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GEN Z'S PURCHASE DECISION FOR BRANDED-PRELOVED CLOTHING: DO ISLAMIC CONSUMPTION PRINCIPLES INFLUENCE THEIR DECISIONS?

Niyara Arinda[1], Elsa Novi Andra[2], Baginda Parsaulian[3], Cahya Agung Mulyana[4]

*Corespondence :

Email :
niyaraarinda3@gmail.com

Authors Affiliation :

[1]*University Selangor* Malaysia
[2,3,4]*Universitas Islam Negeri Sjech M. Djamil Djambek Bukittinggi*, Indonesia

Abstract

The issue of young consumer behavior in making purchasing decision to a good or service is always intriguing to analyze , particularly when considering whether their behavior aligns with Islamic values or not, especially for Generation Z (Gen Z), who are sometimes notoriously random in their actions. This study aims to estimate whether brand image, price, and fashion style affect the purchase decision of well-known brand-used clothes, and this study will elaborate in more detail on the findings from the perspective of Islamic consumer behavior. These findings will provide an important answer to whether Islamic consumption principles influence consumers' purchasing decisions. This study is quantitative research with a total of 250 respondents, which was collected using purposive sampling, which includes the younger generation of Muslims who like to shop for branded-prelove goods. The findings show that brand image, price, and fashion style are predictors of Gen Z purchasing decisions in deciding to buy branded-prelove clothing by 59.3%. A more detailed search shows that young Muslim customers still pay attention to Islamic consumption values in shopping such as rationality, simplicity, trust and honesty (Siddiq), reasonable prices, and Maslahah. This finding contributes to helping business actors design market strategies based on the behavior of the young Muslim generation.

Issue tentang perilaku konsumsi muda dalam memutuskan pembelian suatu barang dan jasa selalu menarik untuk dianalisis karena pola perilaku mereka selalu dipertanyakan apakah sejalan dengan nilai-nilai Islam atau tidak, khususnya bagi Generasi Z (GenZ) yang terkadang terkenal random dalam bertindak. Penelitian ini bertujuan untuk mengestimasi apakah citra merek, harga dan gaya fashion berpengaruh terhadap keputusan pembelian pakaian bekas bermerek terkenal, dan penelitian ini akan menguraikan lebih detail temuan dalam perspektif perilaku konsumen Islam. Pertanyaan penting apakah prinsip konsumsi Islam mempengaruhi keputusan mereka dalam membeli atau tidak akan terjawab dalam temuan ini. Penelitian ini merupakan penelitian kuantitatif dengan jumlah responden sebanyak 250 orang, yang dikumpulkan dengan menggunakan purposive sampling yang meliputi generasi muda muslim yang hobi berbelanja barang-barang branded-preloved. Temuan menunjukkan bahwa citra merek, harga dan juga gaya fashion menjadi prediktor keputusan pembelian GenZ dalam memutuskan pembelian pakaian branded-prelove sebesar 59,3%. Penelusuran lebih detail menunjukkan bahwa pelanggan muda muslim masih memperhatikan nilai-nilai konsumsi Islami dalam berbelanja seperti rasionalitas, kesederhanaan, amanah dan jujur (siddiq), harga wajar, dan maslahah. Temuan ini memberikan kontribusi bagi pelaku usaha dalam merancang strategi pasar berdasarkan perilaku generasi muda Muslim.

INTRODUCTION

Prelove product can be translated as something that "once liked," and this term is an informal expression that describes an item that someone has previously owned and then resold. This term is used to avoid referring to it as second−hand or used goods, even though, in principle, this item is a second−hand product. The term prelove is a form of euphemism rather than referring to used goods, which seem cheap and damaged or are even referred to as "junk goods" or inferior goods. The term "prelove" gives the impression that the item is still new even though it has been used, is still in good condition, and is also very suitable for use by second and other customers.

