

**FACTORS AFFECTING GEN Z'S INTENTION TO PURSUE
HIGHER EDUCATION IN ISLAMIC ECONOMICS: AN
INTEGRATED MODEL OF TPB, SDT, AND ALIGNMENT
WITH *MAQASID AL-SHARIAH***

A Thesis

**Submitted to the Master's Study Program of Economics at the Faculty
of Economics and Business in partial fulfillment of the requirements
for the degree of**

Master of Arts (M.A.)



by

Hanifia Ihza Manila

03212310003

UNIVERSITAS ISLAM INTERNASIONAL INDONESIA

DEPOK

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ABSTRACT

Hanifia Ihza Manila

03212310003

hanifia.manila@uiii.ac.id

Economics

Universitas Islam Internasional Indonesia

The study examines the determinants of the intention of Gen Z to pursue higher education in Islamic economics by combining the Theory of Planned Behavior (TPB), Self-Determination Theory (SDT), and alignment with *Maqasid al-Shariah*. With the increasing fear of the shortage of professional talents and experts in Islamic economy, the study aims at discovering the psychological, motivational and value-based factors that can be used to explain and improve educational decisions of students in the field. The study of 280 Gen Z participants that are active students or graduates in Islamic economics in higher education was conducted using Partial Least Squares-Structural Equation Modeling (PLS-SEM) to assess the direct and indirect links between the essential constructs: attitude, subjective norm, perceived behavioral control, the satisfaction of basic psychological needs, autonomous motivation, controlled motivation, and alignment with *Maqasid al-Shariah*. The results indicate that attitude is the most influential variable of intention in the TPB framework, followed by perceived behavioral control, and lastly subjective norm. This implies that the interest of Gen Z is mainly influenced by their personal assessment of Islamic economics and belief in their capability, but not by social pressure. Moreover, SDT variables have an important role in the intention by means of TPB components. Namely, the satisfaction of psychological needs is the strongest total indirect influence on intention through autonomous motivation. Controlled motivation, in its turn, possesses a weaker and narrower effect, which supports the significance of self-endorsed motives. Moreover, the research concludes that the congruence with *Maqasid al-Shariah* positively and significantly directly influences the intention of Gen Z to study Islamic economics. This implies that when people feel that this discipline is in line with greater Islamic goals like the maintenance of religion and wealth, they will have higher chances of viewing this field as a worthwhile academic and career choice. In general, this study has shown that educational institutions and policymakers must popularize Islamic economics as a goal-oriented and spiritually satisfying field. Considering both motivational factors and value alignment, the institutions will be able to develop more effective outreach strategies and curricula that appeal to the aspirations and beliefs of Gen Z.

Keywords: *Gen Z, Islamic Economics, Theory of Planned Behavior (TPB), Self-Determination Theory (SDT), Maqasid al-Shariah*

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CHAPTER I

INTRODUCTION

1.1 Background

Islamic economy is an Islamic system of economy based on the objectives of Islamic law, *Maqasid al-Shariah* (Maulana et al., 2023). Based on Islamic principles, it provides a model of economic growth that is sustainable, inclusive, and socially responsible, with the principles of justice, equity, and ethical conduct (Zauro et al., 2024). Economic strategies based on the notion of distributive justice, community involvement, and environmental sensitivity are combined in the Islamic economic paradigm. Thus, Islamic economics is expected to bring some contributions to solving the problem of economic imbalance, poverty, and society's ability to empower (Amsari et al., 2024). This is proven by the 2008 financial crisis, where Islamic financial institutions seem to have survived the crisis with commendable resilience.

Since its emergence in the mid-20th century (Shinsuke, 2012), the Islamic economic system has been able to grow and develop greatly, especially in some Muslim-dominated countries like the Gulf Cooperation Council (GCC) countries, Indonesia, and Malaysia. Due to well-defined standards of *Shariah* compliance developed concertedly by *Shariah* scholars, bankers, and professional practitioners, a remarkable shift occurred from conventional financing to Islamic or *riba*-free financing. *Shariah* compliance has become a sophisticated technological concept with explicit regulatory norms of Islamic jurisprudential formalities, modern financial engineering, and civil law conformance (el-Din, 2013).

However, some current empirical research reveals that Islamic economic institutions are severely deficient in the number of qualified human capital and experts. For example, while Islamic banking and finance is the largest component of the IFSI assets (accounting for 70.21% of the overall global IFSI assets), Situmorang and Hindardjo (2020) identified that Islamic banking and finance lack sufficient and professional human capital. This problem calls for talent management and retention as the sector's key drivers for growth (Kamil et al., 2018; Aziz et al., 2016).

Higher education has a crucial role in the future and the growth of Islamic economics. It is argued that universities are important stakeholders in defining future generations' capacity to respond to complex sustainability challenges (Scott, 2018). In the context of Islamic economics, universities drive the development of Islamic economic

knowledge and human resources through research, teaching, and community service (Hamzah et al., 2020). Islamic economic literacy in higher education is essential for students to compete globally while adhering to religious norms (Nugraha et al., 2019). In other words, universities are responsible for producing scholars, practitioners, and policymakers who can contribute to the expansion and sustainability of Islamic economic development. Therefore, degree-granting institutions, both academic and professional, have seized the opportunity to develop courses on Islamic economics or Islamic banking and finance within their academic or professional training curricula to secure a competitive position in the market for Islamic financial institutions (el-Din, 2013).

Indonesia, as a Muslim-majority country, has significant potential in developing its Islamic economic sector, especially through higher education. Many universities in Indonesia are currently offering Islamic economics study programs with different types of nomenclature, such as Islamic economics, *Shariah Economics*, *Shariah Banking*, *Shariah Accounting*, *Shariah Finance*, *Shariah Business Management*, etc. Based on Indonesia's Higher Education Database (*Pangkalan Data Pendidikan Tinggi* (PDDikti)), per February 2025, there are 537 universities offer Islamic-economics-related study programs for bachelor's degree, 43 universities for master's degree, 8 universities for doctoral degree, 30 universities for 4-years diploma, and 19 universities for 3-years diploma.

However, research investigations show that Islamic economics education in Indonesia still faces multiple substantial obstacles. The number of Islamic economics programs in higher education institutions shows low quality alongside insufficient professional certification bodies and certified experts within this field (Azwar, 2023). Sari (2014) stated that universities need to redesign curricula to balance philosophical understanding with practical skills and character development, and address the shortage of qualified professionals in Islamic finance.

Furthermore, according to Rafiuddin et al. (2024), the main barriers to Islamic economic development in Indonesia stem from poor financial literacy, scarce skilled personnel, inadequate technology implementation, minimal product innovation, and weak stakeholder alignment. The global perception of Islamic economics remains unfavorable, and there exists a lack of qualified professionals to support its implementation (Yudhira, 2024). Research experts suggest implementing three main strategies for improvement, which include creating national Islamic financial literacy programs and establishing specialized training for human resources and certification programs, along with optimizing Islamic financial technology and promoting better cross-stakeholder coordination (Azwar,

2023; Rafiuddin et al., 2024). Meanwhile, from other studies, the recommendations for Islamic economic development focus on infrastructure expansion, technological advancement, educational support, and image enhancement worldwide (Janwari, 2013; Yudhira, 2024).

The young generation plays a crucial role in Islamic economic development, particularly in the digital era. Islamic finance principles strongly interest the young generation (especially Gen Z), leading them to shape their selection of financial products and services (Zulva et al., 2024). A study conducted by Fadillah and Lubis (2024) found that Gen Z in West Java, Indonesia, displays strong Islamic financial literacy at 77.9% and inclusion at 80.5%, which influences their investment choices. The digital skills of this generation make them valuable contributors to Islamic economic development, especially through mobile banking technology adoption (Nusaibah, 2023). This shows how important it is to understand and adapt to youth preferences, especially Gen Z, when building a more sustainable Islamic economy, which should utilize their digital expertise and wealth management competencies.

1.2 Problem Statement

The role of human capital in economic development becomes clear through various studies that have been conducted. The early Islamic era concentrated its human capital development strategies on incentives alongside behavior rules and institutional policies which generated substantial economic growth (Sadr, 2015). Alani (2018) shows through Kenyan research that human capital development, together with technological advancement, represents the key elements for sustained economic expansion. Therefore, a well-trained workforce with expertise in Islamic finance, waqf management, zakat institutions, and Shariah compliance is necessary to ensure the industry's sustainability.

The emerging Islamic economy has necessitated the need to produce professional and specialist human resources capable of applying and justifying the principles of the Islamic economic system to address the current economic world challenges. In Indonesia, the need for experts and professionals in the Islamic economy is also constantly increasing due to the country's desire to become a world leader in *Shariah* economic growth. Indonesia has planned to do this as a part of its long-term vision for Indonesia called '*Indonesia Emas 2045*' (Golden Indonesia 2045), for which the Islamic economy will act as a growth enabler. Strategic sectors that contributed to this growth are Islamic banking, social finance, and the halal industry, which contributes 4.3% of Indonesia's GDP and are very resilient sectors.

Nevertheless, some empirical research reveals that Islamic economic institutions are severely deficient in the number of qualified human capital and experts. For example, while Islamic banking and finance remains the largest component of the IFSI (accounting for 70.21% of the overall global IFSI assets), Situmorang and Hindardjo (2020) identified that Islamic banking and finance lack sufficient and professional human capital. This problem calls for talent management and retention as the sector's key driver for growth (Kamil et al., 2018; Aziz et al., 2016). Furthermore, the existing literature does not offer sufficient information about the antecedents of youth's decision to enroll in Islamic economics majors in higher education. However, it is important to identify these influences to encourage the next generation of professionals and experts in the Islamic economy.

The current young generation (Gen Z), especially those studying Islamic finance and economics, is well-placed to occupy positions in Islamic banking, Islamic fintech, and Islamic social finance. Therefore, this study will examine the antecedents of Gen Z's behavioral intention to pursue higher education in Islamic economics. The Theory of Planned Behavior (TPB) and Self-Determination Theory (SDT) have been integrated as these theories offer successful explanations for several behavioral outcomes, as well as entrepreneurial intentions (Al-Jubari, 2019; Al-Jubari, et al., 2019). Previous studies indicate that SDT's basic psychological needs (autonomy, competence, and relatedness) significantly predict TPB variables (attitude, subjective norm, and perceived behavioral control) that, in turn, predict behavioral intentions (Al-Jubari, 2019; Al-Jubari, et al., 2019). Alignment with *Maqasid al-Shariah* ensures that motivations for pursuing Islamic economics education and career align with broader Islamic values, such as justice, knowledge-seeking, and societal benefit. Extending the TPB, SDT, and alignment with *Maqasid al-Shariah*, this study explored factors that influence Gen Z's intention to pursue higher education in Islamic economics. The results are expected to be useful to policymakers, educators, and business stakeholders to prepare a new generation of qualified professionals and experts in the Islamic economy.

1.3 Research Questions

Questions that are expected to be answered in this study are as follows.

1. How does the TPB (Attitude, Perceived Behavioral Control, and Subjective Norm) influence Gen Z's intention to pursue higher education in Islamic economics?
2. How do basic needs satisfaction (autonomy, competence, and relatedness) and general motives (autonomous and controlled motivations) from SDT influence Gen

Z's intention to pursue higher education in Islamic economics through the TPB model as the mediator?

3. How does alignment with *Maqasid al-Shariah* influence Gen Z's intention to pursue higher education in Islamic economics?

1.4 Research Objectives

The objectives of this study are as follows.

1. To investigate the TPB (Attitude, Perceived Behavioral Control, and Subjective Norm) influence on Gen Z's intention to pursue higher education in Islamic economics.
2. To examine how basic needs satisfaction (autonomy, competence, and relatedness) and general motives (autonomous and controlled motivations) from SDT influence Gen Z's intention to pursue higher education in Islamic economics through the TPB model as the mediator.
3. To examine how the alignment with *Maqasid al-Shariah* influences Gen Z's intention to pursue higher education in Islamic economics.

1.5 Research Significance

The potential of Islamic economic development is vast, yet there is limited research on the antecedents of Gen Z's behavioral intentions to pursue higher education in Islamic economics. However, the specific ethical premises for the field and high market development opportunities call for awareness of these indicators. In this regard, further examination of these influences will assist in understanding how the following generation of professional talent and experts can be nurtured to have a positive contribution to the Islamic economic development and sustainability process.

1.6 Research Benefit

The findings of this research will provide information about talent and expert development in the Islamic economic sector, which will help to improve and support the further Islamic economic development in Indonesia. Therefore, this study will be useful for researchers, policymakers, and practitioners. The following are the expected benefits of this study.

1. This study will enhance the body of knowledge in talent or expert development in Islamic economics. By offering an understanding of what motivates young generation towards higher education in Islamic economics, this study will assist higher education institutions in recruiting and attracting new prospective students

in the Islamic economics department. It is believed that this effort will continue the advancement of the Islamic economy in Indonesia.

2. This study will help the government/policymakers to understand what initiatives or incentives should be offered to the young generation who pursue higher education in Islamic economics. For instance, offering scholarships, internships, or career pathway programs.
3. This research will also present a new combined theory by integrating two theories (TPB and SDT) and the alignment with *Maqasid al-Shariah* in shaping the intention of young generation, especially Gen Z. This study will offer a real-life assessment of how motivation and attitude affect the intention of youths in the Islamic economic sector. Thus, this will add to the existing work in the area of talent or expert learning.
4. To the public, it is felt that this study should be of help in creating awareness of Islamic economic development and the need to develop talents and experts to support the growth.

1.7 Research Limitation

Due to time constraints, this study has several limitations and focuses. First, this study focused specifically on Gen Z as the research subject to represent youth in general. Moreover, this study will only focus on Indonesia, thus, its findings may not be directly applicable to other countries with different situations and applied systems.

CHAPTER II

LITERATURE REVIEW

This chapter comprehensively reviews the theoretical and empirical studies relevant to this research. This paper starts TPB and SDT as theoretical frameworks to explain Gen Z's intention in Islamic economics. It then proceeds to explore the idea of *Maqasid al-Shariah* and how it can be conceptualized and integrated into behavioral and motivational models as a key contribution of this research. The chapter also discusses existing literature on youth motivation, intention formation, and religiosity as influencing factors in pursuing Islamic economics. In the last section, the current research is finally identified as gaps in the existing literature, providing the context for the development of the theoretical framework and hypotheses of this thesis.

2.1 Human Capital Theory

Human Capital Theory (HCT) was developed in the 1960s by Theodore Schultz and Gary Becker. It suggests that education increases the productivity and wages of workers. In the post-industrial age, this theory sees human beings' intellect and creativity as the key to economic growth (Mayilyan & Yedigaryan, 2022). In other words, it suggests that wages and working output are a function of learning and training. One will refer even to the theory of classical economy by Adam Smith and John Stewart Mill to realize that education is not only the training of personalities but also the elimination of poverty. Amartya Sen, a Nobel laureate in economics who has made significant contributions to welfare economics, social choice theory, and development studies, argues for a broader definition of development that goes beyond economic measures, focusing on human freedoms and capabilities. Leoni (2023) found that Sen's capability approach is more nuanced and is centered not only on the worker but the individual. Therefore, HCT is relevant to economic and education policy (Marginson, 2019; Mueller, 1982). However, there are some drawbacks: the nature of how education contributes to the increase in production is not explained, nor why income disparities have occurred (Marginson, 2019). The critics argue that as it decentralizes the link between education and employment, it erases other aspects of education (Leoni, 2023).

Therefore, HCT has been enriched with the help of other theories like institutional, behavioral, and evolution theories. Scholarly disciplines such as sociology, economics, and education amongst others have adopted this idea. The new structural changes in post-industrial society have made human capital the key element in socio-economic development, education, innovations, and knowledge (Mayilyan & Yedigaryan, 2022).

2.2 Human Capital Development in the Islamic Perspective

In Islamic understanding, *Ahliyah* means human capital that empowers individuals to perform their social and religious duties. It is comprised of talent, competence, authority, and qualification for diligent task performance. *Ahliyah* means being able to improve life, hold property rights, and have intellectual maturity (Jajang et al., 2021). Islamic jurisprudence views human resources, education, and lifelong learning as continuous practices to produce productive, managerial, creative, and problem-solving skills. The Islamic perspective should be used as a basis for human resource management to remove barriers that hinder human development and elevate *ahliyah*, from ignorance to knowledge, laziness to hard work, carelessness to focus, and coercion to freedom (Jajang et al., 2021). In short, *Ahliyah* is for education, ethics, and training of people. On the other hand, it requires managing people such that they can grow and be able to offer meaningfully to the collective interests of their communities and fulfill their religious duties.

Rana and Malik (2016) study stresses the role of religion in directing the behavior of individuals in the social and workplace environment. From an Islamic perspective, HRM is human-centered, which means it covers all aspects of human life; the individual, physical, material, social, and spiritual dimensions. The Holy *Quran* and the *Sunnah* are the main sources of Islamic HRM principles and they are sufficient sources to explain all aspects of human life. Islam encourages human development by means of acquiring knowledge and skills (Rana & Malik, 2016). Training and development are considered very important and are treated as a process to improve employee performance and organizational commitment. Fairness, justice, selection on merit, and do not discriminate between friendship, kinship, wealth, race or political power are Islamic principles. Employers are responsible for making work assigned workable. Performance appraisal should be fair, just, accountable, and responsible. It is the forum of making Islam encourage employee involvement in decision-making, making sense of belonging and commitment. The creation of a balanced and just work environment conducive to individual and organizational well-being through these principles. Nevertheless, the study underlines the fact that many business organizations in Islamic countries claim to follow Islamic management principles, but practical implementation differs (Rana & Malik, 2016).

Rafiki et al. (2014) study also highlighted the role played by Islamic principles in determining the human capital variables of experience, motivation, business training, and education. It is found that experience, motivation, and training have a high positive relationship with firm growth but education has no significant impact. According to Rafiki

et al. (2014), motivation in Islam starts with *niyyah* (intention) and is the diligence of belief in Allah which results in positive results and virtuous action. This Islamic education is a religious duty comprising knowledge, maturity, and good manners in order to encourage virtue and excellence in all affairs. Training in Islam is meant to grow faith in Allah, improve religious practices including moral and spiritual advancement (Rafiki et al., 2014).

Another study examined human development management from an Islamic perspective by comparing it with the conventional approaches (Muis et al., 2018). It brings out the broad notion of Islamic human development as it includes material and spiritual needs. The study identifies three key philosophical aspects: epistemological, ontological, as well as axiological. It ontologically raises into the background the primordality of monotheism (*tawhid*) in the evolution of human beings. It takes a high epistemological emphasis on the Quran as the fundamental authority of knowledge. It also takes up values of courtesy (*ihsan*), trust (*amanah*), and consultation (*shura*) axiologically. This study concludes that bringing these Islamic principles into institutions would tackle moral and personality problems in such institutions (Muis et al., 2018).

Furthermore, the importance of human capital development within Islamic economies has recently been underlined. Investigations have been conducted to show that human capital positively affects the performance of Islamic banking and economic growth in emerging economies (Uddin et al., 2020; Zafar & Jafar, 2024). However, human capital investments can be harmful if the institutions are weak (Uddin et al., 2020). Additionally, research on human capital in the Islamic economy is scarce and warrants more concentrated study, in particular on the role of *Shariah* governance in human capital development (Zafar & Jafar, 2024).

2.3 Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is the expansion of the Theory of Reasoned Action (TRA). The core idea of TRA is that a person's intention to engage in a behavior is a direct antecedent to the actual behavior. While TRA only explains attitude and subjective norms as the determinants of intention, TPB adds perceived behavioral control to better predict individual's intention, which in turn influences behavior (Ajzen, 1991). Figure 2.1 shows the structural model of TPB where attitudes are the person's positive or negative evaluations of engaging in a particular behavior; subjective norms are the perceived social pressure to engage or not engage in behavior; and perceived behavioral control is the perceived ease or difficulty of engaging in behavior (Ajzen, 1991). Studies show that TPB effectively predicts behaviors ranging from voting choices to health-related decisions and

personal habits. Moreover, there are three types of beliefs shaping an individual's intention through the TPB framework; 1) behavioral beliefs, the evaluation of outcomes are translated into attitudes toward the behavior; 2) normative beliefs, the motivation to comply is related to subjective norm, and; 3) control beliefs, perceived power to perform the behavior (Figure 2.2) (Etheridge et al., 2023).

In summary, background factors, such as demographic variables, personality traits, available information, general values, attitudes, and experience, shape individuals' beliefs that in turn shape intentions. Attitude, subjective norms, and perceived control are determined by their beliefs (behavioral, normative, and control beliefs). Their attitude, subjective norms, and perceived control shape their intentions, which thereby drive their actions, so that intention becomes an impetus for action (behavior). In other words, the probability of the execution action is positively correlated with the intention of the individual (Ajzen, 2020). As a result, the youth's behavior toward Islamic economics can be considered as the transformation of their intention toward Islamic economics into action.

