

**FACTORS INFLUENCING THE ONLINE PURCHASE  
INTENTION OF SHARIAH-COMPLIANT APPAREL  
AMONG MUSLIM GENERATION Z IN MALAYSIA**

**BY**

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degree of Master of Halal Industry Management**

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## ABSTRACT

Halal industry has flourished in numerous nations, encompassing sectors such as clothes or apparel. There is a scarcity of empirical studies focusing on the buying intention of Shariah-compliant apparel, despite the abundance of literature on purchase intention in the halal market, specifically in relation to food and cosmetic products. This study aims to evaluate the factors that influence the online purchasing intention of Shariah-compliant apparel using a quantitative methodology in order to address the existing gap. The convenience sampling technique is employed to gather data from Generation Z Muslims who are born between the year 1995 to 2009 in Malaysia using an online questionnaire as the research tool. This study utilises the extended Theory of Planned Behaviour (TPB) as the research framework. The data were analysed using both descriptive statistics and exploratory factor analysis (EFA). Hypotheses were tested through structural equation modelling (SEM) using SMART-PLS, and a one-way ANOVA was conducted using SPSS. The results show that attitude, aesthetic components, fashion consciousness, and online consumer reviews have a significant positive ( $p < 0.05$ ) influence on online purchase intention, while social media influencers have a significant ( $p < 0.05$ ) negative impact. Demographically, only the monthly frequency of shopping for apparel significantly affects online purchase intention. This result offers significant knowledge for marketers, designers, and policymakers, empowering them to make well-informed choices and successfully cater to the needs of generation Z consumers in the Halal fashion business, particularly in relation to Shariah-compliant apparel. Through this study too, Generation Z Muslims are indirectly exposed to Shariah-compliant apparel.

## ملخص البحث

شهدت صناعة الحلال ازدهارًا في العديد من الدول، كما أنها شملت قطاعات متعددة، منها الملابس الحلال، أو المتوافقة مع الشريعة الإسلامية. وعلى الرغم من وفرة الأدبيات التي تناولت نية الشراء في سوق المنتجات الحلال، ولا سيما في مجالي الأغذية ومستحضرات التجميل، إلا أن الدراسات التجريبية التي ركزت على نية شراء الملابس المتوافقة مع الشريعة الإسلامية لا تزال نادرة. تهدف هذه الدراسة الكمية إلى تقييم العوامل المؤثرة في نية شراء الملابس المتوافقة مع الشريعة الإسلامية، عبر الإنترنت، وذلك لسد هذه الفجوة البحثية. وقد تم استخدام أسلوب العينة الملائمة، لجمع البيانات من أفراد الجيل "زد" من المسلمين (مواليد الأعوام بين 1995 و 2009) في ماليزيا، وذلك من خلال توزيع أداة الدراسة المتمثلة في استبانة إلكترونية. تعتمد هذه الدراسة على النسخة الموسعة من نظرية السلوك المخطط (Theory of Planned Behaviour) كإطار نظري. وقد تم تحليل البيانات باستخدام الإحصاء الوصفي، وتحليل العامل الاستكشافي، كما تم اختبار الفرضيات من خلال نمذجة المعادلات الهيكلية، وذلك باستخدام برنامج (SMART-PLS)، بالإضافة إلى إجراء تحليل التباين الأحادي (ANOVA)، بواسطة برنامج (SPSS). وقد أظهرت النتائج أن كلاً من الاتجاه، والعناصر الجمالية، والوعي بالموضة، والمراجعات الإلكترونية من قبل المستهلكين، لها تأثير إيجابي دال إحصائياً ( $p < 0.05$ ) على نية الشراء عبر الإنترنت. في المقابل، تبين أن للمؤثرين على وسائل التواصل الاجتماعي تأثيراً سلبياً دالاً إحصائياً ( $p < 0.05$ ). أما من الناحية الديموغرافية، فقد أظهرت النتائج أن التكرار الشهري للتسوق هو المتغير الوحيد الذي يؤثر بشكل معنوي على نية الشراء عبر الإنترنت. توفر هذه النتائج معرفة ذات قيمة للمسوقين والمصممين وصانعي السياسات، من خلال تمكينهم من اتخاذ قرارات مبنية على أسس علمية، والاستجابة الفاعلة لاحتياجات مستهلكي الجيل "زد" في مجال الأزياء الحلال، ولا سيما فيما يتعلق بالملابس المتوافقة مع الشريعة الإسلامية. كما تسهم هذه الدراسة أيضاً في تعريف الجيل "زد" من المسلمين - بشكل غير مباشر - بمفهوم الملابس المتوافقة مع الشريعة الإسلامية.

## APPROVAL PAGE

I certify that I have supervised and read this study and that in my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as a dissertation for the degree of Master of Halal Industry Management.

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## DECLARATION

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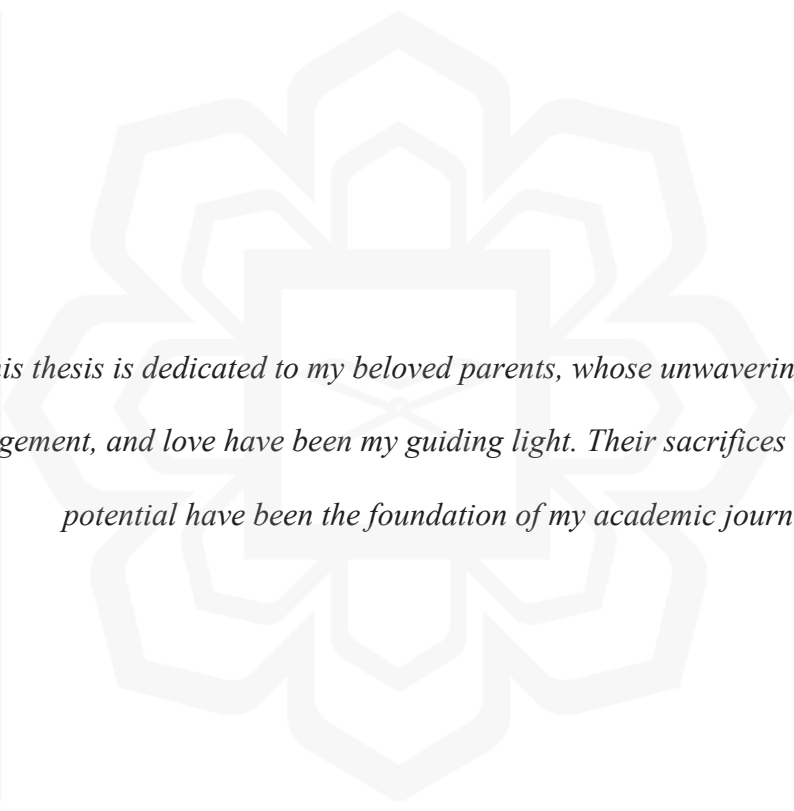
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*This thesis is dedicated to my beloved parents, whose unwavering support, encouragement, and love have been my guiding light. Their sacrifices and belief in my potential have been the foundation of my academic journey.*

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# CHAPTER ONE

## INTRODUCTION

### 1.1 BACKGROUND OF THE STUDY

The fashion industry is a significant business sector that undergoes frequent changes and requires effective marketing strategies to manage its growth and evolution. Until recently, the intersection of Islam and fashion have received interest from academics and practitioners to understand the pattern of Islamic market, Halal market, Islamic branding, and Islamic marketing (Zaki et al., 2021). With a global population exceeding two billion, adherents of Islam constitute the second-largest religious group worldwide, surpassed only by Christianity. Projections by numerous scholars suggest that Muslims may outnumber Christians by the year 2050 (World Population Review, 2025). The figure below shows the estimated percent change in worldwide population size from 2022 to 2060, by religion (Statista, 2025).

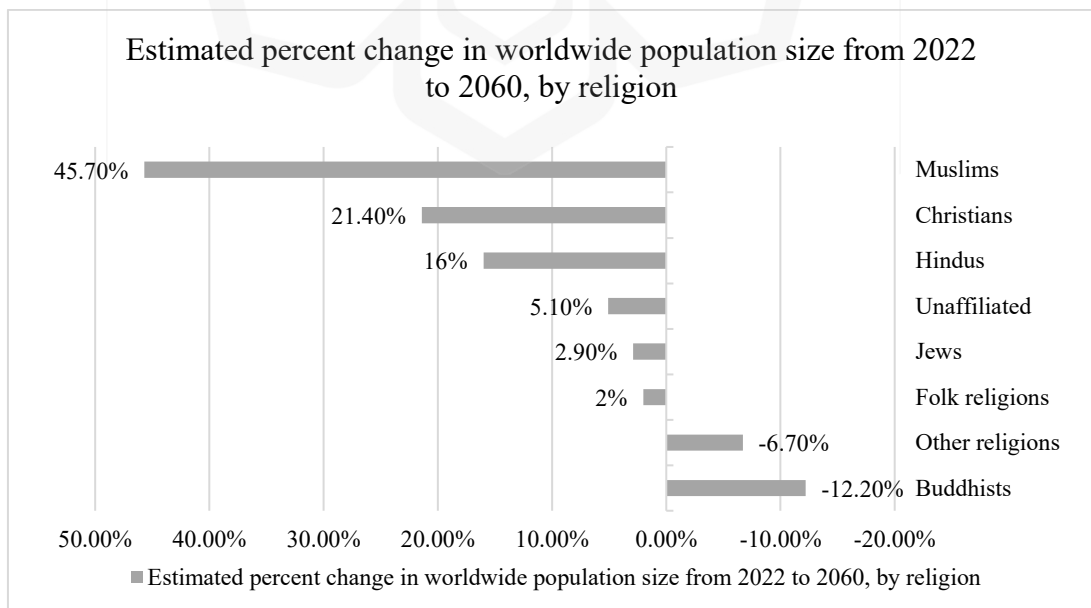


Figure 1 Estimated Percent Change in Worldwide Population Size

Due to the increasing number of Muslims around the globe, the Size of the Global Islamic Economy Market (SGIE)'s report in 2021 concluded that Muslims worldwide spent US\$2 trillion on food, pharmaceuticals, cosmetics, modest fashion, travel, and media. The spending has grown by 8.9% year-on-year and is expected to reach USD 2.8 trillion by 2025 (Dinar Standard, 2022). This suggests that Muslim markets are expanding and becoming more stable over time, with Malaysia serving as a representative example. Malaysia has maintained its top position in the Global Islamic Economy Indicator (GIEI) for 10 consecutive years, up until 2023 (The Star, 2024). In the State of Global Islamic Economy Report (SGIE) 2023 report, Malaysia has achieved first place rankings in Islamic finance, halal food and media, and recreation. Additionally, it has secured commendable second place rankings in modest fashion, third place in pharmaceuticals, and fifth place in tourism (The Star, 2024). This implies that marketers and researchers are increasingly exploring the vast market of modest fashion.

Next, the realm of Islamic attire and modest fashion is undergoing a global transformation, providing a diverse range of products for men and women that adhere to Islamic norms (Zaki et al., 2021). Islamic attire is defined as dressing according to the main sources of Shariah. The main sources of Shariah are the Quran and Sunnah of the Prophet Muhammad PBUH, which laid down some principles regarding the attire or dress code of both genders. All Muslims are bound to observe the teachings of Islam in all aspects of their lives, as it is their responsibilities as the servants of Allah, this includes their dress code. According to the Quran and Sunnah, the Islamic dress code adheres to Shariah, requiring both Muslim men and women to conceal certain body parts and conceal elements that should remain hidden in public. For instance, the Quran, Surah Al-Ahzab verse 33, mandates Muslim women to dress Shariah-compliantly to protect themselves and their honour.

“O Prophet! Ask your wives, daughters, and believing women to draw their cloaks over their bodies. In this way it is more likely that they will be recognized ‘as virtuous’ and not be harassed. And Allah is All-Forgiving, Most Merciful.”

(Surah Al-Ahzab, Verse 33)

Dressing in accordance with Shariah means fulfilling the principle of Maqasid Shariah, which focusses on safeguarding religious values. By apparelling Shariah-compliant apparel and respecting the concept of 'awrah' even among the family members, Muslims can portray a positive image of Islam as outlined by Shariah guidelines. Despite the guidelines, in Malaysian fashion industry, there's a misconception that 'modest fashion' is synonymous with 'Shariah-compliant' fashion, even though modest fashion does not always fully adhere to Shariah guidelines (Kamarulzaman & Shaari, 2021). Consequently, some Muslims may unknowingly practice modest fashion without strictly adhering to Shariah-compliant attire in their daily lives.

This study aims to address misconceptions about Islamic dress or Shariah-compliant apparel by examining the factors influencing Malaysian Gen Z Muslims' purchasing intention who are born between the year 1995 to 2009. By exploring these factors, the study hopes to provide a clearer understanding of how the industry can meet the needs of this growing demographic while promoting a deeper understanding of Shariah-compliant fashion.

According to Farrag and Hassan (2015), many Muslim respondents expressed their inclination towards interpreting Islamic apparel according to their individual preferences, deviating from strict adherence to established guidelines. The fact that many individuals interpret Islamic apparel based on personal preferences, often deviating from strict guidelines, emphasises the importance of studying the interplay between religious principles and individual choices in shaping purchasing decisions. To add, modern apparel has evolved beyond mere body covering, blending religion and fashion to enhance self-confidence and add value to personal style. This understanding will enable industry to promote and develop Shariah-compliant fashion. This will provide insights that benefit both the industry and the Muslim community that seeks Shariah-compliant fashion options.

More importantly, this study explores online purchase intention. Pillay (2022) defined online purchase intention as an individual's desire to purchase a particular product or service through online shopping platforms. Online purchase intention also serves as a significant predictor of actual consumer purchasing behaviour, reflecting

individuals' readiness to engage in online transactions (Doulatabadi & Sheng, 2020). Consequently, this study designates online purchase intention as the dependent variable.

Understanding online purchase intention is critical for e-commerce enterprises seeking to attract and retain customers. As a reliable indicator of consumer behaviour, it enables marketers to develop targeted strategies that enhance user engagement and improve the effectiveness of marketing initiatives within the Shariah-compliant apparel sector. By addressing the key determinants of online shopping intentions, businesses can foster greater consumer willingness to participate in e-commerce, thereby contributing to the growth of a robust online shopping culture. Accordingly, this study underscores the substantial influence of various factors on online purchasing intention and offers valuable insights for future research in this field.

## **1.2 PROBLEM STATEMENT**

The domain of online purchasing intentions for Muslim apparel encompasses several topics warranting research. A significant concern pertains to the impact of dominant, non-Muslim fashion trends, which frequently promote styles that are incongruent with Islamic norms of modesty (Kamarulzaman & Shaari, 2023; Mohamad & Muhamad Radzi, 2011). The widespread diffusion of fashion trends through digital media and social networking platforms has the potential to gradually reshape clothing preferences among Muslim consumers. Such shifts may challenge the adherence to Shariah-compliant dress codes, thereby creating a tension between contemporary fashion influences and religious requirements. This cultural and religious dissonance adds complexity to consumer decision-making processes and may affect the intention to purchase Shariah-compliant apparel through online channels.

Next, Shariah-compliant attire is intrinsically linked to cultural and religious values, which play a pivotal role in shaping consumer preferences and influencing purchasing intentions. Nevertheless, a substantial portion of existing literature on online shopping intention predominantly addresses general fashion categories, often overlooking the distinct factors associated with acquiring religiously appropriate

clothing via digital platforms (Baha & Ahmad Kumpoh, 2023). Modesty, as a concept, varies widely across cultural and individual contexts, and Gen Z consumers often seek apparel that aligns with their personal values as well as religious or cultural norms. However, many e-commerce platforms lack the capability to accommodate these diverse interpretations, resulting in a misalignment between product offerings and consumer expectations (Veybitha et al., 2021). These factors include the necessity for aesthetic elements in clothing, fashion consciousness and the imperative for alignment with Islamic ethical and aesthetic principles.

In addition, it is commonly assumed that individuals who are devout tend to disregard fashion. Religious individuals do not place significance on physical beauty as it is associated with the display of self-centred motives, which goes against religious teachings (Aruan & Wirdania, 2020). Farrag and Hassan (2015) have provided support for the notion that certain individuals believe religious people are not interested in fashion, or that someone who is fashion-conscious cannot be genuinely religious. Non-Muslim individuals may assume that Muslims stress comfort and practicality over fashion or style, leading them to perhaps overlook the importance of physical attractiveness. Empirical research and investigation into the elements that influence the adoption of Shariah-compliant apparel among Generation Z can offer evidence-based insights that counter the idea that religious individuals lack interest in fashion. It can enhance a more sophisticated comprehension of the correlation between religion and fashion, emphasizing the harmony and simultaneous existence of both elements in individuals' lives.

There has been a clear rise in the adoption of Halal consuming habits among Muslims, including the use of fashion as a means to challenge and dispel negative stereotypes and preconceptions held by non-Muslims (Hassan & Harun, 2016). This lack of insight also poses a challenge for fashion brands aiming to capture and cater to this growing consumer segment. As a result, fashion brands struggle to develop targeted marketing strategies, design appropriate product offerings, and enhance customer engagement, potentially limiting their growth in the modest fashion industry.

There have been few studies undertaken on Shariah-compliant apparel. So far, less studies have been identified that specifically examine the buying intention of Generation Z for Shariah-compliant apparel in Malaysia. Aruan and Wirdania (2020), found that previous research on the connection between religiosity and consumer behaviour has primarily focused on products such as food, cosmetics, and environmentally friendly products (Marmaya et al., 2019; Nurhayati & Hendar, 2020; Shahid et al., 2022; Usman et al., 2021). Moreover, research on Shariah-compliant apparel is primarily undertaken in Western countries or other countries outside of Malaysia (Dwikananda, 2021; Farrag & Hassan, 2015; Rosmayani & Mardhatillah, 2020; Todosi, 2014). Furthermore, these prior research on Shariah-compliant apparel primarily concentrated on hijab and its impact on women, neglecting to include men as participants (Bachleda et al., 2014; Hwang & Kim, 2021; Saeed et al., 2021; and Warren, 2019).

Additionally, social media plays a pivotal role in shaping Gen Z's purchasing behavior, with influencer marketing, peer reviews, and user-generated content serving as key sources of information and validation (Bhargava, 2025). Nevertheless, the increasing prevalence of sponsored content and curated promotional material has led to growing skepticism regarding the authenticity of such endorsements (Bhargava, 2025). This dual challenge underscores the need for online retailers to adopt more inclusive, transparent, and socially responsive strategies to effectively engage Gen Z consumers in the Shariah-compliant fashion segment.

Due to Malaysia's distinct cultural setting and the increasing significance of Shariah-compliant fashion, it is imperative to further investigate this field. Further investigation is required on the topic of Shariah-compliant apparel in Malaysia, considering the dynamic global fashion trends and influential elements such as attitude, subjective norms, and perceived behavioural control that contribute to the evolution of fashion. Furthermore, variables like as religious beliefs, influential figures on social media, visual appeal, awareness of fashion trends, and electronic word-of-mouth (online consumer reviews) might exert a substantial impact on the inclination to purchase Shariah-compliant apparel among Generation Z. The limited of targeted research on Muslim consumer behaviour presents a significant challenge for e-commerce platforms and fashion brands seeking to engage this demographic

effectively. In the absence of nuanced insights into their motivations, concerns, and expectations, marketing strategies risk being misaligned with consumer needs, thereby limiting their effectiveness and resulting in missed opportunities within a rapidly expanding and influential market segment.

### **1.3 RESEARCH QUESTION**

This research aims to address the following research questions.

1. What is the underlying structure of the factors influencing the online purchasing intention of Shariah-compliant apparel?
2. What are the key factors that influence the online purchasing intention of Shariah-compliant apparel among Generation Z?
3. How do demographic variables impact the online purchasing intention of Shariah-compliant apparel?

### **1.4 RESEARCH OBJECTIVES**

The main objective of this study is to study factors influencing online purchase intention of Shariah-compliant apparel among Generation Z. The following objectives are pursued through this research:

1. To analyse the underlying structure of the factors influencing online purchasing intention of Shariah-compliant apparel among Generation Z.
2. To evaluate the key factors that influence the online purchasing intention of Shariah-compliant apparel among Generation Z.
3. To assess the demographic variables that impact the online purchasing intention of Shariah-compliant apparel.

## **1.5 RESEARCH SCOPE**

This study focused on examining the intention of Generation Z individuals in Malaysia to purchase online Shariah-compliant apparel. The research framework employed the expanded Theory of Planned Behaviour (TPB) due to its compatibility with the nature of this study. This is because TPB is a theory of planned behaviour model is more commonly used than other social-psychological theories of purchase intention in elucidating physicians' intentions to share information (Aditami, 2016). The questionnaire survey included both males and females to enhance respondent diversity and capture a wider range of perspectives. The researcher's focus was on Shariah-compliant apparel due to the scarcity of studies undertaken on this area, particularly in Malaysia. In addition, the researcher specifically selected Generation Z as the participants due to their heightened responsiveness to fashion compared to prior generations (Wojdyla, 2024).

## **1.6 THE SIGNIFICANCE OF RESEARCH**

This study is aiming to determine the key factors that influence the intention of Muslim Generation Z consumers in Malaysia to purchase Shariah-compliant apparel online. By incorporating the theory of planned behaviour into the proposed model, we identified the significant predictors of purchase intention. The current study's findings can be utilised by manufacturers and business owners in the Islamic fashion industry to distinguish their items from rivals, identify their target market, and attain a competitive edge. This research provides valuable insights for designers and marketers of Shariah-compliant apparel, enabling them to effectively reach their target market in the thriving fashion industry. Shariah-compliant apparel marketers can incorporate religious elements into their marketing agenda by considering if religiosity level is significant in influencing their purchase intention. This can potentially influence consumers' purchasing decisions for their products. Furthermore, marketers can endeavour to classify consumers into market sub-segment in order to effectively target their market

by offering appropriate products, such as advertising Shariah-compliant apparel to specific Gen Z Muslim consumers.

Moreover, the primary objective of this study is to provide valuable direction to marketers and academics involved in the domain of Shariah-compliant apparel. It studies the relevance of emphasising the religious importance of these products to consumers, as contemporary individuals frequently take religion into account when making routine choices. This study highlights the potential of entrepreneurs in the fashion industry, namely those engaged in the manufacturing of Halal products (such as Shariah compliant apparel), to include religious elements into their marketing strategy. This understanding will aid marketers in tailoring their marketing efforts to align with the beliefs of Muslim consumers.

The study of Shariah-compliant apparel is a developing topic of research, and there remains a considerable amount of unknown information regarding the factors that impact and the experiences of those who select Shariah-compliant apparel. The global market for modest fashion is expected to experience substantial growth, with an estimated market size of \$361.2 billion by 2024. However, there is a scarcity of academic research on the topic of apparel that adheres to Shariah principles. The global Muslim population constitutes a substantial and expanding consumer segment characterized by distinct cultural and religious preferences, particularly within the fashion industry. Muslim wear encompassing modest garments such as hijabs, abayas, and tunics serves not only as an expression of religious identity but also as a dynamic component of contemporary fashion. In light of the continued growth of e-commerce, gaining a nuanced understanding of the factors influencing online purchase intentions specific to Muslim fashion has become increasingly pertinent. Moreover, it can aid fellow scholars by augmenting the current corpus of literature on Halal fashion.

Likewise, undertaking research on Shariah-compliant attire can also aid Muslims Gen Z in improving their way of life and strengthening their understanding of the dress regulations mandated by the Shariah. The fashion industry has the potential to empower Muslim persons by helping them develop a stronger feeling of self-confidence and comfort in their particular style. This research promotes acceptance and appreciation for diverse fashion choices, while advocating for an educated and respectful perspective

on Muslim attire. Conducting study on Shariah-compliant apparel for Muslims is a valuable resource that can improve the well-being of Muslims and promote a deeper understanding of Shariah-compliant fashion. By identifying the key factors that influence the intention to purchase Shariah-compliant apparel (e.g., religiosity, social influence, attitude toward modest fashion, online customer review), the research equips Muslim Generation Z with knowledge about the factors shaping their choices. This allows them to make more deliberate and informed fashion decisions that align with their religious beliefs and personal values.

Gen Z represents a technologically adept and socially conscious demographic; thus, understanding their online purchase intention is critical for retailers seeking to remain competitive and relevant. Shariah-compliant fashion, grounded primarily in religious values and, in certain contexts, cultural values, necessitates a nuanced approach to marketing and product presentation—an area in which many e-commerce platforms continue to fall short. By examining the intersection of cultural relevance and digital consumer behaviour, this study addresses a notable gap in the existing literature, as Shariah-compliant fashion remains insufficiently explored in relation to online shopping intention (Veybitha et al., 2021).

Moreover, the research integrates key behavioural framework which is the TPB to analyze how Gen Z navigates online platforms when considering Shariah-compliant apparel purchases (Veybitha et al., 2021). The findings will offer actionable insights for fashion brands and digital marketers to enhance user experience, build trust, and tailor content that resonates with Gen Z's values and expectations. Additionally, the study responds to the growing importance of social media and peer influence in shaping purchase decisions, which has been shown to significantly affect Gen Z's online shopping behavior (Bunea et al., 2024). By focusing on this intersection, the research not only advances theoretical understanding but also informs strategic decisions in digital retail, content creation, and consumer engagement.

Undoubtedly, the study of Shariah-compliant apparel is an essential area of inquiry that holds the potential to significantly impact the lives of persons who follow Shariah-compliant fashion. To foster a more inclusive environment for consumers of Shariah-compliant design, this research can fill in the gap in academic research.

## 1.7 DEFINITION OF TERMS

**Attitude:** Attitude is the comprehension of one's attitudes, knowledge, prejudices, or one's way of considering the behaviour, whether it is positive or negative. It is basically one's personal attitude towards a specific behaviour (Ajzen, 1991). In the present study, the term "attitude" pertains to the favourable or negative disposition of Muslim Generation Z individuals towards Shariah-compliant apparel.

**Intention:** Intention indicates the willingness to try something and how much work one intends to put in doing an activity. It is basically considered as the intentions that captured the motivating variables to drive an action (Ajzen, 1991).

**Perceived behavioural control:** Perceived behavioural control is the degree of one's thinking about having control over an action. However, there are internal and external elements that can be the dependent on one's perception (Ajzen, 1991). The study examines the perceived behavioural control of Muslim Generation Z individuals in relation to their ability to exercise control over the purchase of apparel that adheres to Shariah principles.

**Subjective norms:** Subjective norms is the evaluation of how one perceives the perspectives of others towards a respective behaviour. It is basically the way one's perceive others' views rather than what others believe on a matter (Ajzen, 1991). Subjective norms in this study pertain to the endorsement received from one's social circle in their intention to purchase Shariah-compliant apparel online.

**Religiosity:** An individual's level of religiosity may be measured by the extent to which they uphold and behave in accordance with their views on religious values and ideals (Delener, 1990, as cited in Bachleda et al., 2014). In this study, religiosity is assessed to examine the influence of varying levels of religiosity on the clothing choices of Generation Z.

**Generation Z:** Those who were born in 1995 until 2009 are considered as Generation Z or also known as the children of Generation X. Generation Z has been completely involved in the world of internet and technology. They also adopt affluent lifestyles more passively than Millennials. They are known as indoor generation and prefer online social interactions (Jayatissa, 2023).

***Influencers:*** Influencers refer to individuals who have a significant following on social media platforms and have the ability to influence the purchasing decisions of their followers (Karakavak and Ozboluk, 2022).

***Aesthetic:*** The term "aesthetic" in fashion refers to the overall visual style or appearance of a particular fashion trend, outfit, or collection. The artistry and visuals of an object or design determine its aesthetic value while the unique visual appeal of an apparel is attributed to their aesthetic elements such as their colourful designs, motives, pattern and texture (Alipour et al., 2017).

