

Determinants of Muslim Fashion Purchase Decision Factors During Ramadan

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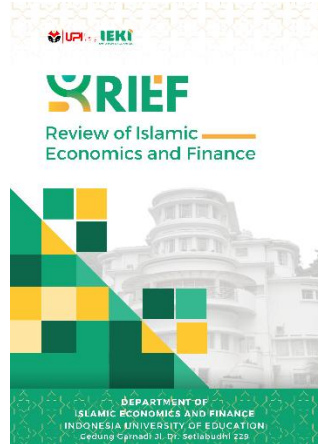
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Abstract

Purpose – This study identifies the key determinants of Muslim consumers' halal fashion purchasing decisions during Ramadan by integrating Islamic Consumption Ethics (ICE) as a moderator within a combined TAM–TPB framework. Its novelty lies in modeling the combined utilitarian pathways such as perceived usefulness, perceived ease of use, digital payment, and hedonic behavior through flow experiences and impulse purchases within the context of time–religiosity, and positions ICE as a boundary condition that shapes the strength of both.

Methodology - A quantitative, cross-sectional online survey gathered data from 192 Indonesian Muslim Gen Z and Millennial consumers who actually purchased fashion items during Ramadan.

Findings - Perceived usefulness, perceived ease of use, digital payment, and flow experience positively and significantly predict purchase decisions; impulsive buying is positive but attenuated among respondents with higher ICE. ICE strengthens the effects of usefulness, ease, and flow while weakening impulsive buying.

Implication - The study implies that strengthening Islamic consumption ethics while enhancing digital ease, usefulness, and engaging online shopping experiences can effectively guide Muslim consumers toward more ethical and well-informed halal fashion purchase decisions during Ramadan.

Keywords: Halal fashion; Islamic consumption ethics; Impulsive buying.

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1. INTRODUCTION

Ramadan consistently amplifies household consumption among Muslim communities, with apparel purchases standing out as a recurring expenditure spike. Within this religious time window, Muslim consumers become more selective seeking products that satisfy stylistic aspirations while conforming to Islamic norms of modesty and lawfulness. The halal fashion segment has therefore grown rapidly in recent years as awareness and demand rise, especially during Ramadan when value salience is high and purchase scrutiny intensifies. As part of the broader halal ecosystem, the Muslim fashion industry in Indonesia has experienced a significant rise in demand particularly during Ramadan, when consumers become more sensitive to modesty and halal compliance. This seasonal momentum heightens purchasing interest for religious and social needs, pushing Muslim fashion businesses to emphasize both aesthetic and Shariah-compliant values. At the same time, the digitalization of retail has reconfigured how purchase decisions are formed. Mobile shopping apps offer seamless navigation, convenient transactions, and rich product information, lowering search and switching costs and expanding choice sets. Yet these same affordances can catalyze impulsive buying, as frictionless browsing, one-click checkout, and persuasive cues invite spontaneous, unplanned purchases. Prior work indicates that individual purchase decisions evolve from intertwined desires and needs that can be rapidly activated in online environments (Stofkova et al., 2022). In Indonesia's halal fashion market, for example, design, brand image, and price have been shown to shape purchase decisions among Muslim consumers while product quality and social media cues are not always decisive (Putri & Hanafi, 2023). This mixed evidence underscores that technology-enabled convenience does not uniformly translate into higher conversion.

However, technological convenience has an ambivalent effect. User-friendly interfaces, personalized recommendations, and algorithmic promotions can enhance the *flow* experience, yet they may also trigger impulsive buying a spontaneous, unplanned decision process. Behavioral research indicates that impulsive purchases are often driven by emotions and external cues like discounts, endorsements, while digital payments can reduce the "pain of paying," accelerating conversion even when utilitarian motives are weak. In Indonesia's halal fashion market, prior evidence on the roles of design, brand image, price, quality, and social media is mixed, suggesting that technology-enabled convenience does not uniformly translate into higher purchase conversion and may, at times, amplify unplanned buying.

