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THE MODERATING ROLE OF ISLAMIC WORK ETHICS IN THE RELATIONSHIP BETWEEN DIGITAL CAPABILITY, E-COMMERCE ADOPTION, AND ISLAMIC ENTREPRENEURIAL BEHAVIOR

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ABSTRACT

The growing digitalization of business activities presents new opportunities for micro, small, and medium enterprises (MSMEs), while also introducing challenges related to ethical business practices. Building on the Resource-Based View (RBV), the Technology–Organization–Environment (TOE) framework, and Maqasid al-Shariah, this study investigates how digital capability, e-commerce adoption, and Islamic work ethics directly influence Islamic entrepreneurial behavior, as well as how Islamic work ethics moderates the relationships between these digital factors and entrepreneurial behavior. The study adopted a quantitative explanatory design, collecting survey data from 150 Muslim MSME operators across Indonesia through purposive sampling. The analytical procedure employed partial least squares structural equation modeling (PLS-SEM) in SmartPLS 4. The findings revealed that digital capability (β = 0.439), e-commerce adoption (β = 0.297), and Islamic work ethics (β = 0.452) exhibited significant positive relationships with Islamic entrepreneurial behavior. Islamic work ethics significantly strengthened the association between digital capability and entrepreneurial behavior (coefficient 0.181; p-value 0.012), but did not significantly moderate the association between e-commerce adoption and entrepreneurial behavior (coefficient 0.105; p-value 0.139). The proposed structural model accounted for 67.7% of the total variation in Islamic entrepreneurial behavior. These contrasting results suggest that ethical orientation complements internal digital capabilities differently from platform adoption. Cross-sectional evidence does not establish causality or identify the underlying institutional mechanisms. Ethical capacity building should therefore accompany MSME digitalization, while explanations involving platform governance require further empirical testing.

Keywords: *Islamic work ethics, digital capability, e-commer ce adoption, Islamic entrepreneurial behavior, Muslim MSMEs.*

INTRODUCTION

The increasing integration of digital technologies during the Industry 4.0 era has substantially transformed the way Micro, Small, and Medium Enterprises (MSMEs) structure and manage their business activities. Digital readiness, driven by both internal resource optimization and external environmental pressures, is now a critical determinant of business survival (Anatan & Nur, 2023). In this context, the adoption of digital technologies is no longer merely a strategic option but an operational necessity. However, while empirical evidence strongly links digital adoption to enhanced productivity and

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competitive performance (Martini et al., 2023), the intersection of rapid technological integration and ethical business conduct remains a complex challenge. High levels of digital transformation, if unsupported by robust ethical governance, can inadvertently escalate risks associated with fraudulent behavior, financial manipulation, and non-Sharia compliant transactions in digital ecosystems (Widaningsih et al., 2026). The value neutral nature of technology means that digital infrastructure can be used to either elevate consumer welfare or exploit market asymmetries. This creates an ongoing operational tension, forcing business owners to aggressively assimilate new tools to maintain market relevance while navigating the moral hazards inherent in unregulated digital spaces.

To address these challenges, Islamic Entrepreneurial Behavior has emerged as a vital paradigm for Muslim MSME operators. The conceptual foundation of Islamic entrepreneurship lies in *Maqasid al-Shariah* (the objectives of Islamic law), with particular emphasis on *Hifz al-Mal* (the preservation of wealth). This ethical foundation promotes social justice and *wasatiyyah* (moderation) in business activities while requiring entrepreneurs to refrain from practices involving *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling) (Subhan et al., 2025; Tsaqyfa et al., 2025). Within this distinct ethical framework, financial literacy and strict moral boundaries function as protective instruments that actively direct economic actors to avoid wasteful, consumptive, or exploitative commercial practices. By internalizing these theological principles, Muslim entrepreneurs are conceptually guided to shift their operational focus away from pure profit maximization and toward the holistic preservation of societal well-being. This dual perspective demands that the foundational drivers of modern MSME operations, namely Digital Capability and E-Commerce Adoption, must be critically examined not just for their economic output, but for their intrinsic alignment with these specific ethical directives.

The Resource-Based View (RBV) conceptualizes Digital Capability as an organizational capacity to leverage digital technologies, social media platforms, and data infrastructure as strategic resources for enhancing competitiveness (Hidayat et al., 2026; Purwanti et al., 2022). Effective management of these internal resources enables enterprises to respond to market fluctuations and maintain their competitive performance over time. Drawing on the Technology–Organization–Environment (TOE) framework, E-Commerce Adoption describes the extent to which enterprises integrate digital ordering mechanisms, electronic payment facilities, and online marketplace platforms into their day-to-day business activities. While both constructs are proven drivers of MSME performance and inclusive regional growth (Anggraeni et al., 2026; Sharabati et al., 2024), their direct influence on shaping ethical entrepreneurial behavior requires deeper investigation. Previous models are highly effective at mapping pathways to economic resilience, yet their exclusive focus on financial and structural outputs limits their ability to explain behavioral conduct in highly religious environments.

