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Determinants of Halal Fashion Purchase Behavior: Integrating Religiosity with the Theory of Interpersonal Behavior

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Abstract

This study examines the determinants of Muslim consumer behavior in buying halal fashion by integrating religiosity with the TIB (Theory of Interpersonal Behavior) model. There are eight variables in this study: religiosity, attitude, affect, social factor, habit, facilitating condition, purchase intention, and purchase behavior. This quantitative study uses data from 216 Muslim consumers in Central Java and analyzes them using PLS-SEM. The findings of this study show that religiosity can have a greater increase effect on attitudes, affect, social factors, and habits. Affect, habit, and facilitating conditions positively affects halal fashion purchase intention, but religiosity, attitude, and social factors do not have a direct effect on purchase intention. Meanwhile, habits, facilitating conditions, and purchase intention have a significant direct effect on halal fashion purchase behavior. The results of this study are expected to benefit Islamic businesspeople by helping them understand the factors that shape Muslim consumers' behavior when purchasing halal fashion products.

Keywords : Religiosity, Theory of Interpersonal Behavior, Halal Fashion, Purchase Behavior.

INTRODUCTION

The global development of the halal lifestyle has created significant opportunities for the halal industry in Indonesia (Fischer & Nisa, 2025; Muchtar et al., 2025). In recent years, Indonesia's halal industry, covering Islamic finance, halal food and beverages, halal cosmetics, halal pharmaceuticals, Muslim-friendly travel, modest fashion, and Islamic-

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themed media and recreation, has experienced rapid expansion (Bahara et al., 2025; Fischer & Nisa, 2025; Nugroho et al., 2025).

Based on data from the State of the Global Islamic Economy Report (2023), Indonesia's Islamic economy ranks third after Turkey and Malaysia, rising one position from the previous year. Over the past decade, the global Islamic economy has grown from a consumer spending market valued at $1.62 trillion, as projected in 2012, to $2.29 trillion in 2022. Therefore, Indonesia holds substantial potential to further develop and establish itself as a leading hub for the global halal industry. This is largely due to the fact that the majority (approximately 87.2%) of Indonesia's population is Muslim.

One of the rapidly growing halal industries in Indonesia is modest fashion, also known as "halal fashion." Halal fashion is characterized by modest clothing that does not reveal body shape, is not transparent, and does not expose the smoothness of the skin, thereby complying with halal principles. In Indonesia, the halal fashion industry has been developing since 2010. It has grown significantly due to the high interest in Muslim fashion, driven by the country's predominantly Muslim population. Demand for halal fashion has also increased alongside growing awareness among Muslims of adopting a halal lifestyle, including modest attire (Yuniastuti & Pratama, 2023).

According to Law Number 33 of 2014, a halal product is one that has been officially certified as halal by the Halal Product Assurance Organizing Agency (BPJPH). Indonesia's halal fashion industry has achieved notable milestones since 2018. The State of the Global Islamic Economy Report (2023) records that Indonesia currently ranks third, after Turkey and Malaysia, in the "Top 5 in Modest Fashion". This demonstrates that Indonesia's halal fashion industry has performed strongly in the global market and has the potential to become a global reference point for halal fashion. However, achieving and sustaining these accomplishments is not easy, as the halal fashion industry continues to evolve each year. Moreover, it faces intense competition from other countries, particularly Turkey and Malaysia.

Several previous studies have examined purchase intentions for Muslim fashion products. However, most prior research has employed the Theory of Reasoned Action (TRA) or the Theory of Planned Behavior

(TPB). For instance, Ali (2021), using the TPB model, found that the determinants of British Muslim consumers' clothing purchases in the UK include the need for uniqueness, dimensions of religiosity, subjective norms, media, and perceived behavioral control. Salim et al. (2022) integrated religious belief into TPB to predict online purchase intention for Muslim fashion in Indonesia. Hakim et al. (2023), also using TPB, showed that attitude, subjective norms, and religiosity significantly influence purchase intention for Muslim fashion, whereas perceived behavioral control does not significantly affect purchase intention among Muslim Gen Z consumers. Meanwhile, Kusumawati et al. (2020) incorporated religiosity into the TRA model to examine purchase intention for Muslim fashion.

The studies above emphasize the significance of religiosity in Muslim fashion purchasing using TRA and TPB models. In contrast, this study employs the Theory of Interpersonal Behavior (TIB), a newer model in consumer behavior that offers a broader scope than those theories.

