

Factors Influencing Impulse Purchases of Fashion Products with the Model of Theory of Planned Behavior in the Muslim Millennial Generation

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ABSTRACT

Indonesian consumers increasingly engage in online shopping, with a significant surge on e-commerce platforms. Fashion products have become one of the most dominant categories, now serving as both a lifestyle and psychological need, further driving impulsive purchases. E-commerce platforms employ aggressive promotional strategies, such as discounts and free shipping, to attract buyers. This research aims to analyze the influence of attitude, subjective norms, perceived behavioral control, and religiosity on impulsive buying intention, as well as the impact of impulsive buying intention on impulsive buying behavior. Specifically, it investigates the factors influencing impulse purchases of fashion products with the model of theory of planned behavior in the Muslim millennial generation in Indonesia, utilizing an extended Theory of Planned Behavior (TPB) model with religiosity as a moderating variable. In the context of rapidly growing e-commerce, understanding the drivers of impulsive buying behavior is crucial. Data were collected via an online survey from 220 Muslim millennials in Greater Jakarta and analyzed using Structural Equation Modeling – Partial Least Squares (SEM-PLS). The findings reveal that perceived behavioral control, when moderated by religiosity, significantly and negatively influences impulsive purchase intention, suggesting that higher self-control and religious adherence curb unplanned buying. Conversely, attitude and subjective norms showed no significant effect. Impulsive purchase intention itself had a strong positive effect on actual impulsive buying behavior. The research implies that marketers should develop ethical strategies aligned with religious values, focusing on transparency and rational appeals, while policymakers could promote financial literacy to encourage mindful consumption.

KEYWORDS *E-commerce, Fashion product, Impulsive buying, Online shopping, Religiosity*



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INTRODUCTION

The rapid development of digital technologies has driven significant changes in the marketing landscape and consumer behavior. In this context, companies are required not only to understand the characteristics of the market in general but also to delve deeply into the dynamics of their consumers' behavior. A comprehensive understanding of consumer

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behavior is a strategic element in marketing, as it can serve as the basis for formulating appropriate, adaptive, and competitive decisions.

Consumer behavior has undergone significant changes following the Covid-19 pandemic. In Indonesia, there has been a surge in online shopping activities across various e-commerce platforms, increasing by 11 percent from 58.63 million in 2023 to 65.65 million in 2024 (KataData 2024). This finding aligns with research indicating that consumers who began shopping online during the pandemic tend to maintain this habit. Such a shift has encouraged the advancement of information technology and the formation of new consumer habits. Consumers are becoming increasingly aware of the convenience of online shopping, such as saving time and effort in fulfilling their (Aydin & Aydin, 2022; Chin et al., 2018; Nassè, 2021; Rozenkowska, 2023; Supatcha Meedanphai et al., 2023).

The development of information technology has also led to the rise of various e-commerce platforms such as Shopee, Tokopedia, Lazada, Bukalapak, and Blibli, all of which already have reliable and trusted online shopping systems (CIMB Niaga 2024). These e-commerce platforms hold tremendous market potential. It is recorded that the value of e-commerce transactions in Indonesia in 2024 reached 512 trillion rupiah (Techinasia 2025), as presented in Figure 1.

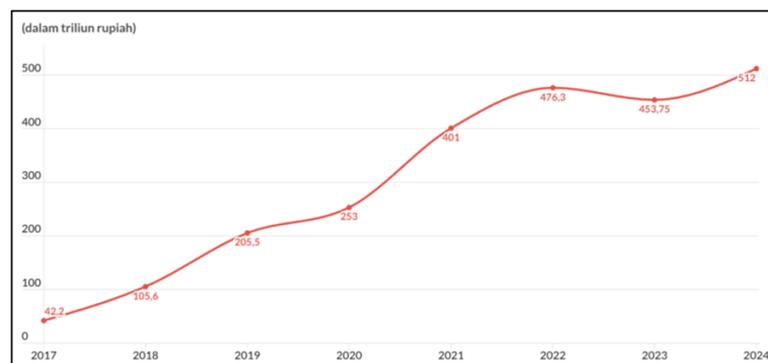


Figure 1 Value of Indonesian e-commerce transactions (2017-2024) Potential of Indonesia's e-commerce market for the period 2017-2023

Source: Databoks Techinasia (2025)

Based on Figure 1, the value of Indonesia's e-commerce transactions in 2024 reached 512 trillion rupiah, reflecting a growth of 1,113.27 percent from 2017, when it amounted to 42.2 trillion rupiah. This growth indicates a significant surge in e-commerce activity and the number of users in 2024. The increase includes not only the number of users but also changes in consumer spending preferences, which increasingly rely on e-commerce platforms.

