

An Empirical Study on the Factors Affecting Muslim Interest in Using Sharia Ride-Hailing

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Abstract. This study aims to investigate the level of Muslim interest in utilizing Sharia-compliant ride-hailing services. The theoretical foundation of the study relies on the Theory of Planned Behavior (TPB), which is extended to include the variable of religiosity. A sample of 200 respondents from the Muslim community in Indonesia was selected using a purposive sampling approach, encompassing both current users of Sharia ride-hailing services and individuals interested in utilizing such services in the future. The relationships between the variables were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings of this study highlight the significant role of religiosity in influencing the intention to use Sharia ride-hailing services. Moreover, religiosity also demonstrated a positive and significant impact on attitudes, indirectly affecting intention. Attitude and perceived behavioral control were identified as significant and positive predictors of intention, which in turn had a positive and significant effect on actual usage behavior. The only insignificant variable in this study was subjective norm. Understanding the factors that shape the intention to use halal transportation can provide valuable insights for transportation companies and policymakers, enabling them to effectively promote Sharia-compliant vehicles. Furthermore, these findings may also reflect consumer perceptions of halal transportation in other Muslim-majority nations.

Keywords: Intention, Sharia Ride-Hailing, Theory of Planned Behavior, Religiosity

1. Introduction

Indonesia is a country that has the highest number of Muslims in Southeast Asia, with around 229 million or 87.2% of Indonesia's population (Agistya & Khajar, 2022). In countries with a Muslim majority, the choice of Sharia products can be a major factor in economic growth (Alam & Maknun, 2021). Life changes in this era of globalization, starting from the environment, technology, food, and various lifestyles of other societies (Ma et al., 2021). This causes the number of halal products to increase. In Indonesia, economic activity can be divided into three types, namely business medium, small, and micro (Febriandika & Dewi, 2021). So that makes producers both from abroad and within the country interested because the target market is very large. In addition, the high growth of the Muslim population positively impacts the demand for halal products and services.

Halal in Arabic means "may be consumed," and the Al-Qur'an is the main attitude guide for Muslims. In human life, it has been explained clearly and in detail regarding the limits of halal and haram by the Qur'an and Sunnah as a form of protection from Allah (Siregar & Alam, 2018). Nowadays, halal is not only about choosing food, but there are many things such as pharmaceuticals, cosmetics, banking, logistics services, and also in transportation activities (Nghah et al., 2020).

Halal transportation is an important issue that needs attention to achieve complete halal (Nghah et al., 2020). Based on the guidelines for halal transportation, it must be separated to maintain its halal quality. The difference between halal transportation services and conventional transportation services lies in their essence. The essence of halal transportation is to maintain halal quality, while conventional transportation seeks to increase efficiency and reduce transportation costs. Due to the strictness of halal certification to comply with strict regulations during certification, logistics providers need to invest large amounts. The consumer bears these additional costs. To maintain its halal quality, the tools used in the halal process may not be shared with other non-halal products. Therefore, halal transportation in business processes increases consumer prices (Nghah et al., 2021a). Becoming a halal transportation provider is a very big business decision and must be a sustainable step for service companies (Nghah et al., 2020).

The characteristics of a ridesharing application from the technological, business, and economic perspectives are a commuting software system based on physical locations, a third-party mobile commerce platform providing services for drivers and passengers, as well as online information, profiles, payments, and evaluation functions (Khoa et al., 2020). One of them is Ride-Hailing. Ride-Hailing or motorcycle taxi is known familiar with Ojek in Indonesia; it is widely used and often found in Indonesian society. Usually, motorcycle taxis are used for pick-up and drop-off services, whether it's going shopping, school, work, or other activities that are considered very flexible and easily accessible by the public. The people of Indonesia welcome the ease of accessing and using online motorcycle taxis today because without the need to find a motorcycle taxi base, people just need to open the application, and the driver will pick up and drop them off according to the intended location. But at this time, many motorcycle taxi services are carried out, which are considered inappropriate in Islam. Problems arise for Muslims who use motorcycle taxi services but are constrained because they are not of the same gender (mahram). In addition, sexual crimes that occur when using motorcycle taxi services are currently very high because of gender differences between passengers and online motorcycle taxi drivers cause them.