Previous studies on consumer behavior using the TIB model have mostly examined purchase intention in different contexts. For example, Gagnon et al. (2003) assessed predictors of physicians' intention to use telemedicine in clinical practice in Quebec (Canada). Moody and Siponen (2013) examined internet use in the workplace. Amin et al. (2016) investigated the adoption of Islamic mortgages in Malaysia, and Issock et al. (2020) studied household waste behavior in South Africa. The integration of TPB and TIB was also explored by Amalia et al. (2020), who examined the determinants of halal food purchasing behavior among Muslim millennial consumers. Thus, this study differs from previous research.

The originality of this study lies in several aspects. First, it examines the determinants of halal fashion purchasing behavior using a new theoretical approach, the Theory of Interpersonal Behavior (TIB). TIB offers a broader range of behavioral determinants compared to TRA, TPB, and TAM. Second, this study integrates religiosity into the TIB model to examine its influence on consumer behavior in purchasing halal fashion products. This integration is based on literature reviews and prior studies that indicate an individual's religiosity level plays an important role in shaping attitudes, intentions, habits, and behavior. Therefore, religiosity

can provide a more feasible explanation of Muslim consumer behavior in purchasing halal fashion products.

Third, this study focuses on the Central Java region, given that halal fashion development there has grown rapidly. Central Java Province has strong potential as one of Indonesia's halal industry hubs due to its predominantly Muslim population and abundant natural resources. Fourth, this study uses halal fashion as the research domain and halal fashion consumers as the research subjects. Halal fashion is chosen because the industry in Indonesia is currently experiencing rapid growth and has successfully ranked third globally.

Based on the review of previous studies above, there remains a research gap regarding the determinants of consumer behavior in purchasing halal fashion. Most prior studies have used the Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), and Technology Acceptance Model (TAM) to predict halal fashion purchasing behavior. In contrast, this study employs the Theory of Interpersonal Behavior (TIB), a newer model in consumer behavior that offers a broader scope by incorporating cultural, social, and moral factors that other theories do not fully address. Therefore, this study aims to fill this gap by integrating religiosity into the TIB model in the context of halal fashion purchasing to develop a more comprehensive model of consumer behavior.

This study aims to empirically analyze the influence of religiosity, attitude, affect, social factors, habit, and facilitating conditions on purchase intention and purchase behavior. The results of this study are expected to benefit Islamic businesspeople by helping them understand the factors that shape Muslim consumers' behavior when purchasing halal fashion products. It is expected to contribute to the development of Islamic economics, particularly in the field of Islamic consumer behavior, by enhancing understanding of consumer behavior in purchasing halal fashion products and serving as a role model for such behavior. In addition, the findings are expected to provide practical contributions to business practitioners by identifying key determinants that enhance consumer purchasing behavior for halal products, thereby supporting more effective business strategies in the halal fashion industry. A more effective business strategy in the halal fashion industry emphasizes not

only the product's halal attributes but also integrates quality, innovation, and Sharia values.

LITERATUR REVIEW

Theory of Interpersonal Behavior (TIB)

The Theory of Interpersonal Behavior (TIB) is built on the same foundational assumptions as the Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB), namely that human behavior can be studied and predicted based on beliefs that shape intentions, which in turn guide behavior. However, these two theories do not explicitly distinguish between affective and cognitive components (Moody & Siponen, 2013).

The TIB model offers a more comprehensive framework for understanding consumer behavior. It is a psychosocial theory developed to explain behavioral adoption. This theory was introduced by Harry Triandis in 1977 as a theoretical alternative to TRA and TPB (Rashad, 2023; Triandis, 1977). Triandis (1977) argued that the TIB model seeks to address the limitations and weaknesses of TRA and TPB. While TRA and TPB focus on predicting behavior primarily through behavioral intention, shaped by individual beliefs and subjective norms, TIB extends this foundation by incorporating additional elements into the model (Moody & Siponen, 2013).

Gagnon et al. (2003) state that TIB is a more comprehensive model because it integrates various psychosocial variables involved in the formation of individual behavioral intentions. TIB has a broader scope, as it takes into account cultural, social, and moral aspects that other theories do not fully address. In addition to the constructs found in TPB, the TIB model introduces several factors: social factors, affect, habit, and facilitating conditions. Triandis emphasized the importance of social and emotional factors in shaping behavioral intentions, alongside attitudes (Dang Vu & Nielsen, 2022; Issock et al., 2020; Triandis, 1977).

According to several studies, the TIB model posits that human behavior is determined by three dimensions: intention, facilitating conditions, and habit (Dang Vu & Nielsen, 2022; Gagnon et al., 2003; Rashad, 2023; Triandis, 1977, 1980). Therefore, any human behavior can be

partially predicted by an individual's intention to perform the behavior, partly by habitual patterns, and partly by facilitating conditions.