Purchasing prelove products has long been a trend among young people, including purchasing prelove clothing. This hobby seems to have become a trend and is no longer something to be ashamed of, especially since the spread of e−commerce and the trend

of online shopping. Young people and twenty－something are currently interested in spending their time searching through the racks at thrift stores or surfing online on peer－to－peer fashion resale marketplaces and purchasing or selling prelove items (Manaf et al., 2023). Purchasing branded－prelove goods is popular with customers because, at lower prices, they can get goods from well－known brands. The reason for buying branded prelove is to support a lifestyle, almost dominating the various reasons why a customer decides to buy prelove products such as fashion, accessories, bags, electronic items, and others. Even though prelove products are second－hand goods, if the prelove goods are branded and then polished to make them look good and look like new again, the selling price will be very profitable. The thrift shop, which is a place for buying and selling pre－loved clothing, is very comfortable to visit.

Previous studies have analyzed consumer behavior in purchasing pre－owned products in various cases and periods. Manaf et al. (2023) reviewed many previous studies about factors influencing consumers' decisions to purchase luxury fashion products and mapped out various reasons why someone chooses prelove luxury fashion products. There are five main reasons, covering uniqueness and social identity, high quality and aesthetic value, price accessibility, changing consumer preferences, search for status, and access to a wide selection of products, and also macro－environmental trends. Other studies have also estimated the determinants of decisions or customer interest in purchasing pre－owned products. Shopping for prelove things, also known as 'thrifting,' is becoming more popular around the world, including in Indonesia. A study reported that Carousell Malaysia found that 9 out of 10 Malaysians were happy to receive prelove products as gifts, and two－thirds of consumers purchased prelove products for reasons of saving value for money, being environmentally friendly, and being less wasteful (Tan et al., 2019).

Elaborating further on the main determinant in purchasing prelove products, it is identified that the cheaper price of new goods is the main attraction for customers. So this price comparison makes customers prefer doing 'thrifting" rather than buying new items. Many customers prefer branded, pre－owned clothing with affordable but high－quality prices. Even though the prices offered are relatively cheap, the clothes are worth wearing. Apart from being cheaper, a good brand image of the product and a fashion lifestyle are also considerations for potential buyers. Before purchasing prelove clothing, Gen Z considers sustainability, fashion style, pricing, and sanitation (Oscario, 2023). Generally, a search of previous studies identified that the purchase of prelove products was driven by five main categories, covering economic, critical, hedonic, fashion, and status－seeking. What buyers are looking for is brand reputation to support their social status (Kessous & Valette－Florence, 2019; Padmavathy et al., 2019), so product brand image and brand reputation are important considerations in purchasing.

Choosing Gen Z as the unit of analysis in this research is certainly very interesting. This generation is made up of young people born in the 1997－2012 period, most of whom are children of Generation X, or the younger baby boomer generation. This generation is famous for their random attitudes in various matters as well as their instability in behavior; however, they are customers who are very literate with digital technology in various things, including purchasing goods and services. As the first social generation to grow up with access to the Internet and portable digital technology from a young age, Gen Z has been dubbed "digital natives," or people who grew up alongside digital reform. Whatever they do is mostly related to the virtual world because, since childhood, they have been familiar with technology and is familiar with sophisticated gadgets, which indirectly influence their personalities.

Many previous studies have discussed purchasing behavior for goods and services from a classical perspective based on consumer behavior theory, so there's space for this

study to expand this purchasing concept with an Islamic consumer behavior approach. Is the consumption behavior of young Muslim customers, who are learning about Islamic principles, still influenced by practical reasons without considering Islamic consumption ethics? This answer is interesting to explore further because Islam is a way of life that regulates all aspects of life and does not avoid the separation between religion and economics (muamalah) or other aspects of life (Choudhury, 2019). This study aims to estimate the effect of price, brand image, and fashion lifestyle on the purchase decision of branded－prelove clothing by Gen Z's Muslim consumers from the perspective of Islamic consumer behavior. Through this study, it will be proven whether these three aspects are the best predictors of deciding to purchase pre－owned products, and furthermore, this study also elaborates on whether several basic principles of Islamic consumption are still maintained in behavior, especially among young Muslim consumers who intensely studying religious are thought. This research is also expected to contribute to stakeholders, pre－loved business practices, and all its supporting industries, from upstream to downstream, in designing market－driving strategies based on consumer behavior.

