

DOI: <https://doi.org/10.38035/dijemss.v5i6>

Received: 24 June 2024, Revised: 8 August 2024, Publish: 8 August 2024

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Factors Influencing Purchase Decisions of Muslim Fashion In Banjarmasin (Case Study At Ve Fashion Banjarmasin)

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Abstract: The fashion industry is rapidly growing in Indonesia, particularly in Muslim fashion. By understanding the factors influencing purchasing decisions in Muslim fashion, businesses can plan more effective marketing strategies to remain competitive in a tough market. This research employs exploratory factor analysis to identify the factors considered in shaping purchasing decisions for Muslim fashion. The study utilizes primary data from respondents who have purchased Muslim fashion items in Banjarmasin, totaling 219 respondents. The findings reveal exploratory factor analysis using SPSS tools, identifying eigenvalues of two factors exceeding 1. The analysis indicates two primary factors influencing purchasing decisions: Quality of Service Information and Social and Economic Influence. Understanding these factors enables Ve Fashion to enhance customer satisfaction and influence purchasing decisions more effectively, thereby sustaining and expanding market share in the competitive Muslim fashion industry.

Keyword: Muslim Fashion, Purchasing Decisions, Exploratory Factor Analysis, Formed Factors, Quality of Service Information, Social and Economic Influence.

INTRODUCTION

The fashion industry in Indonesia has experienced significant growth, particularly in the sub-sector of Muslim fashion. With its rich cultural heritage, Indonesia has developed a unique and attractive fashion identity. Fashion trends in Indonesia can be influenced by various factors such as product designers, prominent fashion figures, and seasons such as Eid or Chinese New Year (Naufal & Magnadi, 2017). Statistics from the Central Statistics Agency in 2021 show that fashion products were the second largest contributor to sales through e-commerce, with a proportion of 23.59%, after F&B products at 30.95% (Jauhari & Kurnia, 2022). This indicates a high consumer preference for purchasing fashion products online.

Additionally, the halal lifestyle is becoming increasingly popular among the public, encompassing sectors such as food, fashion, beauty products, and tourism. The growing demand for halal products creates opportunities for producers to provide products that adhere to halal principles. Muslim women, in particular, are showing changes in their dressing styles

to comply with sharia, thus influencing the demand for Muslim fashion that meets religious requirements (Wahyuni & Achiria, 2019).

Muslim fashion refers to clothing styles designed according to Islamic principles, emphasizing adherence to sharia in dressing, such as covering the aurat. This includes wearing hijabs, loose clothing, and designs that are simple yet fashionable and in line with trends. The demand for Muslim fashion continues to rise, especially among Muslim women, who are the primary consumers in this segment (Najiyah & Asas, 2021).

Consumers today increasingly seek Muslim fashion that is not only stylish but also kaffah, meeting Islamic requirements in covering the aurat. However, many Muslim fashion products do not fully meet these criteria, such as clothing that accentuates body curves or is made of see-through materials. Companies need to provide products that meet both aspects to compete in the increasingly competitive market.

In facing stiff business competition, companies need to adapt to changing market needs and have effective marketing strategies. Consumer satisfaction becomes one of the main goals, considering that satisfied consumers tend to make repeat purchases and recommend products to others (Malohing et al., 2021). The purchasing decision is the stage where consumers decide to buy a particular product after considering various factors (Dinawan, 2010).

Banjarmasin city, with a majority Muslim population, has great potential for the Muslim fashion business. Several Muslim fashion stores selling branded products already exist in this city, but demand continues to rise along with the large population (Rahayu, 2021). Consumer motivation to buy fashion in the new normal era after the Covid-19 pandemic also shows a high preference for direct purchases in retail stores for practical benefits and emotional satisfaction (Koch et al., 2020).

