Does Religiosity Matter? A Comparative Study of Online Purchase Intention of Sharia Fashion Products Among Muslim Women

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ABSTRACT

Indonesia is known as the country with the largest Muslim population in the world. Many companies are currently working hard to fulfill customers' primary need, which is fashion, especially for women. On the other hand, companies need to adjust their style in line with customer faith and social norms. Therefore, this research analyzes the effect of customer religiosity, product knowledge, subjective norm, perceived behavioral control, and attitude toward their online purchase intention. The study targeted the respondents who wore Sharia and non-Sharia fashion styles by constructing the Theory of Planned Behavior (TPB) conceptual model, using structural equation modeling partial least square (SEM-PLS) tools. The survey used purposive sampling as the sampling method, and 408 respondents were analyzed using the Likert scale. The result from Muslim women who wear Sharia and Non-Sharia fashion styles respondents shows that subjective norms and perceived behavioral control have significant effects on online purchase intention. In Indonesia, social values have become crucial predictors that could influence consumer behavior. Religiosity seems to have a lesser influence on online fashion choices. Consumers are deterred from choosing Sharia fashion due to negative experiences, low seller reputation and poor product quality. These findings will assist business owners selling the product online to develop a content strategy that uses colorful products, flexible design, and outstanding quality. It is also necessary to provide a detailed video regarding product specifications.

Keywords: Attitude, fashion, Muslim women, online purchase intention, religiosity

INTRODUCTION

People can easily express their personalities using clothing styles (Efremov et al., 2021; Maran et al., 2021). A current study asserts that fashion gives a picture of someone's character. For example, women who identify with urban style tend to be more flexible, creative, casual, and open-minded (Stolovy, 2021). How people dress reveals their taste, lifestyle, inner feelings, and knowledge regarding current trends (de Jong et al., 1976). For Muslim, there are certain regulations in the Quran when internalizing faith in cloth. Muslims must obey the guidelines, and it will affect their consumption behavior (Rahman et al., 2017). Many scholars agree that religion and consumption are inseparable (Khan & Kirmani, 2018).

Religiosity influences people's consumption, especially their fashion style (Aruan & Wirdania, 2020). Studies related to fashion purchasing behavior have shown that people's level of religiosity is a significant factor that contributes to determining people's intention to purchase products (Bukhari et al., 2020; Rahman et al., 2017; Wang et al., 2020). On the other hand, there are also some inconsistent findings related to the relationship between religiosity and customer purchase intention, which means this concept needs to be clarified whether customers' level of religiosity affects their intention to buy clothes directly or indirectly (Nickerson et al., 2023).

Numerous studies state that religious people tend to have low intentions for fashion (Kusumawati et al., 2019). Physical appearance is only partially crucial for people with a high level of religiosity. It means that fashion is contrary to the religion's teachings. Some religions explicitly state how people should dress up (Almila, 2020). Islam commonly asserts that Muslim women must dress modestly and wear reserved attire (Kamarulzaman & Shaari, 2020). In *The Quran* (2015), Surah An-Nur verse 31 states that women should obey specific criteria: "lower their gaze and guard their chastity, and not to reveal their adornments except what normally appears. Let them draw their veils over their chests. Let them not stomp their feet, drawing attention to their hidden adornments." Thus, the consumers might come up with a question: How do they present their self-concept while obeying the Quran?

The discussion topic on how Muslims should dress up is quite interesting. Moreover, the data shows an increasing trend in the Muslim fashion clothing market. In 2019, the Muslim fashion industry was valued $277 billion, estimated to grow at a 5-year of 2.4% to reach $311 billion by 2024 (*State of The Global Islamic Economy Report 2020/21*, 2020). The upward trend is not solely dependent on sales but also on the diversification of appearances, hues, patterns, and styles, which becomes a clue of the transition from modesty to modern (Shirazi et al., 2021).

Furthermore, a report by the Pew Research Center (2015) states that the Muslim population is predicted to become the largest majority community in the world in 2050, with Indonesia having the

third-largest number of Muslims in the world (242 million; Stirling, 2024). In the marketing context, such a trend could potentially affect the fashion industry in the future, particularly in Asia. Thus, designers, marketers, professionals, business owners, and other players must watch this opportunity.

This study investigates the impact of customer religiosity and product knowledge on their online purchase intention, especially for Muslim women, by incorporating the Theory of Planned Behavior (TPB). However, as far as our knowledge goes, no empirical research has been conducted in Indonesia that combines religiosity and product knowledge with TPB to elucidate customers' online purchase intention. This study is also eager to identify whether the differences between women who wear Sharia and Non-Sharia clothes affect attitudes. If so, the findings can become references to predict future purchasing by looking at the type of clothes that they wear. Marketers and designers also would benefit from this research's findings in creating programs directly for the target market, specifically Muslim women.

