



Artificial Intelligence and Muslim Online Shoppers: The Mediating Role of Utility and Hedonic Value in Purchase Intention

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Article Info	Abstract
Article history: Received July 09, 2025 Revised August 10, 2025 Accepted December 30, 2025 *Corresponding author email: kisti.nuraliyah@staff.uinsaid.ac.id Keywords: Artificial Intelligence, Purchase Intention, Utility Value, Hedonic Value, Muslim Consumers	This study examines the influence of artificial intelligence (AI) on online purchase intention among Muslim consumers, focusing on the mediating roles of utility and hedonic value. Using the Stimulus-Organism-Response (SOR) framework, data were collected from 109 Muslim online shoppers in Solo, Indonesia, and analyzed using PLS-SEM. Results show that AI significantly increases purchase intention, with utility value acting as a significant mediator, while hedonic value does not. These findings suggest that Muslim consumers prioritize functional benefits over emotional appeal in AI-assisted shopping. Theoretically, the study contributes to Islamic consumer behavior literature by contextualizing AI within value-based decision-making. Practically, it offers insights for marketers to emphasize utility-driven AI features aligned with Muslim ethical values.
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INTRODUCTION

Indonesia hosts the largest Muslim population in the world, with approximately 237.56 million Muslims or 87% of the total population (The Royal Islamic Strategic Studies Center, 2023). This demographic not only defines the nation's cultural identity but also shapes consumer behavior, which tends to be driven by Islamic values such as halal assurance, ethical consumption, and the avoidance of excessive or impulsive buying (Aliyah & Rizqiana, 2024).

These values form a distinctive behavioral framework, especially relevant in digital commerce where consumers are increasingly exposed to persuasive technologies.

At the same time, the rapid advancement of Artificial Intelligence (AI) has transformed e-commerce platforms through personalized recommendations, intelligent search filters, and automated interactions (Maylinda, 2024; Sharma & Sarkar, 2024). These AI features offer enhanced efficiency and user experience, and have been shown to influence online purchase intention (Davenport et al., 2019; Febriani et al., 2022). However, existing research predominantly generalizes consumer responses to AI, often neglecting context-specific factors such as religious and ethical considerations. In particular, the behavioral dynamics of Muslim consumers—who often distinguish clearly between needs (necessities) and wants (luxuries)—have received limited empirical attention.

Although prior studies have identified perceived value as a key factor in purchase decisions (Avcilar & Ozsoy, 2015; Chiu et al., 2014; Fang et al., 2016), they rarely dissect its components—utility value and hedonic value—in faith-based contexts. Furthermore, most literature presents perceived value as a uniform concept, overlooking the possibility that Muslim consumers may favor utility (practical benefit) over hedonic appeal (emotional enjoyment) due to their value orientation. Consequently, there is a lack of critical understanding regarding how AI technology aligns or misaligns with Muslim consumers' ethical and functional expectations in online shopping.

This study seeks to fill that gap by explicitly examining how perceived utility value and hedonic value mediate the relationship between AI and online purchase intention among Muslim consumers. It advances the literature by offering a context-specific model that integrates AI adoption with Islamic consumer ethics, addressing the intersection between technological innovation and faith-driven consumption. The research problem can thus be stated as follows: To what extent do utility and hedonic values explain the influence of AI on purchase intention in a value-sensitive Muslim consumer context?

The theoretical basis for this study is the Stimulus–Organism–Response (SOR) framework developed by Mehrabian, & Russel (1974). Within this model, AI technology is conceptualized as the external stimulus, perceived value (utility and hedonic) represents the organism or internal evaluation, and online purchase intention is the resulting behavioral response. This framework enables a structured investigation of how Muslim consumers process AI-driven experiences through the lens of value-oriented judgment.

REVIEW OF LITERATURE

SOR Theory

Mehrabian and Russell first proposed the Stimulus-Organism-Response (SOR) model in 1974. The assessment process for the human body is different from that of a machine. Various

stimuli in the environment (S), such as auditory, visual, and olfactory stimuli, will cause changes in the state of internal emotion and cognitive mechanisms (O) and then lead to a response (R) (Mehrabian, & Russel, 1974)



Figure 1. SOR Model

Yin & Qiu, (2021) applied the SOR model to shopping online. Current research on technology as a stimulus is mainly focused on the navigation structure of websites, the implementation of platform-assisted business technology, and the effectiveness of networks. Despite its significant industry empowerment, there is little research on the impact of AI technology as a stimulus on consumers' internal mechanisms of purchase intention. This study aims to creatively address the gaps in the Stimulus-Organism-Response (SOR) theory in applying AI technology in e-commerce.