Ve Fashion Banjarmasin is a new business focusing on selling Muslim fashion products through social media and seasonal events. Although newly established in 2023, Ve Fashion plans to open a boutique and offer a variety of products at affordable prices. Ve Fashion's sales have seen significant increases during certain moments such as Ramadan and Eid but remain stagnant during other periods. To develop its business, Ve Fashion needs to understand the factors influencing the purchasing decisions of Muslim fashion consumers in Banjarmasin city.

This study aims to identify the factors influencing the purchasing decisions of Muslim fashion in Banjarmasin city using exploratory factor analysis. By understanding these factors, Ve Fashion can design more effective marketing strategies and tailor its offerings to consumer needs, thereby enhancing customer satisfaction and sustaining its business.

METHOD

The research approach used is exploratory quantitative to explain the structure between variables and reduce the research variables to fewer factors or latent variables. Data collection is done using questionnaires. The study was conducted on consumers who have shopped for Muslim fashion in Banjarmasin city from January to March 2024. The

population includes all individuals who have purchased and used Muslim fashion products in Banjarmasin. The sampling method uses purposive sampling technique. The research instrument uses a Likert scale to evaluate respondents' agreement level with statements about behavior, objects, people, or events.

Table 1. Operational Definition of Variable

Factor	Operational Item
F11	Proximity to home
F12	Proximity to office/workplace
F13	Easily visible location from the main road

F14	Easily found in mall areas
F15	Located in an area with many other options for Muslim fashion nearby
F21	Availability of discount vouchers makes potential buyers interested in purchasing Muslim fashion
F22	Muslim fashion stores often offer discounts to potential buyers
F31	Prices offered are commensurate with benefits
F32	Prices offered are commensurate with quality
F33	Affordable pricing offered
F41	Clean and easy-to-navigate store/booth appearance
F42	Comfortable store/booth atmosphere
F43	Product arrangement suitable for the type of merchandise
F51	Fast service
F52	Seller/staff are very informative
F53	Friendly seller/staff
F54	Seller/staff maintain good relationships with consumers
F55	Seller/staff care about consumer needs
F56	Seller/staff wear neat clothing
F61	Recommendations from family or friends
F62	Influenced by the environment
F63	Based on family economic situation
F64	Influenced by education
F65	Influenced by family or friends
F66	Online reviews or social media
F71	Famous brands influence purchasing decisions
F72	Stores that carry Muslim fashion with various brands
F73	Stores that carry Muslim fashion with lesser-known brands
F81	Specific events can influence purchasing decisions
F82	Certain months can influence purchasing decisions
F91	Product display matches the provided catalog
F92	Attractive and varied product displays
F93	Products available in various sizes
F94	Products have good quality materials and stitching

In the context of this study, as there is no prior knowledge or clear theory about the factors to be formed, the research uses Exploratory Factor Analysis (EFA) with the help of SPSS software. According to Hair et al. (2019), EFA is a statistical method used to reduce a large number of initial variables into several new variables called factors or dimensions. EFA helps create new factors or dimensions by minimizing information loss and ensuring that the formed factors are not correlated with each other. This allows researchers to understand complex data structures and identify patterns underlying these variables. Factor loading is a measure indicating the strength of the relationship between the original variables and the formed factor. Higher loading values indicate that the variable is more relevant to the formed factor. Loadings are usually considered significant if their values are more than 0.5. Factor rotation is a technique in factor analysis to make factor interpretation easier. Rotation can be done orthogonally (e.g., Varimax) or obliquely (e.g., Promax) to produce clearer and more interpretable factors. Validity and reliability tests are conducted to ensure that the research instrument measures what it is supposed to measure (validity) and is consistent in its measurement (reliability). Validity can be tested in various ways such as content, construct, and criterion validity, while reliability is often tested using Cronbach's Alpha coefficient, with a value of 0.7 or higher considered reliable. Common Method Bias (CMB) is a bias that arises when the observed variation in data is mainly due to the data collection method rather than the variables measured. To address CMB, techniques such as Harman's single factor test or marker variable can be used. The KMO (Kaiser-Meyer-Olkin) Measure of Sampling Adequacy is an index used to check the adequacy of samples in factor analysis. KMO values range from 0 to 1, with values above 0.5 considered sufficient for factor analysis. Naming

new factors is done after the factors are formed based on variables with high loadings on each factor. This process involves interpreting and understanding the variables loaded on each factor, so that the factor can be named reflecting the meaning and content of these variables.