Against this backdrop, Islamic Consumption Ethics (ICE) offers a theoretically grounded lens to understand when digital convenience fuels purchases and when it is restrained. ICE emphasizes fairness, safety, and conformity with Islamic principles, guiding consumers toward prudent and responsible choices (Latvia et al., 2020). Within the Islamic consumption framework, Islamic Consumption Ethics (ICE) serves as a normative compass that discourages excessiveness (*isrāf*), promotes prudence (*tahqīq*), and ensures harmony between material benefit and spiritual compliance. Accordingly, we posit ICE as a moderating factor capable of neutralizing impulsive tendencies and re-aligning consumer decisions with *halal-tayyib* and *qanā'ah* (contentment) principles particularly during Ramadan, a period imbued with heightened spirituality. Conceptually, ICE can operate as a moderator that conditions the strength and sometimes the direction of utilitarian such as perceived usefulness, ease of use, and digital payment also hedonic example flow, impulse pathways: when ethical salience is high, hedonic impulses may be tempered and utilitarian benefits are more likely to convert if they align with religiously anchored values. Nevertheless, important research gaps remain. First, studies that jointly model utilitarian and

hedonic drivers of halal fashion purchases during Ramadan are scarce, even though Ramadan is precisely the context where value salience and purchasing pressures co-peak. Second, while digital payment, ease, and flow are well established in technology adoption research, their behavioral translation into actual purchase decisions under a strong ethical regime is not well understood; prior findings are mixed regarding whether “fun” and convenience move from engagement to conversion. Third, the boundary conditions imposed by ICE have been theorized but rarely tested as a systematic moderator across multiple pathways in a single model.

Accordingly, this study pursues two primary research objectives. First, it identifies the key drivers perceived usefulness, perceived ease of use, digital payment, flow experience, and impulsive buying of halal fashion purchase decisions during Ramadan among Indonesian Gen Z and Millennial consumers. Second, it examines the moderating role of ICE in shaping these relationships, clarifying when digital conveniences and hedonic states strengthen (or weaken) purchasing in a religious time window. To connect these elements, our introduction advances in four steps. We begin by situating the Ramadan consumption phenomenon and the growth of the halal fashion industry. We then articulate the challenge of impulsivity amid digitalization, highlighting how platform affordances can both enable and distort decision quality. Next, we develop the moderation logic of ICE, positioning it as a value-based boundary condition that aligns technology use with religiously grounded consumption norms. Finally, we formalize the research gap and objectives, motivating an integrated TAM–TPB framework with ICE moderation to explain halal fashion purchase decisions during Ramadan.

2. LITERATURE REVIEW

2.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) posits that technology use is driven by two core beliefs perceived usefulness (PU) and perceived ease of use (PEOU) which shape attitudes and ultimately behavior (Davis, 1989). Empirical research consistently shows that systems viewed as easy and beneficial heighten satisfaction and continued use across e-commerce and mobile settings (Venkatesh et al., 2003), and more recent discussions emphasize that minimization of user effort facilitates efficient acceptance (Widiastuti et al., 2024). Yet, three gaps remain salient for the halal-fashion context during Ramadan: first, evidence is limited on whether PU and PEOU translate beyond intention into actual purchase decisions; second, little is known about how these paths operate within a religious time window when value salience and promotional pressure co-peak; third, the role of Islamic Consumption Ethics (ICE) as a boundary condition that could amplify or temper TAM pathways has been underexamined. Accordingly, we hypothesize that PU and PEOU each exert positive effects on purchase decisions and that PEOU also enhances PU. We argue that ease and usefulness shape purchasing indirectly by first improving consumers’ attitudes toward the app, which then translate into purchase decisions. Moreover, we contend that Islamic Consumption Ethics (ICE) moderates the direct effects of usefulness and ease on purchasing strengthening these utilitarian technology influences when ethical salience is high and thereby aligning technology adoption with Islamic consumption values during Ramadan.

2.2 Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) explains behavior through three belief-based antecedents: attitude evaluations of expected benefits, subjective norm (perceived social expectations from salient referents), and perceived behavioral control (PBC); perceived capability and external facilitation which shape intention and, under sufficient control, behavior (Ajzen, 1991). Prior findings across digital commerce show that favorable attitudes, supportive social pressure, and higher PBC reliably raise intentions and, in many cases, actual purchasing, particularly when platforms reduce friction and enhance users' sense of control. However, gaps remain for halal fashion during Ramadan: most TPB evidence stops at intention, leaving limited tests on actual purchase decisions, little is known about TPB paths in a religious time window where ethical salience and promotions co-peak and the role of Islamic Consumption Ethics (ICE) as a boundary condition on TPB links is underexamined. Accordingly, we hypothesize that attitude, subjective norm, and PBC each exert positive effects on purchase decisions that attitude mediates upstream influences into behavior; and that ICE moderates these relationships strengthening the effects of attitude and PBC and, where congruent with Islamic norms, subjective norm on purchasing by aligning social-psychological drivers with Islamic consumption values in the Ramadan setting.