Artificial Intelligence

Artificial intelligence (AI) is part of computer science and engineering programs, that display aspects of human intelligence and used in service are that make it easier, also a source today's innovation (Santy & Iffan, 2023). AI works on a big data system to make actionable decisions. AI is made with creating intelligent machines that can think and act like humans being. AI is possible in prediction of future problem. AI can provide solution about customer behavior that can provide industry too develop their product and services (Davenport et al., 2019)

Nowadays, AI is used in e-commerce or the marketplace to inspect trends based on browsing history, order history, and other factors to determine customer behavior, which can provide more accurate and personalized recommendations. The effect of personalized recommendation allows for the possibility of purchase intention. AI technology can increase interaction between customers, products, and services and quickly match demands (Febriani et al., 2022)

Perceived Utility Value

Perceived utility value refers to the extent to which a consumer perceives a product or service as useful, efficient, and instrumental in fulfilling a specific need. In online shopping contexts, utility value is commonly associated with practical factors such as convenience, functionality, cost-effectiveness, and time savings that the product or service offers (Chiu et al., 2014). According to Utilitarian Theory, consumers motivated by utility seek logical benefits from their purchases, often prioritizing essential needs over wants (Meeprom et al., 2024). This value is particularly significant for consumers who aim to maximize their efficiency or who value functional aspects of a product more than experiential or emotional benefits. Thus, perceived

utility value drives purchase intention through rational evaluation and is a key factor in the decision-making process for goal-oriented consumers (Avcilar & Ozsoy, 2015).

Perceived Hedonic Value

Perceived hedonic value, on the other hand, encompasses the pleasure, enjoyment, and sensory experience derived from using a product or service. Rooted in Hedonic Consumption Theory, this value addresses consumers' emotional and experiential needs, where the product or service is not merely seen as functional but as a source of excitement, satisfaction, and aesthetic appreciation. In digital and online shopping environments, perceived hedonic value is heightened by aspects such as engaging visuals, ease of interaction, and a sense of fun in the purchasing experience. Unlike utility value, which is grounded in practicality, hedonic value is more subjective and tends to vary based on personal tastes and emotional states, influencing consumers who view shopping as an enjoyable activity rather than a mere transaction. According to Shafa et al., (2023) and Avcilar & Ozsoy, (2015) perceived utility value plays important role to establish strong relationship between customers and companies because it will affect purchasing decision

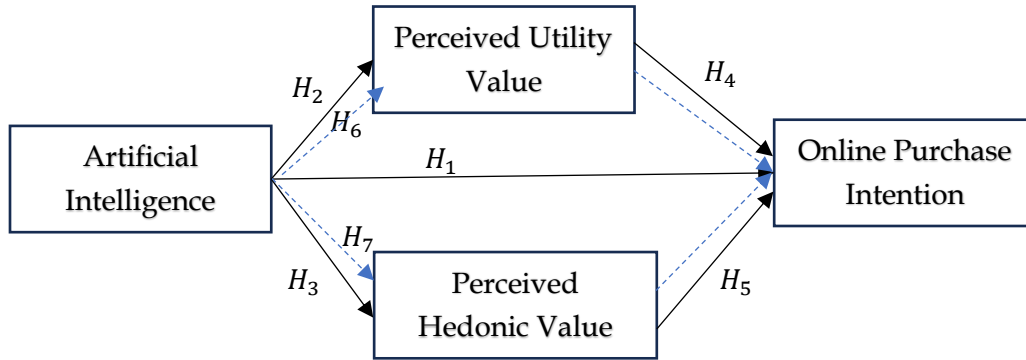
METHOD

This study employed a quantitative approach using a structured online questionnaire to collect primary data. The target population comprised Muslim online shoppers in Solo, Indonesia. A total of 109 valid responses were obtained through judgment sampling, a non-probability technique where participants were selected based on their suitability and relevance to the research objective—namely, individuals with prior experience purchasing products on e-commerce platforms using AI-based features such as search filters or recommendation engines.

Respondents were predominantly aged between 20–35 years, with a majority having completed tertiary education. Most participants reported monthly online purchases and demonstrated familiarity with digital marketplaces. These characteristics were deemed appropriate for analyzing behavioral responses to AI-enabled shopping experiences.