LITERATURE REVIEW

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) is the concept that examines the factors that may influence people's behavior, especially the intention to do something. The contributing factors that built TPB are subjective norms, attitude, and perceived behavioral control (Ajzen, 1991).

Furthermore, TPB is the development concept of the Theory of Reasoned Action (TRA), which also analyzes the consumers' attitude-behavior (Farid et al., 2023). Attitude toward a product means how people react toward products or services. Subjective norm refers to the community values that affect consumers' behavior. Then, the intention to purchase means a person's motivation and willingness to engage in particular conditions. Concerning technological advances, intention is also happening online (Awal et al., 2023). Since online platforms simplify consumers' buying process (Kraiwanit et al., 2023), there are some stimuli created by business owners to trigger customers' online purchase intention (Peña-García et al., 2020). Subsequently, perceived behavioral control means the degree of ease or difficulty in performing the behavior.

Prior studies revealed that TPB had been effectively investigating consumers' motives in various contexts, specifically on crowdfunding services (Kazaure et al., 2020), fashion (Kusumawati et al., 2020), cosmetics (Najib et al., 2022), luxury goods (Ma et al., 2021), religiously product (Mortimer et al., 2020), electronic products (Silalahi et al., 2021), halal food (Kaur et al., 2023), and green hotel selection (Wang & Zhang, 2021). TPB framework has also been applied in various contexts, such as in developing countries like Indonesia (Gunawan et al., 2022), Malaysia (Uthamaputhran et al., 2021), and Thailand (Watakakosol et al., 2021).

In the focal context, we applied TPB to assess the antecedents of online purchasing intention for women's fashion products. TPB framework commonly used attitude, subjective norm, and perceived behavioral control as independent variables. We extended the TPB model by adding product knowledge and religiosity as crucial antecedents of online purchase intention. Product knowledge encompasses factual information about the product and people's beliefs toward the product. By comprehending customer knowledge, researchers and marketers can examine which product characteristics will likely lead to consumers' perceptions. Meanwhile, religiosity refers to personal beliefs influencing their motivation to engage in a specific action. In terms of purchasing Sharia products, analyzing consumers' religiosity will determine whether individuals' internal motivation can effectively shape their intention to purchase products online. Moreover, some studies revealed that product knowledge and religiosity proved to play an important role in predicting consumer purchase intention (Mortimer et al., 2020; Nurhayati & Hendar, 2020). Therefore, we argue that these new variables are essential to be evaluated in this study.

Attitude (ATT) and Online Purchase Intention (OPI)

Attitude refers to a holistic appraisal carried out by an individual towards a specific concept, which can be either cognitive or affective (Peter & Olson, 2016). Ajzen (1991) explains that attitude is a personal

product evaluation. In online purchase intention for women's fashion products, attitude represents the individual's positive or negative perception of the act (Lee & Chow, 2020). A recent study showed that consumers' attitudes toward fashion quality, price, style, fit, trend, and shopping experience are more valued than other aspects (Cairns et al., 2022). Accordingly, online stores should keep an eye on style, fit, trend, and shopping experience, which represent outstanding product quality. Prior studies found that attitude strongly correlates with consumers' purchase intention (Farid et al., 2023; Folkvord et al., 2021; Pandey & Yadav, 2023). Various platforms, such as e-commerce and social media, can facilitate online transactions anytime and anywhere. Since attitude becomes one of the contributors to consumer willingness to purchase online, the hypothesis would be:

H1: Attitude significantly correlates with online purchase intention of Muslim women's fashion styles.

Subjective Norm (SN) and Online Purchase Intention (OPI)

Subjective norms refer to social values influencing someone to make specific decisions (Singh et al., 2022). Ajzen (1991) explains that subjective norm refers to individual feelings of social pressure to perform any behavior. Social values are also defined as personal perceptions toward pressure and expectations given by the community (Tseng et al., 2022). If social values are internalized into someone's behaviors, it could motivate them to comply

with other people's views. Ethnic, religious, and even family habits influence Muslim purchasing activity in fashion. In online purchasing for women's fashion products, subjective norm represents the degree to which consumers will resist or support in the face of social pressure, such as family or friends (Salim et al., 2022). Accordingly, the subjective norm is considered an essential factor that reflects the social environment toward online purchasing for women's fashion products.

A previous study by Hasbullah et al. (2016) and Khoa (2023) stated that subjective norm effectively influences online purchase intention. Besides, Farid et al. (2023) found that subjective norms do not significantly influence purchase intention. Thus, subjective norms become crucial in purchasing Muslim women's fashion (Hasyim, 2022; Ma et al., 2021). Based on the description, the researcher presents the following hypothesis:

H2: Subjective norms are significantly related to the intention to purchase Muslim women's fashion styles online.