Literature Review

Most studies on Islamic consumer behavior implemented the origin of consumer behavior theory as a basic concept in analysis, with some emphasis on consumption values in Islam. The theory of consumer behavior, which is implemented to analyze various cases of purchasing luxury products or preloved products, can also be analysed based on the basic concept of consumer behaviour, which emphasizes utility and also maximum satisfaction. This is in line with the concept of Schiffman et al. (2010), which defines consumer behaviour as the way individuals make decisions to utilize their available resources to buy goods related to consumption. Consumer behaviour is the activities taken by people, groups, or organizations related to the decision－making process in spending goods and services, including the decision processes that precede it and the processes that take place after these activities (Engel et al., 1995; Schiffman et al., 2010).

Purchase Decision for Luxury Products.

Purchasing decisions are part of a series of buyer decision processes when consumers decide to buy a product. Schiffman et al. (2010) have characterized customer behavior as the behavior that consumers display in searching for, buying, using, evaluating, and also disposing of products and services that they expect will fulfill their needs. "This purchasing decision occurs after the consumer first goes through several stages in the Buyer Decision Process, which are divided into need recognition, information search, evaluation of alternatives, purchasing decisions, and post－purchase behavior (Kotler & Armstrong, 2008). As described in Figure 1,

Figure 1. Buyer Decision Process

Purchasing decisions are a reason for how consumers make choices about purchasing a product that suits their needs, desires, and expectations so that it can lead to satisfaction or dissatisfaction with a particular product. Purchasing decisions for products and services can be influenced by several factors, such as social, cultural, personal, and psychological factors. These determining factors are in the individual's own internal or external field. Marketing management literature emphasizes that consumer behavior in purchasing goods and services is caused by factors such as social, cultural, psychological, and personal considerations (Lamb et al., 2011). Furthermore, it can be concluded that consumer behaviour can be influenced by both external and internal factors. Product, promotion, price, distribution patterns, and the socio－cultural environment are some examples of external factors. Internal factors can include consumer psychological factors, which include motivation, perception, learning, personality, and attitudes (Schiffman et al., 2010). The aspect of belief in religion, or what is known as religiosity, is also one of the psychological aspects in question, which refers to the extent to which a person integrates the religious thoughts he believes into attitudes, beliefs, and values in himself.

In the context of Islamic consumer behavior, Muslim consumer behavior when consuming something is related to Islamic religiosity. Islam is the way of life for a Muslim who views everything in their life in Islamic thought. There is no separation between religion and the economy in Muslim life. In acting, Islamic religiosity takes the main position and becomes a differentiator from the concept of consumer behavior from a conventional viewpoint. Islam does not view religious teachings as merely religious doctrines; Islam is a view of life (Choudhury, 2019; Puteri, 2023; Tibi, 2020). Puteri et al. (2022) have developed the concept of conventional consumer behaviour in measuring the potential demand for Islamic banking by extending the concept of the origin of consumer behavior with Islamic religiosity, and this model is quite relevant for measuring purchase decisions in products or services. By connecting social, cultural, psychological, and personal aspects with the idea of Islamic religiosity in consumption, one may integrate Islamic ideals into every aspect of consumer behavior. Three fundamental criteria govern the consumption behavior of Muslims: halal, excellent, and simple. To ensure that the conduct of devout Muslim consumers complies with rules that forbid anything, religiosity plays a significant role in determining Muslim attitudes towards consumption.

Many factors have been identified as having an impact on consumer purchasing decisions for branded－preloved clothing because purchasing decisions for luxury products are unique in consumer behaviour studies. Manaf et al. (2023), who reviewed various previous findings regarding the factors influencing consumers' decisions to purchase preloved luxury fashion products, concluded that some of the main predictors for this decision include uniqueness and social identity, high quality and aesthetic value, price accessibility, consumer preferences, status, access to a wide selection of products, and also macro－environmental trends.

