

## **THE INFLUENCE RELIGIOSITY, LIFESTYLE, PRICE, AND FASHION TRENDS ON MUSLIM FASHION PURCHASE DECISIONS (A CASE STUDY OF GENERATION Z IN MEDAN CITY)**

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### **Abstract**

This study aims to analyze the influence of religiosity, lifestyle, price, and fashion trends on Muslim fashion purchasing decisions by Generation Z in Medan City. The method used is a quantitative approach with SEM-PLS analysis techniques through SmartPLS 4 software and involving 100 respondents. The results show that religiosity, lifestyle, and fashion trends have a significant influence on purchasing decisions, while price does not show a significant influence. The  $R^2$  value of 57.3% indicates that the model can explain more than half of the variation in purchasing decisions. This finding reflects that Gen Z prioritizes religious aspects and lifestyle over price considerations, which is in line with the principles of consumption in Islamic economics namely, orientation towards needs, ethical values, and compliance with sharia.

Keywords: Muslim fashion, religiosity, lifestyle, price, fashion trends, purchasing decisions

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### **INTRODUCTION**

According to the publication of Medan City in Figures 2025 (released by the Medan City Statistics Agency on February 28, 2025), the population of Medan City is approximately 2,528,065 people, with Generation Z (aged 15–29 years) reaching almost 644 thousand people, which is approximately 25% of the population. Based on the publication of Medan City in Figures 2025 from the Medan City Statistics Agency (released on February 28, 2025), the total population of Medan City is recorded at 2,528,065 people. From the available age structure, it is found that approximately 70% of the population is in the productive age (15–64 years). By referring to the national proportion of Generation Z (born 1997–2012) of 27.94%, the estimated number of Gen Z in Medan City in 2025 is approximately 700,000 people (approximately 25–28% of the total population). Muslim fashion is a set of tools to enhance one's appearance in accordance with Islamic teachings (Hasan & Hamdi, 2022). Islam is a very strict religion with rules regarding appearance for Muslims. The Muslim fashion industry in Indonesia continues to grow along with increasing public awareness of clothing styles that comply



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with Islamic law. This growth is not only seen from an economic perspective but also as part of the halal economic ecosystem promoted by the government.

Religiosity is an internal factor that plays a significant role in determining Muslim fashion choices. A person's religious beliefs can influence consumer preferences for products that align with Islamic teachings (Mansyuroh, 2020). Currently, Muslim fashion has transformed into part of a modern lifestyle that combines elements of spirituality, aesthetics, and creativity (Glock & Stark, 1965). Islamic microfinance institutions do not apply the usury system and prioritize efforts to be fair to their customers (Zuhrinal, 2022). Based on the perceptions and reasons expressed by the lecturers in answering the questionnaires distributed by the researchers, the integration of knowledge that is seen and implemented by the lecturers is carried out in a dialogical manner that views the relationship between humans and their God, namely the form of views and understandings of science that are open and appreciate the types of knowledge that exist proportionally by not leaving the critical nature of academics and Islam. The text (Islam) and the context (Science) are placed on an equal footing, respecting each other's position (Muhammad Yafiz, 2023).

Generation Z's lifestyle is also influenced by technological advances and access to digital information. The fear of missing out (FOMO) phenomenon drives them to follow lifestyle trends that develop on social media. The economic activities carried out by the community are inextricably linked to the individual's culture (Kamilah, 2022). This has given rise to the phenomenon of a consumerist lifestyle. The digital education as we know it today generally places more emphasis on transactions or buying and selling processes and markets that occur in cyberspace or the internet. The definition of digital education is the use of the internet in social and education activities (Imsar, 2023). Namely the behavior of excessively purchasing or using goods/services without considering real needs, benefits, and their impact on finances or spirituality. This lifestyle is in stark contrast to Islamic values, which emphasize simplicity (al-qana'ah), justice, and social responsibility in consumption (Hafidhuddin, 2002).