To address the potential misalignment between technological advancement and ethical business practices, the present study incorporates Islamic Work Ethics (IWE) into the conceptual framework as a central moderating variable. IWE is an internalized moral

orientation rooted in prophetic traditions, characterized by actionable dimensions such as *usaha* (proactive effort), *siddiq* (uncompromising honesty), *ta'awun* (collaborative teamwork), and *amanah* (strict accountability) (Faisal et al., 2024). Because digital capabilities provide entrepreneurs with the power to easily manipulate data or obscure product details from distant consumers, a strong internal moral compass is fundamentally required to govern how that power is wielded. Drawing upon institutional filtering theories, religious and cultural ethics function as normative filters that shape how technology is adapted and utilized within a community, ensuring that modernization aligns with ethical institutional governance (Feriandy, 2026; Mukhoyyaroh et al., 2025).

Existing scholarship has recognized the intersection of digital transformation and Islamic ethical principles, with empirical investigations largely concentrating on business performance and particular dimensions of ethical conduct. Shofiyuddin et al. (2024) assessed whether religious ethics conditioned the effect of digital transformation on MSME performance, leaving Islamic entrepreneurial behavior outside the scope of their investigation. Tsaqyfa et al. (2025) examined business performance in relation to Islamic entrepreneurial perspectives and e-commerce adoption without incorporating the moderating function of Islamic Work Ethics. Faisal et al. (2024) considered the moderating influence of Islamic Work Ethics in the context of fraudulent behavior, yet its interaction with technological capabilities and digital platform adoption remained unexplored in their study. The present research advances these discussions by differentiating Digital Capability as an internally developed technological resource from E-Commerce Adoption as a business practice involving external digital platforms and investigating how both constructs relate to Islamic Entrepreneurial Behavior. Its specific novelty lies in simultaneously evaluating the direct contribution of Islamic Work Ethics and its moderating roles across these two dimensions of digitalization, thereby extending the empirical focus from organizational performance and isolated ethical outcomes toward a more integrated understanding of ethical entrepreneurial behavior among Muslim MSME operators.

Focusing on Muslim MSME operators in Indonesia, this research pursues five objectives: (1) to determine whether Digital Capability directly influences Islamic Entrepreneurial Behavior, (2) to establish the direct effect of E-Commerce Adoption on Islamic Entrepreneurial Behavior, (3) to assess the direct contribution of Islamic Work Ethics to Islamic Entrepreneurial Behavior, (4) to investigate whether Islamic Work Ethics moderates the association between Digital Capability and Islamic Entrepreneurial Behavior, and (5) to examine whether Islamic Work Ethics conditions the relationship between E-Commerce Adoption and Islamic Entrepreneurial Behavior.

The Resource-Based View (RBV) and Dynamic Capabilities Theory recognize digital capability as a strategic organizational resource that integrates digital literacy, data management competencies, and the automation of business processes (Espina-Romero et al., 2025; Purwanti et al., 2022). Within Islamic entrepreneurship, proficiency in utilizing digital technologies facilitates operational transparency and efficiency, both of which constitute essential elements of adherence to Islamic ethical principles. For instance,

integrated digital workflows and algorithmic compliance frameworks allow Muslim entrepreneurs to ensure accurate product descriptions, transparent pricing, and the avoidance of gharar in remote customer interactions (Widaningsih et al., 2026). Furthermore, empirical studies indicate that integrating digital competence with Islamic values enhances an organization's readiness for ethical transformation and robust managerial execution (Hidayat et al., 2026; Maulia et al., 2026). When MSMEs possess high digital capability, they are better equipped to implement innovative, socially beneficial solutions (*maslahah*) that align seamlessly with Islamic entrepreneurial standards. Based on the preceding theoretical arguments, this study formulates the following hypothesis: H1: Digital Capability exerts a statistically significant positive influence on Islamic Entrepreneurial Behavior.

E-Commerce adoption, often modeled using extended UTAUT2 and TOE frameworks, significantly alters how SMEs interact with global and local markets (Arista et al., 2023). The transition to digital platforms necessitates standardized business rules, digital traceability, and enhanced accountability to consumers. E-commerce platforms structurally encourage transparency in transactions, which resonates strongly with the Islamic business perspective of fair trade and clear, consensual commercial contracts (Tsaqyfa et al., 2025). While unregulated e-commerce usage has been linked to increased consumptive behavior among buyers (Alim et al., 2026), from the supply side, the adoption of these platforms allows Muslim MSMEs to professionalize their services. This professionalization enables Sharia-compliant startups to expand their reach, provide broader social benefits, and rigorously uphold the strict commitments required by anti-usury laws (Ramansyah et al., 2026). Consequently, to test this structural influence, the second hypothesis is formulated as: H2: E-Commerce Adoption exerts a statistically significant positive influence on Islamic Entrepreneurial Behavior.

