

Examining Muslim's Boycott Behaviour toward Online Gambling Products: The Roles of Religious Beliefs, Product Judgment, and Digital Marketing Interactions

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ABSTRACT

This study examines Muslim consumers' boycott behaviour toward online gambling products by integrating religious beliefs, product judgment, and digital marketing interactions within a structural model. Although online gambling is explicitly prohibited in Islamic teachings, its prevalence in Indonesia continues to increase, indicating a gap between religious values and actual consumer behaviour. Using a quantitative approach, data were collected from 310 Muslim respondents in West Java through an online survey and analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM). The results reveal that religious beliefs and product judgment have a significant positive effect on boycott behaviour. Furthermore, digital marketing interactions play a significant mediating role in the relationships between religious beliefs and boycott behaviour, as well as between product judgment and boycott behaviour. These findings indicate that exposure to digital marketing content does not merely influence acceptance of online gambling but can also intensify consumer resistance when the product conflicts with moral and religious values. This study contributes to the literature on Muslim consumer behaviour by highlighting the interaction between moral values, cognitive evaluation, and digital marketing dynamics in shaping boycott decisions toward prohibited products.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis perilaku boikot konsumen Muslim terhadap produk judi *online* dengan mengintegrasikan keyakinan agama, penilaian produk, dan interaksi pemasaran digital dalam suatu model struktural. Meskipun judi *online* secara tegas dilarang dalam ajaran Islam, praktiknya di Indonesia terus mengalami peningkatan, yang menunjukkan adanya kesenjangan antara nilai keagamaan dan perilaku konsumsi aktual. Penelitian ini menggunakan pendekatan kuantitatif dengan pengumpulan data melalui survei daring terhadap 310 responden Muslim di Jawa Barat. Data dianalisis menggunakan *Partial Least Squares-Structural Equation Modeling* (PLS-SEM). Hasil penelitian menunjukkan bahwa keyakinan agama dan penilaian produk berpengaruh signifikan terhadap perilaku boikot. Selain itu, interaksi pemasaran digital terbukti memediasi pengaruh keyakinan agama dan penilaian produk terhadap perilaku boikot secara signifikan. Temuan ini menunjukkan bahwa interaksi pemasaran digital tidak hanya memengaruhi penerimaan terhadap judi *online*, tetapi juga dapat memperkuat resistensi konsumen ketika produk yang dipromosikan bertentangan dengan nilai moral dan agama. Penelitian ini memberikan kontribusi pada kajian perilaku konsumen Muslim dengan menekankan peran interaksi antara nilai moral, evaluasi kognitif, dan dinamika pemasaran digital dalam membentuk perilaku boikot terhadap produk terlarang.

1. Introduction

Boycott behaviour has become one of the important topics in modern consumer behaviour studies [1]. In general, boycott behaviour is understood as a form of consumer protest by refusing to purchase, use, or engage with a product or service due to ethical, social, or religious reasons [2]. In the industrial context, boycott behaviour has strategic implications because it can exert pressure on business actors to adjust their products, marketing strategies, and business policies to

align with prevailing societal norms and values [3]. Thus, boycott behaviour not only represents individual preferences but also serves as a collective instrument that drives changes in industrial behaviour.

From the perspective of Muslim consumers, boycott behaviour carries greater urgency because it is closely related to the principles of halal and haram [4]. Products or services that are classified as haram, such as alcoholic beverages, pornography, and gambling (maisir), are normatively required to be rejected. Under

ideal conditions, strong religious beliefs are expected to encourage Muslim consumers to completely reject such products. However, empirical phenomena reveal a noticeable gap: despite the fact that the majority of Indonesia's population is Muslim, the practice of online gambling continues to increase [5]. However, empirical phenomena reveal a noticeable gap: despite the fact that the majority of Indonesia's population is Muslim, the practice of online gambling continues to increase.

Official data from the *Pusat Pelaporan dan Analisis Transaksi Keuangan* (PPATK) indicate that in the first half of 2025 there were 1 million online gambling players, of whom 71.6% earned less than IDR 5 million. During this period, the total value of top-up transactions reached IDR 99.6 trillion, accounting for 174 million transactions. PPATK projects that the total circulation of funds in online gambling in 2025 could reach IDR 1,200 trillion. This represents a significant increase from IDR 981 trillion in 2024, with the total number of players estimated at 8.8 million, and West Java recorded as the province with the highest number of users and transaction volume. These facts highlight a misalignment between the religious beliefs of the majority of the population and the actual behaviour of a segment of consumers.