Price is the amount of money consumers pay to obtain a product or service and its accompanying benefits (Kotler & Keller, 2016). In the context of consumer behavior, price is viewed not only as an exchange value but also as an indicator of product quality. Consumers, particularly Generation Z, are highly price-sensitive due to their limited purchasing power but still desire stylish and high-quality products. Consumer behavior is a behavior shown by consumers in finding, buying, using, evaluating, and spending the products and services they expect to satisfy their daily needs (Muhammad Yafiz, 2020). Generation Z, as Muslim fashion consumers in Medan, possesses unique characteristics influenced by religiosity, a consumerist lifestyle, price sensitivity, and an interest in fashion trends. However, a growing gap exists between religiosity and consumer behavior. Rapidly changing fashion trends often outweigh religious considerations, limited purchasing power makes price a significant factor, and a lifestyle influenced by social media tends to encourage impulsive buying. This situation creates

uncertainty as to which factors most influence Gen Z's Muslim fashion purchasing decisions. Therefore, research is needed to examine the influence of these four factors.

Given the complexity of this phenomenon, it is crucial to examine the extent to which religiosity, lifestyle, price, and fashion trends influence Muslim fashion purchasing decisions among Generation Z in Medan. This research is expected to contribute both academically and as practical input for those in the Muslim fashion industry. This study also references several relevant previous studies to strengthen the theoretical foundation and compare approaches and results. For example, research by Mulyani Rizki and Defatrian (2021) found that religiosity has a positive and significant influence on Muslim fashion purchasing decisions. These findings indicate that the higher a person's religiosity, the more likely they are to purchase clothing that aligns with religious teachings.

Research by Risnaini Nasution and Indah (2022) in Medan City showed that lifestyle has a positive and significant influence on Muslim clothing purchasing decisions among adolescents, even having the greatest influence compared to price and fashion trends. In verse Al-A'raf: 29, this teaches the importance of clothing that covers the aurat, but also emphasizes that the best clothing is the clothing of piety, which means modesty and simplicity. There is also verse QS. Al-Baqarah: 279 about this verse emphasizes justice in economic transactions and pricing, to prevent practices that are detrimental to one party. And this underscores the importance of the principles of justice and honesty in pricing, as well as avoiding hoarding or unfair monopoly practices which reads;

فَإِنْ لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ وَإِنْ تُبْتِغُوا فَلََكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ ﴿٢٧٩﴾

fa il lam taf'alû fa'dzanû biḥarḃim minallâhi wa rasûlih, wa in tubtum fa lakum ru'ûsu amwâlikum, lâ tadhlimûna wa lâ tudhlamûn.

Meaning: If you do not carry it out, know that there will be a (terrible) war from Allah and His Messenger. However, if you repent, you are entitled to the principal of your wealth. You have not done wrong (harm) and you have not been wronged (harmed).

Although various studies have addressed the factors influencing consumer purchasing decisions, most previous research has been partial, focusing on only one or two variables, such as price or fashion trends, and often neglecting the dimensions of religiosity and Islamic lifestyle, especially in the context of Islamic economics. Furthermore, research on Muslim fashion consumer behavior among Generation Z, particularly in local areas like Medan City, remains very limited. Few studies have examined these four variables in an integrated manner using an Islamic economics approach and using the SEM-PLS method to comprehensively understand the relationships between the variables.

## RESEARCH METHODS

This study uses a quantitative method with an associative approach to analyze the relationship between variables. The study population is Generation Z Muslim fashion users in Medan City. Because the exact population size is unknown, a non-probability sampling technique with a purposive sampling method was used, namely selecting respondents based on certain criteria. The criteria used were individuals born between 1997 and 2012 who had used Muslim fashion in the last six months. Data were collected online through a Google Form questionnaire, and the sample size was determined using the Lemeshow Theory formula (Hair, et al.).