Among these three dimensions, facilitating conditions are the only moderating factors that can facilitate the realization of a behavior. Intention, which represents conscious control in deciding to perform a behavior, is shaped by attitude, social factors, and affect. Meanwhile, habit, which represents subconscious control in decision-making, is formed through repeated past behavior (its frequency). Behavior itself is an action based on expected outcomes (cognitive), anticipated feelings (affective), and established routines (Andriani et al., 2022).

Triandis (1977, 1980) acknowledged the crucial role of habits and emotions in shaping behavioral intentions. Therefore, he proposed the TIB model, which states that behavior in any situation is a function of intention (consistent with other behavioral models), the strength of habitual behavior, and various facilitating conditions.

Although TIB and TPB share many similarities, they are often viewed as competing models because TIB incorporates the significant roles of habit and affective factors in explaining behavior. The TIB model is less frequently used than TPB. However, studies that apply it demonstrate that it has greater explanatory power than TPB. As a behavioral model, TIB offers stronger predictive capability than TRA and TPB, particularly through the inclusion of factors such as habit, affect, and interpersonal agreement/social variables (Mahachi-Chatibura, 2014). The TIB model has been successfully applied in various contexts, including internet use in the workplace (Moody & Siponen, 2013), telemedicine adoption in clinical practice in Quebec, Canada (Gagnon et al., 2003), household waste behavior (Issock et al., 2020), and the adoption of Islamic mortgages in Malaysia (Amin et al., 2016).

Religiosity and TIB

The study of religiosity has recently become a growing trend in business research. Religiosity plays a significant role in transmitting religious values and forms part of an individual's identity. The underlying assumption is that incorporating religion into a person's identity can influence their behavior.

Religiosity has been defined in various ways. Abd Rahman et al. (2015) define religiosity as "the extent to which an individual is committed to his religion and to which that religion is reflected in the individual's attitudes and behavior." In line with this, Iranmanesh et al. state that "religiosity can tell us someone's compliance level to religious laws" (Amalia et al., 2020; Iranmanesh et al., 2019). These definitions suggest that religiosity refers to the degree to which an individual is committed to their religion and how far that commitment is reflected in their attitudes and behavior. Thus, an individual's level of religiosity can be understood through their level of adherence to religious principles and laws.

Meanwhile, Kusumawati et al. (2020) define religiosity as a way of life through which individuals express their beliefs and practice their religion. Religiosity is a crucial construct that influences consumer decision-making through both cognitive and behavioral processes over time. Religion can also shape various aspects of consumer behavior (Kusumawati et al., 2020), including the consumption of halal fashion products.

There is a close relationship between religiosity and behavioral intention to purchase halal fashion. Amalia et al. (2020) integrated religiosity into a combined TPB–TIB model to examine the determinants of halal food purchasing behavior among Muslim millennial consumers. Ali (2021), using the TPB model, found that religiosity is a key determinant of British Muslim consumers' clothing purchases in the UK. Salim et al. (2022) incorporated religious belief into TPB to predict online purchase intention for Muslim fashion in Indonesia. Hakim et al. (2023), also using TPB, found that religiosity significantly affects purchase intention for Muslim fashion. Meanwhile, Kusumawati et al. (2020) integrated religiosity into the TRA model to examine purchase intention for Muslim fashion.

Thus, religiosity is predicted to influence attitudes, affect, social factors, habits, and consumers' behavioral intention to purchase halal fashion. Based on this line of reasoning, the following hypotheses are proposed:

H1: Religiosity has a significant effect on attitude in halal fashion purchasing.

H2: Religiosity has a significant effect on affect in halal fashion purchasing.

H3: Religiosity has a significant effect on social factors in halal fashion purchasing.

H4: Religiosity has a significant effect on habit in halal fashion purchasing.

H5: Religiosity has a significant effect on purchase intention for halal fashion.

Purchase Intention and Purchase Behavior

The Theory of Interpersonal Behavior explains that human behavior is shaped by intention, facilitating conditions, and habit. Therefore, any human behavior can be predicted partly by behavioral intention, partly by habitual patterns, and partly by facilitating conditions.