One of the most frequently purchased product categories online is fashion products. These products are no longer solely about fulfilling functional needs but have become part of the modern lifestyle, particularly due to the convenience offered by various e-commerce platforms. This phenomenon is reinforced by data from the Indonesian Ministry of Trade regarding the percentage of product categories most purchased by consumers.

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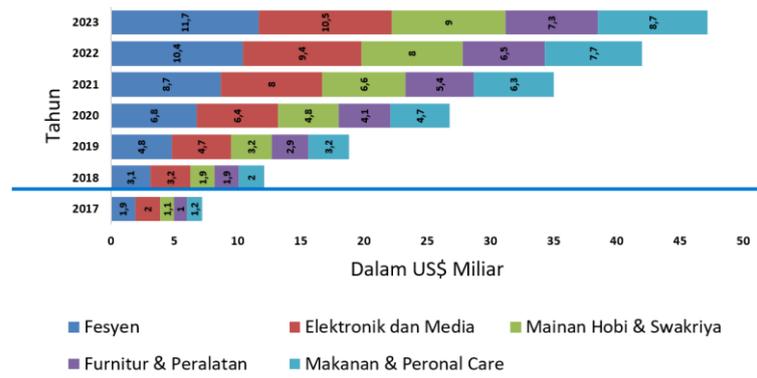


Figure 2. Products purchased through e-commerce in Indonesia in 2023
Source: Ministry of Trade (2024)

Based on Figure 2, the fashion category is one of the most dominant segments in e-commerce transactions in Indonesia. According to data from the Ministry of Trade (2024), which conducted a survey assisted by Statista with a sample of 1,434 respondents aged over 18 years, in 2023, 70.13 percent of respondents bought fashion products through e-commerce platforms. This phenomenon shows that fashion is not only part of the primary needs whose fulfillment is urgent, but it has also become a lifestyle that must be possessed and even a psychological need. The urgency of this need and lifestyle encourages impulse purchases in the fashion sector (Dhurup 2014). In the context of marketing management, this opens great opportunities for companies to formulate more relevant strategies based on an understanding of consumer behavior, especially impulse buying behavior, which is becoming increasingly prominent.

The urgency of these needs and lifestyles drives impulse purchases in the fashion sector. The marketing competition currently carried out among e-commerce platforms to attract consumers in the fashion product segment encourages the implementation of various aggressive promotional strategies, such as discounts, flash sales, and free shipping. According to Haseeb et al. (2019), these strategies allow consumers to make purchases without thinking about their actual needs and to buy products more quickly in a fast-paced decision-making situation through impulsive purchases.

Impulsive buying is commonly equated with unplanned buying, in which consumers make purchases that are not pre-planned. Although this behavior is widespread among consumers, it has been stated that 50 percent of consumers shop impulsively. According to a survey conducted by Populix (2020), Indonesians in the productive age range of 18–55 years—most of whom fall into the category of the millennial generation—tend to make spontaneous product purchases outside their shopping list, a form of impulsive buying.

The millennial generation in Indonesia numbers more than 75 million people, with a projected purchasing power of 132 billion US dollars by 2025 (Bajjal et al. 2022). Characterized by strong digital engagement, about 25 percent of the world’s population are millennials living in areas with internet access, and they access information from websites,

including e-commerce, five times faster than other generations. Millennials are known to spend an average of 11 hours per day using digital devices, making them highly susceptible to exposure to advertisements and e-commerce promotions (Aripradono and Silvina 2023).

As a country with the largest Muslim population in the world, the majority of Indonesian millennials are adherents of Islam, who ideally integrate religious values into their consumption decision-making process. Most of these millennials are Muslims, as Indonesia itself has around 229 million Muslim citizens, making the majority of the millennial generation in Indonesia Muslim. In this context, complexity arises when the impulsive purchasing behavior of the millennial generation is influenced by religiosity, which also shapes the dynamics of their purchasing decisions.

From a marketing management perspective, understanding the factors that drive impulse buying is essential for companies to develop strategies that are not only effective but also sensitive to the values held by their target consumers (Dwivedi et al., 2021; Ivanova-Gongne et al., 2023). Consumption behaviors that contradict Islamic principles—such as excessive consumerism—reflect the tension between emotional impulses and religious norms (Çoker & van der Linden, 2022; Dimitrova et al., 2022; Mason et al., 2023; Nguyen et al., 2024). On the other hand, the convenience offered by the paylater feature increases the tendency for impulse purchases, potentially causing financial pressure and negative impacts on the consumer experience. The use of paylater increased from around 27 percent to 39.9 percent in May 2023, with most users aged 20–30 years (CNBC Indonesia 2023; DataBoks 2023). This feature facilitates purchases without direct payment, which can increase buying frequency.