2.3 Digital Payment and Purchasing Decisions

Digital payment refers to non-cash, electronically mediated settlement example e-wallets, mobile banking, QR payments that reduces transaction frictions and the “pain of paying,” while increasing speed, convenience, and perceived security in commerce. Prior evidence shows digital payments are positively associated with purchase decisions across consumption domains food, clothing, home maintenance, health care, education, and entertainment—thereby expanding household expenditure (Li et al., 2020); they also tend to heighten happiness and attenuate guilt, especially for higher-priced products (Ma et al., 2021). In retail fashion, consumers increasingly prefer e-wallets and mobile payment over cash-on-delivery, and digital finance tools facilitate online purchases and bolster trust in transactions (Hanif et al., 2022; Wang & Huang, 2023). Yet, gaps persist for halal fashion during Ramadan: it remains unclear whether digital payment exerts a direct effect on actual purchase decisions versus indirect effects through attitude, trust, perceived ease, or flow; whether its “guilt-reducing” mechanism inadvertently fuels impulsive buying in a religious time window; and whether Islamic Consumption Ethics (ICE) conditions these effects by privileging Sharia-compliant signals and responsible-spending cues.

H1: Digital payment has an influence positive on purchasing decisions

2.4 Islamic Consumption Ethics Regarding Purchasing Decisions

Islamic Consumption Ethics (ICE) denotes Islam's normative principles for consumption—requiring choices that meet functional needs while aligning with religious-moral values, including halal/haram compliance and avoidance of waste (*isrāf*). Prior work shows that Islamic consumption is not limited to material utility but must integrate spiritual, ethical, and social considerations (Rizkitysha & Hananto, 2022); consumers oriented to ICE prefer products that satisfy modesty standards, are produced and marketed ethically and transparently, and balance worldly satisfaction with obedience to religious teachings. Empirically, stronger Islamic ethical

values are associated with reduced impulsive purchasing and more selective, principle-congruent choices (Rizkitysha & Hananto, 2022). Yet, key gaps remain in the halal-fashion, Ramadan context: ICE has seldom been modeled as a systematic moderator alongside technology-related drivers (e.g., PU, PEOU, digital payment, flow), its potential to attenuate the conversion of hedonic triggers into purchases is under-tested, and evidence is mixed on whether ICE also amplifies utilitarian, Shariah-congruent pathways to actual purchase (beyond intention).

H2: Islamic consumption ethics have an influence positive on purchasing decisions

2.5 Flow Experience and Purchasing Decisions

Flow experience is a state of deep absorption and intrinsic enjoyment during task engagement—marked by focused attention, temporal distortion, and a sense of control—that can heighten approach motivation in digital shopping contexts. Prior studies show that when consumers experience flow while interacting with user-generated content or immersive technologies (e.g., AR/VR), they report more satisfying shopping episodes and stronger downstream tendencies toward favorable purchase decisions (Ricci et al., 2023); in social search environments, greater flow is associated with higher engagement and a greater likelihood of purchase because consumers feel more connected to products and content (Cuevas et al., 2020). Yet, in halal fashion during Ramadan, two gaps persist: first, evidence is limited on whether flow translates into actual purchase decisions (beyond engagement/intention) when ethical salience is high; second, little is known about whether Islamic Consumption Ethics (ICE) conditions the flow–purchase linkage by dampening hedonic carry-over when cues risk excess (*isrāf*) or by amplifying conversion when content foregrounds Shariah compliance (*halal-tayyib*)

H3: Flow experience has an influence positive on purchasing decisions

2.6 Impulsive Buying and Purchasing Decisions

Impulsive buying is an unplanned, affect-driven purchase act that arises suddenly and is accompanied by a strong urge and pleasurable emotions (Rook & Fisher, 1995). Prior research indicates that in halal-fashion shopping apps, frictionless browsing of modest, Shariah-compliant assortments can heighten the propensity to buy on impulse; enjoyable shopping experiences and facilitative interfaces trigger impulsive purchases even when no prior intent exists (Bao & Yang, 2022), demand formation can be stirred by desire-laden needs with ill-defined limits (Stofková et al., 2022), and Gen Z's purchase decisions are especially susceptible to emotion-based, unexpected impulses (Ateş et al., 2024). Yet, in the Ramadan context, two gaps persist: first, evidence on whether impulsive buying translates into actual purchase decisions (rather than intention) remains limited under conditions of heightened religiosity; second, the boundary role of Islamic Consumption Ethics (ICE) in tempering impulse-driven conversion has been underexamined alongside digital conveniences