Behavioral intention is formed by attitude, social factors, and affect. Attitude is defined as "an individual's evaluation of whether conducting a behavior is favorable or not" (Dang Vu & Nielsen, 2022). In other words, attitude reflects an individual's assessment of whether performing a behavior is pleasant or not. It refers to a predisposition, orientation, or tendency toward a particular object or behavior, which may be formed through rational considerations (Dang Vu & Nielsen, 2022; Nguyen et al., 2021). Andriani et al. (2022) describe attitude as a belief-based behavior, or in other words, an individual's perception of the relationship between their actions and the benefits derived from those actions.

Affect is defined as "the emotional response to a particular situation that is based on instinctive and unconscious processes in the mind" (Moody & Siponen, 2013). It is also described as "an emotional state that the performance of a given behavior evokes for an individual" (Gagnon et al., 2003). In other words, affect refers to emotional responses or feelings that arise in reaction to people, objects, or events. Affect represents emotional factors, both positive and negative, that differ from rational thinking and may influence behavioral intention. Unlike attitude, affect specifically refers to emotional responses or feelings generated by a stimulus (Dang Vu & Nielsen, 2022; Triandis, 1977).

Social factors are defined as "an individual's assessment of the reference group's culture and the specific interpersonal agreements that

the individual has made with others in specific social situations" (Amin et al., 2016; Moody & Siponen, 2013; Triandis, 1977). In other words, social factors refer to an individual's evaluation of the culture of reference groups and the interpersonal agreements formed with others in specific social contexts. Social factors encompass norms, roles, and self-concept. Conceptually, norms are similar to the subjective norm construct in the TPB model, which includes social rules or expectations about what should and should not be done. Roles are defined as sets of behaviors considered appropriate for individuals occupying certain positions within a group. Meanwhile, self-concept refers to personal beliefs regarding one's responsibilities toward something (Dang Vu & Nielsen, 2022; Triandis, 1977).

Habit is defined as "the level of routinization of behavior, i.e., the frequency of its occurrence" (Gagnon et al., 2003). It is also described as "habits can exert an influence on the emotive component of attitude (affect). Habits are behaviors that have become automatic and occur without self-instruction" (Triandis, 1980). In this sense, habit refers to automatic behavioral choices or actions driven by the subconscious that occur without deliberate self-instruction. Habits are behaviors that have become automated in certain situations, allowing them to directly shape actions without the need for prior intention formation (Triandis, 1980). In other words, habit reflects the degree of behavioral routine, measured by the frequency of its occurrence.

Facilitating conditions are defined as "objective factors that can make the realization of a given behavior easy to do" (Gagnon et al., 2003). They refer to environmental factors that can either facilitate or hinder the performance of a behavior (Triandis, 1980). In the TIB framework, facilitating conditions are conceptually similar to perceived behavioral control (PBC) in the TPB model. Even when an individual has a strong intention to perform a behavior, obstacles such as limited resources may prevent its execution. Moody and Siponen (2013) suggest that behavior can be realized only to the extent that an individual's abilities and skills enable them to overcome such barriers. Thus, facilitating conditions refer to situational constraints or opportunities that influence the enactment of behavior.

The underlying logic of this study is that human behavior is determined by three dimensions: intention, facilitating conditions, and

habit. Behavioral intention is shaped by attitude, social factors, and affect. Several previous studies have demonstrated that attitude, social factors, and affect significantly influence behavioral intention (Amin et al., 2016; Dang Vu & Nielsen, 2022; Gagnon et al., 2003; Issock et al., 2020; Moody & Siponen, 2013; Triandis, 1977). Behavioral intention is also influenced by facilitating conditions and habit (Gagnon et al., 2003). Meanwhile, purchase behavior is influenced by purchase intention (Amalia et al., 2020; Bawono et al., 2022), facilitating conditions (Amin et al., 2016; Bawono et al., 2022), and habit (Amalia et al., 2020; Bawono et al., 2022; Moody & Siponen, 2013). Based on this theoretical reasoning and prior research, the following hypotheses are proposed:

H6: Attitude has a significant effect on halal fashion purchase intention.

H7: Affect has a significant effect on halal fashion purchase intention.

H8: Social factors have a significant effect on halal fashion purchase intention.

H9: Habit has a significant effect on halal fashion purchase intention. H10: Facilitating conditions have a significant effect on halal fashion purchase intention.

H11: Habit has a significant effect on halal fashion purchase behavior.

H12: Facilitating conditions have a significant effect on halal fashion purchase behavior.

H13: Purchase intention has a significant effect on halal fashion purchase behavior.

RESEARCH METHOD

Population and Sample

The population of this study consists of Muslim consumers of halal fashion in Central Java. Due to the relatively large population size, a sample was selected for this research. The sampling technique used is accidental sampling. The sample in this study comprises 216 Muslim consumers who purchase halal fashion products in Central Java. This sample size meets the PLS-SEM analysis requirement, which recommends a minimum of five times the number of indicator variables (Ferdinand, 2006; Hair et al., 2011).