This phenomenon becomes increasingly relevant in the context of the Muslim millennial generation, whose excessive consumptive behavior often conflicts with the principles of Islamic consumption as subjective norms. Online purchases and the convenience offered make millennials prone to gratification shopping, triggered by dopamine release and the feeling of instant rewards (Chassiakos and Stager 2020). This behavior reflects the transformation of attitudes into actions—purchases based on feelings or mood (Filho and Oliveira 2023) and is feared to lead to myopic and inconsistent thinking, or even obsessive-compulsive tendencies.

The potential danger caused by this impulsive buying behavior can be mitigated through perceived behavioral control in the form of strong self-control and personal maturity. Maturity enables individuals to think ahead, bridging intention and action something the millennial generation has not fully achieved—often resulting in regret after realizing that the purchased item was a mere momentary desire rather than an actual need.

In addressing these challenges, companies marketing fashion products on e-commerce platforms require a marketing approach grounded in a deeper understanding of consumer behavior. One relevant framework is the Theory of Planned Behavior (TPB), which focuses on analyzing the role of attitudes, subjective norms, and perceived behavioral control in shaping consumer intentions and actions. Considering religiosity as a variable that can strengthen or weaken impulsive buying tendencies is essential.

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This research will analyze how the Model of Theory of Planned Behavior can demonstrate that the more individuals engage in planning, the less likely they are to exhibit impulsive buying behavior. The theory posits that attitudes toward behaviors, subjective norms, and perceived behavioral control contribute to behavioral intentions. When individuals possess greater control and deliberate planning, impulsive buying tendencies decrease because decision-making becomes more rational.

This research aims to analyze the impulse buying behavior of Muslim millennial consumers when shopping for fashion products through e-commerce platforms in the post-COVID-19 period, during which online shopping increased by 37 percent in Indonesia. Although the fashion industry dominates the e-commerce market, with 70.13 percent of respondents purchasing fashion products online, consumptive behavior among millennials often conflicts with Islamic principles. This research uses the Theory of Planned Behavior model to evaluate the influence of attitudes, subjective norms, perceived behavioral control, and religiosity on impulsive purchase intentions and the impact of these intentions on buying behavior. The objectives include identifying impulsive buying behavior, analyzing factors influencing purchase intentions, and examining how intentions affect these behaviors. The findings are expected to enrich empirical studies on the issue discussed, providing practical benefits for academics, companies, and authors in formulating relevant marketing strategies that are sensitive to religious values.

METHOD

This research was carried out in the Greater Jakarta area, covering Jakarta, Bogor, Depok, Tangerang, and Bekasi, with the consideration that this area has high e-commerce and consumer spending activities, supported by good telecommunication infrastructure and a large concentration of internet users. The population density and diversity of socioeconomic backgrounds make Greater Jakarta an ideal location to research consumer behavior, especially in the context of impulse purchases. In addition, the existence of various e-commerce platforms such as Tokopedia, Shopee, Blibli, Lazada, Zalora, Bukalapak, and OLX provides a rich environment to observe the influence of marketing stimuli on purchasing decisions. The research is scheduled to run from September 2024 to January 2025, with the main objective of exploring impulse buying behavior among Muslim consumers who shop for fashion products online.

The data sources in this research use a quantitative approach that combines primary and secondary data. Primary data was obtained through an online questionnaire distributed to Muslim consumers who use e-commerce platforms in Greater Jakarta. The questionnaire was designed using a five-point Likert scale that included questions about respondents' characteristics, attitudes, and consumer behavior. The research also relied on secondary data from the relevant literature to complete the analysis. The sampling process is carried out using the purposive sampling technique, which focuses on individuals with specific criteria, including age, domicile, and shopping experience. By using this method, it is expected to produce a representative sample that is relevant to the research objective.

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In data analysis, the methods used are descriptive analysis and variant-based Structural Equation Modeling (SEM). Descriptive analysis aims to provide an overview of consumer characteristics and factors that influence impulse buying behavior, while SEM-PLS is used to analyze the relationship between the variables studied. The analysis process also includes testing the validity and reliability of the research instrument, which is important to ensure that the data obtained is accurate and reliable. The results of this analysis will provide insights into the influence of attitudes, subjective norms, perceptions of behavior control, and religiosity on impulse purchase intentions and behaviors, as well as recommendations for appropriate marketing strategies to increase the engagement of millennial Muslim consumers on e-commerce platforms.

RESULTS AND DISCUSSION

PLS-SEM Analysis

Measurement Model Test Results (Outer Model)

To test the research hypothesis, the stages of data analysis described in this section are carried out. The test was carried out using the Partial Least Square-Structural Equation Modeling (PLS-SEM) method with the help of SmartPLS 4 software. One of the stages in this analysis is the evaluation of the measurement model (outer model), which aims to measure the relationship between latent variables and their indicators through validity and reliability tests. The convergent validity test was carried out by considering the value of factor loadings which must be more than 0.7 and the value of Average Variance Extracted (AVE) which must also exceed 0.5. Meanwhile, reliability is measured based on the composite reliability (CR) value which must be more than 0.7 and Cronbach's alpha value which must exceed 0.6.