H4: Impulsive buying has an influence positive on purchasing decisions

2.7 Perceived Ease of Use (PEOU) and Flow Experience

Perceived Ease of Use (PEOU) denotes the degree to which users believe that interacting with an e-commerce system requires minimal effort, thereby facilitating efficient task completion in online shopping contexts. Prior studies consistently associate PEOU with favorable behavioral outcomes: PEOU along with security and price significantly shapes purchase decisions (Tirta et al., 2024); ease-driven convenience increases adoption propensity (Nurjihadi et al., 2024); and PEOU positively predicts purchase intention in e-commerce (Shakir & Adzhar, 2024). In halal fashion specifically, both perceived usefulness (PU) and PEOU of mobile shopping apps influence purchase decisions (Anwar, 2024), aligning with broader evidence that applications perceived as easy and beneficial elevate product purchase levels, including halal fashion (Dobre et al., 2023). Nevertheless, gaps remain: first, much of the evidence stops at intention, leaving the translation from PEOU to actual purchase decisions underexplored—especially in the Ramadan setting where value salience and promotions co-peak; second, the mechanisms linking PEOU to purchase integrative testing; and third, the boundary role of Islamic Consumption Ethics (ICE) in conditioning PEOU's impact is largely untested in halal fashion.

H5: Perceived Ease of Use (PEOU) has an influence positive towards flow experience

2.8 Perceived Ease of Use (PEOU) and Purchase Decisions

Perceived usefulness (PU) is the belief that using a platform enhances task performance—here, that a shopping app makes searching, evaluating, and purchasing halal-fashion products more effective. Prior evidence links PU to stronger online behaviors: perceived utility from e-commerce platforms increases repeat purchase intention (Wilson, 2019); consumers transact more online when they judge the platform beneficial (Gunawan et al., 2019; Moslehpour et al., 2018); and positive attitudes shaped by convenience and utility foster online behavior (Hsieh & Liao, 2011). However, three gaps remain salient for halal fashion during Ramadan: first, most findings stop at intention, leaving the PU actual purchase decision link underexamined; second, the mechanisms by which PU converts to purchase are rarely modeled jointly with other drivers; and third, the boundary role of Islamic Consumption Ethics (ICE) which may strengthen value-congruent utility or dampen utility that fuels excess has not been tested.

H6: PEOU is influential positive on purchasing decisions

2.9 Perceived usefulness (PU) and Flow Experience

Perceived usefulness (PU) is the belief that using a digital platform will improve effectiveness or ease payment and related shopping activities; as a cognitive evaluation, PU shapes users' adaptation to online financial services alongside perceptions of convenience, security, and socio-cultural conditions—factors that are especially salient for Millennials and Gen Z in digital payment adoption (Al-Qudah et al., 2024). Prior studies find that perceived convenience and trust are decisive in selecting online financial services (Abu Daqar et al., 2020; Singh, 2024), and that PU is positively associated with flow experience in mobile shopping: consumers who view an app as useful become more absorbed and focused during the shopping process (Kim et al., 2021), which can heighten downstream purchase tendencies. However, three gaps remain in the halal-fashion,

Ramadan context evidence is limited on whether PU translates beyond intention into actual purchase decisions, the mechanistic pathway PU, flow, and attitude/purchase has rarely been tested jointly with payment-specific cognitions for Muslim consumers, and the boundary role of Islamic Consumption Ethics (ICE) which may amplify value-congruent utility or dampen utility that fuels excess has not been systematically examined

H7: Perceived Usefulness (PU) has an influence positive towards flow experience

2.10 Perceived usefulness (PU) and Purchase Decisions

Perceived product utility is the belief that a product delivers direct, task-relevant benefits in everyday life; it is shaped by observable cues such as product quality, brand awareness, and the effectiveness of marketing communications. Prior studies report that product quality and brand awareness significantly influence e-commerce purchase decisions, and that products perceived as highly usable are more likely to be chosen (Wati et al., 2025). Complementarily, effective advertising and integrated marketing communications strengthen perceived utility, which in turn sways purchase behavior in online settings (Rochis & Setiawan, 2024). However, three gaps remain salient in halal-fashion during Ramadan such as the mechanism linking quality/brand/communications to actual purchase decisions via perceived utility is under-tested relative to intention-focused models, few studies estimate a joint model where perceived utility mediates multiple upstream cues like quality, brand awareness, and advertising effectiveness simultaneously, and the boundary role of Islamic Consumption Ethics (ICE) which could amplify value-congruent utility signals example halal assurance and modest-design quality or dampen utility that fuels excess has not been examined.