Rodrigues et al. (2023) emphasize that buying second－hand goods is currently a normal behaviour and is not something despicable or can cause social pressure

in doing so. What buyers need is the uniqueness of the item. It could be because the item is a limited edition, so buying branded or pre－owned is the best choice. The luxury branded－preloved fashion product market often offers last－season collections, limited edition offers, vintage goods offer, and exclusive sold－out streetwear at prices accessible to consumers (Siwak, 2020). (Berg et al., 2020) concluded that the decision to buy preloved goods was caused by several things, such as the product being hard－to－find or no longer available because it is an iconic product, preloved products being more sustainable, or because buying preloved products is easier for an individual than buying a new brand product, or because you want to get the product sooner with no waiting list.

Brand Image.

Brand image, as defined by Kaur & Kaur (2019), encompasses consumers' impressions and memories of a brand, reflecting their values, consumption habits, and identity symbols. It plays a crucial role in consumer product usage, influenced by factors such as quality, usefulness, values, culture, personality, and product impressions. Positive brand reputation increases the likelihood of repeat purchases, affecting consumer behaviour and purchase decisions (Yasin, Julita, & Hidayat, 2023). Research on luxury goods suggests correlations between consumer psychology variables like brand image, awareness, and preference, which significantly influence purchase intentions (Su, 2021). Brand loyalty and awareness are instrumental in building brand equity within luxury markets, impacting consumer purchase decisions (Husain et al., 2022; Shokri & Alavi, 2019; Sichtmann et al., 2019).

In cases regarding the purchase of branded－ products, brand image is also an important consideration for customers in deciding to purchase because customer groups who have a high－fashion lifestyle with a low budget certainly prefer to shop. The increase in purchasing decisions for prelove products is influenced by contemporary lifestyles, social impact, and impulsive buying (Amaral & Djuang, 2023). Brand image products influence someone who is in a certain community to be tempted to buy it, to give the impression that they are lovers of the item, or to want to be in a certain community and want to show their character as a classy customer. Luxury－branded products attract attention, as luxury brands are generally associated with originality of personality, prestige, and high social position (Chadha & Husband, 2006). Amatulli et al. (2018), in their research, also found that the factors that contribute to the motivation to purchase prelove products are economic ability, avoiding waste, self－identification, self－confidence, difference, impressing others, being attractive, social acceptance, and the search for wealth.

Price

Price is an element of the marketing mix, which can be defined as the value given to consumers or the value desired by manufacturers for certain goods and brands (Keller & Kotler, 2010). The key to product pricing understands the value that consumers place on the product, and if the price is higher than the value that consumers understand, then no exchange will occur. When selling services, price is often used to create confidence in the quality of the services offered. Price

indicators include quality accessibility and price matching with the quality of goods (Kotler & Armstrong, 2008). In the Islamic concept, the principle is that prices are determined by the balance of supply and demand and also by economic justice by considering the interests of the parties involved in the market. In principle, price theory is fundamentally the same, namely that the fair price, or equilibrium price, is obtained from the interaction between demand and supply. This balance occurs when the seller and buyer are willing to accept each other. This willingness is determined by the seller and buyer, and the buyer is responsible for maintaining the goods. So, the price is determined by the seller's ability to provide the goods offered to the buyer and the buyer's ability to obtain the price of the goods from the seller.

Some previous studies in the case of purchasing luxury products found several studies that placed price as a factor that determines consumer decisions in deciding to purchase, and in other cases, price is not a consideration for buyers. Sometimes price doesn't matter in the case of purchasing luxury goods. This is why loyal consumers of luxury brands pay a premium price for that (Lee, 2021), but the price becomes a problem if the item is beyond the consumer's purchasing ability but they still want it to support their lifestyle. Yeap et al. (2022) concluded that economic motivations and the decision to save money influence second－hand clothing purchase decisions on consumer－to－consumer (C2C) online platforms. This is because luxury fashion products such as clothing, leather products, and accessories are not affordable for all consumer groups. Therefore, consumers are now turning to pre－owned fashion products, which can be purchased at much cheaper prices than new products on online shopping platforms. The Boston Consulting Group (BCG)－Vestiaire Collective survey (2018) estimates that approximately 96% of purchasers buy pre－owned products because they are seeking good prices.