Based on the measurement model approach (outer model) that has been carried out in table 24, a total of 45 valid questionnaire items were obtained from 48 items, namely 6 items for attitudes, 4 items for subjective norms, 6 items for perception of behavior control, 13 items for religiosity, 8 items for impulsive purchase intentions, and 8 items for impulsive purchasing behavior. There are 3 invalid questions, namely 3 items of religiosity in the form of R1, R8, and R15. All three items have a load factor value of < 0.70 so they are declared invalid, but each variable dimension still has at least 1 questionnaire indicator item to represent. After the elimination of the three items, all items have a loading factor value of > 0.50 so that all of the following questionnaire items are declared valid. Meanwhile, for the reliability test, all variables had a composite reliability value of > 0.70 , Cronbach's alpha value > 0.60 , meaning that all variables in table 25 passed the reliability test.

Table 1. Results of Outer Model Evaluation

Variable	Item	Factor Loadings	AVE	Composite Reliability	Cronbach's Alpha
Attitude	S1	0,881	0,755	0,949	0,935
	S2	0,880			
	S3	0,866			
	S4	0,877			

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Variable	Item	Factor Loadings	AVE	Composite Reliability	Cronbach's Alpha
	S5	0,863			
	S6	0,847			
	NS1	0,848			
	NS2	0,851			
Subjective Norms	NS3	0,830	0,693	0,900	0,852
	NS4	0,800			
	PKP1	0,797			
	PKP2	0,847			
Perception of Behavioral Control	PKP3	0,841	0,688	0,930	0,909
	PKP4	0,864			
	PKP5	0,829			
	PKP6	0,795			
Religiosity	R2	0,804	0,582	0,948	0,940
	R3	0,707			
	R4	0,709			
	R5	0,788			
	R6	0,737			
	R7	0,725			
	R9	0,789			
	R10	0,782			
	R11	0,737			
	R12	0,781			
	R13	0,792			
	R14	0,778			
R16	0,783				
Impulse Purchase Intent	NPI1	0,798	0,676	0,943	0,931
	NPI2	0,826			
	NPI3	0,833			
	NPI4	0,795			
	NPI5	0,890			
	NPI6	0,832			
	NPI7	0,794			
	NPI8	0,804			
Impulse Buying Behavior	PPI1	0,900	0,734	0,957	0,948
	PPI2	0,882			
	PPI3	0,860			
	PPI4	0,849			
	PPI5	0,871			
	PPI6	0,864			
	PPI7	0,757			
	PPI8	0,862			

Source: Data processed, 2024

Structural Model Test Results (Inner Model)

The next stage after the Outer Model analysis is the evaluation of the structural model (Inner Model), which aims to measure the predictive strength between independent variables and dependent variables as seen from the determination coefficient between 0 to 1. The determination coefficient was carried out to measure how much an independent

variable can explain a dependent variable with a value of R-squared (R2) >0.75 having a strong criterion, >0.5 a medium criterion, and >0.25 a weak criterion. The following are the results of the internal model testing.

Table 2. Results of Internal Evaluation of the Coefficient Determination Model

Variable Dependency	<i>R-square</i>	<i>R-square adjusted</i>
Impulse Purchase Intent	0,880	0,876
Impulse Buying Behavior	0,847	0,846

Source: Data processed, 2024

The results of the analysis in Table 4 show that independent variables have strong predictive ability in explaining dependent variables. The value of Adj. R2 (Adjusted R-squared) was chosen to represent the determination coefficient because there are several independent variables in the research where there are also variables that are also independent and dependent, and there are moderation variables, so that the value of the adjusted determination coefficient is chosen so that the inner model approach can display more accurate results.

Impulse Purchase Intention has an Adj. R2 value of 0.876, which means that impulsive purchase intention can be explained by independent variables in the research model of 87.6 percent. The rest, at 12.4 percent, was influenced by other factors outside the research model. Then Impulse Buying Behavior had an Adj. R2 value of 0.846, which suggests that 84.6 percent of impulse buying behavior could be explained by independent variables, while the remaining 15.4 percent were influenced by other factors outside the research. With an Adj. R2 value of more than 0.75, both dependent variables are included in the strong criteria, indicating that the research model has high predictive power in explaining impulsive buying intentions and impulsive buying behavior.