H8: PU influences positive on purchasing decisions

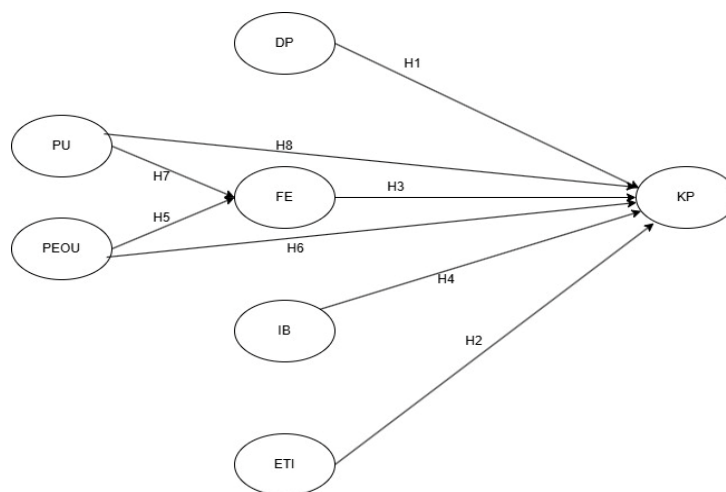


Figure 1 Framework
Source: Author (2025)

3. METHODOLOGY

Data collected through questionnaire distributed online and offline through various social media platforms that make it as primary data. Population in research This is Generation Y and Generation Z are the Muslim with method taking sample *purposive sampling* Where member sample given criteria special Selection technique sample This chosen For limit the data used to keep it relevant. Characteristics sample used that is Generation Y and generation Z Muslims who do purchase fashion products online through e-commerce during Ramadan month. Questionnaire previously has through stages testing to respondents who meet the requirements characteristics sample For ensuring that questionnaire can understood. The amount samples used in the study as many as 192 respondents from all regions in Indonesia.

This study is study quantitative with use questionnaire scale Likert point 1 is very disagree (STS) until point 5 strongly agree (SS). On the questionnaire listed condition demographics respondents who will analyzed in a way descriptive for knowing distribution of the data obtained. The results of questionnaire through the Likert Scale will processed use *Structural Equation Modeling* (SEM) for find connection between variables. Model suitability test or *Goodness of Fit Test* done For assess the previous hypothesis model has made. This test use Root Mean Square Error of Approximation (RMSEA) value for measure model error per degree of freedom. Recommended RMSEA value is 0.05 for show results best. *Comparative Fit Index* (CFI) was also performed For see model conformity with compare the proposed models with a null model or a model that does not exist describe connection between variables. Validity Test Assessment questionnaire done with notice mark *Average Variance Extracted* (AVE) for measure amount variance indicators that can explained by latent constructs. Standards recommended AVE value is more from 0.5 which can interpret that latent constructs have capable explain Variants the indicator more from 50%. Validity discriminant set when root square from *Average Variance Extracted* (AVE) a construct exceeds mark intercorrelation with other (Fornell & Larcker, 1981)constructs. Reliability test done with notice mark *Cronbach Alpha* (α) for measure how far is the consistency indicator in A construct new.

Table 1 Research Variables and Items

Variables	Indicator	Source
<i>Perceived Usefulness</i>	I feel shopping for fashion through very useful application	Berakon et al., 2022;
	Using e-commerce increases effectiveness shopping I related halal fashion products	Davis, 1989;
	Service online shopping helps I in buy fashion products	Muhammad et al., 2015; Usman et al., 2020; Widiastuti et al., 2024; Yeubun, 2022;Anwar, 2024
<i>Ease of Use</i>	Features on e-commerce are easy I operate	Berakon et al., 2022;
	I am easy understand method shopping online via e-commerce	Davis, 1989;
	I do not experience difficulty moment do purchase fashion products through e-commerce	Muhammad et al., 2015; Usman et al., 2020; Widiastuti et al., 2024; Yeubun, 2022;Anwar, 2024
<i>Digital Payment</i>	I am more choose use digital payments for buy Muslim fashion products online	(Nguyen, 2020)
	Digital payments make transaction I purchase easier and faster.	

