

Analyze Factors Affecting Purchase Intention of Muslim Fashion at Marketplace for Gen-Z Indonesia Using Implementation of TPB and TAM Moderated by Religiosity

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Abstract:- This study aims to determine the effect of the direct implementation of Attitudes, Subjective Norms, Perceived Usefulness, Perceived Ease of Use, Perceived Risk and Religiosity as well as the indirect effect after being moderated by Religiosity on Purchase Intentions for Muslim Fashion through the marketplace in Gen Z (zelenial generation) Indonesia . The object of this research is Gen Z from 5 major islands in Indonesia. The population of this study is 374 Gen Z people who use gadgets to access online shopping applications. The sampling technique uses purposive sampling with an online questionnaire. The research variable uses a Likert scale of 1-7. The research uses a quantitative approach with the Structural Equation Modeling (SEM) analysis method with the help of SmartPLS version 3.0 software. The results showed that Attitude, Subjective Norms, Perceived Usefulness, Perceived Ease of Use and Religiosity had a positive and significant effect on Purchase Intention of muslim fashion through the marketplace in Gen Z, while Perceived Risk had a negative effect. Religiosity is also proven to have a positive moderating effect on Attitudes, Subjective Norms, Perceived Usefulness and Perceived Ease of Use. As well as providing a negative moderating effect on the Perception of Risk.

Keywords:- TAM; TPB; Gen Z; Purchase Intention: Muslim Fashion.

I. INTRODUCTION

Fashion is an important sector in the development of the creative industry and economy in Indonesia because since 2018 it has become the second largest contributor to Indonesia's Gross Domestic Product (GDP). The demand for clothing products continues to increase every year where the 2020 Creative Economy Statistics Data from the Ministry of Tourism and Creative Economy shows that the export value of the creative economy from the fashion industry in the past decade was the highest compared to other industries, amounting to Rp. 12,221.60 million US\$ (Bekraf, 2020). This happens because consumers are increasingly consumptive and follow changing trends. Consumptive fashion shopping behavior is also influenced by trend developments (L.V. Halim, 2017).

The halal industry is currently one of the industries in the sharia economy and finance sector that is growing rapidly. Based on indicators in the State of Global Islamic Economy (SGIE) Report, the halal industry sector is divided into 6 sub-sectors, namely Islamic finance, food and beverages, tourism, fashion, cosmetics and pharmaceuticals, and recreational media. SGIE regularly releases an overall score and ranking report for various countries by sector. Indonesia's position in modest fashion is the most promising compared to other sub-sectors because it is always ranked in the top 5 (State of the Global Islamic Economy Report, 2020/2021). In the modest fashion sub-sector in Indonesia, it is recorded that Muslim spending on clothing and footwear is estimated to reach 283 billion US dollars in 2020 or the equivalent of 4,000 trillion rupiah and is projected to grow by 6% in 2024.

Generation Z (zelenials) are currently the most in the world, the number will reach 2.5 billion in 2020, the same thing is happening in Indonesia. Data from the Central Statistics Agency (BPS) for 2020 shows that generation Z dominates the population group at 27.94%. As a comparison, the Millennial generation is 25.87%, Generation X is 21.88%, while baby boomers and post gen Z are around 11%. This makes generation Z a new target market for the industry. Winning the hearts of Gen Z is not easy because they have different values and characteristics compared to their predecessor generations which influence their life goals, lifestyle and consumption style. The industry cannot use marketing strategies like before, a new strategy is needed so that marketing is more targeted. Gen Z prefers to shop through e-commerce and online shopping applications from gadgets (UMN Consulting, 2022). Gen Z does not yet have great purchasing power, but it is necessary to pay attention to certainty about their resilience in the market. Gen Z uses internet-based technology to find products and services that best suit their personality and lifestyle. Often Gen Z ignores an established brand image but values product features and price as the main motivations in buying activity. Gen Z in Indonesia consumes the most products such as clothing, household appliances, smartphones and electronic goods. Generation Z clothing purchases are the most dominant compared to millennials and generation X (report from Katadata market research, 2022).

Therefore the purpose of this research is to conduct an investigation using the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) because they are considered to have an effect on online purchase intentions (Ha, Ngoc Thang, 2020). Several studies investigated the moderating role of various variables in SDGs. The most prominent moderating variables investigated were religiosity in purchasing decisions (Sulis R. et al 2019, Riduan A. et al, 2022), lifestyle (Hasanah K, 2016), cultural dimensions (Ali et al., 2020) and gender (Andriani Kusumawati, et al, 2020). The results of the study show that variable moderation is able to strengthen relationships within the TPB framework. In addition to utilizing the expanded TPB framework, it is necessary to introduce moderating variables to better understand certain conditions when consumers act rationally with halal products. A number of studies, including those by Pavlou (2015) and Nasse (2021), have proven that perceived risk can negatively affect consumers' technology-based shopping behavior. So, the perceived risk factor is one of the things considered in the technology acceptance model (TAM).

Based on the industrial report and the number of Muslim population as well as the position of the Muslim fashion sub-sector which is always in the top ranking, Indonesia should be able to become the leader of the world muslim fashion industry. However, Indonesia has not yet been included in the 5 largest modest fashion exporting countries to OIC countries. Even though the fashion sub-sector experienced the highest growth and has a lot of room for development as well as more integrated distribution and logistics systems between regions and countries. This means that industrial reports have not been able to examine and explain phenomena related to the behavior of Muslim fashion consumers in Indonesia, especially zelenials. Previous studies have also found research gaps in the influence of various variables on purchasing decisions, which show different results. For example, research from Munazza Saeed (2019) shows that the purchase intention of Muslim fashion customers is significantly influenced by religiosity as the religious commitment of Muslim consumers. Whereas other research shows that religiosity does not have a significant effect on the purchase intention of Muslim women directly, but the variable of religiosity indirectly influences the purchase intention of Muslim women through the consumer attitude variable (Sulis R, 2019).