To test the proposed hypotheses and examine both direct and mediating effects, the study utilized Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS 4.0. PLS-SEM was selected due to its suitability for complex models with multiple latent constructs and its robustness in small to medium sample sizes (Ghazali & Latan, 2015; Sarstedt et al., 2022). The model evaluation included two stages: the measurement model (outer model), which assessed the reliability and validity of constructs, and the structural model (inner model), which tested hypothesized relationships using bootstrapping procedures. Convergent and discriminant validity were evaluated using AVE and the Fornell-Larcker criterion, while R^2 , f^2 , and Q^2 values assessed model strength and predictive relevance.

Figure 2. The Proposed Hypotheses Model



Based on previous research described in the literature review above, the hypotheses that can be developed in this research are as follows:

H_1 : Artificial Intelligence has a significant and positive impact on Online Purchase Intention

H_2 : Artificial Intelligence has a significant and positive impact on Perceived Utility Value

H_3 : Artificial Intelligence has a significant and positive impact on Perceived Hedonic Value

H_4 : Perceived Utility Value has a significant and positive impact on Online Purchase Intention

H_5 : Perceived Hedonic Value has a significant and positive impact on Online Purchase Intention

H_6 : Perceived Utility Value mediates the relationship between Artificial Intelligence and Online Purchase Intention

H_7 : Perceived Hedonic Value mediates the relationship between Artificial Intelligence and Online Purchase Intention.

RESULT AND DISCUSSION

Evaluation of Measurement/Outer Model (PLS algorithm)

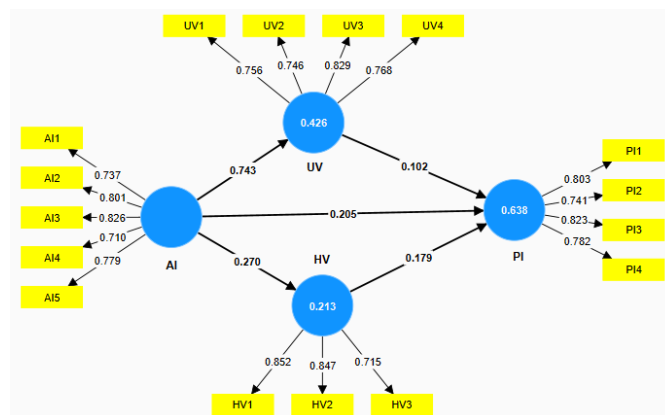


Figure 3. Outer Model

Outer model evaluation aims to evaluate indicator variables. The indicator variables in the reflective model are variables that are highly correlated so that the evaluation of the reflective model is based on the reliability and validity of the indicator variables (Widarjono, 2014). Reflective model evaluation consists of:

1. *Indicator Reliability*: The reliability indicator is based on the outer loading value. If the outer loading value is more than 0.7, then the indicator variable needs to be maintained. As shown in table 1, all variables have values above 0.7.
2. *Convergent validity*: Average Variance Extract (AVE) is used to evaluate convergent validity. AVE value must be more than 0.5.
3. *Discriminant validity*: Discriminant validity can be evaluated by using Fornell-Larcker criterion. The Fornell-Larcker criterion evaluates discriminant validity by examining the square root of AVE for each latent variable. According to this criterion, the square root of AVE of each of the latent variables should be greater than its correlation with another latent variable. The results confirmed that the square root of AVE of each latent variable is greater than its correlation with other latent variables, as shown in Table 1.
4. *Composite Reliability*: Composite reliability is used to evaluate internal consistency. Reliability test using method PLS has criteria for a composite reliability value > 0.7 and a Cronbach's alpha value > 0.6 (Ghazali & Latan, 2015)

Table 1. Analysis of reliability and validity

Latent Variable	Item	Factor Load	Cronbach's	Composite Reliability	AVE
Artificial Intelligence	AI1	0.737	0.832	0.880	0.596
	AI2	0.801			
	AI3	0.826			
	AI4	0.710			
	AI5	0.779			
Perceived Utility Value	UV1	0.756	0.779	0.857	0.601
	UV2	0.746			
	UV3	0.829			
	UV4	0.768			
Perceived Hedonic Value	HV1	0.852	0.737	0.848	0.652
	HV2	0.847			
	HV3	0.715			
	PI1	0.803	0.796	0.867	0.621
	PI2	0.741			

Online	PI3	0.823
Purchase	PI4	0.782
Intention		

Source: Data Processed (2025)

Otherwise, discriminant validity test can be tested using Fornell-Larcker criterion. The test using Fornell-Larcker criterion using correlation between each contrast. If correlation between each construct with its own construct is higher than other construct, it means model has good discriminant validity (Leonard et al., 2019). Table 2 shows that model has good discriminant validity.

