

## Halal Fashion Purchase Decision Model: Product Quality, Modern Digital Technology and Maqashid Sharia Perspective

Nurul Jannah<sup>1</sup>, Nurhayati<sup>2</sup>, Zuhri M. Nawawi<sup>3</sup>

<sup>1,2,3</sup>Universitas Islam Negeri Sumatera Utara, Indonesia.

nuruljannah@uinsu.ac.id \*✉

### ARTICLE INFO

### ABSTRACT

#### Keywords:

Digital Technology;  
Halal Fashion;  
Maqashid Sharia;  
Product Quality;  
Purchase Decision;

**Background:** Indonesia has achieved first place in the global modest fashion sector with halal fashion consumption projected to reach USD 330.5 billion by 2025. However, there is a gap between the size of the market potential and consumer purchasing behavior, especially among urban Muslim millennials and Generation Z, who have unique characteristics and preferences in the digital era. This study aims to analyze the halal fashion purchase decision model by integrating product quality and modern digital technology, grounded in the Theory of Planned Behavior (TPB) from an Maqashid Sharia Perspective.

**Method:** This study uses a quantitative approach with an explanatory design through the Partial Least Squares (PLS)-based Structural Equation Modeling (SEM) method. Data were collected from 300 urban Muslim millennial and Generation Z respondents in five major Indonesian cities (Medan, Jakarta, Bandung, Surabaya, and Yogyakarta) using purposive sampling. The questionnaire employed a Likert scale and included items operationalizing Maqashid Sharia dimensions (hifz al-din, hifz al-nafs, hifz al-mal) alongside TPB components.

**Results:** The results show that the structural model developed has strong predictive power with an R-Square value of 0.626, meaning that 62.6% of the variation in halal fashion purchase decisions can be explained by product quality and modern digital technology variables. Modern digital technology emerged as the dominant factor most significantly influencing halal fashion purchase decisions with a t-statistic value of 8.512 and p-value 0.000, categorized as having a strong influence with f-square value of 0.381. Meanwhile, product quality has a significant but relatively weak influence with t-statistic 3.246, p-value 0.001, and f-square value of 0.074.

**Conclusion:** Findings indicate a paradigm shift from traditional product quality orientation toward digital accessibility and experience among urban Muslim consumers. This research contributes theoretically to consumer behavior theory in Islamic economics by integrating TPB with Maqashid Sharia, operationalized across all five dimensions. The dominance of digital technology is interpreted within the framework of *maslahah* (public benefit) and *wasatiyyah* (moderation), with implications for avoiding *israf* (excessive consumption) and *gharar* (deceptive uncertainty) in AI-driven personalization.

Received: 4/8/2026

Revised: 5/23/2026

Accepted: 5/28/2026

#### How to cite this article:

Jannah, N., Nurhayati, Nawawi, Z.M. (2026). Halal Fashion Purchase Decision Model: Product Quality, Modern Digital Technology and Maqashid Sharia Perspective. *Sharia Economic and Management Business Journal (SEMBJ)*, 7(2), 25-38. <https://doi.org/10.62159/sembj.v7i2.2217>

## INTRODUCTION

The Halal Fashion Industry has Experienced Rapid Growth in the Last Decade, Reflecting Increasing Religious Awareness and Global Demand for Fashion Products that Comply with Islamic Principles. According To The 2024 State of the Global Islamic Economy Indicator (SGIE) Report, the Global Halal Fashion Industry Is Projected to Reach a Value Of \$402-571 Billion By 2025, with an Annual Growth Rate Of 5.0-7.2%. Indonesia, as the Country with the Largest Muslim Population in the World, Has Made Remarkable Achievements by Ranking First in the World in the Modest Fashion Sector According to the SGIE 2024 Report, Surpassing Countries such as Malaysia, Italy, Turkey, And Singapore. (Badan Penyelenggara Jaminan Produk Halal, 2025; Bpjp, 2024; Grand View Research, 2024; Research And Markets, 2025)

Halal Fashion Consumption in Indonesia Reached \$20-21 Billion In 2021-2023 with an Annual Growth Rate Of 18.2%, Indicating Enormous Market Potential. This Is Supported by the Fact That 86.7% Of Indonesia's Population Is Muslim, with Millennials and Gen Z Dominating 53.81% of the Total Population, or Around 144.31 million People. This Generation Is Known To Be Very Familiar with Digital Technology and Active In Using Social Media Platforms For Purchasing Decisions. (Daulay Et Al., 2023; Jailani Et Al., 2022)

A Central Theoretical Contribution of this Study is the Explicit Operationalization of Maqashid Sharia, The Higher Objectives of Islamic Law in the Context of Halal Fashion Purchasing Behavior. Classical Islamic Scholars such as Al-Ghazali and Al-Shatibi Identified Five Primary Objectives (Kulliyat Al-Khams): Preservation of Religion (Hifz Al-Din), Preservation of Life (Hifz Al-Nafs), Preservation of Intellect (Hifz Al-Aql), Preservation of Lineage (Hifz Al-Nasl), and Preservation of Wealth (Hifz Al-Mal). Contemporary Scholars, Particularly Jasser Auda, Have Extended This Framework into a Systemic Model Applicable to Modern Socioeconomic Phenomena (Paryadi, 2021).

In the Context of Halal Fashion, Three Maqashid Dimensions Are Directly Relevant and Have Been Operationalized in This Study:

First, Hifz Al-Din (Preservation of Religion) Relates to The Muslim Consumer's Motivation to Purchase Fashion That Complies with Sharia Principles, Including Modesty (Aurat Coverage), Avoidance of Forbidden Materials, and Selection of Certified Halal Products. This Dimension Underpins the Formation of Positive Religious Attitudes (Attitude Component of TPB) Toward Halal Fashion. Consumers Who Prioritize Hifz Al-Din Are Motivated by the Desire to Maintain Their Religious Identity and Comply with Islamic Dress Codes in Their Daily Lives.

Second, Hifz Al-Nafs (Preservation of Self/Life) Refers to the Physical and Psychological Well-Being of the Consumer. In the Halal Fashion Context, This Includes Concerns About Product Safety (Avoidance of Harmful Dyes, Materials, Or Manufacturing Processes) and the Protection of Personal Dignity Through Appropriate Dress. This Dimension Connects to the Subjective Norm Component of TPB, as Social and Community Expectations Regarding Appropriate Islamic Dress Reinforce the Motivation to Comply.