Islamic Work Ethics (IWE) provides a fundamental moral framework for Muslim entrepreneurs by integrating commercial activities with the spiritual principles of worship (*ibadah*). IWE directly enhances operational performance and business sustainability by instilling internal controls driven by a deep psychological internalization of divine accountability (Maulana & Suyono, 2023; Rokhman & Ahamed, 2021). Studies consistently show that internalized moral dispositions, theological trust (*tawakkul*), and ethical habitus empower entrepreneurs to resist short-term unethical gains and fraudulent practices (Faisal et al., 2024; Karina et al., 2025). This moral bedrock acts as a primary antecedent to ethical business conduct, providing entrepreneurs with the spiritual fortitude to conduct their affairs with absolute honesty even during economic crises. The preceding theoretical arguments provide the foundation for formulating the third hypothesis: H3: Islamic Work Ethics exerts a statistically significant positive influence on Islamic Entrepreneurial Behavior.

Beyond its direct impact, IWE functions as a critical moderating variable. The application of contingency theories in MSME organizational studies highlights that the effectiveness of any technological transformation is heavily contingent upon the underlying ethical environment of the firm (Shofiyuddin et al., 2024). IWE acts as a

normative buffer. It ensures that the technical proficiency gained through digital capability is directed toward honest (*siddiq*) and accountable (*amanah*) operations rather than exploitative market practices (Novita et al., 2026). Just as IWE strengthens the conversion of sustainable operational design into positive social performance (Asha'ari et al., 2023), it guarantees that the scalable power of digital mastery is irrevocably tied to societal benefit rather than consumer harm. Hence, the fourth hypothesis of this research is constructed to test this normative buffering effect: H4: Islamic Work Ethics positively moderates the effect of Digital Capability on Islamic Entrepreneurial Behavior.

The moderating function of Islamic Work Ethics (IWE) warrants particular attention in e-commerce adoption, as the convenience and rapid execution of online transactions may generate substantial adverse consequences. IWE moderates digital consumption and commercial behavior by imposing psychological boundaries of moderation (*wasatiyyah*) (Alim et al., 2026). For MSME operators exposed to the fierce competition of digital marketplaces, the active integration of spiritual virtues balances aggressive commercial effort, ensuring that digital market expansion remains tethered to principles of charitable allocation (*ziswaf*) and ethical trade (Trinanda et al., 2025). Islamic economic ethics establishes moral boundaries that regulate profit-seeking behavior within algorithm-driven commercial environments. This theoretical premise provides the basis for examining the moderating function of Islamic Work Ethics in standardized digital marketplaces through the following hypothesis: H5: Islamic Work Ethics strengthens the positive relationship between E-Commerce Adoption and Islamic Entrepreneurial Behavior.

RESEARCH METHOD

Research Design and Sampling

This research adopts a quantitative explanatory design to examine the structural relationships among Digital Capability, E-Commerce Adoption, Islamic Work Ethics, and Islamic Entrepreneurial Behavior. The target population comprised Muslim micro, small, and medium enterprise (MSME) operators actively engaged in digital commerce across two major metropolitan areas in Indonesia, namely Bandung Metropolitan and Greater Jakarta (Jabodetabek). The geographical coverage encompassed seven regional groups: Bandung (Bandung City and Bandung Regency), Cimahi–West Bandung (Cimahi City and West Bandung Regency), Jakarta, Greater Tangerang (Tangerang City, South Tangerang City, and Tangerang Regency), Greater Bogor (Bogor City and Bogor Regency), Depok, and Greater Bekasi (Bekasi City and Bekasi Regency). The geographical distribution comprised 27 respondents from Bandung, 16 from Cimahi–West Bandung, 42 from Jakarta, 23 from Greater Tangerang, 11 from Greater Bogor, 8 from Depok, and 23 from Greater Bekasi. This study applied purposive sampling using three inclusion criteria. The first criterion limited participation to Muslim business owners or operators. Second, their enterprises must have been operational for at least six months to ensure sufficient business experience. Third, their enterprises must actively utilize at least one e-commerce, social commerce, or digital payment platform. This study analyzed

150 valid responses. The sample size adequately accommodated the structural complexity of the proposed PLS-SEM model, consistent with the methodological considerations of Cheah et al. (2026) and Hair et al. (2019).

Operationalization of Variables

This study collected data through a structured questionnaire and measured all items on a five-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The operationalization of variables was carefully adapted from previously validated scholarly instruments (Arista et al., 2023; Asha'ari et al., 2023; Espina-Romero et al., 2025; Faisal et al., 2024; Purwanti et al., 2022; Subhan et al., 2025; Tsaqyfa et al., 2025) to ensure psychometric robustness and contextual relevance. The detailed explanation of the variables is as follow.

The independent variable, Digital Capability, is measured using five items (DC1 to DC5) that evaluate the operator's data literacy, workflow automation, and technology infrastructure integration, adapted from Purwanti et al. (2022) and Espina-Romero et al. (2025). The second independent variable, E-Commerce Adoption, is assessed through five items (ECA1 to ECA5) focusing on online store integration, relative operational advantage, and catalog updating routines, drawing upon frameworks by Arista et al. (2023). The moderating variable, Islamic Work Ethics, encompasses six items (EKI1 to EKI6) reflecting core dimensions of proactive effort (*usaha*), uncompromising honesty (*siddiq*), collaborative teamwork (*ta'awun*), accountability (*amanah*), and moderation (*wasatiyyah*), closely aligned with the ethical dimensions outlined by Faisal et al. (2024) and Asha'ari et al. (2023). Finally, the dependent variable, Islamic Entrepreneurial Behavior, is assessed using six items (PKI1 to PKI6) that measure the avoidance of non-halal practices, social allocation (*ziswaf*), transparency, and consumer justice, based on constructs developed by Subhan et al. (2025) and Tsaqyfa et al. (2025).