Therefore, to improve the strategy, it is necessary to increase facilities for all parties who have interests; both the government/companies must work together to provide good services (Yulitasari et al., 2020). The provision of halal transportation services is considered very important for Muslims. One of the halal transportation services is Sharia ride-hailing which is purely made to meet the needs of Muslims. Where this Sharia ride-hailing service provides the advantage of the Sharia concept. In terms of Islamic ojek operations, drivers must be separated based on the consumer's gender. In the field of food delivery, Sharia ride-hailing may not serve the delivery of non-halal food. What's more, it is hoped

that Sharia ride-hailing drivers will have the appearance of covering their private parts and being safe so that it provides a sense of security and comfort for Muslims. In Indonesia itself, there are Sharia ride-hailing services, but they are still not widely known to the public, such as Shejek, Ojesy, and Ojeso. In addition, most motorcycle taxi services are run by men, so this can cause new problems for Muslimah (Samira Bafadhal, n.d.). On the other hand, the sexual harassment against women in public transport is frequently exist. Ideally, in general, in the case of sharia ojek operations, riders should be separated based on the gender of the consumer. Furthermore, it is hoped that sharia ojek riders will wear clothes that cover their genitals, are safe and modest.(Samira Bafadhal, 2021)

As mentioned above, this study intends to fill the gap by identifying the factor Influencing Muslim consumer factors that influence Muslim consumers to use halal transportation with service needs that are in accordance with Sharia principles. Factors that influence Muslim consumers to use halal transportation with service needs that are in accordance with sharia principles. So the religiosity factor is important not only for halal transportation service providers but also as part of the process for halal manufacturing practices (Ngah et al., 2020).

This study uses TPB by adding the religiosity variable. TPB is used in this study of its ability to predict individual consumer behavior in the interest of using sharia ride-hailing. This study also adds a moderating variable between religiosity and Attitude in the framework of (Mondéjar-Jiménez et al., 2016); (and Conner, 2015) in research conducted by (Ngah et al., 2021a). This research is believed to be useful for various parties, such as conventional transportation service providers or halal transportation, who will develop new strategies, models, and methods to develop halal-based transport (Ngah et al., 2020). The need for innovation in transportation or logistics services based on halal is very important to meet the increasing needs of customers, especially Muslims (Rusydia et al., 2021). In addition, the contribution of this study to the literature in this field is the understanding of the determinants in the intention to use halal transportation, which will help transportation companies and policymakers to promote halal vehicles more effectively. This finding may also reflect consumer attitudes toward halal transportation in other Muslim countries.

2. Literature Review

The theory of planned behavior (TPB) has the goal of estimating unintentional behavior (Ashraf, 2019). *The theory of Planned Behavior* is a theory that explains a person's intention (Zhang et al., 2021) to do something, including attitudes, subjective norms, and perceived behavioral control. Several studies have used this theory to analyze intentions or willingness regarding the concept of halal or Sharia so that this theory can explain its use in analyzing consumer behavior intentions (Ngah et al., 2021). The intention is the most crucial part. There are three parts that behavioral intentions influence, namely attitudes, subjective norms, and perceived behavioral control Putra, I (Komang et al., 2016). Attitudes provide an overview of the assessment of whether the object is liked or disliked by consumers (Amalia et al., 2020). Social psychologists provide cognitive views regarding attitudes in the form of cognitive (knowledge), affective (emotions and feelings), and conative (actions) (Noni Setyorini, 2013). The increasing interest in using is influenced by positive attitudes, support from the surrounding environment, and ease of understanding attitudes (Khasanah & Supriyanto, 2022). As in research (Sahir et al., 2021), Attitude has a positive effect on the intention to buy food with a logo.