Perceived Behavioral Control (PBC) and Online Purchase Intention (OPI)

Perceived behavioral control (PBC) refers to the degree of someone's perceived beliefs in performing the behavior of interest, which is either easy or difficult (Ajzen, 1991). Perceived behavioral control can become essential in influencing someone's behavior (Fishbein & Ajzen, 2005). In online purchasing for women's fashion products, perceived behavioral control

can be as individuals' rationalization when purchasing the products and their ability to use information based on the conditions where they are located (Salim et al., 2022). The dimensions of perceived behavioral control that possibly limit consumers to act are control beliefs, power of control beliefs, and technology (Ajzen, 2005). The prior studies used perceived behavioral control to identify factors that may affect consumers to purchase specific products (Govaerts & Olsen, 2023). However, there are no inconsistent findings regarding the influence of PBC on online purchase intention. Farid et al. (2023) found that there is no significant effect of PBC on intention to purchase products in Bangladesh, while Peña-García et al. (2020) discovered that perceived behavioral control (PBC) has a substantial impact on customers' online purchase intentions. Consequently, we proposed the following hypothesis:

H3: Perceived behavioral control is significantly related to the online purchase intention of Muslim women's fashion styles.

Product Knowledge (PK) and Attitude (ATT) on Online Purchase Intention (OPI)

Product knowledge is a process of identifying a product's characteristics or attributes, the functional benefit of product usage, and customer value achievement over the product (Peter & Olson, 2016). The other views state that customer knowledge is about perception, which includes before and after using the product (Kotler & Keller,

2016). Customers use their knowledge to find the right product (Muadzin & Lenggogeni, 2021). Consumers' knowledge about a product will influence their decision-making process (Nurhayati & Hendar, 2020; Wardana & Widowati, 2021). In the context of purchasing Sharia women's fashion clothes, every Muslim is required to buy the products that are allowed or permitted in Islamic law. Sharia fashion for women means the material quality and style of the products should be approved by Islamic teachings (Aruan & Wirdania, 2020). Previous scholars also found that product knowledge significantly influences attitudes and consumers' purchase intentions (Millatina, 2022; Tseng et al., 2022). On the other side, scholars also found that product knowledge significantly affects consumers' purchase intention (Nurhayati & Hendar, 2020; Sun & Wang, 2020). Thus, the hypotheses that we proposed can be:

H4: Product knowledge has a significant relationship with attitude.

H5: Product knowledge is significantly related to online purchase intention of Muslim women's fashion styles.

Religiosity (RE) and Attitude (ATT) on Online Purchase Intention (OPI)

There are numerous definitions and conceptualizations of religiosity. Alam et al. (2011) stated that religion is a way of life that forms a set of behaviors. People who engage so much with religion could have a high level of religiosity (Tennakoon & Lasanthika, 2018). They would use religious beliefs as a reference in an activity (Cornwall et al., 1986). On the other hand, Delener (1990) noticed that religiosity is a degree of belief in any specific values held and practiced by an individual. Many studies discuss people's religiosity (Clayton & Gladden, 1974; Cornwall et al., 1986; de Jong et al., 1976).

Scholars agree that religiosity is not only depicted in what a person believes but also revealed in what he/she does. In this regard, the RE construct is multidimensional, and the way to measure religiosity is known as 5D religiosity (Glock, 1962). Aruan and Wirdania (2020) adopted five dimensions of religiosity, where ideological, ritual, intellectual, consequential, and experiential are measured. In the context of purchasing Sharia women's fashion products, religiosity refers to an individual's motivation intensity to fulfill the requirements of religion when buying fashion products (Ustaahmetoğlu, 2020). Consumers with high levels of religiosity have less flexibility and tolerance for their consumption; the opposite situation occurs for those who possess low levels of religiosity (Delener, 1990).

Prior studies revealed that religiosity is a crucial predictor of consumers' purchase intention. A notable study by Kaur et al. (2023) emphasized that religiosity can influence people's purchase intentions when it comes to the sale of halal products in countries where the Muslim population is the majority. Marketers should strategize their advertising of halal products while considering individuals' religiosity. Alotaibi and Abbas (2023) also stated that religiosity

can affect green purchase behavior. Spiritual well-being contributes to individual motivation to purchase green products. In contrast, a study by Ratnasari et al. (2023) revealed that religiosity weakened the influence of attitude on people's intention to buy luxury cars. Thus, investigating religiosity in Sharia fashion products is crucial, as fashion is often assumed to be fashionable, which somehow does not align with Islamic teachings. Moreover, analyzing people's religiosity toward attitude and purchase intention is also needed due to inconsistent findings in the field conducted by some researchers (Nickerson et al., 2023; Ratnasari et al., 2021; Yaakop et al., 2021). Therefore, those empirical findings adopt the hypotheses below.