Fashion Lifestyle.

Fashion is not just the clothes worn; fashion is a way of life and how people respect themselves. Fashion lifestyle refers to a person's behavior or lifestyle, which consists of their attitudes, opinions, and interest in fashion. Fashion lifestyle has a significant influence on consumer purchasing decisions for fashion products because different lifestyles stimulate consumers to decide on something that supports their achievements. Every era and every community has a fashion lifestyle that follows its era, as well as teenagers who have a different lifestyle from previous generations.

Several previous studies have linked lifestyle with decisions to purchase fashion products. Purchasing branded prelove fashion is a unique phenomenon related to lifestyle because purchasing branded prelove products makes customers feel equal to their role models and can follow trends to support their appearance and increase their self－confidence. Empirical previous studies have long identified that fashion lifestyles are important variables in predicting consumer shopping behavior for retail products and brands (Ko et al., 2007), and also that fashion lifestyles significantly influence the willingness of consumers to pay for

luxury fashion brands (Li et al., 2012). To analyze Gen Z's awareness and consideration about second－hand clothes that would lead to the purchase, this study found that this young generation is not embarrassed and that they are proud of wearing second－hand clothes, taking into account the affordable price, the trendy design style, the hygiene, and also the exciting experience while hunting for second－hand clothes. Before purchasing prelove clothing, Gen Z considers sustainability, fashion style, pricing, and sanitation of products (Oscario, 2023). In general, previous studies have identified that the purchase of prelove products is generally driven by five main categories: economic, critical, hedonic, fashion, and status－seeking. What buyers are actually looking for is brand reputation to support their social status (Kessous & Valette－Florence, 2019; Padmavathy et al., 2019).

The following are the study's hypotheses, which are based on a review of the literature and fundamental ideas surrounding this Islamic consumer behavioral problem.

H1. Brand image has an impact on Gen Z's purchase decision for branded－prelove clothing.

H2. Does price have an impact on Gen Z's purchase decision for branded－prelove clothing?

H3. *Fashion Lifestyle* has an impact on Gen Z's Purchase Decision of Branded－Prelove Clothing.

METHOD

Research Design

This study is field research with a quantitative approach and implements associative methods for data analysis. In principle, this study is a kind of exploratory research that aims to investigate the effect of several factors that determine the decision to purchase branded－prelove clothing among Gen Z. The young generations of Muslim consumers who are the unit of analysis in this research were chosen based on the consideration that Gen Z is a potential customer group whose hobby is shopping online and who wants to look stylish but does not have a strong financial base, so they have a preference for purchasing branded, pre－owned clothing. This study further extends several indicators in the independent variables with the concept of consumption in the Islamic perspective to adapt to the unit of analysis, namely Gen Z Muslims in the Islamic higher education community. This study tries to expand the indicators for measuring consumer behavior by implementing the concepts of Islamic consumer behavior within the framework of Islamic religiosity. Theoretical contributions will be raised in the form of developing measurement indicators, which are expected to enrich theoretical studies in this field of Islamic consumer behavior.

Data.

The data in this research is primary data obtained from distributed questionnaires, which are carried out directly with the interviewer and also through the Google Form. The sample in this research was quoted as 250 students in the Islamic religious higher education environment, which was chosen as the

case in the research, namely UIN Bukittinggi. Quota sampling was applied with characteristics adapted to research needs, namely the category of students who actively shopped for branded prelove in the last 3 months online or conventionally at various prelove outlets. Determination of the number of samples refers to a certain amount of quota sampling with an error tolerance of 5% (Puteri, 2018; Sekaran & Bougie, 2016). This number fulfills the feasibility of data collection, which requires at least 97 respondents for each case selected, with a 5% significance level and a 10% maximum margin of error (Rao, 2012).