Variable Measurement

This study includes eight variables: religiosity, attitude, affect, social factor, habit, facilitating conditions, purchase intention, and purchase behavior. The research instrument used is a questionnaire. The statement items for each variable were adapted and compiled from previous studies. The instrument consists of a 27-item questionnaire.

RESULTS AND DISCUSSION

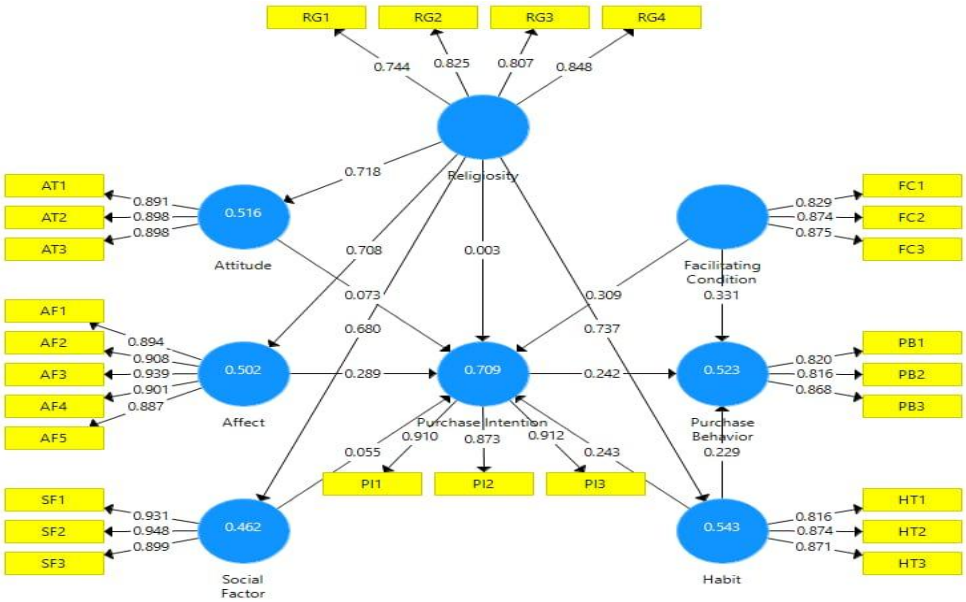
Results

The respondents in this study are Muslim consumers who use halal cosmetic products in Kudus Regency. The research questionnaire consisted of 27 items and was distributed in 216 sets via a Google Form link.

Measurement Model Analysis (Outer Model)

The outer model analysis is conducted to ensure that the measurements used are appropriate as measurement instruments (i.e., valid and reliable). This analysis specifies the relationships between latent variables and their indicators. The results of the outer model testing are presented as follows:

Figure 1. Outer Model Test Results



Source: Data processed using SmartPLS, 2026

Outer Model Analysis (Measurement Model)

This outer model analysis examines convergent validity through factor loadings and discriminant validity through cross-loadings. It also evaluates reliability using composite reliability and Cronbach's alpha. The results of the cross-loading test are presented in the following table.

Table 1. Cross Loadings

Indicator	RG	AT	AF	SF	HT	FC	PI	PB
RG1	0.744	0.490	0.473	0.444	0.523	0.373	0.460	0.509
RG2	0.825	0.618	0.601	0.513	0.596	0.453	0.522	0.423
RG3	0.807	0.498	0.571	0.554	0.565	0.553	0.552	0.428
RG4	0.848	0.688	0.627	0.660	0.679	0.568	0.600	0.454
AT1	0.693	0.891	0.703	0.699	0.635	0.534	0.584	0.492
AT2	0.606	0.898	0.791	0.714	0.600	0.551	0.666	0.484
AT3	0.630	0.898	0.738	0.663	0.605	0.472	0.639	0.530
AF1	0.686	0.783	0.894	0.695	0.645	0.517	0.676	0.469
AF2	0.623	0.717	0.908	0.629	0.628	0.550	0.670	0.505
AF3	0.647	0.780	0.939	0.623	0.604	0.510	0.668	0.504
AF4	0.630	0.767	0.901	0.638	0.629	0.471	0.635	0.515
AF5	0.621	0.714	0.887	0.625	0.646	0.510	0.675	0.371
SF1	0.607	0.701	0.627	0.931	0.650	0.571	0.607	0.575
SF2	0.634	0.727	0.659	0.948	0.704	0.596	0.647	0.604
SF3	0.644	0.716	0.680	0.899	0.738	0.675	0.705	0.620
HT1	0.568	0.478	0.453	0.638	0.816	0.593	0.533	0.543
HT2	0.626	0.655	0.674	0.681	0.874	0.557	0.726	0.532
HT3	0.688	0.610	0.640	0.618	0.871	0.614	0.651	0.561
FC1	0.534	0.577	0.526	0.618	0.674	0.829	0.653	0.509
FC2	0.538	0.475	0.522	0.550	0.555	0.874	0.605	0.565
FC3	0.501	0.445	0.412	0.549	0.545	0.875	0.600	0.631
PI1	0.578	0.625	0.658	0.632	0.647	0.591	0.910	0.540
PI2	0.601	0.578	0.616	0.618	0.675	0.696	0.873	0.612
PI3	0.611	0.690	0.703	0.655	0.696	0.649	0.912	0.601
PB1	0.515	0.466	0.467	0.545	0.581	0.497	0.598	0.820
PB2	0.395	0.412	0.401	0.473	0.427	0.512	0.427	0.816
PB3	0.477	0.515	0.436	0.594	0.571	0.638	0.588	0.868