***Fashion Consciousness:*** Fashion consciousness refers to an individual's awareness and interest in the latest trends, styles, and designs in the fashion industry as well as the extent to which an individual is conscious of and affected by fashion in their attire and personal flair (Zukhrufani and Ratnasari, 2022). This study aims to determine whether individuals' self-awareness of their image and physical beauty influences their decision to purchase Shariah-compliant apparel.

***Online consumer review:*** Online customer reviews are evaluations, expressed in either a favourable or negative manner, regarding a company or product that are posted on the internet. These reviews have the potential to impact the opinions of other consumers when considering whether to purchase the product. It includes feedback posted on social media platforms or online evaluations of items (Abner et al., 2019).

## **1.8 CHAPTER SUMMARY**

Chapter 1 basically comprises the background of the study, problem statement, research questions, and objectives as well as the scope and significance of the study. Terms used in this study are also being defined in this chapter.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 INTRODUCTION**

In this chapter, research background is provided, and relevant literatures is discussed further. The definition of Shariah-compliant apparel and the TPB theory are explained based on various sources. The relevant discussion on halal apparel is included in the chapter as well as the review of empirical past literature on modest and Shariah-compliant apparel which will highlight the gaps between the past studies and the current study. Besides, the factor influencing intention to purchase Shariah-compliant apparel among Generation Z are being explained and hypotheses are also included. Last but not least, the research framework is drawn in this chapter.

#### **2.2 OVERVIEW OF MODEST APPAREL**

Modest attire includes garments that adhere to cultural or religious norms by adequately covering the body. The interpretation of modest attire may differ based on the particular cultural or religious standards and principles being adhered to. Modest fashion refers to apparel that adheres to religious or cultural beliefs by adequately covering the body (Karakavak and Ozboluk, 2022). In their study, Karakavak and Ozboluk provide a definition of modest fashion as attire that conforms to specific religious or cultural principles regarding suitable attire, particularly with regards to body coverage. Modest apparel encompasses particular garments or apparel types that are deemed modest, such as loose-fitting attire that covers the arms, legs, and chest.

Zaki et al. (2021) define modest dressing as the act of women choosing clothes that covers a smaller portion of their skin. This choice is made to align with their spiritual and style requirements, which are influenced by religious or personal

preferences. The definition may also take into account the extent of coverage needed in various circumstances, such as public or private settings, and for different activities or events. The study of modest attire has been a subject of investigation in diverse disciplines, such as fashion, religion, and sociology. Scientists have investigated the social, cultural, and religious elements that impact the acceptance of modest apparel, along with the significance and symbolism connected to various forms of modest attire (Gasimova et al., 2021; Kamarulzaman and Shaari, 2021; Karakavak and Ozboluk, 2022; Singh et al., 2023).

### **2.3 SHARIAH-COMPLIANT APPAREL**

Mumin (2010) states that there is no widely accepted explanation for the emergence of Shariah-compliant fashion. Due to varying perspectives, Shariah-compliant fashion lacks a precise and universally accepted definition. Shariah-compliant fashion can be explained as a style of attire that involves covering most of the body, either for religious or ethnic reasons, or to achieve a specific aesthetic and level of comfort. Additionally, Shariah-compliance is one of the three fundamental psychological reasons for Muslim individual's choice of apparel, alongside ornamentation and protection (Mumin, 2010).

Consequently, the selection of loose and comfortable apparel is greatly influenced by the adherence to Shariah principles. Zaki et al. (2021) asserted that Muslim women had to don loose-fitting attire that conceals the outlines of their body. This apparel ought to be constructed from dense fabric in order to obscure the contours of the body and the complexion of the skin. In addition, the attire should demonstrate humility by cleanliness, dignity, and a lack of excessive extravagance. It is imperative for Muslim women to don an appropriate head-covering (Zaki et al., 2021). The Quranic verse in Surah An-Nur, verse 30 further underscores the need of adhering to Shariah principles:

“O Prophet! Tell the believing men to lower their gaze and guard their chastity. That is purer for them. Surely Allah is All-Aware of what they do.”

(Surah An-Nur, Verse 30)

This verse is supported by a hadith from Abu Al-Qasim Al-Baghawi recorded that Abu Umamah said, I heard the Messenger of Allah say:

“Guarantee me six things and I will guarantee you Paradise: when any one of you speaks, he should not lie; if he is entrusted with something, he should not betray that trust; if he makes a promise, he should not break it; lower your gaze; restrain your hands; and protect your private parts.”

Source: Musnad Ahmad 22251

Grade: Sahih Li Ghayri (Authentic due to external evidence)

Shariah compliance is of utmost importance in the Islamic religion as it ensures the believers' attainment of paradise. The study conducted by Mumin (2010), identified several essential aspects of Shariah-compliance based on the gathered feedback. These include the requirement for apparel that is modest and does not disclose the body, as well as the need for fashion that is aesthetically pleasing, adaptable, and in line with Islamic teachings. Put simply, Shariah-compliance is closely associated with Islamic teachings, as these teachings have comparable qualities with Shariah-compliance in Islam.

In the Islamic context, halal apparel or the Muslim dress code primarily pertains to the practice of concealing the awrah, which refers to the specific areas of the body that are required to be covered. Awrah, as defined in Arabic language, pertains to dishonour or humiliation. In the context of Fiqh, it denotes the act of safeguarding oneself from shame or disgrace by avoiding injury and shortcomings (Rahmawati & Fitriyani, 2021). Awrah refers to the concealment of imperfections from the public, encompassing both male and female anatomical features. In Islamic jurisprudence, the concept of awrah refers to the parts of the body that are religiously mandated to be covered, with specific guidelines that vary based on gender, context, and the interpretive stance of different legal schools.

For men, the delineation of awrah is generally consistent across the four major Sunni madhāhib (schools of thought), though subtle distinctions exist. According to the Hanafi school, a man's awrah encompasses the area from the navel to the knees,

explicitly including the knees within this boundary (MuslimWiki, 2025; Mughniyya, 2016; Pejabat Mufti Wilayah Persekutuan, 2015). The Maliki school similarly defines the awrah as the region between the navel and the knees; however, it does not consider the knees themselves as part of the awrah, thereby allowing for a slightly more lenient interpretation. The Shafi'i school also maintains that the awrah extends from the navel to the knees, though some interpretations within this tradition suggest that the thighs may also be included, necessitating their coverage. The Hanbali school aligns closely with the Hanafi position, asserting that the area from the navel to and including the knees constitutes the awrah and must be covered accordingly. These interpretations underscore the nuanced legal and theological considerations that inform Islamic dress codes for men, particularly in contexts such as prayer, public appearance, and modesty in general.

In Islamic jurisprudence, the concept of awrah for women defined as the parts of the body that must be covered in the presence of non-mahram (non-immediate family) men which varies slightly across the major Sunni schools of thought, reflecting nuanced interpretations of modesty and religious obligation (MuslimWiki, 2025; IslamQA, 2021; Mustafa, Tasir, & Mat Jusoh, 2018). The Hanafi school holds that a woman's awrah includes her entire body except for the face, hands (up to the wrists), and feet (up to the ankles). This interpretation also considers the hair as part of the awrah, thereby necessitating its coverage. The Maliki school similarly excludes the face and hands from the definition of awrah but emphasizes that these should be covered if there is a risk of fitnah (temptation or moral discord). The Shafi'i school presents two views: the dominant opinion excludes the face and hands from the awrah, while an alternative view includes the face, aligning more closely with the Hanafi position. Both perspectives underscore the importance of covering to prevent fitnah. The Hanbali school generally concurs with the Shafi'i and Maliki views, defining the awrah as the entire body except for the face and hands. However, a more stringent opinion within the Hanbali tradition includes the entire body without exception, though it permits the exposure of the face and hands when necessary. This interpretation is based on the guidance provided by the Qur'an and the Hadith. Allah says in the Qur'an:

"And tell the believing women to lower their gaze and guard their private parts and not to display their adornment except that which

[ordinarily] appears thereof and to wrap a portion of their head coverings over their chests..."

(Surah An-Nur, Verse 31)

The hadith further clarifies this requirement, with the Prophet Muhammad (ﷺ) stating:

"When a woman reaches the age of puberty, it is not lawful for her to display any part of her body except her face and hands."

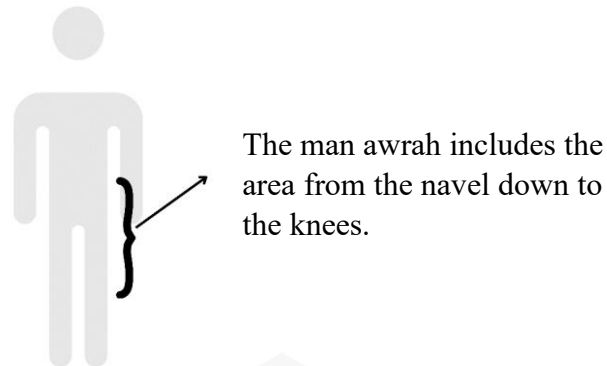
(Sunan Abu Dawood 4104)

These varying interpretations highlight the diversity within Islamic legal thought regarding female modesty, and they inform contemporary discussions on religious dress codes, particularly in contexts such as public appearance, worship, and social interaction. As to the perspective of Muslim scholars in Islamic Fiqh, both Muslim men and women are required to fulfil the following prerequisites for covering the awrah.

The area of awrah that are obligated to be covered by Muslims:

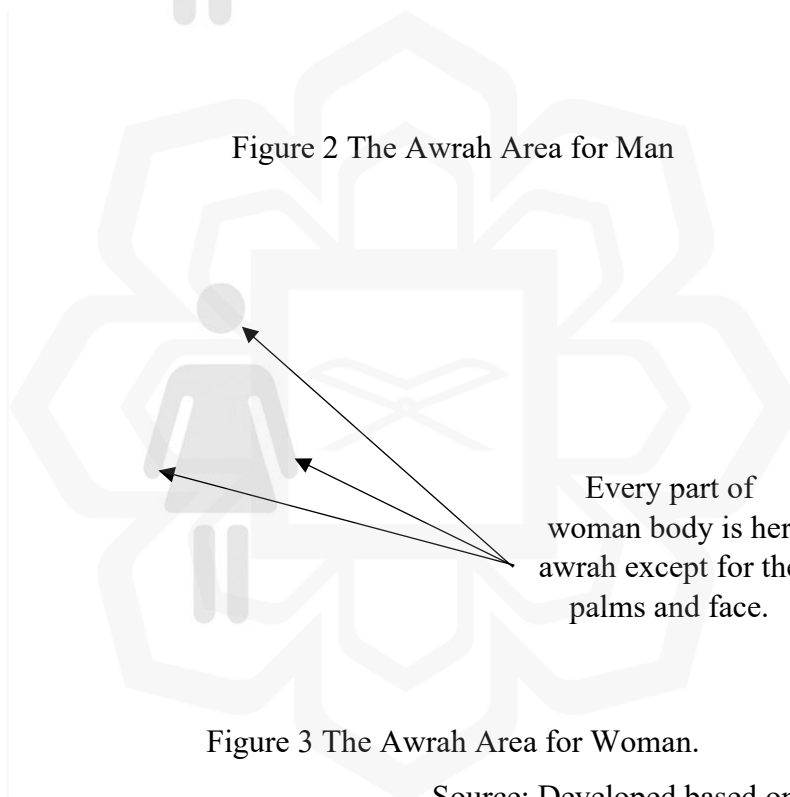
- i. Man: A Muslim man's awrah during praying, doing 'tawaf', with other men and unpermitted women (non-mahram) is from navel to knee (Figure 2).
- ii. Woman: A Muslim woman's awrah with unpermitted men (non-mahram) and non-Muslim women is all parts of body except face and palms (Figure 3). Meanwhile, the awrah of Muslim woman with other Muslim women and mahram man is from navel to knee.
- iii. The apparel should be sufficiently thick to conceal the body form and skin colour. Particularly for women, apparel should not be so tight that it reveals the body contour or shape.
- iv. Resembling the opposite sex and other religions' garments such as Christians and Jews is forbidden.
- v. For women, jewellery should not be obvious, extravagant, or even make indication of it such as making sound like a bell as it may lead to larceny.

Figures 2 and 3 shows the illustrations of Shariah-compliant dress code for Muslim man and woman.



The man awrah includes the area from the navel down to the knees.

Figure 2 The Awrah Area for Man



Every part of woman body is her awrah except for the palms and face.

Figure 3 The Awrah Area for Woman.

Source: Developed based on Mazhab Syafi'e

In addition, with the exception of those specified in specific texts, Islamic law allows for the original dress code and the use of body ornaments (Mustafa al-Khin, 2009, as cited in Mustafa et al., 2018). This is substantiated by extensive arguments that emphasize God's favour and blessing towards His servant, which can be evidenced by the multitude of pleasures and joys bestowed to the Believers. The Islamic dress code, whether apparent or not, provides numerous benefits to Muslims that surpass their imagination, making it undeniably favourable for them. This study indirectly enhances

Muslims' awareness of the Islamic apparel code, given the increasing influence of fashion on the way Muslim individuals, particularly Generation Z.

## **2.4 ONLINE PURCHASE IN MALAYSIA**

Online shopping in Malaysia has undergone significant expansion, propelled by extensive internet penetration and the ease offered by e-commerce platforms. The Data Reportal statistics also mentioned that internet users in Malaysia were 33.59 million in early of 2024, and the internet penetration was at 97.4%. In January 2024, Malaysia had 28.68 million social media users, which accounted for 83.1 percent of the entire population (Kemp, 2024). Due to the huge number of internet users, e-commerce sales were reported to increase in the third quarter of 2023, from RM274.6 million to RM289.5 billion, a 5.4% year-on-year growth. According to the Department of Statistic Malaysia (DoSM), some of the reasons for this upsurge include pricing factor, ease of accessibility, and variation of products.

Furthermore, a survey by Statistica on the statistical analysis of consumer behaviour throws light on the most popular categories of goods in Malaysia e-commerce, revealing that fashion category has been selected by more than 68% of the respondents as they reported to enjoy shopping for fashion products online (Statista, 2024). Prominent platforms such as Shopee and Lazada dominate the industry, while social media platforms like Facebook and Instagram significantly contribute to online buying (Mordor Intelligence, 2023). Consumers are attracted to internet shopping due to its convenience, the capacity to compare costs, and the simplicity of having things delivered directly to their residence. Moreover, cross-border buying is prevalent, since several Malaysians acquire goods from international internet retailers to access a broader selection of products. The online shopping environment in Malaysia is always evolving, providing consumers with a wide array of items and services via digital transactions. Figure 4 shows the statistic of Malaysia e-commerce net income quarterly (Mordor Intelligence, 2023)

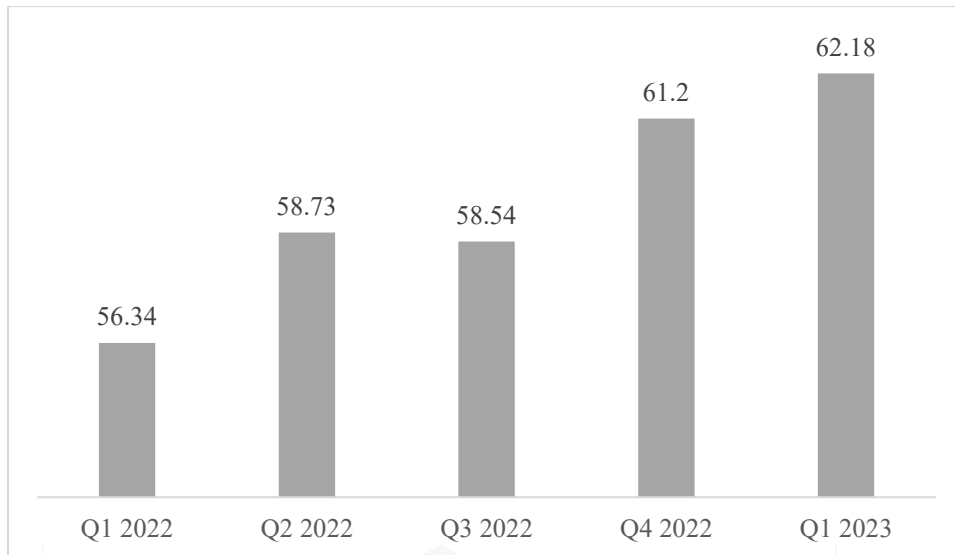


Figure 4 Quarterly E-commerce Net Income in Malaysia, in Billion USD

These numbers are expected to increase over the years as developing nations throughout the world are embracing and improving upon internet shopping as a result of the fast development of information technology. To add, over 95% of customers read online reviews before making a purchase, according to the Ruby (2024). With the advancement of technology in the contemporary times, anything is said to be on the tip of our fingers which also includes purchasing clothing. Malaysians expended 2.73 billion dollars on e-commerce fashion, an increase of 185 million dollars or 7.3%. Despite being significantly lower than the 49.5% increase saw in 2020, fashion continues to be a pivotal contributor to the expansion of Malaysian eCommerce (Commission Factory, 2023). In the future, fashion e-commerce will become more appealing owing to its effortless purchase experience. Similarly, e-commerce is expected to play a pivotal role in the expansion of Shariah-compliant apparel in Malaysia.

Next, Malaysia has experienced significant expansion in the e-commerce sector, primarily driven by increasing internet penetration, with over 90% of the population engaging in regular online activity (Kemp, 2024). The COVID-19 pandemic further accelerated the adoption of digital shopping practices, positioning e-commerce as a vital commercial avenue. Prominent platforms such as Shopee, Lazada, and Zalora

currently dominate the market landscape (Mordor Intelligence, 2023). Nevertheless, a segment of Malaysian consumers continues to favour traditional brick-and-mortar retail outlets, influenced by concerns regarding trust and entrenched shopping preferences.

Consequently, understanding and cultivating online purchase intention is essential for e-commerce enterprises seeking sustainable growth in this evolving digital marketplace. In the Malaysian context, this behavioural tendency has been influenced by a range of factors, notably the COVID-19 pandemic, which significantly accelerated the adoption of e-commerce and reshaped consumer purchasing patterns (Ru et al., 2021). The process by which consumers make purchasing decisions on online shopping platforms involves a complex and deliberate sequence of cognitive evaluations. Thus, this study is conducted to identify and analyze the key determinants that influence consumer decision-making in digital retail environments.

## **2.5 REVIEW OF EMPIRICAL PAST LITERATURE ON MODEST APPAREL**

Given the limited research specifically exploring Shariah-compliant apparel, this study draws insights from the broader literature on modest apparel. Adherence to modesty standards is a fundamental requirement of Shariah-compliant apparel, making the existing research on modest dress relevant to this investigation. While the majority of these studies have been undertaken outside of Malaysia, their findings offer valuable insights into the factors influencing consumer preferences and behaviours related to modest fashion, which can be further explored within the Malaysian context.

Rahmawati and Fitriyani (2021) conducted a study on the influence of halal lifestyle, product quality, and price on the purchase decisions of Muslim apparel, with religiosity as a moderating factor. This paper diverges from the current study by employing "Muslim apparel" as the primary term instead of "Shariah-compliant" to examine the factors that impact the decision to purchase Muslim apparel in Indonesia. This study takes a different approach from previous research, which often focuses on analysing the factors influencing the decision to purchase Shariah-compliant apparel in Malaysia. Unlike earlier studies that applied specific theories, such as the Theory of Planned Behaviour (TPB), Rahmawati and Fitriyani (2021) did not adopt any particular

theoretical framework. However, their study presents a clear and structured research framework, where religiosity acts as a moderating factor between three key determinants—Halal lifestyle, product quality, and price—in shaping consumers' purchase decision.

Rosmayani and Mardhatillah (2020) conducted a study titled 'Model of purpose to behave in online product purchasing for Muslim fashion in Pekanbaru, Indonesia,' which aimed to understand the factors that drive online purchasing decisions related to Muslim fashion among students. This study differs from the present research in three keyways. First, while Rosmayani and Mardhatillah (2020) employed the term "Muslim fashion," this study uses the more specific term "Shariah-compliant fashion" to denote its primary focus. Second, unlike Rosmayani and Mardhatillah (2020), who focused solely on students in Indonesia, this study examines a wider age range within Generation Z in Malaysia. Finally, Rosmayani and Mardhatillah (2020) employed a descriptive approach to examine the characteristics of relevant variables and assess their influence through hypothesis testing. In contrast, this study utilizes the Theory of Planned Behaviour (TPB) as its theoretical framework to provide a more comprehensive understanding of the factors influencing intention and behaviour within the context of Shariah-compliant fashion consumption.

Concurrently, Ashraf et al. (2022) conducted a study titled 'Female Muslim identity and modest apparel consumption in the UK' that is also relevant to the present investigation. In contrast to the present study, which use Shariah-compliant apparel as the primary term, Ashraf et al. (2022) utilises modest clothes as the principal term. This study examined the impact of religious identification on the motivation and behaviour of buyers of modest fashion, use the Theory of Planned Behaviour (TPB). Nevertheless, Ashraf et al. (2022) only introduced three factors, namely attitude, subjective norm, and perceived behavioural control, which differ from the present study that incorporates additional variables. Furthermore, the previous study was carried out exclusively among Muslim girls in the United Kingdom, aged 18 to 35. In contrast, the present study encompassed both genders and targeted Generation Z individuals in Malaysia.

Farrag and Hassan (2015) did a study in a similar context to the current study, titled 'The influence of religiosity on the attitudes of Egyptian Muslim teenagers

towards fashion'. The objective of the study was to determine the influence of various aspects of religiosity on the perspective of Muslim individuals aged 16 to 35 towards fashion in Cairo and Alexandria. Meanwhile, the present study aims to examine the purchase intention of Generation Z in Malaysia when it comes to Shariah-compliant apparel. The study employed Glock's (1972) model to operationalize religiosity, which consists of five dimensions: ideological, ritualistic, intellectual, consequential, and experimental. The current study, on the other hand, employs the Theory of Planned Behaviour (TPB) as its fundamental theoretical framework.

In addition, Bachleda et al. (2014) did a study that is relevant to the current topic titled 'Does religiosity influence the apparel choices of Moroccan Muslim women?' The study sought to investigate the influence of religiosity on the sartorial choices of Moroccan Muslim women in public contexts. The present study is specifically concentrated on the male and female members of Generation Z in Malaysia, rather than women aged 21 to over 51 years old. Examining the survey enables the researcher to make a comparison between the purchasing habits of Muslims in Morocco and Malaysia, both of which are recognised as Islamic nations. The current study employed the Theory of Planned Behaviour (TPB) as its framework, incorporating religion as an additional factor. Furthermore, the current study expanded upon the TPB by examining additional determinants not previously tested by Bachleda et al. (2014).

Aruan and Wirdania (2020) did a study named 'You are what you apparel: Examining the many aspects of religiosity and its impact on attitudes and intention to purchase Muslim fashion items'. The study's objective was to assess the impact of religiosity on consumers' purchasing decisions for Muslim apparel. The previous study employed the term "Muslim clothes," whereas the present study focuses on the more specific term "Shariah-compliant clothes." Furthermore, the research was carried out among Muslim women aged approximately between 20 and 40 and older in Indonesia. This prompts the need for the present study to be undertaken on Generation Z's Muslim men and women in Malaysia, who exhibit a greater interest in fashion compared to earlier generations as stated in a report. Specifically, it is reported that the age group of 60's and above have lower inclination to purchase fashion apparel online compared to younger age groups (MCMC, 2022). The previous study did not utilise any particular theory, whereas the current study employs the Theory of Planned Behaviour (TPB). The

previous research framework also clearly elucidated the impact of religiosity on emotional attitude, self-presentation attitude, and purchase intention.

This study aims to address the deficiencies in previous research by examining the purchasing patterns of Generation Z Muslims in Malaysia about Shariah-compliant apparel. The Theory of Planned Behaviour (TPB) is employed as the theoretical framework for this investigation. Although all the aforementioned studies were pertinent to the present study, further research is necessary to comprehend the purchasing behaviour of Malaysians about the consumption of Shariah-compliant apparel, particularly from the standpoint of Generation Z, who exhibit the most pronounced response to fashion. Furthermore, this study also evaluates the impact of supplementary factors on their purchasing behaviour. It is crucial for entrepreneurs and marketers in the halal fashion business to meticulously select their target market, making this research significant. Table 1 shows the related studies on purchase decision of Muslim apparel and are classified based on countries.

Table 1 Halal Studies related to Purchase Decision based on Countries.

<b>Authors</b>	<b>Year</b>	<b>Method</b>	<b>Variable(s) and term used</b>	<b>Findings</b>
<b>Indonesia</b>				
Sumarliah et al.	2022	Quantitative	The paper analysed the influence of individual innovativeness (fashion and electronic innovativeness), trust on Online shopping (value), religiosity and attitude towards online purchase intention of modest apparel.	The findings signify that all the leading factors affected online modest wear purchase intent.

Zukhrufani and Ratnasari	2022	Quantitative	This paper assessed the effect of brand personality, brand awareness, fashion consciousness and the consumer satisfaction of Muslim women on Muslim fashion product loyalty.	The findings signify that all variables affected the consumer satisfaction of Muslim fashion product loyalty.
Rosmayani and Mardhatillah	2020	Quantitative	The paper assessed the influence of the company brand image on the intention to behave online on Muslim fashion products through consumer trust.	The findings signify that the brand image and consumers' trust have a significant effect on intention.
Aruan and Wirdania	2020	Quantitative	This paper investigated the effect of different dimensions of religiosity on Muslims' buying decision of fashion apparel with affective attitude and self-presentation as the mediating variable.	The findings finds that religiosity has a significant effect on consumers' buying decision, but the mediating influence of affective attitude and self-presentation is only found partially for specific types of clothes.
Edastami et al.	2019	Quantitative	The paper investigated religiosity, dressing style, source of knowledge, fashion motivation, uniqueness and fashion	The findings signify that only fashion consciousness has a significant effect

			consciousness as the on the intervening variable that consumption of influence the consumption hijab-fashion. of hijab-fashion.	
<b>UK</b>				
Ashraf et al.	2022	Qualitative	The paper aimed to investigate the extent to which religious identity affected modest fashion consumers' motivation and behaviour, and to explore the impact of Islamic beliefs on attitudes and intentions of Muslim female consumers to buy Muslim fashion apparel in the UK.	The findings signify the positive influence of religion on the behaviour and motivation of modest fashion consumers.
Dwikananda	2021	Quantitative	The paper studied the effect of brand love, brand coolness and perceived luxury brand on purchase intention of modest sports apparel.	The findings signify that brand love and perceived luxury brand affected the purchase intention of modest sport apparel.
Rahmawati and Fitriyani	2021	Quantitative	This paper studied the effect of halal lifestyle and product quality on purchase decision with religiosity as the moderating variable.	The findings signify that the halal lifestyle and price variables had a positive and significant effect on purchasing decisions, while

				the product quality variable had a positive and insignificant effect on purchasing decisions. Religiosity can moderate the variables of halal lifestyle, product quality, and price on purchasing decisions.
Ali	2021	Quantitative	This paper studied the impact of fashion consciousness, uniqueness, dimensions of religiosity, subjective norms, media, and perceived behavioural control in shaping Muslim women's apparel purchase intention in the UK.	The findings signify that all variables are significant in shaping Muslim women's apparel purchase intention in the UK except for fashion consciousness.
<b>Egypt</b>				
Farrag and Hassan	2015	Quantitative	This paper analysed the relationship between religiosity (including all five dimensions) and the attitude of Egyptian Muslim youths towards fashion.	The findings signify that a negative relationship exists with all of the religiosity dimensions under

				study and attitude of youth towards fashion.
Zaki and Elseidi	2023	Qualitative	The aim of this research is to explore how religiosity (RG) could influence the Islamic apparel brand personality dimensions (IABP), and to determine the degree to which IABP, attitude (ATT), subjective norms (SN) and purchase intention (PI) are influenced by RG.	The findings signify that all ATT, SN and PI are affected by RG but the relationship between RG and IABP was not supported.
<b>Morocco</b>				
Bachleda et al.	2014	Quantitative	This paper assessed the impact of religiosity on Moroccan Muslim women's apparel choice.	The findings signify that religiosity does not affect Muslim Moroccan's apparel choices.