Table 2. Fornell-Larcker criterion

	Artificial Intelligence	Perceived Hedonic Value	Online Purchase Intention	Perceived Utility Value
Artificial Intelligence	0.772			
Perceived Hedonic Value	0.461	0.807		
Online Purchase Intention	0.687	0.635	0.788	
Perceived Utility Value	0.653	0.564	0.689	0.775

Source: Data Processed (2025)

Evaluation of Structural (Inner Model)

The next evaluation after outer model accomplished based on Table 1 dan 2 in the above is inner model using bootstrapping. Inner model is used to evaluate between laten variable based on path model. Figure 4 shows inner model for this research.

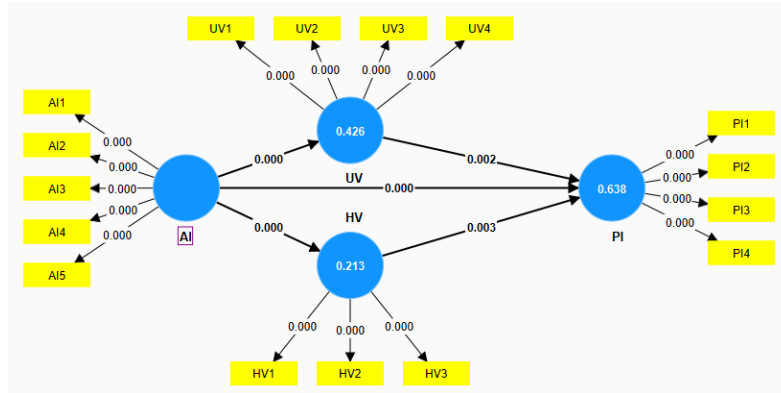


Figure 4. Inner Model

1. Coefficient Determinance (*R Square*)

R-square is used to know if model built has best model criteria. R-square values is shown through Table 3.

Table 3. R-square value	
	R-square
Perceived Utility Value	0.426
Perceived Hedonic Value	0.213
Online Purchase Intention	0.638

Source: Data Processed (2025)

Based on Table 3, R-square value for latent variable Perceived Utility Value is 0.426 or 42.6%. It means that diversity or varians of latent variabel which can be shown is 42.6%. meanwhile 57.4% can be explained by others latent variables. R-square value for latent variable Perceived Hedonic Value is 0.213 or 21.3%. It means that diversity or varians of latent variabel which can be shown is 21.3%, meanwhile 78.7% can be explained by others latent variables. R-square value for latent variable Online Purchase Intention is 0.638 or 63.8%. It means that diversity or varians of latent variabel which can be shown is 63.8%, meanwhile 36.2% can be explained by others latent variables.

2. Effect Size (*f Square*)

Effect size or f square is used for measure latent variable in structural model possibility affected by number of variety variables. The criterion of f square is 0.02 (small influence), 0.15 (medium influence), and 0.35 (large influence) (Elvarina & Murhadi, 2023).

Table 4. f square value

	Artificial Intelligence	Perceived Hedonic Value	Online Purchase Intention	Perceived Utility Value
Artificial Intelligence		0.270	0.205	0.743
Perceived Hedonic Value			0.179	
Online Purchase Intention				
Perceived Utility Value			0.102	

Source: Data Processed (2025)

Based on Table 4, it can be shown that f-square Artificial Intelligence to Purchase Intention is 0.205, Artificial Intelligence to Perceived Hedonic Value is 0.270. Artificial Intelligence to Perceived Utility Value is 0.743. Perceived Hedonic Value to Purchase Intention is 0.179. Perceived Utility Value to Purchase Intention is 0.102. Overall f-square for this research is small and medium influence.

3. *The standardized root mean square residual (SRMR)*

The SRMR is used to provide statistical justification for the model fit. Recommendation SRMR value for model good fit is between 0 until 0.08 and NFI value is greater that 0.90 (Pinedaa et al., 2022).