Source: Data processed using SmartPLS, 2026

Based on the cross-loadings presented in the table, each indicator of the research variables shows loadings above 0.70, and each variable has a higher root value than the other constructs. Based on these results, it can be concluded that the indicators used in this study demonstrate good discriminant validity in representing their respective variables.

Furthermore, the composite reliability and Cronbach's alpha are both greater than 0.70. The PLS-SEM output indicates that all variables meet the required thresholds for composite reliability and Cronbach's alpha, suggesting that the eight variables exhibit high reliability.

Measurement Model Analysis (Outer Model)

The measurement model (outer model) analysis using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach assesses the validity and reliability of each research variable. The results can be summarized as follows:

Table 2. Assessment Results of the Measurement Model

Variable	Indicator	Loading Factor (>0.70)	AVE (>0.50)	Cronbach's Alpha (0.70–0.90)	Composite Reliability (>0.70)
Religiosity			0.651	0.822	0.882
	RG1: I am a consumer of halal fashion products	0.744			
	RG2: Purchasing halal fashion products is an important part of my identity	0.825			
	RG3: I would feel *maslahah* (benefit) if I purchase halal fashion products	0.807			
	RG4: I follow strict Islamic rules when purchasing halal fashion products	0.848			
Attitude			0.802	0.877	0.924
	AT1: Purchasing halal fashion	0.891			

Variable	Indicator	Loading Factor (>0.70)	AVE (>0.50)	Cronbach's Alpha (0.70–0.90)	Composite Reliability (>0.70)
	products is important to me				
	AT2: Purchasing halal fashion products is desirable for me	0.898			
	AT3: Purchasing halal fashion products is positive for me	0.898			
Affect			0.821	0.945	0.958
	AF1: I feel happy purchasing halal fashion products	0.894			
	AF2: I am interested in purchasing halal fashion products	0.908			
	AF3: I feel comfortable purchasing halal fashion products	0.939			
	AF4: I feel safe purchasing halal fashion products	0.901			
	AF5: I am grateful that I can purchase halal fashion products	0.887			
Social Factor			0.858	0.917	0.948
	SF1: My family thinks that I should purchase halal fashion products	0.931			
	SF2: My family members who are important to me think that purchasing halal fashion products is a good idea	0.948			

Variable	Indicator	Loading Factor (>0.70)	AVE (>0.50)	Cronbach's Alpha (0.70–0.90)	Composite Reliability (>0.70)
	SF3: Most people important to me think that purchasing halal fashion products is a wise idea	0.899			
Habit			0.730	0.815	0.890
	HT1: Purchasing halal fashion products is something I do reflexively	0.816			
	HT2: I want to get used to purchasing halal fashion products	0.874			
	HT3: I have been purchasing halal fashion products for a long time	0.871			
Facilitating Condition			0.739	0.823	0.895
	FC1: I have the knowledge to purchase halal fashion products	0.829			
	FC2: I have the ability to seek assistance from sellers when facing difficulties in purchasing halal fashion products	0.874			
	FC3: I have control in selecting the best halal fashion sellers	0.875			
Purchase Intention			0.807	0.881	0.926
	PI1: If available, I intend to purchase halal	0.910			