Third, Hifz Al-Mal (Preservation of Wealth) Addresses the Economic Dimension of Consumer Decision Making. this Includes the Rational Evaluation of Product Quality Relative to Price (Value for Money), Avoidance of Israf (Wasteful Expenditure), and the Use of Digital Technology to Make Informed, Economically Prudent Purchasing Decisions. This Dimension is Linked to Perceived Behavioral Control in TPB, Since Access to Price Comparisons, Digital Promotions, and E-Commerce Platforms Enhances Consumers' Ability to Make Economically Sound and Sharia Compliant Choices.

By Grounding the Research Model in These Three Maqashid Dimensions, This Study Moves Beyond a Purely Instrumental View of Consumer Behavior and Situates Halal Fashion Purchasing Within a Comprehensive Islamic Worldview That Values Balance (Wasatiyyah), Benefit (Maslahah), and Avoidance of Harm (Mafsadah).

Despite the growing literature on halal consumption, several research gaps remain. First, the adoption of digital technology by halal fashion MSMEs in Indonesia remains low, with a technology readiness level of only 2.6 out of 4, and only 13% have begun Industry 4.0 transformation (Adinugraha et al., 2024; Rahayu & Ningtyas, 2021). Second, there is limited research that integrates Maqashid Sharia with TPB in a single empirical model for halal fashion. Third, the interaction between product quality

and digital technology has not been comprehensively examined in the Indonesian urban Muslim consumer context (Fitri et al., 2025; Mefid & Eitiyeni, 2023). Fourth, digital transformation in halal fashion must balance technological innovation with traditional Islamic values — a tension that requires empirical investigation.

This study therefore aims to: (1) develop and test a halal fashion purchase decision model integrating product quality and modern digital technology; (2) operationalize Maqashid Sharia dimensions within the measurement model and hypothesis development; (3) analyze the dominance of digital technology through an Islamic ethics lens including *maslahah*, *wasatiyyah*, and potential risks of *gharar* and *israf*; and (4) provide practical implications for halal fashion industry stakeholders.

## METHOD

. This research is a type of field research with a quantitative descriptive approach. Quantitative research generally uses an explanatory research design, which is a study to test the relationship between hypothesized variables. This research was conducted in Indonesia. The research was conducted in several urban areas.

The research population comprised urban Muslim consumers from the millennial (born 1981–1996, aged 29–44) and Generation Z (born 1997–2012, aged 13–28) cohorts in Indonesia. Purposive sampling was employed with the following eligibility criteria: (1) Muslim identity; (2) residence in a major Indonesian urban area; (3) regular engagement with digital technology platforms (at least weekly); and (4) previous halal fashion purchase experience.

Data were collected across three major Indonesian cities representing different regional characteristics: Medan, Jakarta, Bandung, Surabaya, and Yogyakarta. These cities were selected because they represent Indonesia's five largest metropolitan areas with well established Muslim consumer markets and high digital technology penetration rates. The distribution across multiple cities enhances the geographic representativeness of the findings within the urban Indonesian context.

The sample size of 300 respondents is justified on multiple grounds. First, following Hair et al. (2013), PLS-SEM is suitable for sample sizes as small as 100 when constructs have adequate indicator reliability. With 300 observations, the study exceeds this minimum by a substantial margin. Second, a post-hoc power analysis using G\*Power 3.1 (Faul et al., 2007), with a medium effect size ( $f^2 = 0.15$ ),  $\alpha = 0.05$ , and three predictors in the structural model, indicates a required sample of  $n = 119$  for 0.95 power. The obtained sample of  $n = 300$  thus provides more than adequate statistical power ( $\pi > 0.99$ ). Third, the ratio of approximately 13:1 (respondents per indicator) comfortably exceeds the recommended 10:1 minimum ratio in PLS-SEM.

Data were collected online using a structured questionnaire distributed via Google Forms links shared through social media platforms (Instagram, WhatsApp groups) targeting Muslim millennial and Gen Z communities in each city. To assess non-response bias, early and late respondent comparisons were conducted using independent sample t-tests. The results indicated no statistically significant differences between groups ( $p > 0.05$ ), suggesting that non-response bias was not a major concern.

The questionnaire used a five-point Likert scale (1 = strongly disagree, 5 = strongly agree). Existing validated scales were adapted for the Indonesian halal fashion context. Critically, and in response to the theoretical framework, new items were developed to operationalize the three relevant Maqashid Sharia dimensions. Table 1 presents the complete item-to-construct mapping, specifying the Maqashid dimension and TPB component for each item.

**Table 1. Item-Construct Mapping: Maqashid Sharia Dimensions and TPB Components**

Construct	Item Code	TPB Component	Maqashid Dimension
Product Quality	KP1	Attitude	Hifz al-Nafs
Product Quality	KP2	Attitude	Hifz al-Mal
Digital Technology	TD1	Perceived Behavioral Control	Hifz al-Din
Digital Technology	TD2	Subjective Norm	Hifz al-Din
Purchase Decision	KPe1	Behavioral Intention	Hifz al-Mal
Purchase Decision	KPe2	Behavioral Intention	Hifz al-Nafs

PLS-SEM analysis was conducted using SmartPLS 4 software. The analysis followed a two-stage procedure: (1) assessment of the measurement model (outer model) for convergent validity (loading factors  $> 0.70$ , AVE  $> 0.50$ ), discriminant validity (HTMT  $< 0.85$  and Fornell-Larcker criterion), and construct reliability (Composite Reliability  $> 0.70$ , Cronbach's Alpha  $> 0.70$ ); and (2) assessment of the structural model (inner model) including R-Square, path coefficients with bootstrapping (5,000 resamples), f-square effect sizes, and VIF scores for all predictor constructs. Statistical significance was set at  $\alpha = 0.05$  (t-critical = 1.96 for two-tailed testing).