Data Collection and Analysis Technique

The complexity of the hypothesized relationships and the inclusion of interaction effects informed the choice of Partial Least Squares Structural Equation Modeling (PLS-SEM). This analytical method supports prediction-oriented research and accommodates relatively flexible distributional assumptions, particularly regarding multivariate normality (Cheah et al., 2026; Hair et al., 2019). The study used SmartPLS 4 to estimate model parameters and test the research hypotheses.

Model evaluation followed two stages. The measurement assessment examined outer loadings, Cronbach's alpha, Composite Reliability, and Average Variance Extracted (AVE), alongside the Fornell–Larcker criterion and Heterotrait–Monotrait (HTMT) ratio. The structural assessment examined the coefficient of determination (R^2) and effect size (f^2) and employed bootstrapping with 5,000 resamples to establish the significance of direct effects through t-statistics and p-values. The study applied a two-stage moderation approach to examine the interaction of Islamic Work Ethics with Digital Capability and

E-Commerce Adoption in explaining Islamic Entrepreneurial Behavior while mitigating potential multicollinearity concerns (Hair et al., 2019, 2022).

RESULTS AND DISCUSSION

Results

Demographic Profile and Descriptive Findings

The demographic and business characteristics of the 150 respondents provide an overview of Muslim MSME operators engaged in digital commerce across the study areas. The respondent profile encompasses gender, business tenure, and business sector, offering contextual information for understanding the characteristics of enterprises participating in the study. The distribution of respondents is presented in Table 1.

Table 1. Demographic and Business Characteristics of Respondents (N = 150)

Characteristic	Category	Frequency (n)	Percentage (%)
Gender	Female	93	62.00
	Male	57	38.00
Business tenure	6–11 months	8	5.33
	1–5 years	65	43.33
	More than 5 years	77	51.33
Business sector	Halal food and beverage	52	34.67
	Modest fashion	10	6.67
	Retail and trading	72	48.00
	Services	9	6.00
	Handicrafts	7	4.67

Note. N = 150. Percentages are calculated within each characteristic. Minor differences from 100% may occur due to rounding.

Table 1 summarizes the demographic and business profiles of the respondents. Women constituted 62.00% of the sample, compared with 38.00% for men. Business experience varied across respondents, with 51.33% operating for more than five years, 43.33% for one to five years, and 5.33% for less than one year. Retail and trading dominated the sectoral distribution (48.00%), followed by halal food and beverage (34.67%), modest fashion (6.67%), services (6.00%), and handicrafts (4.67%). The sample therefore primarily reflects established businesses operating in the trading and halal food sectors.

Measurement Model Assessment (Outer Model)

Measurement model assessment establishes whether the survey indicators adequately represent their respective theoretical constructs. Following Hair et al. (2019), this study examined convergent validity, internal consistency reliability, and discriminant validity to establish measurement quality. The results in Table 2 show that the 22 indicators representing the four constructs achieved standardized outer loadings between 0.801 and 0.905, demonstrating satisfactory indicator reliability.

Table 2. Indicator Outer Loadings

Construct	Indicator	Outer Loading	Status
Digital Capability (DC)	DC1	0.870	Valid
	DC2	0.868	Valid
	DC3	0.874	Valid
	DC4	0.879	Valid
	DC5	0.840	Valid
E-Commerce Adoption (ECA)	ECA1	0.818	Valid
	ECA2	0.804	Valid
	ECA3	0.825	Valid
	ECA4	0.831	Valid
	ECA5	0.859	Valid
Islamic Work Ethics (EKI)	EKI1	0.866	Valid
	EKI2	0.884	Valid
	EKI3	0.891	Valid
	EKI4	0.905	Valid
	EKI5	0.867	Valid
	EKI6	0.879	Valid
Islamic Entrepreneurial Behavior (PKI)	PKI1	0.809	Valid
	PKI2	0.850	Valid
	PKI3	0.801	Valid
	PKI4	0.863	Valid
	PKI5	0.836	Valid
	PKI6	0.856	Valid

All outer loadings reported in Table 2 surpassed the recommended threshold of 0.708, indicating that each indicator explains a substantial proportion of its variance through the corresponding latent construct. Table 3 extends the measurement assessment by presenting Cronbach's alpha and Composite Reliability for internal consistency and Average Variance Extracted (AVE) for convergent validity.