II. LITERATURE REVIEW

Consumer behavior is the study of individual, group and organizational actions in buying, selecting and using product or service ideas to meet needs and wants (Kotler and Keller, 2016) as well as how individuals make decisions to allocate available resources (Schiffman and Kanuk, 2013). Firmansyah (2018) states that consumer behavior is something that underlies consumers to make purchasing decisions. Wigati (2011) states the factors that influence consumers to obtain satisfaction (utility) in their consumption activities so that they are useful, helpful and profitable. Consumer behavior is the selection, purchase,

consumption of goods and services to meet consumer satisfaction. The stages of consumer behavior start from consumers looking for the commodities they want to consume, estimating to determine the amount of money that can be spent and finally analyzing commodity prices to determine which commodities to consume (Gajjar, 2013). Factors that influence consumer behavior include social factors (reference groups, family, roles and status), cultural factors (culture, sub-culture, social class), personal factors (age, gender, occupation, lifestyle, personality), and psychological (motivation, perception, belief and attitude)

Theory of Planned Behavior (TPB) is a development from its predecessor, namely Theory of Reasoned Action (TRA) when behavior is determined by behavioral intention. TPB is designed to determine and know more specific consumer behavior. TPB is based on the assumption that humans are rational beings who use information to help them think systematically. Each individual must be able to predict the implications of their actions before they decide to do or not to do the behavior. TPB believes that the stronger a person's intention to do something, the stronger a person will do it. For someone, behavioral intention is influenced by three variables, namely attitudes, subjective norms, and perceived behavioral control, where each variable influence actual behavior.

The Technology Acceptance Model (TAM) was introduced by Davis as a development of Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB) from Fishbein & Ajzen's. The intention to use the system is directly influenced by two factors, namely perceived usefulness and perceived ease of use. The TAM model was successfully applied in a theoretical research model to predict online purchase intentions and behavior. The application of TPB and TAM in various models has been applied by many researchers to understand the factors that influence online purchase intentions.

In several studies the perceived behavioral control variable at TPB was not used because it has the same meaning to the perceived ease of use variable in TAM, namely perceived ease of use. The phenomenon of using the internet in commerce around the world has given birth to a new form of e-commerce in the form of a technology-enabled marketplace providing new channels for promotion and trade transactions. However, this rapid growth is overshadowed by the risk of uncertainty that encourages consumers to avoid shopping on social media. A number of studies have proven that perceived risk can affect consumer spending behavior based on technology. So the perceived risk factor is a matter that is considered by many researchers in the technology acceptance model (TAM). Perceived of risk can be classified into 7 risks, namely time risk, financial risk, product risk, social risk, security and privacy risk, delivery risk, and after-sales risk. (Ashoer and Said, 2020).

Religiosity is defined as the level of an individual's commitment to his own religion which reflects the attitude and behavior of the individual (Johnson et al, 2001 in Rahman, 2015). Religion is defined as a belief that has been

instilled since childhood and will affect one's life. Then religiosity can be interpreted as the extent to which individuals can apply these principles in their respective attitudes and beliefs (King, Williamson, 2005 in Mohezar, 2016). Religiosity can also affect a person's behavior and attitudes (Weaver, Agle, 2002 in Kum-Lung, 2010). Rothwell and Hawdon (2008) state that experts recognize that religiosity is a "protective factor" that can limit deviant behavior. If you look at Muslim consumers, religion occupies a very important part because it facilitates Muslim consumers to distinguish what is permitted and what is forbidden (Rehman & Shabbir, 2010 in Haque et al, 2018).

Schiffman and Kanuk (in Chi et al., 2011) state that purchase intention indicates that customers will follow experiences, preferences, and the external environment in gathering information, alternatives, and making purchasing decisions. Purchase intention is used as an important indicator to predict customer behavior. When a customer has a positive purchase intention, a positive brand commitment is formed which will encourage the customer to make a purchase. Customer purchasing decisions are complex things that are associated with the customer's behavior, perception and attitude (Keller, 2012).

Purchase intention can measure the possibility of a customer to buy a product. The higher the purchase intention, the higher the willingness to buy the product. Purchase intention arises after individuals receive stimulation from the product they see, then creates a desire to buy and own the product. Buying interest is the stage where the respondent acts before making a purchase. Several aspects of buying interest in consumers are

interested in finding information about products, considering buying products, wanting to buy products, interested in trying products, and wanting to own products (Kotler and Keller, 2012).

➤ *The Hypothesis is a Temporary Answer to the Research Formulation, where the Research Problem Formulation has been Stated in the form of a Question Sentence. Based on the Framework of Thinking, the Research Hypothesis can be Put Forward as Follows:*

- H1: Attitude influences Purchase Intention
- H2: Subjective Norms influence Purchase Intention
- H3: Perceived Usefulness influences Purchase Intention
- H4: Perceived Ease of Use Influences Purchase Intention
- H5: Perceived of Risk influences Purchase Intention
- H6: Religious influences Purchase Intention
- H7: Religiosity has a moderating effect on Attitude to influence Purchase Intentions
- H8: Religiosity has moderating effect on Subjective Norms to influence Purchase Intentions
- H9: Religiosity has moderating effect on Perceived Usefulness to influence Purchase Intentions
- H10: Religiosity has moderating effect on Perceived Ease of Use to influence Purchase Intentions
- H11: Religiosity has moderating effect on Perceived of Risk to influence Purchase Intentions

➤ *Based on this Hypothesis, the Conceptual Framework of this Research can be Seen in Figure 1.*