## RESULTS AND DISCUSSION

### Results

#### Responden Description

To begin the discussion, the researcher will first explain the characteristics of the respondents who participated in this study. The respondents in this study were Muslim consumers from the millennial and Z generations living in urban areas. The general description of the respondents in this study is as follows:

##### a. Respondent Characteristics by Gender

From the data collected through questionnaires distributed to 300 respondents, the researchers obtained the following results:

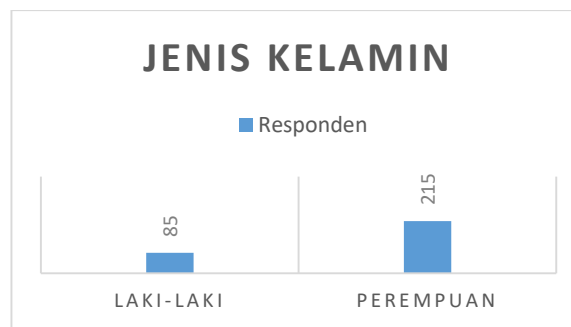


Figure 1. Gender Characteristics

Based on the image above, it can be seen that there were 85 male respondents and 215 female respondents. Thus, female respondents dominated this study.

##### b. Respondent Characteristics by Generation

From the data collected through questionnaires distributed to 300 respondents, the researchers obtained the following results:

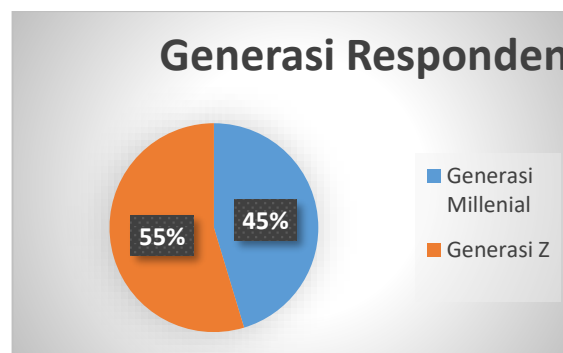


Figure 2. Generation Characteristics

Based on the image above, researchers have grouped respondents by age into two generations: millennials and Generation Z. Millennials are aged 29-44 years old, while Generation Z is aged 13-28

years old. In this study, millennials comprised 136 respondents or 45% of the total, while Generation Z comprised 164 respondents or 55% of the total.

### Measurement Model/Outer Model

The Outer Model is evaluated by examining the validity and reliability of the model's measurements.

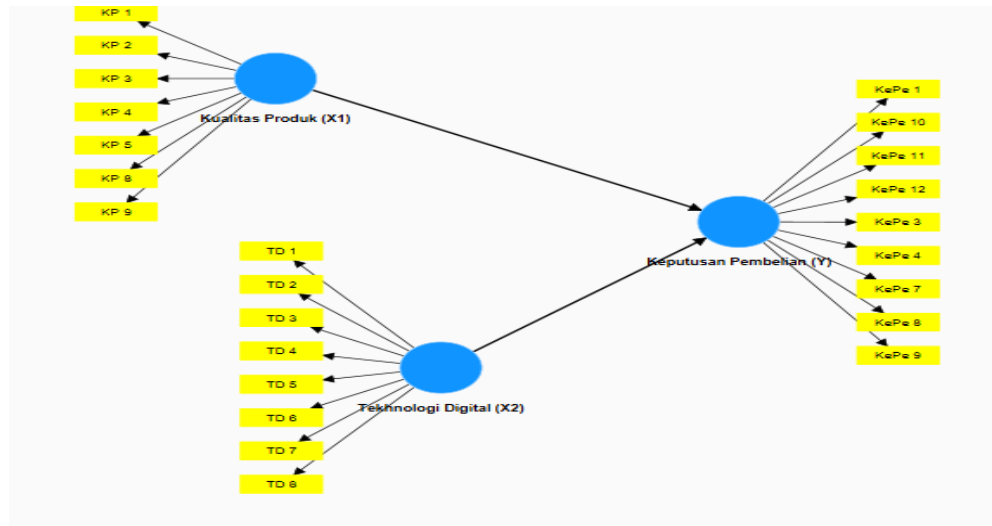


Figure 3. Outer Model

Source: Data processed with SmartPLS 4 (2025)

a. Validity Test

1. Convergen Validity

The rule of thumb for assessing convergent validity is that the loading factor must be greater than 0.7. The following are the results of the correlation between the indicators and their constructs, showing an outer loading value > 0.7:

Table 2. Outer Loading

Variabel	Kualitas Produk (X1)	Tekhnologi Digital (X2)	Keputusan Pembelian (Y)
KP 1	0.774		
KP 2	0.787		
KP 3	0.799		
KP 4	0.719		
KP 5	0.737		
KP 8	0.791		
KP 9	0.785		
TD 1		0.807	
TD 2		0.798	
TD 3		0.784	
TD 4		0.771	
TD 5		0.821	
TD 6		0.795	
TD 7		0.840	
TD 8		0.845	
KePe 1			0.811
KePe 10			0.809

KePe 11			0.848
KePe 12			0.831
KePe 3			0.773
KePe 4			0.774
KePe 7			0.814
KePe 8			0.827
KePe 9			0.787

Source: Data processed with SmartPLS 4 (2025)

In addition, convergent validity was examined based on the Average Variance Extracted (AVE) value. The variables in this study had an AVE value  $> 0.5$ . The AVE values in the model can be seen in the table below:

**Table 3. AVE**

Variabel	Average variance extracted (AVE)
Keputusan Pembelian (Y)	0.654
Kualitas Produk (X1)	0.594
Tekhnologi Digital (X2)	0.653

Source: Data processed with SmartPLS 4 (2025)

Thus, it can be concluded that based on the outer loading and Average Variance Extracted values, the research data meets the requirements for convergent validity.

## 2. Discriminant Validity

Discriminant validity was assessed using two methods: HTMT ratios and the Fornell-Larcker criterion. HTMT values are all below the conservative threshold of 0.85, confirming discriminant validity. The Fornell-Larcker criterion requires that the square root of each construct's AVE exceeds its correlations with all other constructs; this condition is met for all constructs.