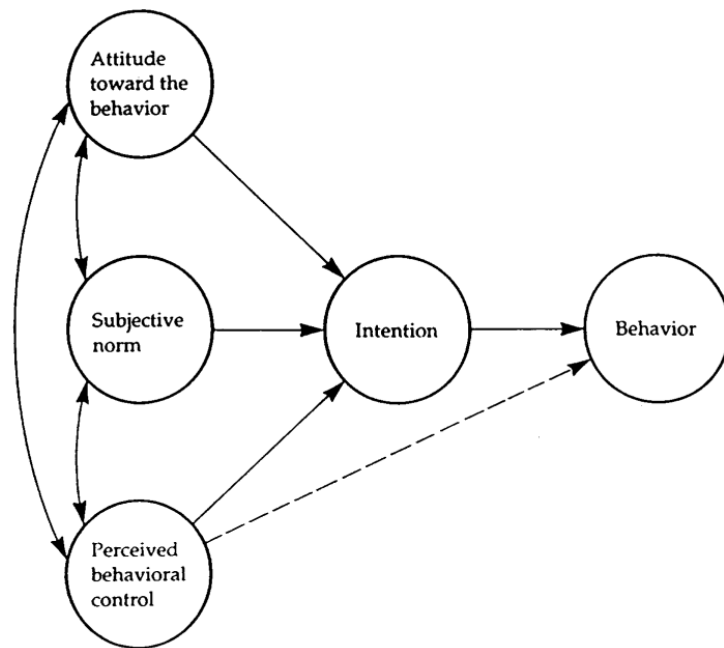


Figure 2. 1 Structural Model of TPB

Source: Ajzen & Driver (1992)

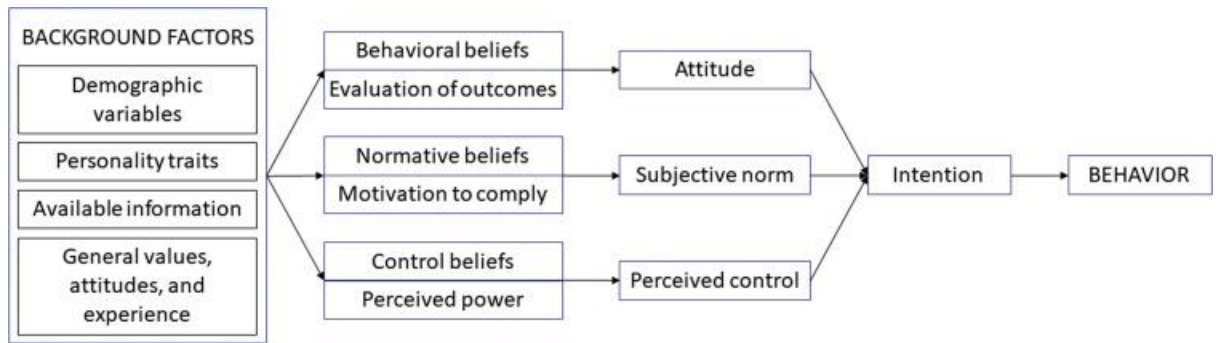


Figure 2. 2 Three Types of Beliefs Affecting Individual's Intention

Source: Etheridge et al., (2023)

The TPB model has been used to predict or change a broad variety of behaviors, including leisure choices and environmental actions (Ajzen, 2020; Ajzen & Driver, 1992), and in studies of economics and business contexts. For example, TPB has been used to study dishonest academic behavior in business students, and it proved highly significant in explaining such behavior (Bagraim et al., 2014). In Islamic finance, TPB has been used to examine customers' intentions towards Islamic hire purchase financing (Ahmed et al., 2019), with subjective norm, attitude, and perceived behavioral control showing important effects. In another case, the TPB model has been utilized to explore the intention to purchase green residences. Results showed that attitude, subjective norm, and perceived behavioral control significantly impact purchase intention (Wu et al., 2021).

Although the TPB model has been widely used in various research fields, one of the controversial points has been whether this theory is able to grasp the richness of human behavior, particularly in situations where moral, cultural, or emotional issues are at stake. On one hand, there are those who believe that TPB is a solid and sound theory in predicting intention and behavior in different fields. In that regard, the addition of attitudes, subjective norms, and perceived behavioral control gives a complete picture of a decision-making model. Conversely, though, some have also stated that TPB is reductive with regard to human behavior, and does not consider more underlying motivational and situational factors, whether that be identity, emotion, or moral values.

As stated by Sniehotta et al. (2014), the TPB can be a weak predictor of why individuals fail to act on their intentions, particularly when confronted with complex or value-based decisions. Moreover, several researchers underestimate the importance of identifying indirect factors (beliefs) and often do not report the explained variation, which weakens the ability of the theory, as a scoping review of pro-environmental behavior studies utilizing TPB shows (Yuriev et al., 2020). Therefore, it may be possible to improve

the explanatory value of TPB by adding other constructs of theories, such as Self-Determination Theory (SDT).

In short, the question remains as to whether TPB is adequate in its current form to explain behavior or whether it needs to be theoretically extended in order to be applicable in more complex situations of choice. The author personally believes that TPB offers a very solid basis but needs to be combined with other psychological and sociocultural dimensions to be able to explain behaviors, particularly in such fields as ethics, religion, or sustainability. As far as TPB has been extensively tested and used in different fields, it still needs to be improved in terms of its inability to explain internal motivations and external restrictions on behavior to make more realistic models of behavior. As an illustration, when religious or prosocial behavior is under investigation, the internalized moral norms and spiritual beliefs tend to drive the behavior above and beyond what is perceived to be controlled or socially expected. Thus, this research, in turn, integrated the TPB model with SDT and *Maqasid al-Shariah* to enhance the consideration

2.4 Self-Determination Theory (SDT)

SDT is a conceptual outline of human motivation, development, and well-being (Deci & Ryan, 2008). Developed by Edward L. Deci in the 1970s and elaborated by Richard M. Ryan, it explores how social environments influence intrinsic motivation, self-regulation, and psychological wellness (Ryan & Deci, 2000). This theory states that satisfying three basic psychological needs (competence, autonomy, and relatedness) will increase the individual's motivation and well-being. Those three fundamental psychological needs are the key components of SDT. Autonomy refers to one's free will and self-directed feeling, while competence refers to one's capability and effectiveness, and relatedness refers to the feeling of connection with others (Ryan & Deci, 2000). Competence, autonomy, and relatedness are related to the need to feel competent, autonomous, and related to others (Shulzenko, 2024).

Moreover, in SDT, two different types of motivation are observed: intrinsic and extrinsic motivation. Intrinsic motivation is when they do an activity because it's intrinsically satisfying, driven by inherent interest. Extrinsic motivation is when they do it because there are external rewards or pressures (Cassia & Magno, 2024; Shulzenko, 2024). Extrinsic motivation exists on a continuum of internalization (as shown in Figure 2.3), from the least autonomous to the most autonomous extrinsic form: external regulation, introjected regulation, identified regulation, and integrated regulation (Ryan & Deci, 2000).

1. External regulation: Behavior shaped by tangible rewards or punishments.

2. Introjected regulation: Behavior driven by internal pressure, such as guilt, shame, or ego.
3. Identified regulation: Behavior by recognizing and accepting the underlying value of an activity.
4. Integrated regulation: Behavior where the action aligns with one's core values and identity..

Within SDT, there are two foundational sub-theories: Cognitive Evaluation Theory (CET) and Organismic Integration Theory (OIT). CET explains how to enhance and undermine intrinsic motivation. It stated that positive feedback, choice, supportive environments enhance intrinsic motivation, while rewards, deadlines, threats, and evaluations can undermine it by reducing perceived autonomy. Meanwhile, OIT explains how extrinsic motivation can be internalized into the self. This is important since greater internalization leads to improved persistence, performance, and well-being (Ryan & Deci, 2000).

Ryan and Deci (2000) also discussed autonomous and controlled motivation as a broader framework of SDT through the lens of OIT. Autonomous motivation refers to a type of motivation where the individual engages in activities with a full sense of volition and endorsement, which encompasses identified regulation, integrated regulation, and intrinsic regulation. These forms of motivation are linked to greater interest, effort, persistence, and overall welfare (Ryan & Deci, 2000).

Controlled motivation, on the other hand, involves behavior driven by external or internal pressure, which encompasses external regulation and introjected regulation. These forms of motivation are linked to feeling pressured or obligated to perform, which leads to lower engagement, higher anxiety, and reduced well-being (Ryan & Deci, 2000).

According to Ren (2024), feelings of incompetence or helplessness are the source of amotivation. Motivation based on external rewards, internal rewards, and activity values' internalization is extrinsic motivation, while pleasure and satisfaction are intrinsic motivation. External pressures or self-esteem protection lead to controlled motivation (external and introjected regulations), while internal values or satisfaction lead to autonomous motivation (identified regulations, integrated regulations, and intrinsic motivation) (Ren, 2024). The motivation spectrum in SDT can be seen in Figure 2.3.

Originally conceived, it has become an empirical framework used in several fields. Since then, it has broadened its scope beyond internal and external motivation to include a

range of life domains, including workplace organizations, to examine how life objectives and aspirations contribute to psychological well-being and performance (Deci & Ryan, 2008). SDT is applicable in a lot of fields such as mental health, education, marketing, and natural resource management. SDT is usually used in Human Resource Management (HRM) applications in order to improve rewards management, performance management, employee development, and workplace well-being (Shulzenko, 2024).

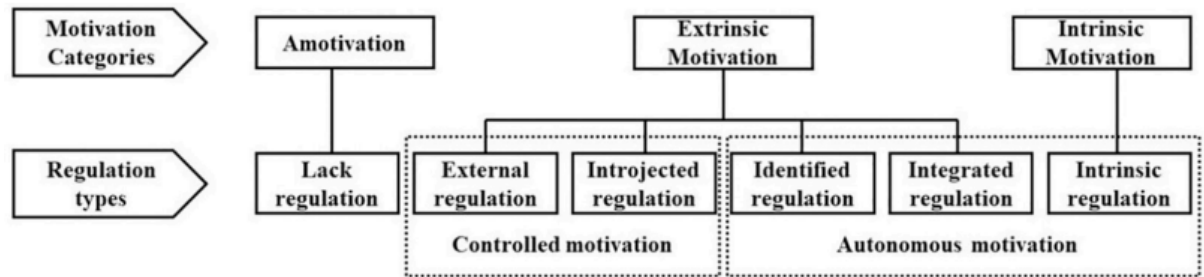


Figure 2. 3 Motivation Spectrum in SDT

Source: Ren (2024)

2.5 Maqasid al-Shariah

The law of scarcity brings up a key question in economics of how to allocate the scarce economic resources to satisfy the unlimited human wants. In the Islamic perspective, the question is restated to how *Shariah* prioritises scarce economic resources in the pursuit of socioeconomic goals. Therefore, the early Muslim scholars, including Al-Ghazali, Ibn Abdelsalam, Ibn Taimiyah, Ibn al-Qaiyim, and most notably al-Shatibi, worked out clear criteria of how *Shariah* approaches socio-economic goals through the jurisdiction of *Shariah* objectives.

The five fundamental Necessities, called the *Maqasid al-Shariah*, are protection of faith (*Hifz al-Din*), protection of self/life (*Hifz al-Nafs*), protection of intellect (*Hifz al-Aql*), protection of posterity (*Hifz al-Nasl*), and protection of wealth/assets (*Hifz al-Mal*) (el-Din, 2013). It was first systematized by Al-Ghazali in his seminal work *Al-Mustasfa*. Al-Shatibi then classified the hierarchy of human wants as Necessities (*daruriyat*), needs (*hajiyyat*), and perfections (*tahsiniyat*). This hierarchy makes up the three stages of development (el-Din, 2013).

In terms of the contemporary development models, in Islam, it can be classified into two distinct approaches. These methodologies are predicated on the contributions of their respective proponents: the development model of Ibn Khaldun and the development model of al-Shatibi. The two models concentrate on distinct aspects; the first model

underscores the interplay of developmental factors (economy) in attaining developmental objectives, whereas the second model accentuates the framework of development goals that ought to be realized (Jajang et al., 2021).

The Al-Shatibi development model is based on the principle of *Maqasid al-Shariah*, representing the objective of Islamic economics (Isman, 2020). This model provides a framework for tackling socioeconomic challenges and legal reasoning by positing that the economy of development is derived from the elements of development objectives (Jajang et al., 2021). This is in contrast to Ibn Khaldun's Theory which uses a methodology that focuses on the developmental factors that impact the functioning of a societal system. Two scholars who endorse this idea are Al-Ghazali and Umer Chapra (Jajang et al., 2021).

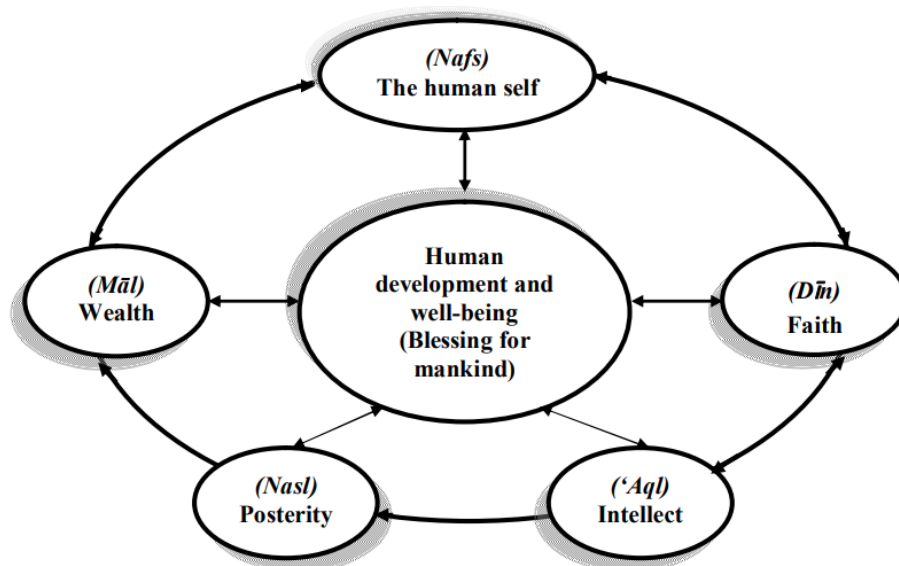


Figure 2. 4 Human Development and Well-Being in the Framework of *Maqasid al-Shariah*

Source: Chapra (2008)

In the contemporary framework, Al-Shatibi's *Maqasid al-Shariah* theory can be applied to many spheres of life, including the protection of the soul (*hifz an-nafs*) and the safeguarding of assets (*hifz al-maal*) within the framework of contemporary Islamic insurance and mutual fund and in the sphere of e-commerce (Mansyur, 2020). This concept presents a balanced approach to addressing modern challenges while at the same time respecting Islamic tenets.

Therefore, in recent years, the objectives of Islamic law, *Maqasid al-Shariah*, have gained much attention. *Maslaha* (well-being) is extended by modern scholars to include justice, freedom, and equality (Opwis, 2017). Studies of applying *Maqasid al-Shariah* to

Islamic banking and finance have been done in Muslim-majority and non-Muslim countries (Tumewang et al., 2023). Yet, the *maqashid* hierarchy is in tension with managerialism, as exemplified by Malaysia's Islamic Financial Services Act 2013, which tends to obscure the particular aspects of *Maqasid al-Shariah* in pursuit of a more managerial path (Alam et al., 2023). However, in order to ensure ethical Islamic finance practice and to contribute to the sustainable development goals, *Maqasid al-Shariah* is essential (Tumewang et al., 2023).

2.6 The Integration of TPB and SDT

The TPB and SDT have been integrated and promise to offer successful explanations for several health and behavioral outcomes. Previous studies indicate that SDT's basic psychological needs (autonomy, competence, and relatedness) significantly predict TPB variables (attitude, subjective norm, and perceived behavioral control) that in turn, predict behavioral intentions (Al-Jubari, 2019; Al-Jubari, et al., 2019). The application of this integrated model has been a success in a variety of contexts, including myopia prevention (Chan et al., 2014), entrepreneurial intentions (Al-Jubari, 2019; Al-Jubari, et al., 2019) and physical activity among chronic pain sufferers (Brooks et al., 2017). One study explains 71% of variance in entrepreneurial intention using the combined framework (Al-Jubari, et al., 2019). The integration of TPB and SDT provides a more complete picture of the motivational processes underlying intentional behavior and has important implications for the study and practice of motivation in many areas of research.

2.7 Research Gaps

The following are the summarized findings of previous studies related to this study that used an integrated model of TPB and SDT and the relation of intention and *Maqasid al-Shariah*. These studies are utilized as references for this study.

Table 2. 1 Research Gaps

No	Authors	Summary of Findings	Research Gap
1	Kupers et al. (2024)	TPB and SDT significantly predicted teachers' intentions to engage in differentiated instruction and inclusive practices, but TPB suited the data better (48% explained variance) than SDT (32% explained variance). In the TPB model,	This study didn't incorporate the type of motivation that predicted teachers' intention (autonomous motivation or controlled motivation). The main topic is about teachers' intentions towards

		attitudes, subjective norms, and perceived behavioral control predicted teachers' intents. Only perceived autonomy predicted instructors' intentions in SDT.	differentiated instruction for inclusion.
2	Ren (2024)	Autonomous and controlled motives strongly influence the research behavior of EFL teachers in China. Self-motivation (autonomous motivation) improves attitudes, subjective norms, and perceived behavioral control (PBC), which influence research intentions. Controlled motivation affects these factors less.	This study used a similar model or framework, but it didn't incorporate the basic psychological needs that shape the motivation. Other than that, the main topic of this study is about EFL teachers' research intention.
3	Wang et al. (2024)	Environmental attitude and intrinsic motivation favorably increase green purchasing intention, which greatly affects green purchasing behavior. Consumers' intrinsic motivation and environmental attitude improve when their autonomy, competence, and relatedness demands are met. Environmental attitude influences green purchase intention through subjective norms.	This study differentiated motivations based on what drives the behavior (internal and external rewards), not based on the degree of self-determination behind the behavior (autonomous and controlled motivation). Moreover, the main topic of this study is about environment or green purchase intention.

4	Sholihin et al. (2023)	Cognitive and motivational Maqasid-based consumption intelligence characteristics significantly influenced the connection between exogenous variables and halal buying intention. The model explained 63.5% of the variance in halal buying intention variance. Maqasid-based consumption intelligence variables mediated exogenous variables' effects on halal buying intention.	This study incorporated Two Maqasid-based consumption intelligence variables (cognition and motivation), but didn't use the model of TPB, nor SDT.
5	Jena (2022a)	Motivational factors (need satisfaction and need frustration) strongly affect attitude, subjective norms, perceived behavioral control, and behavioral intention and thereby impact behavioral intention. SEM and ANN confirmed a nonlinear link in the data.	This study only analyzed the effect of basic psychological needs satisfaction (and frustration) on TPB and intention, but it didn't incorporate the type of motivations that predicted people's intentions to continue business in post-COVID-19 pandemic lockdown.
6	Chan and Hagger (2012)	Autonomous motivation was positively linked with TPB attitudes, subjective norms, and perceived behavioral control (PBC), which predicted injury recovery and prevention intentions. Controlled motivation also increased intentions, but less than autonomous motivation.	This study used a similar model or framework (differentiated between autonomous and controlled motivation), but it didn't incorporate the basic psychological needs that shape the motivations. Other than that, the main topic of this study is injury recovery and prevention intentions.

7	Cheng et al. (2022)	Controlled and autonomous motivations improved youth attitudes and social norms. The only psychosocial factor that increased recycling intention was attitude. Gamification improved attitude-recycling intention relationships.	This study used a similar model or framework (differentiated between autonomous and controlled motivation), but it didn't incorporate the basic psychological needs that shape the motivations. Other than that, the main topic of this study is the intention of recycling among youth.
8	Wan et al. (2024)	Psychological need support increases autonomous and controlled motivation and amotivation. TPB variables (attitudes, subjective norms, and perceived behavioral control) and intention are positively linked with autonomous motivation. Intention significantly predicted COVID-19 prevention behavior.	This study used a similar model or framework. However, the main topic of this study is about parents' behavior in protecting their children from COVID-19.
9	Khan et al. (2023)	External regulations (ER) and integrated regulation (IR) significantly affected customers' attitudes, whereas intrinsic motivation (IM) and introjected regulation (INR) did not. AT, subjective norm, perceived behavioral control, purchase intention, and buying behavior all had a significant impact. Relationship between attitude and purchasing intention mediated by trust. SDT and TPB together predicted better than TPB alone.	This study differentiated motivations based on the regulation types. Other than that, the main topic of this study is about consumers' attitudes, purchase intentions, and actual buying behavior towards organic food.

10	Jena (2022b)	Need satisfaction and frustration strongly influence attitudes, subjective norms, perceived behavioral control, and behavioral intents. Attitudes, subjective norms, and perceived behavioral control partially mediate motivational conceptions and behavioral intentions.	This study only analyzed the effect of basic psychological needs satisfaction and frustration on TPB and intention, but it didn't incorporate the type of motivations that predicted people's intentions to continue using mobile payment after the COVID-19 pandemic.
11	M'Sallem (2022)	Autonomous motivation improved attitudes, PBC, subjective norms, and personal moral norms, which predicted blood donation intention. PBC and personal moral norms were positively modified by controlled motivation, while attitudes and subjective norms were not. Personal moral standards, attitudes, and PBC fully moderated the connection between autonomous motivation and blood donation intention. Controlled motivation and blood donation intention were fully influenced by PBC and personal moral values.	This study used a similar model or framework (differentiated between autonomous and controlled motivation), but it didn't incorporate the basic psychological needs that shape the motivations. Other than that, the main topic of this study is about blood donation intention.
12	Jang et al. (2021)	Basic psychological needs met favorably predicts self-motivated physical activity. Self-determined motivation improves social cognitive beliefs (attitude, subjective norms, and perceived	This study only analyzed the effect of basic psychological needs satisfaction (and frustration) on TPB and intention, but it didn't incorporate the type of

		behavioral control), which predict physical activity intentions. SDT and TPB connections were influenced by COVID-19 physical activity attitudes.	motivations that predicted people's intentions on physical activity during the COVID-19 pandemic.
13	Hollett et al. (2020)	SDT did not accurately predict lecture attendance or behavior. While TPB was adequate, perceived behavioral control (PBC) was the largest predictor of lecture intentions and self-reported attendance. Academic performance did not depend on lecture attendance.	The topic of this study is about lecture attendance behavior.
14	Djallel and Khilmy (2020)	Islamic teachings encourage Muslim consumers to rationalize their usefulness, meeting only essential demands according to <i>Shariah</i> . The study emphasises <i>Maqasid al-Shariah</i> (Islamic law objectives) and <i>Maslaha</i> (public interest) in assessing consumer wants. The study finds a scarcity of <i>Shariah</i> -compliant marketing literature and Islamic consumer needs research.	This study didn't integrate the TPB and SDT.
15	Al-Jubari, et al. (2019)	72% of entrepreneurial intention variance was explained by the integrated model. Intrinsic and extrinsic motives predicted entrepreneurial ambition, whereas extrinsic motivation was stronger. Motivation and entrepreneurial intention were mediated by	This study differentiated motivations based on what drives the behavior (internal and external rewards), not based on the degree of self-determination behind the behavior (autonomous and controlled motivation).

		attitude, subjective norms, and perceived behavioral control.	Moreover, the main topic of this study is about entrepreneurial intention.
16	Al-Jubari (2019)	Satisfying basic psychological needs improves entrepreneurship, subjective norms, and behavioral control. Attitude toward entrepreneurship and perceived behavioral control fully impact basic psychological needs satisfaction and entrepreneurial intention. Subjective norms do not mediate basic psychological needs satisfaction and entrepreneurial intention.	This study only analyzed the effect of basic psychological needs satisfaction and frustration on TPB and intention, but it didn't incorporate the type of motivations that predicted entrepreneurial intention.
17	Al-Jubari, et al. (2019)	The integrated model explained 71% of entrepreneurial intention variance. The basic psychological demands of autonomy, competence, and relatedness influenced entrepreneurial intention indirectly through attitudes, subjective standards, and perceived behavioral control. The study verified a full-mediational model where attitudes mediated SDT construct effects on entrepreneurial inclination.	This study only analyzed the effect of basic psychological needs satisfaction and frustration on TPB and intention, but it didn't incorporate the type of motivations that predicted entrepreneurial intention.