	I feel more comfortable use digital wallet or bank transfer vs. method payment other	
<i>Flow Experience</i>	Moment using e-commerce for shop halal fashion products, I feel so captivated	Anwar, 2024
	Moment using e-commerce for shop halal fashion products, time feel passed so fast	
	Moment using e-commerce for shop halal fashion products, I can forget concern I for a moment	
<i>Impulsive Buying</i>	I often buy Muslim fashion products during Ramadan without planning previously.	Anwar, 2024
	Sometimes I buy halal fashion products use application This Because I like it, don't you Because I need it	
	I am easy tempted for buying Muslim fashion products today see discount big.	
	I buy more fashion products from the income that I have accept	
<i>Islamic Consumption Ethics</i>	I consider principle simplicity in Buying Muslim Fashion During Ramadan	Rizkitysha & Hananto , 2022
	I try avoid excessive purchases and what not need during Ramadan	
	I feel responsible answer For No wasteful in Muslim fashion shopping	
	I make sure that Muslim fashion products that I buy in accordance with halal principle	
<i>Buying decision</i>	I feel satisfied with decision purchase Muslim fashion products that I do during Ramadan.	Ateş et al., 2024
	I have no hesitation to buy Muslim fashion products if Already in accordance with preference I	
	I am more Like buy Muslim fashion products online compared to physical stores during Ramadan	
	I often buy Muslim fashion products from the same store Because experience new shopping	

4. RESULTS AND DISCUSSION

There are two tests that can be done for evaluating reliability from variable that is through mark from Cronbach's Alpha and Composite Reliability where if Cronbach's Alpha value > 0.5 and Composite Reliability owned more from the same with 0.7 then variable the stated reliable. Based on table 1 then variable stated has fulfil standard for stated reliable. Besides that, the result show for validity test through Average Variance Extracted (AVE) is declared valid with AVE value > 0.5 in table 2.

Table 2 Reliability and Validity

Item	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
DP	0.731	0.732	0.848	0.651
ETI	0.616	0.616	0.839	0.722
FE	0.648	0.650	0.810	0.587
IB	0.700	0.700	0.870	0.769
KP	0.671	0.671	0.859	0.753
PEOU	0.663	0.668	0.856	0.748
PU	0.658	0.656	0.815	0.595

Source: Processed Data with SmartPls

Validity test discriminant with use Fornell -Larcker, who is root from AVE value, with compare mark AVE root of each construct must own more value tall from correlation every construct mentioned. So in table 3 we can seen that construct has meet the validity test discriminant.

Table 3 Discriminant Validity

	DP	ETI	FE	IB	KP	PEOU	PU
DP	0.807						
ETI	0.375	0.850					
FE	0.487	0.330	0.766				
IB	0.304	0.220	0.351	0.877			
KP	0.327	0.505	0.298	0.287	0.868		
PEOU	0.529	0.302	0.431	0.212	0.412	0.865	
PU	0.531	0.376	0.476	0.395	0.342	0.584	0.771

Source: Processed Data with SmartPls

Through bootstrapping test on SEM-PLS for knowing connection between variable with using P value < 0.05 can stated that variable dependent the the influential towards independent, whereas if P value is bigger from 0.05 then stated variable the No own influence to independent variable. Then in a way overall results from the bootstrapping test in table 4 it states that The H1 hypothesis is rejected, because the P value it has is 0.489 H3 rejected with a P value of 0.453 both hypothesis the No fulfil condition namely P value < 0.05 . This means that digital payment and flow experience variables do not influential to decision purchase people Islam to halal fashion products during Ramadan. In addition, that H8 is rejected with a P value of 0.397 because the P value > 0.05 so that stated that Perceived usefulness does not influential towards flow experience. While hypothesis H2 is accepted with a P value of 0.000, H4 is accepted with P value 0.021, and H6 is accepted with a P value of 0.004. Hypothesis the has fulfill condition with P value < 0.05 so can interpreted that variable ethics consumption Islam, impulsive buying, and perceived ease of use have an influence to decision purchase people Islam to halal fashion products during Ramadan. While hypothesis H5 is accepted with P value 0.009 and H7 accepted with a P value of 0.000 states that perceived ease of use and perceived usefulness have an influence towards flow experience.