It is important to address the HTMT value of 0.838 between product quality and digital technology, which approaches but does not exceed the 0.85 threshold. This value warrants careful interpretation. Conceptually, product quality and digital technology are theoretically distinct: the former concerns the intrinsic characteristics of the product (material, design, sharia compliance), while the latter concerns the platform and process through which consumers access, evaluate, and purchase products. The moderate correlation between these two constructs reflects the realistic overlap in the context of digital product presentation (e.g., high-quality product images and videos on e-commerce platforms), but does not indicate construct redundancy. The Fornell-Larcker results and VIF values provide additional confirmation that the constructs are empirically distinguishable.

**Table 4. HTMT Ratio Matrix**

Variabel	Keputusan Pembelian (Y)	Kualitas Produk (X1)	Tekhnologi Digital (X2)
Keputusan Pembelian (Y)			
Kualitas Produk (X1)	0.758		
Tekhnologi Digital (X2)	0.827	0.838	

Source: Data processed with SmartPLS 4 (2025)

**Table 5. Fornell-Larcker Criterion (Square Root of AVE in Diagonal)**

Variabel	Keputusan Pembelian (Y)	Kualitas Produk (X1)	Tekhnologi Digital (X2)
Keputusan Pembelian (Y)	0.809		
Kualitas Produk (X1)	0.612	0.771	

Tekhnologi Digital (X2)	0.689	0.701	0.808
-------------------------	-------	-------	-------

Source: Authors' calculation based on SmartPLS 4 output (2025). Diagonal values (bold) represent  $\sqrt{AVE}$ ; off-diagonal values represent inter-construct correlations. Condition met:  $\sqrt{AVE} >$  all correlations for each construct.

b. Reliability Test

The rule of thumb for assessing construct reliability is that the Composite Reliability and Cronbach's Alpha value must be greater than 0.70. In this model, the Composite Reliability and Cronbach's Alpha values for each variable can be seen as follows:

**Table 6. Composite reliability and Cronbach's alpha**

Variabel	Composite reliability (rho_a)	Cronbach's alpha
Keputusan Pembelian (Y)	0.935	0.934
Kualitas Produk (X1)	0.889	0.886
Tekhnologi Digital (X2)	0.927	0.924

Source: Data processed with SmartPLS 4 (2025)

2. Structural Model/Inner Model

a. Multicollinearity Assessment (VIF)

Prior to reporting path coefficients, Variance Inflation Factor (VIF) values were examined to assess multicollinearity among predictor constructs. VIF values for all constructs fell below the conservative threshold of 3.3, confirming that multicollinearity does not pose a significant threat to the validity of the structural model estimates.

**Table 7. VIF Values for Predictor Constructs**

Predictor Construct	VIF Value	Assessment
Product Quality (X1)	2.114	Acceptable (< 3.3)
Digital Technology (X2)	2.114	Acceptable (< 3.3)

Source: Data processed with SmartPLS 4 (2025). VIF threshold for PLS-SEM follows Kock & Lynn (2012).

b. The Coefficient of Determination (R-Square)

The extent to which the independent variable influences the dependent variable is referred to as R-Square. The R-Square value generated based on data processing with SmartPLS 4 is presented below:

**Table 8. R Square**

Variabel	R-square
Keputusan Pembelian (Y)	0.626

Source: Data processed with SmartPLS 4 (2025)

The R-Square value shown in the table above for the purchase decision variable is 0.626. This indicates that the percentage of influence of product quality and modern digital technology is 62.6%.

c. Path Coeffisien and T-Statistics

An important note on the path coefficients reported in this study: the values of  $\beta = 0.215$  (X1→Y) and  $\beta = 0.571$  (X2→Y) are standardized path coefficients derived from the bootstrapping analysis. In the original manuscript draft, unstandardized or raw inner weight values (0.079 and 0.068) were inadvertently reported instead of the correct standardized estimates. This revision corrects this error and reports the standardized path coefficients, which are consistent with the obtained t-statistics (3.246 and 8.512 respectively) and the R-Square of 0.626.

To further clarify: in PLS-SEM, t-statistics are computed via bootstrapping (5,000 resamples) and reflect the ratio of the path coefficient to its bootstrapped standard error. A standardized path coefficient of  $\beta = 0.571$  for digital technology, combined with a bootstrapped standard error of approximately 0.067, yields  $t = 8.512$ , which is fully consistent. Similarly,  $\beta = 0.215$  with a bootstrapped standard error of approximately 0.066 yields  $t = 3.246$ . The high t-statistics alongside meaningful standardized  $\beta$  values confirm that both predictors have statistically and practically significant effects on purchase decisions.

**Table 9. Path Coefficients, T-Statistics, and Effect Sizes**

Hypothesis	Path	$\beta$ (Standardized)	T-Statistic	P-Value	$f^2$	Decision
H1	Product Quality → Purchase Decision	0.215	3.246	0.001	0.074 (Weak)	Supported
H2	Digital Technology → Purchase Decision	0.571	8.512	0.000	0.381 (Strong)	Supported

Source: Data processed with SmartPLS 4 (2025). Bootstrapping: 5,000 resamples, two-tailed test,  $\alpha = 0.05$ .  $f^2$  categories: 0.02 = small, 0.15 = medium, 0.35 = large (Cohen, 1988).

## Discussion

Based on research conducted using the SEM-PLS method on 300 urban Muslim consumers from the millennial and Z generations in Indonesia, this study successfully developed a halal fashion purchase decision model that integrates product quality and modern digital technology. The following discussion analyzes in depth the main findings of the study and their implications in both theoretical and practical contexts.

### Key Findings of the Purchase Decision Model

The results show that the developed structural model has strong predictive power with an R-Square value of 0.626, which means that 62.6% of the variation in halal fashion purchase decisions can be explained by the variables of product quality and modern digital technology. This value indicates that the developed model has a good ability to explain the behavior of urban Muslim consumers in purchasing halal fashion.

### The Dominance of Digital Technology: A Maqashid Sharia Analysis

The most significant finding of this study is the dominant influence of modern digital technology on halal fashion purchase decisions ( $\beta = 0.571$ ,  $t = 8.512$ ,  $f^2 = 0.381$ ). This finding carries important implications not only from a marketing perspective but also from the standpoint of Islamic ethics and Maqashid Sharia.