Addressing the issues outlined above, this study proposes a state-of-the-art structural model that integrates four main variables: religious beliefs, product judgment, digital marketing interactions, and boycott behaviour. This model is developed based on prior studies which argue that religious beliefs serve as the moral and spiritual foundation shaping Muslim consumers' preferences [6], while product judgment functions as consumers' rational evaluation of a product [7]. However, in the digital era, consumer decisions are influenced not only by religious convictions and rational evaluations, but also by the intensity of digital marketing interactions [8]. The massive promotion of online gambling through social media, online advertising, and other digital platforms has the potential to weaken consumers' consistency in adhering to their religious beliefs. Accordingly, digital marketing interactions are positioned as a mediating variable that bridges the influence of religious beliefs and product judgment on boycott behaviour [9].

Studies on online gambling in Indonesia have been widely conducted from legal, social, and cultural perspectives. Several studies have emphasized the prohibition of online gambling based on Islamic law and its negative consequences [10], [11], [12]. Research findings have also highlighted the social impacts of online gambling, which lead to moral degradation and criminality [13]. Other studies have identified the involvement of university students as a vulnerable group in online gambling practices [14]. Additional research has revealed that advances in

digital technology and modern lifestyles accelerate public exposure to online gambling [15], [16].

Nevertheless, empirical studies that integrate religiosity-related factors, product evaluation, digital interactions, and boycott behaviour remain scarce. In other words, the state of the art of this research lies at the intersection of Muslim consumer behaviour studies, digital marketing, and the literature on boycott behaviour. The novelty offered by this study is reflected in three main aspects. First, this research does not merely highlight the normative prohibition of online gambling, but focuses on the psychological and behavioural mechanisms of Muslim consumers in engaging in boycott behaviour. Second, the digital marketing interactions variable is incorporated into the structural model, providing new insights into how exposure to digital promotions may strengthen or weaken boycott behaviour. Third, this study develops a comprehensive structural model that links religious beliefs, product judgment, and digital marketing interactions as the main predictors of boycott behaviour.

These phenomena form the basis for the formulation of the research problems in this study, which are outlined as follows:

- a. How do religious beliefs influence boycott behaviour toward online gambling among Muslim consumers?
- b. How does product judgment influence boycott behaviour?
- c. What is the role of digital marketing interactions in mediating the effects of religious beliefs and product judgment on boycott behaviour?

The contribution of this research on Muslim consumer behaviour is expected to be significant both academically and practically. From an academic perspective, this study extends the literature on Muslim consumer behaviour by introducing a new perspective on boycott behaviour in the context of haram products within the presence of digital marketing interactions. From a practical perspective, the findings of this study may serve as a foundation for designing digital literacy strategies, strengthening marketing regulations, and enhancing public religious awareness in addressing the challenges posed by online gambling promotions. The urgency of this research lies in the increasing prevalence of online gambling in Indonesia, which has reached transaction values of trillions of rupiah annually while simultaneously involving millions of Muslim consumers as key participants. If this phenomenon is not promptly addressed through an appropriate conceptual model, a growing contradiction may emerge between the religious values held by society and their digital consumption behaviour, potentially leading to moral, social, and economic degradation.

2. Research Method

This study employs a quantitative approach using a survey method, which is considered appropriate for examining the relationships among latent variables within a complex structural model [17]. The model developed in this research focuses on four main constructs: religious beliefs, product judgment, digital marketing interactions, and boycott behaviour. Each variable is measured using a set of indicators formulated based on established theories and prior studies. The selection of a quantitative approach enables the researcher to conduct inferential statistical analyses that provide empirical evidence of the relationships among variables and to test the proposed hypotheses.

The research population consists of Muslim consumers in West Java who consciously reject online gambling products. West Java was selected because, according to reports from the *Pusat Pelaporan dan Analisis Transaksi Keuangan* (PPATK), this province records the highest number of online gambling users and transaction volumes in Indonesia, making it a relevant research setting. The sampling technique employed is purposive sampling, which involves selecting respondents based on specific criteria aligned with the research objectives. A minimum of 200 respondents has been determined to meet the requirements for Structural Equation Modeling (SEM) analysis, or 10 times the number of indicators. This study uses 26 indicators, so the minimum number of respondents is 260 [18]. Data collection was conducted online through Google Forms and social media platforms. This strategy was chosen to reach respondents from diverse socio-economic backgrounds.