Variables and Instruments.

There are four variables in this study, with some measurement instruments within the framework of Islamic consumer behavior. The three independent variables in this research are brand image, price, and fashion lifestyle, which are three combinations of determinants that are relevant to the case of pre－loved clothing, while the dependent variable in this research is purchase decision. Instruments items in this research are extended from the basic theory of consumer behavior (Keller & Kotler, 2010; Lamb et al., 2011; Schiffman et al., 2010), the concept of Islamic economics about consumption (Chapra, 1996; Siddiqi, 2014) (Timur Kuran, 1995) (Agarwala et al., 2019; Delener, 1990; Gait & Worthington, 2008), and previous findings that conceptually have expanded studies about Islamic consumer behavior (Bashir et al., 2019; Puteri et al., 2022; Qazzafi, 2020; Stankevich, 2017). Puteri 2023. In this instance, respondents were asked to rate their thoughts on a five－point Likert scale. Measurement indicators for latent variables were built into the model in tandem with research goals. There is a questionnaire provided for each statement item on the relevant variable, and there are five possible responses: strongly disagree, agree, disagree, and highly agree.

Analytical Method.

A quantitative method with an associative approach is implemented to measure the relationship between variables in the model. The following is the multiple linear regression model formulated to estimate the effect of price, brand image, and fashion lifestyle on the purchase decision of branded－preloved clothing by Gen Z's Muslim consumers:

$$Y = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \varepsilon$$

Note: Y is purchase decision, X_1 is brand image, X_2 is price, and X_3 is fashion lifestyle. β_1 β_2 and β_2 are parameter estimations, and β_2 is an error term.

Multiple linear regression was conducted in some stages of testing, including pre－research tests, covering tests of validity and reliability, tests of classical, and hypothesis testing (F－test, t－test, and R square). In pre－research tests, Pearson's Product Moment Correlation is used as a tool to ensure internal consistency between items. The "corrected item－total correlation" value reflects Pearson's Product Moment Correlation, and the reliability can be assessed by Cronbach's alpha. The BLUE (Best Linear Unbiased Estimator) assumption on ordinary least squares (OLS) is evaluated using tests of normality, linearity, and heteroscedasticity. The normality test method used is the one－sample Kolmogorov－Smirnov (K－S) method, and the Glejser test is carried out to test

for heteroscedasticity. To ensure the model is free from multicollinearity symptoms, the VIF (variance inflation factory) can be used as a guide. Finally, hypothesis testing is done by evaluating the results of the analytical model using the F−test, t−test, and R−squared. The F−test helps ensure that the predictor in the model has a simultaneous effect on the dependent variable, while the t−test is used to test how strong the effect of the independent variables individually on the dependent variable is. R−Squared may be a reference to see how far the model's capacity can explain the impact of the autonomous variable on the diversity of the dependent variable.

RESULT AND DISCUSSION

The following sections of this article are the results of this research to evaluate the impact of price, brand image, and fashion lifestyle on the purchase decision of branded−prelove clothing by Gen Z Muslim consumers from the perspective of Muslim consumers. The estimated results of this model will be further used to analyze what factors are driving the decision to purchase branded clothing preferred by Gen Z Muslim consumers.

Socio-Demographic Information of Respondents.

Table 1 shows the frequency distribution of respondents based on their socio−demographic background, with a total of 250 respondents who are young Muslim customers who come from selected Islamic universities. It can be seen from Table 1 that the majority of respondents are female young consumers with a percentage of 92.60% and male young consumers with a total of 8.40%. Respondents in this study were dominated by female young consumers who were in the age range of 21−23 (40.80%) and who came from students, most of whom were third−year students at universities. The average purchase is dominated by groups purchasing 500,000−1,000,000 IDR per month (42.00%) with a mixed purchase type, where they make conventional purchases through various existing outlets or can also be done via e−commerce.