Variable	Indicator	Loading Factor (>0.70)	AVE (>0.50)	Cronbach's Alpha (0.70–0.90)	Composite Reliability (>0.70)
	fashion products in the future				
	PI2: I will purchase halal fashion products for my fashion consumption	0.873			
	PI3: I expect to purchase halal fashion products in the future	0.912			
Purchase Behavior			0.697	0.784	0.873
	PB1: During the last two years, I have purchased halal fashion products	0.820			
	PB2: I purchase halal fashion products at Muslim fashion stores (Rabbani, Zoya, Elzatta, Nibras, and Dannis)	0.816			
	PB3: I do not spend a significant amount of time in Muslim fashion stores except for purchasing halal fashion products	0.868			

Source: Data processed using SmartPLS, 2026

Structural Model Analysis (Inner Model)

In evaluating the inner model using PLS (Partial Least Squares), the assessment is based on the R-square values for each dependent latent variable. The results of the inner model testing show the R-square values as presented in the following table:

Table 3. R-Square

Variable	R-Square
Attitude	0.516
Affect	0.502
Social Factor	0.462
Habit	0.543
Purchase Intention	0.709
Purchase Behavior	0.523

Source: Data processed using SmartPLS, 2026

Based on the analysis conducted using SmartPLS version 3.0 through bootstrapping on the sample with inner model analysis, the following results were obtained:

Table 4. Mean, Standard Deviation (STDEV), T-Values, and P-Values

Variable	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
RG → AT	0.718	0.722	0.039	18.200	0.000
RG → AF	0.708	0.712	0.039	18.336	0.000
RG → SF	0.680	0.683	0.043	15.755	0.000
RG → HT	0.737	0.737	0.034	21.631	0.000
RG → PI	0.003	0.009	0.071	0.045	0.965
AT → P I	0.073	0.079	0.089	0.814	0.416
AF → PI	0.289	0.290	0.075	3.843	0.000
SF → PI	0.055	0.047	0.084	0.651	0.515
HT → PI	0.243	0.238	0.085	2.845	0.005
FC → PI	0.309	0.310	0.078	3.956	0.000
HT → PB	0.229	0.232	0.088	2.594	0.010

Variable	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
FC → PB	0.331	0.337	0.080	4.159	0.000
PI → PB	0.242	0.236	0.085	2.835	0.005

Source: Data processed using SmartPLS, 2026

The output results of Mean, Standard Deviation (STDEV), T-Values, and P-Values above present the findings of the hypothesis testing in this study. Based on these results, it can be concluded that out of all the proposed hypotheses, 10 hypotheses are accepted while 3 hypotheses are rejected, as summarized in the following hypothesis conclusions:

Table 5. Hypothesis Testing Results

Hypothesis	Path	T Statistics	P Values	Decision
H1	RG → AT	18.200	0.000**	Accepted
H2	RG → AF	18.336	0.000**	Accepted
H3	RG → SF	15.755	0.000**	Accepted
H4	RG → HT	21.631	0.000**	Accepted
H5	RG → PI	0.045	0.965	Rejected
H6	AT → PI	0.814	0.416	Rejected
H7	AF → PI	3.843	0.000**	Accepted
H8	SF → PI	0.651	0.515	Rejected
H9	HT → PI	2.845	0.005*	Accepted
H10	FC → PI	3.956	0.000**	Accepted
H11	HT → PB	2.594	0.010*	Accepted

Hypothesis	Path	T Statistics	P Values	Decision
H12	FC → PB	4.159	0.000**	Accepted
H13	PI → PB	2.835	0.005*	Accepted

Source: Data processed using SmartPLS, 2026

Discussion

The findings of this study confirm that integrating religiosity into the TIB model strengthens the theoretical framework for explaining its influence on halal fashion purchasing behavior. This research contributes to the development of a more comprehensive model of halal fashion consumer behavior by integrating religiosity with the Theory of Interpersonal Behavior (TIB).

The PLS-SEM results show that religiosity (RG) has a significant effect on the main variables in TIB, namely attitude (AT), affect (AF), social factor (SF), and habit (HT). The significance values are as follows: RG → AT (t = 18.200, p = 0.000), RG → AF (t = 18.336, p = 0.000), RG → SF (t = 15.755, p = 0.000), and RG → HT (t = 21.631, p = 0.000). Thus, H1, H2, H3, and H4 are statistically supported. However, religiosity does not have a significant effect on purchase intention (RG → PI: t = 0.045, p = 0.965), so H5 is not supported.

These findings indicate that religiosity has a positive and significant influence on attitude, affect, social factors, and habit among Muslim consumers in purchasing halal fashion products. This suggests that higher levels of religiosity among Muslim consumers enhance their attitudes toward purchasing halal fashion. Moreover, stronger religious values or Islamic principles within individuals also encourage greater social support within families and the broader community.