18	Brooks et al. (2017)	SDT included 37% of TPB variance, and TPB included 32% of SDT variance. Significant connections between SDT and TPB measures indicate conceptual overlap and shared variance. The first canonical variate (personal factor) captured the strongest overlap of TPB and SDT associations, whereas the second (environmental factor) captured a small overlap.	The topic of this study is about physical activity and exercise behavior in chronic pain.
19	Chan et al. (2014)	SDT autonomy support and motivation predicted TPB attitude, subjective norm, and perceived behavioral control (PBC). Social-cognitive factors strongly predicted reading distance through intention. Controlling for visual acuity maintained model relationships.	This study used a similar model or framework (differentiated between autonomous and controlled motivation), but the topic of this study is about myopia prevention, near work, and visual acuity of college students.
20	Hagger et al. (2002)	Physical activity intentions were favorably predicted by autonomous motives, attitudes, and perceived behavioral control (PBC). When autonomous motives were considered, controlling motives did not affect attitudes, subjective norms, or PBC. Controlling motives were negated by autonomous motives.	This study used a similar model or framework (differentiated between autonomous and controlled motivation), but the topic of this study is about physical activity intentions.

Source: Processed by Author (2025)

In contrast to the previous studies, this study includes 'alignment with *Maqasid al-Shariah*' as a variable to explore its effect on Gen Z's intention to pursue higher education

in Islamic economics. Previous studies have typically relied on traditional motivational frameworks such as the TPB or SDT, while this research is unique in the way it combines *Maqasid al-Shariah* to reflect the ethical and spiritual nature of Islamic decision-making. This study aligns the concept of *Maqasid al-Shariah* with Gen Z's intentions to provide an original Islamic perspective on similar research that has not been studied. This novel approach demonstrates that adherence to Islamic principles can lead to intentions and behaviors while offering new insights into the determinants of Gen Z's interest in Islamic economics. This variable is not only important in filling gaps in theory but also in actual practical understanding of how Islamic values influence education choices in the Islamic modern economy.

Furthermore, instead of using the traditional SDT constructs of competence, autonomy, and relatedness (basic psychological needs), this research differentiates motivations based on the degree of self-determination behind the behavior, which are autonomous and controlled motivations. The approach taken towards the study is to examine how these two different types of motivation affect Gen Z's decision-making factors. It helps in exploring Islamic-specific motivational dimensions.

2.8 Research Framework and Hypothesis Development

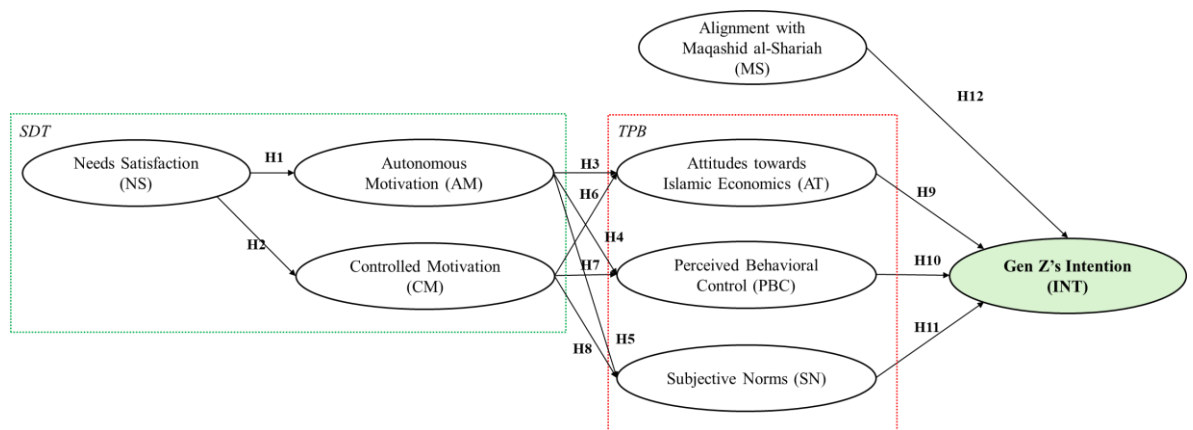


Figure 2. 5 Research Framework

Source: Processed by Author

In order to test the factors affecting Gen Z's intention to pursue higher education in Islamic economics, the research framework integrates TPB, SDT, and alignment with Maqasid al-Shariah (Figure 2.5). This combination offers a comprehensive understanding of the motivations, behavioral determinants, and value-based influences of Gen Z's participation in the Islamic economy. Each component addresses both psychological and

ethical dimensions of shaping youth intentions to pursue higher education in Islamic economics

The first component of the framework is based on SDT (Deci & Ryan, 2008), differentiates between autonomous and controlled motivation (Hagger et al., 2002).

H1: Basic Needs Satisfaction positively influences the Autonomous Motivation of Gen Z's intention to pursue higher education in Islamic economics

In SDT, individual motivation and well-being will increase as the three basic psychological needs (competence, autonomy, and relatedness) are satisfied or increased (Deci & Ryan, 2008). The satisfaction of these three basic psychological needs will have a direct positive effect on intrinsic or autonomous motivation (Brooks et al., 2017; Chan & Hagger, 2012; Hollett et al., 2020; Wang et al., 2024).

H2: Basic Needs Satisfaction negatively influences the Controlled Motivation of Gen Z's intention to pursue higher education in Islamic economics

In SDT, satisfaction of the three basic needs (autonomy, competence, and relatedness) forms the foundation for the development of autonomous motivation. This means that when the basic needs are fulfilled, it will increase the level of autonomous motivation where people engage in activities willingly, with a sense of volition and alignment with their values. These forms of motivation are linked to greater interest, effort, persistence, and overall welfare (Ryan & Deci, 2000). Conversely, the fulfilment of the three basic needs will decrease the level of controlled motivation. This reflects that when the basic needs are not fulfilled, people tend to act due to pressure, guilt, or external rewards (Deci & Ryan, 2008).

H3: Autonomous Motivation positively influences attitudes toward Islamic economics

Autonomous motivation is when people do things just for the sake of it -- because it is interesting and important to them, and they value it (Hagger et al., 2002). Therefore, when the basic psychological needs are satisfied, people tend to see it as interesting and important to them. People autonomously motivated to participate are those who see participation as personally meaningful and consistent with their values, such as participation in an ethical, just economy, or participation in accordance with *Maqasid al-Shariah*. Deep and long-term engagement is encouraged with this type of motivation because the motivation comes from an internalized sense of purpose (Hagger et al., 2002). This hypothesis suggests that Gen Z with a high level of autonomous or self-driven motivation will develop a more positive attitude toward Islamic economics. In other words, the more autonomously motivated Gen Z is, the more likely they have a positive attitude

toward Islamic economics. This hypothesis was proven by many previous studies that integrated the model of TPB and SDT, where the TPB model as a mediator between SDT and intention (Chan & Hagger, 2012; Cheng et al., 2022; Hagger et al., 2002; M'Sallem, 2022; Ren, 2024; Wan et al., 2024).

H4: Autonomous Motivation positively influences Perceived Behavioral Control (PBC)

This hypothesis suggests that Gen Z who is autonomously motivated to pursue higher education in Islamic economics will feel more confident in their ability. Gen Z who has a high level of autonomous motivation more likely to believe they can overcome barriers/challenges and feel empowered to act on their interests. This hypothesis was proven by many previous studies that integrated the model of TPB and SDT, where the TPB model as a mediator between SDT and intention (Chan & Hagger, 2012; Cheng et al., 2022; Hagger et al., 2002; M'Sallem, 2022; Ren, 2024; Wan et al., 2024).

H5: Autonomous Motivation positively influences Subjective Norms

This hypothesis suggests that Gen Z with a high level of autonomous or self-driven motivation will perceive greater social influence for their decision. In other words, the more autonomously motivated Gen Z is, the more receptive to social influences that encourage their decision because they might actively seek out social norms that align with their values. This hypothesis was proven by many previous studies that integrated the model of TPB and SDT, where the TPB model as a mediator between SDT and intention (Chan & Hagger, 2012; Cheng et al., 2022; Hagger et al., 2002; M'Sallem, 2022; Ren, 2024; Wan et al., 2024).

H6: Controlled Motivation positively influences attitudes toward Islamic economics

In contrast with autonomous motivation, controlled motivation is motivated by external pressure, obligation, or reward. For instance, participation by Gen Z in Islamic economics is motivated by parental expectations, financial incentives, or social recognition. Even with controlled motivation, action is still produced, but it is generally not as sustainable since it is founded upon external drivers rather than internalized values (Hagger et al., 2002). This hypothesis examines whether Gen Z who has a high level of controlled motivation or feels externally pressured to pursue higher education in Islamic economics will have positive attitude toward it. Nevertheless, as stated by Hagger et al. (2002), the positive attitude developed by controlled motivation may be less stable compared to the attitude developed by autonomous motivation as it depends on external factors. Previous studies found that controlled motivation have positive effects on intentions or behaviors through the TPB aspects (attitude, subjective norms, and perceived behavioral control).

Therefore, TPB is the mediator between motivations and intentions (Chan & Hagger, 2012; Cheng et al., 2022; Hagger et al., 2002; M'Sallem, 2022; Ren, 2024; Wan et al., 2024).

H7: Controlled Motivation positively influences Perceived Behavioral Control (PBC)

This hypothesis suggests that Gen Z who have a high level of controlled motivation or are externally pressured to pursue higher education in Islamic economics are more likely to feel more capable of pursuing it, due to external encouragement. Nevertheless, as stated by Hagger et al. (2002), the positive attitude developed by controlled motivation may be less stable compared to the attitude developed by autonomous motivation as it depends of external factors. Previous studies found that controlled motivation have positive effects on intentions or behaviors through the TPB aspects (attitude, subjective norms, and perceived behavioral control). Therefore, TPB is the mediator between motivations and intentions (Chan & Hagger, 2012; Cheng et al., 2022; Hagger et al., 2002; M'Sallem, 2022; Ren, 2024; Wan et al., 2024).

H8: Controlled Motivation positively influences Subjective Norms

This hypothesis suggests that Gen Z who has a high level of controlled motivation to pursue higher education in Islamic economics are more likely to perceive that others also expect them to pursue higher education in Islamic economics. The more someone feels externally pressured toward something, the stronger their perception of social norms will be. This hypothesis was proven by many previous studies that integrated the model of TPB and SDT, where the TPB model as a mediator between SDT and intention (Chan & Hagger, 2012; Cheng et al., 2022; Hagger et al., 2002; M'Sallem, 2022; Ren, 2024; Wan et al., 2024).

The second component of the framework is grounded in the TPB, which explains intention as a function of three main constructs: subjective norms, perceived behavioral control, and attitude (Ajzen & Driver, 1992). Attitude, subjective norms, and perceived control shape intentions, which thereby drive an individual's behavior/action, so that intention becomes an impetus for action (behavior) (Ajzen, 2020).

H9: Attitude toward Islamic economics positively influences Gen Z's intention to pursue higher education in Islamic economics

Attitude toward Islamic economics is undertaken with either a positive or negative attitude. The hypothesis of this study is that the attitude toward Islamic economics positively influences Gen Z's intention to pursue higher education in Islamic economics. A positive attitude is when they see ethical and socially beneficial aspects of Islamic economics. the moa re positive the attitudes they form or if they perceive Islamic

economics as beneficial, valuable, and relevant to their interests, the more likely they are to intend to pursue higher education in Islamic economics.

H10: Perceived Behavioral Control (PBC) positively influences Gen Z's intention to pursue higher education in Islamic economics

Perceived behavioral control is the individual's belief that he/she will be able to successfully participate in a particular sector, depending on education, skill, or opportunity (Ajzen & Driver, 1992). The more they believe that they can succeed in Islamic economics, the more likely they are to intend to pursue higher education in Islamic economics.

H11: Subjective Norms positively influence Gen Z's intention to pursue higher education in Islamic economics

Subjective norms are those social pressures, expectations, and influences from peers, family, or leaders/role models to take higher education in Islamic economics. This hypothesis suggests that the more significant the influence/pressures from others, the more likely Gen Z is to intend to pursue higher education in Islamic economics.

Almost all of the previous studies used as references for this study proved that attitude, subjective norms, and perceived control shape intentions or behaviors (Al-Jubari et al., 2019; Brooks et al., 2017; Chan et al., 2014; Chan & Hagger, 2012; Cheng et al., 2022; Hagger et al., 2002; Hollett et al., 2020; Jang et al., 2021; Jena, 2022a, 2022b; Khan et al., 2023; Kupers et al., 2024; Liao et al., 2022; M'Sallem, 2022; Ren, 2024; Sicilia et al., 2015; Wan et al., 2024; Wang et al., 2024).

H12: Alignment with Maqasid al-Shariah positively influences Gen Z's intention to pursue higher education in Islamic economics

Moreover, the *Maqasid al-Shariah* has been introduced as a value-based foundation for youth intention in the Islamic economy that is incorporated into the framework. The objectives of Islamic law, *Maqasid al-Shariah*, are faith, life, intellect, progeny, and wealth. The listed values correspond to the ethical and moral principles upon which the Islamic economic system is based justice, equitable wealth distribution, and social welfare (Alam et al., 2023). Sholihin et al., (2023) conducted a study to examine how *Maqasid*-based consumption intelligence variables mediate the relationship between external factors and halal purchase intention. The study found that two key variables—cognition and motivation—significantly mediate this relationship. These finding highlights how *Maqasid al-Shariah* as a vehicle drives individuals to accord greater priority to society's welfare than to their own benefit.

The moral compass that could guide Gen Z in making decisions and finding meaning in living their lives is *Maqasid al-Shariah*. This hypothesis suggests that if Gen Z perceives Islamic economics as aligned with *Maqasid al-Shariah*, they will be more likely to pursue higher education in Islamic economics. In other words, it increases Gen Z's intention to pursue higher education in Islamic economics. Some studies have been conducted to see a relation between *Maqasid al-Shariah* with people's behavior intentions. For instance, studies conducted by Sholihin et al. (2023) and Djallel and Khilmy (2020).

These factors together (motivation (SDT), behavioral determinants (TPB), value-based influences (*Maqasid al-Shariah*) culminate in the formation of Gen Z's intention for the Islamic economy. Intention is a good predictor of behavior, an indication of whether an individual is ready to perform a particular activity. Studies that have been repeated consistently show that both psychological and ethical factors influence intentions. The framework integrates these three dimensions and provides an all-encompassing view of Gen Z's intention in the Islamic economics. The focus is on the promotion of autonomous and controlled motivations, behavioral determinants, and harmonization of Gen Z's aspirations with *Maqasid al-Shariah*. Policymakers, educators, and institutions wishing to increase Gen Z's engagement in the Islamic economy need to know how to do so.

CHAPTER III

METHODOLOGY

3.1 Type of Research

The objectives of this study are to investigate the TPB influence on Gen Z's intention, examine how basic needs satisfaction (autonomy, competence, and relatedness) and general motives from SDT (autonomous and controlled motivations) influence Gen Z's intention through TPB as the mediator, and examine how the alignment with *Maqasid al-Shariah* influence Gen Z's intention to pursue higher education in Islamic economics or a career in the Islamic economic field. The data of this study were being collected directly from the respondents who are currently studying Islamic economics in higher education.

This study is a field research. Field research is a methodology for natural and in-depth sociological studies and management accounting investigations. This means collecting data in the real world and giving researchers the opportunity to explore complex phenomena and to draw valid conclusions (Preiss et al., 1974). Bailey (2018) stated that field research covers from project initiation to data collection to interpretation. Field research has been used to address relevant issues in management accounting and control, but some studies have revealed weaknesses in research design and data interpretation (Ferreira & Merchant, 1992). In psychology as in other disciplines, the diversity of field research methods is evident (Cook, 1951). Field research has the potential for interesting and relevant results, but researchers should carefully consider their methodological approaches to ensure rigorous and meaningful results (Ferreira & Merchant, 1992). Therefore, field research is a very suitable type of research for this study since it will analyze factors affecting Gen Z's intention to pursue higher education in Islamic economics.

3.2 Research Approach

To get more reliable results, this study tested the hypothesis related to the motivational, value-based, and behavioral factors through numerical data and statistical analysis. The quantitative approach involves collecting numerical data that is the result of surveys, questionnaires, and experiments, and then analyzing variables and explaining phenomena (Imoh-Ita, 2023; Pandey et al., 2023). Although some debate exists about the extent to which quantitative methods are prevalent in management science research, quantitative methods are central to research in management science (Imoh-Ita, 2023). Therefore, this study provided statistical evidence of the relationship between subjective norms, attitudes, perceived behavioral control, basic psychological needs, autonomous

motivation, controlled motivation, and alignment with *Maqasid al-Shariah*, with Gen Z's intention to pursue higher education in Islamic economics using a structured approach.

In particular, this study employed Structural Equation Modeling Partial Least Squares (SEM-PLS) to test relationships in a complex model involving latent variables. Because of its flexibility to deal with complex models, small sample sizes, and non-normal data, SEM-PLS has become increasingly popular in many fields (Hair et al., 2019, 2022). The advantages of PLS over covariance-based SEM are particularly useful when formative constructs and single-item measures are encountered (Hair et al., 2011). Recent methodological development has added to SEM-PLS's toolbox to accommodate more complex model structures and data inadequacies (Edeh et al., 2023). When using SEM-PLS, researchers should realize sample size, distributional assumptions, and statistical power (Hair et al., 2019). Evaluation of SEM-PLS results involves both measurement and structural models, with different criteria for reflective and formative constructs (Hair et al., 2022). Recent advances include new ways to do out-of-sample prediction, model comparisons, and robustness checks (Hair et al., 2019). With SEM-PLS adapting and acquiring more recent developments and guidelines for its unfold into an investigation technique, researchers should continue to learn about the modern developments and guidelines for utilizing SEM-PLS.

3.3 Data and Data Source

The data used for this study is primary data collected directly from respondents aged 18-28 years (Gen Z) who live in Indonesia and study Islamic economics in higher education. The data form is quantitative, collected from structured questionnaires. The data collection was concerned with measurable items associated with the constructs in the research model, namely, motivation types, subjective norms, attitudes, perceived behavioral control, alignment with *Maqasid al-Shariah*, and Gen Z's intention. To capture data from those who are directly involved in Islamic economics, which is the focus and aim of the study, the data source for this research comprised:

1. Students of Islamic economics at the undergraduate and postgraduate level
2. Alumni of Islamic economics in higher education

Multiple elements were evaluated when establishing the sample size for this research to achieve both statistical strength and significant findings. The research specifically examines Gen Z students' interest in Islamic economics education, which determines the target group of Gen Z individuals who want to study in this field. The recommended minimum number of respondents for path analysis results is 200-300

respondents, according to the established guidelines. Studies utilizing SEM-PLS have demonstrated that researchers should use a minimum sample size that equals ten times the maximum number of indicators in the most complex construct (Hair et al., 2022).

To select respondents who meet the specific criteria relevant to this study, the researcher conducted non-probability purposive sampling to select participants who demonstrate knowledge of Islamic economics. The research design achieved a proper balance between practical study execution and obtaining reliable findings that can be generalized to the selected population.

3.4 Object and Subject of Research

The research object is the phenomenon of Gen Z's intention to pursue higher education in Islamic economics. In particular, the study explored how different factors, including basic psychological needs, autonomous motivation, controlled motivation, subjective norms, attitudes, perceived behavioral control, and alignment with *Maqasid al-Shariah* affect this intention. The population and sample were the subjects of the research, which is Gen Z, who are currently studying Islamic economics in higher education, and alumni of Islamic economics in higher education.

For this study, the respondents were selected using a non-probability purposive sampling method. Non-probability sampling means taking a subset from a population without randomness, and could have unrepresentative samples (Fox, 2010). In contrast to probability sampling, non-probability sampling does not have a randomized mechanism of selection (Vehovar et al., 2016). Common methods of non-probability sampling include convenience and purposive sampling (Fox, 2010). Unlike probability samples, non-probability samples necessitate other approaches, such as quasi-randomization and superpopulation modeling (Andridge & Valliant, 2021). Non-probability samples are often panned for limited generalizability and external validity (Turban et al., 2023). Importantly, sample size does not compensate for the shortcomings of non-probability sampling (Fox, 2010). Results from non-probability samples must be analyzed carefully by researchers, taking into account their shortcomings and selection biases (Andridge & Valliant, 2021; Fox, 2010).

Purposive sampling is efficient and robust, but like other non-probability methods, it has limitations, including possible bias and lack of external validity (Dolores & Tongco, 2007). Purposive and convenience sampling are both subjective techniques, lacking the randomization of probability sampling (Vehovar et al., 2016). Non-probability purposive

sampling may, however, be used where resources are limited or when the researcher is not interested in generalisation of the findings to the entire population. The sampling technique chosen will depend on the nature and objectives of the research (Etikan, 2016). Therefore, this study will utilize the non-probability purposive sampling method.