$$n = \frac{Z^2 \cdot p \cdot (1 - p)}{d^2}$$

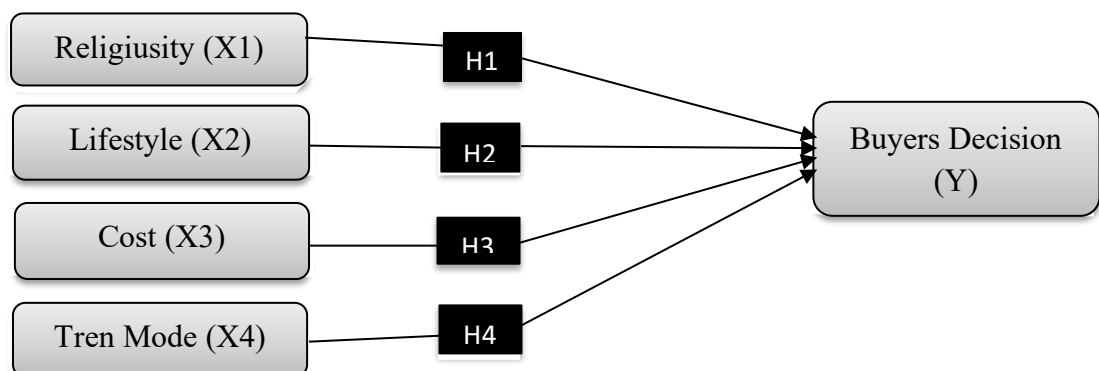
Where: n = minimum number

: Z = confidence level (1.96 or 95%)

: p = estimated proportion in the population (e.g., 0.5 if unknown)

: d = margin of error (desired precision, usually 0.5 or 5%)

This study used primary data obtained directly from respondents through a questionnaire. The measurement scale used was a Likert scale, with respondents from Generation Z Muslim fashion consumers in Medan. Data analysis was conducted using the Structural Equation Modeling (SEM) method based on Partial Least Squares (PLS), including validity and reliability tests, and structural model testing (path coefficient) to determine the relationships between variables. The relationships between variables are explained as follows:



**Picture 1. Framework**

This study involved four main variables, each measured through five statements. The research location focused on Medan City. The questionnaire instrument was developed based on a literature review relevant to the research topic. All variables were measured using a 5-point Likert scale, designed to gauge respondents' level of agreement with each statement. The scale consists of five levels:

Kategori	Skor
Strongly Agree	5
Agree	4
Quite Agree	3
Don't Agree	2
Strongly Disagree	1

**Table 1. Skala Likert**

## RESULT AND DISCUSSION

### 1.Respondent Identity

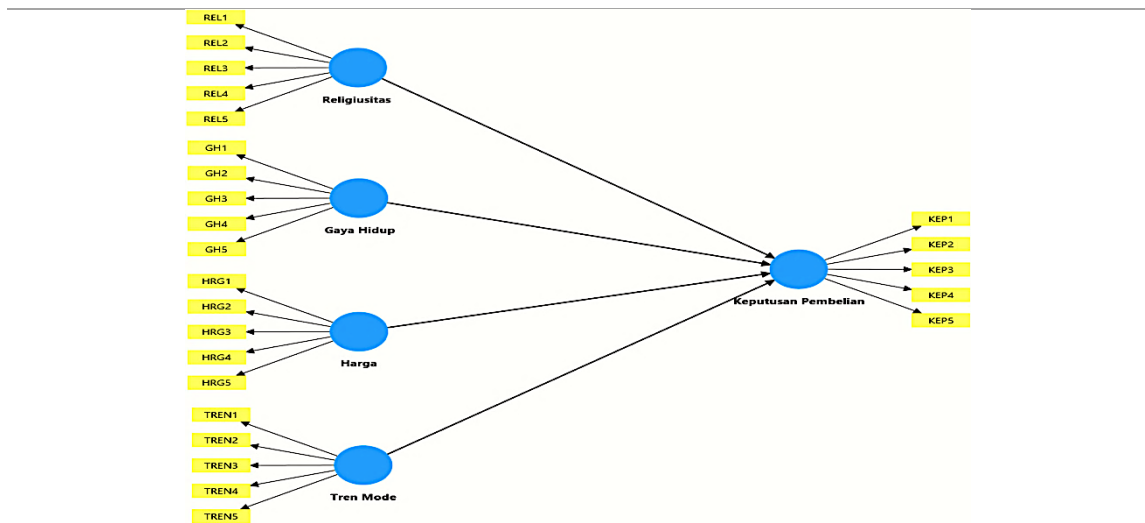
This study involved 100 Generation Z respondents who had used Muslim fashion in the past six months. 25.7% were male and 74.3% female, indicating a predominance of female respondents. Ninety-five percent of respondents reported having or currently using Muslim fashion, while 5% did not. This indicates that the level of Muslim fashion use among Gen Z in Medan City remains quite high.