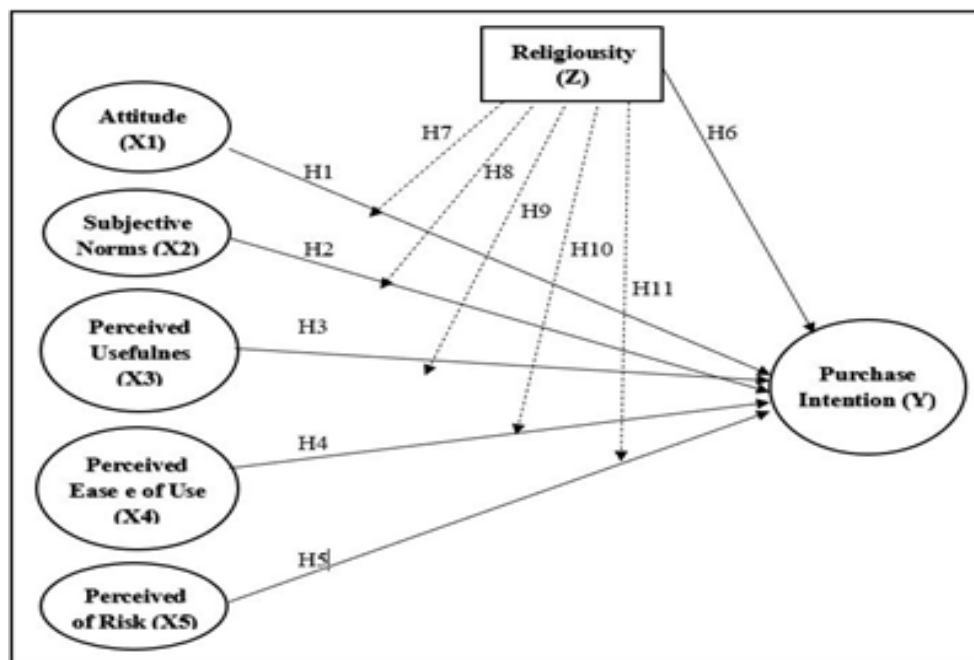


Fig1 Research Framework

III. METHODS

This research was conducted throughout Indonesia with a population of male and female zelenial Muslim generations aged 14-25 years who have explored or traded Muslim fashion through marketplaces. The sample for this study was represented by 5 major islands, namely Java, Sumatra, Sulawesi, Kalimantan and Papua and the surrounding islands. The technique of collecting primary data is through an online google form questionnaire and secondary data from literature studies as well as print and electronic media reports. Respondents or sample of this study were selected based on several criteria so that the sampling method used was non-probability sampling in the category of purposive sampling (Malhotra, 2012). Sample measurements were carried out with the number of indicators multiplied by 5 according to a good sample size of at least 100 respondents (Hair, et al: 2014). The minimum

research sample size is 185 (37 indicators x 5) and is checked using the G*Power 3.1.9 application for a minimum of 138 people. However, because it was on a national scale, the questionnaires distributed reached 400 questionnaires.

The online questionnaire contains a list of systematic questions equipped with a Likert scale. Each question has 7 answers, consisting of strongly agree, agree, somewhat agree, neutral, somewhat disagree, disagree, and strongly disagree. In this study, data collection was carried out using a survey method connected to Googleform and distributed using social media such as WhatsApp and email. The operational variables of this research are attitudes, subjective norms, perceived usefulness, perceived ease of use and perceived risk. Meanwhile, the religiosity variable becomes a moderating variable. The dependent variable in this study is purchase intention.

Table 1 Research Variables

S No.	Variabel Eksogen	Variabel Moderasi	Variabel Endogen
1	Attitude (ATT)		
2	Subjective Norms (SN)	Religiosity	Purchase
3	Perceived of Usefulness (PU)	(R)	Intention
4	Perceived Ease of Use (PEU)		(PI)
5	Perceived Ease of Use (PEU)		

The data analysis technique used first is the frequency distribution to analyze characteristics by describing the data that has been collected as it is from the respondents. Then the data was processed using the Structural Equation Modeling (SEM) analysis method using SmartPLS (Partial Least Square) software version 3.0. Evaluation of the measurement model (Outer Model) produces a validity test that is measured using convergent and discriminant validity, the reliability test is measured by looking at the composite reliability value and Cronbach alpha then Structural model

analysis (Inner Model) is seen through the values of R^2 , Q^2 and f^2 which shows how much influence between independent latent variables to dependent latent variables. Furthermore, to test the hypothesis seen from the value of T Statistics to see whether the independent variable has a significant effect on the dependent variable or not. And finally, the moderation test to see the moderating effect of religiosity on the independent variable on the dependent variable purchase intention.

IV. RESULT AND DISCUSSION

Respondents to this study were Gen Z Muslim men and women aged 14-25 years as many as 374 people who had explored or traded Muslim fashion through marketplaces and lived among the 5 major islands of Indonesia, namely Java, Sumatra, Sulawesi, Kalimantan and Papua and the surrounding islands. The characteristics of the respondents are shown in the following table:

Table 2 Frequency Distribution of Respondents

	Characteristics	Amount	Percentage
Gender	Male	117	31.4%
	Female	257	68.6%
	Total	374	100%
Age	14-17 Years Old	317	84.8%
	18-21 Years Old	49	13.2%
	22-25 Years Old	8	2.0%
	Total	374	100%
Activity	Students	329	88.0%
	Colleagues	36	9.8%
	Workers	9	2.2%
	Total	374	100%
Residence	Java	107	28.7%
	Sumatra	86	23.1%

	Kalimantan	46	12.4%
	Sulawesi	84	22.4%
	Papua And Other	51	13.3%
	Islands		
	Total	374	100%
Marketplace	Tokopedia	173	30.9%
	Shopee	500	89.2%
	Lazada	141	25.2%
	Bukalapak	23	4.1%

Source: Research Results, 2022

A. Data Quality Test

➤ Data Normality

Table 3 Data Normality Test Results

Indikator	Excess Kurtosis	Skewness	Indikator	Excess Kurtosis	Skewness
ATT1	-0.211	-0.289	PR1	-0.374	-0.222
ATT2	-0.400	-0.169	PR2	0.471	-0.348
ATT3	0.096	-0.174	PR3	0.622	-0.292
ATT4	0.502	-0.004	PR4	-0.606	-0.472
ATT5	-0.362	-0.390	PR5	0.532	-0.535
SN1	-0.637	-0.090	R1	0.831	-1.233
SN2	0.419	-0.904	R2	-0.664	-0.518
SN3	0.331	0.049	R3	0.596	-1.060
SN4	0.423	0.144	R4	0.184	-1.017
SN5	0.486	0.031	R5	-0.254	-0.631
PU1	0.390	-0.391	R6	0.777	-1.160
PU2	0.629	0.189	R7	-0.414	-0.502
PU3	0.726	-0.241	PI1	-0.208	-0.235
PU4	-0.618	-0.398	PI2	0.079	-0.361
PU5	-0.713	-0.141	PI3	0.513	-0.170
PEU1	-0.508	-0.569	PI4	0.381	-0.033
PEU2	0.222	-0.594	PI5	0.484	-0.063
PEU3	0.601	-0.178			
PEU4	1,531	-0.115			
PEU5	0.821	-0.254			

Source: Research results, 2022

To test the normality of the distribution of the data used in the analysis, the researcher used a statistical test provided in the Partial Least Square program. The assumption of normality is fulfilled if the critical value (skewness) is less than ± 2.00 and the kurtosis value is not more than 7 (Ghozali, 2016). Based on the table, it is known that there is no excess kurtosis value of more than 7 or a value of Skewness greater than ± 2.00 , therefore it can be said that the distribution of this data is normal. Then the normality of the data is fulfilled and is suitable for use in estimation.