Subjective norms are social influences from other parties that influence behavior and affect one's intentions and behavior (Adams et al., 2022). Things that affect subjective norms are close people, important people, and influential people (Agistya & Khajar, 2022). According to research (Ashraf, 2019), if the purchase of halal products is seen as socially expected behavior based on what society thinks, it is possible for the individual to make the purchase. Perception of Behavior Control provides an overview of behavior that can be controlled and is easy to do, with that PBC can gain a person's ability to carry out actions of personal desire (Wibowo et al., 2021). Research (Iranmanesh et al., 2020) provides an illustration of individuals who have the assumption that consuming halal food is an easy

way to distinguish which ones are more willing or unwilling in terms of buying food with the halal logo. According to (Ngah et al., 2021), Attitude positively influences the willingness to pay for halal-certified food. There is a positive influence between Subjective Norms dengan willingness to pay for a suburban park (López-Mosquera & Sánchez, 2012). (Ngah et al., 2020) found a positive effect, namely, PBC has a positive effect on willingness to pay for national park conferences. In this study, the hypothesis development is as follows:

H1: Attitude has a positive effect on the interest in using sharia ride-hailing.

H2: Subjective Norms has a positive effect on the interest in using sharia ride-hailing.

H3: Perceived Behavioral Control has a positive effect on the interest in using sharia ride-hailing.

H4: The intention to use Sharia ride-hailing has a positive effect on Sharia ride-hailing actual behavior among Muslims in Indonesia

2.1. Religiosity

Religiosity is the most important variable, especially in Muslim-majority countries such as Indonesia (Bawono et al., 2022). In detail, religiosity is perceived as the level of commitment that a person makes to his/her religion and how the level of religion is seen from a person's habits. Religiosity can give an idea of the degree of compliance of a person with religious rules. A person with strong religiosity in the context of use habits will consciously ensure that the decision to use things does not violate religious rules (Amalia et al., 2020). According to (Ngah et al., 2020) has a positive relation to willingness to pay. He mentioned that religiosity also has a positive relation to Attitude.

H5: Religiosity has a positive effect on the interest in using Sharia ride-hailing.

H6: Religiosity has a positive effect on attitudes.

The religiosity variable is one of the factors that influence Muslim interest in traveling by adhering to Sharia principles. Religiosity has a positive relationship direction that the higher the level of religiosity of a Muslim, the more it will encourage their decision to use sharia transportation services (Samira Bafadhah, 2021). So the religiosity factor becomes important to do more in-depth research.

3. Methodology

This study used quantitative research that contains numbers and statistics for the analysis (Nurdin & Hartati, 2019). The type of data source is primary data. Testing was conducted first before the questionnaire was distributed; 200 respondents were used in the pilot testing in order to ensure that the questionnaire was detected when processing data. The planned location in this study is a city in Solo Raya, Central Java Province, Indonesia. The population in this study is all tourists who use sharia motorcycle taxis such as (Shejek, Ojesy, and Ojeso) as a mode of local tourist transportation. The sampling method in this study was carried out using a purposive sampling approach. The sample criteria set are from various groups who work as Public and Private Servants, traders, housewives, government company employees, and most are students. With an age range from 18-24, 25-30, 31-35, and over 35 years. Where the population comes from Generation Z, and the Millennial generation.