H6: Religion has a significant relationship with attitude.

H7: Religiosity is significantly related to the intention to purchase Muslim women's fashion styles online.

The research framework is presented in Figure 1.

METHODS

Data Collection Procedure

This research employed a descriptive cross-sectional study examining the outcome's exposure using a cross-sectional approach (Akram et al., 2023). The data were collected from Indonesia's Muslim women for three months and analyzed using PLS software.

Sample Size and Respondent Profile

A survey was carried out by distributing an online questionnaire to the respondents. The participants involved in this research were Indonesian Muslim women who dressed in Sharia and Non-Sharia fashion styles. The respondents were selected based on purposive sampling, consisting of several criteria, such as having experience purchasing fashion products online. The sample collection is based on the Maximum
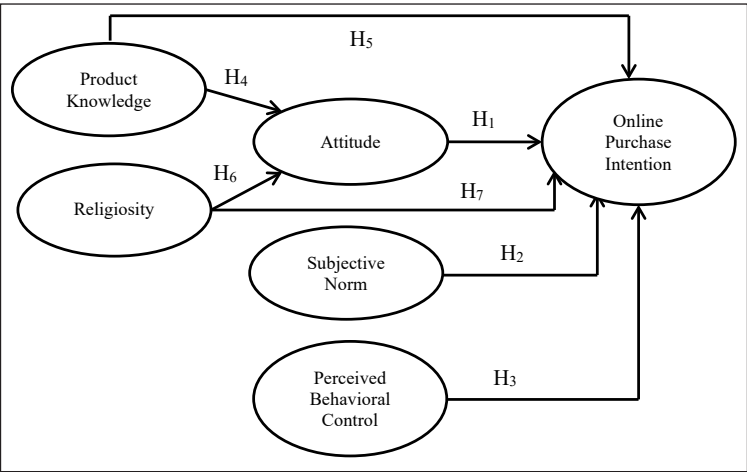

Figure 1. Research framework

Likelihood (ML) estimation, which suggests that the sample size is between 100 and 200 (Ghozali, 2017). The study involved large samples with more than 200 respondents.

On the first page of the questionnaire, the respondents were asked two models of fashion style, Sharia and Non-Sharia, as a stimulus, followed by demographic questions and the purchasing behavior of the respondents. For the variable questionnaire, the respondents were asked to answer the question using a five-point Likert scale with different levels of agreement (1 = strongly agree, 5 = strongly disagree). The survey was conducted in Central Java and DI in Yogyakarta Province, where many students and urban people stay to study and work. The online questionnaire was distributed using Google Forms through several social media platforms, including WhatsApp, Instagram, and Telegram, from 13 April to 5 June 2023, and it obtained as many as 487 respondents.

Measurement

Some researchers adopted measurement indicators in this study. Attitude indicators were adopted from Rausch and Kopplin (2021) and Zhao et al. (2019). Subsequently, subjective norm indicators were adopted from Gundala et al. (2022) and Islam et al. (2022). Perceived Behavioral Control indicators were adopted from Islam et al. (2022) and Sun and Wang (2020). Online purchase intention indicators were adopted from Li et al. (2025) and Lu and Chen (2021). Moreover, product knowledge indicators were adopted from Rakib et al.

(2022) and Sun and Wang (2020). Lastly, religiosity indicators were adopted from Aruan and Wirdania (2020).

Statistical Data Analysis

SmartPLS is used to perform Structural Equation Modeling (SEM). Complex cause-and-effect relationship models can be estimated using the partial least structural equation modeling (PLS-SEM) method (Cepeda-Carrion et al., 2019). Higher-order constructs and complex conceptual models with mediation can also be assessed with contrasting covariance-based approaches (Peng & Lai, 2012). The validity analysis in this study was justified by looking at the value of the loading factor or Confirmatory Factor Analysis (CFA). Achmad et al. (2021) stated that if the loading factor of the indicator is greater than 0.7, the questionnaire item is valid. The reliability testing was identified by looking at the value of Cronbach's alpha. The construct is reliable when the value is greater than 0.7, classified as excellent or consistent (Achmad et al., 2021). Hypothesis testing in this study used the Structural Equation Modeling (SEM) approach, which is processed by Smart-PLS software.

RESULT

Data Analysis

Smart-PLS software was utilized to analyze the partial least squares structural equation (PLS-SEM). Prior studies revealed that PLS-SEM suits explorative research and target prediction (Uzir et al., 2023). The analysis method is also flexible regarding

non-normal data and sample size. Therefore, this study used SmartPLS to assess the hypotheses. The analysis started with a measurement test and was continued with a structural model test.