Table 3. Construct Reliability and Average Variance Extracted

Construct	Cronbach's Alpha	Composite Reliability	AVE	Status
Digital Capability (DC)	0.917	0.938	0.751	Valid
E-Commerce Adoption (ECA)	0.885	0.916	0.685	Valid
Islamic Work Ethics (EKI)	0.943	0.955	0.778	Valid
Islamic Entrepreneurial Behavior (PKI)	0.914	0.933	0.699	Valid

The measurement results in Table 3 establish satisfactory reliability and convergent validity across all constructs. Composite Reliability (0.916–0.955) and Cronbach's alpha (0.885–0.943) exceeded the recommended cut-off of 0.700, demonstrating strong internal consistency. All constructs also achieved AVE scores above 0.500, indicating that each construct accounted for more than 50% of the variance in its corresponding indicators. These results align with previous empirical evidence supporting the reliable quantitative measurement of Islamic religious and ethical constructs (Faisal et al., 2024; Zeqiri et al., 2022).

Table 4 presents the Fornell–Larcker assessment of discriminant validity, which examines the empirical distinctiveness of the constructs within the research model.

Table 4. Discriminant Validity (Fornell-Larcker Criterion)

	DC	ECA	EKI	PKI
DC	0.866			
ECA	0.688	0.828		
EKI	-0.220	-0.140	0.882	
PKI	0.563	0.553	0.350	0.836

The results in Table 4 satisfy the Fornell–Larcker criterion, with each construct exhibiting a square root of AVE above its correlations with other constructs. Digital Capability, for example, achieved a value of 0.866, exceeding its correlation with E-Commerce Adoption (0.688). Table 5 presents the Heterotrait–Monotrait (HTMT) ratio as a complementary and more sensitive measure of discriminant validity.

Table 5. Discriminant Validity (HTMT Ratio)

	DC	ECA	EKI	PKI
DC	-			
ECA	0.760	-		
EKI	0.238	0.154	-	
PKI	0.611	0.610	0.376	-

All interconstruct HTMT ratios in Table 5 fell below the conservative cut-off of 0.850, supporting discriminant validity. E-Commerce Adoption and Digital Capability recorded the highest ratio (0.760), reflecting their conceptual proximity within the technological domain while maintaining sufficient empirical distinctiveness. The negative correlations observed between Islamic Work Ethics and the technological drivers are particularly intriguing. These inverse relationships suggest an initial theoretical friction where high technological assimilation might temporarily outpace ethical integration, a phenomenon consistent with the adaptation frictions described in socio-economic transitions (Feriandy, 2026). Overall, the measurement model demonstrates construct validity, permitting a confident transition to structural hypothesis testing.

Structural Model Assessment (Inner Model)

The structural analysis examines the explanatory power of the proposed theoretical framework (Figure 1). The coefficient of determination (R^2) quantifies the extent to which the predictors and moderation terms collectively account for variations in the endogenous construct.

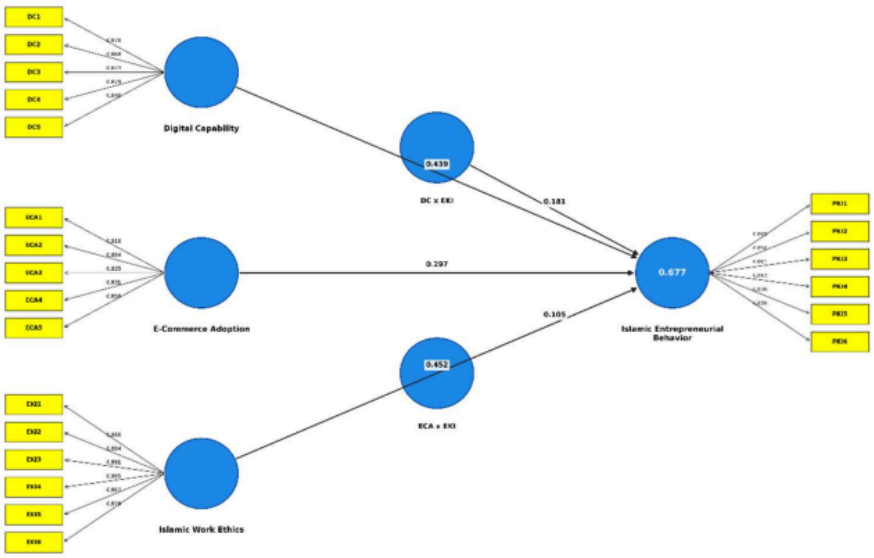

Figure 1. Structural Model

Islamic Entrepreneurial Behavior (PKI) achieved an R^2 of 0.677, indicating that the structural model accounts for 67.7% of its variance and demonstrates moderate to substantial explanatory power (Hair et al., 2019, 2022). This result demonstrates that 67.7 percent of the variance in Islamic entrepreneurial behavior is explained by the joint effects of digital capabilities, e-commerce adoption, and Islamic work ethics, while the remaining 32.3 percent is accounted for by external factors not captured in the model. This explanatory scope aligns with empirical studies in Sharia enterprise research, where comparable variance explanations were observed when combining digital and financial literacy to evaluate Sharia business sustainability ($R^2 = 0.800$) (Maulana & Suyono, 2023) or examining religious ethics alongside digital transformation ($R^2 = 0.710$) (Shofiyuddin et al., 2024). Despite the potential influence of factors beyond the research model, the empirical findings highlight the complementary roles of technological capability and religious ethics in shaping entrepreneurial conduct within Muslim-majority markets.