Research Hypothesis

The next calculation after using the Outer Model and Inner Model approaches is testing the T-statistical value or probability value for testing the research hypothesis. The calculation of the T-statistical value was obtained from the calculation of bootstrapping on the SmartPLS version 4 application. Hypothesis testing was carried out by comparing the T-statistical value (T-calculated) with the T-table. If the statistical T-value is greater than the T-table value at the significance level of 5 percent ($\alpha = 0.05$) and the degree of freedom of 220 respondents ($n-k-1 = 220 - 5 - 1 = 214$) the t-Table value of 1.971 is obtained, then H0 is rejected and Ha is accepted. On the other hand, if the T-statistical value (T-calculated) is smaller than the T-table value, then H0 is accepted and Ha is rejected.

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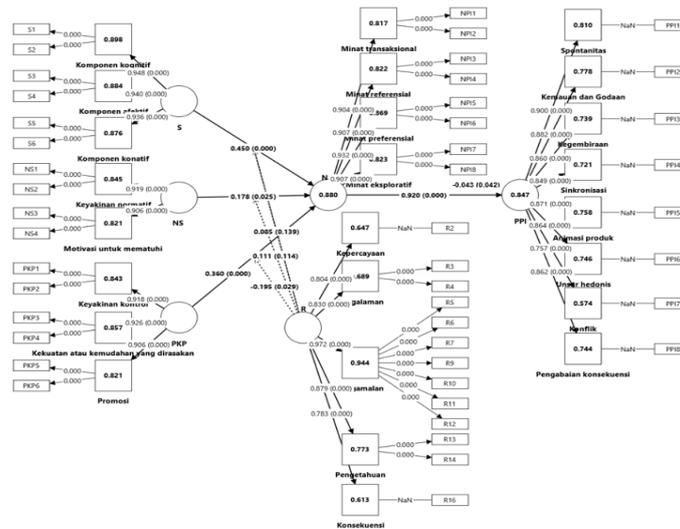


Figure 3. SEM-PLS Hybrid Research Model

Source: Data processed, 2024

Information

- S : Attitude
- NS : Subjective norms
- MCO : Perception of behavioral control
- R : Religiusitas
- NPI : Impulse purchase intent
- PPI : Impulse buying behavior

The structural model in Figure 3 shows the relationship between latent constructs, two variables have been moderated by religiosity, namely attitude ($b = 0.085$; $t < 1.971$) and subjective norms ($b = 0.111$; $t < 1.971$) have a positive but insignificant influence on impulse purchase intention. This means that the subjective attitudes and norms of the Muslim millennial generation that have been moderated by self-religiosity do not contribute much to their impulsive buying intentions. However, the variable perception of behavioral control that had been moderated by religiosity ($b = -0.195^*$; $t > 1.971$) had a significant negative influence on impulsive purchase intentions, so that the perception of behavioral control that had been moderated by self-religiosity decreased the impulsive purchase intention of the Muslim millennial generation.

The combination of all variables that have been moderated by religiosity, namely attitudes, subjective norms, and perception of behavioral control towards impulsive buying behavior mediated by impulsive purchase intention ($b = 0.921^*$; $t > 1.971$) has a simultaneous effect. Therefore, if all variables together after moderating religiosity, it strengthens the impulsive buying behavior of the Muslim millennial generation. The output from figure 3 can be poured into the table as follows.

Table 3. Hypothesis Test

Hypothesis	Path	Path Coefficients	t-Statistic	p-Values	Conclusion
H1	Religiosity x Impulse Intention Attitude → Buying	0,085	1,083	0,139	Reject H1

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Hypothesis	Path	Path Coefficients	t-Statistic	p-Values	Conclusion
H2	Religiosity x Subjective Norms → Impulsive Purchase Intent	0,111	1,207	0,114	Reject H2
H3	Religiosity x Perception Control Behavior → Impulsive Purchase Intent	-0,195	2,892	0,029	Receiving H3
H4	Religiosity x Impulsive Buying Intent → Impulsive Buying Behavior	0,920	64,138	0,000	Receiving H4
H5	Religiosity x (Attitudes + Subjective Norms + Perception of Behavior Control) → Impulsive Buying Intent → Impulsive Buying Behavior	-0,043	2,733	0,042	Receiving H5

Source: Data processed, 2024

These variables have a partial and simultaneous influence, which are as follows:

Table 4. Decomposition of effects

Variable	Direct Effect	Indirect Effect	Total Effect
Impulse purchase intent			
Attitude x Religiosity	0,085		0,088
Subjective norms x Religiosity	0,111		0,111
Perception of behavior control x Religiosity	-0,195*		-0,195*
Religiosity		-0,047*	-0,047*
Impulse buying behavior			
Attitude x Religiosity		0,078	0,078
Subjective norms x Religiosity		0,102	0,102
Perception of behavior control x Religiosity		-0,179*	-0,179*
Impulse buying intent x Religiosity	0,920*		0,920*
Religiosity			-0,043*

Source: Data processed, 2024

Table 4 shows that the variables of Attitude moderated by Religiosity, Subjective Norms moderated by Religiosity, and Perception of Behavior Control moderated by Religiosity have a direct influence on Impulsive Purchase Intent. Among the three, only Perception of Behavioral Control moderated by Religiosity showed a significant influence with a coefficient of -0.195 ($p < 0.05$). Meanwhile, Religiosity indirectly and totally has a significant effect on Impulse Purchase Intention with a coefficient of -0.047. This suggests that the higher the perception of control over one's behavior, combined with the level of religiosity, the less likely the intention to buy impulsively tends to decrease.