## 2.6 THEORY IN BEHAVIOURAL INTENTION

There are several prevalent theories that studies on behaviour that are commonly used in social psychology and its related fields which are social cognitive theory, theories of reasoned action and planned behaviour, transtheoretical model of behaviour change, and the BJ Fogg model of behaviour change.

### 1. Social Cognitive Theory

This theory emphasises social learning which holds that people impact and are influenced by their surroundings. Albert Bandura, who pioneered observational learning, self-efficacy, and reciprocal determinism, founded the idea (Stajkovic & Stajkovic, 2019). Social learning holds that we learn new behaviours by seeing others and their consequences. Positive or negative reinforcement makes us more inclined to imitate the behaviour, while punishment makes it less likely. In Bandura and Walters' experiment, children copied the model's hostile behaviour towards the Bobo doll, which was applauded. Social cognitive theory explains positive and bad social behaviours like violence, substance misuse, and mental health issues. Albert Bandura's social cognitive theory states that personal, contextual, and behavioural factors influence human behaviour. He stressed observational learning, social experience, and reciprocal determinism in human behaviour, claiming that people impact and are influenced by their circumstances (Stajkovic & Stajkovic, 2019). Figure 4 illustrates this theory in a diagram.

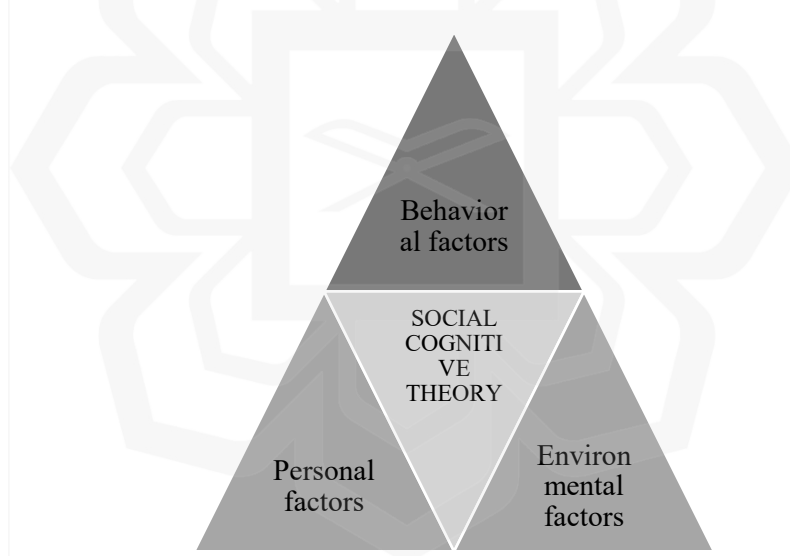


Figure 5 Social Cognitive Theory

(Source: Developed by the author)

## 2. Transtheoretical Model

This model describes the stages that people go through when making behaviour changes, from precontemplation or when not yet considering the behaviour change to maintenance or sustaining the behaviour change over time. Psychologists James O.

Prochaska and Carlo C. DiClemente established the model in the 1980s and have applied it to a wide range of health habits, including smoking cessation, exercise, and good eating (Hashemzadeh et al., 2019). Figure 5 shows the 6 stages of change in the transtheoretical model.

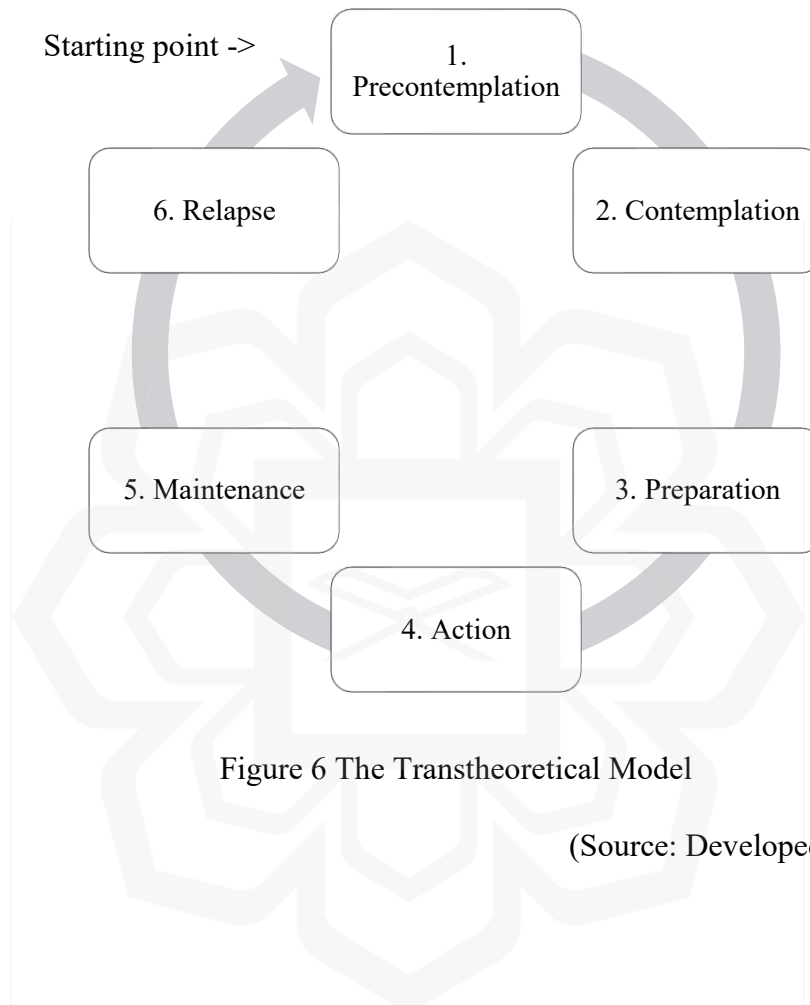


Figure 6 The Transtheoretical Model

(Source: Developed by the author)

### 3. Self-Determination Theory (SDT)

The theory of motivation and personality, known as Self-Determination Theory, was formulated by psychologists Edward Deci and Richard Ryan during the 1980s. The theory posits that individuals possess three fundamental psychological needs that must be fulfilled in order to attain optimal levels of well-being and functioning: autonomy, competence, and relatedness (Legault, 2017). SDT has significant implications for enhancing optimum motivation and conduct across several domains. It is extensively employed in research and practical applications in fields such as education, health, and organisational behaviour. Figure 6 shows the summary of self-determination theory.

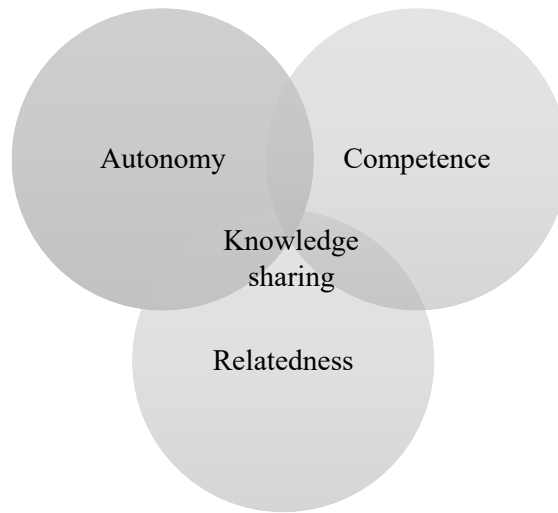


Figure 7 Self-determination Theory

(Source: Developed by the author)

#### 4. BJ Fogg model of behaviour change

This is a model that focuses on designing small, achievable steps to create lasting behaviour change. The model was developed by BJ Fogg, a behavioural scientist at Stanford University. The concept postulates that in order for a behaviour to take place, three elements—a desire, an aptitude, and an external stimulus—must come together simultaneously. Firstly, a person's motivation to engage in an activity may be defined as their desire or willingness to do so. Secondly, aptitude means that somebody can actually carry out the action. Lastly, the stimulus that sets off the action is called a trigger which stands for the external stimulus. In addition to the three main factors, Fogg's model also includes six elements that can help design effective behaviour change interventions: simplicity, perceived time, social norms, emotion, success, and physical location. Overall, the BJ Fogg Model of Behaviour Change is a useful framework for understanding the complex processes involved in behaviour change and for designing interventions that are tailored to the specific needs and abilities of individuals. Figure 7 portrays the model of Fogg Behaviour.

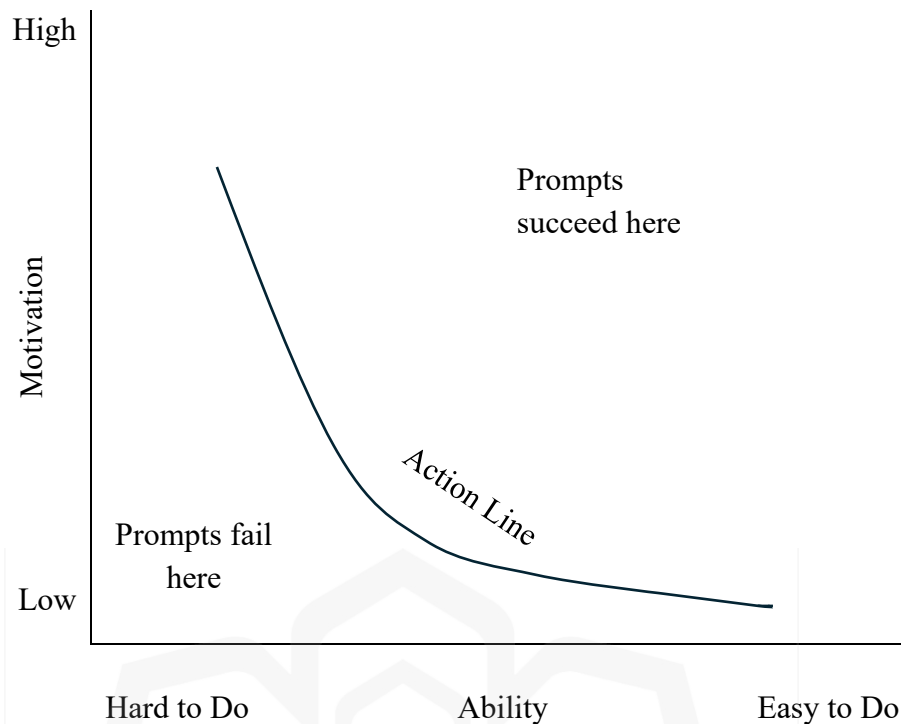


Figure 8 Fogg Behaviour Model

(Source: Developed by the author)

## 5. Theory of Planned Behaviour (TPB)

The TPB that was refined by Ajzen (1991), was essentially proposed by Ajzen and Fishbein in 1980. Acted as the extension of the theory of reasoned action, this theory demonstrates the way of development of one's behaviour. Balushi et al. (2018) as cited in Kaur et al. (2022) stated that anticipated decision-behavioural maker's intention is the factor that determine human behaviour rather than one's voluntary control (Bhutto et al., 2023; Kasri et al., 2023; Alam & Sayuti, 2011).

The TPB is a useful framework for studying purchase decision-making because it explains the cognitive processes that individuals go through when making a purchase, and the factors that influence their behaviour. The TPB proposes that purchase behaviour is influenced by three key factors: attitudes, subjective norms, and perceived behavioural control. (Figure 8). In this context, the individual's appraisal of the behaviour which is the purchasing decision is referred to as their attitude. This

encompasses one's views on the product or service's qualities as well as one's estimations of the pros and cons of buying it. Next, when a person makes a purchase, subjective norms come into play, which are the social pressures or influences that they feel from others. Family, friends, and societal standards all have a role in shaping how people act. Other than that, the term perceived behavioural control describes how a person thinks they can really initiate and maintain a certain habit. A person's self-assurance, the simplicity of the purchasing procedure, and the accessibility of necessary resources all play a role in this variable. When taken as a whole, these three variables might shed light on whether or not a person will really make a purchase (Le, 2022).

Research on a variety of goods and services has demonstrated that attitudes, subjective standards, and perceived behavioural control are significant determinants of buying behaviour. The TPB is not only utilised for prediction purposes, but also for the creation of interventions to encourage better purchasing behaviour. Sustainable or responsible purchasing decisions can be nudged by interventions that target particular aspects impacting purchase decisions, such as attitudes, societal norms, and perceived behavioural control. The TPB has been widely used in studies related to cultural and religious consumption, including halal food, halal cosmetics, and pharmaceutical purchases (Alam & Sayuti, 2011; Bhutto et al., 2023; Kasri et al., 2023).

TPB exhibits a high degree of conceptual flexibility, allowing researchers to extend the model by incorporating additional constructs such as religiosity, which may influence Shariah-compliant apparel online purchase intentions. These extensions enhance the model's explanatory power and contextual relevance in specific purchasing scenarios. TPB is empirically operationalizable, as its core components which are attitude toward the behaviour, subjective norms, and perceived behavioural control can be reliably measured through structured survey instruments, facilitating rigorous quantitative analysis. Given its comprehensive structure encompassing attitudes, subjective norms, and perceived behavioural control, the TPB serves as an appropriate and robust theoretical framework for examining purchase intentions related to Shariah-compliant apparel, particularly in contexts where religious and ethical considerations significantly influence consumer decision-making.

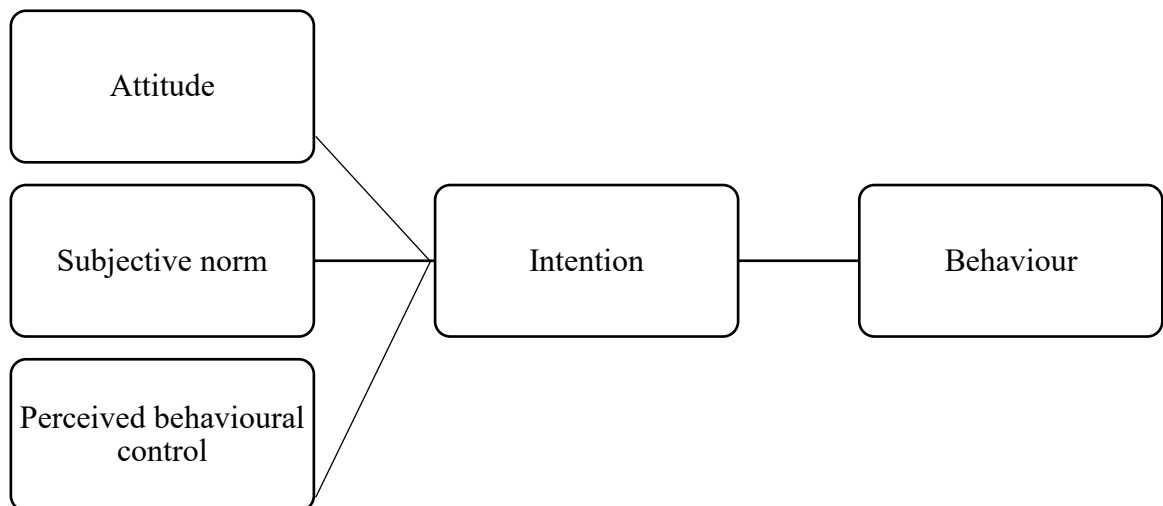


Figure 9 Theory of Planned Behaviour

Source: Ajzen (1991)

## 2.7 DETERMINANTS OF INTENTION TO PURCHASE SHARIAH-COMPLIANT APPAREL ONLINE AMONG GENERATION Z

Several factors may influence the intention to purchase Shariah-compliant apparel. These factors include attitude, subjective norms, perceived behavioural control, religion, social media influencers, aesthetic components, fashion consciousness, and online consumer reviews. Additionally, differences in demographic factors may also affect purchase intentions.

### 2.7.1 Attitude

Attitude refers to an individual's personal stance toward a specific behavior. According to the Theory of Planned Behavior (TPB), the more positive an individual's attitude toward a behaviour, the stronger their desire to engage in that behaviour (Ajzen, 1988; Fishbein and Ajzen, 2010, as cited in Bachleda et al., 2014). In the context of this study, attitude refers to a Muslim Generation Z consumer's favourable or unfavourable perception of the style of apparel they choose to wear in public. For instance, whether

they find Shariah-compliant clothing comfortable or not. In other words, a consumer's intention to purchase Shariah-compliant apparel is largely determined by their attitude, which serves as a significant factor. Consumers with positive attitudes of Shariah-compliant apparel are more inclined to purchase this type of apparel.

While empirical data on Malaysian fashion preferences is limited, a study by Bachleda et al. (2014) found that attitude significantly impacted Moroccan Muslim women's choice of apparel. Similarly, a study by Mukhtar and Butt (2012) revealed that attitude positively influences the selection of halal products. Therefore, it can be hypothesized that:

*H1. Attitude significantly influences Generation Z's purchase behaviour of Shariah-compliant apparel online.*

### **2.7.2 Subjective Norm**

Subjective norm refers to the way one's perceive others' views rather than what others believe on a matter. In other words, the perceived social pressure to do or not perform a specific behaviour based on the approval or disapproval of important persons is reflected in subjective norm (Ajzen, 1988; Fishbein and Ajzen, 2010, as cited in Bachleda et al., 2014). In this study point of view, subjective norm refers to the approval of the social circle when purchasing Shariah-compliant apparel. According to a study conducted by Mukhtar and Butt (2012), the respondents' attitude towards halal products are greatly influenced by subjective norm which proves the crucial role played by Muslim societies in shaping such attitude. In the context of this study that is conducted in Malaysia, family members, colleagues and friends may play a vital role in affecting one's purchase decision because their social circle acts as a particularly strong referent point. According to Zeb et al. (2011), fashion choices are motivated by peer groups, and role models tend to become status symbols within a social circle. Individuals often seek validation and acceptance from their peers, which leads them to adopt similar fashion choices and trends. From the explanation above, the below hypothesis is made:

*H2. Subjective norm significantly influences Generation Z's purchase behaviour of Shariah-compliant apparel online.*

### **2.7.3 Perceived Behavioural Control (PBC)**

Perceived behavioural control reflects to the degree of one's thinking about having control over an action. According to Ajzen (1988), in undertaking a specific behaviour, PBC reflects an individual's judgement on how simple or difficult it will be. The study conducted by Afendi and Lina (2014) stated that there is positive relationship between perceived behavioural control and purchase intention of halal products. Even though the study did not focus on Shariah-compliant apparel, but the context of the framework is quite similar to the current study. Next, according to other study by Martinho (2021), perceived behavioural control of purchasing fashion produced from recycled plastic would have positive impacts on purchase intention of these same products. To apply PBC in this study, it can be summarized that, as the control about purchasing Shariah-compliant apparel is increasing, the likeliness for one to purchase Shariah-compliant apparel is also increasing. Based on the above discussion, therefore, the following hypothesis has been developed:

*H3. Perceived behavioural control significantly influences Generation Z's purchase behaviour of Shariah-compliant apparel online.*

### **2.7.4 Religiosity**

Daily activities and decisions are also included as religious activities besides worshipping. According to Rahmawati and Fitriyani (2021), there are five indicators that can measure one's religiosity which are: Belief or ideology, religious practices, religious knowledge, religious experience and consequences of belief. An individual's level of religiosity may be measured by the extent to which they uphold and behave in accordance with their views on religious values and ideals. In the context of this study, religiosity is measured through the application of religious orders in Generation Z's daily life. In order to operationalize religious constructs, religiosity acts as a

measurement of the degree in practicing beliefs in some religious practices and ideas (Nurhayati & Hendar, 2020). A study conducted on the effect of religiosity to Muslim apparel by Bachleda et al. (2014) concluded that religiosity did not influence the apparel style of the respondents. However, a study from Rahmawati and Fitriyani (2021) disclosed that religiosity as a moderating variable can strengthen the influence of halal lifestyle, product quality, and price on purchase behaviour of Muslim apparel. On the other hand, a study by Zabeen et al. (2017) has found that religiosity has the strongest influence on the popularity of Muslim attire. This means that religiosity has effect on the daily decision of a Muslim. This has led to the hypothesis that:

*H4. Religiosity significantly influences Generation Z's purchase behaviour of Shariah-compliant apparel online.*

#### **2.7.5 Social Media Influencers**

An influencer is someone who has the ability to change people's perspectives or make them do various things. The notion of influencer is sometimes influenced by the meaning of popularity. In reality, influencers are not restricted to those with millions of followers on social media, but they are those who have a reputation, expertise, and abilities in a specific subject or sector. The goal of companies or brands in hiring influencers, among other things, is to impact how customers think or behave, because influencers may generate trends and urge their followers to buy the items they support. A survey conducted by Zabeen et al. (2017) revealed that youth icons or influencers have a strong influence on young Muslim women in adopting Muslim attire as their daily apparel. Participants in a study stated that they follow the influencers to learn about their lifestyle and reach the stores that sell the outfits worn by them (Karakavak & Ozboluk, 2022). This has led to the hypothesis that:

*H5. Social media influencers significantly influence Generation Z's purchase behaviour of Shariah-compliant apparel online.*

### **2.7.6 Aesthetic**

According to the Oxford Dictionary, “aesthetic” is concerned with beauty or the appreciation of beauty. Over the past decade, there has been a significant shift in the fashion industry towards the incorporation of aesthetic elements in Muslim apparel. This can be attributed to a variety of factors, including the rise of social media platforms like TikTok, which have allowed for the rapid dissemination of fashion trends among Generation Z. According to a study by Mohamad and Muhamad Radzi (2013), 99.1% from the respondents agreed that modern fashion for Muslim women is blooming and 68% of them are currently following the fashion trend. In other words, Muslims especially the younger generation are interested in fashion that have aesthetic factors in their apparel. A study by Neacsu et al. (2017) revealed the importance of aesthetic elements in purchase of clothes which are the material, colour, cutting, print and versatility. This means that those aesthetic elements may play an important role when purchasing Shariah-compliant apparel. Based on the above justification, a hypothesis is made:

*H6. Aesthetic elements significantly influence Generation Z’s purchase behaviour of Shariah-compliant apparel online.*

### **2.7.7 Fashion Consciousness**

Fashion consciousness refers to an individual's level of engagement with apparel styles and trends. Shokeen et al. (2022) defined a fashion-conscious consumer as a someone who is very interested in fashion-related matters. The capacity to notice, appreciate, and react to fashion trends, as well as one's own sense of style, are all components of what is known as fashion consciousness. As per to Shokeen et al. (2022), numerous research has clarified that fashion consciousness is a major construct defining passionate customers who are aware of their image and physical beauty. Fashion-conscious customers, on the other hand, are mindful of their look and want to maintain in style rather than necessary professionals or innovators in the fashion business (Gutman and Mills, 1982). Discerning customers with a keen interest in fashion meticulously follow the latest trends, regularly refresh their wardrobe, and get pleasure from buying. They

have a tendency to assimilate the visuals and fashion trends depicted in advertising (Shokeen et al., 2022).

Compared to older individuals, younger people are more likely to purchase fashionable clothing, whereas older individuals may prefer comfortable apparel over fashionable options (Singh et al., 2023). Similarly, it is expected that modern Muslims, particularly the younger generation, namely Generation Z, will have a heightened awareness of their self-image and social identity. This awareness may influence their shopping patterns, including their fashion choices. Research conducted by Rahman & Kharb (2018) shows that fashion-conscious consumers are significantly more engaged in activities related to style and fashion and are more likely to participate in online shopping compared to their less fashion-conscious peers. Ansari (2021) also demonstrated that fashion consciousness positively influences behavioural intention, which in turn impacts purchasing behaviour in online fashion retail. Similarly, Hassan and Harun (2016) found that dressing style, fashion motivation, fashion uniqueness, and sources of fashion knowledge positively influence fashion consciousness. This has led to the hypothesis that:

*H7. Fashion consciousness significantly influences Generation Z's purchase behaviour of Shariah-compliant apparel online.*

### **2.7.8 Online Consumer Review**

Online customer reviews have the potential to impact one's attitude towards purchasing a product and their desire to make the buy. Positive reviews can have a beneficial impact on trust towards a business and the desire to make a purchase, but bad reviews have the opposite effect. For example, consumers who are exposed to favourable online consumer reviews have a more favourable attitude towards buying ethical apparel goods compared to consumers who are exposed to neutral online consumer reviews. A study revealed a positive relationship between the online consumer review in purchasing ethical apparel and purchase intention (Abner et al., 2019). In addition, according to Rahayu et al. (2021), online consumer reviews on the Blibli website in Indonesia are generally positive and have a significant impact on purchase intention. The source

credibility dimension of online consumer reviews also has the highest influence on purchase intention of the consumers. In the context of the current study, the impact of online consumer review on purchase intention of Generation Z is to be tested. Based on the above justification, a hypothesis is made:

*H8. Online consumer review significantly influences Generation Z's purchase behaviour of Shariah-compliant apparel online.*

### **2.7.9 Demographic Factors**

Demographic factors such as age, gender, education level, and location are widely believed to influence consumers' fashion clothing purchase intentions. For example, younger consumers tend to be more engaged in fashion shopping compared to older ones (Roy et al., 2016). However, even within Generation Z, while younger members may show a strong interest in fashion, their actual purchasing power might be lower compared to their slightly older, working peers. Gender also plays a key role, with women often being more responsive to fashion trends, while men may prioritize brand names when making purchase decisions (Koca and Koç, 2016). Higher education levels are associated with greater awareness of fashion trends, which can lead to stronger purchase intentions (Rajagopal, 2010). Additionally, geographic location affects demand, with regional preferences requiring tailored marketing strategies to cater to specific local tastes and preferences (Kalyanam and Putler, 1997).

## **2.8 CONCEPTUAL FRAMEWORK OF THE STUDY**

The conceptual framework for this study is drawn based on the extended TPB to determine the purchase intention of Generation Z on Shariah-compliant apparel in Malaysia. The respective framework attempted to investigate the relationship between eight independent variables toward the dependent variable, purchase intention to purchase Shariah-compliant apparel. Figure 9 shows the model applied in this study

which proposed nine factors that may affects purchase intention of Shariah-compliant apparel.