3.5 Data Collection Methods and Data Instrument

In this study, the data collection method was questionnaires. Generally, a questionnaire is an efficient method of data collection in research, which includes the possibility of collecting a lot of information on different topics at once (Mazikana, 2023). This method is suitable for quantitative research as it is effective for collecting structured and standardized data from a large number of respondents in an efficient manner.

Meanwhile, the instrument for the questionnaire was the Likert scale. Psychometrically, the most widely used social sciences and medical education research tools are Likert scales, which were first developed in 1932 (Joshi et al., 2015; Sullivan & Artino, 2013). They are usually 5- or 7-point ordinal scales that ask respondents to rate how much they agree with statements (Sullivan & Artino, 2013). They are popular, but so have been debates about how to construct, analyze, and interpret Likert scales (Joshi et al., 2015; Willits et al., 2016). Likert scales developed by researchers must also deal with validity and reliability issues (Joshi et al., 2015; Subramanian, 2012).

Table 3. 1 Likert Scale Measurement

Statement	Score
Strongly Agree	7
Agree	6
Somewhat Agree	5
Neither Agree or Disagree/Neutral	4
Somewhat Disagree	3
Disagree	2
Strongly Disagree	1

Source: Impellizzeri and Maffioletti (2007)

Finstad (2010) found that 7-point scales gave better measurements as people were less likely to interpolate between points. Similarly, Altuna & Arslan (2016) showed that data fit 7-point scales better in confirmatory factor analysis, but that they did not find significant differences in normality or reliability. Likert scales were described as ordinal by Sullivan and Artino (2013) and should not be assumed to imply equidistance of response

options. However, they observed that continuous measures can produce interval-level data. In initial testing, they showed a high correlation between 5-point and 7-point scales and equations that explain over 85% of the variance and about 76% in cross-validation (Colman et al., 1997). These findings suggest that 5-point and 7-point scales can be used interchangeably with either scale format, but researchers should consider response accuracy and data analysis requirements when selecting a scale format. Therefore, to give a more accurate measurement, this study will apply a 7-point Likert scale (Table 3.1) to the questionnaire in order to measure respondents' perceptions and intentions of Islamic economics. The questionnaire will be piloted initially to assess the reliability and validity of the questionnaire before full-scale data collection.

3.6 Data Analysis

To achieve the research objectives, the data collected from the respondents were analyzed using Structural Equation Modeling (SEM) with Partial Least Squares (PLS) methodology. The analysis will be conducted using the software SmartPLS, which is suitable for exploratory research and models involving multiple constructs and relationships.

3.6.1 Descriptive Statistics Analysis

Descriptive statistics is an essential means of summarizing and organizing data to explain something about a sample group (Delaney, 2013; Harbison & Simmons, 2024). Measures of central tendency, such as mean, median, and mode, are used to describe the characteristics of a dataset (Harbison & Simmons, 2024). Descriptive statistics tell the story of the data and can reveal patterns, even though they cannot make conclusions beyond the analyzed dataset or hypothesis testing.

In this study, descriptive statistics of the data were analyzed to summarize the demographic profiles of the respondents, including age, gender, educational background, and career aspirations. This first step clearly defined the characteristics of the sample. Hence, the respondents match up with the target population of Gen Z, who are either studying Islamic economics in higher education or alumni of Islamic economics in higher education.

In addition, descriptive statistics presented an overview of some key variables in the study, including the distribution of responses across constructs like attitudes, subjective norms, perceived behavioral control, basic psychological needs, autonomous and controlled motivation, and alignment with *Maqasid al-Shariah*. Identification of such

patterns is crucial for identifying the prevalence of some motivational factors or the level of agreement with some statements referring to the TPB and SDT. Additionally, it made sure to catch any anomalies in the data or inconsistencies in the data that needed to be fixed before moving on to more complicated analyses.

An identification of the descriptive analysis laid the groundwork that allowed this study to build toward subsequent hypothesis testing and the structural model evaluation. For instance, when comparing demographic subgroups (such as active students vs alumni) to see some interesting ways in which attitudes or motivations vary among different demographic subgroups, expanding the depth of the analysis.

3.6.2 Measurement Model Evaluation

Evaluation of measurement models in SEM-PLS is an important step to ensure that the construct of a model is valid and reliable. The evaluation of the structural model requires the evaluation of reliability and validity criteria before proceeding to the evaluation of the structural model (Janadari et al., 2016). In this process, the measurement model or the outer model is assessed to make sure the constructs are represented by the indicators.

It is important to distinguish between formative and reflective models because misspecification results in inaccurate results (Hanafiah, 2020). Indicators in reflective models are a representative set of things that, taken together, represent the latent variable being measured. The reflective model posits that indicators can be substituted for one another and that the omission of one indicator may be unimportant since the remaining indicators are also reflective. In formative models, each indicator represents one dimension of the meaning of the latent variable. The indicators cannot be used interchangeably, and the removal of one sign in a formative model alters the meaning of the construct (Janadari et al., 2016).

The model used in this study is a reflective model. The measurement model evaluation includes internal reliability, composite reliability, convergent validity, and discriminant validity (Janadari et al., 2016).

1. Convergent Validity

The degree of positive correlation between one measure and another of the same construct is known as convergent validity. The Average Variance Extracted (AVE) and factor loadings are evaluated while analyzing a measure's convergent validity in PLS (Hair et al., 2013; Janadari et al., 2016).

a. Factor Loadings

It measures how strongly each indicator (question) is related to its construct. Strong correlations are confirmed by factor loadings above 0.7.

b. Average Variance Extracted (AVE)

The average variance shared by a construct and its measures is known as AVE (Janadari et al., 2016). According to Hair et al. (2013), it is the grand mean value of the squared loadings of the indicators linked to a certain construct, calculated by dividing the total squared loadings by the number of indicators. A construct's average variance with its measurements should be higher than that of the other constructs in the same model. The AVE computation is included in the analysis program of PLS. On average, the construct explained more than half of the variation of its indicators when the AVE value was equal to or greater than 0.50. An AVE of less than 0.50, on the other hand, suggests that there is still more error in the items than the average variation that the constructs can account for. Accordingly, it is generally accepted that an AVE value of 0.50 or above is appropriate (Hair et al., 2013; Janadari et al., 2016).

2. Discriminant Validity

Discriminant validity focuses on the originality of a construct, or whether the attribute that a construct describes is different from the other constructs in the model (Hair et al., 2013). In other words, it ensures that every construct does not overlap with others. This is necessary to make sure that different constructs really measure different concepts. The Fornell-Larcker criterion and the Heterotrait-Monotrait Ratio of correlation (HTMT) can be used to check the discriminant validity by looking at the cross-loadings between categories (Janadari et al., 2016). Cross-loadings mean that the construct must first have high loadings on itself and low loadings on other constructs in order to be discriminantly valid (Vinzi et al., 2010). To assess a construct's second discriminant validity, it is necessary to examine the square root of the AVE values and compare them to the associations among latent variables (Fornell & Larcker, 1981). Along the diagonal of the correlation matrix are the square roots of the AVE values. To show that a construct is discriminant, the squared root of its AVE should be higher than its best correlation with any other construct (Hair et al., 2013). Finally, the latest study by Henseler et al. (2015), which was based on a Monte Carlo simulation, added a new criterion for discriminant validity called HTMT, where the HTMT number should be between -1 and 1.

3. Internal Consistency Reliability

Reliability is a quality criterion of a construct, and a high degree of correlation between the indicators of that construct is necessary. According to Janadari et al. (2016), reliability is the extent to which a variable or set of variables measures the thing for which it is claimed. Two common metrics of dependability of constructs are Cronbach's alpha and composite reliability (Janadari et al., 2016). The coefficient alpha is a more conservative assessment of items and is used to estimate the reliability of the multiple-item scale. A construct has internal dependability when its Cronbach's Alpha value is 0.7 or above (Pallant, 2020).

Unlike Cronbach's alpha, which is most often used in the PLS model, composite reliability does not assume measure equivalency, i.e., that indicators are equally weighted. This assesses the reliability of the whole construct with all the indicators. Composite reliability, as described by Hair et al. (2022) is more concerned with individual dependability under various outer loadings of the indicator variables. A composite reliability value of 0.7 or greater indicates that the construct is measured consistently with its indicators, which is a good sign of construct reliability. The composite reliability cutoff is the same as for any other reliability measures (Henseler & Sarstedt, 2013).

3.6.3 Structural Model Evaluation

In SEM-PLS, structural model evaluation entails the significance and the relevance of path coefficients and how the explanatory and predictive power of the model is (Hair et al., 2022). An analysis of these steps; collinearity, path coefficients, R^2 , the effect size (f^2), and predictive relevance Q^2 (Janadari et al., 2016) is key in structural model assessment.

1. Multicollinearity Test

There may be a structural multicollinearity issue, a condition where two or more independent variables have a strong correlation with one another, in either a reflective or formative model. In Ordinary Least Square (OLS) regression, multicollinearity obscures the relative importance of one independent variable over another, inflates standard errors, and renders significant tests of independent variables untrustworthy (Janadari et al., 2016). The Variance Inflation Factor (VIF) coefficient exceeding 4.0 may indicate a common value of troublesome multicollinearity. Multicollinearity is indicated when tolerance is less than 0.25 for VIF, which is the inverse of the tolerance coefficient (Hair et al., 2022).

2. Path Coefficients

Path coefficients is used to determine the strength and direction of relationships between variables (constructs) in the structural model. It shows whether the hypothesized relationships are supported by the data. The bootstrapping techniques are used to evaluate these coefficients, with the dataset resampled multiple times (for example 5,000 times) to get standard errors and p-values (Janadari et al., 2016). If the p-value is less than 0.05, it means that the relationship is statistically significant so the hypothesis can be accepted.

3. *Coefficient of Determination (R^2)*

PLS analysis uses the R-squared (R^2) values of the endogenous variables to calculate the standard path coefficient of one association between an exogenous variable and an endogenous variable and the predictive potential of a particular model or construct (Janadari et al., 2016). The values of R^2 in PLS can be interpreted similarly as the multiple regression analysis results. R^2 values indicate the model's ability to explain the variance in the construct and the R-squared value indicates exogenous variable's ability to explain the variance in its endogenous counterpart (Chin, 1998).

4. *Effect Size (f^2)*

An effect size test is conducted to see if exogenous constructs are significant predictors of endogenous constructs. Since the path coefficient does not tell the effect size of the exogenous latent variables on the endogenous construct, it is important to determine the extent and significance of the path under examination in changing the capacity of the endogenous construct to explain (Cohen, 2013). It shows which variables have a high impact and which ones are not important. Small effect sizes are 0.02, medium is 0.15, and large is 0.35. In particular, this analysis is very useful in understanding what the relative importance of different predictors is.

5. *Predictive Relevance (Q^2)*

The model's predictive relevance (Q^2) must then be evaluated after determining the effect size (f^2). Q^2 measures how well the model predicts data points for dependent variables. The Stone-Geisser non-parametric test is used to evaluate the study model's predictive significance (Chin, 1998). Q^2 conduct was calculated utilizing PLS blindfolding processes, where we remove some of the data and predict based on the remaining data. If the Q^2 value is greater than 0, then the model is predictive relevant, otherwise, it is poorly predictive. The quality of the model is revealed by the extracted cross-validated result, which assesses the endogenous constructs' predictability. Hair et

al. (2013) stated that Q^2 evaluates the model's parameter estimates in addition to its built-in values.

3.6.4 Hypothesis Testing

Hypothesis testing aims to check if the proposed relationships in the research framework are supported by empirical evidence. Using Structural Equation Modeling (SEM), each hypothesis will be tested. If the statistically significant levels (p-values) are less than 0.05 and the magnitude of the coefficients is at least equal to the practical significance levels, these hypothesized relationships are statistically and practically significant. Additionally, hypothesis testing will include indirect effects (mediated by TPB constructs). The model were clarified through the results in terms of the direct, indirect, and total effects of variables such as basic psychological needs, autonomous motivation, controlled motivation, and alignment with *Maqasid al-Shariah* on Gen Z's intention, which will provide a complete understanding of the model.

3.6.5 Mediating Effects

Mediation analysis is the investigation of how and why independent variables affect a dependent variable through one or more intervening variables (mediators). In this study, the constructs from the TPB are proposed as mediators. This mediator explained how predictors such as needs satisfaction, autonomous motivation, and controlled motivation affect Gen Z's intention to pursue higher education in Islamic economics. For instance, positive attitudes or perceived behavioral control are first influenced by autonomous motivation before increasing Gen Z's intention. To test mediation effects using bootstrapping, it is necessary to estimate indirect effects and their statistical significance. It aims to prove that TPB constructs can act as effective mediating variables and bring together the independent and dependent variables.

3.7 Variables and Indicators

The variables and indicators of each variable that will be used in this study are as follows.

Table 3. 2 Variables and Indicators

No	Variable	Indicator	Symbol	Sources
Dependent Variable				

1	Gen Z's Intention to Pursue Higher Education in Islamic Economics (INT)	My academic goal was to pursue higher education in Islamic economics	INT1	Al-Jubari, Mosbah, et al. (2019)
		I had a firm intention to pursue higher education in Islamic economics before taking it.	INT2	Al-Jubari (2019)
		I'm determined to contribute to the development of Islamic economics by conducting academic research	INT3	Al-Jubari (2019)
		I was eager to explore deeper about Islamic economics	INT4	Kupers et al. (2024)
		I have very serious thoughts about becoming an expert in Islamic economics	INT5	Ren (2024)
Independent Variables				
2	Attitudes toward Islamic Economics (AT)	I feel positive about myself if I pursue higher education in Islamic economics	AT2	Al-Jubari (2019) and Cheng et al. (2022)
		Among various options, I'd rather pursue higher education in Islamic economics	AT3	Al-Jubari (2019)
		I believe that taking higher education in Islamic economics will contribute positively to my personal and professional growth	AT4	Kupers et al. (2024)
		Being an Islamic economist is attractive to me	AT5	Al-Jubari (2019) and Ren (2024)
3	Subjective Norms (SN)	My mentor/people in my life whose opinions I value find it important that I pursue higher	SN3	Kupers et al. (2024) and

		education in Islamic economics		Chan and Hagger (2012)
		Most of my peers are working in the Islamic economic sector or pursuing higher education in Islamic economics	SN4	Cheng et al. (2022)
4	Perceived Behavioral Control (PBC)	Pursuing higher education in Islamic economics is/was easy for me	PBC1	Al-Jubari (2019)
		I felt prepared to pursue higher education in Islamic economics	PBC2	Al-Jubari (2019)
		I know the necessary practical details to study Islamic economics in higher education	PBC3	(Al-Jubari, 2019; Ren, 2024)
		I know how to apply submission for higher education in Islamic economics	PBC4	(Al-Jubari, 2019; Ren, 2024)
		If I pursue higher education in Islamic economics, I would have a high probability of succeeding	PBC5	(Al-Jubari, 2019; Ren, 2024)
5	Needs Satisfaction (NS)	When I take higher education, I can choose the major based on my interests and values (autonomy)	NS1	Wang et al. (2024)
		I generally feel free to express my ideas and opinions (autonomy)	NS2	Al-Jubari (2019)
		When I take higher education in Islamic economics, I can socialize with more people (relatedness)	NS3	Wang et al. (2024)

		I generally feel close and connected with other people who are important to me (relatedness)	NS4	Al-Jubari (2019)
		In my opinion, it is my competence to study Islamic economics	NS5	Wang et al. (2024)
		Most days, I feel a sense of accomplishment from what I do.	NS6	Al-Jubari (2019)
6	Autonomous Motivation (AM)	I wanted to pursue higher education in Islamic economics because I personally believe it is a good thing for me	AM1	Chan and Hagger (2012)
		I'm enjoying exploring deeper about Islamic economics	AM2	Ren (2024)
		Pursuing higher education in Islamic economics fits my personal values	AM4	Ren (2024)
		I wanted to pursue higher education in Islamic economics because I have carefully thought about it and believe it is very important for many aspects of my life	AM5	Cheng et al. (2022)
7	Controlled Motivation (CM)	I wanted to pursue higher education in Islamic economics because I would feel guilty or bad if I did not	CM1	Chan and Hagger (2012)
		I wanted to pursue higher education in Islamic economics because I would get more incentives	CM3	Ren (2024)

			I wanted to pursue higher education in Islamic economics because it is an important choice I should make	CM4	Cheng et al. (2022)
8	Alignment with <i>Maqasid al-Shariah</i> (MS)	with <i>al-</i>	I'm aware of the ethical and spiritual dimensions of Islamic economic practices I recognized the importance of lifelong learning in developing Islamic economic principles I wanted to pursue higher education in Islamic economics because I believe that participation in Islamic economics fosters a sustainable and ethical future for the next generation	MS2 MS4 MS5	Developed by Author
Source: Processed by Author (2025)					

CHAPTER IV

RESULTS AND DISCUSSION

This chapter will answer the research questions based on data analysis regarding the influence of the Theory of Planned Behavior (TPB), Self-Determination Theory (SDT), and alignment with *Maqasid al-Shariah* on Gen-Z's intention to pursue higher education in Islamic economics.

4.1 Result Analysis

In investigating the factors affecting Gen Z's intention to pursue higher education in Islamic economics through an integrated model of TPB, SDT, and alignment with *Maqasid al-Shariah*, the author circulated a comprehensive online questionnaire from Google Forms within almost a month, from April 11 until May 9, 2025. Initially, a pilot test of 170 respondents was conducted to refine the questions based on feedback, validity, and reliability tests. The target population included Gen Z above 18 years old (born in 1997–2007), who are students or alumni of Islamic economics in higher education in Indonesia, selected through non-probability purposive sampling to meet the specific criteria relevant to this study. The questionnaire distribution was through social media, including WhatsApp and Instagram. The results analysis in this study are as follows.

4.1.1 Respondents' Characteristics

This study established the respondents' characteristics as a profile description of the respondents, Gen Z, who are currently studying (undergraduate students) or have graduated from an Islamic economics-related major in higher education in Indonesia. Initially, there were 294 respondents who filled out the research questionnaire, but after selection, only 280 data points were valid and became research subjects. The characteristics of the respondents are as follows.

Respondent characteristics are divided into several characteristics, such as age, level of education, occupation, gender, and domicile. According to Table 4.1, based on age distribution, the majority of respondents were aged 18-21 years old, with 158 people (56,4%), while respondents aged 22-25 years old were 106 respondents (37,9%), and respondents aged 26-28 years old were only 16 respondents (5,7%). Since this research only investigated Gen Z, there are no respondents from other generations. Meanwhile, based on the gender, respondents of this study were divided into 61,1% (171 people) female and 38,9% (109 people) male.

Table 4. 1 Respondents' Characteristics

Respondent Profile	Frequency (n)	Percentage (%)
Age		
18 – 21 years	158	56,4%
22 – 25 years	106	37,9%
26 – 28 years	16	5,7%
Gender		
Female	171	61,1%
Male	109	38,9%
Level of Education		
High School (Undergraduate Student)	160	57,1%
Bachelor/S1	116	41,4%
Master/S2	1	0,4%
Doctoral/S3	0	0,0%
Others	3	1,1%
Occupation		
Students	201	71,8%
Private Employee	55	19,6%
Entrepreneur	1	0,4%
Government Employee	11	3,9%
Housewife	1	0,4%
Unemployed	5	1,8%
Others	6	2,1%

Source: Processed by Author (2025)

According to the level of education, most respondents had a High School education, totaling 160 people (57,1%). This is because most of the respondents are still studying Islamic economics at undergraduate level, so it is not surprising that most respondents hold this level of education. Respondents who had a Bachelor's degree were 116 people (41,4%), followed by responders with a Master's degree, numbered only 1 person (0,4%). However, there were no respondents who had a Doctoral degree. This is probably because not many Gen Z have finished a doctoral degree at such a young age. Moreover, there are 3 people from other levels of education, which could be Diploma 1, Diploma 2, or Diploma 3.

In terms of occupation, respondents were dominated by students with a total of 201 people (71,8%). This is in line with the majority of the respondents who were aged 18-21 years and still only had a High School education. Around 55 people (19,6%) were private employees, while 11 people (3,9%) were government employees/civil servants. There is only 1 person (0,4%) who was an entrepreneur and 1 person (0,4%) who was a housewife. Around 6 people (2,1%) were having other types of education, such as State-Owned Enterprise Employees, interns, teachers, researchers, etc, while 5 people (1,8%) were unemployed.

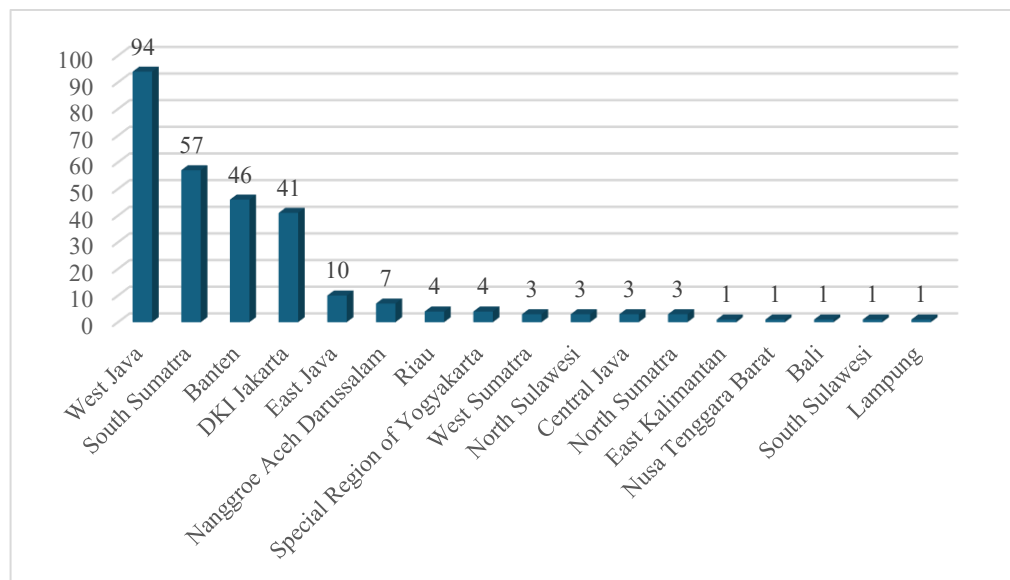


Figure 4. 1 Domicile Distribution

Source: Processed by Author (2025)

Moreover, this study also presents data on the respondents' domicile. Based on the graph below, respondents are spread across various provinces with varying numbers and percentages. It can be seen from the graph that most of the respondents are from West Java (94 people; 33,6%), followed by South Sumatra (57 people; 20,4%), Banten (46 people; 16,4 %), and Jakarta (41 people; 14,6%). The rest of the respondents are from East Java (10 people; 3,6%), Nanggroe Aceh Darussalam (7 people; 2,5%), and other provinces all over Indonesia, with frequencies between 1 to 5 people, with percentages less than 2%. This distribution shows that Gen Z, who are currently pursuing or have pursued higher education in Islamic economics, are spread across the country, not only from certain areas. However, the Java island regions dominated the number of respondents, followed by Sumatra island.