Hypothesis Testing

Hypothesis testing employed bootstrapping with 5,000 resamples to estimate the t-statistics and p-values of the hypothesized relationships (Figure 2). The analysis established statistical support for each hypothesis when the t-statistic exceeded 1.96 and the p-value fell below 0.05, corresponding to a two-tailed significance level of 5%.

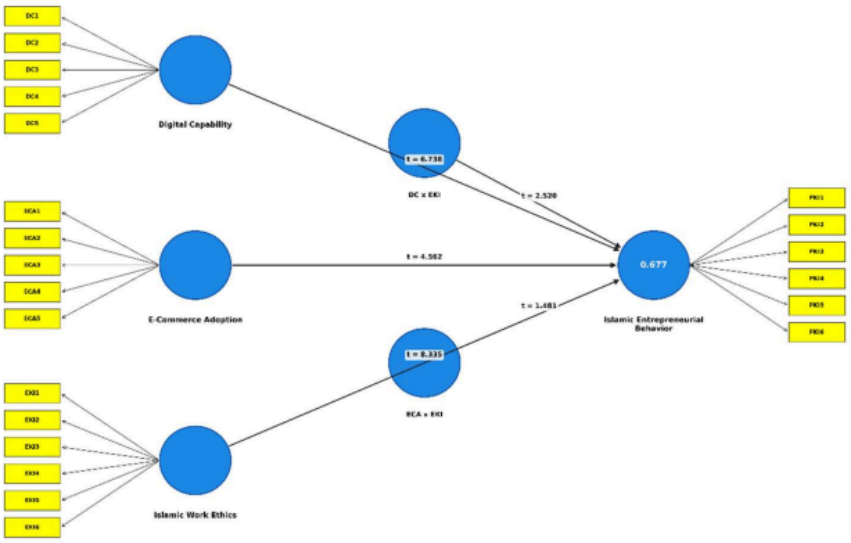

Figure 2. Bootstrapping Result (t-Statistics)

The results of the direct and moderated paths derived from the bootstrapping procedure are systematically summarized in Table 6.

Table 6. Hypothesis Testing Results (Bootstrapping 5,000 Resamples)

Hypothesis	Path Relationship	Original Sample (β)	T-Statistic	P-Value	Conclusion
H1	DC → PKI	0.439	6.738	<0.001	Supported
H2	ECA → PKI	0.297	4.562	<0.001	Supported
H3	EKI → PKI	0.452	8.335	<0.001	Supported
H4	DC × EKI → PKI	0.181	2.520	0.012	Supported
H5	ECA × EKI → PKI	0.105	1.481	0.139	Not Supported

Discussion

The Impact of Digital Capability on Islamic Entrepreneurial Behavior

The first hypothesis examined the relationship between Digital Capability and Islamic Entrepreneurial Behavior. Digital Capability positively influences Islamic Entrepreneurial Behavior ($\beta = 0.439$, $t = 6.738$, $p < 0.001$), providing empirical support for H1. MSME operators with greater digital proficiency tend to exhibit stronger adherence to ethical principles in their entrepreneurial practices. Digital skills in data management, inventory tracking, and workflow automation can support accurate product information, transparent transactions, and accountable business operations. The Resource-Based View and Dynamic Capabilities Theory explain the strategic value of digital capability in enhancing organizational effectiveness and fostering responsible business conduct. Purwanti et al. (2022) similarly recognized digital marketing capability

as a valuable resource for MSMEs, while Hidayat et al. (2026) highlighted its contribution to competitive performance.

This study broadens the existing literature on digital capability by extending its empirical relevance beyond economic performance to encompass Islamic Entrepreneurial Behavior. Digital technologies enable entrepreneurs to organize business information, maintain transaction records, and improve customer communication, potentially supporting Islamic principles of honesty, transparency, and fairness. Widaningsih et al. (2026) similarly highlighted the relevance of digital infrastructure to accountability and Sharia governance. These findings suggest that digital capability may facilitate the implementation of ethical business practices, although the study did not directly examine the operational mechanisms underlying this relationship. Practically, MSME development programs should integrate digital skills training with transparent financial management, accurate product reporting, and Islamic ethical principles to strengthen responsible entrepreneurial practices.

The Impact of E-Commerce Adoption on Islamic Entrepreneurial Behavior

E-Commerce Adoption exhibited a statistically significant positive association with Islamic Entrepreneurial Behavior ($\beta = 0.297$, $t = 4.562$, $p < 0.001$), thereby providing empirical support for H2. This finding suggests that e-commerce adoption contributes to ethical entrepreneurial practices by facilitating transaction transparency, accurate product information, and accountable customer interactions. Digital marketplaces provide standardized procedures for pricing, product descriptions, and transaction records that align with Islamic principles of honesty, fairness, and mutual consent. These findings extend previous research by highlighting the relationship between e-commerce adoption and ethical business practices beyond its established contribution to MSME economic performance and inclusive growth (Anggraeni et al., 2026).