RESULTS AND DISCUSSION

Results

Factors Influencing Purchasing Decisions

The study by I. Babuta & Harianto (2021) titled “Factor Analysis of Customer Decision to Buy Neeyoo Fashion Retail Products in Surabaya” aims to identify the factors shaping the decision to buy Neeyoo Fashion retail products to prepare strategies for increasing company turnover. This study uses Exploratory Factor Analysis (EFA) on survey questionnaire results with a total of 112 respondents, who are Neeyoo customers, with a 5% error. From a total of 36 initial variables, seven factors were found to shape consumer purchasing decisions: service and managerial performance, product selection, media promotion design, price based on product quality, location, product suitability to consumer needs, product appearance in the store, and social groups. The study results show that service and managerial performance received the highest variance value of 35.949%, so improving service to consumers can increase turnover at Neeyoo Stores (I. Babuta & Harianto, 2021).

The study by Mulyono et al. (2023) titled “Factors Influencing Consumer Purchasing Decision on Muslim Clothing” aims to determine the influence of product quality, promotion, and brand image on purchasing decisions by Zoya Muslim clothing consumers. Based on the analysis results, it can be concluded that product quality, promotion, and brand image received positive and significant effects on purchasing decisions. The output data shows that the R-square value is 0.448 or 44.8%, indicating that the variation in the purchasing decision value is determined by the variation in product quality, promotion, and brand image values, while the remaining 55.2% of the variation in purchasing decision value is determined by the variation in other variables (Mulyono et al., 2023).

The study by Wahyuni & Achiria (2019) titled “Peran Tren Motif Hijrah Terhadap Pembelian Busana Muslimah Di Kota Palu” aims to understand how the hijrah trend and motif influence the purchase of Muslimah clothing. Using a qualitative descriptive method with field research, the study results show that both the hijrah trend and motif play a crucial role in determining Muslim consumer behavior in buying Muslimah clothing. Personal and psychological factors are aspects that influence consumer decisions (Wahyuni & Achiria, 2019).

The study by Za et al. (2022) titled “Analisis Faktor-Faktor Penjualan yang Bisa Meningkatkan Omzet Penjualan Pada Toko The Zamrud Outlet Martapura” aims to identify factors that can increase sales turnover at The Zamrud Outlet Martapura. Using a qualitative descriptive method with data collection through interviews, documentation, and field observations, the analysis results show that internal factors such as product quality, seller conditions and capabilities, capital, raw material inventory, technology, and promotion, as well as external factors such as competition and others, contribute to turnover increase (Za et al., 2022).

The study by Anitasari et al. (2023) titled “Analisis Pengaruh Harga, Kualitas Produk, dan Promosi terhadap Keputusan Pembelian Fashion Kekinian di Toko Fandim Jaya Collection” aims to evaluate the influence of price, product quality, and promotion on purchasing decisions of contemporary fashion. Using a quantitative method with observation, documentation, and questionnaires, this study shows that price and promotion have a significant influence on purchasing decisions, while product quality does not significantly influence. The combination of all indicators also impacts purchasing decisions simultaneously (Anitasari et al., 2023).