Demographic Characteristic

Data in Table 1 displays the demographic profile of respondents. A total of 478 participants were initially collected, but only 450 (92% of the total respondents) were eligible for analysis as they did not meet the specified criteria. All respondents identified as Muslims, and 37 were removed from the analysis. They were found to possess other religions and identified as male. In addition, we utilized the Mahalanobis distance to assess the presence of outliers. A significant test at $p < 0.001$ was conducted for statistical validity and outlier detection (Garson, 2016). This process identified 42 outliers, which were removed, resulting in

a final sample of 408 responses for further examination.

All the respondents were female, and most were in the 20–25 age group (63.24%). Respondents with educational backgrounds from Senior High School and Bachelor's were dominant (48.04% and 46.08%, respectively). Students (34.31%) and private sector employees (33.28%) were the two categories who filled out the form the most. Subsequently, the frequency of fashion purchases using online platforms was found to vary. 36.76% of the respondents purchased 3–5 times a year, while 27.70% only purchased less than three times a year. Besides, 16.42% purchased fashion by online platforms 6–8 times a year, and the rest purchased more than eight times yearly (19.12%). In contrast, the respondents only put a small portion of their money into purchasing fashion products monthly, less than Rp 300.000 or equivalent to 62.01%.

Table 1
Profile of respondents

Demographic Variables	Frequency	Percentage
Gender		
Male	0	
Female	408	100
Age (years old)		
< 20	68	16.7
20–25	258	63.24
26–30	56	13.73
31–35	9	2.21
36–40	7	1.72
Above 40 years old	10	2.45
Religion		
Islam	408	100
Others	0	

Table 1 *(continue)*

Demographic Variables	Frequency	Percentage
Education Background		
Junior High School	6	1.47
Senior High School	196	48.04
Bachelor	188	46.08
Master	18	4.41
Occupation		
Student	140	34.31
University Student	38	9.31
Private Sector Employee	95	23.28
Entrepreneur	36	8.82
Public Servant	11	2.70
Others	88	21.57
How Many Times Do You Purchase Fashion Product Online in a Year?		
Less than 3 times	113	27.70
3–5 times	150	36.76
6–8 times	67	16.42
More than 8 times	78	19.12
How Much Money Did You Spend on Purchasing Fashion Products Online in a Month (currency: Rp)?		
Less than 300.000	253	62.01
300.001–500.000	113	27.70
500.001–700.000	28	6.86
700.001–1.000.000	8	1.96
More than 1.000.000	6	1.47
Type of respondents*		
Sharia respondent	134	32.84
Non-Sharia respondent	274	67.16

Note. *Sharia respondents refer to women who wore Sharia clothes, while Non-Sharia respondents refer to women who wore Non-Sharia clothes

Measurement Model

According to Achmad et al. (2021), assessment of validity testing involves the evaluation of the average variance extracted value (AVE) and factor loading. The outer loading value should exceed 0.7, and the AVE value should surpass 0.5 to accomplish convergent validity. As seen in Table 2, outer loading for all items is above the benchmark value of 0.7. Also, all constructs' average variance extracted value (AVE) value was 0.608–0.694 or greater than 0.5. Therefore, as the outer and AVE values in this study met the threshold recommended by Achmad et al. (2021), all constructs under investigation also met the criteria for convergent validity. Additionally, an assessment of internal consistency in this study was conducted by

Table 2
Measurement model

Constructs	Items	Outer Loadings	Cronbach's Alpha	Composite Reliability	AVE
Subjective Norm	SN3	0.758	0.867	0.904	0.655
	SN4	0.839			
	SN5	0.783			
	SN6	0.883			
	SN7	0.777			
Attitude	ATT2	0.806	0.892	0.915	0.608
	ATT3	0.784			
	ATT4	0.771			
	ATT5	0.843			
	ATT6	0.711			
	ATT7	0.738			
	ATT8	0.798			
Product Knowledge	PK4	0.848	0.853	0.901	0.694
	PK5	0.836			
	PK7	0.826			
	PK8	0.821			
Perceived Behavioral Control	PBC1	0.760	0.919	0.936	0.676
	PBC2	0.753			
	PBC3	0.835			
	PBC4	0.870			
	PBC5	0.855			
	PBC6	0.821			
	PBC7	0.851			
Online Purchase Intention	OPI1	0.835	0.904	0.927	0.680
	OPI2	0.870			
	OPI3	0.867			
	OPI4	0.762			
	OPI5	0.884			
	OPI7	0.718			
Religiosity	RE3	0.774	0.817	0.879	0.645
	RE4	0.816			
	RE5	0.814			
	RE6	0.807			

Note. SN = subjective norm, ATT = attitude, PK = product knowledge, PBC = perceived behavioral control, OPI = online purchase intention, RE = religiosity

Table 3
Discriminant validity testing using (Heterotrait-Monotrait) HTMT

Construct	1	2	3	4	5	6
1. Attitude						
2. Online Purchase Intention	0.713					
3. Perceived Behavioral Control	0.669	0.660				
4. Product Knowledge	0.806	0.510	0.549			
5. Religiosity	0.597	0.528	0.669	0.484		
6. Subjective Norm	0.836	0.702	0.694	0.677	0.616	

analyzing the values of Cronbach's alpha (CA) and composite reliability (CR). High internal consistency shows that items in the construct are strongly linked. The data in Table 2 shows that the values of CA and CR for all constructs in this research were above the proposed value of 0.7, indicating that the items in the construct are consistent.