➤ Multikolinearitas

To see whether or not high correlation between independent variables in a multiple linear regression model we need the multicollinearity test. If there is a high correlation among its independent variables, then the relationship between an independent variable and its dependent variable becomes disrupted. To test multicollinearity we can use the tolerance value and the VIF (Variance Inflation Factor) value. If the VIF value is not more than 5 and the tolerance value is not less than 0.1 then the model can be said to be free from multicollinearity (Siswoyo, et al., 2016). The results of the multicollinearity test can be seen in the following table:

Tabel 4 Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Attitude	.602	2.547
Subjective Norms	.602	2.254
Perceived of Usefulness	.602	3.845
Perceived Ease of Use	.602	2.897
Perceived of Risk	.602	1.159
Religiosity	.602	1.162
Attitude * Religiosity	.602	4.708
Subjective Norms * Religiosity	.602	3.652
Perceived of Usefulness * Religiosity	.602	4.076
Perceived Ease of Use * Religiosity	.602	2.392
Perceived of Risk * Religiosity	.602	2.123

a. Dependent Variable: Purchase Intention

Source: Research results, 2022

B. Measurement Model (Outer Model)

This evaluation was conducted to assess the validity and reliability of the model. The research measurement model in PLS-SEM is the outer model which consists of a set of relationships between indicators and latent variables (Hair et al., 2017).

➤ Evaluation of Convergent Validity Testing

To assess convergent validity, the loading factor value must be more than 0.70. However, according to empirical research experience, a loading factor value of ≥ 0.5 is still acceptable. Even some experts tolerate the number 0.4. Thus, the value of loading factor ≤ 0.4 must be excluded from the model. Furthermore, the analysis was continued by looking at the average variance extracted (AVE) value to test convergent validity with a cut off value above 0.50. (Haryono, 2016).

Table 5 Convergent Validity Test Results

Variable	Indicator	Loading	Conclusion
Attitude	ATT1	0.823	Valid
	ATT2	0.786	Valid
	ATT3	0.765	Valid
	ATT4	0.828	Valid
	ATT5	0.720	Valid
Subjective Norms	SN1	0.856	Valid
	SN2	0.882	Valid
	SN3	0.863	Valid
	SN4	0.839	Valid
	SN5	0.884	Valid
Perceived of Usefulness	PU1	0.759	Valid
	PU2	0.803	Valid
	PU3	0.879	Valid
	PU4	0.858	Valid
Perceived Ease of Use	PEU1	0.878	Valid
	PEU2	0.875	Valid
	PEU3	0.843	Valid
	PEU5	0.866	Valid
Perceived of Risk	PR2	0.928	Valid
	PR4	0.819	Valid
	PR5	0.768	Valid
Religiosity	R1	0.804	Valid
	R2	0.774	Valid
	R3	0.791	Valid
	R4	0.857	Valid
	R5	0.827	Valid
	R6	0.803	Valid
	R7	0.777	Valid

Source: Research Results, 2022

➤ *Evaluation of Discriminant Validity Testing*

Because there are no problems with convergent validity, the next step to be tested is problems related to discriminant validity for each construct with correlation values between constructs in the model (Wong, 2019). This method is often called the Fornell Larcker Criterion and Cross Loadings. From the table it can be seen that the loading factor value for each correlation of each latent variable has a smaller loading factor than the loading value when associated with the values of other latent variables.

Table 6 Convergent Validity Test Results

	ATT	PEU	PI	PR	PU	R	SN	X1*Z	X2*Z	X3*Z	X4*Z	X5*Z
ATT	0,785											
PEU	0,689	0,787										
PI	0,633	0,680	0,849									
PR	0,011	0,066	0,042	0,839								
PU	0,590	0,742	0,672	0,152	0,825							
R	0,414	0,498	0,516	0,153	0,504	0,805						
SN	0,695	0,656	0,641	0,054	0,550	0,349	0,867					
X1*Z	-0,097	-0,100	-0,045	-0,274	-0,134	-0,321	-0,041	1,000				
X2*Z	-0,042	-0,070	-0,049	-0,158	-0,096	-0,307	0,012	0,818	1,000			
X3*Z	-0,131	-0,093	-0,083	-0,148	-0,099	-0,375	-0,092	0,742	0,709	1,00		
X4*Z	-0,097	-0,073	-0,077	-0,204	-0,092	-0,345	-0,066	0,842	0,802	0,85	1,000	
X5*Z	-0,257	-0,197	-0,213	0,063	-0,142	-0,315	-0,144	0,406	0,433	0,51	0,457	1,000

Source: Research results, 2022

➤ *Construct Reliability and Cronbach's Alpha Test*

Instrument reliability was measured by 2 criteria, namely Composite reliability and Cronbach's alpha values for each variable in the reflective construct. A variable is said to be reliable if the value of Composite reliability and Cronbach's alpha > 0.70. Composite Reliability and Cronbach's Alpha of each variable in this study can be seen in table 4.13. Based on the table, the Composite Reliability and Cronbach's Alpha values of all variables are > 0.7. So it can be concluded that each variable is acceptable or reliable.