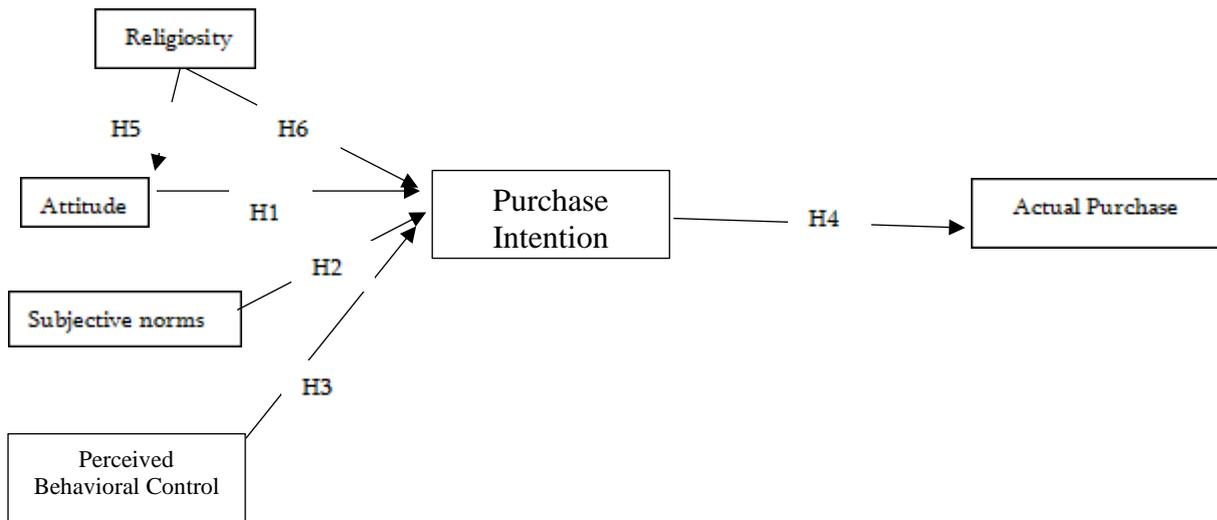


Fig.1: Research framework.

The research model and structured hypotheses are evaluated using a research methodology and questionnaire. The questionnaire, like previous studies in the same domain., adopted the Likert scale. However, it used the 5-point scale rather than the 7-point for simplicity reasons. It ranged from Strongly Agree to Strongly Disagree for measurement in all questionnaire sections apart from the demographical section (Amara et al., 2022). The samples that will be taken in this study are 200 respondents with the use of a purposive sample. The data collection technique was conducted by distributing a questionnaire online through a Google form to the Muslim community in Indonesia, both those who have used Sharia ride-hailing (a motorcycle taxi) services and those who are interested in using the services in the future. This analysis used partial least square (PLS-SEM) and SmartPLS 3.0 to process the data collected since it was considered most suitable for this study and can measure latent variables that are not related to the size and normality of the data set (Amalia et al., 2020).

The research instrument used is the partial least square (PLS) method, and SmartPLS software was utilized for data analysis to test and analyze data from the respondents. Model Testing in PLS-SEM consists of reliability and validity in model testing and model prediction. The average variance extracted (AVE), Cross-loadings, Cronbach’s alpha (CA), and composite reliability (CR) are external model indicators (El Ashfahany et al., 2023); all items to measure the constructs were adopted and adapted from previous studies. The item for Attitude, subject norms, perceived behavioral control, actual purchase, religiosity, and purchase intention. According to Creswell (2009), this method also involves the processes of collecting, analyzing, interpreting, and writing the results of a study. Similarly, this study also was designed as a survey field study that examined the relationship of variables to show it is correlational and regression towards the dependent variable (Panggi et al., 2022).

4. Findings

In this study, it shows that the number of respondents is dominated by women, with the age range between 18 to 24 years old. In contrast, most of them are students. This shows that the majority of respondents are Gen Z.

Table 1. Respondent Demographic Profiles

Variable	Descriptions	Frequency	%
Gender	Female	125	62,6
	Male	75	37,4

Age	18-24	172	85,9
	25-30	18	8,8
	31-35	3	1,4
	> 35	7	3,8
Job	Student	148	74
	State employees	5	2,3
	Private employees	28	14,1
	Businessman	4	1,9
	Housewife	2	0,8
	Other	13	6,9

The respondent (Table 1) comprised 125 females (62,6 percent) and 75 males (37,4 percent), falling within the age range between 18 to 24 (172 or 85,9 percent). Most of the respondents are students (148 or 74 percent). A total of 263 respondents filled out the questionnaire, however, due to selection process, only 200 data were taken using the purposive sampling method. The respondent's demographic profiles for this study purpose as they represent women more than men and with an age range between 18 to 24 years old means including students dominantly.