Table 4 Hypothesis Testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
DP -> KP	-0.002	0.009	0.078	0.027	0.489
ETI -> KP	0.397	0.403	0.107	3,721	0.000
FE -> KP	0.011	0.019	0.097	0.118	0.453
IB -> KP	0.150	0.146	0.073	2,044	0.021
PEOU -> FE	0.232	0.242	0.098	2.378	0.009
PEOU -> KP	0.276	0.249	0.103	2,684	0.004
PU -> FE	0.341	0.329	0.103	3.314	0.000
PU -> KP	-0.032	-0.017	0.104	0.308	0.379

Source: Processed Data with SmartPls

Based on results testing hypothesis use bootstrapping approach on the SEM-PLS model, obtained that not all variable give influence significant to decision purchase halal fashion products today month of Ramadan. Variables *Digital Payment (DP)* proven No influential significant to *Purchasing Decision (KP)* with The P value is 0.489, which means that H1 is rejected. This is show that convenience transaction through digital payments yet Enough become booster main in taking decision consumption. Likewise, the variable Neither does *Flow Experience (FE)*. influential significant to decision purchase ($P = 0.453$), so H3 is rejected. Insignificance This indicates that involvement emotional in the purchasing process Not yet Of course push consumer for buying products, in particular in context religious like the month of Ramadan. Besides that, *Perceived Usefulness (PU)* also does not show influence direct to decision purchase ($P = 0.379$), so H8 is rejected, indicating that although a technology considered useful, thing the Not yet Enough For push consumer in take decision without existence perception convenience or mark underlying religious beliefs. On the other hand, some variable proven own influence significant.

Variables *Islamic Consumption Ethics (ETI)* influential significant to decision purchase ($P = 0.000$), support assumption that aspect religious become base important in behavior consumption Muslims during Ramadan (H2 accepted). *Impulsive Buying (IB)* also has an influence significant to decision purchase ($P = 0.021$), shows that encouragement spontaneous still present in the process of taking decision, although in context halal consumption (H4 accepted). More more, *Perceived Ease of Use (PEOU)* show influence significant to *Flow Experience* ($P = 0.009$) and *Purchase Decision* ($P = 0.004$), which means H5 and H6 are accepted. This show that convenience in using the platform or technology participate strengthen experience users and decisions they in shopping. Lastly, *Perceived Usefulness (PU)* influential significant to *Flow Experience* ($P = 0.000$), supports H7, which indicates that perception will utility technology can increase involvement and comfort during the purchasing process. In general, results This confirm that decision purchase halal fashion products during Ramadan no only influenced by factors technology, but also in a strong influenced by values religious and experience emotional users, especially when facilitated by an easy interface used.

This research and Yucha et al. (2020) consistent give same result which show that adoption of digital payment yet give influence significant to decision purchase in context Indonesian

Muslim consumers. In the study of Yucha et al., although there is improvement adoption technology financial through the OVO platform, *paired sample t-test* No find difference significant between system payment cash and digital against change decision purchase consumers ($p = 0.478$). This is reflecting that digitalization system payment Not yet fully shift preference public from transaction conventional to digital platforms. Some factor structural issues that emerge covers inequality inter-regional digital infrastructure, level digital literacy that has not equitable, and sustainable tradition cash that is considered safer and direct, especially in traditional market context and transactions micro. This research confirms findings similar, but in more realm specific purchase halal fashion products during Ramadan. Using PLS-SEM approach study This find that even though digital payments are predicted give convenience transactions and convenience psychological, its influence to decision purchase become No significant when taken into account variable moderation in the form of *Islamic Consumption Ethics (ICE)*. ICE acts as mark normative barrier against potential impulsiveness in digital consumption with emphasize principle simplicity (*qana'ah*), caution (*tahqīq*), and prohibition exaggeration (*isrāf*). This explains Why encouragement transactional triggered by convenience technology No in a way automatic translated become decision purchases among Muslim consumers who hold firm values Islamic ethics.

Phenomenon This confirm existence mismatch between logic digital technology-based efficiency with reality socio-religious Muslim consumers are loaded Value Adoption model technology such as TAM and TPB, although relevant for mapping aspect functionality and perception use, no Enough explain behavior consumer in framework mark religious and normative. When consumers prioritize compliance to spiritual values in the consumption process, then factors like comfort technology, efficiency transactions, even discount or digital promotion, become secondary. In other words, failure digital payment variables for show significance statistics is not reflection ineffectiveness technology, but rather indicator strong that behavior consumption in Muslim society is heavily dependent on construction the values they obey, not just a technological stimulus. Implications from findings this is very important, especially for the perpetrators digital halal industry and takers policy. Implementation technology in sector targeted trading Muslim consumers do not can done with approach *one-size-fits-all* Intervention technology must designed with consider values local and spiritual life in daily life society With Thus, the digitalization strategy both in form digital wallets, halal e-commerce applications, and promotion mobile based must accompanied by with strengthening literacy Islamic finance and integration principle *sharia-compliant consumption* in order to to obtain Power optimal thrust in change behavior economy.