Table 5. Model Fit Summary

Parameter	Fit Recommendation	Estimated Model
SRMR	<0.08	0.085
NFI	>0.09	0.729

Based on Table 5, it can be shown that SRMR value is overestimated because the SRMR's estimated value is 0.085. Meanwhile NFI value is 0.729, greater than 0.09, it means that model is fit.

4. *Q square or predictive relevance*

Q-square value is used to test a model has good prediction (Suliyanto et al., 2023). Q-square value for this model can be examined by following equation.

$$\begin{aligned}
 Q^2 &= 1 - (1 - R_1^2)(1 - R_2^2)(1 - R_3^2) \\
 &= 1 - (1 - 0.426)(1 - 0.213)(1 - 0.638) \\
 &= 1 - (0.574)(0.787)(0.317) = 0.856
 \end{aligned}$$

Q-square value is 0.856 which means that Q-square more than 0 and closer to 1, it can be concluded that model has good predictive (Perkasa & Faritzal, 2022).

5. Structural estimates (hypotheses testing)

The statistical test was used to test the effect of exogenous latent variable on endogenous latent variable. The criterion that used in this research is compared p-value with alpha (5%). The statistical test in this research is consist of direct effect and indirect effect.

Table 6. Path Coefficient

	Original Sample	Sample Mean	Std. Dev	T-Stat	P- value
Artificial Intelligence → Perceived Hedonic Value	0.461	0.472	0.073	6.298	0.000
Artificial Intelligence→Online Purchase Intention	0.363	0.365	0.091	3.973	0.000
Artificial Intelligence → Perceived Utility Value	0.653	0.661	0.056	11.601	0.000
Perceived Hedonic Value → Online Purchase Intention	0.312	0.310	0.104	3.001	0.003
Perceived Utility Value →Online Purchase Intention	0.276	0.279	0.088	3.135	0.002

Source: Data Processed (2025)

Based on Table 7 shown statistical test in this research:

- H1 states that Artificial Intelligence has a significant and positive impact on Online Purchase Intention. Table 6 shown that H1 has p-value (0.000) < alpha (0.05), it means H1 is accepted.
- H2 states that Artificial Intelligence has a significant and positive impact on Perceived Utility Value. Tabel 6 shown that H2 has p-value (0.000)<alpha(0.005), it means H2 is accepted.
- H3 states that Artificial Intelligence has a significant and positive impact on Perceived Hedonic Value. H3 has p-value (0.000)<alpha(0.05), it means H3 is accepted.
- H4 states that Perceived Utility Value has a significant and positive impact on Online Purchase Intention. H4 has p-value (0.002)<alpha(0.05), it means H4 is accepted.
- H5 states that Perceived Hedonic Value has a significant and positive impact on Online Purchase Intention. H5 has p-value(0.003)<alpha(0.05), it means H5 accepted.

6. Indirect Effect of Mediation Variable

This research has mediation variable which is possible to test indirect effect. Indirect effect for this model is shown following Tabel 7.

Table 7. Indirect Effect

	Original Sample	Sample Mean	Std. Dev	T-Statistic	P-value
Artificial Intelligence → Perceived Hedonic Value → Online Purchase Intention	0.144	0.146	0.055	2.601	0.059
Artificial Intelligence → Perceived Utility Value → Online Purchase Intention	0.180	0.184	0.059	3.056	0.002

Source: Data Processed (2025)

Based on Table 7, the statistical result are:

- p-value for H6 which is states that Perceived Utility Value mediates the relationship between Artificial Intelligence and Online Purchase Intention is 0.002. This value is lower than alpha (0.05), so $p\text{-value} (0.002) < \alpha (0.05)$, it means H6 is accepted, Perceived Utility Value can mediates the relationship between Artificial Intelligence and Online Purchase Intention.
- p-value for H7 which is states that Perceived Hedonic Value mediates the relationship between Artificial Intelligence and Online Purchase Intention is 0.059. This value is greater than alpha (0.05), so $p\text{-value} (0.059) > \alpha (0.05)$ The conclusion of H7 is rejected. Perceived Hedonic Value can't mediated the relationship between Artificial Intelligence and Online Purchase Intention.