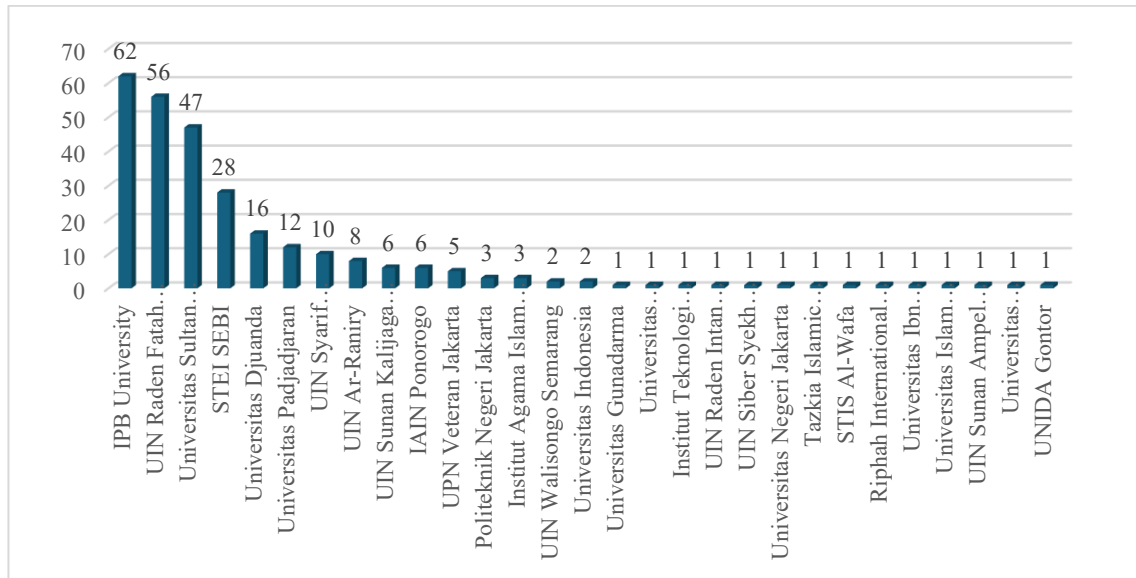


Figure 4. 2 Universities Distribution

Source: Developed by Author (2025)

Based on the respondents' origin university (Figure 4.2), the majority of the respondents are students or alumni of IPB University, with 62 people, or presenting 22,1% of the total respondents. Followed by UIN Raden Fatah Palembang in the second place with 56 people (20%) and Universitas Sultan Ageng Tirtayasa in the third place with 47 people (16,8%). Respondents from Sekolah Tinggi Ekonomi Islam (STEI) SEBI were 28 people (10%), and respondents from Universitas Djuanda were 16 people (5,7%). Moreover, there were 12 people (4,3%) from Universitas Padjajaran dan 10 people (3,6%) from UIN Syarif Hidayatullah Jakarta. There were still 22 other universities that participated in this research, with fewer than 10 people, and each university presented fewer than 3% of the total respondents. There are 28 universities participating in this research, of which 18 are public universities and 10 are private universities. This indicates that this research tried to include a diverse and broad range of educational backgrounds, however, the respondent distribution is highly concentrated on several universities, such as IPB University, UIN Raden Fatah Palembang, dan Universitas Sultan Ageng Tirtayasa. This shows that many come from institutions with strong Islamic economics programs, which increases the likelihood that the outcomes are relevant to the study.

4.1.2 Descriptive Analysis

This section provides an overview of the respondents' perceptions and tendencies regarding the variables measured in this study. By analyzing the average scores of each questionnaire item, it identifies general attitudes and trends among Gen Z respondents regarding their motivations, behavioral beliefs, and intention in pursuing higher education

in Islamic economics. These average/mean scores offer valuable insights into how respondents perceive each construct and serve as a foundation for understanding the patterns that emerge in the subsequent inferential analysis.

Table 4. 2 Average (Mean) Score of Questionnaire Items

Code	Statement	Mean
Gen Z's Intention to Pursue Higher Education in Islamic Economics (INT)		
INT1	My academic goal was to pursue higher education in Islamic economics	5.521
INT2	I had a firm intention to pursue higher education in Islamic economics before taking it.	5.121
INT3	I'm determined to contribute to the development of Islamic economics by conducting academic research	5.329
INT4	I was eager to explore deeper about Islamic economics	5.671
INT5	I have very serious thoughts about becoming an expert in Islamic economics	4.982
<i>Mean</i>		5.325
Attitudes toward Islamic Economics (AT)		
AT2	I feel positive about myself if I pursue higher education in Islamic economics	5.764
AT3	Among various options, I'd rather pursue higher education in Islamic economics	5.189
AT4	I believe that taking higher education in Islamic economics will contribute positively to my personal and professional growth	5.664
AT5	Being an Islamic economist is attractive to me	5.414
<i>Mean</i>		5.508
Subjective Norms (SN)		
SN3	My mentor/people in my life whose opinions I value find it important that I pursue higher education in Islamic economics	5.593
SN4	Most of my peers are working in the Islamic economic sector or pursuing higher education in Islamic economics	4.736
<i>Mean</i>		5.165
Perceived Behavioral Control (PBC)		
PBC1	Pursuing higher education in Islamic economics is/was easy for me	5.121
PBC2	I felt prepared to pursue higher education in Islamic economics	4.911

PBC3	I know the necessary practical details to study Islamic economics in higher education	4.821
PBC4	I know how to apply for higher education in Islamic economics	5.339
PBC5	If I pursue higher education in Islamic economics, I would have a high probability of succeeding	5.121
<i>Mean</i>		5.002
Autonomous Motivation (AM)		
AM1	I wanted to pursue higher education in Islamic economics because I personally believe it is a good thing for me	5.475
AM2	I'm enjoying exploring deeper about Islamic economics	5.536
AM4	Pursuing higher education in Islamic economics fits my personal values	5.436
AM5	I wanted to pursue higher education in Islamic economics because I have carefully thought about it and believe it is very important for many aspects of my life	5.318
<i>Mean</i>		5.441
Controlled Motivation (CM)		
CM1	I wanted to pursue higher education in Islamic economics because I would feel guilty or bad if I did not	3.932
CM3	I wanted to pursue higher education in Islamic economics because I would get more incentives	4.132
CM4	I wanted to pursue higher education in Islamic economics because it is an important choice I should make	4.732
<i>Mean</i>		4.265
Needs Satisfaction (NS)		
NS1	When I take higher education, I can choose the major based on my interests and values (autonomy)	5.579
NS2	I generally feel free to express my ideas and opinions (autonomy)	5.482
NS3	When I pursue higher education in Islamic economics, I can socialize with more people (relatedness)	5.436
NS4	I generally feel close and connected with other people who are important to me (relatedness)	5.529
NS5	In my opinion, it is my competence to study Islamic economics	5.182
NS6	Most days, I feel a sense of accomplishment from what I do.	5.039
<i>Mean</i>		5.375

Alignment with <i>Maqasid al-Shariah</i> (MS)		
MS2	I'm aware of the ethical and spiritual dimensions of Islamic economic practices	5.879
MS4	I recognized the importance of lifelong learning in developing Islamic economic principles	5.850
MS5	I wanted to pursue higher education in Islamic economics because I believe that participation in Islamic economics fosters a sustainable and ethical future for the next generation	5.668
Mean		5.799

Source: Processed by Author (2025)

1. Gen Z's Intention to Pursue Higher Education in Islamic Economics (INT)

The mean score of this variable is 5.325. On a Likert scale of 1 to 7, this score shows a fairly high degree of intention of Gen Z respondents to pursue higher education in Islamic economics. Intrinsic curiosity and exploration (INT4) are the greatest motivational source, whereas long-term career commitment might still require support (INT5).

- a) INT1 with a mean score of 5.521 shows that respondents perceive Islamic economics as a formal academic dream.
- b) INT2 with a mean score of 5.121 which is less than the overall mean indicates that some of the respondents formed their intention or interest later after exposure to the field.
- c) INT3 has a mean score of 5.329 and demonstrates strong intentions not only to study but also to contribute to the field, which is a sign of future-oriented motivation.
- d) INT4 with the highest score of 5.671, which indicates that curiosity and desire to know more is one of the major drivers of the intention of Gen Z in Islamic economics.
- e) INT5 with a mean score of 4.982, which is the lowest of all the items, meaning that there is some hesitation or uncertainty regarding a long-term career as an Islamic economics expert.

2. Attitudes toward Islamic Economics (AT)

The overall mean score of this variable is 5.508. This score indicates that the respondents are mostly positive and have a high attitude towards higher education in

Islamic economics. This optimism gives a good psychological base towards the intention and decision to pursue higher education in Islamic economics.

- a) AT2 with a mean score of 5.764, the highest score among the items, indicates that pursuing higher education in Islamic economics is closely related to self-esteem and personal fulfilment. Respondents derived a strong sense of self-esteem from this choice.
- b) AT3 with a mean score of 5.189, the lowest score of all the items, indicates that although the respondents are interested in Islamic economics, they still think of other alternatives or majors.
- c) AT4 with mean score of 5.664 is a clear indication of the belief in Islamic economics on the practical advantages and this means that higher education in Islamic economics is regarded as a valuable asset to both professional and personal life by the respondents.
- d) The AT5 with a mean score of 5.414 shows that there is a mostly positive perception of the career image and identity of Islamic economics.

3. Subjective Norms (SN)

This score suggests that social encouragement particularly by respected people can be a more important determinant than peer behavior in influencing the academic intentions of Gen Z in Islamic economics.

- a) The SN3 with a mean score of 5.593 shows that respected people such as mentors, parents, or respected members of the community influence the respondents to pursue higher education in Islamic economics positively. Such people probably have a motivating effect in influencing the educational decisions concerning Islamic economics.
- b) SN4 with a mean score of 4.763 indicates less influence of peers. Although there are peers who are engaged in Islamic economics, this indicator is not prevailing in the circles of the respondents yet.

4. Perceived Behavioral Control (PBC)

The total average of this variable is 5.002, which proves that the respondents are moderately confident in their capability of having higher education in Islamic economics. That is, the respondents are fairly certain that they can attain higher education in Islamic economics. Nevertheless, the perceived behavioral control may be improved by providing more guidance, outreach, and access to practical information to students.

- a) PBC1 with a mean score of 5.121 shows that respondents generally agree that the process was or would be easy for them. This shows that perceived ease is moderate.
- b) PBC2 with a mean score of 4.911, which is slightly lower than the overall mean of this variable. This means that some of the respondents may be slightly unprepared.
- c) PBC3 having the lowest score of 4.821, indicating that there might be a gap in certain requirements or steps to take to be able to study Islamic economics at higher level.
- d) PBC4 which has a mean score of 5.339, which is the highest score of all the items, which means that most respondents are familiar with the general application process..
- e) PBC5 with a mean score of 5.121 shows a general belief in respondents' capability to thrive in their academic pursuit. In other words, they feel optimistic to be succeeding by taking higher education in Islamic economics.

5. Autonomous Motivation (AM)

The total average of this variable is 5.441, which means that Gen Z respondents have strong autonomous motivations. These self-driven reasons such as personal interest, enjoyment and alignment of values in obtaining a higher education in Islamic economics. This total score indicates that they are not forced to be motivated by something external, but they are self-determined. Such motivation is significant in the educational process, since autonomous motivation is associated with improved results, perseverance and contentment.

- a) AM1 with a mean score of 5.475 suggests that their personal belief support their academic choice.
- b) AM2 with a mean score of 5.536, the highest score among the items. This implies that there is a true interest and pleasure, a fundamental sign of intrinsic motivation.
- c) AM4 with a mean score of 5.436 shows the respondents' educational path aligns well with their inner values.
- d) AM5, which has a mean score of 5.318, shows a deliberate and considered decision making process depending on what they think is important in their lives.

6. Controlled Motivation (CM)

The average of this variable is 4.265 and this indicates that controlled motivation is moderate in nature, that is, the controlled motivation is not dominant. Not all respondents will be under external pressures or expectations, and they are not the main determinants of their choices. Moreover, compared to the higher score of autonomous motivation, showing that respondents (Gen Z) are more driven by their personal values and interest (internal belief) than by guilt or incentives (external obligation), as suggested in controlled motivation.

- a) CM1 with a mean score of 3.932, the lowest of all the items, which shows that guilt or emotional pressure is not a great motivator of most of the respondents.
- b) CM3 of 4.132 shows a moderate external motivation, such as scholarships, recognition, or career advantages, which affect some of the respondents.
- c) CM4 with a mean score of 4.732, the highest of the items, shows a feeling of internal obligation (introjected regulation) that some respondents feel obliged to go to higher education in Islamic economics, probably because of social norms or internalized expectations.

7. Needs Satisfaction (NS)

The overall mean score of this variable is 5.375. This score indicates that the respondents' basic psychological needs are well supported. This was a variable that was measured on three fundamental psychological needs as per SDT, which are autonomy, relatedness and competence.

- a) NS1 with a mean score of 5.579 which is the highest score among the items means that, the respondents strongly believe that they have freedom to choose Islamic economics according to their personal values.
- b) NS2 with the mean of 5.482 which means that the perceived autonomy in the academic environment is good.
- c) NS3 with a mean score of 5.436 suggests that Islamic economics facilitates social connections.
- d) NS4 with the average score of 5.529 indicates a high level of belonging and emotional support in positive community relationships.
- e) NS5 with a mean score of 5.182 indicates confidence in respondents' ability to study Islamic economics.
- f) NS6, which has the lowest mean score of 5.039, indicating that there is still a chance of improvement in order to enhance the feeling of achievement or competence.

8. Alignment with *Maqasid al-Shariah* (MS)

The overall mean score of this variable is 5.799 signals that respondents deeply internalize the values of *Maqasid al-Shariah* in their educational path. This score indicates that the decision made by the respondents is not only career-based, but also value-based, based on ethics, spirituality, sustainability and intellectual growth.

- a) MS2 with a mean score of 5.879, which is the highest of the items shows that the respondents are well aware of the moral and spiritual basis of Islamic economics, which is the value of *Hifz al-Din* and *Hifz al-Mal*.
- b) MS4 with the mean of 5.850 indicates that the respondents are highly committed to continuous knowledge development, which is the value of *Hifz al-Aql*.
- c) MS5 with a mean score of 5.668 indicates the belief in the sustainability of generations and social justice, which is the value of *Hifz al-Nasl* and *Hifz al-Mal*.

Despite the fact that demographic variables, including gender, origin of university, and location were not analyzed with the help of multigroup comparison or moderation analysis, their descriptive patterns provide valuable context to interpret the results. As an example, most of the respondents were from Islamic universities (Universitas Islam Negeri) and urban respondents, which could contribute to the high mean scores of such variables as attitude, alignment with *Maqasid al-Shariah*, and PBC. Having the accessibility to Islamic economic communities, seminars, and professional exposure in an Islamic academic environment might influence the students to think that they are capable and add value to them. Also, the prevalence of female respondents in the sample, which mostly scored higher on relatedness and autonomous motivation, might indicate higher intrinsic motives, since prior research indicates that women might be more value-oriented in their educational decisions.

The demographic characteristics of the respondents (mainly undergraduate students aged 18–21 with a high school educational background) are imperative in the interpretation of the findings of the study. This is an early adulthood phase where people are busy establishing their personal, religious, and intellectual identity. This stage of development is quite compatible with the high level of attitude and autonomous motivation in the analysis, since a significant number of the respondents seem to be motivated by personal values and self-fulfillment. Moreover, since the majority of the participants are still undertaking their undergraduate courses, they might not have encountered the

expectations of real-life employment. This could be the reason why the effect of Subjective Norms in the model is relatively low. External motivation by family or industry mentors may not have become an important aspect in their educational choices yet. Rather, respondents are possibly using more personal aspirations, values, or exposure in academic settings. These observations strengthen the necessity to address the developmental and educational context in the evaluation of such intention-related models as TPB and SDT.

4.1.3 Analysis of SEM-PLS Model

This study used the Structural Equation Model (SEM) with Partial Least Squares (PLS) methodology. The model obtained is as follows.

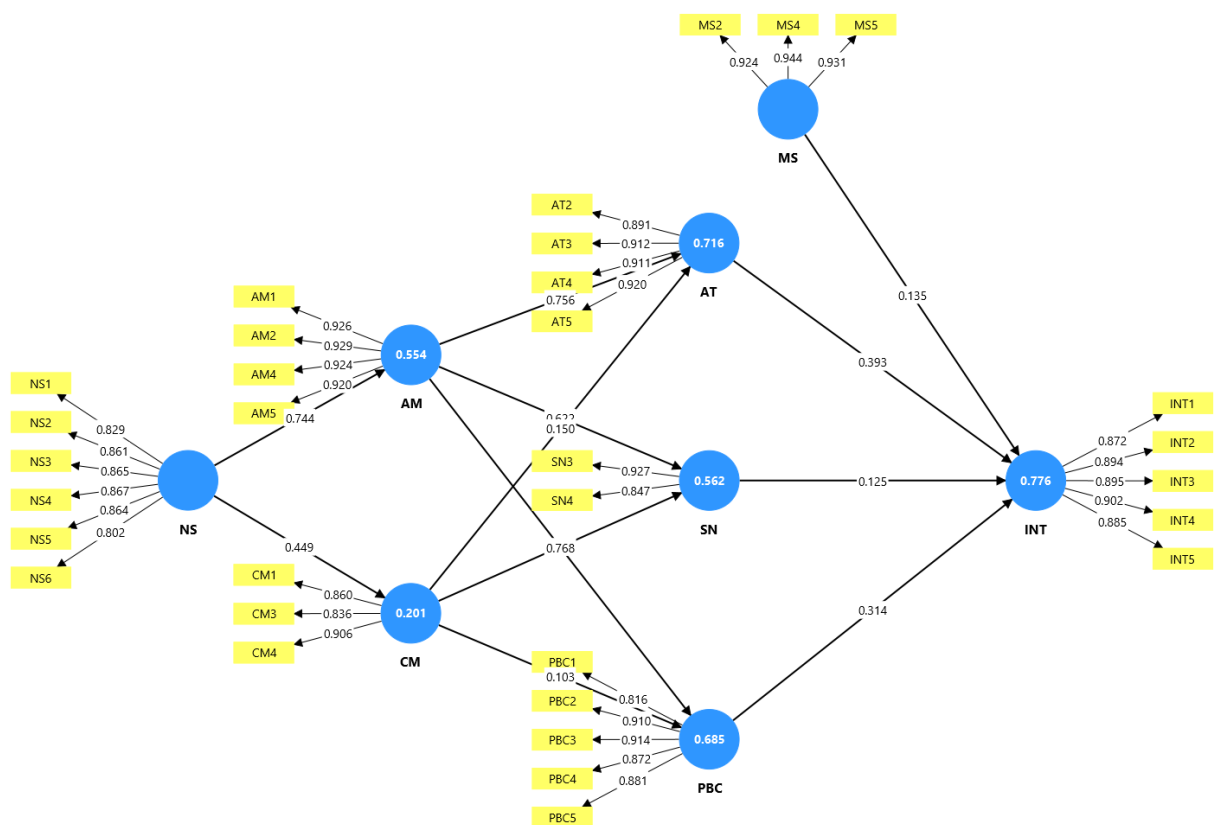


Figure 4. 3 Algorithm Model

Source: Processed by Author (2025)

4.1.4 Measurement Model Evaluation

Measurement model evaluation was performed by testing convergent validity, discriminant validity, and internal consistency reliability.

1. Convergent Validity

Convergent validity reflects the degree of positive correlation between one measure and another of the same construct. To analyze convergent validity, the

Average Variance Extracted (AVE) and factor loadings are evaluated in PLS (Hair et al., 2013; Janadari et al., 2016). Factor/outer loading measures how strongly each indicator (question) is related to its construct. Strong correlations are confirmed by factor loadings above 0.7. Meanwhile, AVE is the average variance shared by a construct and its measures (Janadari et al., 2016). A construct's average variance with its measurements should be higher than that of the other constructs in the same model. On average, the construct explained more than half of the variation of its indicators when the AVE value was equal to or greater than 0.50. An AVE of less than 0.50, on the other hand, suggests that there is still more error in the items than the average variation that the constructs can account for. Accordingly, it is generally accepted that an AVE value of 0.50 or above is appropriate (Hair et al., 2013; Janadari et al., 2016).