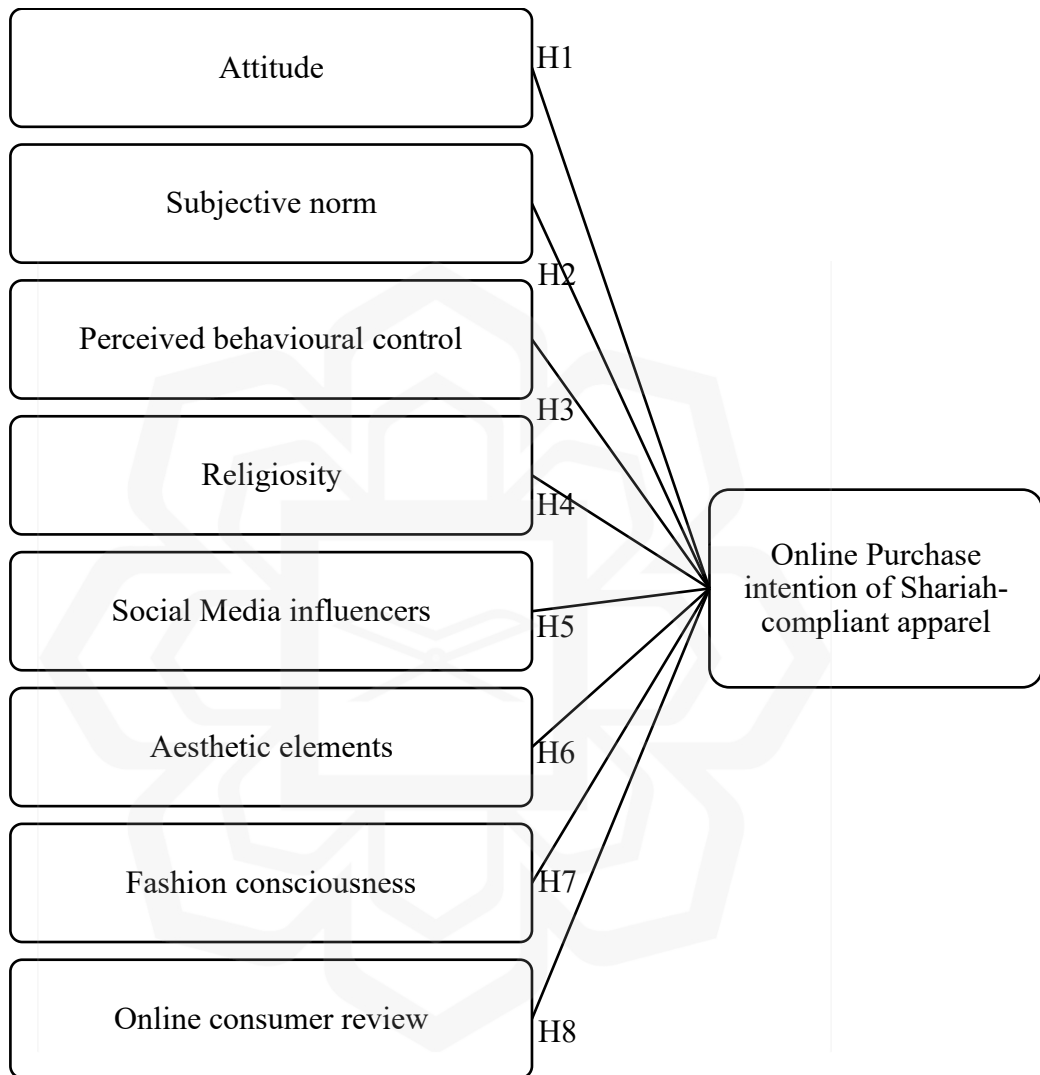


Figure 10 Conceptual framework of Intention of Muslim Generation Z in Purchasing Shariah-compliant Apparel.

## 2.9 CHAPTER SUMMARY

This chapter comprises the overview of the subject matters related to this study which are Shariah-compliant apparel, and the generation involved which is Generation Z. The determinants of purchase intention of Shariah-compliant apparel among Generation Z which are attitude, subjective norm, perceived behavioural control, religiosity, social media influencers, aesthetic elements, fashion consciousness, online consumer review, and demographic are discussed, and hypotheses are developed to be tested. Last but not least, this chapter also include the conceptual framework of intention of Muslim Generation Zs in purchasing online Shariah-compliant apparel in Malaysia.



## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 INTRODUCTION**

Chapter 3 discusses on the research methodology that are used in this study by drawing the framework of methods that is applied using a quantitative approach. This chapter incorporates the research design, research population or respondents that involves in this study as well as the sampling procedure and sample size to help in planning this study accordingly. Besides, the research instrument is covered in this chapter along with the data collection plan as well as data analysis procedure.

#### **3.2 PHILOSOPHICAL ASSUMPTION**

Research is carried out inside a certain theoretical and methodological framework referred to as a research paradigm. A research paradigm encompasses the researcher's fundamental convictions and ideas regarding the nature of reality, and it significantly influences their understanding and conduct within that reality (Majeed, 2019). Paradigms shape the direction of research, influencing the subject matter, methodology, and interpretation of study findings. Different study may use different paradigms, including positivism, interpretivism, critical, and pragmatic paradigms. A research paradigm encompasses fundamental beliefs regarding the fundamental nature of reality (ontology) and the methods employed to comprehend reality (epistemology). Comprehending the constituents of a research paradigm is crucial as they serve to direct and uphold the assumptions, beliefs, norms, and values of the chosen paradigm in a research endeavour.

Positivism is grounded in the belief that reality exists objectively and independently of human perception, making it possible to observe, measure, and analyze phenomena in a value-free, unbiased manner (Majeed, 2019). According to

Mohammad Ali (2024) and Park et al. (2020), ontologically, positivism is rooted in naive realism, which maintains that a singular, objective reality exists independently of human perception which an assumption applicable to consumer behaviour studies such as online purchasing. From an epistemological standpoint, positivism endorses objectivism, emphasizing that knowledge is acquired through empirical methods validated by observation and experimentation. Researchers working within this paradigm aim to reduce personal bias to ensure the reliability and reproducibility of their findings. Axiologically, positivist research upholds the principle of value neutrality, seeking to exclude subjective influences from both researchers and participants. This approach enhances the trustworthiness and applicability of results derived from systematic and standardized data collection and analysis.

Research on online purchase intention commonly adopts a positivist paradigm, employing deductive reasoning to empirically test hypotheses formulated from established consumer behaviour theories, such as the Theory of Planned Behaviour and the Technology Acceptance Model (Majeed, 2019). Studies of online purchase intention frequently utilize quantitative research methods, such as surveys and controlled experiments, to gather numerical data from consumers. Analytical techniques, including Structural Equation Modelling (SEM) and regression analysis, are commonly employed to empirically examine the relationships among key constructs such as attitude, perceived behavioural control, subjective norms, and purchase intention within established theoretical frameworks.

The positivist paradigm's emphasis on objectivity and empirical validation facilitates the identification of specific determinants influencing online purchase intention. By concentrating on quantifiable constructs and employing hypothesis-driven inquiry, this approach enables a rigorous examination and prediction of consumer purchasing behaviour (Mohammad Ali, 2024). Consequently, it yields actionable insights for marketers and practitioners aiming to understand and influence online consumer decision-making. In this context, adopting a positivist stance entails conceptualizing consumer behaviour as an observable phenomenon that can be statistically measured and explained through causal relationships. This methodological orientation typically involves structured surveys and quantitative data analysis, ensuring the research is replicable, value-neutral, and capable of producing generalizable

findings (Park et al., 2020). Recent empirical studies reflect this alignment, integrating theoretical models with robust data collection and advanced statistical techniques to investigate the antecedents of online purchase intention across diverse cultural settings.

### **3.3 RESEARCH DESIGN**

This study employs a quantitative research design that aligns with the positivist paradigm. It involves gathering and analysing numerical data through the use of surveys. Survey design is a research methodology that utilises surveys as a means of gathering data. Surveys are frequently employed for self-reporting and are particularly favoured in the field of practical theology (Haig, 2012). This design is suitable when the researcher aims to comprehend particular variables. Various survey designs exist that can be employed to investigate research enquiries pertaining to relationships. This study employs a quantitative research design, aligning with the positivist paradigm. It involves gathering and analysing numerical data through the use of surveys. Survey design is a research methodology that utilises surveys as a means of collecting data. Surveys are frequently employed for self-reporting and are particularly favoured in the field of practical theology (Haig, 2012). The suitability of this design lies in its ability to comprehend specific variables.

In quantitative research design, various survey methods can be employed to investigate relationships between variables (Yi and Xuan, 2023). In this study, target respondents were administered survey questionnaires to gather data. Some commonly used survey designs include descriptive, comparative, longitudinal, and cross-sectional approaches. Descriptive survey design focusses on describing the characteristics of a population or sample by gathering information about current attitudes, beliefs, or behaviours and is applied to case studies, surveys and observations (Thakur, 2021). It is often used to explore the prevalence of specific phenomena. Comparative survey design compares two or more groups on one or more variables, helping researchers identify similarities and differences between groups while exploring the factors that contribute to these variations (Miri and Shahrokh, 2019).

A longitudinal survey design involves the collection of data from the same sample at several intervals, frequently spanning years or decades, enabling researchers to monitor changes and analyse the evolution of variables (Caruana et al., 2015). This method is especially useful for studying the effects of interventions or programs over time. Cross-sectional survey design, on the other hand, gathers data from different samples at a single point in time, providing a snapshot of the population at that moment (Aggarwal and Ranganathan, 2019). It is commonly used to identify trends and patterns within a specific timeframe. In this study, a cross-sectional survey design is employed to investigate the views of Generation Z Muslims. This design allows for the exploration of relationships and trends within this population at a specific moment in time.

### **3.4 RESEARCH POPULATION**

Within the realm of social science studies, the word research population is used to refer to a certain group of persons who share certain attributes or characteristics, and from which a sample is picked for the purposes of study (Zaki and Elseidi, 2023). In this study, the research population consists of Muslim Generation Z individuals (those who identify as Muslim) between the ages of 15 and 29 in Malaysia, or those born between 1995 and 2009. A sampling frame is a list of all the individuals in the research population from which a sample can be drawn (Yi and Xuan, 2023). While a list of Generation Z individuals in Malaysia may be maintained by certain government agency, this study lacked the required authorization to obtain it.

### **3.5 SAMPLING PROCEDURE AND SAMPLE SIZE**

The researcher used the convenience sampling approach to choose participants based on the characteristics and nature of the study and due to lack of sampling frame. Convenience sampling is a non-probability sampling technique that involves selecting individuals or commodities for a study based on their easy availability and convenience to the researcher. In other words, convenience sampling is selecting individuals who are easily accessible and readily available, rather than employing random selection

techniques. Participants were enlisted using an internet-based questionnaire or online survey. Sample size pertains to the quantity of participants or observations incorporated in a research study.

This study makes use of a quantitative research approach that is linked to the gathering and examination of numerical data (Zaki and Elseidi, 2023). This method is backed by a number of well-established statistical criteria that assure its validity. One of these criteria is the minimum sample size, which is an essential factor in assessing whether or not an outcome is statistically significant. There are numerous sources that can be consulted when determining the appropriate sample size. Roscoe offered a set of rules of thumb for determining the optimum sample size in research. According to these guidelines, the sample size should be greater than 30 and fewer than 500. Moreover, recent research has indicated that, in the majority of instances, a sample size of 150 observations is deemed adequate for obtaining a precise answer in exploratory factor analysis (EFA), provided that there are sufficiently significant intercorrelations among the items (Guadagnoli & Velicer, 1988, as cited in Zaki et al., 2021). For the confirmatory factor analysis (CFA), it is advised to have a minimum sample size of 100, as recommended by Bollen (1989) as cited in Zaki et al. (2021). In addition, Kline (2005) stated that for the purpose of factor analysis, a sample size of less than 300 respondents is considered inadequate, while a sample size of 300 respondents is considered sufficient, and a sample size of 400 to 500 respondents is considered highly desirable. The target sample size for this study was set between 300 and 350 participants to ensure sufficient data for analysis.

### **3.6 RESEARCH INSTRUMENT**

A research instrument refers to the means used to collect data. In this study, an online questionnaire is utilised for data collection. Researchers must exercise caution when selecting respondents to conduct the questionnaire, since this will directly impact the extent to which the replies can assist in addressing the study issues. To do this, it is crucial to meticulously formulate research questions and hypotheses, since these will identify the most suitable data gathering tool for this study.

Developing a questionnaire involves a systematic approach (Zaki and Elseidi, 2023). It begins by clarifying the specific data needed to address the research objectives. Once the data requirements are clear, the next step is to determine the overall structure and content of the questionnaire. This involves deciding on the types of questions to include such as multiple-choice, open-ended, or Likert scale questions. After establishing the general framework, the specific substance of each question must be carefully crafted to elicit the desired information from respondents. This includes ensuring that questions are clear, concise, and relevant to the research topic. Finally, the sequence, structure, and arrangement of the questions should be designed to facilitate a smooth and logical flow for respondents, enhancing their engagement and the quality of the data collected.

In addition, Haig (2012) outlines key factors to consider when creating individual survey items (or questions) for a research instrument:

1. Use straightforward and uncomplicated language.
2. To prevent misunderstandings caused by complex statements, it is advisable to mention or include only one subject in each item.
3. Utilize a uniform and uncomplicated rating scale throughout the entire survey, such as a range of 1–5 or 1–7, to provide easy interpretation for the researcher and other individuals involved.
4. Refrain from using negative language in survey questions, as it may cause confusion. It is necessary to apply reverse coding to negatively worded items during the analysis process.
5. To maintain the validity of the results, it is advisable to minimise the length of the survey to avoid resistance or arbitrary responses.

All the key factors were considered in this study. Table 2 shows the list of questions include that is adapted from previous literature classified based on each factor with references. The questionnaire also included conventional socioeconomic and demographic questions, such as age, marital status, education, employment, and city of residence.

Table 2 The Final Item Included in The Questionnaire.

Adopted questions from literature	Reference
<p><b>Attitude</b></p> <p>It is favorable to buy Shariah-compliant apparel online.</p> <p>It is wise to buy Shariah-compliant apparel online.</p> <p>It is good to buy Shariah-compliant apparel online.</p> <p>It is valuable to buy Shariah-compliant apparel online.</p> <p>It is worthwhile to buy Shariah-compliant apparel online.</p>	<p>(Zaki et. Al, 2021)</p> <p>(Sumarliah et al., 2022)</p>
<p><b>Subjective norm</b></p> <p>Most people who are important to me purchase Shariah-compliant apparel online.</p> <p>Most people who are important to me think that I should purchase Shariah-compliant apparel products online.</p> <p>People whose opinion I value can influence me to purchase Shariah-compliant apparel online.</p> <p>My Close friends would encourage/support me to purchase Shariah-compliant apparel online.</p> <p>My family would impose me to purchase Shariah-compliant apparel online.</p>	<p>(Zaki et al., 2021)</p>
<p><b>Perceived behavioral control</b></p> <p>I always have the ability to purchase Shariah-compliant apparel online.</p> <p>I always have complete knowledge and understanding regarding where to purchase Shariah-compliant apparel online.</p> <p>It is easy to find Shariah-compliant apparel online.</p> <p>There are many choices of Shariah-compliant apparel online.</p> <p>I have the resources and capacity (i.e., money, internet access) to purchase Shariah-compliant apparels online.</p>	<p>(Zaki et al., 2021)</p>
<p><b>Religiosity</b></p>	

<b>Adopted questions from literature</b>	<b>Reference</b>
<p>Islam has answered many questions about how a Muslim should dress.</p> <p>I often read texts relating to faith/belief in Islam.</p> <p>I spend a lot of time to understand beliefs about Islam.</p> <p>Belief in Islam is behind my overall approach to life</p> <p>Belief in Islam affects all my relationships in life.</p> <p>It is important for me to spend time for praying to God</p>	(Nurhayati and Hendar, 2020)
<b>Social media influencers</b>	(Zabeen et al., 2017)
<p>I am inspired by influencer who wears Shariah-compliant apparel.</p> <p>I bought a Shariah-compliant apparel online under the influence of an influencer.</p> <p>My online purchases of Shariah-compliant apparel are not influenced by specific influencer endorsements of the same product.</p> <p>I will buy a Shariah-compliant product online if the influencer I like started endorsing it.</p> <p>Influencers help me to remember a Shariah-compliant apparel brand.</p>	(Yaacob et al., 2021)
<b>Aesthetic elements</b>	(Hwang and Kim, 2021)
<p>In general, the appearance of the Shariah-compliant apparel is aesthetically appealing to me.</p> <p>The designs of the Shariah-compliant apparel are attractive.</p> <p>The overall style of Shariah-compliant apparel is appealing to me.</p>	
<b>Fashion consciousness</b>	(Singh et al., 2023)
<p>I want to appear differently from my peers through my choice of clothing.</p> <p>I seek uniqueness by differentiating my clothing style from others.</p> <p>I do not like to acquire apparel which is customarily purchased by everybody around me.</p>	

Adopted questions from literature	Reference
<p>I keep informed with the latest fashion trend.</p> <p>Shariah-compliant apparel is crucial to me, and I notice it very challenging to select among numerous goods.</p>	
<p><b>Online consumer review</b></p> <p>Online consumer reviews are beneficial to me.</p> <p>I read online consumer reviews frequently.</p> <p>I often search consumer reviews on the Internet before purchasing Shariah-compliant apparel.</p> <p>I refer to online consumer reviews whenever I need information on companies or goods.</p> <p>I am influenced by online consumer reviews when I purchase Shariah-compliant apparel.</p> <p>I rely on online consumer reviews when I purchase Shariah-compliant apparel.</p> <p>Online consumer reviews crucially affect my choice of Shariah-compliant apparel.</p>	(Yaacob et al., 2021)
<p><b>Intention</b></p> <p>I expect to purchase Shariah-compliant apparel online in the future.</p> <p>I plan to purchase Shariah-compliant apparel online in the future.</p> <p>I will try to purchase Shariah-compliant apparel online.</p> <p>I intend to purchase Shariah-compliant apparel online.</p> <p>The probability that I will buy Shariah-compliant apparel online is high.</p>	<p>(Zaki et al., 2021)</p> <p>(Cham et al., 2017)</p>

The questionnaire is well-designed, planned, and reviewed by three experts whose are INHART lecturers before the pilot test was conducted. After improvements were made, the questionnaire was piloted to the target population to ensure the required data is provided, the data collected can be analysed and validated, and unbiased responses are received. Both closed-ended and open-ended questions can be included in the

questionnaire, but closed questions are recommended for quantitative studies. Prior to the major research, it was deemed crucial to conduct a detailed pilot study in order to establish the credibility and value of the study (Yi and Xuan, 2023). Johanson and Brooks (2010) recommend a minimum sample size of 30 participants for the pilot test, which should accurately represent the target population. Therefore, 30 selected individuals from Generation Z in Malaysia were chosen to answer the questionnaire. By doing the pilot study, the preliminary reliability of the questionnaire can be assessed. This pilot study is critical for assessing the reliability of the questionnaire.

To accommodate respondents in Malaysia, the questionnaire was translated into both English and Bahasa Melayu, as these are the two languages commonly spoken in the country. Back translation is used in this research. Back-translation involves comparing the original text to a version that has been translated into a target language and then back into the original language. This comparison highlights any potential inconsistencies in the translation (Kline, 2005). Therefore, the questionnaire underwent translation from English to Malay and subsequently from Malay back to English to confirm the authenticity and accuracy of its content. A five-point Likert scale was employed, with 1 representing "strongly disagree," 2 representing "disagree," 3 representing "neutral," 4 representing "agree," and 5 representing "strongly agree." The content of the questionnaire was adjusted to ensure its suitability for this research. The participants were instructed to assess their level of agreement with the statements provided in the questionnaire. This study uses closed-ended questions, which are preferred for quantitative studies.

### **3.7 DATA COLLECTION PLAN**

Data collection is the systematic process of gathering information formally. Botti and Endacott (2005) state that the fundamental principles of quantitative research data collection are that the data must be accurate representations of a phenomenon and that they must be generated independently of the observer's expectations. Google Forms was used to create the online questionnaire, allowing for easy distribution and data collection. This method ensures a wide reach among potential respondents and allows for the efficient organisation and analysis of the collected data. Additionally, using an

online platform eliminates the need for manual data entry, reducing the chances of errors and saving time for researchers. The data collection plan for this research project involved utilising social media platforms to reach potential respondents within four weeks. The questionnaire was distributed through social media channels such as Facebook, Twitter, and Instagram to gather information from a diverse range of individuals. WhatsApp was also used as a platform for data collection, as it allows for direct and private communication with participants. This multi-platform approach ensured a wider reach and increased the chances of obtaining a diverse and representative sample for the research project (Zaid et al., 2022). Screening questions were used to ensure that participants met the necessary criteria (Yi and Xuan, 2023). This ensured that only Generation Z participants were identified as eligible responders for the survey.

### **3.8 DATA ANALYSIS PROCEDURES**

According to Marshall and Rossman (2016), data analysis is a messy, ambiguous, and time-consuming but creative and fascinating process through which a mass of collected data is brought to order, structure, and meaning. That means that it is a process to derive new results and insights by interpreting and categorising the data collected from the respondents.

This process started upon receiving all responses from the respondents, and all responses were transferred in statistical software, which is Statistical Package for Social Sciences (SPSS). This software program was utilised because of its user-friendly interface and versatility, making it suited for projects or research of any scale. Furthermore, descriptive analysis was employed as it is a method of data analysis that aids in the depiction, presentation, or summarisation of data points in a meaningful manner, potentially revealing patterns that meet all the requirements of the data. It is a crucial phase in the process of undertaking statistical data analysis.

Descriptive Statistics were used to summarize and present data in a meaningful way, revealing trends and patterns within the dataset. This approach provided insights

into general characteristics and behaviours of the respondents. Then, Factor Analysis, specifically Exploratory Factor Analysis (EFA), was utilized to delve into the underlying structure of the factors influencing the purchasing intention for Shariah-compliant apparel. Factor Analysis is essential in identifying and understanding the key latent variables (factors) that drive purchasing intentions. This analysis provides a foundational understanding of the variables that contribute to the overall purchasing intention.

Partial Least Squares Structural Equation Modelling (PLS-SEM) was then employed to assess the impact of various factors on purchasing intention. PLS-SEM is a statistical method that utilises structural equation modelling (SEM) to analyse and understand the variability seen in the dependent variables. PLS-SEM is also highly suitable for exploratory research, as it enables the development and testing of novel hypotheses to discover the extent of effect that factors have on the purchasing choice of Shariah-compliant apparel. To further analyse the influence of specific demographic factors—such as age, gender, income, and education—ANOVA (Analysis of Variance) was utilized. ANOVA allowed for the comparison of means across different demographic groups, highlighting how these variables affect the purchasing intention for Shariah-compliant apparel. The summary of data analysis for this study is provided in Table 3.

Table 3 Summary of data analysis that will be used in the study.

<b>Research Question</b>	<b>Research Objective</b>	<b>Data Analysis Method</b>	<b>Expected Outcome</b>
<b>1. What is the underlying structure of the factors influencing the purchasing</b>	To analyse the underlying structure of the factors influencing	Factor Analysis (e.g., Exploratory Factor Analysis - EFA) using SPSS	Identification of the underlying variables/factors

<b>Research Question</b>	<b>Research Objective</b>	<b>Data Analysis Method</b>	<b>Expected Outcome</b>
<b>intention of Shariah-compliant apparel?</b>	purchasing intention.		
<b>2. What are the key factors that influence the purchasing intention of Shariah-compliant apparel among Generation Z?</b>	To evaluate the key factors influencing the purchasing intention of Shariah-compliant apparel.	Partial Least Squares Structural Equation Modelling (PLS-SEM)	Identification of the significant predictors (attitude, subjective norm, perceived behaviour control, religiosity, etc.).
<b>3. How do demographic variables impact the purchasing intention of Shariah-compliant apparel?</b>	To assess the demographic variables that impact the purchasing intention of Shariah-compliant apparel.	ANOVA (SPSS)	Insight into the influence of demographics on purchasing intention.

### 3.9 CHAPTER SUMMARY

In this chapter, the research methodology of this study is explained including the philosophical assumption of this study which use positivist paradigm. Then, the research design is planned which include the extended Theory of Planned Behaviour (TPB) as the conceptual framework. The study's population consists of Muslim

Generation Z individuals in Malaysia, with respondents selected through a convenient sampling method. An online survey or questionnaire was used as the research instrument for data collection. Finally, the collected data were analysed using SPSS tools, and hypotheses were tested using Partial Least Squares Structural Equation Modelling (PLS-SEM). ANOVA was used to compare the means across different demographic groups, highlighting how these variables affect the purchasing intention for Shariah-compliant apparel.



## **CHAPTER FOUR**

### **RESULTS AND DISCUSSION**

#### **4.1 INTRODUCTION**

Chapter 4 examines the findings derived from the data obtained for this study by examining the data using statistical tools. Descriptive statistics for demographics and the extended Theory of Planned Behaviour (TPB) model variables are provided. Key relationships between attitude, subjective norms, perceived behavioural control, religiosity, social media influence, aesthetics, fashion consciousness, online reviews, and purchase intention are examined. ANOVA is employed to examine the influence of demographic factors on the study's key variables.

#### **4.2 DESCRIPTIVE ANALYSIS RESULTS**

##### **4.2.1 Respondent's Demographic Profile**

Demographic data of the respondents were collected which provides a general characterization of samples. This study employs graphical representation to ensure precision, understanding, and quantification of each question. The subsequent section presents the justification and assessment of each item along with its description. Figure 10 shows the frequency of respondents by gender.

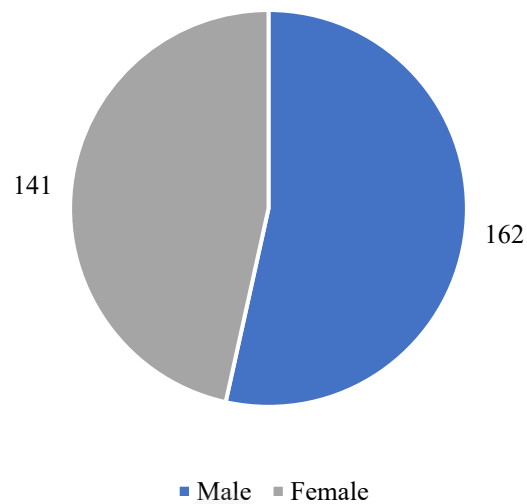


Figure 11 Respondents' Gender Distribution

First and foremost, the sample were divided into male and female where the gender distribution is quite balanced where male respondents hold 53.5% which means 162 people from the total respondents and female frequency is 141 and have the percentage of 46.5%. Male respondents are slightly more than female respondents by 21 respondents.

Next, moving on to the year of birth which is important as this study only focuses on generation Z whose born from 1995 until 2009. Based on the data collected, all respondents are categorized as Gen Z. The figure below shows the year of birth for all respondents.

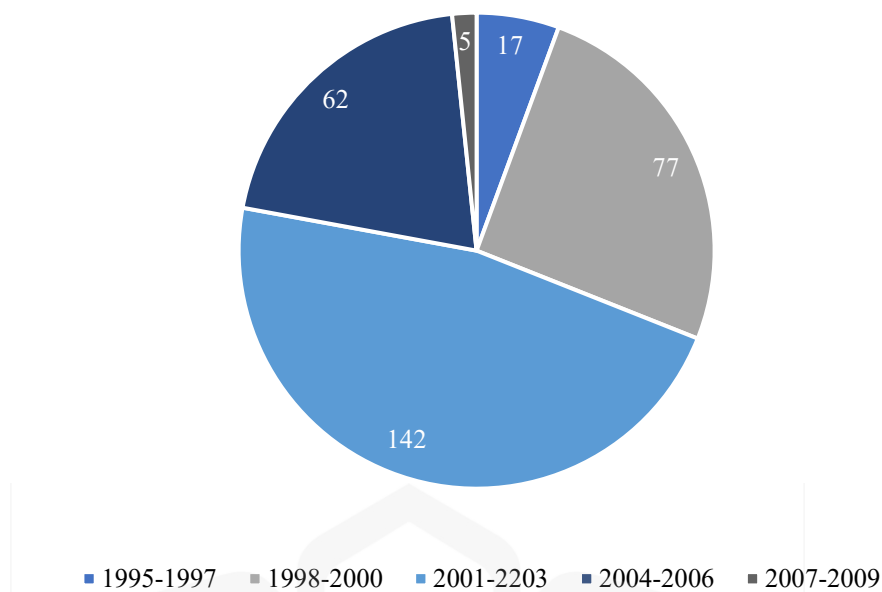


Figure 12 Respondents' Birth Year Distribution

Most respondents were born in the year between 2001-2003 with the frequency of 142 (46.9%) of the sample population. This is because people of that age, mostly university students, cherish the chance to be involved in fashion trends and frequently demonstrate a keen interest in the field by offering insightful opinions on the topic. On the other hand, the least respondents are those who were born in between 2007 and 2009 which only holds 1.7% with only 5 people of the total sample population as they may have lack of interest to be involved in educational survey because they are only 17 to 19 years old. Of the 303 respondents, 17 people (5.6%) were born between 1995 and 1997, 62 people (20.5%) were born in 2004 to 2006, and 77 people (25.4%) were born in 1998. As for the year 2024, the respondents are aged between 15 to 29 years old. As for the current state of the respondents, the figure below summarizes the frequency of respondents for each state in Malaysia.