DISCUSSION

This study provides empirical evidence supporting the significant influence of artificial intelligence (AI) technology on online purchase intention among Muslim consumers, with perceived utility value acting as a key mediating variable. These findings reaffirm the theoretical logic of the Stimulus–Organism–Response (SOR) framework (Mehrabian, & Russel (1974) wherein AI functions as a stimulus that affects internal psychological mechanisms—represented here by perceived value—and ultimately shapes behavioral responses, namely purchase intentions. The significant path coefficients between AI and both perceived utility and hedonic values indicate that Muslim consumers recognize AI's ability to deliver personalized, convenient, and interactive shopping experiences. However, the mediation analysis reveals a critical distinction: only utility value significantly mediates the relationship between AI and purchase intention, while hedonic value does not.

This distinction carries important conceptual implications. Muslim consumers appear to prioritize efficiency, functionality, and goal attainment in their shopping behavior over

enjoyment, excitement, or emotional gratification. This supports previous research emphasizing the dominant role of utilitarian value in structured, purpose-driven online transactions (Avcilar & Ozsoy, 2015; Chiu et al., 2014), while challenging findings from non-religious contexts where hedonic value often serves as a stronger predictor (Kesari & Atulkar, 2016). The result suggests a context-specific consumption pattern rooted in religious ethics.

From an Islamic ethical perspective, this behavior aligns with foundational principles such as *maslahah* (public benefit), *wasatiyyah* (moderation), and the avoidance of *israf* (wasteful consumption). The Shariah framework categorizes consumption into three hierarchical needs: *daruriyyat* (necessities), *hajiyyat* (complementary needs), and *tahsiniyyat* (luxuries). Muslim consumers guided by this framework are more likely to use AI to facilitate *need-based* consumption, consistent with the pursuit of functional value. The rejection of hedonic value as a significant mediator may reflect an internalized ethical filter whereby pleasure-driven or excessive consumption is considered less desirable or even discouraged. Thus, the integration of religious norms and digital technology becomes a key mediating layer in shaping digital consumer behavior.

The implications of these findings are both theoretical and practical. Theoretically, the study extends the application of the SOR framework by embedding it within an Islamic value context, offering a novel lens for understanding how faith and technology interact in shaping consumer decisions. It contributes to the growing body of literature on Islamic consumer behavior by demonstrating that religious values can influence not only product choices but also responses to technological innovations. Practically, the findings suggest that AI designers and marketers targeting Muslim populations should prioritize value-driven customization. For instance, AI algorithms could be designed to sort products based on halal certification, relevance to daily needs, or indicators of ethical sourcing. Messaging and interface design should also avoid overemphasis on hedonic appeal and instead reinforce utility and responsibility.

Sharia-compliant e-commerce platforms can capitalize on this insight by developing AI tools that reflect Islamic consumption values. Examples include product filtering by category of need (*daruriyyat* vs. *tahsiniyyat*), displaying indicators of social responsibility (e.g., *zakat*-eligible purchases or sustainable sourcing), and incorporating educational prompts on value-based consumption. Such approaches not only enhance user satisfaction but also reinforce consumer trust in the ethical alignment of the platform. Ultimately, this study underscores the importance of harmonizing AI innovation with religiously-informed consumer expectations, offering a model of ethical digital commerce that is both value-driven and technologically adaptive.

CONCLUSION

This study concludes that artificial intelligence (AI) significantly influences online purchase intention among Muslim consumers, with perceived utility value playing a key mediating role, while hedonic value does not. These findings suggest that Muslim online shoppers tend to

evaluate AI-based e-commerce features through a functional and purpose-driven lens, prioritizing practical benefits such as efficiency, relevance, and convenience over emotional or experiential gratification. This behavior reflects both utilitarian motivations and underlying Islamic consumption values, which emphasize moderation (*wasatiyyah*), public benefit (*maslahah*), and the avoidance of excessive consumption (*isrāf*).

From a managerial perspective, the findings have practical implications for marketers, AI developers, and Sharia-compliant business platforms. Marketing strategies targeting Muslim consumers should emphasize AI features that reinforce utility—such as halal filters, need-based product recommendations, and ethical shopping indicators—while avoiding overreliance on hedonic appeal. Businesses that align technological offerings with Islamic ethical principles may gain competitive advantage through enhanced consumer trust and loyalty. Future research should explore the moderating roles of religiosity level, age, or digital literacy in shaping AI-based purchase behavior, and extend the model to other Islamic markets or sectors, such as halal tourism or fintech. Comparative studies across cultural or religious groups may also uncover universal and context-specific drivers of AI adoption in digital commerce.

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