The assessment begins with testing for the model's convergent reliability and validity, to which multiple items used to measure the same concept are in agreement; all of the research instruments were declared valid since each loading factor value exceeded 0.7. Also. The variables in this study are declared reliable since they met the minimum standard value criteria of Average Variance Extracted (AVE), which was 0.5 (Franke et al., 2019), Cronbach's α value was 0.7, and Composite Reliability (CR) value was 0.7 (Amalia et al., 2020). In this study, 18 questions that were asked the respondents fulfilled all criteria, which can be seen in Table 2. Based on Table 2. it can be concluded that of the 18 variables, the criterion value of Average Variance Extracted (AVE) is more than 0.5, Cronbach's Alpha is more than 0.7, and the criterion value of Composite Reliability (CR) is more than 0.7. Next is testing for the model's discriminant validity, that is, "the extent to which a construct is truly distinct from other constructs by empirical standard" (Awang, 2019). Furthermore, the correlation value (\sqrt{AVE}) between one variable & variable itself must be higher than the correlation value (\sqrt{AVE}) between one variable & other variables (Fornell-Larcker criterion). According to Table 3, all variables meet the Fornell-Larcker criterion or Discriminant Validity.

Table 2 displays an R-Square value of 0.596 (59.6%) for the intention variable (IN). In other words, 69% of the variance in Intention (IN) may be accounted for by the Attitude, Subjective Norm, PBC, and Religiosity variables. At the same time, the remaining 31% can be accounted for by factors outside the scope of this analysis. The value of 0.213 (or 21.3% R-Square) for the Attitude (A) variable indicates that the Attitude (A) variable may be explained by the Religiosity variables. In comparison, the remaining 78.7% can be attributed to factors that were not taken into account in this analysis. Since the R-Square value for the AP variable is 0.142 (14.2%), it can be deduced that the AP variable may be explained by the intention variables. In comparison, the remaining 85.8% can be accounted for by factors outside the scope of this investigation.

Table 2. The reliability and validity of the variable

Variable	Indicator	Factor loading	Cronbach's α	Composite reliability	AVE
Attitude (A)			0.81	0.896	0.926
A1	For me, using a sharia ride-hailing is important	0.915			
A2	For me, using a Sharia ride-hailing is more	0.921			

A3	interesting Using a Sharia ride-hailing has a positive impact on me	0.859			
Subjective Norms (SN)			0.924	0.926	0.946
SN1	My family influenced me to use Sharia ride-hailing	0.907			
SN2	My work environment influences me to use sharia ride-hailing	0.918			
SN3	Social Media has influenced me to use Sharia ride-hailing	0.873			
SN4	My close friends influenced me to use Sharia ride-hailing	0.911			
Perceived Behavioral Control (PBC)			0.767	0.800	0.864
PBC1	I can afford to pay more for Sharia ride-hailing	0.732			
PBC2	I have the opportunity to use a sharia ride-hailing	0.862			
PBC3	I can use the Sharia ride-hailing application easily	0.874			
Religiosity (R)			0.809	0.866	0.883
R1	I am a loyal user of a Sharia ride-hailing	0.787			
R2	Using a sharia ride-hailing is an important part of my identity	0.878			
R3	In the future, I will become a loyal customer of a sharia ride-hailing	0.871			
Purchase Intention (PI)			0.896	0.899	0.928
PI1	If, in the future, Gojek and Grab provide Sharia services, I really want to use Sharia ride-hailing services	0.835			
PI2	I am willing to pay more to use a sharia ride-hailing	0.860			
PI3	If available, I intend to invite my friends and family to use a sharia ride-hailing	0.910			
PI4	I want to always use a sharia ride-hailing every time I need a Sharia ride-hailing	0.888			
Actual Purchase (AP)			1.000	1.000	1.000
AP1	My frequency of using Sharia transportation	1.000			