Hypotesis

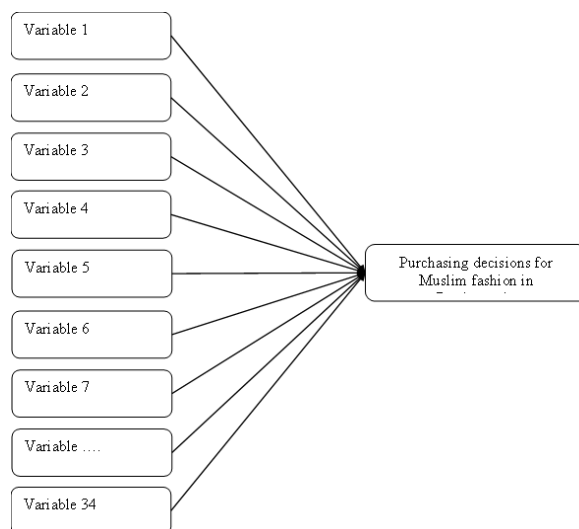


Figure 1. Analysis Model

Ve Fashion Banjarmasin is a business established on April 12, 2023, focusing on selling Muslim fashion products and located in Banjarmasin City. This business is unique because it resells branded products that are not yet available in Banjarmasin, providing consumers with the opportunity to obtain high-quality products with variations not widely available in the local market. Ve Fashion's strategic plan for the next 2-3 years includes opening a physical boutique with excellent service, a strategic location, and a variety of affordable products for all segments, aiming to expand its market share and strengthen its brand presence in the local community. The research questionnaire distributed received responses from 291 respondents residing in Banjarmasin City. The majority of respondents were female, accounting for 65% (142 respondents), while males made up 35% (77 respondents), indicating that women are more exposed to fashion than men. In developing its business, Ve Fashion needs to focus on meeting the demand for Muslim fashion targeted at women.

There were 10 age groups among the 291 respondents, with the largest age group being 26-30 years old (35% or 77 respondents), followed by 21-25 years old (28% or 62 respondents), and 31-35 years old (11% or 24 respondents). This indicates that younger age groups tend to be more sensitive and consumptive regarding fashion matters. Age characteristics also influence preferences for clothing models purchased. Most respondents have a monthly expenditure of under 5 million rupiahs (58% or 127 people), followed by those spending 5-10 million rupiahs (33% or 73 people), and 10-20 million rupiahs (7% or 16 people). A minority group with monthly expenditures above 20 million rupiahs makes up 3% of the total respondents. Monthly expenditure data can be used to further analyze the suitability of Muslim fashion product prices with Ve Fashion's target market.

An Exploratory Factor Analysis (EFA) was conducted as an initial step in this research using SPSS software. EFA aims to identify new factor groups that shape purchasing decisions for Muslim fashion in Banjarmasin City. There were two stages performed: factor extraction and factor loading and rotation. Factor extraction was done by reviewing the number of formed factors. The results identified nine factors influencing purchasing decisions for Muslim fashion in Banjarmasin City. The variance values for each factor are: first factor 23.401, second factor 9.669, third factor 4.689, fourth factor 4.017, fifth factor 3.720, sixth factor 3.412, seventh factor 3.307, eighth factor 3.167, and ninth factor 3.043. The variance values of these nine factors account for 58.425% of the variability from 34 indicators. The

next step is to review the Rotated Component Matrix table to clarify the distribution of indicators within each factor. The analysis results show that there are nine factors consisting of 34 constructs.

If a factor has only one statement, it cannot be tested further. In components 6 and 9, each has only one construct, so these two components need to be reduced. In the exploratory factor analysis stage, seven selected and valid factors were formed. This study identifies two factors with 19 constructs that are declared reliable and can be used for further analysis. Items that do not show reliable results need to be removed and retested. This study experienced a reduction in components 3, 4, 5, 7, and 8 due to Cronbach's Alpha values lower than 0.6. Five components were reduced in this stage because of Cronbach's Alpha values below 0.6.