Table 1. Socio−Demographic of Respondents

Characteristics	Description	Frequency	Percentage
Gender	Male	21	8.40
	Female	229	92.60
Age (Years)	<19	47	18.80
	19 − 20	37	14.80
	21 − 23	102	40.80
	>23	64	25.60
Purchase Average (IDR per year)	< 500.000	56	22.40
	500.000 − 1.000.000	105	42.00
	1.000.001 − 2.000.000	59	23.60
	2.000.001 − 3.000.000	22	8.80
	> 3.000.000	8	3.20
Purchasing Platform	Conventional Purchasing	35	14.00
	Online Purchasing	91	36.40
	Mixed Purchasing	124	49.60

Source: Primary Data Processed, 2023

Testing of Validity and Reliability.

Testing validity and reliability was carried out to ensure there was consistency in respondents' answers, and the results can be seen in Table 2. It can be concluded that the questionnaire for this variable can be declared reliable, as reflected in the Cronbach's alpha average for each variable, which is greater than 0.6. Cronbach's alpha exceeding the minimum value of 0.6 (Hair et al., 1998) means the constructs measured was statistically reliable and acceptable for further statistical analysis. Corrected item correlation, which represents a measure of validity with internal consistency, is above 0.3 for each instrument implemented, so it can be concluded that there is consistency on the measurement scale used.

Table 2. Validity and Reliability

Construct	Item Instruments	Corrected Item-Total Correlation	Cronbach 's Alpha
Brand Image	A well－known product brand is an attraction	0.512	0,821
	Believe in the brand image and quality of the products.	0.662	
	There are product advantages compared to other brands	0.689	
	product and service qualifications according to those offered	0.661	
	Shiddiq and Amanah in transactions	0.557	
Price	Competitive prices compared to similar products	0,759	0,901
	Flexible prices according to demand and supply	0,797	
	There are periodic price promotions.	0,774	
	Prices are transparent at outlets or on the web.	0,786	
	The price corresponds to the quality of the goods.	0,719	
	The selling price is a normal competitive price.	0,759	
Fashion Lifestyle	Products offer brand prestige	0.669	0,845
	Products reflect consumer personalities	0.634	
	Products reflect the luxury of everyday practical consumers.	0.564	
	Products reflect the customer's lifestyle and luxury.	0.605	
	Buying pre－owned products is part of a modern concept with simple principles.	0.593	

Construct	Item Instruments	Corrected Item-Total Correlation	Cronbach 's Alpha
	Buying pre－owned products is part of the concept of living an economical but still elegant life.	0.627	
Purchased Decision	I selected it after understanding its advantages, disadvantages, and budget constraints.	0,678	0,846
	Understanding the pre－owned product convinced me to choose it.	0,705	
	I will choose pre－owned products because they are more economically profitable.	0,683	
	I choose to shop for pre－owned products because they do not conflict with Islamic principles.	0,668	
	I prefer to purchase pre－owned products and would suggest them to others.	0,749	

Testing of Normality, Multicollinearity, and Heteroscedasticity.

Examining data quality for the OLS requires the classical assumptions such as normality, multicollinearity, and heteroscedasticity. The results of the normality test showed that the data were normally distributed, with a one－sample Kolmogorov－Smirnov test of 1.103 (p－value = 0.048), which means that the residual value result from the regression is normally distributed, and this regression model fulfils the assumption of normality. The results of the Normal P－P Plot Regression Standardized Residual test also display that the data is normally distributed, so it can be stated that the regression model meets the assumption of normality. To ensure that there is no specific linear relationship between the independent variables in the model, multicollinearity analysis is carried out using VIF (variance inflation factory) and tolerance is executed. VIF for brand image, price, and fashion lifestyle are 2.003, 2.018, and 2.136, respectively. All these variables have a tolerance value > 0.10 and a VIF value < 10, so it can be concluded that there is no multicollinearity in the model. Furthermore, to ensure that the regression model does not have symptoms of heteroscedasticity, a Spearman－Rho correlation test was carried out by correlating unstandardized values with each independent variable (X1, X2, X3). The test results show that the significant value for brand image (X1) is 0.668 > 0.05, and it can be concluded that there is no heteroscedasticity problem. Meanwhile, the price (X2) has a significant value of 0.750 > 0.05, and the fashion lifestyle (X3) has a significant value of 0.953 > 0.05, so it can be confirmed that the heteroscedasticity symptom is not present in the estimation model.