Institutional theory explains how standardized procedures embedded in e-commerce platforms can facilitate entrepreneurial practices consistent with Islamic principles. Digital marketplaces incorporate transaction monitoring, customer reviews, and payment protection mechanisms that can encourage transparency and accountability. These mechanisms may complement entrepreneurs' ethical commitments by establishing consistent expectations for commercial transactions. Ramansyah et al. (2026) similarly emphasized the role of digital transformation in strengthening the professionalism of Sharia-based startups. The present findings extend this perspective by identifying a significant positive relationship between platform adoption and Islamic entrepreneurial behavior. Nevertheless, the study did not directly assess platform governance mechanisms, suggesting that their contribution to ethical compliance requires further empirical examination.

The Direct Impact of Islamic Work Ethics on Islamic Entrepreneurial Behavior

The third hypothesis (H3) positions Islamic Work Ethics as a fundamental determinant that directly shapes Islamic Entrepreneurial Behavior. The empirical data yielded the strongest direct path coefficient in the model at 0.452. Thus, H3 is robustly supported. The magnitude of this path coefficient proves that internalized religious and ethical values are the single most powerful determinant of a Muslim entrepreneur's operational conduct. The Islamic conception of work as an act of worship guides entrepreneurs to avoid non-halal business practices, treat consumers fairly, and regularly allocate a portion of their profits to social welfare, irrespective of the technologies they adopt. When an entrepreneur deeply internalizes the prophetic dimensions of proactive effort, uncompromising honesty, and spiritual surrender, these values operate as an omnipresent internal control system governing every micro-decision on the digital factory floor.

This statistical significance is entirely consistent with previous studies in Islamic business management. Faisal et al. (2024) identified IWE as a formidable internal control mechanism capable of mitigating fraudulent behavior even when external pressures are high. Rokhman & Ahamed (2021) likewise identified Islamic Work Ethics (IWE) as a substantially stronger predictor of job performance in SMEs than conventional environmental factors. In an era obsessed with algorithmic optimization and mechanical efficiency, this result re-centers the human soul as the primary engine of organizational behavior. Islamic Work Ethics provides a comprehensive psychological anchor. During periods of economic volatility or intense market competition, entrepreneurs are frequently tempted to compromise on quality or engage in deceptive marketing to survive. The results also reflect the sociological findings of Karina et al. (2025), who observed that young Gen-Z entrepreneurs utilize their ethical habitus and spiritual self-efficacy to resist the allure of short-term manipulative gains in digital spaces. Furthermore, the emphasis on social allocation and fairness perfectly aligns with Subhan et al. (2025), who utilized the *Maqasid al-Shariah* framework to explain how financial literacy restrains wasteful commercial behavior. The deeply embedded belief in divine accountability and the pursuit of spiritual blessings overrides immediate financial incentives. This confirms that for Muslim MSMEs, economic rationality is bounded by theological parameters. The entrepreneur evaluates business success not merely through a profit-and-loss statement, but through an ethical ledger that continuously audits their compliance with Sharia mandates.

The Moderating Role of Islamic Work Ethics on Digital Capability

H4 examined whether Islamic Work Ethics strengthens the positive influence of Digital Capability on Islamic Entrepreneurial Behavior. The two-stage moderation analysis produced a significant path coefficient of 0.181, indicating that H4 is supported. This is a highly nuanced and critical finding. It signifies that the positive impact of digital capability on ethical behavior is not static; rather, it multiplies and strengthens when the entrepreneur possesses high Islamic work ethics. As previously noted, raw digital

capability grants an entrepreneur immense power to process data and reach consumers. Without a moral compass, this capability could easily be weaponized for sophisticated fraud, invasive data mining, or deceptive targeted advertising. However, when a high level of digital capability is coupled with a robust internalization of IWE, the entrepreneur consciously chooses to filter their technical power through a moral sieve. IWE acts as a normative buffer, guaranteeing that workflow automation and data analytics are deployed specifically to enhance transparency, improve product safety, and generate genuine societal utility.

Shofiyuddin et al. (2024) demonstrated that religious ethics strengthens the contribution of digital transformation to overall MSME performance. The present study extends this empirical perspective by shifting the analytical focus from financial performance to ethical entrepreneurial behavior. Asha'ari et al. (2023) reinforce this moderating perspective by demonstrating that Islamic Work Ethics enhances the effectiveness of sustainable operational designs in achieving social sustainability outcomes. In both contexts, technology and design provide the vehicle, but IWE provides the steering wheel, ensuring the organization navigates toward societal benefit. The confirmation of H4 validates the concept of ethical technological deployment. Technology accelerates whatever intentions already exist within the operator. If the operator is driven purely by unchecked capitalism, digital capabilities will accelerate market exploitation. Conversely, when the operator is anchored by Islamic principles of collaborative teamwork and justice, digital capabilities accelerate the delivery of public good. IWE acts as the vital software patch that prevents the hardware of digital capability from causing systemic ethical errors. This finding establishes a new theoretical baseline for MSME digital transformation models: raw technological readiness is insufficient for holistic success; it must be coupled with an equally rigorous program of ethical capacity building.