Table 2. Reliability Test Result

Variable	Item	Cronbach Alpha if Item Deleted	Cronbach Alpha	Results
Component 1	F51	.843	.863	Reliable
	F42	.832		
	F41	.842		
	F31	.856		
	F56	.844		
	F64	.850		
	F91	.859		
	F54	.851		
	F72	.857		
	F52	.858		
Component 2	F65	.795	.826	Reliable
	F62	.796		
	F73	.805		
	F61	.809		
	F81	.807		
	F11	.808		
	F82	.811		
	F63	.818		
	F12	.822		
Component 3	F55	.288	.514	Unreliable
	F43	.490		
	F15	.467		
Component 4	F33	.446	.556	Unreliable
	F21	.398		
	F22	.563		
	F53	.496		
Component 5	F92		.398	Unreliable
	F14			
Component 7	F66		.320	Unreliable
	F71			
Component 8	F94		.270	Unreliable
	F93			

Based on the CMB test results, a value of 23.401% was obtained. Since this result is below 50%, it indicates no CMB in this study. The KMO test result is 0.853, which is above 0.5, meaning the sampling method used is considered adequate.

Table 3. KMO Test

Kaiser-Meyer Olkin (KMO)	0.853
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The result of the KMO test is 0.853, which is above 0.5, indicating that the sampling method used is considered adequate.

DISCUSSION

From the data screening results, two significant main factors were identified: "Quality of Service Information" and "Social and Economic Influence."

Quality of Service Information

The first factor influencing purchasing decisions is "Quality of Service Information" with a variance of 23.401%. This variable name refers to various service aspects affecting consumer satisfaction and purchasing preferences in the context of Muslim fashion. This variable includes the accuracy, clarity, and reliability of information provided to consumers. In the fashion industry context, especially Muslim fashion, these aspects include product conformity with the catalog, employee informativeness, and brand reputation. Consumers in Banjarmasin City tend to prefer products that match the catalog, receive clear information from employees, and trust well-known brands. The naming of the "Quality of Service Information" factor is supported by the study of Panjaitan & Yuliati (2016), which emphasizes that good service quality plays a central role in enhancing consumer satisfaction and company profitability. Service quality dimensions such as Reliability, Responsiveness, Assurance, Empathy, and Tangible all influence consumer perceptions of the quality of service and products they purchase. During certain events, Ve Fashion Banjarmasin has adopted the strategy of providing product catalogs to consumers to facilitate shopping. Additionally, in the future, Ve Fashion plans to utilize digital catalogs accessible to consumers through their online platform. With the majority of respondents aged 26-30 years, the use of "Quality of Service Information" is very relevant to be applied in digital technology. Consumers in this age group are more sensitive to product descriptions and accurate catalog information. Informative and friendly service from employees can enhance the satisfaction of female consumers, who are the majority in this sample.

Social and Economic Influence

The second significant factor is "Social and Economic Influence" with a variance of 9.669%, reflecting how social factors and collective purchasing habits influence consumer decisions in buying Muslim fashion. This factor includes the influence of family, friends, and the surrounding environment on preferences for brands, purchase locations, and purchasing decisions during certain events or periods. The naming of the "Social and Economic Influence" factor is supported by the study of Liang et al. (2024), which shows that social influence is one of the main factors affecting consumer behavior. This factor involves the influence of other individuals or social groups in the form of direct recommendations, social norms, or indirect influence through societal perceptions. Ve Fashion Banjarmasin has utilized social influence by actively participating in local Muslim fashion events in Banjarmasin. In the future, they plan to further identify how family economic influence affects consumer preferences and purchasing decisions, by distinguishing branded products from more affordable non-branded products. The majority of respondents are women, who tend to be socially influenced by family, friends, and the social environment in their purchasing decisions. Consumers in the 26–30 years age group, which is dominant in this sample, are also influenced by family economic factors in choosing Muslim fashion.