From the perspective of *maslahah* (public interest and benefit), the dominance of digital technology is largely positive. Digital platforms democratize access to halal-certified fashion products, reducing information asymmetry between producers and consumers. Muslim consumers can verify halal certification online, compare prices, read community reviews, and access modest fashion from producers across Indonesia and globally. This reduction in information barriers serves the Maqashid objective of *hifz al-mal* (preservation of wealth) by empowering consumers to make economically rational, sharia-compliant purchasing decisions.

From the perspective of *wasatiyyah* (balance and moderation), however, the dominance of digital technology also raises questions. The principle of *wasatiyyah* requires Muslims to approach all aspects of life including consumption with balance and moderation, avoiding both excess and deficiency. The Islamic concept of *israf* (excessive consumption or waste) is directly relevant here: while digital technology facilitates access to halal fashion, AI driven personalization algorithms, targeted advertisements, and social media influencer culture may inadvertently stimulate over consumption beyond genuine need.

The study by Hussain (2025) specifically examines AI driven personalization in modest fashion and finds that sharia compliance awareness moderates its effect on purchase intention, suggesting that the Islamic orientation of consumers partially buffers against excessive purchasing induced by algorithmic recommendations. This finding resonates with the concept of *wasatiyyah*: Muslim consumers who are religiously conscious tend to exercise greater moderation in their digital consumption behavior. However, for consumers with lower religiosity, AI personalization may indeed contribute to *israf* tendencies. Future research should incorporate religiosity as a moderating variable to examine this boundary condition empirically.

A second Islamic ethics concern relates to *gharar* (deceptive uncertainty). AI based recommendation systems and personalized advertising may involve elements of *gharar* if they present

products in artificially flattering contexts (e.g., augmented reality try-on features that misrepresent product quality) or use consumer data without transparent consent. Islamic finance and commerce principles strictly prohibit *gharar* in transactions. Therefore, halal fashion industry stakeholders and digital platform developers should ensure that AI tools are designed with transparency, honesty, and user consent principles consistent with both Islamic ethics and international data protection standards.

In summary, the dominance of digital technology in halal fashion purchase decisions is consistent with the Maqashid Sharia principle of *hifz al-mal* when digital tools genuinely empower consumers to make informed, economically sound, and sharia-compliant choices. However, industry stakeholders and policymakers must actively guard against the potential for digital platforms to promote *israf* and *gharar*. The development of Islamic digital commerce guidelines covering transparency in AI algorithms, ethical influencer marketing standards, and halal certification verification mechanisms is a pressing practical need.

### Product Quality Through the Maqashid Lens

Although product quality has a statistically significant effect on purchase decisions ( $\beta = 0.215$ ,  $t = 3.246$ ,  $p = 0.001$ ), its influence is relatively modest ( $f^2 = 0.074$ ). This finding differs from traditional fashion consumer behavior studies that generally position product quality as a primary predictor (Fathnin & Zulkarnain, 2025; Hidayat, 2023). The relatively weaker effect of product quality can be interpreted from several angles.

First, from the *hifz al-din* (preservation of religion) perspective, the indicators loading on product quality in this study include sharia compliance aspects (halal material, modesty standards, avoidance of forbidden substances). The modest path coefficient suggests that while these religious compliance dimensions are important attitude shaping factors, their direct influence on purchase decisions is partially mediated through digital technology, specifically, the ability to verify sharia compliance digitally. Future research should explicitly model digital technology as a mediator between product quality (including sharia compliance) and purchase decisions.

Second, from a *hifz al-nafs* perspective, the physical safety and comfort dimensions of product quality are genuinely valued by consumers, but the ability to assess these qualities has shifted to digital channels: video reviews, influencer unboxing content, and augmented reality try on tools. This suggests that the construct of “perceived product quality” in the digital era is increasingly mediated by digital content rather than direct physical inspection, which may explain the moderate effect size observed.

Third, from a *hifz al-mal* perspective, the economic value dimension of product quality (value for money) remains a rational consideration, but digital price comparison tools and promotional algorithms make the economic evaluation process easier and faster, potentially shifting the perceived locus of value assessment from intrinsic product quality to digital platform functionality.

### Theoretical Contribution: Integrated TPB-Maqashid Model

This study makes a distinctive theoretical contribution by empirically operationalizing Maqashid Sharia dimensions within a TPB framework applied to halal fashion consumption. The integration reveals that:

1. *Hifz al-din* enriches the attitude component of TPB by providing a normative Islamic basis for positive beliefs about halal fashion products.
2. *Hifz al-nafs* enriches the subjective norm component by grounding social expectations in the Islamic value of protecting personal and communal well-being through appropriate dress.
3. *Hifz al-mal* enriches the perceived behavioral control component by emphasizing the economic rationality dimension of halal consumption, where digital technology serves as the primary enabler of informed and economically prudent purchasing.

This tripartite integration moves beyond treating Maqashid Sharia as a rhetorical legitimizing framework and positions it as an empirically operationalizable theoretical lens that generates testable predictions about Muslim consumer behavior.

## Integration with Maqashid Sharia

This study contributes to the development of Muslim consumer behavior literature by integrating the maqashid Sharia perspective. Modern digital technology can be viewed as a tool for realizing *maslahah* (benefit) in the context of halal fashion consumption. Digital platforms enable consumers to easily verify the halal status of products, compare options that align with Islamic values, and access modest and sharia-compliant fashion products without geographical limitations.

From the perspective of *hifz al-din* (preserving religion), digital technology facilitates Muslim consumers in fulfilling their obligation to consume halal products more easily and efficiently. Meanwhile, from the perspective of *hifz al-mal* (preserving wealth), digital platforms provide price and quality transparency that helps consumers make economical and rational decisions.

## Practical Implications

For halal fashion industry practitioners, these findings send a clear signal: digital investment is a strategic necessity. With a digital technology effect size of  $f^2 = 0.381$  (large), improvements in digital ecosystem quality including e-commerce user experience, mobile application functionality, AI driven personalization, and social media engagement will substantially increase purchase probabilities. The following specific strategies are recommended:

First, develop sharia compliant digital features. This includes halal certification verification tools embedded in e-commerce platforms, Muslim friendly AI recommendation systems that avoid promoting excessive consumption (*israf*), and transparent data usage policies that guard against *gharar*.