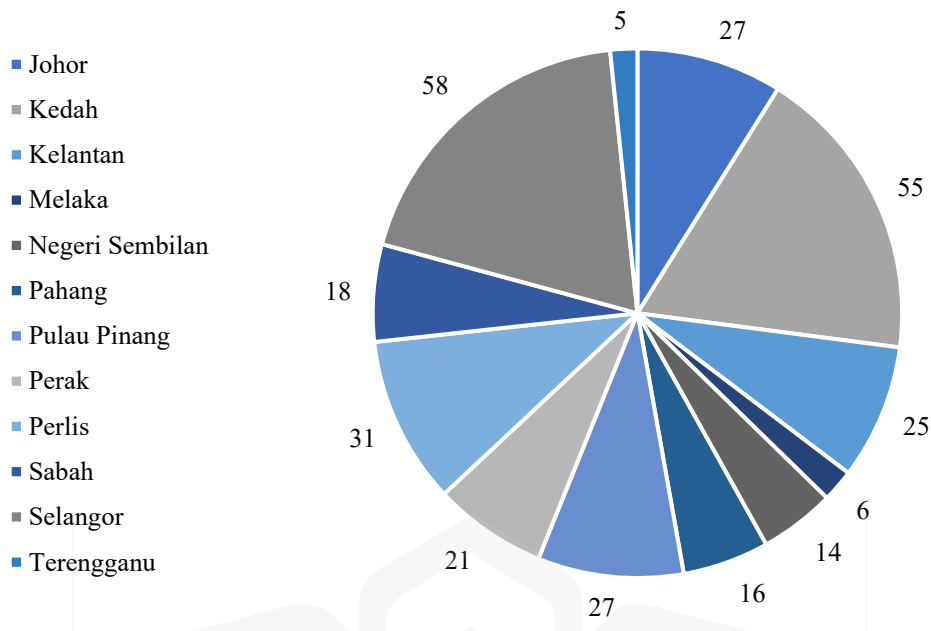


Figure 13 Respondents' State Distribution

Most respondents, 58 out of 303 (19.1%) of the total sample population were currently in Selangor. Meanwhile, the least respondents, which is only 5 people (2%) from the sample population were from Terengganu. The data indicates that urbanized states such as Selangor have a higher response rate, perhaps due to superior internet availability and a greater interest in fashion trends. Conversely, rural states such as Terengganu and Melaka exhibited far lower levels of engagement. Of the 303 respondents, 6 people (2%) were from Melaka, 14 people (4.6%) were from Negeri Sembilan, 16 people (5.3%) were from Pahang, 18 people (5.9%) were from Sabah, 21 people (6.9%) were from Perak, 25 people (8.3%) were from Kelantan, 27 people (8.6%) were from Johor and Pulau Pinang, 31 people (10.2%) were from Perlis and 55 people (18.2%) were from Kedah. Although the survey was distributed across all states in Malaysia, no responses were obtained from Sarawak. This is because sampling constraints or limitations in outreach strategies, such as reliance on social media or institutional networks concentrated in Peninsular Malaysia, may have inadvertently excluded potential respondents from Sarawak. While this absence does not invalidate the overall findings, it does suggest a need for cautious interpretation and highlights the importance of inclusive sampling strategies in future research to ensure broader representativeness.

Next, the education level of the respondents is summarized in the figure below.

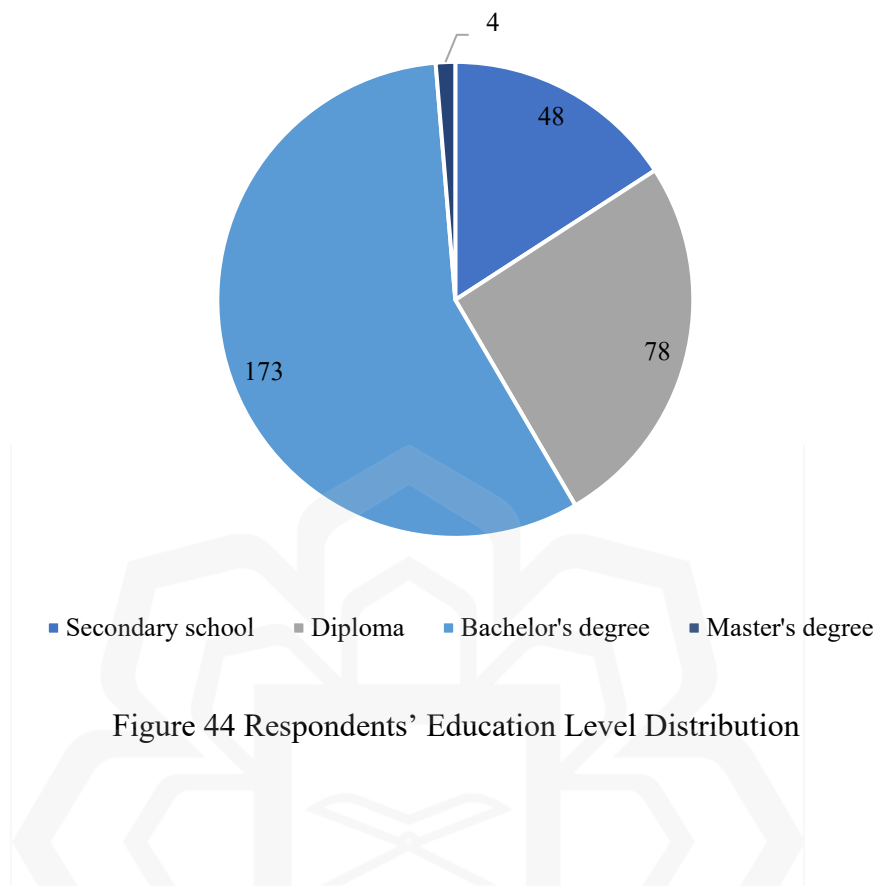


Figure 44 Respondents' Education Level Distribution

In terms of education level of the respondents, most respondents had some college education led by bachelor's degree which totalled around 173 people (57.1%), followed by diploma which owned by 78 (25.7%) respondents. A higher number of respondents are university students and that may be because they possess a genuine interest in fashion and certain respondents may be pursuing studies in fashion, marketing, or related industry. Next, 48 people (15.8%) were in secondary school as this study focused on Generation Z which involved people as young as 15 years old. Ultimately, just 4 individuals (1.3%) of the respondents own a master's degree, as the participants are predominantly young and have not yet attained master's or PhD degrees. Figure 14 shows the results for the monthly frequency in shopping for apparel among respondents.

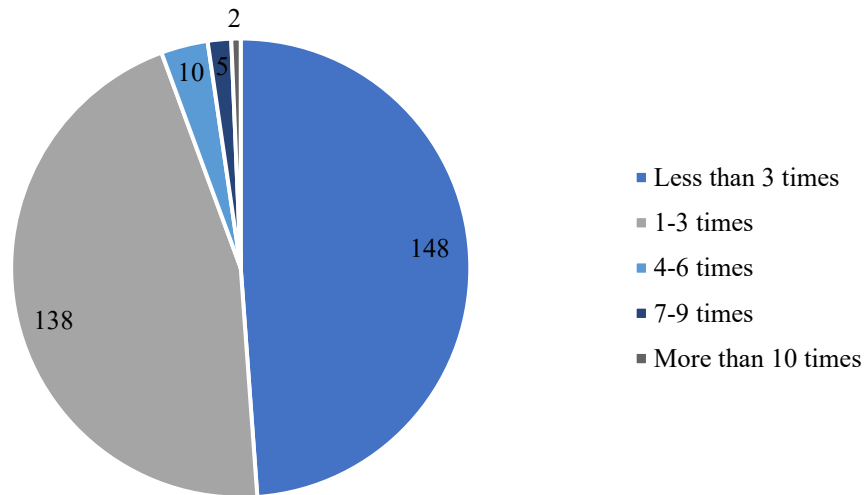


Figure 15 Monthly frequency in shopping for apparel among respondents.

According to the results from the survey, most respondents, as much as 148 people (48.8%) frequently shop for apparel less than 3 times in a month which means the respondents may not be purchasing apparel in a month. Following that, 138 people (45.5%) purchased apparel as frequently as one to three times monthly. 10 people (3.3%) on the other hand, purchased apparel as much as four to six times in a month and to add, 5 out of 303 respondents (1.7%) are stated to shop for apparel seven to nine times in a month. The least number of respondents, which is only 2 people (0.7%) shopped for apparel more than 10 times in a month, which is quite a lot. It can be summarized that the average frequency to shop for apparel among respondents is less than 3 times in a month. The frequency of utilizing online platforms for clothing purchases is crucial for determining how often consumers would frequent a purchase. The overview of frequency and percentage of all respondents' demographic characteristics such as gender, year of birth, current state, educational level and monthly frequency in purchasing apparel were shown in Table 4.

Table 4 Demographic Characteristics of Respondents.

<b>Demographic characteristics</b>	<b>Frequency (n)</b>	<b>Percentage (%)</b>
<b>Gender</b>		
Male	162	53.5
Female	141	46.5
<b>Year of birth</b>		
1995- 1997	17	5.6
1998- 2000	77	25.4
2001- 2003	142	46.9
2004- 2006	62	20.5
2007- 2009	5	1.7
<b>Current state</b>		
Johor	27	8.9
Kedah	55	18.2
Kelantan	25	8.3
Melaka	6	2.0
Negeri Sembilan	14	4.6
Pahang	16	5.3
Pulau Pinang	27	8.9
Perak	21	6.9
Perlis	31	10.2
Sabah	18	5.9
Sarawak		
Selangor	58	19.1
Terengganu	5	1.7
<b>Education Level</b>		
Primary school	0	
Secondary school	48	15.8
Diploma	78	25.7
Bachelor's degree	173	57.1
Master's degree	4	1.3
Doctorate degree		

<b>Monthly frequency in shopping for clothing.</b>	<b>Frequency (n)</b>	<b>Percentage (%)</b>
Less than 3 times	148	48.8
1-3 times	138	45.5
4-6 times	10	3.3
7-9 times	5	1.7
More than 10 times	2	0.7

#### **4.2.2 Data Analysis of Main Construct**

Descriptive statistics of extended TPB model were also conducted for all the construct or variables which are attitude, subjective norm, perceived behavioural control, religiosity, social media influencer, aesthetic elements, fashion consciousness, online consumer review and intention. Along with the descriptive statistics, reliability values for all variables were also calculated using Cronbach's Alpha ( $\alpha$ ) to inquire about the reliability values of the variables. The value of mean, standard deviation, initial value and Cronbach's Alpha of all variables are shown in Table 5.

Table 5 Mean, Standard deviation and Alpha-value of Factors

<b>Constructs</b>	<b>Mean</b>	<b>Std.Dev</b>	<b>N</b>
<b>Attitude</b>			
It is wise to buy Shariah-compliant apparel online.	4.19	1.051	303
It is good to buy Shariah-compliant apparel online.	4.11	1.020	303
It is pleasant to buy Shariah-compliant apparel online.	4.14	1.035	303
It is worthwhile to buy Shariah-compliant apparel online.	4.13	1.031	303

It is favourable to buy Shariah-compliant apparel online.	3.99	1.015	303
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<b>Cronbach's Alpha</b>	0.941		
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**Subjective norms**

Most people who are important to me purchase Shariah-compliant apparel and it influences me.	3.88	.966	303
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Most people who are important to me think that I should purchase Shariah-compliant apparel.	3.98	.986	303
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People whose opinion I value influence me to purchase Shariah-compliant apparel.	4.08	.977	303
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My close friends would support me to purchase Shariah-compliant apparel.	4.13	.931	303
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My family encourages me to choose Shariah-compliant apparel.	4.22	.941	303
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<b>Cronbach's Alpha</b>	0.937		
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**Perceived Behavioural Control**

I always have the ability to purchase Shariah-compliant apparel online.	3.99	0.938	303
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I am well-informed about where to purchase Shariah-compliant apparel.	3.81	1.038	303
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It is easy for me to find Shariah-compliant apparel online.	4.07	0.882	303
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There are many choices of Shariah-compliant apparel online.	4.12	0.811	303
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I have the resources and capacity (i.e., money, internet access) to purchase Shariah-compliant apparels online.	4.17	0.933	303
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<b>Cronbach's Alpha</b>	0.908		
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**Religiosity**

Islam has answered many questions about how a Muslim should dress.	4.47	0.948	303
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I often read texts relating to faith/belief in Islam.	4.04	0.929	303
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I spend a lot of time to understand beliefs about Islam.	3.91	0.982	303
Belief in Islam is behind my overall approach to life.	4.31	1.018	303
Belief in Islam affects all my relationships in life.	4.40	0.957	303
It is important for me to spend time for praying to Allah.	4.38	0.922	303
<b>Cronbach's Alpha</b>	0.958		

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#### **Social Media Influencers**

I am inspired by influencer who apparels Shariah-compliant apparel.	3.65	1.230	303
I bought a Shariah-compliant apparel online under the influence of an influencer.	3.41	1.206	303
My online purchases of Shariah-compliant apparel are not influenced by specific influencer endorsements of the product.	3.67	1.041	303
I will buy a Shariah-compliant product online if the influencer I like started endorsing it.	3.08	1.912	303
Influencers help me to remember a Shariah-compliant apparel brand.	3.24	1.338	303
<b>Cronbach's Alpha</b>	0.845		

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#### **Aesthetic elements**

In general, the appearance of the Shariah-compliant apparel is aesthetically appealing to me.	4.14	0.904	303
The designs of the Shariah-compliant apparel are attractive.	4.24	0.893	303
The overall style of Shariah-compliant apparel is captivating to me.	4.27	0.792	303
<b>Cronbach's Alpha</b>	0.905		

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#### **Fashion Consciousness**

I want to appear differently from my peers through my choice of apparel.	3.66	1.077	303
I seek uniqueness by differentiating my apparel style from others.	3.62	1.206	303

I do not like to acquire apparel which is customarily purchased by everybody around me.	3.64	1.212	303
I keep informed with the latest fashion trend.	3.42	1.236	303
Shariah-compliant apparel is crucial to me, and I notice it very challenging to select among numerous goods.	3.80	1.057	303
<b>Cronbach's Alpha</b>	0.895		
<hr/>			
<b>Online Consumer Reviews</b>			
Online consumer reviews are beneficial to me.	4.20	0.981	303
I read online consumer reviews frequently.	4.19	1.004	303
I often search consumer reviews on the Internet.	4.16	1.019	303
I refer to online consumer reviews whenever I need information on Shariah compliant apparel.	4.15	0.985	303
I am influenced by online consumer reviews when I purchase Shariah compliant apparel.	3.91	1.067	303
I rely on online consumer reviews when I purchase Shariah compliant apparel.	3.80	1.115	303
Online consumer reviews crucially affect my choice of Shariah compliant apparel.	3.97	1.001	303
<b>Cronbach's Alpha</b>	0.906		
<hr/>			
<b>Intention</b>			
I expect to purchase Shariah-compliant apparel online in the future.	4.19	0.867	303
I plan to purchase Shariah-compliant apparel online.	4.10	0.832	303
I will try to purchase Shariah-compliant apparel online.	4.09	0.896	303
I intend to purchase Shariah-compliant apparel online.	4.09	0.925	303
The probability that I will buy Shariah-compliant apparel online is high.	3.97	0.996	303
<b>Cronbach's Alpha</b>	0.949		
<hr/>			

Based on the table above, the descriptive analysis of attitude to purchase Shariah-compliant apparel among Gen Z can be seen through the internal consistency of Cronbach's Alpha which scored 0.941. According to Van Griethuijzen et al. (2015), an alpha value above 0.6 is needed in order to confirm the reliability of the construct, or otherwise, it will not be considered acceptable (Sousa Santos, 2021). The highest mean score which valued 4.19 was from the statement that stated, "It is wise to buy Shariah-compliant apparel online." This means that the respondents, in average, showed positive attitude towards purchasing Shariah-compliant apparel. Next, the statement "It is pleasant to buy Shariah-compliant apparel online", "It is worthwhile to buy Shariah-compliant apparel online" and "It is good to buy Shariah-compliant apparel online" have recorded the mean score of 4.14, 4.13 and 4.11 consecutively which further showed positive attitude among respondents towards purchasing Shariah-compliant apparel. Meanwhile, the lowest mean score of 3.99 was for the statement "It is favourable to buy Shariah-compliant apparel online."

For subjective norm, the Cronbach's Alpha value is 0.937 which proved the reliability of the overall construct. The statement "My family encourages me to choose Shariah-compliant apparel" scored the highest mean value which is 4.22. This indicates that, in average, respondents rated that family plays a crucial role in influencing the purchase of Shariah-compliant apparel in Malaysia (Marmaya et al., 2019). Next, the statement "People whose opinion I value influence me to purchase Shariah-compliant apparel" and "My close friends would support me to purchase Shariah-compliant apparel" have the mean score of 4.08 and 4.13 consecutively which showed that people around the respondents have the influence on their purchase of Shariah-compliant apparel. For the statement "Most people who are important to me think that I should purchase Shariah-compliant apparel", it had the second lowest mean value which is 3.98 and the lowest mean value was for the statement "Most people who are important to me purchase Shariah-compliant apparel and it influences me" which only scored 3.88.

The variable of perceived behavioural control also maintained the value of Cronbach's Alpha which valued around 0.908. The highest mean value was for the statement "I have the resources and capacity (i.e., money, internet access) to purchase Shariah-compliant apparels online" which have the score of 4.17. Following that are the statements "There are many choices of Shariah-compliant apparel online," "It is easy

for me to find Shariah-compliant apparel online,” and “I always have the ability to purchase Shariah-compliant apparel online” which scored the mean values of 4.12, 4.07 and 3.99 consecutively. In other hand, the statement “I am well-informed about where to purchase Shariah-compliant apparel” have the lowest mean value which was 3.99. In summary, the respondents have the ability to purchase Shariah-compliant apparel online as they were well-informed of the platforms and there are many choices of apparel for them to choose from. This digital era really makes it easy for the respondents to shop for Shariah-compliant apparel whenever and wherever they are as everything is just one click away as Malaysia have a high internet penetration which stood at 97.4 percent of the total population at the start of 2024 (Kemp, 2024). Between 2022 and 2023, Malaysia acquired 362,000 additional digital customers with 90 percent of internet users are now digital customers. 61.3% of Malaysian internet users acquire at least one goods or service online weekly (Commission Factory, 2023).

Besides that, religiosity also showed high Cronbach’s Alpha value which scored around 0.958. The highest mean value for religiosity was 4.47 which also the highest over all other statements was scored for the statement “Islam has answered many questions about how a Muslim should dress.” Next, the statement “Belief in Islam affects all my relationships in life” and “It is important for me to spend time for praying to Allah” has the second and third highest mean value which were 4.40 and 4.38 consecutively. Mean values of 4.31 and 4.04 were scored for statement “Belief in Islam is behind my overall approach to life” and “I often read texts relating to faith/belief in Islam.” For the lowest mean score was 3.91 which belonged to the statement “I spend a lot of time to understand beliefs about Islam.” From the results stated, the respondents might spend less time to study about Islam, but they are aware of the influence that Islam has in their daily lives.

Next variable that was assessed have the lowest Cronbach’s Alpha value among other variables which valued at 0.845 which was social media influencer. A statement stated that “My online purchases of Shariah-compliant apparel are not influenced by specific influencer endorsements of the product” scored the highest mean value of 3.67 which indicated that respondents surveyed generally agree that their purchases are not influenced by specific social media influencer endorsements. This suggests that, on average, respondents feel influencers do not play a major role in their decision to

purchase Shariah-compliant apparel. In other words, despite the common use of influencers in marketing, many respondents perceive their purchasing behaviour as being independent of specific influencer endorsements. Other statements, which are “I am inspired by influencer who apparels Shariah-compliant apparel”, “I bought a Shariah-compliant apparel online under the influence of an influencer” and “Influencers help me to remember a Shariah-compliant apparel brand” have the mean value of 3.65, 3.41 and 3.24 consecutively. Meanwhile, the lowest mean value of 3.08 was scored from the statement noted that “I will buy a Shariah-compliant product online if the influencer I like started endorsing it.” The mean values for these statements show average responses, meaning that respondents generally rated their opinions as neither strongly agreeing nor strongly disagreeing with the statements. Besides that, aesthetic elements as a variable have valued around 0.905 for the reliability as per Cronbach’s Alpha. The statement “The overall style of Shariah-compliant apparel is captivating to me” have the highest mean value which was scored 4.27 by the respondents. The second highest score of mean was 4.24 from the statement “The designs of the Shariah-compliant apparel are attractive” and the lowest mean value was 4.14 which belonged to the statement “In general, the appearance of the Shariah-compliant apparel is aesthetically appealing to me.” Generation Z who responded the questionnaire rated that the Shariah-compliant apparel was aesthetically appealing for them. According to an article by a fashion enthusiast, Generation Z favours loose fitting garments, and their aesthetic emphasizes comfort and creativity, meanwhile, millennials prefer fitted styles and fashion items that are more sophisticated and suitable for many outfits (Sus, 2024).

Moving on, the reliability of influence of fashion consciousness towards purchase intention of Shariah-compliant apparel among generation Z also being assessed and the result showed the value of alpha was 0.895. As for the mean value, the statement “Shariah-compliant apparel is crucial to me, and I notice it very challenging to select among numerous goods” have the highest value which was 3.80. Mean values of 3.66, 3.64 and 3.62 were scored by the statement “I want to appear differently from my peers through my choice of apparel”, “I do not like to acquire apparel which is customarily purchased by everybody around me”, and “I seek uniqueness by differentiating my apparel style from others” sequentially. The lowest mean value of 3.42 was obtained from the statement “I keep informed with the latest fashion trend”. The lowest score

might indicate that, while Generation Z respondents do care about fashion, they may not prioritize following every new trend.

Apart from that, online consumer review's influence on purchase behaviour also being assessed in this study where the reliability tested using Cronbach's Alpha showed the value of 0.906. The highest mean value came from the statement "Online consumer reviews are beneficial to me" which was 4.20 followed by slightly lower value of 4.19 from the statement "I read online consumer reviews frequently". The statement "I often search consumer reviews on the Internet", "I refer to online consumer reviews whenever I need information on Shariah compliant apparel" and "Online consumer reviews crucially affect my choice of Shariah compliant apparel" have the mean values of 4.16, 4.15 and 3.97 accordingly. Meanwhile, the statement "I am influenced by online consumer reviews when I purchase Shariah compliant apparel" has 3.91 as the mean value and the lowest mean value was 3.80 from the statement "I rely on online consumer reviews when I purchase Shariah compliant apparel".

Finally, yet importantly is the descriptive analysis on intention of the respondents to purchase Shariah-compliant apparel. The result of reliability based on Cronbach's Alpha value for intention was 0.949. The highest mean value was 4.19 from the statement "I expect to purchase Shariah-compliant apparel online in the future" followed by the statement "I plan to purchase Shariah-compliant apparel online" that have mean value of 4.10. Next, there are two components that shared the mean value of 4.09 which stated that "I will try to purchase Shariah-compliant apparel online" and "I intend to purchase Shariah-compliant apparel online". The lowest mean value was 3.97 for the statement "The probability that I will buy Shariah-compliant apparel online is high". Based on the results, the respondents signified their positive feedback on their intention to purchase Shariah-compliant apparel.

To conclude, all eight variables have fulfilled the criteria of Cronbach's Alpha reliability score with all variables scored above 0.6, representing a good internal consistency. The highest value of Cronbach's Alpha was 0.958 acquired from religiosity variable, meanwhile, the lowest value of reliability was 0.845 which is for social media influencer variable.

### 4.3 EXPLORATORY FACTOR ANALYSIS (EFA) RESULTS

The reliability and concept validity, including convergent and discriminant validity, were evaluated by exploratory factor analysis (EFA) and confirmatory factor analysis (CFA). The EFA method will determine underlying constructs that account for the relationships between observable variables. Meanwhile, the CFA will evaluate suggested measurement models by evaluating the extent to which observed variables accurately represent underlying latent components. According to Yoo and Donthu (2001), the criterion of eigenvalue in EFA for factor extraction was set above 1.0 which excluded items with loadings below 0.5. Nevertheless, it is crucial to first consider additional tests before delving into the components in order to have a comprehensive understanding of the use of factor analysis. Specifically, the Kaiser-Meyer-Olkin (KMO) test and Barlett's Test of Sphericity are employed. The optimal values for KMO should approach 1.0, while values below 0.5 are deemed unsatisfactory (Sarstedt and Mooi, 2014). Regarding Barlett's Test of Sphericity, a significant outcome (often with a p-value < 0.05) suggests that the correlation matrix is not an identity matrix, which permits the continuation of component analysis. Essentially, KMO determines if the sample size is sufficient for analysis, whereas Barlett's test evaluates if the data is appropriate for factor analysis. In this study, the value of KMO of 0.730 indicated that sample data is adequate for EFA. The value of Barlett's test is 23499.433 which proved that there is patterned relationship between the constructs. That is to be said that all outcomes from KMO and Barlett's test indicate the factorizability of the correlation matrix. Table 6 below shows the results for KMO and Barlett's Test.

Table 6 KMO and Barlett's Test Results

<b>KMO and Bartlett's Test</b>		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.730
Bartlett's Test of Sphericity	Approx. Chi-Square	23499.433
	Df	1035

Additionally, factor retention decisions also play a crucial role in preventing the retention of too few or too many factors. It also ensures that item estimates are not adversely affected. Researchers often consider various criteria for factor retention, including the latent root criterion, a priori criterion, scree test, and parallel analysis (Ledesma et al., 2015). This study applied three criteria which are latent root criterion, a priori criterion and scree test.

One of the common approaches for latent root criterion is Eigenvalues of Kaiser-Guttman Criterion. The eigenvalues of the correlation matrix (or covariance matrix) of the observed variables are analysed in EFA. Eigenvalues denote the variance that each factor explains in which more significant factors are indicated by higher eigenvalues (Braeken and Van Assen, 2017). This method retains factors with eigenvalues greater than one and factors with eigenvalues less than one are typically discarded (Steiger, 2015). Essentially, the Kaiser-Guttman criterion contributed to determining the optimal number of components to keep in exploratory factor analysis (EFA) by considering eigenvalues. Thus, to create a meaningful and subsequent analysis, identifying the factors that satisfy the specified level are deemed significant. SPSS output for this study showed that the highest Eigenvalues is 23.271 for attitude, followed by 3.712 for subjective norms, 2.736 for perceived behavioural control, 2.310 for religiosity, 1.952 for social media influencer, 1.654 for aesthetic elements, 1.336 for fashion consciousness, and lastly 1.073 for online consumer review.

Although the 'Intention' factor exhibited an eigenvalue slightly below the conventional threshold of 1 (0.867) it was retained in the analysis due to its strong theoretical significance in the context of planned behaviour, its contribution to explained variance (1.884), and the high loadings of its associated items ( $>0.7$ ). These factors suggest that the 'Intention' factor is a valid and reliable measure of the intended construct.

Meanwhile, for scree test, it consists of plotting the eigenvalues (y-axis) against the components (x-axis) and inspecting the shape of the resulting curve in order to detect

the maximum number of components to retain (Hamid et al., 2017). The scree plot aids this study in determining the optimal number of elements or components to maintain. By locating the point of inflection on the graph, factors or components to the left of this point can be considered noteworthy and should be preserved for future research. The findings using scree's plot for all 8 factors in Appendix A is considered to be maintained as the value of Eigenvalue is above 1.0.