Table 7 Composite Reliability Test Results

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
ATT	0,844	0,852	0,889	0,617
PEU	0,888	0,888	0,923	0,749
PI	0,903	0,907	0,928	0,721
PR	0,829	1,169	0,877	0,706
PU	0,842	0,851	0,894	0,780
R	0,912	0,946	0,928	0,748
SN	0,917	0,919	0,938	0,751
X1*Z	1,000	1,000	1,000	1,000
X2*Z	1,000	1,000	1,000	1,000
X3*Z	1,000	1,000	1,000	1,000
X4*Z	1,000	1,000	1,000	1,000
X5*Z	1,000	1,000	1,000	1,000

Source: Research results, 2022

C. *Structural Model Evaluation (Inner Model)*

After the estimated model meets the criteria for the outer model, then testing the structural model (inner model) is carried out. According to Hair et al. (2017) evaluation of the structural model (inner model) aims to predict the relationship between latent variables. Hair et al. (2017) in Ramayah et al. (2017) suggest looking at the value of the coefficient of determination (R^2), f-Square and predictive relevance (Q^2) to assess the structural (inner model). In the structural model test (inner model) using the Bootstrapping and Blindfolding procedures in the PLS SEM.

➤ *Evaluation of Determination Coefficient Testing*

In assessing the model with PLS it starts by looking at the R-Square (R^2) for each endogenous latent variable. The coefficient of determination R-square (R^2) shows how much the exogenous variables explain the endogenous variables. The value of R-Square (R^2) is zero to one. If the R-Square value (R^2) gets closer to one, then the independent variables provide all the information needed to predict variations in the endogenous variables. Conversely, the smaller the R-Square (R^2) value, the more limited the ability of the independent variables to explain variations in the endogenous variables. R Square with a value of 0.67 indicates a strong model, a value of 0.33 indicates a moderate model and a value of 0.19 indicates a weak model (Sekaran & Bougie, 2016). The value of R-Square (R^2) has a weakness, namely the value of R-Square (R^2) will increase every time there is an addition of one exogenous variable even though the exogenous variable has no significant effect on the endogenous variable.

Table 8 Test Results for the Coefficient of Determination

Y1 (PI)	R Square
	0.713

Source: Research Results, 2022

From Table 8 it can be seen that the value of R-Square (R^2) or the coefficient of determination of the Online Purchase Intention construct found a coefficient of determination of 0.713 which indicates that the endogenous variable of Online Purchase Intention can be explained by exogenous variables namely Attitude, Subjective Norm, Perceived Usefulness, Perception ease of use and perceived risk of 71.3% while the rest is explained by other exogenous variables outside of this study.

➤ *F-Square Test Evaluation*

The f^2 test is known as a simultaneous test or model test/Anova test, which is a test to see how all the independent variables influence the dependent variable together. Or to test whether our regression model is good/significant or not good/non-significant. Cohen (1988) says that the recommended Effect Size f^2 is 0.02, 0.15 and 0.35 with exogenous latent variables having a small, moderate and large effect on the structural level. Based on the test results in Table 9, it can be found that there is one relationship that has a large influence, two other relationships have a moderate effect and the rest have a small effect.

Table 9 Test Results for the Coefficient of Determination

Relation	f^2	Effect size
X1->Y	0.223	Moderate
X2->Y	0.468	Large
X3->Y	0.102	Moderate
X4->Y	0.061	Small
X5->Y	0.059	Small

Source: Research Results, 2022

➤ *Evaluation of Q-Square Testing*

Predictive relevance (Q^2) for structural models measures how well the observed values are generated. According to Hair et al. (2017) if the Q^2 value is greater than zero for certain endogenous latent variables, it indicates that the PLS path model has predictive relevance for that construct. Prediction relevance (Q square) is known as Stone-Geisser's. This test was conducted to determine the predictive capability with the blindfolding procedure. If the value obtained is 0.02 (small), 0.15 (medium) and 0.35 (large). Can only be done for endogenous constructs with reflective indicators (Ghozali, 2016). Based on the calculation of predictive relevance (Q^2) in Table 9 which shows a value of 0.571 (greater than zero) and <R Square, it is concluded that the model has a relevant predictive value.

Table 10 Predictive Relevance Test Results (Q^2)

Konstruk	Q^2
PI	0.571

Source: Output Smart PLS (2022)

➤ *Model Fit*

Evaluation of the fit model in this study was carried out using two test models, including standardized root mean square residual (SRMR) and normal fit index (NFI) proposed by Hu and Bentler (1998) in Ramayah et al. (2017) that the model will be considered to have good fit if the standardized root mean square residual (SRMR) value is below 0.1 (Hair, et al., 2014). Another suitability index is the normed fit index (NFI) with the calculation of the Chi2 value (Bentler and Bonett, 1980). The Chi-square value is then compared with the benchmark given in the context of Goodness of Fit. The acceptable fit value when using Chi-square as a measurement is greater than 0.9 ($Chi2 > 0.9$).

Table 11 Model Fit Result

	Saturated Model	Estimated Model	Kesimpulan
SRMR	0.071	0.071	Good Fit
Chi-Square	1870.859	1866.859	Good Fit
NFI	0.780	0.780	78%

Source: Research results, 2022

Table 11 shows that the model in this study has a good fit because it has a standardized root mean square residual (SRMR) value of <0.08 and the normal fit index (NFI) value indicates that the model in this study is 78% (0.780) better than the null model. While Chi-square has met the criteria above 0.90, namely 1870.261.

D. Hypothesis Testing

This stage is carried out after the evaluation of the structural model is carried out to find out whether the research hypothesis proposed in the research model is accepted or rejected. To test the hypothesis, it can be seen from the path coefficients and T-Statistic values through the bootstrapping procedure. The path coefficient values are in the range of -1 to +1, where the path coefficient values that are close to +1 represent a strong positive relationship and the path coefficient values that are -1 indicate a strong negative relationship. Meanwhile, the limit value of the t-statistic to accept the proposed hypothesis is t count > 1.96, and the limit value of the t-statistic to reject the proposed hypothesis is t count < 1.96. T-Statistics (bootstrapping) is used to see significant values between constructs. Hair et al. (2017) suggested carrying out the bootstrapping procedure with a resample value of 5,000.