The evaluation of discriminant validity was conducted by examining the value of the Heterotrait-Monotrait (HTMT). As posited by Avkiran and Ringle (2018), the value of HTMT should not exceed the value of 0.90 to satisfy the requisite conditions of discriminant validity for the measurement model. As evidenced in Table 3, the value of the HTMT for all constructs is below 0.9, indicating that this study does not present any issues pertaining to discriminant validity.

Structural Model

The next assessment for the structural model is the evaluation of multicollinearity. The values of the variance inflation factor (VIF) of all variables (PBC, PK, ATT, SN, RE) in this study were lower than 0.5, which means that there is no multicollinearity issue (Achmad et al., 2021). Subsequently, the

model fit was analyzed by evaluating the value of Standardized Root Mean Square Residual (SRMR; Henseler et al., 2016). The data shows that the SRMS value in this research was 0.086. The value is lower than its threshold of 0.09, which means the model is reasonably fit (Hair et al., 2014).

Assessment of significance for every path proposed in this research is by looking at the p-value and T-value. The direct effect between the independent and dependent variables is significant if the *p*-value is < 0.05 and the T-value is > 1.96. Table 4 shows the outcome that ATT has a substantial positive effect on OPI for women who wore Non-Sharia clothes but no significant effect for Sharia-concerned women. Hence, H1 is supported only by Non-Sharia fashion wearers. It was also found that SN substantially influences OPI for Non-Sharia ones but has no significant effect on Sharia fashion wearers. Thus, H2 is only supported for respondents who are categorized as wearing Non-Sharia clothes. On the other hand, the data from Table 4 show that PBC on OPI and PK on ATT are significant for Sharia and Non-Sharia fashion styles. Therefore, H3 and H4 are supported. In addition, PK does not

Table 4
Hypothesis testing

	Non-Sharia Clothes Wearer					
	Direct Effect	**Path-Coefficient**	**Standard Error**	**T value**	**P value**	**Decision**
H1	ATT→OPI	0.336	0.079	4.252	0.000	Supported
H2	SN→OPI	0.228	0.068	3.367	0.001	Supported
H3	PBC→OPI	0.268	0.070	3.851	0.000	Supported
H4	PK→ATT	0.597	0.040	14.925	0.000	Supported
H5	PK→OPI	-0.068	0.069	0.989	0.323	Not supported
H6	RE→ATT	0,271	0.042	6.454	0.000	Supported
H7	RE→OPI	0.044	0.055	0.806	0.421	Not supported
	Sharia Clothes Wearer					
	Direct Effect	**Path-Coefficient**	**Standard Error**	**T value**	**P value**	**Decision**
H1	ATT→OPI	0.121	0.136	0.889	0.375	Not supported
H2	SN→OPI	0.107	0.114	0.937	0.349	Not supported
H3	PBC→OPI	0.315	0.129	2.446	0.015	Supported
H4	PK→ATT	0.750	0.051	14.726	0.000	Supported
H5	PK→OPI	-0.111	0.107	1.035	0.301	Not supported
H6	RE→ATT	0.088	0.059	1.486	0.138	Not Supported
H7	RE→OPI	0.160	0.085	1.875	0.061	Not supported

Note. SN = subjective norm, ATT = attitude, PK = product knowledge, PBC = perceived behavioral control, OPI = online purchase intention, RE = religiosity

significantly affect OPI, which means that H5 is not supported. Furthermore, RE was found to have a significant positive effect on ATT only from Non-Sharia fashion wearers, which supports H6. RE was also found to have no significant effect on OPI, which does not support H7. Sharia and Non-Sharia have similar responses that do not support H5 and H7.

The other necessary test is evaluating the coefficient of determination (R2) to assess how far the model could explain the construct (Achmad et al., 2021). This research explained 0.561%, or 56.1%, of the ATT construct and 0.514%, or 51.4%, of the OPI construct.

DISCUSSIONS

This study investigates the online purchasing intentions (OPI) determinants of Muslim fashion products among Indonesian women using the Theory of Planned Behavior (TPB) and additional variables, including religiosity and product knowledge. The research revealed a significant effect of attitude (ATT) on OPI. However, it is important to note that the effect was limited to respondents classified as Non-Sharia fashion-style wearers. This finding is consistent with the study conducted by Farid et al. (2023), Folkvord et al. (2021), Kuswati et al. (2021), and Pandey and Yadav (2023).