In addition, this study anticipated the usage of a priori criteria that fulfilled the expectations of researcher on which observable variables should load on various latent factors by studying the factor loadings. Factor loadings indicate the degree of connection between observable variables and latent factors. The regression coefficients (partial slopes) for these numerous regressions are known as factor loadings (Lesson 12: Factor Analysis, n.d.). Researchers use factor loadings to determine which variables contribute significantly to each component. For example, if variable A has a high factor loading on factor X, it indicates a significant relationship between variable A and factor X. Generally, a valid item has a factor loading above 0.50. The result of EFA summarized that 46 items under nine variables which are attitude, subjective norms, perceived behavioural control, religiosity, social media influencer, aesthetic elements, fashion consciousness, online consumer review and intention have high factor loading. Therefore, all items are recognized and maintained for further analysis and studies.

The total of 46 constructs were purified into 44 constructs, in which 2 items were removed to enhance the model according to low factor loading ( $> 0.5$ ). Meanwhile, the outer loadings for all the constructs were all above the threshold of 0.7. To add, all constructs have an AVE value exceeds the threshold of 0.5. Results are shown in Table 7.

The items that were removed are as follows:

1. My online purchases of Shariah-compliant apparel are not influenced by specific influencer endorsements of the product (Factor loading: 0.300).
2. I do not like to acquire apparel which is customarily purchased by everybody around me (Factor loading 0.464).

The summary of EFA (Table 7) was extracted from the SPSS output of the total described variances and the rotation of matrix components shown in Appendix B and C respectively.

Table 7 Summary of Exploratory Factor Analysis (EFA)

<b>EV</b>	<b>% variance</b>	<b>CV</b>	<b>Description of items</b>	<b>Factor Loading</b>
<b>Attitude</b>				
23.271	50.59	50.59	It is wise to buy Shariah-compliant apparel online.	0.787
			It is good to buy Shariah-compliant apparel online.	0.910
			It is pleasant to buy Shariah-compliant apparel online.	0.787
			It is worthwhile to buy Shariah-compliant apparel online.	0.776
			It is favourable to buy Shariah-compliant apparel online.	0.783
<b>Subjective norms</b>				
3.712	8.069	58.658	Most people who are important to me purchase Shariah-compliant apparel and it influences me.	0.635
			Most people who are important to me think that I should purchase Shariah-compliant apparel.	0.817
			People whose opinion I value influence me to purchase Shariah-compliant apparel.	0.859
			My close friends would support me to purchase Shariah-compliant apparel.	0.832

<b>EV</b>	<b>% variance</b>	<b>CV</b>	<b>Description of items</b>	<b>Factor Loading</b>
			My family encourages me to choose Shariah-compliant apparel.	0.863
<b>Perceived Behavioural Control</b>				
2.736	5.948	64.606	I always have the ability to purchase Shariah-compliant apparel online.	0.607
			I am well-informed about where to purchase Shariah-compliant apparel.	0.797
			It is easy for me to find Shariah-compliant apparel online.	0.817
			There are many choices of Shariah-compliant apparel online.	0.654
			I have the resources and capacity (i.e., money, internet access) to purchase Shariah-compliant apparels online.	0.801
<b>Religiosity</b>				
2.31	5.022	69.629	Islam has answered many questions about how a Muslim should dress.	0.885
			I often read texts relating to faith/belief in Islam.	0.712
			I spend a lot of time to understand beliefs about Islam.	0.726
			Belief in Islam is behind my overall approach to life.	0.893
			Belief in Islam affects all my relationships in life.	0.889
			It is important for me to spend time for praying to Allah.	0.857
<b>Social Media Influencers</b>				
1.952	4.243	73.871	I am inspired by influencer who wears Shariah-compliant apparel.	0.598

<b>EV</b>	<b>%</b>	<b>CV</b>	<b>Description of items</b>	<b>Factor Loading</b>
			I bought a Shariah-compliant apparel online under the influence of an influencer.	0.723
			My online purchases of Shariah-compliant apparel are not influenced by specific influencer endorsements of the product.	0.300
			I will buy a Shariah-compliant product online if the influencer I like started endorsing it.	0.728
			Influencers help me to remember a Shariah-compliant apparel brand.	0.714
<b>Aesthetic elements</b>				
1.654	3.597	77.468	In general, the appearance of the Shariah-compliant apparel is aesthetically appealing to me.	0.834
			The designs of the Shariah-compliant apparel are attractive.	0.812
			The overall style of Shariah-compliant wear is captivating to me.	0.885
<b>Fashion Consciousness</b>				
1.336	2.905	80.373	I want to appear differently from my peers through my choice of clothing.	0.806
			I seek uniqueness by differentiating my clothing style from others.	0.815
			I do not like to acquire clothing which is customarily purchased by everybody around me.	0.464
			I keep informed with the latest fashion trend.	0.692

<b>EV</b>	<b>% varian ce</b>	<b>CV</b>	<b>Description of items</b>	<b>Factor Loading</b>
			Shariah-compliant apparel is crucial to me, and I notice it very challenging to select among numerous goods.	0.776
<b>Online Consumer Reviews</b>				
1.073	2.333	82.706	Online consumer reviews are beneficial to me.	0.869
			I read online consumer reviews frequently.	0.910
			I often search consumer reviews on the Internet.	0.841
			I refer to online consumer reviews whenever I need information on Shariah compliant apparel.	0.857
			I am influenced by online consumer reviews when I purchase Shariah compliant apparel.	0.752
			I rely on online consumer reviews when I purchase Shariah compliant apparel.	0.728
			Online consumer reviews crucially affect my choice of Shariah compliant apparel.	0.726
<b>Intention</b>				
0.867	1.884	84.59	I expect to purchase Shariah-compliant apparel online in the future.	0.823
			I plan to purchase Shariah-compliant apparel online.	0.889
			I will try to purchase Shariah-compliant apparel online.	0.870
			I intend to purchase Shariah-compliant apparel online.	0.796
			The probability that I will buy Shariah-compliant apparel online is high.	0.794

Note: EV: Eigenvalue CV: Cumulative Variance

Extraction Method: Principal Component Analysis  
Rotation Method: Oblimin with Kaiser Normalization  
\*EFA – before removal of low loading items

#### 4.4 MEASUREMENT MODEL RESULTS

This study utilizes SMART PLS software to evaluate confirmatory factor analysis. Both the external model (i.e., validity and reliability) and internal model (i.e., hypothesis testing) were examined. The Partial Least Squares (PLS) method is a frequently employed approach in structural equation modelling. Convergent validity was evaluated by examining factor loadings and calculating the average variance extracted (AVE). Convergent validity is established when the items demonstrate a much stronger association with their expected construct compared to any other constructs.

To add, Composite Reliability (CR) is also being measured in this study. This statistical measure assesses the internal consistency or reliability of a composite scale or construct. High internal consistency with the value closer to 1 indicates that the items are reliable indicators of the construct. However, a CR value above 0.70 or 0.80 is also considered acceptable. The internal consistency of the data was assessed by examining both Cronbach's Alpha and composite reliability. While Cronbach's Alpha offers a conservative estimate of internal consistency, composite reliability requires a more rigorous estimation of dependability (Chin and Gopal, 1995). According to Gefen and Straub (2005), a composite reliability score of over 0.70 is considered acceptable for each of the constructs in reflective variables. Table 8 demonstrates that every construct possesses a Cronbach's Alpha and CR greater than 0.7 which is acceptable except for one construct which is social media influencer that has CR value of 0.628.

Table 8 Convergent Validity and Reliability for Constructs

<b>Constructs and Items</b>	<b>Outer Loadings</b>	<b>AVE</b>	<b>Cronbach's Alpha</b>	<b>CR</b>
<b>Attitude</b>		0.808	0.941	0.955
It is wise to buy Shariah-compliant apparel online.	0.887			
It is good to buy Shariah-compliant apparel online.	0.952			
It is pleasant to buy Shariah-compliant apparel online.	0.882			
It is worthwhile to buy Shariah-compliant apparel online.	0.884			
It is favourable to buy Shariah-compliant apparel online.	0.888			
<b>Subjective norms</b>		0.937	0.953	0.801
Most people who are important to me purchase Shariah-compliant apparel and it influences me.	0.805			
Most people who are important to me think that I should purchase Shariah-compliant apparel.	0.905			
People whose opinion I value influence me to purchase Shariah-compliant apparel.	0.924			
My close friends would support me to purchase Shariah-compliant apparel.	0.909			
My family encourages me to choose Shariah-compliant apparel.	0.927			
<b>Perceived Behavioural Control</b>		0.909	0.933	0.736
I always have the ability to purchase Shariah-compliant apparel online.	0.762			
I am well-informed about where to purchase Shariah-compliant apparel.	0.892			

<b>Constructs and Items</b>	<b>Outer Loadings</b>	<b>AVE</b>	<b>Cronbach's Alpha</b>	<b>CR</b>
It is easy for me to find Shariah-compliant apparel online.	0.914			
There are many choices of Shariah-compliant apparel online.	0.823			
I have the resources and capacity (i.e., money, internet access) to purchase Shariah-compliant apparels online.	0.888			
<b>Religiosity</b>		0.958	0.966	0.827
Islam has answered many questions about how a Muslim should dress.	0.941			
I often read texts relating to faith/belief in Islam.	0.845			
I spend a lot of time to understand beliefs about Islam.	0.850			
Belief in Islam is behind my overall approach to life.	0.947			
Belief in Islam affects all my relationships in life.	0.944			
It is important for me to spend time for praying to Allah.	0.924			
<b>Social Media Influencers</b>		0.90	0.931	0.771
I am inspired by influencer who wears Shariah-compliant apparel.	0.800			
I bought a Shariah-compliant apparel online under the influence of an influencer.	0.898			
I will buy a Shariah-compliant product online if the influencer I like started endorsing it.	0.892			
Influencers help me to remember a Shariah-compliant apparel brand.	0.916			

<b>Constructs and Items</b>	<b>Outer Loadings</b>	<b>AVE</b>	<b>Cronbach's Alpha</b>	<b>CR</b>
<b>Aesthetic elements</b>		0.908	0.942	0.844
In general, the appearance of the Shariah-compliant apparel is aesthetically appealing to me.	0.919			
The designs of the Shariah-compliant apparel are attractive.	0.897			
The overall style of Shariah-compliant wear is captivating to me.	0.938			
<b>Fashion Consciousness</b>		0.908	0.935	0.784
I want to appear differently from my peers through my choice of clothing.	0.923			
I seek uniqueness by differentiating my clothing style from others.	0.911			
I keep informed with the latest fashion trend.	0.825			
Shariah-compliant apparel is crucial to me, and I notice it very challenging to select among numerous goods.	0.880			
<b>Online Consumer Reviews</b>		0.961	0.968	0.811
Online consumer reviews are beneficial to me.	0.934			
I read online consumer reviews frequently.	0.956			
I often search consumer reviews on the Internet.	0.920			
I refer to online consumer reviews whenever I need information on Shariah compliant apparel.	0.930			
I am influenced by online consumer reviews when I purchase Shariah compliant apparel.	0.863			

<b>Constructs and Items</b>	<b>Outer Loadings</b>	<b>AVE</b>	<b>Cronbach's Alpha</b>	<b>CR</b>
I rely on online consumer reviews when I purchase Shariah compliant apparel.	0.847			
Online consumer reviews crucially affect my choice of Shariah compliant apparel.	0.845			
<b>Intention</b>		0.95	0.962	0.835
I expect to purchase Shariah-compliant apparel online in the future.	0.905			
I plan to purchase Shariah-compliant apparel online.	0.943			
I will try to purchase Shariah-compliant apparel online.	0.934			
I intend to purchase Shariah-compliant apparel online.	0.894			
The probability that I will buy Shariah-compliant apparel online is high.	0.890			

In addition to that, discriminant validity also being evaluated in this study. Discriminant validity is employed to categorize observations into non-overlapping categories based on the scores of one or more quantitative predictor variables. The three-criterion cross-loading of the indicator, the Fornell and Larcker criterion, and the Heterotrait-Monotrait (HTMT) correlation ratio can be employed to assess discriminant validity (Hamid et al., 2017).

For cross-loading of indicators, each indicator or item should primarily load on its intended construct or factor in factor analysis or structural equation modelling (SEM). To assess discriminant validity using Cross-loading of Indicators, the indicator should have higher loadings on their intended factor than on other factors. Table 9 showed the result of discriminant validity using Cross-loading where all the indicators load higher on their own construct in all cases compared to other construct.

Table 9 Discriminant Validity (Cross Loading)

	<b>A</b>	<b>AE</b>	<b>F</b>	<b>I</b>	<b>O</b>	<b>P</b>	<b>R</b>	<b>SM</b>	<b>S</b>
<b>A1</b>	<b>0.887</b>	0.265	0.382	0.533	0.476	0.455	0.455	0.318	0.613
<b>A2</b>	<b>0.952</b>	0.420	0.379	0.625	0.560	0.618	0.569	0.338	0.727
<b>A3</b>	<b>0.882</b>	0.340	0.252	0.467	0.481	0.521	0.423	0.308	0.617
<b>A4</b>	<b>0.884</b>	0.411	0.302	0.642	0.513	0.638	0.542	0.345	0.685
<b>A5</b>	<b>0.888</b>	0.431	0.380	0.637	0.539	0.679	0.477	0.391	0.619
<b>AE1</b>	0.469	<b>0.919</b>	0.527	0.716	0.508	0.702	0.706	0.434	0.544
<b>AE2</b>	0.313	<b>0.897</b>	0.432	0.510	0.377	0.515	0.562	0.419	0.469
<b>AE3</b>	0.350	<b>0.938</b>	0.377	0.555	0.403	0.640	0.610	0.356	0.515
<b>F1</b>	0.353	0.409	<b>0.923</b>	0.635	0.635	0.423	0.441	0.552	0.541
<b>F2</b>	0.319	0.385	<b>0.911</b>	0.548	0.566	0.400	0.389	0.610	0.434
<b>F4</b>	0.250	0.321	<b>0.825</b>	0.489	0.458	0.342	0.329	0.505	0.411
<b>F5</b>	0.400	0.590	<b>0.880</b>	0.689	0.684	0.432	0.537	0.652	0.641
<b>I1</b>	0.638	0.634	0.542	<b>0.905</b>	0.603	0.612	0.579	0.424	0.667
<b>I2</b>	0.615	0.680	0.599	<b>0.943</b>	0.695	0.708	0.621	0.361	0.659
<b>I3</b>	0.558	0.566	0.683	<b>0.934</b>	0.762	0.633	0.599	0.421	0.703
<b>I4</b>	0.518	0.614	0.722	<b>0.894</b>	0.779	0.705	0.607	0.446	0.654
<b>I5</b>	0.675	0.520	0.528	<b>0.890</b>	0.613	0.623	0.544	0.379	0.655
<b>O1</b>	0.501	0.440	0.607	0.713	<b>0.934</b>	0.578	0.631	0.416	0.671

	A	AE	F	I	O	P	R	SM	S
<b>O2</b>	0.588	0.522	0.646	0.799	<b>0.956</b>	0.660	0.665	0.462	0.714
<b>O3</b>	0.549	0.452	0.594	0.757	<b>0.920</b>	0.568	0.659	0.406	0.642
<b>O4</b>	0.526	0.479	0.639	0.769	<b>0.930</b>	0.548	0.645	0.396	0.637
<b>O5</b>	0.424	0.340	0.618	0.575	<b>0.863</b>	0.434	0.496	0.593	0.544
<b>O6</b>	0.474	0.297	0.561	0.520	<b>0.847</b>	0.416	0.436	0.634	0.516
<b>O7</b>	0.545	0.419	0.576	0.563	<b>0.845</b>	0.572	0.522	0.546	0.593
<b>P1</b>	0.599	0.518	0.286	0.506	0.485	<b>0.762</b>	0.520	0.236	0.589
<b>P2</b>	0.525	0.654	0.382	0.600	0.462	<b>0.892</b>	0.561	0.284	0.618
<b>P3</b>	0.598	0.557	0.489	0.688	0.569	<b>0.914</b>	0.549	0.270	0.561
<b>P4</b>	0.535	0.566	0.417	0.644	0.554	<b>0.823</b>	0.533	0.233	0.496
<b>P5</b>	0.567	0.643	0.350	0.628	0.523	<b>0.888</b>	0.596	0.284	0.668
<b>R1</b>	0.550	0.628	0.410	0.580	0.628	0.600	<b>0.941</b>	0.402	0.562
<b>R2</b>	0.470	0.586	0.486	0.578	0.523	0.581	<b>0.845</b>	0.531	0.573
<b>R3</b>	0.489	0.619	0.481	0.559	0.534	0.594	<b>0.850</b>	0.556	0.552
<b>R4</b>	0.501	0.683	0.481	0.665	0.645	0.585	<b>0.947</b>	0.424	0.553
<b>R5</b>	0.512	0.632	0.411	0.596	0.628	0.568	<b>0.944</b>	0.391	0.552
<b>R6</b>	0.503	0.615	0.392	0.539	0.601	0.580	<b>0.924</b>	0.379	0.561
<b>S1</b>	0.512	0.570	0.648	0.676	0.640	0.606	0.555	<b>0.598</b>	0.805
<b>S2</b>	0.661	0.396	0.554	0.632	0.621	0.470	0.506	<b>0.614</b>	0.905
<b>S3</b>	0.728	0.436	0.434	0.638	0.617	0.660	0.506	<b>0.512</b>	0.924

	<b>A</b>	<b>AE</b>	<b>F</b>	<b>I</b>	<b>O</b>	<b>P</b>	<b>R</b>	<b>SM</b>	<b>S</b>
<b>S4</b>	0.659	0.551	0.477	0.637	0.552	0.605	0.569	<b>0.512</b>	0.909
<b>S5</b>	0.699	0.537	0.490	0.677	0.653	0.691	0.603	<b>0.422</b>	0.927
<b>SM1</b>	0.360	0.434	0.577	0.429	0.578	0.382	0.581	0.800	<b>0.633</b>
<b>SM2</b>	0.283	0.387	0.640	0.387	0.438	0.219	0.419	0.898	<b>0.469</b>
<b>SM4</b>	0.318	0.343	0.500	0.337	0.391	0.191	0.318	0.892	<b>0.471</b>
<b>SM5</b>	0.366	0.369	0.579	0.392	0.426	0.252	0.368	0.916	<b>0.486</b>

Note: A=Attitude, AE= Aesthetic Elements, F= Fashion Consciousness, I= Intention, O= Online Consumer Review, P= Perceived Behavioural Control, R= Religiosity, S= Subjective Norms, SM= Social Media Influencers.

Subsequently, the average variance extracted (AVE) for each construct is evaluated according to the Fornell and Larcker criterion. The proportion of variation captured by the construct in relation to measurement error is represented by AVE. To establish discriminant validity, the AVE for each construct should be greater than the squared correlations between that construct and other components (Hamid et al., 2017). Discriminant validity is confirmed when the AVE is greater than the squared correlations. Based on the findings shown in Table 10, the square roots of the AVE for all the constructs are higher than the inter-construct correlations.

Table 10 Discriminant Validity (The Fornell Larcker criterion)

	<b>A</b>	<b>AE</b>	<b>F</b>	<b>I</b>	<b>O</b>	<b>P</b>	<b>R</b>	<b>S</b>	<b>SM</b>
<b>A</b>	<b>0.899</b>								
<b>AE</b>	0.421	<b>0.918</b>							
<b>F</b>	0.493	0.380	<b>0.885</b>						
<b>I</b>	0.661	0.655	0.677	<b>0.914</b>					
<b>O</b>	0.477	0.574	0.672	0.759	<b>0.900</b>				
<b>P</b>	0.685	0.656	0.455	0.720	0.606	<b>0.857</b>			
<b>R</b>	0.691	0.554	0.489	0.647	0.654	0.643	<b>0.910</b>		
<b>S</b>	0.441	0.381	0.659	0.445	0.530	0.305	0.491	<b>0.878</b>	
<b>SM</b>	0.559	0.728	0.584	0.731	0.691	0.680	0.614	0.594	<b>0.895</b>

Note: A=Attitude, AE= Aesthetic Elements, F= Fashion Consciousness, I= Intention, O= Online Consumer Review, P= Perceived Behavioural Control, R= Religiosity, S= Subjective Norms, SM= Social Media Influencers

Finally, the Heterotrait-Monotrait (HTMT) Ratio of Correlation is also employed to evaluate discriminant validity. HTMT evaluates the correlation between distinct constructs (heterotrait) in comparison to the correlation between the same construct (monotrait). In order to determine the HTMT ratio, the following formula is used:  $HTMT = (\text{Correlation between heterotrait constructs} / \text{Correlation between monotrait})$

constructs). Discriminant validity is supported when HTMT is less than one (Hamid et al., 2017). Table 11 showed the output of HTMT analysis for this study where all values are presented as less than one which indicate no issues in discriminant validity.

Table 11 Discriminant Validity of Heterotrait-Monotrait (HTMT) Ratio

	<b>A</b>	<b>AE</b>	<b>F</b>	<b>I</b>	<b>O</b>	<b>P</b>	<b>R</b>	<b>S</b>	<b>SM</b>
<b>A</b>	0.899								
<b>AE</b>	0.437								
<b>F</b>	0.401	0.489							
<b>I</b>	0.687	0.694	0.717						
<b>O</b>	0.599	0.492	0.689	0.776					
<b>P</b>	0.705	0.742	0.471	0.769	0.64				
<b>R</b>	0.579	0.729	0.508	0.675	0.669	0.692			
<b>S</b>	0.773	0.598	0.604	0.773	0.72	0.74	0.648		
<b>SM</b>	0.504	0.577	0.755	0.599	0.64	0.445	0.647	0.714	

Note: A=Attitude, AE= Aesthetic Elements, F= Fashion Consciousness, I= Intention, O= Online Consumer Review, P= Perceived Behavioural Control, R= Religiosity, S= Subjective Norms, SM= Social Media Influencers

#### 4.5 STRUCTURAL MODEL RESULTS

The next step after the measurement model assessment, was to test the structural model and hypotheses. A structural model is a core idea in the field of structural equation modelling (SEM). A structural model depicts the connections between latent constructs, which are variables that cannot be directly observed, and the observed indicators, which are variables that can be assessed. It aids in the examination of theories on the interaction and influence of various constructs. The arrow or projectiles illustrate the postulated connections between conceptual entities. Positive or negative pathways show direct causal relationships. Thus, the results for structural model are presented in Figure 15.

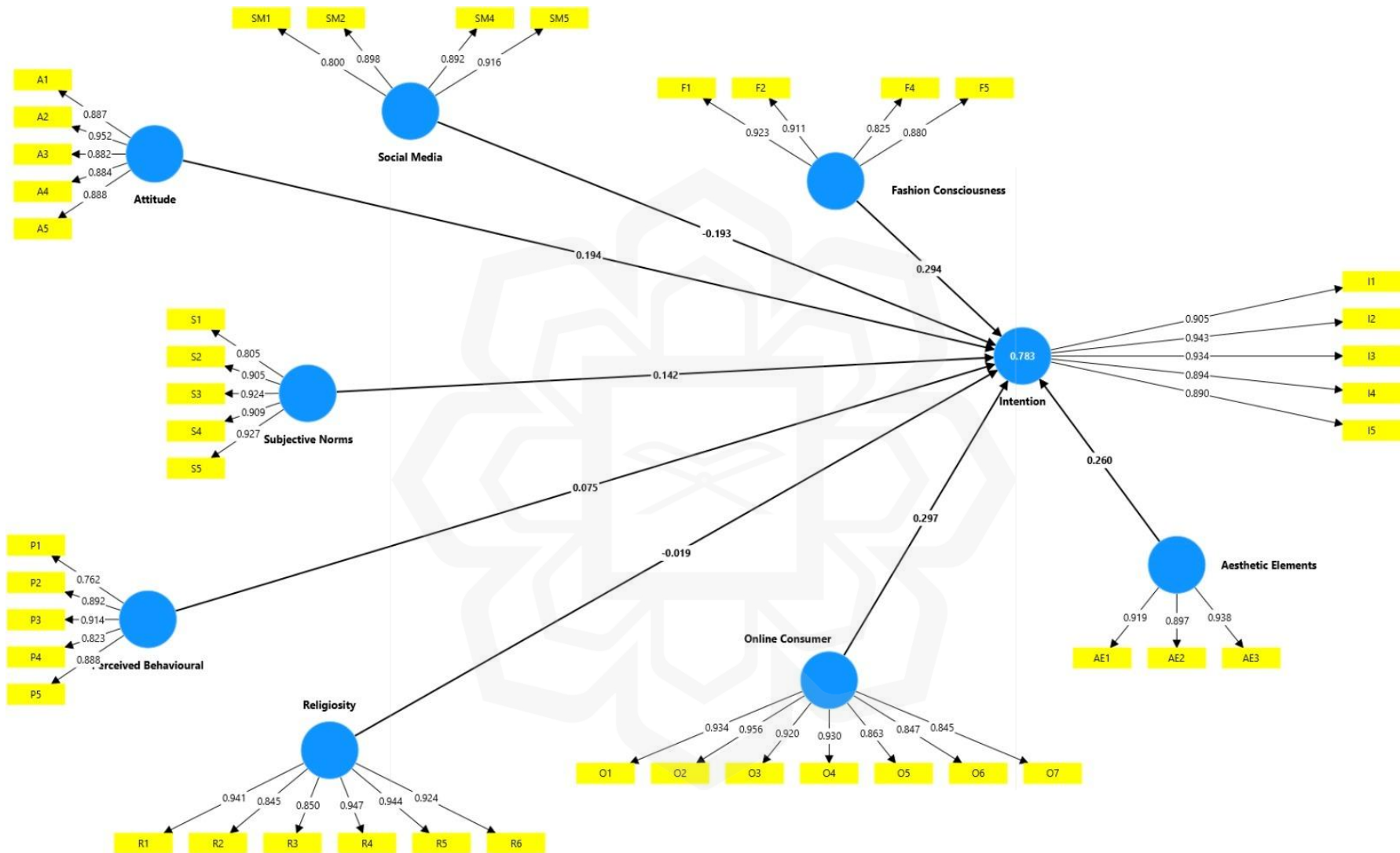


Figure 16 Structural Model Result

Next, Table 12 presents the outcomes of the structural model, including the determinations for all hypotheses made in this investigation. A p-value, or probability value, quantifies the level of evidence contradicting a null hypothesis. It calculates the likelihood of the data happening by chance alone, assuming that the null hypothesis is correct. P-values range from 0 to 1, with a small p-value (often below 0.05 or 0.01) indicating strong evidence against the null hypothesis, while a large p-value suggests insufficient evidence to reject the null hypothesis (Khan et al., 2021). Regarding decision making, the p-value must be compared to a preset significance level ( $\alpha$ ), often set at 0.05. When the p-value is smaller than the significance level  $\alpha$ , the null hypothesis is rejected in favour of the alternative hypothesis. If the p-value is larger than or equal to the significance threshold ( $\alpha$ ), then the null hypothesis is not rejected.

Table 12: Structural Model Results

Hypothesis	Path	Original Sample ( $\beta$ )	t-statistics	p-value	Decision
H1	Attitude - Intention	0.197	4.924	0.00	Supported
H2	Subjective norms - Intention	0.098	1.521	<b>0.128</b>	Not Supported
H3	Perceived Behavioural Control - Intention	0.121	1.767	<b>0.077</b>	Not Supported
H4	Religiosity- Intention	-0.024	0.581	<b>0.561</b>	Not Supported
H5	Social Media Influencer- Intention	-0.113	2.075	0.038	Supported
H6	Aesthetic elements- Intention	0.252	4.57	0.00	Supported
H7	Fashion consciousness- Intention	0.275	6.541	0.00	Supported

H8	Online Consumer Review- Intention	0.284	5.356	0.00	Supported
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SmartPLS Bootstrapping – 5000 iterations; \*p < 0.05

Table 13 presents the Coefficient of Determination ( $R^2$ ) that indicate the amount of variance explained by the endogenous constructs. As a general guideline,  $R^2$  values of 0.75, 0.50, and 0.25 can be considered substantial, moderate, and weak, respectively, in many social science disciplines (Hair et al., 2021). The  $R^2$  value of intention can be considered substantial at 0.777.