However, it is important to further examine whether these purchasing decisions align with Islamic values, are not consumptive, and contribute to the formation of religious identity. Therefore, this study not only evaluates the factors influencing purchasing but also considers the spiritual and social aspects of Muslim fashion use among the younger generation.

### 2. Statistical Test Analysis Results

#### Inferential Analysis

Inferential analysis was used to draw conclusions from the sample data regarding the population. This study used SmartPLS 4 software with the Partial Least Squares (PLS) approach within the variance-based Structural Equation Modeling (SEM) method. PLS is used to identify and analyze the relationships between latent constructs in a research model, while SEM is used to test causal relationships between variables. Model testing consists of two stages: 1) Outer Model, to assess the validity and reliability of indicators, 2) Inner Model, to evaluate the strength and significance of the relationships between latent variables. Figure 2 shows the latent variable model that will be analyzed in this study.2019).



**Picture 2.** Latent Variable Research Model

### 3. Outer Model

The outer model evaluates the relationship between latent variables and indicators to ensure the validity and reliability of the instrument. The three main tests in the outer model are Convergent Validity, Discriminant Validity, and Construct Reliability.

#### Convergent Validity

Convergent validity is measured through the Loading Factor value, which indicates the correlation between the indicator and the variable. An indicator is considered valid if it has a value above 0.70 or at least 0.60 (Wiyono, 2020). Indicators with values below the standard must be removed.

Table 2. Outer Loading Results of the Convergent Validity Test, Phase 1

Instrumen	Religiusity	Lifestyle	Cost	Tren Mode	Buyers Decision	Information
REL1	0.766					Valid
REL2	0.850					Valid
REL3	0.891					Valid
REL4	0.858					Valid
REL5	0.885					Valid
LF1		0.794				Valid
LF2		0.716				Valid
LF3		0.738				Valid
LF4		0.835				Valid
GH5		0.785				Valid
CST1			0.774			Valid
CST2			0.779			Valid
CST3			0.769			Valid
CST4			0.764			Valid

CST5	0.598	Invalid
TREN1	0.811	Valid
TREN2	0.901	Valid
TREN3	0.862	Valid
TREN4	0.856	Valid
TREN5	0.889	Valid
BD1	0.589	Invalid
BD2	0.841	Valid
BD3	0.829	Valid
BD4	0.854	Valid
BD5	0.747	Valid

**Source :** Author's Processing 2025

In the first testing phase, the price variable (value 0.598) and the purchasing decision variable (value 0.598) had loading factor values below 0.60 and therefore had to be removed. After removal, the second testing phase was conducted.

Table 3. Outer Loading Results of Phase 2 Convergent Validity Test

<b>Instrument</b>	<b>Religiosity</b>	<b>Lifestyle</b>	<b>Cost</b>	<b>Tren Mode</b>	<b>Buyers Decision</b>	<b>Information</b>
REL1	0.766					Valid
REL2	0.850					Valid
REL3	0.891					Valid
REL4	0.858					Valid
REL5	0.885					Valid
LF1		0.794				Valid
LF2		0.716				Valid
LF3		0.738				Valid
LF4		0.835				Valid
LF5		0.785				Valid
CST1			0.774			Valid
CST2			0.779			Valid
CST3			0.769			Valid
CST4			0.764			Valid
TREN1				0.811		Valid
TREN2				0.901		Valid
TREN3				0.862		Valid
TREN4				0.856		Valid
TREN5				0.889		Valid
BD2					0.841	Valid
BD3					0.829	Valid
BD4					0.854	Valid
BD5					0.747	Valid



Source : Olahan Penulis, 2025

In the second phase of testing, all indicators for the variables religiosity, lifestyle, price, fashion trends, and purchasing decisions had Loading Factor values  $>0.6$ , thus being declared valid and supporting the construct validity of the measurement model.