The respondents who preferred Non-Sharia fashion styles had a positive attitude toward purchasing Shariah-compliant fashion products online. They still wear Non-Sharia fashion styles because wearing them requires more consideration and acceptance from their friends and family (Aruan & Wirdania, 2020). Therefore, they maintain their positive attitude as an implicit desire. In contrast, the respondents who wore a Sharia fashion style show that the relationship between ATT and OPI is insignificant. This means that some external factors affect negative attitudes towards buying Sharia products. Kusumawardani and Purniasari (2021) found that consumers probably need more research on the product's quality and attributes before purchasing the product. As the competitiveness among sharia fashion designers increases, fashion designers tend to create new designs that are more innovative, creative and materialistic. Kusumawati et al. (2020) found that people not inclined toward innovative fashion and materialistic tendencies will refuse to buy Sharia products over the Internet. Consumers' attitudes towards fast-moving goods fluctuate depending on the current trend (Setyawan et al., 2023).

Subsequently, respondents who adhered to the Non-Sharia fashion style demonstrated that subjective norm (SN) influences OPI considerably. It indicates that the purchasing intention of Non-Sharia fashion styles among respondents in Indonesia is still influenced by their social grouping, particularly in relation to friends and family. This finding is also consistent

with the results of studies conducted by Hasbullah et al. (2016), Khoa (2023), and Salim et al. (2022), which indicated that SN has a significant effect on OPI. Conversely, respondents who wore Sharia fashion styles demonstrated an insignificant effect between SN and OPI. The findings indicate that the purchasing behavior of Sharia fashion-style respondents in Indonesia is not influenced by their surrounding values or social groupings. Sharia fashion style wearer in Indonesia prioritize their beliefs over community values. This finding is consistent with the research conducted by Kobylińska (2022), which found that SN is not statistically significant on OPI.

However, it was unexpectedly discovered that PBC considerably impacted OPI among respondents who adhere to the Sharia fashion style and those who do not. This finding suggests that Muslim women in Indonesia aspire to fulfill their religious obligations, which include adhering to a Sharia-compliant fashion style. Although, at this time, Non-Sharia respondents wore a fashion style that the Quran did not recommend, they expressed a desire to change this in the future. Furthermore, respondents indicated that they have complete control over their online purchasing intentions regarding Sharia fashion products. Similarly, the relationship between PK and ATT significantly influences Sharia and Non-Sharia respondents, suggesting that the level of consumer understanding regarding product quality shapes the attitude of respondents. The results are consistent with the findings of Tzeng and Ho (2022),

who posited that increasing consumers' knowledge leads to a more positive attitude towards products. This finding suggests that the quality and features of a product influence people's perception of it. In online purchasing, consumer reviews also emerge as a crucial predictor of attitudes in the early stages of purchasing decision-making. Setyawan et al. (2019) found that consumers' trust will also affect the overall business performance. Additionally, women with extensive employment experience tend to possess greater bargaining power in household purchasing decisions (Ang & Lai, 2023).

This study also found that PK has no significant effect on OPI. Sharia and Non-Sharia respondents revealed the same result. It differs from studies conducted by Millatina (2022), Sun and Wang (2020) and Tseng et al. (2022), which stated that consumers' knowledge of a product would have a positive influence on their willingness to purchase. It occurred because Muslim women in Indonesia are very selective when purchasing fashion products online. As online platforms provide review columns, product ratings, and testimonials, consumers tend to be more aware of product quality. Poor quality and unrealistic prices will reinforce people's concern about not purchasing Sharia fashion styles online. Zhu et al. (2020) found that when the review of a product is negative, high-quality online reviews do not affect satisfaction or purchase intention.

The next point of discussion is to analyze the relationship between RE and ATT. This study revealed that RE has a

significant relationship with ATT only from Non-Sharia respondents, while Sharia fashion wearers found no significant relationship. The result obtained from Non-Sharia fashion style wearers supports previous findings by Yaakop et al. (2021), who stated that religiosity significantly influences consumer attitudes. This result demonstrates that religiosity may influence the online purchase of fashion products through online platforms. As a rule, as stated in the Quran, Muslim women should wear Sharia fashion style, and their level of religiosity becomes a critical predictor of their behavior. Conversely, Sharia fashion style wearers do not show a positive relationship because their attitudes are not shaped by their beliefs but by the quality of the products and reviews.