Table 3. Discriminant Validity

	AP	A	PBC	PI	R	SN
AP	1.000					
A	0.187	0.899				
PBC	0.251	0.487	0.825			
PI	0.377	0.679	0.516	0.874		
R	0.500	0.462	0.362	0.606	0.846	
SN	0.437	0.464	0.410	0.505	0.585	0.902

Table 4. R-Square Value

Variables	R Square	R Square adjusted
Attitudes (A)	0.213	0.257
Intention (IN)	0.596	0.588
Actual Purchase (AP)	0.142	0.138

4.1. Interpretation and Discussion

From this study, it was found that the hypothesis stating that the H1 between variable Attitude (A) and purchase intention (PI) was accepted. H1 states that the Attitude of a passenger or a person is considered to be able to influence the decision in choosing to use Sharia ride-hailing services rather than conventional ones because of the interest of Muslim passengers to get fellow *muhrim* drivers. This is related to a sense of security and avoiding the prohibition of religious law in order to stay away from those who are not *mahram*; this is relevant to research (Amalia et al., 2020) which tested A and PI with millennial Muslims in Indonesia with a p-value by 0.00; 7.460 for the t-value and 0.425 for the β value.

However, H2 was not supported, which means SN was not affecting PI with a p-value of 0.465, a t-value of 0.731, and a β -value of 0.052. H2 states that social influence cannot influence someone to use Sharia ride-hailing services because of the convenience of finding conventional ride-hailing compared to Sharia ride-hailing, which is not comprehensive in every region. The results of this hypothesis have also been carried out by testing these two variables (Bukhari et al., 2020) & (Garg & Joshi, 2018) conducted research on Indian society in 2018 and showed the same results, where SN had no effect on purchase/use intention.

H3 states that a person's perception is able to influence his own decision. H3 has a p-value of 0.015 with a t-value of 2.438 and a β value of 0.172, which is supported by previous research which discusses Halal vaccination purchase intention in a comparative study between Muslim consumers in Malaysia and Pakistan (Memon et al., 2020) and (Marmaya et al., 2019) also conducted research discussing Gen Y consumers' intention to purchase halal food in Malaysia with results that the same i.e., PBC and PI are accepted.

Meanwhile, H4 states that Muslim passengers have the intention to use Sharia ride-hailing services if there is an ease in accessing their services. H4 shows the results that the PI and AP hypotheses can be accepted with a t-value of 6,139; the p-value is 0.000 and the β value is 0.377. So it is necessary to develop Sharia ride-hailing services in Indonesia to make it easier for Muslim passengers to get comfort and safety. This finding has the same results as previous research which discussed the Muslim millennial factor's purchasing behavior of halal food (Amalia et al., 2020).

H5 and H6 have acceptable results with a t-value of 8,317, a p-value of 0.000, and a β -value of 0.462 is the result of the hypothesis from H5, while H6 has a t-value of 5.185, a p-value of a value of 0.000 and a β value of 0.317. Religiosity has a positive influence on A and PI on Muslims in using Sharia ride-hailing /halal transportation. H5 and H6 state that a person's religiosity will have a positive impact on him in making decisions about what to use, such as preferring to use ride-hailing services compared to conventional ride-hailing. In addition, religiosity becomes an individual factor in carrying out their worship so that they avoid actions that are prohibited by religion. The results of a hypothesis similar to H4 have been carried out by (Garg & Joshi, 2018) regarding the purchase intention of halal

brands in India. (Haque et al., 2018)also conducted research with the same hypothetical results discussing Muslim consumers' purchase behavior towards halal cosmetic products in Malaysia. From the description above, it can be concluded that all hypothesis are accepted except H2

Table 5. Hypothesis Test Result

Hypothesis	Relationship	β	t-value	p-value	Hypothesis
H1	A – PI	0.425	7.460*	0.000	Supported
H2	SN - PI	0.052	0.731	0.465	Rejected
H3	PBC – PI	0.172	2.438*	0.015	Supported
H4	PI – AP	0.377	6.139**	0.000	Supported
H5	R - PI	0.317	5.185**	0.000	Supported
H6	R – A	0.462	8.317**	0.000	Supported