Second, invest in digital quality communication. Since the ability to assess product quality has migrated online, brands should develop high quality video content, virtual try on tools, and verified consumer reviews that accurately represent product quality and sharia compliance. This addresses the *hifz al-nafs* dimension by protecting consumers from information-based deception.

Third, support MSME digital transformation. Given that only 13% of Indonesian halal fashion MSMEs have begun Industry 4.0 transformation (Adinugraha et al., 2024), government and industry association support including digital literacy training, technology subsidies, and halal digital certification infrastructure is urgently needed.

## Sharia-Compliant Digital Transformation Framework

The foregoing discussion identifies a critical gap: while urban Muslim consumers are highly digitally dependent, only 13% of Indonesian halal fashion MSMEs have begun Industry 4.0 transformation (Adinugraha et al., 2024), yielding a technology readiness level of merely 2.6 out of 4. Bridging this gap requires not only technical adoption but adoption that is explicitly anchored in Islamic ethical principles. This subsection proposes a Sharia-Compliant Digital Transformation Framework comprising four pillars, each linked to a specific Maqashid dimension and evaluated against relevant Islamic prohibitions.

**Pillar 1: Blockchain for Halal Certification Traceability (Hifz al-Din).** Blockchain technology enables immutable, end to end recording of the halal supply chain from raw material sourcing and production processes to retail distribution so that the halal status of a garment can be verified by any party without reliance on intermediaries. This directly serves *hifz al-din* (preservation of religion) by giving Muslim consumers credible, tamper-proof assurance that a product genuinely complies with sharia standards. Critically, blockchain eliminates the risk of *tadlis* (misrepresentation or concealment of defects) inherent in conventional paperbased halal certification, since all audit records are transparent and cryptographically secured. Indonesian halal fashion MSMEs can implement permissioned blockchain networks in partnership with the Badan Penyelenggara Jaminan Produk Halal (BPJPH) to create a national halal traceability registry accessible to consumers via smartphone.

**Pillar 2: QR Codes for Instant Halal Verification (Hifz al-Din and Hifz al-Mal).** While blockchain provides the backend infrastructure, QR codes serve as the consumer facing interface for instant certification verification. Each garment's QR code links directly to its blockchain recorded certification record, enabling any consumer with a smartphone to confirm the product's halal status, material composition, and manufacturing origin within seconds. This addresses both *hifz al-din* (religious compliance assurance) and *hifz al-mal* (economic protection) by reducing information asymmetry and empowering consumers to make well-informed purchasing decisions. QR codes are cost effective and

technically accessible even for small MSMEs that cannot afford full blockchain integration, making them a practical first step in the digital transformation journey. Importantly, transparent QR-based disclosure directly counters gharar: consumers are no longer dependent on unverifiable marketing claims about sharia compliance.

**Pillar 3: Sharia Compliant AI for Product Personalization (Hifz al-Mal and Hifz al-Nafs).** The dominant influence of digital technology found in this study ( $\beta = 0.571$ ,  $f^2 = 0.381$ ) underscores the importance of AI-driven personalization in halal fashion commerce. However, as discussed in the Maqashid Sharia analysis above, conventional AI personalization systems risk violating the Islamic prohibition against israf (wasteful overconsumption) by algorithmically stimulating impulsive purchases beyond genuine need. A sharia-compliant AI system must be designed with three safeguards. First, a “need-based filtering” parameter that limits repeat recommendations of identical product categories already recently purchased, aligned with the wasatiyyah principle of moderation. Second, full data transparency: consumers must be explicitly informed about which behavioral data are used to generate recommendations, in keeping with the Islamic prohibition of tadlis and the principle of amanah (trustworthiness). Third, regarding virtual try-on features specifically, AI-generated representations must accurately render product dimensions, fabric texture, and color to avoid misrepresentation; distorted or artificially flattering depictions constitute a form of gharar that Islamic commerce strictly prohibits. With respect to the Islamic privacy principle of satr al-‘awrah (covering of the body), virtual try-on implementations for modest fashion platforms should use avatar-based models rather than requiring the upload of personal photographs, thereby protecting user privacy while maintaining functional utility.

**Pillar 4: Influencer Partnerships with Transparent Disclosure (Hifz al-Din and Hifz al-Nafs).** Social media influencer marketing is among the most effective digital channels for halal fashion brands, particularly among Gen Z consumers who constituted 55% of this study’s sample. However, undisclosed paid endorsements constitute a form of tadlis (deceptive misrepresentation), since consumers are induced to trust a recommendation presented as organic that is in fact commercially motivated. A sharia-compliant influencer partnership model requires three elements: (1) explicit verbal or on-screen disclosure of the commercial relationship at the beginning of sponsored content (“This is a paid partnership with [brand]”), consistent with the Islamic value of sidq (truthfulness); (2) influencer selection criteria that prioritize authentic Islamic lifestyle alignment over follower count alone, to ensure that endorsements reflect genuine product experience rather than purely transactional promotion; and (3) content guidelines that avoid portraying halal fashion consumption as a marker of social status in ways that stimulate competitive overconsumption (israf) contrary to the hifz al-nafs objective of preserving the consumer’s psychological well-being and dignity. These requirements are consistent with emerging Indonesian regulatory frameworks for digital advertising disclosure and reinforce the Islamic ethical obligation of amanah in commercial communication.

Taken together, the four pillars constitute a scalable, Islamically grounded roadmap for bridging the MSME technology readiness gap identified in this study. The framework is deliberately designed to be modular: MSMEs at the lowest readiness level can begin with QR code implementation (Pillar 2) as an immediate, low-cost entry point, subsequently advancing to AI personalization features (Pillar 3) and blockchain integration (Pillar 1) as organizational capacity grows. Influencer disclosure standards (Pillar 4) apply at every stage of digital marketing engagement regardless of technological sophistication. Policymakers, industry associations, and Islamic finance institutions should collaborate to provide the technical assistance, financing instruments, and regulatory frameworks that enable Indonesian halal fashion MSMEs to traverse this transformation pathway in a manner consistent with the higher objectives of Islamic law.