#### Average Variance Extracted (AVE)

The estimated Average Variance Extracted (AVE) values shown in Table 4 are used to measure convergent validity. A variable is considered valid if the AVE value is  $>0.5$  (Ghozali, 2021).

Table 4. Average Variance Extracted (AVE) Test Results

Variable	Average Varaince Extracted	Information
Religiusity	0.725	Valid
Lifestyle	0.600	Valid
Cost	0.644	Valid
Tren Mode	0.746	Valid
Buyers Decision	0.696	Valid

Source : Authors Processing 2025

The AVE values for religiosity (0.725), lifestyle (0.600), price (0.644), fashion trends (0.746), and purchasing decisions (0.696) all had values  $>0.50$ , thus all variables were declared valid.

#### Discriminant Validity

Discriminant validity ensures that each construct measures distinct and non-overlapping variables. This is tested using the Fornell-Larcker test. If the square root of the AVE for all variables is greater than the correlation between the other variables, then it can be declared discriminant valid (Savitri et al., 2021).

Table 5. Results of the Fornell-Larcker Test and Square Root of the AVE

Variable	Lifestyle	Cost	Buyers Decision	Religiusity	Tren Mode	Information
Lifestyle	<b>0.774</b>					Valid
Cost	0.430	<b>0.802</b>				Valid
Buyers Decision	0.726	0.386	<b>0.834</b>			Valid
Religiusity	0.667	0.546	0.616	<b>0.851</b>		Valid
Tren Mode	0.618	0.232	0.513	0.291	<b>0.864</b>	Valid

Source : Authors Processing, 2025

Based on the table above, the AVE root value for all variables is greater than the correlation between the other variables (lifestyle 0.774, price 0.802, purchasing decisions

0.834, religiosity 0.851, fashion trends 0.864), so all variables are declared discriminant valid.

#### Construct Reliability

Reliability is measured using Cronbach's Alpha and Composite Reliability values, which evaluate the internal consistency of the indicators within a construct. If both values are greater than 0.7, the construct is considered to have good reliability and can be trusted to measure the intended variable (Wiyono, 2020).

Table 6. Composite Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Information
Religiusity	0.904	0.929	Reliable
Lifestyle	0.834	0.882	Reliable
Cost	0.818	0.878	Reliable
Tren Mode	0.915	0.936	Reliable
Buyers Decision	0.853	0.901	Reliable

Source : Authors Processing, 2025

The analysis results show that all variables (religiosity, lifestyle, price, fashion trends, and purchasing decisions) had Cronbach's Alpha and Composite Reliability values above 0.70, thus indicating good reliability.

#### Inner Model

The inner model in PLS-SEM evaluates the relationships between latent variables through three main aspects: R-Square, Hypothesis Testing, and Effect Size to assess the strength and significance of the relationship.

#### R-Square (R<sup>2</sup>)

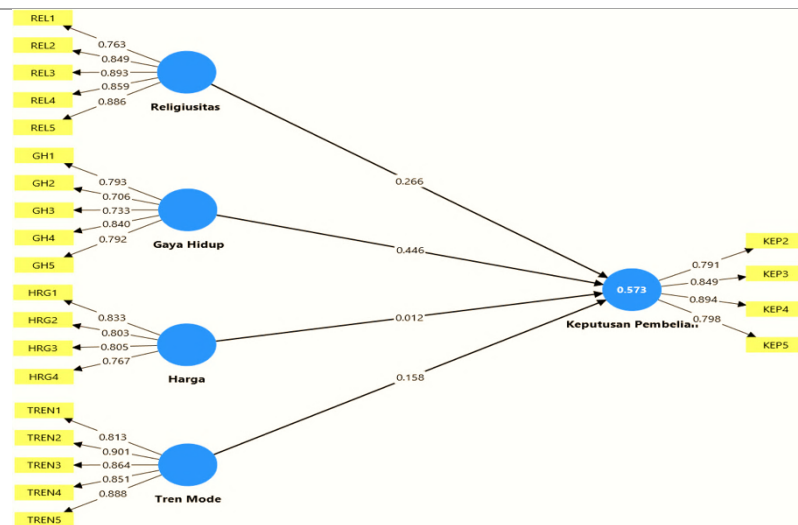
The R-Square in PLS-SEM indicates how the research variables relate to each other. An R-Square value <0.25 indicates weak, while 0.26-0.50 indicates moderate, 0.51-0.75 indicates strong, and 0.76-0.99 indicates very strong (Ghozali, 2021).