Meanwhile, for Impulse Buying Behavior, only Impulsive Purchase Intent moderated by Religiosity had a significant direct effect with a coefficient of 0.920 ($p < 0.05$), indicating that strong intentions supported by religiosity values tended to increase impulse buying behavior. The Attitude variables, Subjective Norms, and Perception of

Behavior Control were only indirectly affected through impulsive purchase intentions, where the Perception of Behavior Control moderated by Religiosity still showed a significant negative total effect (-0.179). In addition, religiosity also had a total negative influence (after moderating attitudes, subjective norms, and control perception behavior then through impulsive purchase intentions) on impulse buying behavior with a coefficient of -0.043, which supports the role of religious values as an inhibitor in impulse buying behavior.

Attitude has no significant effect on Impulse Purchase Intention moderated by Religiosity

H0: The attitude does not have a significant influence on the impulsive purchase intention of the Muslim millennial generation by moderating religiosity when shopping through e-commerce platforms.

Has: Attitudes have a significant influence on the impulsive purchase intentions of the Muslim millennial generation by moderating religiosity when shopping through e-commerce platforms.

Hypothesis 1 states that attitudes do not have a significant influence on the impulsive purchase intentions of the Muslim millennial generation when shopping through e-commerce platforms, with religiosity as a moderation variable. Previous research has shown that consumer attitudes can influence impulse purchase intentions (Suryani 2013). However, the role of religiosity as a moderation variable in this relationship still does not have a significant impact. Some studies have found that religiosity can moderate the relationship between purchasing factors (Kashif et al. 2017), while other studies have found no significant moderation effect (Dekhil et al. 2017).

In the context of the Muslim millennial generation who shop through e-commerce platforms, a positive attitude towards online purchases may not always result in high impulse purchase intentions (Maimunah 2024). This can be due to the individual's level of religiosity influencing their decision-making. For example, individuals with high levels of religiosity may consider ethical and moral aspects more before impulsively making a purchase transaction, thereby reducing their intention to make the purchase. In contrast, individuals with low levels of religiosity may be more susceptible to impulse purchases, regardless of their attitudes toward online shopping.

The research linked impulsive purchasing to Power Distance Belief (PDB) (European Group for Organization Studies 1983), where when authority (government) has a power gap with society, the government can emphasize the importance of religious values in society, and can influence people's attitudes, including impulsive consumer purchase intentions. Therefore, it is important for companies to understand that personal approaches and religious values are important factors in influencing impulse purchase intentions among Muslim millennials. With a strategy that combines the values of trust, ethics, and segmentation based on religiosity, companies can build long-term loyalty and trust without having to rely solely on impulsive promotions.

Subjective norms have no significant effect on religiosity-moderated impulsive purchase intentions

H0 : Subjective norms do not have a significant influence on the impulsive purchase intention of the Muslim millennial generation with moderate religiosity when shopping through e-commerce platforms.

Ha: Subjective norms have a significant influence on the impulse purchase intentions of the Muslim millennial generation by moderating religiosity when shopping through e-commerce platforms.

If you look at the direction, this result shows a positive direction, meaning that if the subjective norms that have been moderated by religiosity increase, then impulse buying intentions also increase, but the effect is not significant, and vice versa.

Previous research has shown that subjective norms have a positive and significant influence on impulse purchase intentions in the Muslim millennial generation when shopping through e-commerce platforms (Ajzen 2016). This suggests that social pressures or expectations from the surrounding environment do not directly affect an individual's tendency to make impulse purchases. Meanwhile, other studies agree with the results of this research stating that subjective norms do not affect impulsive purchase intentions moderated by religiosity (Dehyadegari and Ahmadi 2016).

Furthermore, the research also found that religiosity did not moderate the relationship between subjective norms and impulsive purchase intentions. That is, the level of individual religiosity does not strengthen or weaken the influence of subjective norms on impulse purchase intentions. These findings indicate that although religiosity is an important aspect of an individual's life, in the context of impulsive purchases, other factors play a more significant role.

Therefore, companies should focus on more influential factors, such as time-limited promotions, attractive application design, ease of transactions, and other marketing strategies such as user testimonials. Segmentation based on shopping behavior is more effective than based on religiosity.