Notes: *p<0.05; **p<0.01

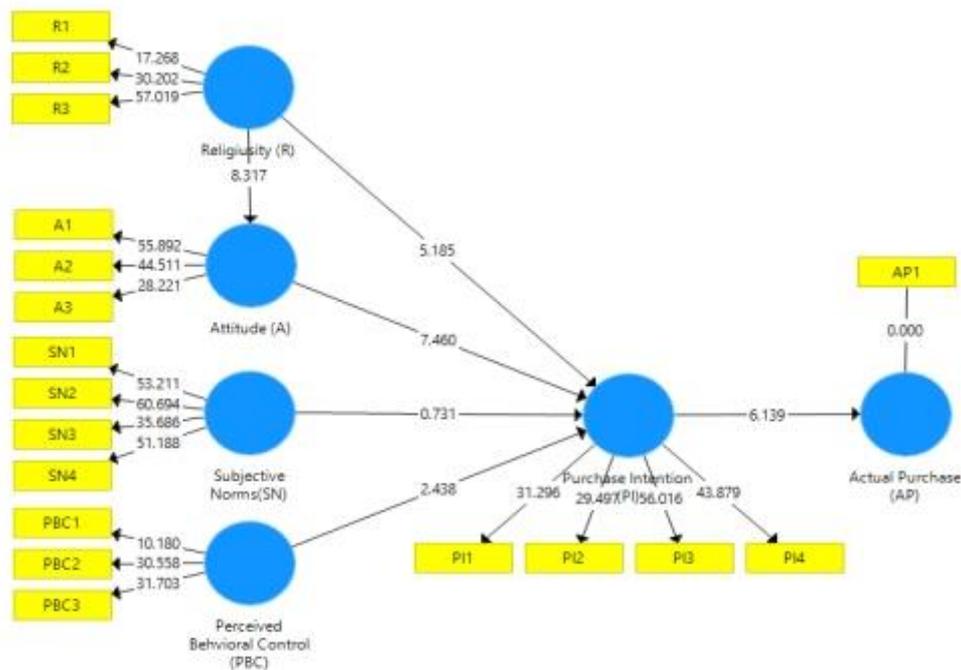


Fig.2: Research Result

5. Conclusion and Recommendations

In the study of interest in using halal transportation, especially Sharia ride-hailing among Muslims in Indonesia, it was concluded that attitude factors, perceived behavioral control, religiosity, purchase intention, and actual purchase have an effect on purchase intention, and subjective norms factors have no effect on the intention to use/purchasing Sharia ride-hailing. Based on the result, it is encouraged for developers/owners of Islamic online motorcycle taxis to provide Sharia ride-hailing features by considering factors that significantly affect intention to use. As for future research, this research can be used as a basis for scientific development regarding interest in using/buying Sharia online motorcycle taxis. One of them is by adding other factors not mentioned in this study, such as being developed again by adding habit variables as factors that influence purchase intention. This research contributes to Understanding the elements that influence people's intentions to use halal transportation can provide significant information for transportation businesses and policymakers, allowing them to market Sharia-compliant vehicles more effectively. Furthermore, the findings of this study may represent consumer

attitudes of halal transportation in other Muslim-majority countries.

6. Limitations

Despite efforts to improve this research, its limitations cannot be avoided; this is also an opportunity for further research to complement the ride-hailing field. First of all, this research was only conducted in Indonesia where the majority is Muslim. The various result might be founded in Muslim minority countries. However, the result of this study is still valid for countries such as Malaysia and Singapore where the non Muslim proportion is higher in percentage compared to Indonesia. Second, further research should consider to add various sample rather than student; since the user of ride-hailing is widely range from student to workers, thus the future studies are suggested to include various sample. Finally, future research can add more variables capture holistic perspective besides attitude, subjective norm and perceived behavioral control.

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