The Moderating Role of Islamic Work Ethics on E-Commerce Adoption

The interaction between Islamic Work Ethics and E-Commerce Adoption yielded a positive coefficient but lacked statistical significance ($\beta = 0.105$, $t = 1.481$, $p = 0.139$), providing insufficient empirical evidence to support H5. Within the observed sample, Islamic Work Ethics did not significantly amplify the contribution of E-Commerce Adoption to Islamic Entrepreneurial Behavior. This finding differs from Alim et al. (2026), who documented the moderating influence of Islamic economic ethics on the association between e-commerce usage and consumptive behavior among Generation Z consumers. This difference highlights distinct behavioral contexts, as consumers exercise discretion over purchasing decisions, whereas entrepreneurs operate within established marketplace procedures.

Institutional theory and algorithmic governance provide a potential explanation for the insignificant moderating effect. E-commerce platforms establish standardized procedures for product information, payment systems, transaction records, and customer interactions that may shape entrepreneurial behavior (Widaningsih et al., 2026). These

structural requirements can encourage transparency and accountability while potentially limiting individual discretion over certain transactional practices. Novita et al. (2026) highlight the relevance of Islamic work ethics and theological trust in entrepreneurial contexts, while Trinanda et al. (2025) emphasize the role of entrepreneurial characteristics in resilience during crises. However, these individual attributes may not necessarily influence how entrepreneurs comply with standardized platform procedures. Unlike Digital Capability, which allows greater discretion in applying internal technological resources, E-Commerce Adoption involves operating within externally established systems. Nevertheless, platform governance was not directly measured in this study, making its explanatory role a theoretical interpretation rather than an empirically established mechanism.

This study advances Islamic entrepreneurship research by demonstrating that the moderating influence of Islamic Work Ethics varies across two dimensions of digitalization: Digital Capability and E-Commerce Adoption. Shofiyuddin et al. (2024) examined religious ethics as a moderator of digital transformation and MSME performance, emphasizing organizational outcomes rather than Islamic entrepreneurial behavior. Tsaqyfa et al. (2025) linked Islamic entrepreneurial perspectives and e-commerce adoption to business performance but excluded the moderating function of Islamic Work Ethics. Faisal et al. (2024) examined ethical moderation in the context of fraudulent behavior, leaving its interaction with technological resources and digital platforms unexplored. This study addresses these limitations through an integrated analytical framework that captures both the direct contribution of Islamic Work Ethics to Islamic Entrepreneurial Behavior and its moderating effects on the relationships involving Digital Capability and E-Commerce Adoption. The significant moderation of the Digital Capability relationship ($\beta = 0.181$; $p = 0.012$), compared with the statistically insignificant moderation of the E-Commerce Adoption relationship ($\beta = 0.105$; $p = 0.139$), reveals different significance patterns that have not been directly addressed in these previous studies. This finding provides a more differentiated understanding of how ethical orientation relates to internal technological capabilities and external digital platform adoption, although a direct statistical comparison is required to establish whether the two moderating effects differ significantly.

These findings offer practical implications for MSME development agencies, Muslim entrepreneurs, and e-commerce platform providers. MSME development programs should integrate digital capability training with Islamic ethical principles, particularly by strengthening transparent transaction recording, accurate product information, responsible digital marketing, and accountability in customer interactions. This recommendation is consistent with Shofiyuddin et al. (2024), who emphasized the relevance of religious ethics in supporting MSME digital transformation. Muslim entrepreneurs can promote responsible technology use by embedding Islamic Work Ethics into routine business operations. This recommendation aligns with Maulia et al. (2026), who highlighted the integration of digital competence and Islamic ethical values in organizational development. For e-commerce providers, clearer product disclosure

requirements, accessible transaction records, and transparent complaint-resolution procedures may support ethical business conduct, reflecting broader concerns regarding accountability and Sharia governance in digital financial environments (Widaningsih et al., 2026). The contribution of e-commerce to MSME development and broader economic inclusion reinforces the relevance of these recommendations (Anggraeni et al., 2026). Future research should directly examine platform governance mechanisms, statistically compare the moderating effects, and evaluate these relationships across broader MSME populations and institutional contexts, including emerging markets and Organisation of Islamic Cooperation member states.

CONCLUSION

This study demonstrates that Digital Capability, E-Commerce Adoption, and Islamic Work Ethics are positively and significantly associated with Islamic Entrepreneurial Behavior among Muslim MSME operators in Indonesia. Islamic Work Ethics reinforces the positive association between Digital Capability and Islamic Entrepreneurial Behavior but shows no statistically significant moderating effect on the relationship between E-Commerce Adoption and Islamic Entrepreneurial Behavior. These findings extend Islamic entrepreneurship literature by highlighting potentially distinct roles of ethical orientation in the utilization of internal digital capabilities and external e-commerce platforms. Practically, MSME development programs should integrate digital capability enhancement with Islamic ethical training to promote transparent and responsible business practices. Purposive sampling and restricted geographical representation limit the applicability of these findings to broader populations. Future studies should expand sample diversity and geographical coverage while investigating how platform governance mechanisms shape ethical entrepreneurial behavior.

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