Table 7. Results of the R-Square Test (R<sup>2</sup>)

Variabel Dependen	R-square	R-square adjusted
Buyers Decision	0.573	0.555

Source : Authors Decision, 2025

The R<sup>2</sup> value in this study is in the strong category, indicating that the independent variables are able to explain 57.3% of the variability in purchasing decisions (the dependent variable). This indicates that the model has good predictive power. Figure 2 presents the PLS-SEM algorithm output, showing the R<sup>2</sup> value and the original sample estimate from this research model.



**Picture 3.** Output Model PLS SEM Algorithm

### Hypothesis Testing

Significance testing in the PLS-SEM approach uses bootstrapping techniques to assess the extent to which the relationship between latent variables is statistically significant.

**Table 8.** Path Coefficient Bootstrapping Results for Significance Test

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T statistics	P values	Information
Religiosity → Buyers Decision	<b>0.266</b>	0.264	0.123	<b>2.127</b>	<b>0.015</b>	Accepted
Lifestyle → Buyers Decision	<b>0.446</b>	0.435	0.136	<b>3.265</b>	<b>0.001</b>	Accepted
Cost → Buyers Decision	<b>0.012</b>	0.027	0.082	<b>0.143</b>	<b>0.443</b>	Rejected
Tren Mode → Buyers Decision	<b>0.158</b>	0.162	0.101	<b>1.556</b>	<b>0.060</b>	Rejected

**Source :** Authors Processing, 2025

Based on the analysis, lifestyle and religiosity variables were shown to have a positive and significant influence on Muslim fashion purchasing decisions, as indicated by a lifestyle P-value of 0.001 (below 0.05) and a T-statistic of 3.265 (above 1.96). Conversely, price and fashion trends did not show a significant influence, thus concluding that lifestyle and religiosity are the main factors influencing purchasing decisions, while price and fashion trends are not determining factors in this context.

### Effect Size

Effect Size ( $f^2$ ) indicates the magnitude of a variable's influence. A value  $<0.02$  indicates a very small effect, 0.02–0.15 indicates a moderate effect, and  $>0.35$  indicates

a large effect (Savitri et al., 2021). The higher the value, the stronger the variable's influence.

Table 9. Effect Size (F2) Test Results

Variable	Religiosity	Lifestyle	Cost	Tren Mode	Buyers Decision	Information
Religiosity					0.075	Moderate Effect
Lifestyle					0.166	Moderate Effect
Cost					0.000	Small Effect
Tren Mode					0.035	Moderate Effect

Source : Authors Processing, 2025

The analysis results show that price ( $f^2 = 0.000$ ) has a small influence on Muslim fashion purchasing decisions, while religiosity ( $f^2 = 0.075$ ), lifestyle ( $f^2 = 0.166$ ), and fashion trends ( $f^2 = 0.035$ ) have a moderate influence on Muslim fashion purchasing decisions.

#### 4. The Influence of Religiosity on Muslim Fashion Purchasing Decisions

The analysis results show that religiosity has a positive and significant influence on Muslim fashion purchasing decisions among Gen Z in Medan City. The path coefficient value of 0.266, T-statistic = 2.172, and P-value = 0.015 indicate statistical significance. Furthermore, the Effect Size ( $f^2$ ) value = 0.075 indicates that the influence of religiosity is in the moderate category. These findings demonstrate that even though Gen Z grew up in the digital era, they still consider religious values when choosing clothing, particularly in ensuring compliance with sharia principles such as covering the aurat (awrah), not being transparent, and not being tight. This study shows that religiosity significantly influences Muslim fashion purchasing decisions among Gen Z in Medan. These results are supported by the findings of Ocktavia et al. (2023), who stated that religious values also shape Muslim fashion consumption behavior among the younger generation. These findings indicate that even though Gen Z lives in a dynamic digital environment, religious aspects remain an important consideration in selecting clothing that aligns with sharia principles.