The data collected through the questionnaire will undergo a data cleaning process, including checks for response completeness, identification of outliers, and handling of missing values. Only complete and consistent data will be included in further analysis. Data analysis will be conducted using Partial Least Squares-based Structural Equation Modeling (PLS-SEM) with the SmartPLS 4.0 software. PLS-SEM is selected because it is capable of examining relationships among latent variables with both reflective and formative measurement models and is more flexible in handling non-normal data distributions. The SEM analysis is carried out in two main stages.

First, the outer model evaluation is conducted to assess the validity and reliability of the measurement indicators. Validity testing includes convergent validity, assessed through the average variance extracted (AVE), and discriminant validity, evaluated using the Fornell-Larcker criterion and cross-loadings. Reliability is measured using composite reliability and Cronbach's alpha. The measurement instrument is considered acceptable when all indicators have loading

factors above 0.7, AVE values exceed 0.5, and reliability values are greater than 0.7 [18]. Second, the inner model evaluation focuses on analyzing the relationships among latent variables. This evaluation is carried out by examining path coefficients, R-square, Q-square, and effect size (f-square) values. The significance of the relationships is tested through bootstrapping procedures to ensure the stability of the estimated results [18]. This approach provides a robust method for analyzing data in complex research settings and offers in-depth insights into the relationships among the studied variables. By using SmartPLS, the study can determine whether the proposed theory is supported by the collected data and to what extent the relationships among the variables are statistically significant.

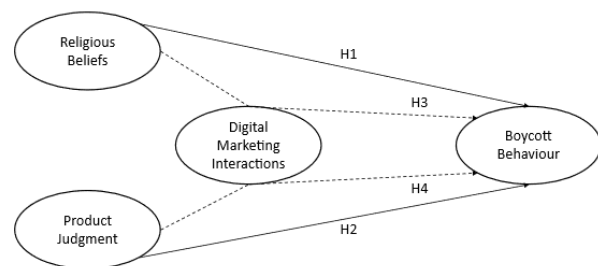


Figure 1. Research Model

3. Result and Discussion

3.1. Respondents' Identities and Experiences

This study involved a total of 310 respondents. Based on gender, 58.1% of the respondents were male and 41.9% were female. In terms of age distribution, the largest proportion of respondents was aged 26–30 years at 38.4%, followed by those aged below 25 years at 25.2% and 31–35 years at 23.2%. Respondents aged 36–40 years accounted for 8.1%, while those aged above 40 years represented 5.2%. This distribution indicates that the sample was dominated by individuals in productive and early-career stages.

Regarding institutional background, 72.9% of respondents were studying or working in institutions that apply Islamic values, whereas 27.1% were affiliated with general institutions. This composition reflects a research context in which moral and religious values may play a significant role in shaping individual perceptions and attitudes. Sources of information about online gambling were relatively evenly distributed. Information obtained from friends or relatives accounted for 26.5%, followed by news or mass media at 24.8% and digital advertisements at 24.8%. Information accessed through social media represented 23.9% of the responses. This pattern suggests that exposure to online gambling information occurs through both interpersonal networks and various media channels

In relation to exposure within the social environment, 37.1% of respondents reported that family members or close friends had been involved in online gambling, while 62.9% stated that no such involvement had occurred in their immediate social circle. These proportions indicate that indirect exposure to online gambling exists among a considerable segment of respondents. This condition may influence awareness and perceptions toward online gambling behavior.

3.2. Outer Model

The outer model was evaluated to assess the validity and reliability of the measurement constructs, namely

RB (Religious Beliefs), PJ (Product Judgment), DMI (Digital Marketing Interactions), and BB (Boycott Behaviour). Convergent validity was examined using indicator loadings and the Average Variance Extracted (AVE). In PLS-SEM, indicator loadings are considered acceptable when they exceed 0.70, indicating that the indicator explains a substantial proportion of the variance of its construct. As shown in Figure 2, all indicators of RB, PJ, DMI, and BB demonstrated loading values above the recommended threshold, suggesting that each indicator reliably represents its corresponding construct.