Table 4. 3 Convergent Validity Test Results

Variable	Indicator	Factor Loading	AVE	Description
Gen Z's Intention to Pursue Higher Education in Islamic Economics (INT)	INT1	0.872	0.792	Valid
	INT2	0.894		Valid
	INT3	0.895		Valid
	INT4	0.902		Valid
	INT5	0.885		Valid
Attitudes toward Islamic Economics (AT)	AT2	0.891	0.826	Valid
	AT3	0.912		Valid
	AT4	0.911		Valid
	AT5	0.920		Valid
Subjective Norms (SN)	SN3	0.927	0.788	Valid
	SN4	0.847		Valid
Perceived Behavioral Control (PBC)	PBC1	0.816	0.773	Valid
	PBC2	0.910		Valid
	PBC3	0.914		Valid
	PBC4	0.872		Valid
	PBC5	0.881		Valid
Autonomous Motivation (AM)	AM1	0.926	0.855	Valid
	AM2	0.929		Valid
	AM4	0.924		Valid
	AM5	0.920		Valid

Controlled (CM)	Motivation	CM1	0.860	0.753	Valid
		CM3	0.836		Valid
		CM4	0.906		Valid
Needs Satisfaction (NS)		NS1	0.829	0.720	Valid
		NS2	0.861		Valid
		NS3	0.865		Valid
		NS4	0.867		Valid
		NS5	0.864		Valid
		NS6	0.802		Valid
Alignment with <i>Maqasid</i> <i>al-Shariah</i> (MS)		MS2	0.924	0.870	Valid
		MS4	0.944		Valid
		MS5	0.931		Valid

Source: Processed by Author (2025)

Based on Table 4.3, it is stated that all indicators have an outer loading value more than 0.7 and the VAE value of each construct variable more than 0.5. This shows that all indicators used in this study are convergent valid and able to proceed to the next testing.

2. Discriminant Validity

Discriminant validity ensures that every construct does not overlap with others. This is necessary to make sure that different constructs really measure different concepts. The Fornell-Larcker criterion can be used to check the discriminant validity by looking at the cross-loadings between categories (Janadari et al., 2016).

Table 4. 4 Cross-Loadings Score

	AM	AT	CM	INT	MS	NS	PBC	SN
AM1	0.926	0.754	0.475	0.789	0.693	0.669	0.735	0.658
AM2	0.929	0.764	0.440	0.790	0.755	0.722	0.766	0.661
AM4	0.924	0.775	0.481	0.770	0.706	0.688	0.770	0.690
AM5	0.920	0.801	0.595	0.776	0.677	0.672	0.772	0.692
AT2	0.740	0.892	0.422	0.747	0.737	0.728	0.714	0.745
AT3	0.762	0.912	0.604	0.776	0.587	0.657	0.734	0.704
AT4	0.766	0.911	0.481	0.731	0.657	0.685	0.737	0.707
AT5	0.772	0.919	0.513	0.795	0.645	0.665	0.718	0.683

CM1	0.364	0.414	0.860	0.373	0.311	0.322	0.379	0.408
CM3	0.344	0.351	0.836	0.340	0.191	0.263	0.343	0.390
CM4	0.618	0.616	0.906	0.593	0.457	0.516	0.564	0.557
INT1	0.712	0.720	0.438	0.872	0.601	0.667	0.702	0.643
INT2	0.773	0.736	0.518	0.894	0.622	0.670	0.750	0.659
INT3	0.753	0.763	0.481	0.895	0.654	0.745	0.740	0.674
INT4	0.788	0.802	0.386	0.902	0.727	0.723	0.728	0.708
INT5	0.726	0.708	0.532	0.885	0.574	0.629	0.684	0.652
MS2	0.682	0.645	0.307	0.632	0.924	0.691	0.603	0.602
MS4	0.710	0.675	0.357	0.659	0.944	0.690	0.616	0.614
MS5	0.746	0.698	0.431	0.710	0.930	0.713	0.677	0.663
NS1	0.641	0.605	0.284	0.687	0.696	0.829	0.633	0.607
NS2	0.593	0.612	0.335	0.637	0.626	0.861	0.620	0.583
NS3	0.654	0.728	0.439	0.676	0.620	0.865	0.648	0.644
NS4	0.613	0.637	0.336	0.636	0.649	0.867	0.638	0.602
NS5	0.716	0.678	0.407	0.702	0.653	0.864	0.699	0.638
NS6	0.556	0.555	0.467	0.591	0.570	0.802	0.551	0.577
PBC1	0.636	0.588	0.402	0.601	0.554	0.614	0.816	0.538
PBC2	0.817	0.756	0.470	0.807	0.640	0.684	0.910	0.667
PBC3	0.719	0.718	0.393	0.725	0.618	0.680	0.914	0.631
PBC4	0.661	0.642	0.444	0.660	0.535	0.639	0.872	0.649
PBC5	0.761	0.782	0.549	0.747	0.626	0.661	0.881	0.686
SN3	0.759	0.799	0.463	0.772	0.727	0.724	0.725	0.927
SN4	0.502	0.554	0.502	0.527	0.423	0.526	0.536	0.847

Source: Processed by Author (2025)

Based on the cross-loadings score results (Table 4.4), all of the values of the construct correlation with its indicators are greater than the value of the correlation with other constructs. As stated by Vinzi et al. (2010), the construct must first have high loadings on itself and low loadings on other constructs to be discriminantly valid. Therefore, it can be concluded that all of the constructs or latent variables are discriminantly valid.

Additionally, to assess a construct's second discriminant validity, it is necessary to examine the square root of the AVE values and compare them to the associations among latent variables (Fornell & Larcker, 1981). Along the diagonal of the correlation matrix are the square roots of the AVE values. To show that a

construct is discriminant, the squared root of its AVE should be higher than its best correlation with any other construct (Hair et al., 2013). According to the Fornell-Larcker criterion score (Table 4.5) above, it can be implied that every construct used in this study does not overlap with other constructs.

Table 4. 5 Fornell-Larcker Criterion Score

	AM	AT	CM	INT	MS	NS	PBC	SN
AM	0.925							
AT	0.836	0.909						
CM	0.539	0.557	0.868					
INT	0.845	0.839	0.528	0.890				
MS	0.765	0.722	0.394	0.717	0.933			
NS	0.744	0.752	0.449	0.773	0.749	0.848		
PBC	0.823	0.799	0.516	0.811	0.679	0.747	0.879	
SN	0.730	0.780	0.536	0.751	0.673	0.719	0.724	0.888

Source: Processed by Author (2025)

3. Internal Consistency Reliability

In this study, the internal consistency reliability is assessed through Cronbach's Alpha and Composite Reliability. Cronbach's Alpha is a more conservative assessment of items and is used to estimate the reliability of the multiple-item scale. A construct has internal dependability when its Cronbach's Alpha value is 0.7 or above (Pallant, 2020). Unlike Cronbach's alpha, composite reliability, as described by Hair et al. (2022) is more concerned with individual dependability under various outer loadings of the indicator variables. A composite reliability value of 0.7 or greater indicates that the construct is measured consistently with its indicators, which is a good sign of construct reliability.

The result of the internal consistency reliability test in Table 4.6 above shows that all the latent variables are reliable since all of the Cronbach's Alpha and Composite Reliability values are more than 0.7. It shows a high degree of correlation between the indicators of that construct, which reflects the quality criterion of a construct.

Table 4. 6 Internal Consistency Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Description
INT	0.934	0.935	Reliable

AT	0.930	0.930	Reliable
PBC	0.926	0.933	Reliable
SN	0.738	0.800	Reliable
AM	0.944	0.944	Reliable
CM	0.841	0.908	Reliable
NS	0.922	0.925	Reliable
MS	0.925	0.927	Reliable

Source: Processed by Author (2025)

4.1.5 Structural Model Evaluation

In SEM-PLS, structural model evaluation entails the significance and the relevance of path coefficients and how the explanatory and predictive power of the model is (Hair et al., 2022). An analysis of these steps; collinearity test, predictive relevance test (Q^2), coefficient of determination (R^2), and the effect size (f^2) (Janadari et al., 2016) is key in structural model assessment.

1. Collinearity Test (VIF)

In this study, a structural multicollinearity issue was tested with the Variance Inflation Factor (VIF). Multicollinearity issue is a condition where two or more independent variables have a strong correlation with one another, in either a reflective or formative model. A VIF value of less than 5 indicates no high collinearity and the variable can be used in the model. Meanwhile, a VIF value of more than 5 indicates a high collinearity in that variable.

Based on the VIF values of variables as shown in Table 4.7, all VIF values are less than 5, indicating that the data does not have multicollinearity issues. Based on the analysis, the variables are not likely to make errors in assessing significance and weight. Moreover, multicollinearity testing was also performed on every indicator of every variable, and the outcomes are listed in the table below.

Table 4. 7 Collinearity (VIF) Score of Variables

	AM	AT	CM	INT	MS	NS	PBC	SN
AM		1.409					1.409	1.409
AT				3.938				
CM		1.409					1.409	1.409
INT								
MS				2.315				

NS	2.276	1.000
PBC		3.088
SN		2.870

Source: Processed by Author (2025)

Based on the VIF values of indicators as shown in Table 4.8, there are no VIF values that are more than 5. Thus, it is evident that all the indicators or constructs of each variable do not have multicollinearity issues.

Table 4. 8 Collinearity (VIF) Score of Indicators

Indicator	VIF	Indicator	VIF	Indicator	VIF	Indicator	VIF
AM1	4.500	CM1	2.084	MS2	3.445	NS6	2.208
AM2	4.581	CM3	1.996	MS4	4.212	PBC1	2.175
AM4	4.082	CM4	1.905	MS5	3.321	PBC2	3.565
AM5	3.906	INT1	3.094	NS1	2.718	PBC3	4.265
AT2	2.928	INT2	3.581	NS2	3.323	PBC4	3.246
AT3	3.467	INT3	3.420	NS3	2.993	PBC5	2.893
AT4	3.431	INT4	3.515	NS4	3.023	SN3	1.521
AT5	3.705	INT5	3.306	NS5	2.772	SN4	1.521

Source: Processed by Author (2025)

2. Predictive Relevance Test (Q-squared)

The quality of the model is revealed by the extracted cross-validated result, which assesses the endogenous constructs' predictability.

Table 4. 9 Q-squared Score

Variable	Q²predict
AM	0.551
AT	0.548
CM	0.194
INT	0.598
PBC	0.539
SN	0.488

Source: Processed by Author (2025)

Hair et al. (2013) stated that Q² evaluates the model's parameter estimates in addition to its built-in values. If the Q² value is greater than 0, then the model is predictive relevant, otherwise, it is poorly predictive. The result of the predictive

relevance test of this study is shown in the following table. Based on the Q-Square score result, it is shown that all of the variables have a Q-square score of more than 0. This means the model used in this study is valid and has predictive relevance.

3. Coefficient of Determination Test (R-squared)

R-squared values indicate the model's ability to explain the variance in the construct, and the R-squared value indicates the exogenous variable's ability to explain the variance in its endogenous counterpart (Chin, 1998). The value of R-squared ranges from 0 to 1, with the higher the value of R-squared, the better the model is. The R-squared of the model used in this study is shown in the table below.

The R-squared results for the main variables in the model show that the structural model explains a lot of the variation in the data. The value of adjusted R-squared for Intention (INT) is 0.773, meaning that about 77.3% of the difference in INT is explained by its predictors (the independent variables used in this study). In the same way, Attitude (AT) and Perceived Behavioral Control (PBC) show high adjusted R-squared values of 0.713 and 0.682, indicating that their antecedent variables strongly contribute to their predictions.

Table 4. 10 R-squared Score

Endogenous Variables	R-square	R-square adjusted
AM	0.554	0.552
AT	0.716	0.713
CM	0.201	0.198
INT	0.776	0.773
PBC	0.685	0.682
SN	0.562	0.559

Source: Processed by Author (2025)

In another way, Controlled Motivation (CM) has an adjusted R-squared value of 0.198, meaning that only 19.8% of its variation is explained by the predictors, which may suggest that other unmeasured factors are also involved in CM. As expected, the adjusted R-squared is a bit lower than the R-squared values, but it is still close to the original R-squared, which confirms that there is little overfitting in the model. Based on these results, it can be concluded that the model does a good job of explaining much of the data, mainly for Intention and Attitude.

4. Effect Size Test (f-squared)

An effect size test is conducted to see if exogenous constructs are significant predictors of endogenous constructs. It shows which variables have a high impact and which ones are not important. Small effect sizes are 0.02, medium is 0.15, and large is 0.35 (Cohen, 2013).

The f-squared score results (Table 4.11) reveal some insights about the relative influence of constructs within the model used in this study. Based on the results, as part of SDT, NS shows a large effect on AM (with a 1.241 f-squared value) and a medium effect on CM (with a 0.252 f-squared value). Thus, it can be concluded that fulfilling the needs of Gen Z has a role in influencing their motivational states.

Moreover, based on the results, it is also evident that AM is the most influential construct, since it has a large effect on the three TPB predictors, which are AT (1.425 f-squared value), PBC (1.327 f-squared value), and SN (0.627 f-squared value). This indicates that AM has a dominant role in shaping the TPB predictors on Gen Z's intention to pursue higher education in Islamic economics.

Table 4. 11 f-squared Score

Path	f-squared	Interpretation
NS → AM	1.241	Large effect
NS → CM	0.252	Medium effect
AM → AT	1.425	Large effect
AM → PBC	1.327	Large effect
AM → SN	0.627	Large effect
CM → AT	0.056	Small effect
CM → PBC	0.024	Small effect
CM → SN	0.066	Small effect
AT → INT	0.175	Medium effect
PBC → INT	0.143	Small-to-medium
SN → INT	0.024	Small effect
MS → INT	0.035	Small effect

Source: Processed by Author (2025)

On the other hand, CM has relatively small effects on AT (with a 0.056 f-squared value), SN (with a 0.066 f-squared value), and PBC (with a 0.024 f-squared value). This suggests that, compared to AM, CM has a very limited role in

shaping the TPB predictors on Gen Z's intention to pursue higher education in Islamic economics.

As for the direct predictors of INT, AT has a medium effect (with a 0.175 f-squared value), PBC has a small-to-medium effect (with a 0.143 f-squared value), while SN and Alignment with *Maqasid al-Shariah* (MS) have only a small effect (with a 0.024 and 0.035 f-squared value, respectively) on Gen Z's intention to pursue higher education in Islamic economics. This implies that while AT and PBC are relevant predictors of INT, SN and MS have a relatively limited practical contribution in the model used in this study. In general, based on the f-squared score results, it can be concluded that enhancing Gen Z's autonomous motivation by supporting Gen Z's basic needs satisfaction could be the most effective way to encourage Gen Z's intention to pursue higher education in Islamic economics, mediated by the TPB.

4.1.6 Hypothesis Testing

Hypothesis testing aims to check if the proposed relationships in the research framework are supported by empirical evidence. Using the path coefficient in PLS-SEM, each hypothesis of this study will be tested. Path coefficients are used to determine the strength and direction of relationships between variables (constructs) in the structural model. It shows whether the hypothesized relationships are supported by the data. If the statistically significant levels (p-values) are less than 0.05 and the magnitude of the coefficients is at least equal to the practical significance levels, these hypothesized relationships are statistically and practically significant.

Table 4. 12 Path Coefficient Result

Hypothesis	Path	Coefficient	T-value	P-value
H1	NS → AM	0.744	17.501	0.000*
H2	NS → CM	0.449	9.581	0.000*
H3	AM → AT	0.756	17.573	0.000*
H4	AM → PBC	0.768	22.012	0.000*
H5	AM → SN	0.622	12.471	0.000*
H6	CM → AT	0.150	3.063	0.002*
H7	CM → PBC	0.103	2.473	0.013**
H8	CM → SN	0.201	4.049	0.000*
H9	AT → INT	0.393	5.555	0.000*
H10	PBC → INT	0.314	4.603	0.000*

H11	SN → INT	0.125	2.533	0.011**
H12	MS → INT	0.135	2.641	0.008*

*Significant at a 1% significance level ($\alpha = 0.01$)

**Significant at a 5% significance level ($\alpha = 0.05$)

Source: Processed by Author (2025)

The path coefficient results, as shown in Table 4.12, reveal that all of the hypotheses of this study are proven to have positive and significant relationships. Based on the result, it is evident that needs satisfaction positively and significantly impacts autonomous motivation ($\beta = 0.744, p < 0.01$) and controlled motivation ($\beta = 0.449, p < 0.01$). Nevertheless, the effect of needs satisfaction on autonomous motivation is stronger than its effect on controlled motivation. Although this result somewhat contradicts the essence of SDT that satisfaction of basic needs will negatively affect controlled motivation, it can be a cultural or situational peculiarity of the presence of internal and external motives. Satisfaction of needs like competence and relatedness may not only promote self-determined behavior, but also strengthen socially motivated obligations in the contexts where social, familial, or religious expectations are highly valued. Therefore, satisfaction of needs can boost motivation at both extremes of the spectrum, especially during the transitional periods or internalization or in collectivist cultures. Nevertheless, this finding confirms the theory that individual motivation and well-being will increase as competence, autonomy, and relatedness (the individual's basic needs) increase (Deci & Ryan, 2008).

Moreover, autonomous motivation turns out to be the most dominant predictor in this model. This result is in line with the f-squared score result (Table 4.11), where autonomous motivation becomes the most influential construct with large effects on attitude, perceived behavioral control, and subjective norms. Based on the path coefficient results, autonomous motivation also has a strong and significant effect on attitude ($\beta = 0.756, p < 0.01$), as well as perceived behavioral control ($\beta = 0.768, p < 0.01$) and subjective norms ($\beta = 0.622, p < 0.01$). These results confirm that individuals who are autonomously motivated are more likely to develop positive attitudes, perceive greater behavioral control, and align themselves with subjective norms.

Although the effects are relatively weak, controlled motivation also has positive and significant effects on attitude ($\beta = 0.150, p < 0.01$) and subjective norms ($\beta = 0.201, p < 0.01$). Different from the other TPB constructs, the effect of controlled motivation on perceived behavioral control is significant at a 5% significance level, where the p-value is more than 0.01 but still less than 0.05. Nevertheless, the effect remains positive and

significant. This finding implies that while controlled motivation contributes to behavioral predictors of intention, the impact is weaker compared to autonomous motivation.

Among the direct predictors of intention supported by the Theory of Planned Behavior, attitude ($\beta = 0.393, p < 0.01$), perceived behavioral control ($\beta = 0.314, p < 0.01$), and subjective norms ($\beta = 0.125, p < 0.05$) have a positive and significant effect on intention. This indicates that the TPB used in this study is proven. Additionally, as an exogenous variable that directly influences intention, alignment with *Maqasid al-Shariah* has a positive and significant effect ($\beta = 0.135, p < 0.01$). Overall, the hypothesis testing shows that most of the predictors/variables have a positive and significant effect at a 99% confidence level, which only accepts 1% chance of error or incorrectly rejecting the null hypothesis. Only 2 of the hypotheses show a significant at a 95% confidence level, which are the effect of controlled motivation on perceived behavioral control and the effect of subjective norms on intention.

4.1.7 Mediating Effects

In addition to hypothesis testing, indirect effects (mediated by TPB constructs) are conducted in this study. The model will be clarified through the results in terms of the direct, indirect, and total effects of variables such as basic psychological needs, autonomous motivation, and controlled motivation on Gen Z's intention, which will provide a complete understanding of the model. To test mediation effects using bootstrapping, it is necessary to estimate indirect effects and their statistical significance. It aims to prove that TPB constructs can act as effective mediating variables and bring together the independent and dependent variables.

1. Total Indirect Effect

Total indirect effects reflect how independent variables influence a dependent variable through one or more mediators. Just like path coefficients, these effects are statistically tested with t-statistics and p-values.

Based on the total indirect effect results as shown in Table 4.13, all of the indirect variables in the model (autonomous motivation, controlled motivation, and needs satisfaction) influence intention significantly. Autonomous motivation has a strong and significant indirect effect on intention through TPB predictors such as attitude, perceived behavioral control, and subjective norms. This finding validates the SDT used in this study and the role of Gen Z's autonomous motivation in shaping their intention to pursue higher education in Islamic economics. On the other hand, although controlled motivation also has a significant indirect effect on

intention through TPB, its effect is relatively small compared to autonomous motivation. Nevertheless, it still emphasizes the external aspects that could contribute to behavioral intention.

Table 4. 13 Total Indirect Effect Results

Path	Coefficient	T-value	P-value
AM → INT	0.616	12.359	0.000*
CM → INT	0.116	3.888	0.000*
NS → INT	0.511	10.143	0.000*
NS → AT	0.630	13.450	0.000*
NS → PBC	0.617	13.181	0.000*
NS → SN	0.553	11.291	0.000*

*Significant at a 1% significance level ($\alpha = 0.01$)

Source: Processed by Author (2025)

Furthermore, needs satisfaction has strong and significant indirect effects on intention and all the TPB predictors (attitude, perceived behavioral control, and subjective norms). The indirect effect of needs satisfaction on intention is mediated by TPB constructs (attitude, perceived behavioral control, and subjective norms) and SDT constructs (autonomous motivation and controlled motivation). This indicates that when one's basic needs (competence, autonomy, and relatedness) are fulfilled, they are more likely to have favorable psychological conditions that lead to a stronger intention to act.

The significant indirect effect of needs satisfaction on attitude is mediated by autonomous and controlled motivation. This indicates that when one's basic needs (competence, autonomy, and relatedness) are supported, their positive attitude toward Islamic economics can be significantly increased. In other words, perceived encouragement or validation from social, institutional, or academic environments can shape positive evaluations.

Need satisfaction also has a relatively strong and significant indirect effect on one's perception of control over their behavior (perceived behavioral control). It can be concluded that when Gen Z's basic needs are met, they tend to feel more capable, empowered, and in control. Lastly, the indirect effect of needs satisfaction on subjective norms is also relatively strong and significant. This indicates that when Gen Z individuals feel those around them support their needs, they are more

likely to perceive social approval or encouragement to pursue higher education in Islamic economics.

2. Specific Indirect Effect

Specific indirect effects allow for identifying the particular mediating paths that are most significant and influential in leading to behavioral intention (INT).

Based on the specific indirect effect results as shown in Table 4.14, most of the indirect effects in the model are significant at a 1% significance level, while the rest are significant at 5% and 10% significance levels. Based on the results, it is evident that autonomous motivation and controlled motivation have a positive and significant indirect effect on intention (INT) mediated by TPB predictors (AT, PBC, SN) at 1% and 5 % significance levels. Although the indirect effect of controlled motivation (CM) on intention (INT) through perceived behavioral control (PBC) is not significant at a 5% significance level, it's still significant at a 10% significance level.