Perception of behavioral control has a significant effect on Religiosity-moderated Impulsive Purchase Intent

H0 : The perception of behavioral control does not have a significant effect on the impulsive purchase intention of the Muslim millennial generation by moderating religiosity when shopping through e-commerce platforms.

Ha: The perception of behavioral control has a significant influence on the impulsive purchase intention of the Muslim millennial generation by moderating religiosity when shopping through e-commerce platforms.

If you look at the direction, this result shows a negative direction, meaning that if the perception of behavior control that has been moderated by religiosity increases, then impulse buying intentions decrease significantly, and vice versa.

There are studies that are not in line with this research that state that the perception of behavioral control has a positive and significant effect on the product. However, these

findings are in line with research that states that the perception of behavioral control has a significant influence in a negative direction, this means that a person's good behavior control or ability to control themselves well plays an important role in preventing someone from making impulsive purchases and helping them make more rational decisions in determining purchasing needs.

When it comes to the Muslim millennial generation, the level of religiosity can moderate this relationship, where individuals with high religiosity may be more likely to consider religious values before making impulse purchases. In contrast, those with low levels of religiosity have a tendency to allow perceptions of behavioral control to push them toward impulsive buying without much consideration.

Therefore, this phenomenon opens up opportunities for companies to build loyalty by targeting the religious values and rationality of Muslim millennial consumers. By prioritizing ethical campaigns that are in accordance with Islamic values, companies can form a positive image and differentiate themselves from competitors. This strategy also encourages long-term relationships and allows for the development of features such as recommendations based on needs to drive more sustainable conversions.

Impulse Purchase Intent has a significant effect on Religiosity-moderated Impulse Buying Behavior

H0 : Impulse purchase intentions do not have a significant influence on the impulse buying behavior of the Muslim millennial generation by moderating religiosity when shopping through e-commerce platforms.

Ha: Impulse purchase intentions have a significant influence on the impulse buying behavior of the Muslim millennial generation by moderating religiosity when shopping through e-commerce platforms.

If you look at the direction, this result shows a positive direction, meaning that if the impulsive buying intention that has been moderated by religiosity increases, then impulsive buying behavior also increases significantly, and vice versa.

Impulse purchase intent refers to the tendency of consumers to make spontaneous purchases without careful planning. Among Muslim millennials who shop through e-commerce platforms, this intention often continues into impulse buying behavior. The convenience and connectivity offered by online shopping mechanisms can reinforce impulsive tendencies, encouraging spontaneous purchase actions. A research examining millennial Muslim consumers in Indonesia found that factors such as perceived product quality and ongoing engagement significantly influenced purchase intent on B2C e-commerce platforms and continued impulse purchase behavior, suggesting that consumers are responsive to online shopping stimuli.

Religiosity, defined as a level of commitment to religious beliefs and practices, can moderate the relationship between impulsive purchase intent and behavior. Higher levels of religiosity can instill self-control and ethical judgment, which has the potential to eliminate purchase intent and curb impulsive buying behavior. Studies show that religiosity has a positive impact on impulse purchases, implying that more religious individuals

exhibit greater self-control. This is in line with previous research that stated that impulsive purchasing behavior is one of which is influenced by spontaneous intentions and is rooted in experience, practice, belief, knowledge, and consequences.

Attitudes, subjective norms, and perceptions of behavioral control have a significant effect on Impulsive Buying Behavior mediated by Impulsive Buying Intention with moderated Religiosity

H0 : Attitudes, subjective norms, and perceptions of behavior control had no significant influence on impulse buying behavior mediated by the impulsive purchase intention of the Muslim millennial generation with moderate religiosity when shopping through e-commerce platforms.

Ha: Attitudes, subjective norms, and perceptions of behavior control have a significant influence on impulse buying behavior mediated by the impulsive purchase intention of the Muslim millennial generation by moderated religiosity when shopping through e-commerce platforms.

If you look at the direction, this result shows a negative direction, meaning that if attitudes, subjective norms, and perceptions of behavioral control mediated by impulsive buying intentions and have been moderated by religiosity increase, then impulsive buying behavior decreases significantly, and vice versa.

The significance of these results shows the culmination of several previous hypotheses that show mixed results. Attitudes (Dekhil et al. 2017) and subjective norms (Dehyadegari and Ahmadi 2016) that are contrary to the research hypothesis as well as the perception of behavioral control (Li et al. 2018) and impulsive purchasing intentions that are in line with the acceptance of the research hypothesis. A negative path coefficient indicates the influence of a moderation variable from strong religiosity that lowers purchase intent which has an impact on decreasing impulsive buying behavior.

So this research shows that religiosity can reduce impulse buying behavior. The higher the level of religiosity a person, the less likely it is to make impulse purchases. This is due to the values embraced by religious individuals that encourage self-control in shopping. In addition, religiosity also plays a role in reducing the use of paylater services, which is often associated with impulse purchases. Thus, religiosity can be an important factor in controlling unplanned consumptive behavior. Several studies support these findings, showed that religiosity decreases impulse buying behavior. Therefore, increasing an individual's religiosity can be an effective strategy in reducing impulse buying tendencies.