Table 12 Hypothesis Test Result

Hypothesis	Relation	Path Coeff	T Stat	P Values	Decision
Direct effect					
H1	X1 (ATT) -> Y (PI)	0.121	2.126	0.034	Accepted
H2	X2 (SN) -> Y (PI)	0.270	4.658	0.000	Accepted
H3	X3 (PU) -> Y (PI)	0.122	1.786	0.000	Accepted
H4	X4 (PEU) -> Y (PI)	0.270	4.631	0.023	Accepted
H5	X5 (PR) -> Y (PI)	-0.020	0.418	0.000	Accepted
H6	X6 (R) -> Y (PI)	0,196	4.789	0.013	Accepted
Indirect effect (Moderation)					
Hypothesis	Relation	Path Coeff	T Stat	P Values	Decision
H7	X1 (ATT) -> Z (R) -> Y (PI)	0.273	5.443	0.000	Accepted
H8	X2 (SN) -> Z (R) -> Y (PI)	0.233	5.183	0.000	Accepted
H9	X3 (PU) -> Z (R) -> Y (PI)	0.171	4.124	0.012	Accepted
H10	X4 (PEU) -> Z (R) -> Y (PI)	0.191	3.212	0.017	Accepted
H11	X5 (PR) -> Z (R) -> Y (PI)	-0.235	5.154	0.000	Accepted

Source: Research Results, 2022

E. Moderation Effect Test

Testing the moderating effect is done by examining the effect of the independent variable on the dependent variable which must be significant, then proceed with testing the effect of the moderating variable on the dependent variable which must be significant, and finally testing the interaction of the moderator variable if the value is significant then the moderating effect is acceptable. If the value of the t-statistic > (greater than) the t-table value with a significant level of 0.05 or the P-Value < (less than) 0.05 then the moderation is accepted. Besides that, the Moderation effect test can also be seen through the Slope Analysis which is available in the simple slope analysis feature on Smart PLS as shown in the following figure:

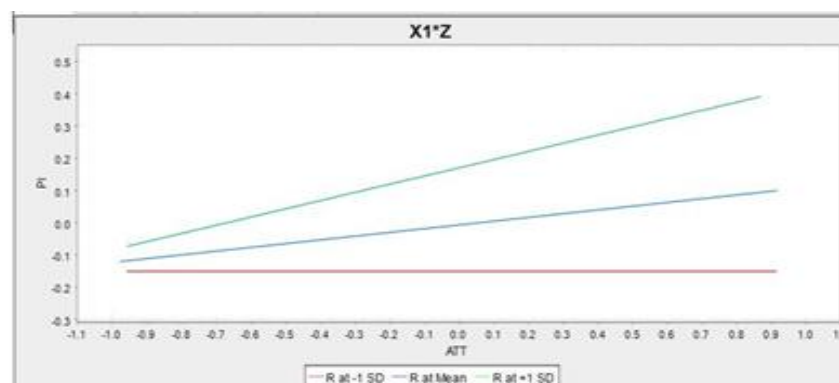


Fig 2 Simple Slope Analysis of Moderation X1*Z

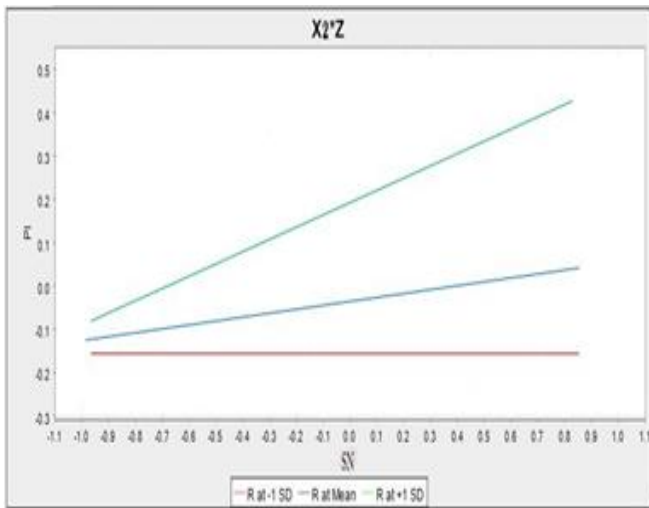


Fig 3 Simple Slope Analysis of Moderation X2*Z

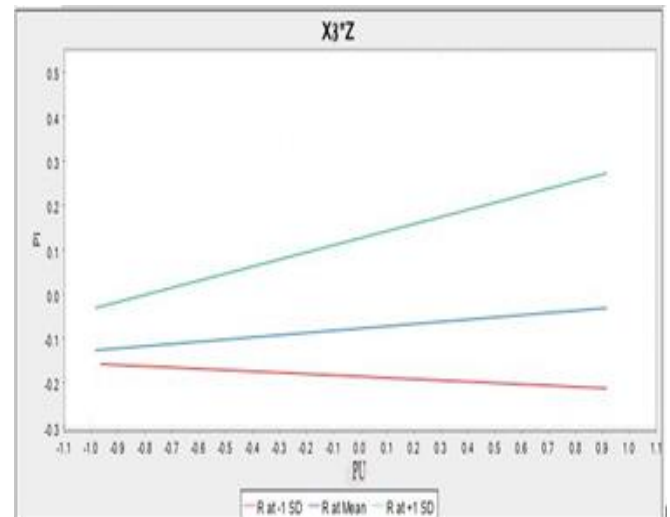


Fig 4 Simple Slope Analysis of Moderation X3*Z

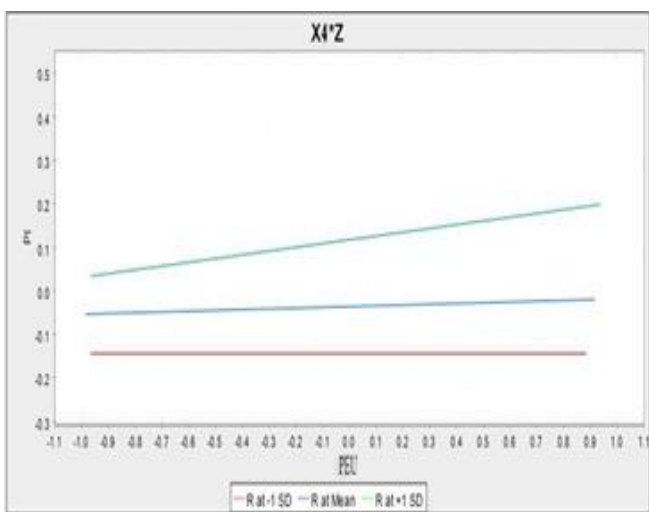


Fig 5 Simple Slope Analysis of Moderation X4*Z

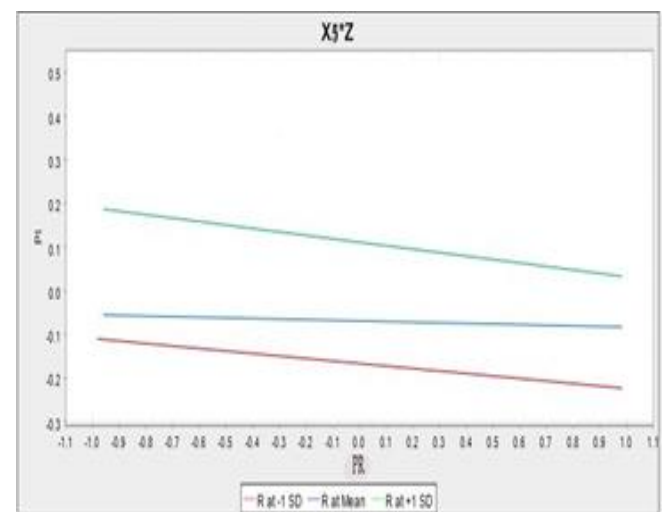


Fig 6 Simple Slope Analysis of Moderation X5*Z

F. Hypothesis Explanation

➤ H1: Attitude Influences Purchase Intention

Consumer attitudes have a positive effect of 0.121 and are significant because $0.034 < 0.050$ on consumer behavior. This means that the attitude of the Indonesian millennial generation towards the Muslim fashion industry, which is currently growing quite rapidly in the marketplace, is getting more positive day by day. This will increase interest in buying Muslim fashion among the millennial generation and support the development of the halal industry in Indonesia which has been announced by the government in the Sharia Economic Masterplan. The existence of these results reinforces the fact that the choice of use or selection of a product is influenced by psychological factors. One of these psychological factors is the existence of a positive attitude towards the product or service offered in the market.

➤ H2: Subjective Norms Influences Purchase Intention

Subjective norms have a positive effect of 0.270 and are significant on zelenial consumer behavior in buying Muslim fashion in the marketplace. This means that the people closest to the zelenial generation are able to have a significant influence in shaping the buying interest of

Muslim fashion among them. Furthermore, the stronger the influence of the beliefs and preferences of the closest people will also strengthen the intention to buy Muslim fashion among the millennial generation

➤ H3: Perceived Usefulness Influences Purchase Intention

The perceived usefulness felt by zelenial consumers in accessing information related to Muslim fashion through various marketplace applications has a positive effect of 0.122 and is significant on behavior related to their purchase intention. This means that generation Z feels that using marketplace applications helps them increase their interest in buying Muslim fashion. This is in line with the characteristics of Generation Z which cannot be separated from interactions with the internet. The influence of the use of this technology also proves that zelenial consumers have a positive assessment of online shopping which influences their intention to buy Muslim fashion in the marketplace. They feel that buying Muslim fashion products online can provide benefits and satisfaction such as promos and cashback.

➤ *H4: Perceived Ease of Use Influences Purchase Intention*

This study succeeded in proving that there was a positive effect of 0.270 and was significant from the perceived ease of use in using shopping technology through the marketplace. This is because e-commerce platforms such as websites and mobile applications have long existed around the world, including Indonesia, and play an important role in life in the modern era, especially for generation Z. Websites and mobile applications are currently very user-friendly in terms of users. The interface (user interface), is easy to use and navigate, and requires some internet knowledge or mentality with minimal effort, especially for users who are from the millennial and Z generations as they grew up with digital technology.

➤ *H5: Perceived of Risk Influences Purchase Intention*

The perception of perceived risk from the f square analysis and the estimated direct effect (direct effect) turned out to have a negative but quite small effect, namely -0.020 and was significant to the online purchase intention of Muslim fashion by generation Z in the marketplace. The results of this study also show that even though there are risk factors that tend to weaken online purchase intentions, this small value indicates that millennial consumers feel confident and not too afraid that the product to be purchased is not worth the money spent. The zelenial generation is also not too worried about misuse of online shopping accounts on their cellphones. In addition, government regulations ensure that today's consumers are better protected or mitigated against security and privacy risks. Generation Z is young consumers who dare to take risks to get maximum satisfaction.

➤ *H6: Religiosity Influences Purchase Intention*

The effect size caused by various religious indicators related to the application of religious values and teachings in clothing actually influences the zelenial generation even though they are not too strong in their interest in buying Muslim fashion products. Based on the estimated direct effect, the result shows that religiosity has a positive effect of 0.196 and is significant on the behavior of zelenial consumers in their interest in buying Muslim fashion in the marketplace. This means that even though the zelenial generation is still young, it is not an obstacle to applying religion in dress. In addition, the closest people who are older by the Indonesian zelenial generation may be one of the factors they follow in terms of dressing according to religious teachings

➤ *H7: Religiosity has Moderating Effect on Attitude to Influence Purchase Intentions*

Religiosity significantly moderates the effect of attitudes on purchase intention with a moderating path coefficient of (0.273) and t statistic (6.44 > 1.96) and p-value (0.000 < 0.05). Because the coefficient (religiosity x attitude) has a positive value of 0.273, religiosity significantly strengthens the influence of attitudes on purchase intentions. Based on the simple slope analysis it is also known that:

- The green line is the influence of the attitude variable (X1) on the buying intention of zelenial Muslim fashion with high (Z) religiosity
- The red line is the influence of attitude (X1) on the intention to buy Muslim fashion for zelenials with low (Z) religiosity
- The slope (gradient) of the two lines is relatively different which indicates that the influence of attitude on the purchase intention of Muslim fashion between zelenials with high religiosity and zelenials with high religiosity is different.
- Zelenials with high religiosity have a higher attitudinal influence on Muslim fashion buying intentions than zelenials with low religiosity. This will support the development of the halal industry in Indonesia which has been announced by the government in the Islamic Economics Masterplan.