Needs satisfaction (NS) mediated by autonomous motivation (AM) and TPB predictors (AT, PBC, SN) also has a positive and significant indirect effect on intention (INT) at a significance level of 1 % and 5%. Meanwhile, needs satisfaction (NS) that is mediated by controlled motivation (CM) and TPB predictors (PBC and SN) doesn't have a significant indirect effect on intention at a 5% significance level, but is still significant at a 10% significance level.

Moreover, needs satisfaction (NS) has a positive and significant indirect effect on TPB predictors (AT, PBC, SN) mediated by autonomous motivation (AM) as well as controlled motivation at 1% and 5% significance levels. This reflects that needs satisfaction is a central variable that influences many key mediators (AM, CM, AT, PBC, SN) and eventually affects intention (INT) through several valid paths. Furthermore, compared to controlled motivation (CM), autonomous motivation (AM) is more influential in Self-Determination Theory (SDT), in the context of Gen Z's intention to pursue higher education in Islamic economics, mediated by TPB.

Table 4. 14 Specific Indirect Effect Results

Path	Coefficient	T-value	P-value
AM → AT → INT	0.297	4.961	0.000*

AM → SN → INT	0.078	2.465	0.014**
AM → PBC → INT	0.241	4.451	0.000*
CM → AT → INT	0.059	2.794	0.005*
CM → SN → INT	0.025	2.023	0.043**
CM → PBC → INT	0.032	1.867	0.062***
NS → AM → AT → INT	0.221	4.568	0.000*
NS → AM → PBC → INT	0.180	4.297	0.000*
NS → AM → SN → INT	0.058	2.429	0.015**
NS → CM → AT → INT	0.026	2.611	0.009*
NS → CM → PBC → INT	0.014	1.780	0.075***
NS → CM → SN → INT	0.011	1.909	0.056***
NS → AM → AT	0.562	10.532	0.000*
NS → AM → PBC	0.571	11.692	0.000*
NS → AM → SN	0.463	8.798	0.000*
NS → CM → AT	0.067	2.870	0.004*
NS → CM → PBC	0.046	2.293	0.022**
NS → CM → SN	0.090	3.534	0.000*

*Significant at a 1% significance level ($\alpha = 0.01$)

**Significant at a 5% significance level ($\alpha = 0.05$)

***Significant at a 10% significance level ($\alpha = 0.10$)

Source: Processed by Author (2025)

4.2. Discussion

In this part, the research findings are discussed and explained in relation to the main theories and prior literature. This discussion aims to explain the main reasons that influence Gen Z's decision to study Islamic economics. Following the Theory of Planned Behavior (TPB), Self-Determination Theory (SDT), and the alignment with *Maqasid al-Shariah*, this study tried to understand what influences educational intentions related to Islamic economics.

4.2.1 The TPB (Attitude, Perceived Behavioral Control, and Subjective Norm) Influence on Gen Z's Intention to Pursue Higher Education in Islamic Economics

As the results of path coefficients (Table 4.12) indicate, all the TPB predictors (AT, PBC, SN) are significantly and positively related to the intention of Gen Z to pursue higher education in Islamic economics. Although attitudes towards Islamic economics and perceived behavioral control are significant at a 99 percent confidence level, the subjective

norm is significant at a 95 percent confidence level. This is in line with previous studies that proved that the TPB constructs are the immediate determinants of people's intention to engage in a behavior (Al-Jubari, Mosbah, et al., 2019; Brooks et al., 2017; Hollett et al., 2020; D. Jang et al., 2021; Jena, 2022b; Khan et al., 2023; Kupers et al., 2024), as well as the seminal work about TPB by Ajzen (1991). This study strengthens the position of TPB as a model that reflects the factors that influence an individual's intention to engage in particular behavior.

According to the effect size results (Table 4.11), it is revealed that among the three predictors of TPB, attitude towards Islamic economics is the strongest driver of Gen Z's intention to pursue higher education in Islamic economics. Attitude has a medium effect on Gen Z's intention, while perceived behavioral control has a small-to-medium effect, and subjective norm has a small effect. This finding is supported by previous studies that found an individual's attitude turned out to be the strongest predictor among TPB constructs, or in other words, attitude has a stronger effect on intention than perceived behavioral control and subjective norms (Jaffar & Musa, 2016; Mustari et al., 2024).

This finding indicates an increase in internal awareness and value-oriented orientation of Gen Z. From the perspective of TPB, this implies that Gen Z's intention to pursue higher education in Islamic economics is primarily shaped by how positively the individual feels about Islamic economics or their beliefs about its benefits. This demonstrates the crucial contribution of value-induced persuasion in developing the intentions of education. This is in line with the recent trend in Islamic higher education in Indonesia, where most institutions are more vocational in engaging learners with Islamic values. Yet, in spite of such positive orientation, there still exists a gap between what students appreciate and what the industry is ready to provide. Not only ideological conformity, but also multidisciplinary expertise (e.g., digital literacy, risk management, marketing) is frequently required of Islamic finance, halal industry, and zakat institutions. The real skills requirement may not be known by many students; therefore, they may enter the field driven by motivation and values only and with little practical preparation. This indicates the existence of a serious flaw in the translation of values to employability by the Islamic economics program.

Moreover, the small-to-medium Perceived Behavioral Control shows that Gen Z is sure about success in the sphere, but it is not the primary source of their motivation. This implies that despite the fact that institutional supports may be useful, they might not cause a radical change in intentions. This can also be interpreted as the low barrier to entry into

Islamic economics programs, particularly in state Islamic universities with standardized curricula and subsidized tuition. Nevertheless, although students believe that they can afford the education, their future careers in postgraduate life may be ill-founded in the case that the universities cannot match the training with the real demands of the labor market. Indicatively, although most students said they had access to student organizations, seminars, and Islamic economics competitions, not many may get access to industry-level activities, including Islamic finance products development, fintech compliance, and zakat impact assessment. This gives one a sense of preparedness, not necessarily industry-sensitive preparedness.

In addition, there is still a limited influence of social pressure on Gen Z's intention to pursue higher education in Islamic economics. This could be a sign of more individualist approach to decision-making or lack of encouragement within social groups to the study of Islamic economics as a career. This moderate strength of the Subjective Norms may be explained by the fact that Islamic economics is not a widely accepted career choice in society and in the professional community. In most families and societies, conventional disciplines such as medicine, engineering, or the traditional finance continue to dominate status and career decision making. Also, Islamic economics does not have an equal level of exposure and presence in the industry particularly in rural and suburban areas. This is a factor that leads to the lack of motivation by parents, peers and even educators despite the internal motivations of the students. Social reinforcement is not very strong due to the lack of good role models and career paths in the field and this is in tandem with the low SN scores in this research.

4.2.2 The SDT Influence on Gen Z's Intention to Pursue Higher Education in Islamic Economics through The TPB Model as The Mediator

As stated by Sniehotta et al. (2014), the TPB itself can be a weak predictor of why individuals fail to act on their intentions, particularly when confronted with complex or value-based decisions. Moreover, several researchers underestimate the importance of identifying indirect factors (beliefs) and often do not report the explained variation, which weakens the ability of the theory, evident from a scoping review of pro-environmental behavior studies utilizing TPB (Yuriev et al., 2020). Thus, this study expanded the TPB by incorporating the central aspects of SDT, such as Needs Satisfaction (NS), Autonomous Motivation (AM), and Controlled Motivation (CM), to give a more detailed picture of how Gen Z develops the intention to continue their education in the field of Islamic economics.

Based on the total indirect effect results (Table 4.13), it is evident that all the SDT constructs (NS, AM, CM) have a positive and significant indirect effect on Gen Z's intention. Autonomous Motivation (AM) ($\beta = 0.616$, $p < 0.001$) has the strongest indirect effect on Gen Z's intention among SDT constructs, while Controlled Motivation (CM) ($\beta = 0.116$, $p < 0.001$) has the weakest indirect effect. These findings are consistent with a study conducted by Ren (2024) that found autonomous motivation has a positive effect on attitudes, subjective norms, and perceived behavioral control, which in turn predict research intentions. Although controlled motivation also influences the TPB constructs, the effect is only to a lesser extent compared to AM (Ren, 2024). As for the study conducted by Chan and Hagger (2012), it is also found that autonomous motivation was positively associated with attitudes, subjective norms, and perceived behavioral control, which in turn positively predicted intentions for injury rehabilitation and prevention, as well as controlled motivation. However, the effect of controlled motivation was smaller compared to autonomous motivation (Chan & Hagger, 2012).

The positive and large influence of autonomous motivation implies that students are not choosing Islamic economics because it is instrumental or socially beneficial to them, but because they perceive it as personally important and agreeable to their values. This is in line with the fundamental aspects of SDT, according to which the actions that are motivated by intrinsic objectives, personal approval, or moral purpose are indicative of high-quality motivation. This is not surprising in the Indonesian context, because Islamic economics as a field has heavy spiritual, ethical, and social implications, particularly to students of *pesantren* (Islamic boarding school) or Islamic university background.

Nonetheless, although autonomous motivation is an effective indicator of intention, it is not a determinant of future persistence and employability in the event that the ecosystem lacks clear pathways or outcomes. A large number of the students join the program with the motive of bringing change or contributing to the welfare of the *ummah* or community, but they find themselves in an unemployment market that does not have a clear pathway to careers in Islamic economics, which may result in disappointment after graduation. This mismatch between motivation and the capacity for absorption has to be filled so that students remain active in the field.

Interestingly, controlled motivation also shows a positive and significant effect on Gen Z's intention, although the effect is weaker. This means that not all students are free of the outside demands, i.e., perceived social pressure, institutional prestige, or career security, although these factors do not prevail. Social prestige is not high in the case of Islamic

economics. Islamic economics is not a niche or an ambiguous field like medicine, law, or engineering to many parents and peers. This partly accounts for the lesser influence of Subjective Norms (of TPB) in the overall model. That is, although certain students might be compelled to take this route because they are in an Islamic school or are being driven by family culture, this is an unstable form of controlled motivation because there is no external affirmation or certainty of results. It might result in enrollment, but not commitment over the long term unless it is accompanied by visible success stories, alumni networks, or institutional advocacy.

In the middle, NS ($\beta = 0.511$, $p < 0.001$), which is mediated by TPB constructs (AT, PBC, SN) and SDT constructs (AM and CM), has a strong and significant indirect effect on Gen Z's intention. The importance of satisfaction of basic psychological needs, namely autonomy, competence, and relatedness, shows that students are mostly supported, competent, and related in their learning settings. High autonomy indicates that the students feel free to select Islamic economics, which is usually connected to religious identity or moral orientation. The high level of competence indicates that they think they can do well in this area, perhaps because they have performed well in their coursework, attended seminars, or been members of student organizations. Relatedness is an indication of belongingness, particularly in Islamic communities or peer groups that have similar objectives.

This finding is supported by the theory (SDT) that the more the basic needs (competence, autonomy, and relatedness) of an individual are satisfied, the more a positive psychological state (autonomous motivation) is likely to be experienced, which translates to a greater intention to perform an action (Ryan & Deci, 2000). This means that when the basic needs are fulfilled, it will increase the level of autonomous motivation where people engage in activities willingly, with a sense of volition and alignment with their values. These forms of motivation are linked to greater interest, effort, persistence, and overall welfare. Conversely, the fulfilment of the three basic needs will decrease the level of controlled motivation. This reflects that when the basic needs are not fulfilled, people tend to act due to pressure, guilt, or external rewards (Deci & Ryan, 2008).

This finding is also in line with that of Jang et al. (2021), who indicated that satisfaction of basic psychological needs has a positive effect on self-determined/autonomous motivation to engage in physical activity, which has an effect on intentions to engage in physical activity based on TPB constructs.

However, even though these needs are well addressed in the academic setting, there is a mismatch as one moves to the job market. They tend to lack industry expectations like regulatory knowledge, technological literacy, or interdisciplinary adaptability, which are not always part of the existing Islamic economics curriculum, which is more theoretical-normative. This brings in a very important question: students can have a sense of competence because of high grades or program involvement, but still lack preparation to compete and work in a practical, competitive profession, particularly in Islamic banking, fintech, or public policy.

Furthermore, according to the results of the specific indirect effects (Table 4.14), it is disclosed that there are significant mediated relationships that confirm the explanatory role of an integrated TPB and SDT framework.

1. The Role of Needs Satisfaction (NS) on Gen Z's intention mediated by TPB constructs

The specific indirect effect results (Table 4.14) indicate that fundamental Needs Satisfaction (NS) has positive and significant influences concerning Gen Z's intention to acquire higher education in Islamic economics via 6 distinct pathways. NS which influences AM influences positive attitudes of Gen Z towards Islamic economics and their perceived capability of gaining higher education in Islamic economics and finally influences greatly the intention of Gen Z. The pathway of these indirect effects is $NS \rightarrow AM \rightarrow AT \rightarrow INT$ ($\beta = 0.221, p < 0.001$) and $NS \rightarrow AM \rightarrow PBC \rightarrow INT$ ($\beta = 0.180, p < 0.001$). Moreover, the indirect effect of NS on Gen Z's intention through AM and Subjective Norms (SN) ($NS \rightarrow AM \rightarrow SN \rightarrow INT$ ($\beta = 0.058, p = 0.015$)) is also significant and positive, yet the effect is much smaller than the effects, which are mediated by AT and PBC. This implies that social influence can exist, although not as the main course of influence of need-driven motivation in this case.

Notably, not only AM but also NS could drive an individual's Controlled Motivation (CM) that eventually affects Gen Z's intention through TPB constructs (AT, PBC, SN). Interestingly, the needs satisfaction in this study was discovered to affect controlled motivation positively and significantly, which is contrary to the SDT, which otherwise suggests that needs satisfaction contributes to autonomous motivation and decreases controlled motivation (Deci & Ryan, 2000). This finding may reflect contextual or cultural dynamics where the boundaries between these motivations are less distinct. Individual objectives in collectivist societies, such as in Indonesia, tend to be mixed with societal demands. A study by Chirkov et al. (2003) revealed that in collectivist cultures, the satisfaction of needs and support of autonomy may lead to

autonomous and controlled motivation because the social obligations are culturally internalized. H. Jang et al. (2009) also reported that Korean students had high levels of need satisfaction and autonomy and controlled motivation because of strong social obligations and internalized duties that come along with individual development. Consequently, the need to fulfill relatedness and competence may inherently strengthen the commitments to family, religion, or society, and controlled motives will be more prominent and socially acceptable.

Furthermore, feelings of competence or relatedness may co-exist with some controlled motives, and students may seek to prevent feeling guilty or to be accepted by others and still feel competent and supported. SDT considers motivation as a continuum. People are probably not yet fully autonomously motivated, but in the process of internalizing external values, both autonomous and controlled motives are activated when needs are satisfied.

In some contexts, especially where external expectations are deeply internalized, individuals may experience high needs satisfaction while still being motivated by external pressures. Vansteenkiste et al. (2010) acknowledges that individuals can partially internalize extrinsic motives, that is, needs satisfaction, can still be correlated with controlled regulation (particularly introjected and identified regulation) in early stages of internalization. As an example, a Gen Z student can be self-competent, connected, and somewhat independent in the pursuit of Islamic economics, but still be motivated by parental or community expectations, which results in both high autonomous and controlled motivation.

Through the pathways of $NS \rightarrow CM \rightarrow AT \rightarrow INT$ ($\beta = 0.026$, $p = 0.009$), it is evident that NS significantly affects Gen Z's intention, mediated by CM that shapes Gen Z's positive attitudes towards Islamic economics, even though the effect is much smaller than mediated by AM. The pathways of $NS \rightarrow CM \rightarrow PBC \rightarrow INT$ ($\beta = 0.014$, $p = 0.075$) and $NS \rightarrow CM \rightarrow SN \rightarrow INT$ ($\beta = 0.011$, $p = 0.056$), proves that fulfilling the basic psychological needs could drive an individual's CM that eventually affecting Gen Z's intention through TPB constructs (AT and SN). However, the result is the same: CM plays a weaker role in shaping Gen Z's intention, compared to AM.

These results support the assertion that need satisfaction facilitates the intention largely through pathways that entail AM and positively constructed personal beliefs (attitudes and perceived capability), as substantiating the SDT assertion that

satisfaction of psychological needs facilitates more self-endorsed and internalized motivation (Ryan & Deci, 2000).

2. The Role of Autonomous Motivation (AM) on Gen Z's intention mediated by TPB constructs

Similar to the results of the total indirect effect (Table 4.13), the results of the specific indirect effect (Table 4.14) indicate that AM is the strongest indirect driver of the intention of Gen Z, proving its predictive influence as a mediated variable through AT ($\beta = 0.297$, $p < 0.001$), SN ($\beta = 0.078$, $p = 0.014$), and PBC ($\beta = 0.241$, $p < 0.001$). As indicated in the finding that attitude and perceived behavioral control mediate Gen Z's intention of Gen Z more than subjective norms.

This result indicates that Gen Z's autonomous motivation to pursue higher education in Islamic economics, that based on personal values and interest, is highly aligned with all three TPB constructs. Nevertheless, attitude is the most powerful mediator, followed by the perceived ability of Gen Z. This implies that autonomously motivated students are likely to have an increased sense of belief in the personal value and the possibility of studying Islamic economics.

These findings correspond to the previous studies, which showed that autonomous motivation leads to higher intention through enhanced attitudes and confidence (Chan & Hagger, 2012; Cheng et al., 2022; Hagger et al., 2002; D. Jang et al., 2021; M'Sallem, 2022; Ren, 2024; Wang et al., 2024). This proves the necessity to make Islamic economics meet the values that Gen Z actually supports, like purpose, ethical finance, or contribution to the society development.

3. The Role of Controlled Motivation (CM) on Gen Z's intention mediated by TPB constructs

Unlike AM, CM shows a fairly modest indirect impact on the intention of Gen Z. The particular indirect mediators must have varying degrees of importance to become significant. The most important effect (at a 1% significance level) is CM, which is mediated by AT. This means that extrinsic or controlled motives, including social expectation or guilt avoidance, can only play a minor role in intention and, above all, by influencing beliefs (attitude) and not by enhancing social pressure or norm congruency in the field and making Gen Z more confident.

Such results indicate that CM can have a certain motivational impact, but it fails to create a long-lasting and strong intention. This confirms the idea presented by SDT

that controlled motivation is less durable, and it might not result in self-determined educational decisions (Ryan & Deci, 2000).

In general, the combination of TPB and SDT in this study is justified both by the seminal studies and by the past studies. The motive to study Islamic economics at a higher educational institution is mainly determined by autonomous processes of motivation, which inform the decision-making process of Gen Z about the subject (attitude), perceived ability (PBC), and, to a minor degree, subjective norms. The mediated pathway emphasizes that the intention should be elevated through not only TPB constructs but also through encouraging basic psychological needs and intrinsic values of Gen Z. Messages and activities that emphasize independence, practicality, and self-influence have a better chance of maintaining a long-term interest or desire towards the field.

The SDT results show that students in Islamic economics are very motivated and psychologically supported, yet not necessarily prepared to go to industry. Value-driven learning has a firm base, but a lack of curricular innovation, institutional partnership, and practical exposure can make this motivation not reflect in the concrete career success. To give an example, an intrinsically motivated student of *Maqasid al-Shariah* can still fail in an Islamic bank that focuses more on digital finance or product engineering without the proper tools. The important thing is that it is not only about employability, but also about making sure that motivated, mission-driven youth do not go to waste in neighboring sectors or get demoralized because of not getting what they expected.

4.2.3 The Influence of Alignment with *Maqasid al-Shariah* on Gen Z's Intention to Pursue Higher Education in Islamic Economics

To offer a better picture of how Gen Z formed the intention to pursue higher education in Islamic economics, this study included alignment with *Maqasid al-Shariah* (MS) as a direct predictor of higher education in Islamic economics by Gen Z. In contrast to motivational or belief-based constructs, MS is a value alignment variable, the extent to which people believe that Islamic economics can achieve essential Islamic goals.

As based on the path coefficient results (Table 4.12), the effect of alignment with *Maqasid al-Shariah* on the intention of Gen Z to pursue higher education in Islamic economics is positive and significant, which implies that the higher the levels of alignment an individual perceives between Islamic economics and the values of *Maqasid al-Shariah*, the higher the intention of that individual to pursue higher education in Islamic economics.

These results confirm that *Maqasid al-Shariah* has a major impact on the willingness of Gen Z to get higher education in Islamic economics, especially in the aspect of *Hifz al-Din* (preservation of religion) and *Hifz al-Aql* (preservation of intellect). These two aspects give a good educational background. The spiritual drive to pursue knowledge that is compatible with Islamic values is expressed in *Hifz al-Din* wherein the pursuit of Islamic economics is perceived as a religious duty and a religious devotion. Conversely, *Hifz al-Aql* focuses on intellectual growth, critical thinking, and acquisition of knowledge, which is fostered in the institution of higher learning. The combination of these two points allows understanding why a significant number of respondents reported that they chose their major not only to get a good job but also to serve some greater moral and intellectual end. This highlights the two roles of the education of Islamic economics: to develop the individual and to serve the greater goals of Islamic society.

Such an observation contributes to the argument that value-based alignment can be a unique source of motivation in the decision-making process. It echoes the spiritually rooted decision-making model, according to which people are directed by the higher values of justice, welfare of the society, and religious obligation as the main aspects of *Maqasid* (el-Din, 2013). Besides, the findings can be used to increase the scope of the *Maqasid al-Shariah* outside the legal and policy areas to the field of behavioral intention and education. Although the previous literature has noted the role of *Maqasid* in halal purchase intention and consumer need awareness (Djallel & Khilmy, 2020; Sholihin et al., 2023), this study shows that *Maqasid* alignment also affects the educational behavior of individuals.

In the case of Indonesian Gen Z, who deal with the demands of modernity and religion, the correspondence with the values of *Maqasid* gives them moral certitude and identity alignment in their educational decisions. The importance of *Hifz al-Din* can be viewed as the need to reinforce the knowledge of Islamic teachings and economics in a manner that preserves and advances faith. In the meantime, there is a sense of economic justice, sustainability, and ethical finance in *Hifz al-Mal*. Therefore, Gen Z can view Islamic economics as a profession and a way to carry out Islamic duties and serve society both in material and spiritual ways.