#### The Influence of Lifestyle on Muslim Fashion Purchasing Decisions

The results of the inner model analysis indicate that lifestyle has a positive and significant influence on purchasing decisions, with a path coefficient of 0.446, a T-statistic of 3.265, a P-value of 0.001, and an effect size ( $f^2$ ) of 0.166, which is categorized as moderate to strong. These findings confirm that lifestyle is a key factor influencing Muslim fashion purchasing decisions among Gen Z in Medan. This suggests that the higher the level of lifestyle orientation toward fashion, comfort, and self-image, the

greater the tendency of Gen Z to purchase Muslim fashion products. This finding aligns with research by Andriani and Rosyadi (2020), which states that lifestyle is a key determinant of the younger generation's consumption behavior, particularly regarding appearance. A consumptive lifestyle and following fashion trends lead individuals to purchase products based on symbolic value, rather than mere function. In the context of Muslim fashion, even if clothing complies with Islamic law, aesthetics, comfort, and social image remain primary considerations.

#### The Influence of Price on Muslim Fashion Purchase Decisions

Based on the inner model results, the price variable does not significantly influence Muslim fashion purchase decisions by Gen Z in Medan. This is indicated by a path coefficient of 0.012, a t-statistic of 0.143, a p-value of 0.443, and an effect size ( $f^2$ ) of 0.000, indicating a very small or insignificant effect. This finding indicates that although Gen Z is generally not yet financially independent, price is not a primary factor in their Muslim fashion purchasing decisions. This finding aligns with research by Alyani (2025) conducted on Gen Z in Palembang, where price was also not shown to significantly influence fashion product purchasing decisions on TikTok Shop. This confirms the pattern that for most Gen Z, particularly in the context of digital fashion, price is not a primary determinant in the decision-making process.

#### The Influence of Fashion Trends on Muslim Fashion Purchase Decisions

The results of the inner model analysis indicate that fashion trends do not significantly influence Muslim fashion purchase decisions by Gen Z in Medan. The path coefficient of 0.158, T-statistic = 1.556, and P-value = 0.060 are outside the significance limit, although the effect size ( $f^2$ ) = 0.035 is classified as a medium effect. This indicates that although fashion trends contribute to the overall model, this factor is not a primary determinant of Muslim fashion purchase decisions by Gen Z in Medan. Its influence is not as dominant as other factors such as lifestyle and religiosity. This finding aligns with research by Sari & Nurhasanah (2021), which found that fashion trends are not always the primary determinant of Muslim fashion purchases, especially when consumers have high religious values and Sharia awareness. Most Gen Z tend to follow trends relevant to their identity, but still filter these trends based on Islamic values.

## CONCLUSION

### 1 Conclusion

Based on the analysis, religiosity and lifestyle variables were shown to have a positive and significant influence on Gen Z Muslim fashion purchasing decisions in Medan. This indicates that purchasing preferences are driven more by religious values, lifestyle identity, and the influence of sharia-compliant trends. Meanwhile, fashion trends had a positive but insignificant influence, indicating that although Gen Z follows trends, they still filter them based on Islamic values and needs. Conversely, price did not have a significant influence on purchasing decisions. These findings suggest that Gen Z tends to prioritize symbolic values and religious identity over price considerations. For some Gen Z Muslims, fashion products are not only economic commodities but also a representation of Islamic faith and lifestyle principles.

### 2 Recommendations

Muslim fashion businesses need to consider Gen Z trends and lifestyles when developing products, without neglecting price and religious values. Creative marketing strategies through social media, influencers, and campaigns that highlight the modern Muslim identity will be more effective in reaching this market. Maintaining product quality at competitive prices is also crucial to increase consumer loyalty. The government and academics are expected to support the development of the halal fashion industry as part of the sharia economy, through training, advanced research, and policies that encourage the growth of the Islamic creative sector among the younger generation.ali.

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