Table 4. Naming of New Factors

Factor	Items	Construct	Loading Factor	Variance
Quality of Service Information	F51	I prefer to buy Muslim fashion with fast service.	.843	23,401%
	F42	I prefer to buy Muslim fashion with a comfortable atmosphere.	.832	

	F41	I prefer to buy Muslim fashion with a clean store/booth appearance.	.842	
	F31	I buy Muslim fashion because the price offered is commensurate with the benefits provided.	.856	
	F56	I prefer to buy Muslim fashion with employees dressed neatly.	.844	
	F64	I buy Muslim fashion because of the influence of education.	.850	
	F91	I buy Muslim fashion because the products match the catalog.	.859	
	F54	I prefer to buy Muslim fashion that maintains good relationships with consumers.	.851	
	F72	I tend to buy Muslim fashion with famous brands.	.857	
	F52	I prefer to buy Muslim fashion with informative employees.	.858	
Social and Economic Influence	F51	I buy Muslim fashion because of the influence of family or friends.	.795	
	F42	I buy Muslim fashion because of the influence of the surrounding environment.	.796	
	F41	I tend to buy Muslim fashion that doesn't have any brand at all.	.805	
	F31	I buy Muslim fashion due to recommendations from family or friends.	.809	
	F56	I buy Muslim fashion during specific events.	.807	9,669%
	F64	I prefer to buy Muslim fashion close to my home location.	.808	
	F91	I buy Muslim fashion only during the month of Ramadan & Eid al-Fitr.	.811	
	F54	I buy Muslim fashion based on my family's economic situation.	.818	
	F72	I prefer to buy Muslim fashion close to my office/workplace location.	.822	

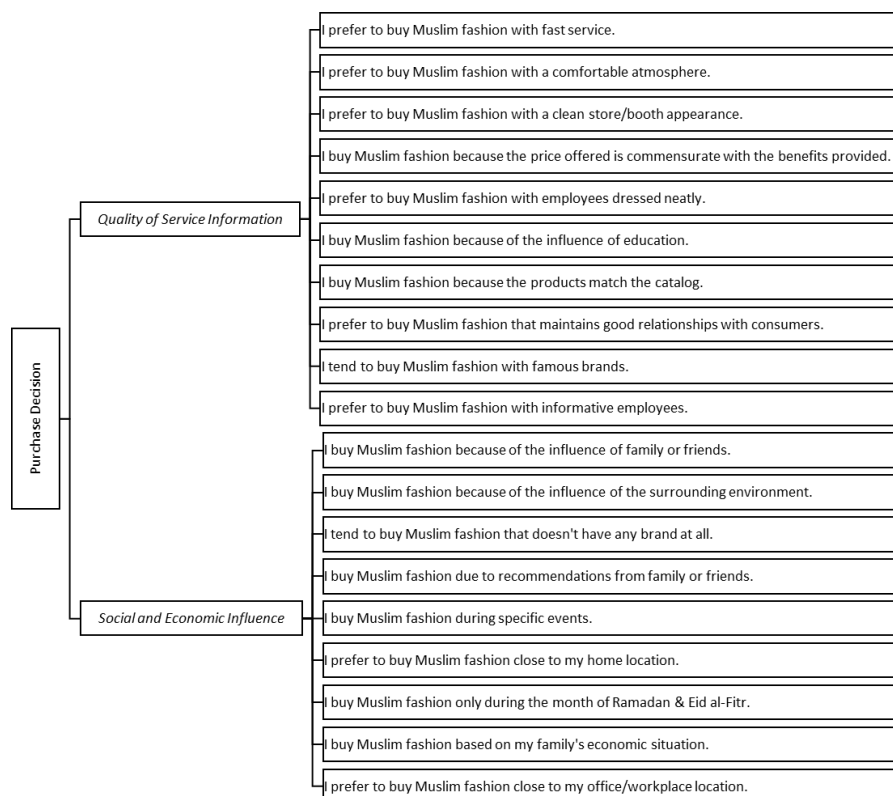


Figure 2. Factor Overview

CONCLUSION

In this study, an analysis was conducted on nine factors that contribute to purchasing decisions for Muslim fashion products in the city of Banjarmasin. These factors include location, promotion, price, store presentation, service, social influences, brand, timing, and product. The analysis results revealed two significant new factors: "Quality of Service Information" and "Social and Economic Influence." By identifying these two factors, it can be concluded that consumers of Muslim fashion in Banjarmasin are more likely to choose products based on the quality-of-service information provided and are influenced by social and economic factors in their environment.

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