Furthermore, the results imply that higher levels of religiosity can directly influence an individual's habitual behavior. Over time, these habits may motivate consumers to purchase halal fashion products without external intervention, as such behavior becomes part of their lifestyle.

These findings support previous studies indicating that religiosity can influence Muslim consumers' attitudes in purchasing halal products (Amalia et al., 2020). Salim et al. (2022) also demonstrated that religious belief can moderate attitudes toward online purchase intention for Muslim fashion in Indonesia. Thus, religiosity provides a strong motivational force for Muslims to act in accordance with Islamic values and norms (Muhamad et al., 2016; Nurhayati & Hendar, 2020).

Religion can significantly shape consumer behavior. More specifically, religiosity is understood as the extent to which an individual is committed to their religion and how far that commitment is reflected in their attitudes and behavior (Abd Rahman et al., 2015). An individual's level of religiosity can be observed through their adherence to religious principles. in the context of purchasing behavior, individuals with high religiosity tend to consciously ensure that their decisions do not violate religious laws (Iranmanesh et al., 2019).

However, religiosity does not directly influence the purchase intention of Muslim consumers in buying halal fashion. This indicates that religiosity has no direct effect on purchase intention among Muslim consumers in Central Java. Instead, religiosity exerts an indirect effect on halal fashion purchase intention through affect and habit.

The TIB model analysis shows that most TIB constructs, namely affect (AF), habit (HT), and facilitating conditions (FC), have a significant influence on both purchase intention (PI) and purchase behavior (PB). The significance values are as follows: AF → PI ($t = 3.843$, $p = 0.000$), HT → PI ($t = 2.845$, $p = 0.005$), FC → PI ($t = 3.956$, $p = 0.000$), HT → PB ($t = 2.594$, $p = 0.010$), FC → PB ($t = 4.159$, $p = 0.000$), and PI → PB ($t = 2.835$, $p = 0.005$). Therefore, H7, H9, H10, H11, H12, and H13 are statistically supported. Meanwhile, attitude and social factors do not significantly influence purchase intention (AT → PI: $t = 0.814$, $p = 0.416$; SF → PI: $t = 0.651$, $p = 0.515$), so H6 and H8 are not supported.

These findings indicate that affect, habit, and facilitating conditions are the main predictors of purchasing behavior for halal fashion products. Affect represents emotional factors—both positive and negative—that differ from rational thinking and may influence behavioral intention. It refers to emotional responses or feelings that arise in response to people, objects, or events (Dang Vu & Nielsen, 2022; Triandis, 1977). This suggests

that the stronger the positive affect among Muslim consumers, the higher their behavioral intention to purchase halal fashion in Central Java.

Habit is defined by Gagnon et al. (2003) as "the level of routinization of behavior, i.e., the frequency of its occurrence." The more routine the habits of Muslim consumers, the more likely they are to increase both purchase intention and purchase behavior for halal fashion in Central Java. Meanwhile, facilitating conditions refer to situational constraints or opportunities that enable or hinder certain behaviors. An individual's behavior can be determined by their ability and skills to overcome existing obstacles. If Muslim consumers have favorable facilitating conditions, this will further enhance both their purchase intention and purchase behavior toward halal fashion in Central Java.

The results of this study confirm the validity of consumer behavior theory, particularly the Theory of Interpersonal Behavior (TIB), which posits that affect, habit, and facilitating conditions can motivate individuals to engage in purchasing behavior. In contrast, attitude and social factors do not significantly influence behavioral intention to purchase halal fashion products in Central Java.

CONCLUSION

The integration of religiosity with TIB model has been shown to be a holistic, empirically robust conceptual framework. This study presents a comprehensive model of Islamic consumer behavior that incorporates religiosity, cultural, social, and moral factors, which are not fully addressed in other consumer behavior theories.

The findings show that the integration of religiosity and the TIB model effectively explains purchasing behavior for halal fashion products. Religiosity significantly shapes the main variables in TIB, namely attitude, affect, social factors, and habit. However, religiosity does not have a direct effect on purchase intention. Instead, affect, habit, and facilitating conditions emerge as the main predictors of halal fashion purchasing behavior, while attitude and social factors do not show significant influence. These findings suggest that it is important for business practitioners in the halal fashion industry to enhance religious motivation, as well as social and emotional factors among Muslim consumers, in order

to strengthen their purchase intentions and purchasing behavior toward halal fashion products.

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