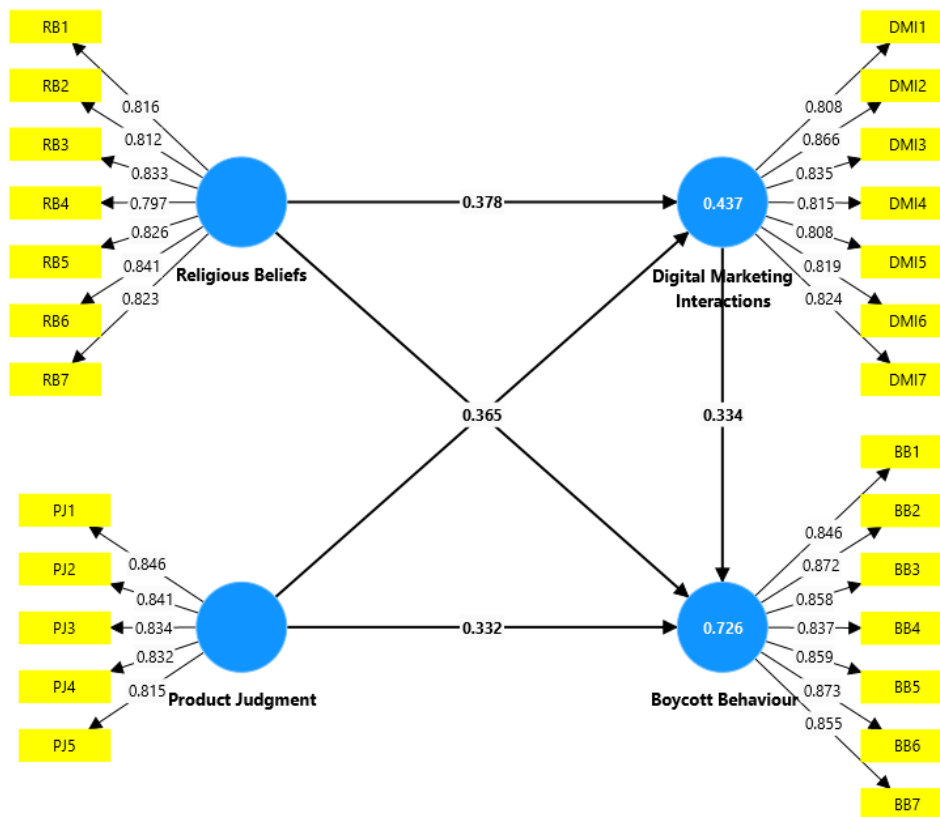


Figure 2. Outer Model

In addition, AVE values greater than 0.50 indicate that a construct captures more than half of the variance of its indicators. The AVE results presented in Table 1 confirm that all constructs meet this criterion, thereby satisfying convergent validity. Discriminant validity was assessed using the Fornell–Larcker criterion and cross-loading analysis. According to the Fornell–Larcker criterion, discriminant validity is established when the square root of AVE for each construct is

higher than its correlations with other constructs. The results in Table 1 show that this condition is fulfilled for RB, PJ, DMI, and BB. The cross-loading results reported indicate that each indicator loads more strongly on its intended construct than on other constructs. These findings demonstrate that the constructs are empirically distinct and measure different conceptual dimensions.

Table 1. Reliability and Validity

	Cronbach's alpha	Composite reliability (rho a)	Composite reliability (rho c)	Average variance extracted (AVE)
BB	0.940	0.940	0.951	0.735
DMI	0.922	0.923	0.937	0.681
PJ	0.890	0.893	0.919	0.695
RB	0.920	0.923	0.935	0.674

Reliability was evaluated using Composite Reliability and Cronbach's Alpha. Values above 0.70 indicate satisfactory internal consistency among indicators within a construct. As reported in Table 1, all constructs exceeded this threshold, confirming that the measurement items consistently measure RB, PJ, DMI, and BB. Based on the results of convergent validity, discriminant validity, and reliability assessments, the measurement model fulfills the recommended statistical standards in PLS-SEM. Therefore, the outer model is considered valid and reliable, and the analysis can be confidently continued to the evaluation of the inner mode

3.3. Inner Model

The explanatory power of the model was assessed using the coefficient of determination (R^2) for the endogenous constructs. In PLS-SEM, R^2 values of approximately 0.25, 0.50, and 0.75 are commonly interpreted as weak, moderate, and substantial explanatory power, respectively. The R-square values indicate the explanatory power of the structural model for the endogenous constructs. The results show that BB has an R^2 value of 0.726 (adjusted $R^2 = 0.723$), suggesting that the exogenous variables explain a substantial proportion of the variance in BB.