Nevertheless, this finding is also a revelation of a serious conflict: on the one hand, students are spiritually and ethically oriented to the objectives of Islamic economics, and, on the other hand, the institutional and professional environments have not yet implemented the principles of *Maqasid* in practice. Most Islamic financial institutions continue to replicate traditional models with little change, and Islamic social finance

institutions are underfunded and disjointed. Unless the real world reinforces *Maqasid*-compatible objectives, the value-intention-action chain can be broken, resulting in student disillusionment or attrition of the sector.

Thus, the findings have significant implications for Islamic universities and industries. For example, promotional and curriculum materials must emphasize the role of Islamic economics in the direct contribution to the realization of *Maqasid al-Shariah*. Gen Z also seeks a sense of meaning and moral consistency, which can be used to appeal to Gen Z by framing Islamic economics as a professional and spiritual calling. Besides, outreach programs can also be improved by focusing on the way Islamic economics education prepares graduates to serve the community, promote justice, and contribute to an ethical economic system.

CHAPTER V

CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

The purpose of this research was to analyze the determinants of Gen Z to continue higher education in Islamic economics by combining the Theory of Planned Behavior (TPB) with Self-Determination Theory (SDT) and adding Alignment with *Maqasid al-Shariah*. The quantitative research method was adopted, whereby an online questionnaire was issued to Gen Z participants in Indonesia studying or alumni of Islamic economics at higher learning institutions. The analysis of 280 respondents of Gen Z was performed via Partial Least Squares-Structural Equation Modeling (PLS-SEM) to evaluate the direct and indirect variables of the intention of Gen Z to pursue higher education in Islamic economics. The findings of this study provide several important insights into the psychological and value-based motivators that influence the interest of Gen Z in the major of Islamic economics.

1. RQ1: The Influence of the TPB Constructs on Gen Z's Intention

This study has revealed that the TPB can be used to explain the intention of Gen Z to study higher education in Islamic economics. Attitude was the most influential of the three TPB constructs, which shows that positive perceptions and personal value judgments about Islamic economics take the leading role. Perceived behavioral control also had a significant effect and this indicates that being confident about one's ability to succeed is a factor in intention. Conversely, the effect of subjective norm was rather weak, which means that social pressure or peer influence is less important in this respect.

2. RQ2: The Influence of SDT Constructs on Gen Z's Intention through The TPB Model as The Mediator

The model was further enhanced with the incorporation of SDT. In particular, autonomous motivation. The combination of SDT showed that the satisfaction of basic psychological needs plays a significant role in autonomous motivation, which, in turn, influences intention positively through all the TPB elements. The strongest of all variables was the indirect effects of autonomous motivation, which proves that Gen Z is driven by internalized, value-oriented motives as opposed to external pressures. Controlled motivation was less effective and played a minor role in attitude, which supports the fact that self-endorsed reasons are stronger in influencing educational intentions.

3. RQ3: The Influence of Alignment with *Maqasid al-Shariah* on Gen Z's Intention

Moreover, the direct effect of alignment with *Maqasid al-Shariah* on the intention of the Gen Z was positive and significant. This finding reflects that Gen Z perceives Islamic economics as consistent with core Islamic objectives, such as the preservation of religion (*Hifz al-Din*) and wealth (*Hifz al-Mal*), they are more likely to pursue it as a field of study. This establishes the fact that ethical and spiritual fit is a major determinant of educational choices in the case of youth Muslims in Indonesia.

To conclude, this research paper proves that an integration of TPB, SDT, and *Maqasid al-Shariah* model offers a strong framework to interpret the intention formation process of Gen Z. The findings underline the necessity to shift the emphasis in the academic promotion of Islamic economics away to the superficial one to the one that is value-based, motivational, and belief-driven to appeal to future talent in Islamic economics.

There is also a wider structural problem that these findings indicate: the increasing number of graduates in Islamic economics is yet to be matched by an equivalent demand in the labour market. Although Islamic economics programs have been increased in the government and universities, most of the Islamic financial institutions are still conservative in their recruitment practices and tend to favor graduates with hybrid capabilities (e.g., accounting, shariah, finance, and IT). Also, Islamic social finance institutions like BAZNAS and LAZ remain under-funded and not yet institutionalized in order to employ large numbers of graduates. This unbalance is part of the latent risk of under-employment, as motivated graduates are unable to secure suitable positions that correspond to their training in Islamic economics. The results of this research thus emphasize the necessity of closing the educational design and the dynamics of the labor market to guarantee the sustainable development of human capital.

5.2 Implications of The Study

The results of the present study have a number of implications in terms of theory, practice, and policy, especially regarding Islamic economics education and youth behavioral intention. This study provides further insight into the factors that determine the intention of Gen Z to get higher education in Islamic economics by incorporating the TPB, SDT, and the concept of *Maqasid al-Shariah*.

1. Strengthen Value-Driven Campaigns and Messaging

The education providers of Islamic economics ought to develop a communication plan that will emphasize the compatibility between Islamic economics and *Maqasid al-Shariah*. The messages need to focus on the ways that

the study of such a field can lead to religious commitment, ethical finance, and social justice, which are core values that Gen Z seeks in their search for meaning.

2. Foster Intrinsic Motivation through Needs-Supportive Environments

Schools and teachers ought to create learning conditions that encourage students to feel autonomous, competent, and related (the three psychological needs of SDT). This may involve student-centered instruction, mentoring programs, and community involvement that assist the students in internalizing their motivation.

3. Reframe Attitudes and Self-Efficacy Through Curriculum and Experience

The curricula must encourage a good and motivational perception of Islamic economics, its application in the real world, career, and spiritual benefits. Perceived capability can also be enhanced by programs involving early exposure to Islamic economic practices, which would make students more confident about their future.

4. Policy Implications for Islamic Education Development

To the policy makers in Islamic education, particularly in ministries or Islamic education boards, the findings suggest that: they should invest not only in developing curriculum, but also in campaigns that help create awareness about the spiritual and social value of Islamic economics; they should also provide scholarships, outreach programs and collaboration with schools to present Islamic economics as a contribution to the society and national development in line with *Maqasid al-Shariah*; they should also include Islamic economics in high school curricula or extracurricular activities to create early awareness and positive attitudes.

5. Directions for Future Research

Behavioral studies in Islamic economics education are promoted by the combination of SDT and *Maqasid al-Shariah* into the TPB model. This study demonstrates that independent predictors of intention can be based on intrinsic religious-ethical values and not necessarily as a component of attitude or belief. Also, SDT is a useful addition to the TPB in the study of faith-based behaviors, especially in education or development.

5.3 Recommendations

The findings have led to the following recommendations to be made to educators, policymakers, Islamic-based universities, and future researchers.

1. Recommendation for higher education institutions

This study provides valuable information to universities, particularly those that provide an Islamic economics study program. The results of this research, especially the high impact of attitude, autonomous motivation, and consistency with *Maqasid al-Shariah*, indicate that Gen Z students are very purpose-driven, ethically aligned, and intellectually curious when pursuing Islamic economics as a major. In order to take advantage of this inherent interest and turn it into workforce-ready competence, institutions of higher learning have to move beyond the classroom theory and introduce educational interventions that are real-world, mission-driven. These can be:

- a. Exposure to practice by connecting internships with Islamic financial institutions, zakat and waqf institutions, Islamic fintechs, and regulatory agencies such as the Financial Services Authority (OJK) and the National Amil Zakat Institution (BAZNAS).
- b. Business simulations and case-based learning from the perspective of Islamic finance, microfinance, halal industries, or social finance, which enhanced analytical and decision-making skills based on *Hifz al-Aql*.
- c. Service-learning/community-based economic development projects, in which students assist needy communities with Islamic social finance tools (e.g. planning of zakat distributions, Islamic microfinance) are direct fulfillments of *Hifz al-Din*, as students use their knowledge to benefit the community.
- d. Islamic economics bootcamps or certification tracks with National Sharia Council - Indonesian Ulema Council (DSN-MUI), Association of Islamic Economists (IAEI), or *Sharia* fintech networks will provide students with credentials that make them more employable.
- e. Mentorship programs that link students with alumni or practitioners within the Islamic economics ecosystem and improve guidance, role models, and career clarity.

Such practical activities will not only enhance the student learning process but will also meet the increasing need for value-based, professionally skilled human resources in the Islamic economics field. Universities can do this by incorporating both the spiritual aim and technical competency to raise graduates who are not only intellectually qualified (*Hifz al-Aql*) but also morally anchored (*Hifz al-Din*) to add value to the sustainable development of the Islamic economic system.

2. Policy Recommendations for The Future Talented/Experts in Islamic Economics

The national government, especially the Ministry of Religious Affairs, the Financial Services Authority (OJK), the National Development Planning Agency of Indonesia (BAPPENAS), and the National Islamic Finance Committee (KNEKS) should take the centre stage in human capital development. Policymakers ought to consider the introduction of extensive talent development programs like scholarship-to-career pipelines, graduate placement programs in Islamic finance and social finance organizations, and formal mentorship programs.

Moreover, the accessibility of professional certification pathways, particularly those supported by DSN-MUI, can be increased among the students of Islamic economics. These attempts would not only enrich academically but also validate professionally. Over the long term, the creation of a National Human Capital Roadmap of Islamic economics would contribute to the alignment of the university-level output with the national economic and social development goals, particularly in the halal industry, Islamic fintech, and zakat/waqf management.

In addition to the government, the institutions of Islamic economics and industry players should also appreciate their role in developing the future generation of professionals. Rather than waiting to absorb the already made graduates, industry players should collaborate in developing talent with the universities. They can be project-based learning, industry-guided capstone research, short-term internships, or competitions where students design real-life solutions according to *Maqasid* principles, including designing solutions to inequality via zakat innovation or developing inclusive digital finance solutions. Also, the mentorship networks linking professionals and students can facilitate the transition between the classroom theory and work requirements.

3. Future Research

The future study can be conducted on a longitudinal basis to evaluate whether the intention translates to enrolment, and the qualitative study to determine how students internalize *Maqasid* values.

The demand side of Islamic economics talent should also be the future research topic, or rather, the preparedness and needs of Islamic financial institutions, fintech companies, and regulators to absorb graduates of Islamic economics programs. Employer expectations, skill mismatches, and recruitment barriers should also be evaluated in studies so that academic institutions can adjust their curricula accordingly.

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APPENDICES

Appendix 1. Outer Loadings

	AM	AT	CM	INT	MS	NS	PBC	SN
AM1	0.926							
AM2	0.929							
AM4	0.924							
AM5	0.920							
AT2		0.892						
AT3		0.912						
AT4		0.911						
AT5		0.919						
CM1			0.860					
CM3			0.836					
CM4			0.906					
INT1				0.872				
INT2				0.894				
INT3				0.895				
INT4				0.902				
INT5				0.885				
MS2					0.924			
MS4					0.944			
MS5					0.930			
NS1						0.829		
NS2						0.861		
NS3						0.865		
NS4						0.867		
NS5						0.864		
NS6						0.802		
PBC1							0.816	
PBC2							0.910	
PBC3							0.914	
PBC4							0.872	
PBC5							0.881	
SN3								0.927
SN4								0.847

Appendix 2. Construct Reliability and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
AM	0.944	0.944	0.959	0.855
AT	0.930	0.930	0.950	0.826

CM	0.841	0.908	0.901	0.753
INT	0.934	0.935	0.950	0.792
MS	0.925	0.927	0.953	0.870
NS	0.922	0.925	0.939	0.720
PBC	0.926	0.933	0.944	0.773
SN	0.738	0.800	0.881	0.788

Appendix 3. Fornell-Larcker Criterion

	AM	AT	CM	INT	MS	NS	PBC	SN
AM	0.925							
AT	0.836	0.909						
CM	0.538	0.556	0.868					
INT	0.845	0.839	0.527	0.890				
MS	0.765	0.722	0.393	0.716	0.933			
NS	0.744	0.752	0.449	0.773	0.749	0.848		
PBC	0.823	0.799	0.516	0.811	0.679	0.747	0.879	
SN	0.730	0.781	0.536	0.751	0.672	0.719	0.724	0.888

Appendix 4. Cross-Loadings

	AM	AT	CM	INT	MS	NS	PBC	SN
AM1	0.926	0.754	0.475	0.789	0.693	0.669	0.735	0.658
AM2	0.929	0.764	0.440	0.790	0.755	0.722	0.766	0.661
AM4	0.924	0.775	0.481	0.770	0.706	0.688	0.770	0.690
AM5	0.920	0.801	0.595	0.776	0.677	0.672	0.772	0.692
AT2	0.740	0.892	0.422	0.747	0.737	0.728	0.714	0.745
AT3	0.762	0.912	0.604	0.776	0.587	0.657	0.734	0.704
AT4	0.766	0.911	0.481	0.731	0.657	0.685	0.737	0.707
AT5	0.772	0.919	0.513	0.795	0.645	0.665	0.718	0.683
CM1	0.364	0.414	0.860	0.373	0.311	0.322	0.379	0.408
CM3	0.344	0.351	0.836	0.340	0.191	0.263	0.343	0.390
CM4	0.618	0.616	0.906	0.593	0.457	0.516	0.564	0.557
INT1	0.712	0.720	0.438	0.872	0.601	0.667	0.702	0.643
INT2	0.773	0.736	0.518	0.894	0.622	0.670	0.750	0.659
INT3	0.753	0.763	0.481	0.895	0.654	0.745	0.740	0.674
INT4	0.788	0.802	0.386	0.902	0.727	0.723	0.728	0.708
INT5	0.726	0.708	0.532	0.885	0.574	0.629	0.684	0.652
MS2	0.682	0.645	0.307	0.632	0.924	0.691	0.603	0.602
MS4	0.710	0.675	0.357	0.659	0.944	0.690	0.616	0.614
MS5	0.746	0.698	0.431	0.710	0.930	0.713	0.677	0.663
NS1	0.641	0.605	0.284	0.687	0.696	0.829	0.633	0.607
NS2	0.593	0.612	0.335	0.637	0.626	0.861	0.620	0.583
NS3	0.654	0.728	0.439	0.676	0.620	0.865	0.648	0.644

NS4	0.613	0.637	0.336	0.636	0.649	0.867	0.638	0.602
NS5	0.716	0.678	0.407	0.702	0.653	0.864	0.699	0.638
NS6	0.556	0.555	0.467	0.591	0.570	0.802	0.551	0.577
PBC1	0.636	0.588	0.402	0.601	0.554	0.614	0.816	0.538
PBC2	0.817	0.756	0.470	0.807	0.640	0.684	0.910	0.667
PBC3	0.719	0.718	0.393	0.725	0.618	0.680	0.914	0.631
PBC4	0.661	0.642	0.444	0.660	0.535	0.639	0.872	0.649
PBC5	0.761	0.782	0.549	0.747	0.626	0.661	0.881	0.686
SN3	0.759	0.799	0.463	0.772	0.727	0.724	0.725	0.927
SN4	0.502	0.554	0.502	0.527	0.423	0.526	0.536	0.847

Appendix 5. VIF Outer Model

	VIF
AM1	4.500
AM2	4.581
AM4	4.082
AM5	3.906
AT2	2.928
AT3	3.467
AT4	3.431
AT5	3.705
CM1	2.084
CM3	1.996
CM4	1.905
INT1	3.094
INT2	3.581
INT3	3.420
INT4	3.515
INT5	3.306
MS2	3.445
MS4	4.212
MS5	3.321
NS1	2.718
NS2	3.323
NS3	2.993
NS4	3.023
NS5	2.772
NS6	2.208
PBC1	2.175
PBC2	3.565
PBC3	4.265
PBC4	3.246
PBC5	2.893

SN3	1.521
SN4	1.521

Appendix 6. VIF Inner Model

	AM	AT	CM	INT	MS	NS	PBC	SN
AM		2.877					1.408	1.408
AT				3.946				
CM		1.410					1.408	1.408
INT								
MS	2.276	2.416		2.315				
NS	2.276		1.000					
PBC				3.086				
SN				2.871				

Appendix 7. R-squared Results

	R-square	R-square adjusted
AM	0.652	0.650
AT	0.733	0.730
CM	0.201	0.198
INT	0.776	0.772
PBC	0.685	0.682
SN	0.562	0.559

Appendix 8. f-squared Results

	AM	AT	CM	INT	MS	NS	PBC	SN
AM		0.462					1.327	0.627
AT				0.174				
CM		0.064					0.024	0.066
INT								
MS	0.283	0.065		0.035				
NS	0.192		0.252					
PBC				0.143				
SN				0.024				

Appendix 9. Path Coefficient Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
AM -> AT	0.596	0.594	0.065	9.228	0.000
AM -> PBC	0.768	0.767	0.035	21.991	0.000
AM -> SN	0.622	0.623	0.050	12.470	0.000
AT -> INT	0.393	0.391	0.071	5.535	0.000

CM -> AT	0.155	0.154	0.048	3.214	0.001
CM -> PBC	0.103	0.104	0.042	2.477	0.013
CM -> SN	0.201	0.200	0.050	4.054	0.000
MS -> AM	0.473	0.473	0.087	5.432	0.000
MS -> AT	0.205	0.207	0.061	3.364	0.001
MS -> INT	0.135	0.134	0.051	2.622	0.009
NS -> AM	0.390	0.392	0.089	4.401	0.000
NS -> CM	0.449	0.452	0.047	9.581	0.000
PBC -> INT	0.315	0.319	0.068	4.608	0.000
SN -> INT	0.125	0.124	0.049	2.536	0.011

Appendix 10. Total Indirect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
AM -> INT	0.554	0.555	0.051	10.947	0.000
CM -> INT	0.119	0.119	0.029	4.040	0.000
MS -> AT	0.282	0.279	0.052	5.472	0.000
MS -> INT	0.343	0.342	0.057	5.961	0.000
MS -> PBC	0.363	0.362	0.068	5.379	0.000
MS -> SN	0.294	0.294	0.060	4.923	0.000
NS -> AT	0.302	0.304	0.067	4.512	0.000
NS -> INT	0.269	0.272	0.061	4.401	0.000
NS -> PBC	0.345	0.348	0.074	4.668	0.000
NS -> SN	0.333	0.335	0.064	5.198	0.000

Appendix 11. Specific Indirect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
AM -> AT -> INT	0.234	0.233	0.053	4.388	0.000
CM -> AT -> INT	0.061	0.060	0.021	2.881	0.004
MS -> AT -> INT	0.081	0.081	0.028	2.921	0.004
NS -> AM -> PBC -> INT	0.094	0.096	0.031	3.009	0.003
NS -> CM -> PBC -> INT	0.015	0.015	0.008	1.782	0.075
MS -> AM -> AT -> INT	0.111	0.109	0.029	3.776	0.000
NS -> CM -> AT -> INT	0.027	0.027	0.010	2.689	0.007
MS -> AM -> SN -> INT	0.037	0.036	0.017	2.216	0.027
AM -> PBC -> INT	0.242	0.245	0.054	4.456	0.000
CM -> PBC -> INT	0.032	0.034	0.017	1.870	0.062
NS -> CM -> AT	0.069	0.070	0.023	3.005	0.003
MS -> AM -> AT	0.282	0.279	0.052	5.472	0.000
NS -> AM -> AT	0.232	0.234	0.065	3.582	0.000

NS -> AM -> SN -> INT	0.030	0.030	0.014	2.105	0.035
NS -> CM -> PBC	0.046	0.047	0.020	2.297	0.022
MS -> AM -> PBC	0.363	0.362	0.068	5.379	0.000
NS -> CM -> SN	0.090	0.091	0.026	3.539	0.000
MS -> AM -> SN	0.294	0.294	0.060	4.923	0.000
NS -> AM -> PBC	0.299	0.301	0.072	4.181	0.000
NS -> CM -> SN -> INT	0.011	0.011	0.006	1.911	0.056
NS -> AM -> SN	0.242	0.244	0.060	4.034	0.000
NS -> AM -> AT -> INT	0.091	0.092	0.033	2.805	0.005
MS -> AM -> PBC -> INT	0.114	0.115	0.033	3.491	0.000
AM -> SN -> INT	0.078	0.077	0.032	2.468	0.014
CM -> SN -> INT	0.025	0.025	0.012	2.025	0.043

Appendix 12. Q-squared Results

	Q²predict	RMSE	MAE
AM	0.643	0.604	0.424
AT	0.605	0.636	0.458
CM	0.194	0.904	0.725
INT	0.604	0.636	0.488
PBC	0.565	0.665	0.500
SN	0.528	0.693	0.538

Appendix 13. Ethical Clearance



Kementerian Agama Republik Indonesia
Universitas Islam Internasional Indonesia
Jalan Raya Bogor KM. 33.5
Cisalak, Sukmajaya, Depok, Jawa Barat 16416
ethical.clearance@uiii.ac.id
www.uiii.ac.id

RESEARCH ETHICAL CLEARANCE APPROVAL

No: 04/REA/UIII.02/06/2025

Herewith the Universitas Islam Internasional Indonesia (UIII) Research Ethics Committee informs that,

Research Title : Factors Affecting Gen Z's Intention to Pursue Higher Education in Islamic Economics: An Integrated Model of TPB, SDT, and Alignment with Maqasid al-Shariah
Application Number : 150420250001
Institution : Universitas Islam Internasional Indonesia
Faculty : Faculty of Economics and Business
Research Coordinator : M. Luthfi Hamidi, Ph.D.

Has been evaluated in the review meeting on May 16th, 2025.

Based on the results of the review, the UIII Research Ethics Committee has made the decision: **The research with the application number has met the ethical clearance requirements with a period of research from June to August 2025.**

Researchers remain obligated to:

- Submit a new application shall there be amendment to research design or research subject;
- Submit a report when the field research has been completed; and
- Provide information if there is a change in location, research time and/or termination ahead of schedule.

The UIII Research Ethics Committee has the right to conduct monitoring during the research.

Depok, June 5th, 2025
Chairman of UIII Research
Ethics Committee

Drs. M. Rifqi Muna, MDefStu, Ph.D.