In addition, we evaluated whether RE is an effective predictor variable for OPI. However, we found that Sharia and Non-Sharia fashion style wearers found no significant correlation between the two. This result is inconsistent with a previous study conducted by Alotaibi and Abbas (2023) and Kaur et al. (2023), which found that religiosity significantly influences purchase intention. It can be surmised that the level of religiosity could not affect consumers' buying intention on Sharia fashion style in Indonesia. Moreover, other aspects can influence individual purchasing behavior online, such as consumers' trust and account credibility. Indiani et al. (2024) stated that customer trust is crucial to encourage online purchase intention. Online retailers are also essential to ensure that customer expectations are met or exceeded.

CONCLUSION

The Muslim fashion industry is a significant sector in Indonesia, holding considerable potential for boosting economic growth. Although there are many researchers conducted on consumers' OPI toward Muslim women's fashion, to our knowledge, study on Sharia Muslim women's fashion products is so limited that no systematic study on analyzing the Theory of Planned Behavior (TPB) with RE and PK and comparing two different consumers' background has not been done yet. Therefore, we extended the TPB framework by incorporating RE and PK. Structural equation modeling (SEM) was employed to determine the factors that impact consumers' OPI towards sharia-compliant fashion products for women within the Muslim community. Particularly, it was found that Non-Sharia consumers could be converted as Sharia fashion style buyers if they found such fashion style is a new norm for others. Creating colorful products and flexible designs while still within religious standards is necessary.

Besides, women Sharia consumers would not purchase Sharia products because of bad experiences such as low ratings, poor quality, no detailed product explanation, and bad comments. The findings have the potential to assist fashion companies catering to Muslim women in enhancing the quality of their products, implementing fair pricing strategies, and establishing effective marketing campaigns. As per the result of this study, detailed and real information regarding the product also influences Sharia and Non-Sharia consumers to purchase products online.

Managerial Implications

Given that PBC is a considerable predictor of OPI for consumers following Sharia principles, women Muslim fashion companies' advertising content should focus more on product quality. Since the Sharia fashion style is often perceived as old-fashioned, boring (limited color variant), and low quality, women Muslim fashion companies suggested creating more colorful products, excellent quality, and reasonable pricing while still obeying the Quranic guidelines. Once women consumers feel that wearing the Sharia fashion style could also be flexible, fun, trusted quality, and good ratings and reviews, they might be more willing to buy Sharia fashion style products online (Ye et al., 2022). This study also reported that PK has a significant effect on ATT. Therefore, it is necessary to introduce the product quality through real video or live streaming, as it such efforts will enhance companies' sales (Zhou & Tian, 2022).

This study found that SN and PBC are significant on OPI for the Non-Sharia women's fashion styles category. Sharia fashion companies should create advertising content emphasizing being Sharia in terms of fashion style as a norm in today's society, as the willingness to purchase relies on the value of the opinion of people close to them. Moreover, being Sharia-compliant does not mean it should be old-fashioned, but it also can be colorful and fun.

Theoretical Implications

The main theoretical implication of this study lies in the inclusion of PK and RE when analyzing OPI for Sharia products

among Muslim Women. Our results showed that PK and RE were found not to be Non-Sharia significant predictors of OPI for Sharia and Non-Sharia fashion Muslim wearers. When it comes to online, consumers will have limitations in seeing the actual product quality, as the pictures and videos only appear on the digital platform. The study by Zhu et al. (2020) confirmed that negative product reviews on online platforms will reduce consumers' probability of being satisfied and having purchase intention.

Furthermore, to the best of our knowledge, this study is one of the few that addresses the effect of PK and RE on OPI under the Theory of Planned Behavior (TPB) framework. This research also provides a valuable contribution to the theory by comparing two types of respondents, including Muslim women who wore Sharia and Non-Sharia fashion clothes. A study by Aruan and Wirdania (2020) also reported that the level of religiosity corresponds with the type of clothes consumers wear. On the other hand, this research also provides a valuable contribution by extending the Theory of Planned Behavior (TPB) by incorporating PK and RE (Ajzen, 1991; Mortimer et al., 2020; Nurhayati & Hendar, 2020). It also confirmed that TPB is still relevant for predicting the behavior of Muslim women consumers when it comes to Sharia fashion products.

Limitations and Future Research Suggestions

This research has revealed limitations that provide possibilities for future research.

First, this study is limited to investigating unspecific Sharia fashion-style products. Future research encouraged the choice of specific products. Subsequently, the comparison between the products endorsed by fashion experts or influencers and those that did not use advertising efforts can also be explored in future research. Second, this study collected 68 respondents under 20 without parental consent. Although a declaration form states that the data is for research purposes only and includes individual consent, obtaining parental consent from respondents is substantial. Future studies should consider collecting data with individual and parental consent. Lastly, this study only investigated consumers' online purchase intention using the Theory of Planned Behavior (TPB) with additional variables. Future studies may consider other theories, such as stimulus-organism-response (SOR), and marketing mix.

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