Table 13 Coefficient of Determination ( $R^2$ )

	R-square	R-square adjusted
Intention	0.777	0.771

Meanwhile, table 14 presents the Effect Size ( $f^2$ ) which reports the effect size for each path to determine the impact of exogenous constructs on endogenous constructs. The basic rules of thumb for  $f^2$  are  $f^2 = 0.02$  indicates a small effect;  $f^2 = 0.15$  indicates a medium effect; and  $f^2 = 0.35$  indicates a large effect (Cohen, 1977).

Table 14 Effect Size ( $f^2$ )

	<b>f-square</b>
Aesthetic -> Intention	0.105
Attitude -> Intention	0.068

Fashion -> Intention	0.138
Online -> Intention	0.124
Perceived -> Intention	0.021
Religiosity -> Intention	0.001
Social -> Intention	0.021
Subjective -> Intention	0.012

Model Fit Indices are statistical values used to evaluate how well a proposed model aligns with observed data. In PLS-SEM, the Standardized Root Mean Square Residual (SRMR) is a key goodness-of-fit measure used to identify potential model misspecification (Henseler et al., 2014). The SRMR represents the standardized difference between observed and predicted correlations, with values approaching zero indicating a better fit. Established guidelines suggest that an SRMR value less than 0.10 indicates a good model fit, while a more conservative threshold of 0.08 is considered a very good fit (Bhale & Bedi, 2023; Hu & Bentler, 1999; Ringle et al., 2024). As shown in Table 15, the obtained SRMR of 0.089 falls below the 0.10 benchmark. This result suggests that the proposed model demonstrates an acceptable fit to the data, indicating no substantial misspecification.

Table 15 Model Fit Index

	Saturated model	Estimated model
<b>SRMR</b>	0.089	0.089

**H1: Attitude significantly influenced Generation Z's purchase intention of Shariah-compliant apparel online.**

The findings of the structural analysis presented in Table 12 provide evidence that attitude has a substantial impact on Gen Z's purchase intention of Shariah-compliant apparel. This is supported by the beta coefficient ( $\beta$ ) of 0.197, a t-statistic of 4.924, and

a p-value of less than 0.01. The result is in line with the previous study by Bachleda et al. (2014) where the study revealed that attitude have a significant impact on Moroccan Muslim woman's choice of apparel style. To add, the study conducted by Mukhtar and Butt (2012) also revealed that attitude positively influence attitude towards choosing halal products. In other research, Hassan and Harun (2016) also confirmed the direct correlation between respondents' consciousness of modest apparel and their intention to purchase modest apparel. Similar to other previous studies, Sumarliah et al. (2022) concluded that customers who have a higher level of fashion consciousness are more likely to have a favourable and significant intention to acquire modest apparel on the Internet.

To sum up all the findings above, attitude is proved to have a significant impact on Gen Z's purchase intention of Shariah-compliant apparel. In the context of fashion apparel, if consumers have a positive attitude towards a style of apparel, they are more likely to intend to purchase that specific style of apparel which this study focused on Shariah-compliant apparel. They may develop positive attitude towards Shariah-compliant apparel due to personal satisfaction and social recognition. Thus, it is notable for fashion marketers to enhance their brand image by focusing on building a strong, positive brand image through consistent quality, effective marketing, and excellent customer service which resulting to positive attitude of consumers in purchasing Shariah-compliant apparel.

## **H2. Subjective norm significantly influenced Generation Z's purchase intention of Shariah-compliant apparel online.**

According to the information presented in Table 12, it appears that subjective norm does not have an influence on the purchase intention of Shariah compliant clothes among Gen Z. The following results support this conclusion: The value of  $\beta$  is 0.098, the t-statistic is 1.521, and the p-value is more than 0.01. The result is consistent with the study by Zaki and Elseidi (2023), which stated that subjective norm had an insignificant relationship with purchase intention of Islamic apparel in Egypt. However, the result is contradicted with the study by Mukhtar and Butt (2012), in which the respondents' attitude towards halal products are greatly influenced by subjective norm. Another

literature from Zabeen et al. (2017) also stated that Young Muslim women are greatly impacted by opinion leaders, such as youth icons, celebrities, teachers, friends, and relatives, who have already established themselves in society and have chosen to apparel Muslim dress.

In other words, subjective norms seemed to not have influence in Gen Z's purchase intention of Shariah-compliant apparel which it become an unexpected outcome as the researcher predicted subjective norm to be influencing purchase intention of Gen Zs. In order to focus on other elements that influence customer behaviour, marketers should modify their strategy if subjective norms are not having an impact on purchase intention by emphasizing on personal preferences rather than social influences. Shariah-compliant marketers should adapt advertising messaging to each consumers' preferences and habits by utilizing data analytics to provide tailored suggestions by comprehending consumer preferences. In addition, instead of depending solely on social influences, marketers should divide the market based on individual traits like hobbies, lifestyle, and purchase habits to create a better customer segmentation.

### **H3. Perceived behavioral control significantly influenced Generation Z's purchase intention of Shariah-compliant apparel online.**

Perceived behavioural control, as determined by the structural analysis result, which is  $\beta = 0.121$ ,  $t\text{-statistic} = 1.767$ , and  $p > 0.01$ , suggests that it does not have an impact on the intention to purchase Shariah-compliant garments among Generation Z. The result is consistent with Hwang and Kim (2021) findings that stated perceived behavioural control was not significant in predicting Muslim women's purchase intention of modest active apparel. The result, however, is contrary to what was found in the study by Afendi and Lina (2014) that claimed there is positive relationship between perceived behavioural control and purchase intention of halal products.

To sum up the findings from the current and previous studies, perceived behavioural control seemed to not influence Gen Z's purchase intention of Shariah-compliant apparel. This means that Muslim Gen Zs' intention to purchase Shariah-compliant apparel does not being influenced by their ability to purchase or acquire the

apparel in terms of resources such as time and cost. This may happen because buying clothes in this digital era does not cost much time and money as much as before. For example, online shopping has become very familiar among Malaysians even to those who live in rural areas. Despite that, product development should be the primary focus of retailers whose target market are Muslims so that consumers would continue to purchase the apparel if the design features satisfy their needs despite the convenience of the purchasing process. This concludes that perceived behavioural control does not impact the purchase intention of Shariah-compliant apparel among Gen Z in Malaysia.

#### **H4. Religiosity significantly influenced Generation Z's purchase intention of Shariah-compliant apparel online.**

The results of the structural analysis of religiosity revealed the following values:  $\beta = -0.024$ ,  $t\text{-statistic} = 0.581$ , and  $p > 0.01$ . These values indicate that the level of religiosity does not have an impact on the purchasing decisions of Generation Z on apparel that is Shariah-compliant. Findings are consistent with those of the study by Bachleda et al. (2014) on the effect of religiosity to Muslim apparel which concluded that religiosity did not influence the apparel style of the respondents. Similar with the study by Hwang and Kim (2021), the outcome stated that religiosity did not significantly influence Muslim women's attitudes towards purchasing modest active apparel. Last but not least, Mukhtar and Butt (2012) in their study validated that inter-personal dimension of religiosity did not affect the intention to choose Halal products.

On the other hand, a study by Zabeen et al. (2017) found that religiosity has the strongest influence on the popularity of Muslim attire which is contrary with the result of the current study. Sumarliah et al. (2022) also concluded that there is a positive relationship between religiosity and customers' attitude toward modest apparel. As an addition, a study also revealed that inter-personal religiosity does have an influence on the purchase intention of Halal products.

Based on the findings of several studies, it can be concluded that religion has a negligible influence on the intention of Generation Z to buy Shariah-compliant clothes online. That being stated, this outcome suggests that a Muslim's level of religious

devotion cannot be determined solely by their physical appearance. The respondents' commitment to practicing Islam remains strong, regardless of their wardrobe preferences. Additionally, respondents may choose traditional dress styles as an alternative to explicitly Shariah-compliant clothing. Another crucial factor to consider is the way religiosity was measured in this study. Different dimensions of religiosity, such as belief, practice, experience, and commitment, might have varying impacts on apparel choices. It is possible that the specific measure used in this study did not fully capture the nuances of religiosity that are most relevant to Generation Z's fashion decisions.

#### **H5. Social media influencers significantly influenced Generation Z's purchase intention of Shariah-compliant apparel online.**

By conducting a structural analysis, it was shown that social media influencers had a significant influence on the purchase intention of Gen Z regarding Shariah-compliant clothes. The results of the analysis showed that the coefficient of determination ( $\beta$ ) was -0.113, the t-statistic was 2.075, and the p-value was less than 0.05. The negative beta value ( $\beta = -0.113$ ) suggests that as the influence of social media influencers increases, the intention to purchase Shariah-compliant apparel actually decreases. This might seem counterintuitive, but it presents an interesting insight.

Interestingly, this finding of a negative influence of social media influencers on Generation Z's purchase intention of Shariah-compliant apparel appears to contradict some existing research. For instance, Zabeen et al. (2017) found that youth icons and influencers significantly influenced young Muslim women's adoption of Muslim attire. Similarly, Yaacob et al. (2021) highlighted the strong impact of influencer endorsements on online purchase intentions for fashion apparel, particularly during the pandemic. Furthermore, Yi and Xuan (2023) demonstrated the significant influence of social media influencers on Gen Z's attitudes towards luxury fashion products.

However, it is crucial to consider that the impact of influencers can vary depending on several factors, including the specific influencers followed, the type of content consumed, and individual interpretations of Shariah compliance. It is possible that the influencers followed by the respondents in this study predominantly promoted

fashion trends that were not aligned with Shariah guidelines, or that the respondents perceived a conflict between following influencer trends and expressing their religious identity through Shariah-compliant apparel. This apparent discrepancy highlights the need for further research to explore the nuanced relationship between social media influencers, Generation Z, and Shariah-compliant apparel. Future studies could examine the specific types of influencers followed by this demographic, the content they engage with, and how they reconcile influencer-driven fashion trends with their religious beliefs and values.

#### **H6. Aesthetic elements significantly influenced Generation Z's purchase intention of Shariah-compliant apparel online.**

As indicated by Table 12, the results of the structural analysis of aesthetic components are  $\beta = 0.252$ ,  $t\text{-statistic} = 4.57$ , and  $p < 0.01$ . These findings lead to the conclusion that aesthetic aspects have a substantial impact on the purchase intention of Shariah-compliant clothes among Generation Z. The outcome corresponds to the research conducted by Neacsu et al. (2017) that revealed the importance of aesthetic elements in purchase of clothes which include the material, colour, cutting, print and versatility. Hwang and Kim (2021) through their study indicated that perceived aesthetic attributes of modest active apparel are an important factor influencing the attitudes towards purchase intention among Muslim women.

The results from both current and previous studies implies that despite apprelling Shariah-compliant apparel, Muslim men and women still have the desire to apparel aesthetically pleasing apparel in the daily life especially the younger generation. This has challenged the assumptions that religious individuals are not invested in fashion. By that being the case, the soaring population of fashion-conscious Muslims need to be recognized by marketers in apparel industry especially Shariah-complaint retailers. As equivalent as other apparel lines, Shariah-compliant apparel should be aesthetically pleasing and stylish, while also providing adequate coverage for the body shape and skin as mentioned in the Quran and Sunnah. Therefore, in creating and enhancing Shariah-compliant apparel that are visually appealing, highlighting some design features such as patterns, colours and lines should be the priority for product makers and retailers when designing the apparel. In conclusion, aesthetic elements have

a significant impact on the purchase intention of Shariah-complaint apparel among Gen Z.

**H7. Fashion consciousness significantly influenced Generation Z's purchase intention of Shariah-compliant apparel online.**

The structural analysis results for the seventh hypothesis,  $\beta = 0.275$ ,  $t$ -statistic = 6.541 and  $p < 0.01$ , demonstrate that there is a substantial association between fashion consciousness and the intention to purchase Shariah-compliant apparel among Gen Zs. A study by Hasan and Harun (2016) revealed that Muslim women who are more fashion-conscious exhibit an increased desire to consume distinctive hijab fashion than other women. Other study by Michaela and Orna (2015) also suggested a strong correlation between fashion consciousness and purchase intention of fashion apparel. Last but not least, Ansari (2021) and Cham et al. (2020) also concluded that fashion consciousness has a positive impact on behavioural intention and apparel interest which led to a positive purchase behaviour of fashion items.

The result and finding from various studies suggest that fashion consciousness of Gen Zs have an influence towards the purchase intention of Shariah-compliant apparel. In other words, a more fashion-conscious Muslim Gen Z will have a higher desire to engage in a fresh and distinctive apparel fashion consumption compared to earlier generations. A fashion-conscious person will prefer fashion styles that are unique and different from others to exhibit their individuality and boosts their confidence. By that being said, Shariah-compliant marketers need to increase the variation of apparel styles and fashion to cater the needs of generation Z consumers.

**H8. Online consumer reviews significantly influenced Generation Z's purchase intention of Shariah-compliant apparel online.**

Through the utilisation of structural analysis, it has been demonstrated that online customer reviews have a substantial impact on the intention to purchase Shariah-compliant clothes among Generation Z. The outcomes of the analysis were valued as  $\beta = 0.284$ ,  $t$ -statistic = 5.356, and  $p < 0.01$ . Likewise with the present findings, earlier

literature by Abner et al. (2019) also revealed a positive relationship between the online consumer review in purchasing ethical apparel and purchase intention. Furthermore, according to Rahayu et al. (2021), the results of the paper also indicated that online consumer reviews on the Blibli website in Indonesia are generally positive and have a significant impact on purchase intention. Similar with previous studies, Yaacob et al. (2021) also suggested that online consumer review has a positive and statistically significant effect on online purchase intention of fashion apparel.

Considering the results of current and previous studies, online consumer review is proved to affect the purchase intention of Shariah-compliant apparel among Gen Z significantly. This is because, online reviews by consumers are becoming more common and relevant since the reviews can facilitate online social interaction and information sharing. Through the online consumer reviews, fashion marketers can leverage positive reviews in their marketing campaigns to build trust and credibility. Furthermore, businesses can also initiate customer engagement by encouraging satisfied customers to leave reviews which can also enhance the brand's online presence and thus influencing potential buyers. In short, online consumer review significantly affect the purchase intention of Shariah-compliant apparel among Gen Z in Malaysia.

#### **4.6 ANOVA TEST RESULTS ON DEMOGRAPHICS AND INTENTION**

A one-way analysis of variance (ANOVA) was implemented to ascertain whether the variations in intentions to purchase Shariah-compliant apparel were associated with demographic variables. The demographic variables that were tested in this study include gender, year of birth, state, education level, and monthly frequency for purchasing apparel. Table 16 denotes the result of a one-way ANOVA that was conducted on demographics and intention.

Table 16 One-way ANOVA for Demographics according to Intention

Characteristics	N	Intention		P-Value
		Mean	Std. Deviation	
<b>Gender</b>				0.456
Male	162	4.0556	0.82545	
Female	141	4.1262	0.82025	
<b>Year of birth</b>				0.293
1995- 1997	17	4.165	0.7881	
1998- 2000	77	4.148	0.8274	
2001- 2003	142	4.059	0.8101	
2004- 2006	62	4.071	0.8548	
2007- 2009	5	3.960	1.0714	
<b>Current state</b>				0.293
Johor	12	4.3167	0.5357	
Kedah	5	0	0	
Kelantan	13	3.8	1.2083	
Kuala Lumpur	37	4.5692	0.64211	
Melaka	3	4.0324	0.85181	
Negeri Sembilan	27	4.1037	0.83458	
Pahang	68	4.0941	0.82097	
Pulau Pinang	69	4.0087	0.8235	
Perak	5	4.28	0.43818	
Perlis	3	4.6	0.69282	
Sabah	47	4.017	0.837	
Sarawak	12	4.15	0.96907	
Selangor	3	3.2667	0.70238	
Terengganu	0	0	0	
				0.139
<b>Education Level</b>				
Primary school	0	0	0	
Secondary school	48	3.9583	1.03797	
Diploma	78	4.2692	0.67599	
Bachelor's degree	173	4.0451	0.81672	
Master's degree	4	4	0	

Doctorate degree	0	0	0	
<b>Monthly frequency in shopping for clothing.</b>				0.023
Less than 3 times	148	4.1392	0.91953	
1-3 times	138	4.0014	0.72635	
4-6 times	10	3.9	0.10541	
7-9 times	5	5	0	
More than 10 times	2	5	0	
Characteristics	N	Intention		
		Mean	Std. Deviation	P-value

The following are the result of one-way ANOVA for all demographic characteristics in this study.  $P > 0.05$  is used as the threshold. In terms of gender distribution, female respondents have higher mean value (4.1262) of intention to purchase Shariah-compliant apparel compared to male respondents (4.0556). The p-value for gender showed that gender has no statistically significant difference between the group means. This means that gender does not affect the purchase intention of Shariah-compliant apparel.

Moving on to the next demographic segment of the respondents, which is the year of birth. No significant difference in purchase intention across different birth year cohorts (p-value = 0.293). This suggests that purchase intention for Shariah-compliant apparel is consistent across Generation Z, regardless of age within the generation. Respondents who born in between 1995 until 1998, who are the oldest group among all respondents have the highest mean value (4.165). In other hands, respondents that were born in 2007 until 2009 stated the lowest mean value (3.960) of intention.

The current state of the respondents also seemed to have no significant difference in determining the intention to purchase Shariah-compliant apparel. However, this might be influenced by varying sample sizes across states. However, by observing the one-way ANOVA results, respondents from Perlis have the highest intention to

purchase Shariah-compliant apparel as the mean value is the highest of all (4.6). Those who were in Selangor carried the lowest mean (3.2667) which conveys that they have the lowest intention to purchase Shariah-compliant apparel compared to respondents in other states.

Next, in the context of educational level of the respondents, there is also no significant differences between all levels of education in determining the intention to purchase Shariah-compliant apparel. Although the ANOVA results did not show a significant difference, there is a noticeable trend, diploma holders exhibit the highest mean intention (4.3) and followed by those with bachelor's degrees (4.0).

The p-value for monthly shopping frequency is 0.023, which is less than 0.05. This indicates a statistically significant difference in the intention to purchase Shariah-compliant apparel based on how frequently respondents shop for clothing. Those who shop more frequently may have different purchase intentions compared to those who shop less frequently. Those who shop more frequently may be more conscious of fashion trends, product availability, and brand offerings, which could affect their intention to purchase Shariah-compliant apparel. Conversely, those who shop less frequently may have lower purchase intentions, possibly due to fewer shopping opportunities or less interest in apparel purchases in general. However, the small sample sizes in the higher frequency groups (4-6 times, 7-9 times, and more than 10 times) could mean that this significance is driven by a few highly motivated respondents. Future research should aim for a more balanced sample across all frequency categories to confirm the validity of these findings.

In addition, the lack of significant differences in purchase intention across gender, age, location, and education may indicate that the desire to buy Shariah-compliant apparel is a universal concern among the sample. Regardless of these demographic characteristics, respondents seem to share similar intentions toward purchasing Shariah-compliant clothing. This could be explained by other factors tested previously, such as attitude, social media influencers, aesthetic components, fashion consciousness, and online consumer reviews.

#### **4.7 CHAPTER SUMMARY**

This chapter presents the findings and analysis of the data collected in this investigation. To address the research questions, both descriptive and inferential analyses were employed. First, we conducted exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) to assess the reliability and construct validity of the measurement model, including convergent and discriminant validity. The CFA was performed using SMART PLS. The discriminant validity was assessed using three methods: cross-loading of indicators, the Fornell and Larcker criterion, and the Heterotrait-Monotrait (HTMT) correlation ratio. Following this, the structural model was tested, and its assumptions were outlined. The structural model analysis did not support four of the proposed hypotheses. Finally, a one-way ANOVA test was conducted to examine whether demographic variables (gender, year of birth, current state, education level and monthly shopping frequency) were associated with differences in the intention to purchase Shariah-compliant apparel.

## **CHAPTER FIVE**

### **CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 INTRODUCTION**

In the fifth chapter, an overview of the study is presented. This brief review contains a statement of the problem, the objectives of the investigation, and a summary of the outcomes. Within this chapter, the theoretical implications of the study as well as the limitation of the research are discussed. At the end of this chapter, recommendations and directions for further study are presented.

#### **5.2 SUMMARY**

External, non-Shariah fashion trends, especially from Western influences, have significantly shaped the fashion choices of Malaysian Muslims. Mohamad and Muhamad Radzi (2011) found that 94.6% of respondents acknowledged Western fashion's influence on Muslim women, while Baha and Ahmad Kumpoh (2023) noted that many participants dressed according to personal preferences, even when it conflicted with Shariah principles. Younger generations, driven by social media and a fear of falling behind trends, frequently alternate between Shariah-compliant and non-compliant apparel. The stereotype that religious individuals are indifferent to fashion, highlighted by Farrag and Hassan (2015), is being refuted as more Muslims embrace fashion as a form of self-expression while adhering to their faith. However, modest apparel is often perceived as unfashionable, leading to the marginalization of those who choose to wear it.

Despite the rising demand for Shariah-compliant fashion, research in this area remains limited, particularly with regard to Generation Z in Malaysia. Existing studies

tend to focus on modest attire or the hijab, primarily in Western contexts, neglecting everyday Muslim fashion and the role of men in this space. Shariah-compliant apparel extends beyond modesty, incorporating elements such as religious values, social media influencers, and current fashion trends. Further research is needed to understand Generation Z's purchase intentions and preferences, which will be crucial for shaping marketing strategies, product development, and positioning Shariah-compliant fashion within the broader global industry. The main objective of this study is to study factors influencing purchase behaviour of Shariah-compliant apparel among Generation Z. The following objectives are pursued through this research:

1. To analyse the underlying structure of the factors influencing purchasing intention of Shariah-compliant apparel online.
2. To evaluate the key factors that influence the purchasing intention of Shariah-compliant apparel online among Generation Z.
3. To assess the demographic variables that impact the purchasing intention of online Shariah-compliant apparel.

### **5.2.1 The Underlying Structure of The Factors Influencing Purchasing Intention**

Exploratory factor analysis (EFA) was conducted to evaluate the reliability and validity of the model. All 8 variables showed good internal consistency, with Cronbach's Alpha values above 0.8. The Kaiser-Meyer-Olkin (KMO) test value of 0.730 indicated sufficient sample data for EFA, and Bartlett's Test of Sphericity confirmed patterned relationships between constructs. Eigenvalues were above 1.0 for all factors, further supporting factor retention. All 46 items across the 9 variables (including intention) demonstrated high factor loadings, indicating strong relationships with their respective latent factors.

The underlying structure of the factors that influence the purchase behaviour of Shariah-compliant apparel are as below:

1. Attitude

2. Subjective norms
3. Perceived behavioural control
4. Religiosity
5. Social media influencer
6. Aesthetic elements
7. Fashion consciousness
8. Online consumer review

These factors together provide a comprehensive structure for understanding the determinants of purchase intention for Shariah-compliant apparel. The EFA results demonstrate strong factor loadings for all items, supporting the reliability and validity of each variable, and establishing a solid foundation for further analysis using confirmatory factor analysis (CFA).

### **5.2.2 Key Factors That Influence the Purchasing Intention of Shariah-Compliant Apparel Online Among Generation Z**

This study introduces an extended Theory of Planned Behaviour (TPB) model to analyse purchase intention in the context of Shariah-compliant apparel. This study identifies several key factors, including attitude, social media influencers, aesthetic components, fashion consciousness, and online customer reviews, as significantly influencing Gen Z's purchasing intention of Shariah-compliant garments.

Firstly, Gen Zs are likely to purchase Shariah-compliant apparel because of their favourable attitude towards fashion trends in Muslim clothing. The positive attitude of Generation Zs towards Shariah-compliant apparel may include admiration for the beauty, comfort, and elegance of that apparel. This positive attitude towards Shariah-compliant apparel leads consumers to likely perceive it as valuable, as they believe the clothing will fulfil their requirements and expectations.

Generation Z's purchase intention towards Shariah-compliant apparel is significantly influenced by social media influencers, but the relationship is negative. Although influencers hold a powerful position in shaping trends, in this case, their

impact may create a resistance among Gen Z consumers. Many popular influencers may primarily focus on non-Shariah-compliant trends, which could lead to a mismatch between the content Gen Z consumes and their desire for Shariah-compliant attire.

Another significant factor influencing the buying intents of Generation Z regarding Shariah-compliant apparel is the aesthetic component of the outfit. Therefore, superior materials and craftsmanship that elevate the visual allure of garments can also affect purchasing choices as Generation Z consumers value high-quality products that combine aesthetics and resilience. They also prioritise uniqueness and favour apparel that embodies their particular style and personality, with aesthetic components being essential for self-expression particularly when donning Shariah-compliant apparel.

Besides that, fashion consciousness significantly impacts the purchase intentions of Gen Z regarding to Shariah-compliant clothing. Generation Z is exceptionally fashion-savvy and highly responsive to contemporary trends. This knowledge may motivate their inclination to acquire Shariah-compliant apparel that corresponds with contemporary fashion trends. Fashion-savvy Gen Z shoppers frequently want unique and distinctive apparel that enables them to differentiate themselves from others. The need for uniqueness may result in an increased tendency to acquire unique and exclusive pieces of Shariah-compliant apparel.

Moreover, online customer reviews also have a substantial impact on the intention to purchase Shariah-compliant clothes among Generation Z. Compared to traditional advertising such as flyers or advertisement, this digital native generation has a greater reliance on online consumer reviews as online purchasing platforms grow increasingly prevalent. The reputation of Shariah-compliant garments may be bolstered by constructive feedback from users, hence increasing the chance of purchase among Gen Z. Besides, online consumer review can assist Gen Z consumers in making best choices and minimising the uncertainty during online purchases as these evaluations or reviews often include detailed information about items, including quality, fit, and design.

On the other hand, there are also factors that are having no influence in Gen Z's purchase behaviour of Shariah-compliant apparel which are subjective norms,

perceived behavioural control and religiosity. Generation Z are more inclined to make purchase selections based on own preference rather than following societal norms as they prioritise individualism and self-expression. This generation raised with the internet, has access to a vast array of information and viewpoints, allowing them to cultivate their own opinions and preferences, therefore reducing the influence of traditional subjective norms. Furthermore, the convenience of internet buying, and the accessibility of economical alternatives may diminish the perceived barriers of purchasing Shariah-compliant apparel which is readily available to Generation Z. Besides, being the digital native generation has made them to have exceptional proficiency in utilising digital tools and platform. This proficiency indicates that people seldom feel limited in their capacity to navigate online buying settings, hence reducing the influence of perceived behavioural control. Finally, Gen Z is influenced by a wide range of factors beyond religiosity when purchasing clothing, such as social media influencers, fashion consciousness and online consumer review which can overshadow the impact of religious beliefs on their purchasing decisions. Also, the internet and social media's exposure to worldwide cultures and fashion trends have expanded Gen Z's fashion options, perhaps reducing the influence of religiosity on their attire selections.

### **5.2.3 The Impact of Demographic Variables on The Purchasing Intention of Online Shariah-Compliant Apparel**

The one-way ANOVA results reveal that demographic variables such as gender ( $p = 0.456$ ), year of birth ( $p = 0.293$ ), current state ( $p = 0.293$ ), and education level ( $p = 0.139$ ) do not significantly influence the intention to purchase Shariah-compliant apparel. However, a significant relationship was found regarding monthly shopping frequency ( $p = 0.023$ ), indicating that respondents who shop for clothing more frequently exhibit higher intentions to purchase Shariah-compliant apparel. This suggests that while demographic factors are less influential, shopping habits play a crucial role in shaping purchasing intentions in this context.