The f-square (f^2) values indicate the effect size of each exogenous construct on the endogenous variables in the structural model. The results show that DMI, PJ, and RB each exhibit a moderate effect on BB, with f^2 values of 0.230, suggesting that these constructs make meaningful contributions to the explained variance of BB. Furthermore, PJ ($f^2 = 0.156$) and RB ($f^2 = 0.167$) demonstrate moderate effect sizes on DMI, indicating that both constructs play an important role in explaining variance in DMI. Overall, the f^2 results suggest that the model relationships are substantively relevant, with no negligible effects observed among the reported paths.

3.4. Hypothesis testing

Table 2. Hypothesis Testing

Hypothesis	T Statistics	P Values	Results
H1. RB → BB	8.540	0.000	Supported
H2. PJ → BB	8.619	0.000	Supported
H3. RB → DMI → BB	4.896	0.000	Supported
H4. PJ → DMI → BB	4.783	0.000	Supported

3.4.1. H1: Religious Beliefs → Boycott Behaviour

The results on Table 2 indicate that RB has a significant effect on BB, thus H1 is supported. Stronger RB increases the tendency to boycott online gambling. This finding is consistent with value-based and moral decision-making theories, which argue that deeply internalized beliefs guide behavioural resistance toward products perceived as unethical [19]. Previous studies on religiosity and ethical consumption show that RB strengthens moral judgment and encourages avoidance

of prohibited products [20]. In the context of online gambling, RB functions as a moral boundary that motivates BB. However, some studies suggest that digital normalization may weaken the influence of RB on behaviour. The present results indicate that RB remains a strong determinant of BB despite widespread digital exposure [21].

3.4.2. H2: Product Judgment → Boycott Behaviour

The structural results on Table 2 show that PJ significantly influences BB, indicating that H2 is supported. More negative PJ toward online gambling leads to stronger BB. This result reflects a cognitive evaluation process in which consumers assess the risks and social consequences of a product [22]. Prior research on consumer boycotts emphasizes that negative PJ related to harm, addiction, and societal impact is a key driver of resistance behaviour [23]. While some studies argue that controversial products may still be consumed due to perceived entertainment value, this study demonstrates that negative PJ outweighs such motives, leading consumers to actively boycott online gambling [24].

3.4.3 H3: Religious Beliefs → Digital Marketing Interactions → Boycott Behaviour

RB significantly influences BB through DMI supporting H3. RB shapes how individuals interpret digital marketing content, which subsequently affects BB. This finding suggests that digital marketing does not operate in a value neutral space. Individuals with strong RB tend to critically process online gambling promotions and perceive them as morally conflicting, reinforcing resistance behaviour. Previous studies have shown that exposure to value incongruent digital advertising increases moral dissonance and rejection [25], [26]. In contrast to arguments that frequent digital exposure normalizes gambling behaviour, the present results indicate that DMI amplifies the influence of RB on BB [21], [27], [28].

3.4.4 H3: Religious Beliefs → Digital Marketing Interactions → Boycott Behaviour

The results on Table 2 indicate that DMI significantly mediates the effect of PJ on BB, supporting H4. Negative PJ influences responses to digital marketing interactions, which in turn strengthens BB. This finding supports research suggesting that marketing communications for controversial products may backfire when consumers already hold negative evaluations [29]. Digital promotions of online gambling may be perceived as manipulative or socially irresponsible, intensifying resistance rather than acceptance. While some studies suggest that digital familiarity reduces resistance, the present findings demonstrate that negative PJ, when reinforced through DMI, leads to stronger BB [30].

4. Conclusion

This study finds that religious belief and perceived judgment significantly influence boycott behavior toward online gambling, with moral values and negative evaluations of social consequences driving resistance. Digital marketing interaction plays a mediating role by amplifying these effects, showing that exposure to online gambling promotions can reinforce negative perceptions and strengthen boycott intentions rather than normalize consumption. These findings suggest that digital marketing of controversial products entails ethical and reputational risks and highlight the need for careful regulatory oversight, while also contributing theoretically to the understanding of how moral values, cognitive judgments, and digital communication jointly shape consumer resistance in online contexts. Future research may extend this model by incorporating additional psychological or contextual variables, such as perceived social norms, emotional responses, or self-control, as well as by conducting comparative studies across cultural or regulatory contexts to deepen understanding of how moral values and digital marketing interactions jointly influence resistance toward online gambling.

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