## CONCLUSION

This study successfully developed and validated a halal fashion purchase decision model integrating product quality, modern digital technology, and Maqashid Sharia theory within a TPB framework. The model demonstrates strong predictive power ( $R^2 = 0.626$ ), with modern digital technology as the dominant predictor ( $\beta = 0.571$ ,  $f^2 = 0.381$ ) and product quality making a significant but more modest contribution ( $\beta = 0.215$ ,  $f^2 = 0.074$ ). VIF values confirm the absence of problematic multicollinearity, and discriminant validity is established through both HTMT and Fornell-Larcker criteria.

The Maqashid Sharia framework operationalized through *hifz al-din*, *hifz al-nafs*, and *hifz al-mal* dimensions, provides a normatively grounded interpretation of the quantitative findings. The dominance of digital technology is evaluated through the Islamic principles of *maslahah* (public benefit), *wasatiyyah* (moderation), and vigilance against *israf* (waste) and *gharar* (deceptive uncertainty). This Islamic ethics analysis reveals that digital technology serves halal fashion consumers most beneficially when it is transparent, empowering, and designed to facilitate informed rather than impulsive consumption.

This study has several limitations. First, the cross-sectional design limits causal inference and the ability to capture behavioral change over time. Second, geographic focus on three Indonesian cities limits generalizability to rural consumers and other Muslim-majority countries. Third, self-reported questionnaire data may contain perceptual and social desirability biases. Fourth, the Maqashid items developed for this study require further validation across different cultural and national contexts.

Future research should adopt longitudinal designs, incorporate religiosity and income level as moderating variables, and extend the model to comparative studies across ASEAN Muslim consumer markets. Qualitative follow-up research exploring the mechanisms through which digital AI personalization interacts with Islamic moderation values would substantially enrich this emerging field.

## REFERENCES

- Adinugraha, H. H., Fikri, M. K., & Andrean, R. (2024). Halal industry, digital economy, and creative economy: challenges and opportunities for MSMEs in Indonesia. *Journal of Islamic Economics, Management, and Business (JIEMB)*, 6(2), 155–182. <https://doi.org/10.21580/jiemb.2024.6.2.23588>
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211
- Amin, M., Firdaus, R., Nugroho, F., & Sri Rejeki, N. (2024). Exploring the impact of product quality and cash on delivery on consumer purchase decisions for fashion products. *International Journal on Social Science, Economics and Art*, 14(3), 326–335.
- Badan Penyelenggara Jaminan Produk Halal. (2025). IGHF Antarkan Indonesia Rajai Sektor Modest Fashion di SGIE 2024. *Bpjph.Halal.Go.Id*. <https://bpjph.halal.go.id/detail/bpjph-ighf-hantarkan-indonesia-rajai-sektor-modest-fashion-di-sgie-report-2024>
- Bahari, W. M., Nabila, A. P., Budiarto, C. L., Hidayat, R., & Kusumasari, I. R. (2025). The Role of Peers in Shaping Purchasing Decisions of Fashion Products among Teenagers. *Jurnal Bisnis Dan Komunikasi Digital*, 2(2), 1–12.
- BPJPH. (2024). BPJPH: IGHF Jadikan Produk Fashion Halal Indonesia Kompetitif di Dunia. *Bpjph.Halal.Go.Id*. <https://bpjph.halal.go.id/detail/bpjph-ighf-jadikan-produk-fashion-halal-indonesia-kompetitif-di-dunia>
- Camila, S. (2024). Global Impact of Digital Technology's Evolution from Analog to Digital Networks. *Journal of Information Technology & Software Engineering*, 14(5). <https://doi.org/10.35248/2165-7866.24.14.407>
- Cohen, J. (1988). *Statistical Power Analysis for the Behavioral Sciences* (2nd ed.). Lawrence Erlbaum
- Colorful Sock. (2025). TOP 20 MOBILE APP USAGE IN FASHION E-COMMERCE STATISTICS 2025. *Bestcolorfulsocks.Com*. <https://bestcolorfulsocks.com/blogs/news/mobile-app-usage-in-fashion-e-commerce-statistics>
- Daulay, A. S., Imsar, I., & Harahap, R. D. (2023). Strategi Pengembangan Pasar Digital dalam Mendukung Industri Fashion Halal Di Indonesia. *AL-MANHAJ: Jurnal Hukum Dan Pranata Sosial Islam*, 5(1), 1035–1042. <https://doi.org/10.37680/almanhaj.v5i1.2918>
- Delmy Fergin Elmy Junti, Iswati Iswati, Anis Fitriyasaki, & Eny Sulistyowati. (2024). Pengaruh Media Sosial dan Perilaku Konsumen Terhadap Keputusan Pembelian Produk Fashion Pada Generasi Z di Wilayah Mojokerto. *Jurnal Manajemen Bisnis Era Digital*, 1(3), 151–164. <https://doi.org/10.61132/jumabedi.v1i3.272>