### 5.3 THEORETICAL IMPLICATIONS

This study provides some theoretical implications for both academia and fashion industry as the study on the purchase intention of Shariah-compliant apparel among generation Z have a limited literatures and attention in the academic area. Through this study, shariah-compliant apparel research can inspire and motivate Muslims to follow Islam's genuine ideals, especially through their clothes. It can also encourage Muslim community discussions about Shariah-compliant apparel. As this study explored on factors influencing purchase intention of Shariah-compliant apparel such as attitude, subjective norms, perceived behavioural control, religiosity, social media influencers, fashion consciousness, aesthetic elements and online consumer review, it can improve understanding on Muslims' purchase behaviour in fashion industry especially among generation Z. It is also possible to extend current models, which is the Theory of Planned Behaviour (TPB), by including other aspects that are specific to Shariah-compliant fashion. This can be accomplished through studies that investigate the intention to purchase Shariah-compliant apparel.

Following that, the findings of this research contribute to a more in-depth grasp of consumer behaviours in specialised markets, which in the case of the current study is Shariah-compliant apparel. The purpose of this study is to give a more nuanced view on the decision-making process of customers by highlighting the aspects that may impact purchase intentions. This may be accomplished by engaging in the aforementioned action. In addition, the study that is being carried out on Shariah-compliant apparel has the ability to give light on the cultural and socioeconomic factors that are responsible for moulding fashion preferences among members of the generation Z Muslim population. One illustration of this is the impact that social media influencers have on people's fashion preferences and the broader role of social variables in shaping the fashion industry. However, the findings reveal that social media influencers had a significantly negative effect on the intention to purchase Shariah-compliant apparel. This challenges existing theoretical assumptions about the positive influence of influencers on consumer behaviour, suggesting that for Generation Z, the endorsement of Shariah-compliant fashion by influencers may actually deter rather than encourage purchase intentions. This highlights the need to reconsider the role of social influence

in this specific market. Not the least of the results is the fact that they shed light on the significant role that digital influence, in particular online reviews, plays in influencing consumers' intentions to make subsequent purchases. This statement brings to light the ever-evolving nature of consumer behaviour in the digital era, which is particularly relevant in the context of the digital influence.

#### **5.4 PRACTICAL IMPLICATIONS**

This study provides practical implications on the purchase behaviour of Shariah-compliant apparel among Gen Z that can guide industry practices and inform marketing strategies as well as contributing to academic literature on Muslim's fashion.

First and foremost, Shariah-compliant marketers need to utilize influencers in their marketing promotions by establishing partnerships with influencers who strongly connect with Generation Z and effectively endorse Shariah-compliant fashion in a fashionable and attractive manner. Besides, online Shariah-compliant fashion sellers can acknowledge the importance of online consumer reviews in the purchase intention of consumer, thus sellers can establish trust and reliability of their products prominently by displaying favourable internet reviews in their marketing strategy. As Gen Z are often referred as digital natives, marketers can attract Gen Z consumers by creating compelling content that highlights the visual attractiveness and adaptability of Shariah-compliant attire.

Through this study also, suppliers and marketers of Shariah-compliant fashion can acknowledge that the consumers are not a uniform entity where types of consumers can be categorized in different factors such as age, religiosity, fashion consciousness and aesthetic elements in apparel. This categorization can help marketers to specifically customize products based on the consumers' favours. For instance, marketers need to create apparel lines that are tailored to a variety of styles such as introducing Shariah-compliant formal apparel and also creating Shariah-compliant sports apparel for Muslims consumers to satisfy a wide range of preferences and requirements in the market.

Besides that, the development of tailored marketing tactics that resonate with the values and tastes of consumers who are interested in Shariah-compliant apparel is something that brands can do. Among these include the utilization of the production of material that is both engaging and demonstrates the aesthetic appeal of Shariah-compliant apparel. The findings of these studies can serve as a guide for the development of products that are more suited to satisfy the requirements and preferences of the target market. This includes putting an emphasis on quality, design, and sustainability in order to capture the attention of consumers who are concerned with fashion and ethics.

To add, brands can improve their participation of customers by actively responding to online reviews, addressing consumer problems, and cultivating a feeling of community around the company. As a result, customers will feel more loyal and willing to increase their level of trust towards the brand.

Furthermore, the survey respondents were indirectly acquainted with the fundamental principles of Shariah-compliant attire while providing their answers through the online questionnaire. This study also addressed several concerns pertaining to Islamic attire, hence enhancing respondents' comprehension and awareness of the sartorial components in accordance with Shariah law. Essentially, this study aims to disseminate the precise teachings of the Quran and Sunnah regarding apparel in Islam. It seeks to contribute to the existing body of literature on Halal fashion and, ideally, foster the development of the ummah.

## **5.5 LIMITATIONS OF THE STUDY AND RECOMMENDATION FOR FUTURE RESEARCH**

Although this study has provided valuable insights into both theoretical and practical ramifications, it is important to recognise its limits in order to fully comprehend its scope and identify potential areas for further research.

This study utilised a quantitative online survey to gather data from a restricted sample of 303 Gen Z in Malaysia. Surveys provide significant insights into customer

opinions, but they may not fully convey the depth and complexity of individual experiences and perspectives when evaluating the respondents' purchase behaviour. Some unspoken opinions and experiences may not be relayed through online survey. In addition, in order to provide more comprehensive insights into respondents' purchase behaviour, their attitudes towards it, and their intention to engage in it, future research should augment the quantitative approach with additional qualitative methodologies, such as focus groups or interview techniques. Employing a mixed-method approach will provide valuable and substantial contributions to the existing body of knowledge on purchase intention of online shariah compliant apparel. Thus, in order to acquire a comprehensive comprehension and information from respondents about the research topic, other qualitative methods can be used in conjunction with the quantitative method.

Other than that, this study utilised a structural equation modelling to investigate the associations between the variables under consideration. Utilising more sophisticated or advanced statistical analysis, such as mediation and moderation analysis, will provide a clearer understanding of the impacts of these factors as well the complexities of the relationship. For example, additional variable can be included as a mediator when studying the purchase intention of the respondents. Including mediator variable can dive more connections between variables and information from respondents.

Additionally, the results' generalisability may be compromised by the fact that this study exclusively examined Gen Z respondents, which introduces an additional limitation to the study. The results of the study were restricted by the specific generation selection, as the focus was exclusively on generation Z in Malaysia. Therefore, additional generational groups can be studied in future research to facilitate comparisons between each generation's purchase behaviour and factors influencing their purchase of Shariah-compliant apparel. Increasing the sample size can enhance the potential for research to develop in terms of accuracy and robustness in representing reality.

Future research can take into account the impact of cultural and geographic elements, as they can change the impression and attitude of the respondents. Future research might encompass a range of countries, including those with predominantly

Muslim populations as well as those with smaller Muslim populations. This would enable researchers to gain a more comprehensive understanding of the diverse range of human behaviours. Given the current research's focus on Muslim generation Z in Malaysia, it is advisable for future studies to expand the sample size by incorporating Muslim generation Zs from other countries as well. To sum up, academic research that particularly aims to understand and investigate the intentions and behaviours of the consumer, may it be predictable or not, will always have rooms for improvement and growth.

## **5.6 CONCLUSION**

The distinct behaviours exhibited by Generation Z pose a challenge for Shariah-compliant fashion manufacturers in effectively targeting and understanding their purchasing power. Findings from this study provide light on the factors affecting the purchase intention of Muslim generation Z on Shariah-compliant apparel using the extended TPB theory. Based on the PLS calculation conducted in the previous section, it has been determined that out of the eight factors investigated, four of them have a substantial impact on the intention of Generation Z to purchase Shariah-compliant clothes. Attitude, aesthetic components, fashion consciousness, and online consumer review all have a positive and significant influence on the intention of Generation Z when it comes to purchasing Shariah-compliant apparel. Social media influencer, however, has a negative and significant influence on the intention. In addition, one-way ANOVA show only one demographic variable (the monthly frequency in shopping for apparel) is significant. These findings study is expected to provide valuable insights and clearer understanding on Halal fashion industry. These insights will enable academics and marketers with the interest in Halal fashion industry to develop more comprehensive hypotheses and design more efficient tests in the future. With the expansion of Halal fashion market, the rise of literatures on Shariah-compliant apparel is anticipated to consistently grow to provide more insight into the subject matter.

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## APPENDIX A

### COVER LETTER OF QUESTIONNAIRES

Subject: Analyzing Factors Influencing Online Purchase Intention of Shariah-Compliant Apparel Among Muslim Generation Z In Malaysia

Assalamualaikum Warahmatullahi Wabarakatuh.

Are you a Muslim between the ages of 19 and 29 (born 1995-2009)? If so, we kindly invite you to participate in a brief survey!

My name is Husna binti Abd Rashid, a postgraduate student at the International Islamic University Malaysia. We are conducting research on "Analyzing Factors Influencing Online Purchase Intention of Shariah-Compliant Apparel Among Muslim Generation Z in Malaysia."

Why is this research important?

The Islamic fashion industry is experiencing significant growth, with Muslim Gen Z consumers playing a key role. Understanding their preferences and buying habits for Shariah-compliant clothing will benefit both consumers and businesses. This research aims to:

- Identify the factors that influence Muslim Gen Z's decision to purchase Shariah-compliant clothing.
- Provide valuable insights for fashion brands to develop products and marketing strategies that cater to this growing demographic.
- Ultimately, contribute to a more vibrant and inclusive Islamic fashion industry.

Your participation in this survey is crucial to achieving these goals. Your honest responses will be kept strictly confidential and used solely for research purposes. The results will be reported anonymously (no individual names will be disclosed). You can also request to be informed of the study's outcome upon completion.

We appreciate your time and valuable contribution. This research cannot be completed without your help.

Sincerely,

Husna binti Abd Rashid,  
International Institute of Halal Research and Training  
International Islamic University Malaysia.

#### Important terms

- Gen Z: Those born between 1995 and 2009.
- Shariah-compliant clothing: Modest clothing that adheres to Islamic teachings while remaining aesthetically pleasing, adaptable, and fashionable.



## APPENDIX B

### SURVEY: QUESTIONNAIRES

These questionnaires consist of five sections: SECTION A, and SECTION B.

**SECTION A: Socio-Demographic. Please answer all questions.**

#### 1. Gender

*Jantina*

Male / *Lelaki*

Female / *Perempuan*

#### 2. Year of birth

*Tahun kelahiran*

1995

1996

1997

1998

1999

2000

2001

2002

2003

2004

2005

2006

2007

2008

2009

#### 3. Current state

*Negeri semasa*

- |                 |                          |
|-----------------|--------------------------|
| Johor           | <input type="checkbox"/> |
| Kedah           | <input type="checkbox"/> |
| Kelantan        | <input type="checkbox"/> |
| Melaka          | <input type="checkbox"/> |
| Negeri Sembilan | <input type="checkbox"/> |
| Pahang          | <input type="checkbox"/> |
| Pulau Pinang    | <input type="checkbox"/> |
| Perak           | <input type="checkbox"/> |
| Perlis          | <input type="checkbox"/> |
| Sabah           | <input type="checkbox"/> |
| Sarawak         | <input type="checkbox"/> |
| Selangor        | <input type="checkbox"/> |
| Terengganu      | <input type="checkbox"/> |
| Kuala Lumpur    | <input type="checkbox"/> |

**2. Education level**

***Tahap pendidikan***

- |  |                          |
|--|--------------------------|
| Primary school / <i>Sekolah rendah</i>         | <input type="checkbox"/> |
| Secondary school / <i>Sekolah menengah</i>     | <input type="checkbox"/> |
| Diploma / <i>Diploma</i>                       | <input type="checkbox"/> |
| Bachelor's degree / <i>Ijazah Sarjana Muda</i> | <input type="checkbox"/> |
| Master's degree / <i>Ijazah Sarjana</i>        | <input type="checkbox"/> |
| Doctorate degree / <i>Ijazah Kedoktoran</i>    | <input type="checkbox"/> |

**3. Monthly frequency in shopping for clotng.**

***Kekerapan bulanan dalam membeli-belah untuk pakaian.***

- |  |                          |
|--|--------------------------|
| Less than 3 times / <i>Kurang dari 3 kali</i>  | <input type="checkbox"/> |
| 1-3 times / <i>1-3 kali</i>                    | <input type="checkbox"/> |
| 4-6 times / <i>4-6 kali</i>                    | <input type="checkbox"/> |
| 7-9 times / <i>7-9 kali</i>                    | <input type="checkbox"/> |
| More than 10 times / <i>Lebih dari 10 kali</i> | <input type="checkbox"/> |

**SECTION B: Determinants**

The following section relates to determinants to purchase Shariah-compliant apparel. For each of the statements listed below, please indicate your level of agreement for the following statements by circling the appropriate numbers from 1 “strongly disagree” to 5 “strongly agree” that represents your opinion the most.

*Bahagian berikut berkaitan dengan penentu untuk membeli pakaian patuh Shariah. Bagi setiap pernyataan yang disenaraikan di bawah, sila nyatakan tahap persetujuan anda untuk pernyataan berikut dengan membulatkan nombor yang sesuai daripada 1 untuk “sangat tidak setuju” kepada 5 untuk “sangat setuju” yang paling mewakili pendapat anda.*

1 Strongly Disagree (SD)	2 Disagree (D)	3 Neutral (N)	4 Agree (A)	5 Strongly Agree (SA)
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**ATTITUDE*****Sikap***

		1	2	3	4	5
1.	It is wise to buy Shariah-compliant apparel online. / <i>Membeli pakaian patuh Shariah dalam talian adalah pilihan bijak.</i>					
2.	It is good to buy Shariah-compliant apparel online. / <i>Membeli pakaian patuh Shariah dalam talian adalah bagus.</i>					
3.	It is pleasant to buy Shariah-compliant apparel online. / <i>Membeli pakaian patuh Shariah dalam talian adalah menyenangkan.</i>					
4.	It is worthwhile to buy Shariah-compliant apparel online. / <i>Membeli pakaian patuh Shariah dalam talian adalah berbaloi.</i>					

5.	It is favorable to buy Shariah-compliant apparel online. / <i>Membeli pakaian patuh Shariah dalam talian adalah menguntungkan.</i>					
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## SUBJECTIVE NORMS

### *Norma subjektif*

		1	2	3	4	5
1.	Most people who are important to me purchase Shariah-compliant apparel and it influences me. / <i>Kebanyakan orang yang penting bagi saya membeli pakaian patuh Shariah dan saya terpengaruh dengannya.</i>					
2.	Most people who are important to me think that I should purchase Shariah-compliant apparel. / <i>Kebanyakan orang yang penting bagi saya berpendapat bahawa saya harus membeli pakaian patuh Shariah.</i>					
3.	People whose opinion I value influence me to purchase Shariah-compliant apparel. / <i>Orang yang pendapatnya saya hargai mempengaruhi saya untuk membeli pakaian patuh Shariah.</i>					
4.	My close friends would support me to purchase Shariah-compliant apparel. / <i>Rakan rapat saya menyokong saya untuk membeli pakaian patuh Shariah.</i>					
5.	My family encourages me to choose Shariah-compliant apparel. / <i>Keluarga saya menyokong saya untuk memilih pakaian patuh Shariah.</i>					

## PERCEIVED BEHAVIORAL CONTROL

### *Persepsi kawalan tingkah laku*

		1	2	3	4	5

1.	I always have the ability to purchase Shariah-compliant apparel online. / <i>Saya selalu mempunyai kemampuan untuk membeli pakaian patuh Shariah dalam talian.</i>					
2.	I am well-informed about where to purchase Shariah-compliant apparel. / <i>Saya sangat tahu di mana tempat untuk membeli pakaian patuh Shariah.</i>					
3.	It is easy for me to find Shariah-compliant apparel online. / <i>Mudah untuk saya mencari pakaian patuh Shariah dalam talian.</i>					
4.	There are many choices of Shariah-compliant apparel online. / <i>Terdapat banyak pilihan pakaian patuh Shariah dalam talian.</i>					
5.	I have the resources and capacity (i.e., money, internet access) to purchase Shariah-compliant apparels online. / <i>Saya mempunyai sumber dan kapasiti (contohnya: wang, akses internet) untuk membeli pakaian patuh Shariah dalam talian.</i>					

## RELIGIOSITY

### Keagamaan

		1	2	3	4	5
1.	Islam has answered many questions about how a Muslim should dress. / <i>Islam telah menjawab banyak persoalan tentang cara berpakaian seorang muslim.</i>					
2.	I often read texts relating to faith/belief in Islam. / <i>Saya sering membaca teks yang berkaitan dengan keimanan/kepercayaan kepada Islam.</i>					
3.	I spend a lot of time to understand beliefs about Islam. / <i>Saya menghabiskan banyak masa untuk memahami tentang Islam.</i>					

4.	Belief in Islam is behind my overall approach to life. / <i>Kepercayaan kepada Islam wujud di semua hal dalam hidup saya.</i>					
5.	Belief in Islam affects all my relationships in life. / <i>Kepercayaan kepada Islam mempengaruhi semua hubungan saya dalam hidup.</i>					
6.	It is important for me to spend time for praying to Allah. / <i>Meluangkan masa untuk solat sangat penting bagi saya.</i>					

## SOCIAL MEDIA INFLUENCERS

### 'Influencer' sosial media

		1	2	3	4	5
1.	I am inspired by influencer who wears Shariah-compliant apparel. / <i>Saya terilham oleh 'influencer' yang memakai pakaian patuh Shariah.</i>					
2.	I bought a Shariah-compliant apparel online under the influence of an influencer. / <i>Saya membeli pakaian patuh Shariah dalam talian di bawah pengaruh 'influencer'.</i>					
3.	My online purchases of Shariah-compliant apparel are not influenced by specific influencer endorsements of the product. / <i>Saya tidak dipengaruhi oleh sokongan 'influencer' tertentu dalam pembelian pakaian patuh Shariah atas talian.</i>					
4.	I will buy a Shariah-compliant product online if the influencer I like started endorsing it. / <i>Saya akan membeli produk patuh Shariah dalam talian jika 'influencer' yang saya suka mula menyokongnya.</i>					
5.	Influencers help me to remember a Shariah-compliant apparel brand. / <i>'Influencer' membantu saya mengingati jenama pakaian patuh Shariah.</i>					

## AESTHETIC ELEMENTS

### *Elemen estatik*

		1	2	3	4	5
1.	In general, the appearance of the Shariah-compliant apparel is aesthetically appealing to me. / <i>Secara umum, penampilan pakaian patuh Shariah menarik minat saya dari segi estetika.</i>					
2.	The designs of the Shariah-compliant apparel are attractive. / <i>Reka bentuk pakaian patuh Shariah adalah menarik.</i>					
3.	The overall style of Shariah-compliant wear is captivating to me. / <i>Gaya keseluruhan pemakaian patuh Shariah menarik perhatian saya.</i>					

## FASHION CONSCIOUSNESS

### *Kesedaran fesyen*

		1	2	3	4	5
1.	I want to appear differently from my peers through my choice of clothing. / <i>Saya mahu tampil berbeza daripada rakan sebaya melalui pemilihan pakaian saya.</i>					
2.	I seek uniqueness by differentiating my clothing style from others. / <i>Saya mencari keunikan dengan membezakan gaya pakaian saya daripada orang lain.</i>					
3.	I do not like to acquire clothing which is customarily purchased by everybody around me. / <i>Saya tidak suka membeli pakaian yang biasa dibeli oleh semua orang di sekeliling saya.</i>					
4.	I keep informed with the latest fashion trend. / <i>Saya sentiasa maklum dengan aliran fesyen terkini.</i>					

5.	Shariah-compliant apparel is crucial to me, and I notice it very challenging to select among numerous goods. / <i>Pakaian patuh syariah adalah penting bagi saya, dan saya mendapati ia sangat mencabar untuk memilihnya.</i>					
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## ONLINE CONSUMER REVIEWS

### *Ulasan pengguna dalam talian*

		1	2	3	4	5
1.	Online consumer reviews are beneficial to me. / <i>Ulasan pengguna dalam talian memberi manfaat kepada saya.</i>					
2.	I read online consumer reviews frequently. / <i>Saya kerap membaca ulasan pengguna dalam talian.</i>					
3.	I often search consumer reviews on the Internet. / <i>Saya sering mencari ulasan pengguna di Internet.</i>					
4.	I refer to online consumer reviews whenever I need information on Shariah compliant apparel. / <i>Saya merujuk ulasan pengguna dalam talian apabila saya memerlukan maklumat mengenai pakaian patuh Shariah.</i>					
5.	I am influenced by online consumer reviews when I purchase Shariah compliant apparel. / <i>Saya dipengaruhi oleh ulasan pengguna dalam talian apabila saya membeli pakaian patuh Shariah.</i>					
6.	I rely on online consumer reviews when I purchase Shariah compliant apparel. / <i>Saya bergantung pada ulasan pengguna dalam talian apabila saya membeli pakaian patuh Shariah.</i>					
7.	Online consumer reviews crucially affect my choice of Shariah compliant apparel. / <i>Ulasan pengguna dalam talian amat mempengaruhi pilihan saya terhadap pakaian patuh Shariah.</i>					

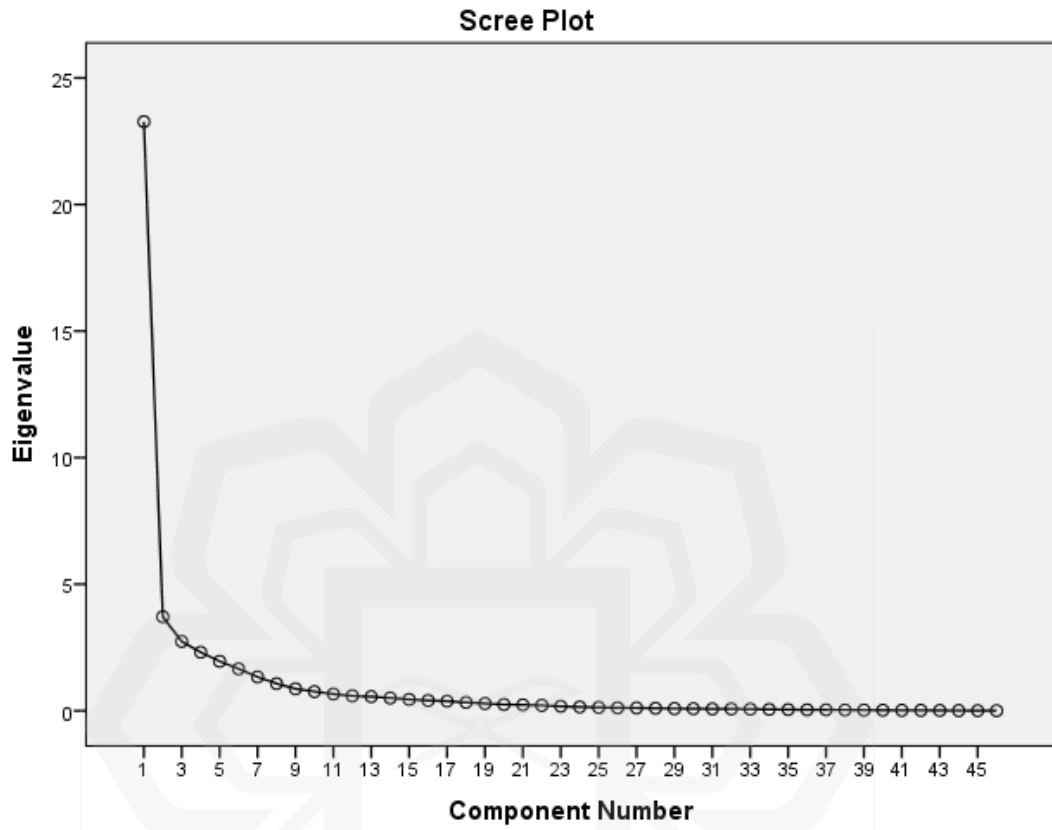
## INTENTION

### *Keinginan*

		1	2	3	4	5
1.	I expect to purchase Shariah-compliant apparel online in the future. / <i>Saya menjangkakan untuk membeli pakaian patuh Shariah dalam talian pada masa hadapan.</i>					
2.	I plan to purchase Shariah-compliant apparel online. / <i>Saya bercadang untuk membeli pakaian patuh Shariah dalam talian.</i>					
3.	I will try to purchase Shariah-compliant apparel online. / <i>Saya akan cuba membeli pakaian patuh Shariah dalam talian.</i>					
4.	I intend to purchase Shariah-compliant apparel online. / <i>Saya bercadang untuk membeli pakaian patuh Shariah dalam talian.</i>					
5.	The probability that I will buy Shariah-compliant apparel online is high. / <i>Kebarangkalian saya akan membeli pakaian patuh Shariah dalam talian adalah tinggi.</i>					

# APPENDIX C

## SCREE PLOT



## APPENDIX D

### TOTAL VARIANCE EXPLAINED

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	23.271	50.590	50.590	23.271	50.590	50.590
2	3.712	8.069	58.658	3.712	8.069	58.658
3	2.736	5.948	64.606	2.736	5.948	64.606
4	2.310	5.022	69.629	2.310	5.022	69.629
5	1.952	4.243	73.871	1.952	4.243	73.871
6	1.654	3.597	77.468	1.654	3.597	77.468
7	1.336	2.905	80.373	1.336	2.905	80.373
8	1.073	2.333	82.706	1.073	2.333	82.706
9	.867	1.884	84.590	.867	1.884	84.590
10	.759	1.650	86.240			
11	.663	1.442	87.682			
12	.590	1.282	88.964			
13	.558	1.213	90.176			
14	.504	1.095	91.271			
15	.447	.972	92.243			
16	.405	.881	93.123			
17	.381	.827	93.951			
18	.326	.710	94.660			
19	.289	.628	95.288			
20	.247	.536	95.825			
21	.234	.509	96.334			
22	.213	.462	96.796			

23	.177	.385	97.180		
24	.151	.329	97.509		
25	.130	.282	97.791		
26	.115	.251	98.043		
27	.110	.238	98.281		
28	.100	.217	98.498		
29	.084	.183	98.681		
30	.080	.174	98.855		
31	.074	.160	99.015		
32	.071	.153	99.169		
33	.063	.136	99.305		
34	.053	.115	99.420		
35	.049	.107	99.527		
36	.040	.086	99.613		
37	.037	.080	99.693		
38	.033	.071	99.764		
39	.027	.058	99.822		
40	.024	.052	99.874		
41	.017	.037	99.911		
42	.016	.034	99.945		
43	.011	.025	99.970		
44	.008	.017	99.987		
45	.004	.009	99.996		
46	.002	.004	100.000		

Extraction Method: Principal Component Analysis.

- a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.

## APPENDIX E

### THE ROTATED COMPONENT MATRIX

	Component								
	1	2	3	4	5	6	7	8	9
A1	.887								
A2	.954								
A3	.887								
A4	.881								
A5	.885								
S1		.797							
S2		.904							
S3		.927							
S4		.912							
S5		.929							
P1			.779						
P2			.893						
P3			.904						
P4			.809						
P5			.895						
R1				.941					
R2				.844					
R3				.852					
R4				.945					
R5				.943					
R6				.926					
SM1					.773				
SM2					.850				
SM3					.548				

SM4	.853	
SM5	.845	
AE1	.913	
AE2	.901	
AE3	.941	
F1		.898
F2		.903
F3		.681
F4		.832
F5		.881
O1		.932
O2		.954
O3		.917
O4		.926
O5		.867
O6		.853
O7		.852
I1		.907
I2		.943
I3		.933
I4		.892
I5		.891

Extraction Method: Principal Component Analysis.  
 Rotation Method: Oblimin with Kaiser Normalization.  
 Rotation converged in 19 iterations.