Difference results between this research and studies by Kazancoglu & Demir (2021) are related influence *flow experience* to decision purchase can explained through difference contextual and approach underlying theory. Kazancoglu & Demir 's study conducted during the COVID-19 pandemic shows that dimensions *flow experience* like *telepresence*, *concentration*, and *control* own influence significant to *e-customer satisfaction* and beyond influence *repurchase intention*. Effect significant This can be explained by the conditions the crisis that created compulsion For switch to online channels as form mitigation risk health. With Thus, consumers experience involvement emotional and intensity high usage, which strengthens dimensions *flow* and improve intention purchase repeat. On the other hand, in this study which is conducted in the context of Ramadan and the halal fashion sector, results show that although *flow experience* present, its influence to decision purchase become No significant, especially when moderated by *Islamic Consumption Ethics (ICE)*. In terms of this, ICE acts as mark boundaries, where the norms of

simplicity, prudence, and anti-wastefulness defeat encouragement spontaneous which is usually mediated by the flow experience. This means that Muslim consumers remain put forward aspect ethical and religious compared to just the convenience and pleasure offered by the application online shopping. Differences significant This confirm that intention purchases that appear from *flow experience* No only determined by interaction psychological between consumers and technology, but also by structure values and context external good in the form of pressure the pandemic that increases dependence to digitalization in studies Kazancoglu, as well as religious norms that limit behavior consumptive in this study. Therefore that, insignificance in a context filled with ethical norms reflect resistance mark to encouragement technology, while significance in context crisis reflect domination function digital adaptive in behavior consumers.

Comparison between results research by Hadi et al. (2022) and this study revealed difference important in effectiveness perception digital technology against intention purchase. In the study of Hadi et al., it was found that *Good perceived risk* and also *perceived usefulness* No own influence significant direct to *purchase intention* Tokopedia consumers in Padang. Significance only appear when *perceived usefulness* mediated by *customer attitude*, indicating that perception will benefit technology new Not yet Enough strong Motivate behavior consumption without attitude positive formed previously. This result confirms that in context general and nonsegmentative, such as Tokopedia consumers in general wide, adoption technology nature neutral and requires factor psychological intermediary for influencing intention buy. On the other hand, this study which examined Muslim behavior during Ramadan shows that a number of determinant technologies like *digital payment* and *flow experience* No influential significant to decision purchases especially Because role moderation *Islamic Consumption Ethics* (ICE). Islamic consumption ethics limits effect impulsive from convenience technology, so that even though consumer experience experience positive (*flow*), decision end still determined by religious norms like simplicity and halalness. The difference significant between second studies This lies in context values and characteristics market segmentation Hadi et al. targeted population general without mark normative that holds impulsiveness technology, while this study target consumer with system mark active religious to moderate encouragement consumptive. With Thus, significant results in Hadi's study only happen through mechanism attitude, while in this result, attitude religious precisely obstruct influence technology produce insignificance in connection direct.

5. CONCLUSION

This study shows that Islamic Consumption Ethics (ICE) positively shapes halal-fashion purchase decisions during Ramadan, while impulsive buying also exerts a positive effect; Perceived Ease of Use directly increases purchases and enhances flow, whereas Perceived Usefulness increases flow but not purchases, and neither digital payment nor flow directly predicts buying evidence that technology's impact is highly context-dependent under strong ethical norms. Theoretically, the findings extend TAM-TPB by demonstrating an ethics-based boundary condition that filters utilitarian and hedonic pathways clarifying a pathway asymmetry in which ease drives action and usefulness drives immersion and align with value-based technology adoption perspectives. Practically, halal fashion firms should prioritize frictionless UX (simple navigation, swift checkout), make ethical alignment explicit (halal badges, modesty filters, zakat/charity tie-ins), and manage impulse responsibly through time-bound "Ramadan essentials," clear returns, and spending reminders, tailoring messages by ICE intensity. Future research should (i) replicate post-Ramadan to test shifts in ICE salience; (ii) run A/B or randomized field experiments comparing

ethical nudges example zakat-allocation labels, halal-logo prominence, and spending-reminder pop-ups versus pure convenience cues; (iii) perform multi-group PLS on high- vs low-ICE Gen Z/Millennials; (iv) assess channel heterogeneity such as marketplace vs brand apps and urban vs non-urban; and (v) test moderated mediation of PEOU/PU, attitude, and purchase.

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