➤ *H8: Religiosity has Moderating Effect on Subjective Norms to Influence Purchase Intentions*

Religiosity significantly moderates the influence of subjective norms on purchase intention with a moderating path coefficient of (0.233) and t statistic (5.183 > 1.96) and p-value (0.000 < 0.05). Because the coefficient (religiosity x subjective norm) is positive 0.273, religiosity significantly strengthens the effect of subjective norms on purchase intentions. Based on the results of simple slope analysis, it is known that:

- The green line is the influence of the subjective norm variable (X2) on the intention to buy Muslim fashion for zelenials with high (Z) religiosity
- The red line is the influence of subjective norms (X2) on the purchase intention of Muslim fashion for zelenials with low (Z) religiosity
- The slope (gradient) of the two lines is relatively different which indicates that the influence of subjective norms on the purchase intention of Muslim fashion between zelenials with high religiosity and zelenials with high religiosity is different.
- The Zelenial generation with high religiosity has a higher
- subjective norm influence on the purchase intention of Muslim fashion compared to the Zelenials with low religiosity.

➤ *H9: Religiosity has Moderating Effect on Perceived Usefulness to Influence Purchase Intentions*

Religiosity significantly moderates the effect of perceived usefulness on purchase intention with a moderating path coefficient of (0.1713) and t statistic (4.124 > 1.96) and p-value (0.012 < 0.05). Because the coefficient (religiosity x perceived usefulness) is positive 0.273, religiosity significantly strengthens the effect of perceived usefulness on purchase intention. Based on the simple slope analysis above, it is known:

- The green line is the influence of perceived usefulness variable (X3) on the intention to buy Muslim fashion for zelenials with high (Z) religiosity.

- The red line is the influence of perceived usefulness (X3) on the purchase intention of Muslim fashion for zelenials with low (Z) religiosity
- The slope (gradient) of the two lines is relatively different indicating that the influence of perceived usefulness on Muslim fashion buying intentions is different between zelenials with high religiosity and zelenials with low religiosity.
- Zelenials with high religiosity have a higher perceived usefulness influence on the purchase intention of Muslim fashion than zelenials with low religiosity.

This figure, although not as big as the variables of attitudes and subjective norms, can still be interpreted that the more religious the millennial consumer is, the more positive the perception and expectation of the use of an online shopping application will be in influencing the purchase intention of Muslim fashion in the marketplace. The more religious a person tends to be the more focused on finding uses for an application so as not to waste funds on transaction activities that are less useful. So that the more positive the role of religiosity is in the perception of the usefulness of the zelenial generation in Muslim fashion in this marketplace, the more it will increase the interest in buying Muslim fashion among the zelenial generation.

➤ *H10: Religiosity has Moderating Effect on Perceived Ease of Use to Influence Purchase Intentions*

Religiosity significantly moderates perceived ease of use on purchase intention with a moderating path coefficient of (0.191) and t statistic (3.212 > 1.96) and p-value (0.017 < 0.05). Because the coefficient (religiosity x perceived ease of use) is positive 0.273, religiosity significantly strengthens the effect of perceived ease of use on purchase intentions. Based on the results of the simple plot above, it is known:

- The green line is the influence of the perceived ease of use variable (X4) on the intention to buy Muslim fashion for zelenials with high (Z) religiosity
- The red line is the influence of perceived ease of use (X4) on the intention to buy Muslim fashion for zelenials with low religiosity (Z)
- The slope (gradient) of the two lines is different, indicating that the effect of perceived ease of use on the intention to buy Muslim fashion between zelenials with high religiosity and zelenials with low religiosity is different.
- Zelenials with high religiosity have a higher influence on perceived ease of use on Muslim fashion buying intentions than zelenials with low religiosity.

This figure is also not as big as the variables of attitudes and subjective norms, but it can be interpreted that the more religious the millennial consumer is, the perception and expectation of the ease of use of an online shopping application will be more positive in influencing the purchase intention of Muslim fashion. This is because the more religious a person tends to be the more focused on finding the ease of using an application so as not to waste time on activities that are less useful. So that the more positive the role of religiosity is in the perception of ease of use of

online shopping applications for the zelenial generation in Muslim fashion in this marketplace, it will further increase the interest in buying Muslim fashion among the Indonesian zelenial generation.

➤ *H11: Religiosity Has Moderating Effect On Perceived Of Risk To Influence Purchase Intentions*

Religiosity significantly moderates risk perception on purchase intention with a moderating path coefficient of (-0.235) and t statistic (5.154 > 1.96) and p-value (0.000 < 0.05). Because the coefficient (religiosity x perceived risk) is negative -0.235, religiosity significantly weakens the effect of perceived risk on purchase intention. Based on the results of the simple plot above, it is known:

- The green line is the influence of the risk perception variable (X4) on the intention to buy Muslim fashion for zelenials with high (Z) religiosity
- The red line is the effect of perceived risk (X4) on the intention to buy Muslim fashion for zelenials with low religiosity (Z)
- The slope (gradient) of the two lines is different, indicating that the effect of risk perception on the purchase intention of Muslim fashion between zelenials with high religiosity and zelenials with low religiosity is different.
- Zelenials with high religiosity have a higher risk perception influence on purchase intention of Muslim fashion than zelenials with low religiosity.

This can be related to the level of prudence of Muslim consumers, for example to avoid contracts that are ribawi or contrary to religious law or contracts whose halal status tends to be doubted. So that the greater the role of religiosity in the perception of the risk of using online shopping applications for the zelenial generation in Muslim fashion in this marketplace, it will further reduce the interest in buying Muslim fashion among the Indonesian zelenial generation.

V. CONCLUSION

Based on the data that has been collected and hypothesis testing with multiple linear regression analysis has been carried out, the conclusions of this study are as follows:

- Attitude, Subjective Norms, Perceived of Usefulness, Perceived Ease of Use and Religiosity has a positive and significant influence on Purchase intention.
- Perceived of Risk has a negative and significant influence on Purchase intention.
- Religiosity proven to have a positive moderating effect on Attitude, Subjective Norms, Perceived of Usefulness, and Perceived Ease of Use on Purchase Intentions.
- Religiosity proven to have a negative moderating effect on Purchase Intentions.

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