From this perspective, companies should develop ethical marketing strategies and consider the religious values of millennial consumers, such as presenting content that remains attractive but can also encourage consumption awareness wisely, avoiding promotions that encourage impulsivity, and providing reminder or financial education features to suppress the use of paylater services.

Managerial Implications

Based on the results of this research, it was found that attitudes, subjective norms, and perceptions of behavior control moderated by religiosity had a significant negative effect on impulse purchase behavior, which was also moderated by impulsive purchase intention, on fashion products on e-commerce platforms. These findings show that consumers with high levels of religiosity tend to be more rational and consider value and ethical aspects before making a purchase. However, this condition does not necessarily become an obstacle for business actors to market their products. In fact, this challenge should encourage business actors to design marketing strategies that are not only oriented to sales volume, but also in line with the religious values of consumers, especially the Muslim millennial generation in the Greater Jakarta area.

The managerial implications that can be applied by business actors can be seen from two main approaches, namely the conventional approach and the approach based on Islamic values. From the conventional side, marketing strategies can be developed with the Blue Ocean Strategy approach through four strategic actions: eliminate, reduce, raise, and create. This strategy allows business actors to create new uncontested market space so that they can avoid fierce direct competition and focus on value innovation. Meanwhile, from the Islamic side, the relevant approach is the application of the principles of Islamic Business Ethics which include honesty, trust, accuracy in weighing, staying away from the practice of *gharar* (ambiguity), avoiding efforts (hoarding), and ensuring mutually beneficial transactions without elements of *ghabn* (price fraud) and *tadlis* (concealment of product defects).

Blue Ocean's strategy can be synergistically integrated with the principles of Islamic Business Ethics to create a marketing approach that not only excels in the market, but is also aligned with the spiritual values of Muslim consumers. In the elimination aspect, business actors need to remove misleading promotional practices, low transparency, and unfair pricing schemes. In the reduce dimension, it is necessary to reduce marketing techniques that are manipulative, such as false scarcity marketing or promotions that encourage unethical impulse purchases. Furthermore, in the aspect of raise, business actors can improve information honesty, service quality, price transparency, and social responsibility through initiatives such as corporate *zakat* or Islamic CSR. Finally, in the create dimension, sellers can present new values such as faith-based loyalty programs, marketing campaigns based on religious values, and e-commerce platforms that provide *halal* and educational product curation features. This strategy will encourage the creation of a sustainable competitive advantage and strengthen emotional and spiritual connections with consumers.

Previous research has also supported the importance of ethics in Islamic marketing. Akmala and Ridlwan (2022) emphasized that Islamic marketing ethics and service quality play an important role in building customer loyalty for Muslim fashion products. The application of principles such as product *halalness*, price transparency, and social engagement (Islamic CSR) can improve a positive brand image and consumer trust. Mondir et al. (2025) even show that Islamic marketing ethics have a significant influence on

consumer satisfaction and loyalty. Strategies such as promotions tailored to religious moments (e.g. Ramadan), spiritual-themed storytelling, and halal labeling on products have been proven to increase consumer engagement and loyalty.

In addition, business actors can take advantage of digital marketing technology through digital targeting and customer relationship management (CRM) platforms based on the Muslim community, in order to reach consumers who consider religiosity in purchasing decisions. This segmentation and personalization strategy allows for more relevant communication, increases the effectiveness of marketing campaigns, and drives higher sales conversions. Thus, the integration between Blue Ocean-based marketing strategies, Islamic Business Ethics values, and religiosity-based segmentation approaches can be a comprehensive managerial foundation to win the hearts of modern Muslim consumers in the e-commerce fashion industry.

CONCLUSION

The respondents in this study were predominantly male millennial individuals born between 1990 and 1996, holding Bachelor's degrees, working as private employees, earning between IDR 5,000,001–IDR 7,000,000, residing in Jakarta, and favoring Shopee as their main e-commerce platform for clothing purchases. The SEM-PLS analysis revealed that perceived behavioral control negatively affects impulse purchase intentions, and this relationship is strengthened by religiosity, as higher self-control and moral awareness reduce impulsive tendencies. Meanwhile, attitudes and subjective norms showed no significant influence on impulsive purchase intentions, indicating that religiosity leads individuals to prioritize internal moral considerations over social pressures. However, impulse purchase intentions were found to significantly and positively affect impulsive buying behavior, suggesting that strong impulses often translate directly into purchase actions in convenient e-commerce settings. Future research could explore cross-generational and cross-religious comparisons to determine whether the moderating effect of religiosity on impulse buying behavior differs across cultural or age groups.

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