- Faul, F., Erdfelder, E., Lang, A.-G., & Buchner, A. (2007). G\*Power 3: A flexible statistical power analysis program for the social, behavioral, and biomedical sciences. *Behavior Research Methods*, 39(2), 175–191
- Fathnin, Z. A., & Zulkarnain, L. (2025). Pengaruh Kualitas Produk Dan Label Halal Terhadap Keputusan Pembelian Skincare Kahf Di Kabupaten Pemalang. *Journal of Islamic Economics, Banking, and Social Finance*, 1(1), 34–41. <https://doi.org/10.61111/jiebsf.v1i1.791>
- Fitri, S., Marliyah, M., & Inayah, N. (2025). Analysis of the Development Strategy of Umkm Fashion Halal Langgam Batik Based on Sustainability. *Jurnal Pamator : Jurnal Ilmiah Universitas Trunojoyo*, 18(1), 107–123. <https://doi.org/10.21107/pamator.v18i1.29532>
- Grand View Research. (2024). Halal Fashion Market Size, Share And Trends Report, 2030. <https://www.grandviewresearch.com/industry-analysis/halal-fashion-market-report>
- Hair, J. F., Henseler, J., & Sarstedt, M. (2013). *A primer on partial least squares structural equation modeling (PLS-SEM)*. SAGE Publications
- Handayani, N., & Sutawijaya, A. H. (2024). Impact of Product Quality and Brand Image on Purchase Decision for LGNSHOP Fashion Products. *Jurnal Ilmiah Manajemen Kesatuan*, 12(4), 1413–1426. <https://doi.org/10.37641/jimkes.v12i4.2436>
- Hidayat, W. G. P. A. (2023). The Influence of Halal Label and Product Quality on the Purchasing Decision Process of Wardah Cosmetics by Using Brand Image as an Intervening Variable. *International Journal of Islamic Thought and Humanities*, 2(1), 139–155. <https://doi.org/10.54298/ijith.v2i1.87>
- Hussain, Z. (2025). AI-driven personalization and purchase intention in modest fashion: Sharia compliance as moderator. *International Journal of Halal Industry*, 1(1), 33–45. <https://doi.org/10.20885/ijhi.vol1.iss1.art3>
- Indriyani, R., & Suri, A. (2020). Pengaruh Media Sosial Terhadap Keputusan Pembelian Melalui Motivasi Konsumen Pada Produk Fast Fashion. *Jurnal Manajemen Pemasaran*, 14(1), 25–34. <https://doi.org/10.9744/pemasaran.14.1.25-34>
- Jailani, N., Kuat Ismanto, Susminingsih, & Adinugraha, H. H. (2022). AN OPPORTUNITY TO DEVELOP HALAL FASHION INDUSTRY IN INDONESIA THROUGH E-COMMERCE PLATFORM. *Tadayun: Jurnal Hukum Ekonomi Sharia*, 3(2), 121–132. <https://doi.org/10.24239/tadayun.v3i2.76>
- Jusuf, D. I. (2023). Digital Technology and Changes in Consumer Behavior : Case Study of the Millennial Generation. *Jurnal Ekonomi*, 12(04). <http://ejournal.seaninstitute.or.id/index.php/Ekonomi>
- Lubis, D., Az Zahra, A., & Nursyamsiah, T. (2025). Muslim impulsive buying behavior via e-commerce in West Java. *El-Jizya: Jurnal Ekonomi Islam*, 13(1), 1–22. <https://doi.org/10.24090/ej.v13i1.12302>
- Maryati M, D. E., & Utami, E. Y. (2023). Impact of Influencer Credibility on Consumer Purchasing Decisions: A Case Study on the Fashion Industry in Indonesia. *West Science Interdisciplinary Studies*, 1(09), 859–866. <https://doi.org/10.58812/wsis.v1i09.243>
- Mefid, K. N., & Eltiveni, I. (2023). RFID Technology to Improve Integrity of Halal Fashion Supply Chain Management: A Systematic Literature Review. *Atlantis Press International BV*. [https://doi.org/10.2991/978-94-6463-158-6\\_40](https://doi.org/10.2991/978-94-6463-158-6_40)
- Mustika Via Baharsah, & Munawaroh Munawaroh. (2025). Analisis Digital Marketing Terhadap Keputusan Pembelian Konsumen di Era Modern. *Profit: Jurnal Manajemen, Bisnis Dan Akuntansi*, 4(1), 123–135. <https://doi.org/10.58192/profit.v4i1.2966>
- MySmowItech. (2024). Digital technology: Past, present, and future explained. *Smowl.Net*. <https://smowl.net/en/blog/digital-technology/>
- Nurfitriani, N., & Nugroho, M. A. (2023). Customer Perception and Price Sensitivity: A Study of Muslim Consumers Behavior on Shopee. *International Journal of Islamic Economics*, 5(01), 30. <https://doi.org/10.32332/ijie.v5i01.7620>

- Paryadi. (2021). Maqashid Sharia : Definisi Dan Pendapat Para Ulama. *Cross-Border*, 4(2), 201–216. <https://kalimahsawa.id/jasser-auda-bapak-maqasid-kontemporer/>
- Printful Blog. (2025). 18 Fashion Ecommerce Statistics: Growth, Trends, and Insights. Printful.Com. <https://www.printful.com/blog/fashion-ecommerce-statistics?slugOne=fashion-ecommerce-statistics&lang=en>
- Putri, N., & Hanafi, S. M. (2023). Factors Affecting Muslim Fashion Products and Lifestyle Purchasing Decisions as Moderation. *Jurnal Ekonomi Sharia Teori Dan Terapan*, 10(6), 571–591. <https://doi.org/10.20473/vol10iss20236pp571-591>
- Rahayu, R. D., & Ningtyas, R. D. (2021). Halal e-commerce in the muslim fashion sector as an effort to encourage the development of halal industry in Indonesia. *Journal of Halal Product and Research*, 4(2), 71. <https://doi.org/10.20473/jhpr.vol.4-issue.2.71-77>
- Research and markets. (2025). Halal Fashion - Global Strategic Business Report. <https://www.researchandmarkets.com/reports/6071592/halal-fashion-global-strategic-business-report>
- Rosanti, M., & Wirawan, S. (2024). Pengaruh Digital Marketing Terhadap Keputusan Pembelian Produk Pada E-Commerce Shopee (Studi Kasus Mahasiswa/Mahasiswi Stia Tabalong) the Influence of Digital Marketing on Product Purchase Decisions on E-Commerce Shopee (Case Study of Stia Tabalong Studen. *STIA Tabalong*, 7, 1408–1422.
- Said, S. R., & Yasir, R. A. (2023). PENGARUH FASHION INFLUENCER TERHADAP NIAT BELI KONSUMEN DI INDONESIA. *Jurnal Riset Akuntansi Dan Manajemen*, 12(2), 145–157.
- Sakti Pamungkas, A., & Harianto, E. (2024). Factors Influencing Purchase Decisions of Muslim Fashion In Banjarmasin (Case Study At Ve Fashion Banjarmasin). *Dinasti International Journal of Education Management And Social Science*, 5(6), 1849–1857. <https://doi.org/10.38035/dijemss.v5i6.2914>
- Zahra, A. M., Dhewanto, W., & Utama, A. A. (2021). Boosting Emerging Technology Adoption in SMEs: A Case Study of the Fashion Industry. *International Journal of Applied Business Research*, 3(2), 81–96. <https://doi.org/10.35313/ijabr.v3i2.155>