Result of Multiple Linear Regression Model.

The following functional equation reveals the prediction results from the multiple linear regression model that was executed to estimate the effect of brand

image, price, and fashion lifestyle on purchase decisions. Based on the results of the multiple linear regressions above, the functional equation can be formulated as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$
$$Y = 4.831 + 0.221 X_1 + 0.358 X_2 + 0.306 X_3$$

F − test	=	119.339 (Sig. 0.000)
R − Squared	=	0.594
Adjusted R Square	=	0.593

Note: Y is Purchase Decision, X_1 is Brand Image, X_2 is Price, X_3 is Fashion Lifestyle, β_0 is constant, β_i is estimation coefficient, and ε is Error.

The estimation results show that the F − test is 119.339 (Sig.0.000), which means that all independent variables in the model, covering brand image, price, and fashion lifestyle, have a simultaneous effect on the dependent variable (purchase decision of brand − prelove clothes). This regression model is slightly good and can be used to estimate further data. From the results of the F test based on the test results above, a significant value of 0.000<0.05 was obtained, and F_{hitung} is 119.339 > F_{tabel} 2.641. The estimation results of the multiple linear regression equation found that brand reputation, price, and fashion lifestyle affect the decision to purchase pre − owned branded clothing. The results of the t − test also show a good coefficient of estimation, so that brand image, price, and fashion lifestyle have a positive effect on the purchase decision of young Muslim customers in shopping for branded − prelove clothing, each with an estimation coefficient of 3.969 (Sig. 0.005), 5.332 (Sig. 0.000), and 5.964 (Sig. 0.000). To estimate how much the predictors in the model can be good estimators, see the R − square (R2) of 0.593. Factors determining consumer behavior, such as brand image, price, and fashion lifestyle, affects the purchase decision of branded − prelove clothing by 59.3%.

DISCUSSION.

Based on the findings in the previous section, further elaboration provides answers about what factors drive a young Muslim customer, Gen Z, in choosing branded − prelove clothing, and by elaborating on the estimated coefficients and elaborating on the instrument items used, it can be further analyzed whether the values of Islamic consumption also influence Muslim teenagers' shopping decisions.

First, brand reputation influences purchase decisions for branded − prelove clothing among Gen Z. Increasing awareness of the brand image of a product will increase young customers' purchasing decisions for branded − prelove clothing. Brand reputation has a big impact on purchasing decisions because it reflects how well − known and recognized the brand is among certain communities, especially among celebrities who sometimes become role models for many young people. These findings have elaborated on previous findings from several studies that observed the relationship between brand reputation and luxury product

purchasing decisions (Husain et al., 2022; Shokri & Alavi, 2019; Su, 2021). Shokri and Alavi (2019), Sichtmann et al. (2019), and Назйе et al. (2017). Research findings reinforce the phenomenon and stigma that young people consider the importance of brand reputation in supporting their lifestyle, but limited budgets make them switch to branded prelove, which can be reached with a minimal budget.

Second, price influences the purchase decision of branded－prelove clothing by Gen Z. It was previously strongly suspected that this finding would be a strong predictor of shopping decisions. The logic is clear: the intention to buy prelove products is because the price is affordable, and even though the quality is no longer the same as new, the brand is a target for consumers. Young people are crazy about owning certain brands because of the public figures they idolize. The figure of an artist who has a personal brand on him makes many young people amazed, impressed, and interested in following everything about him, including their clothing style. This desire then becomes the reason for young customers to buy products like those of artists, even if they are only second－hand, which is cheaper. The findings of this research support many previous studies that predict price as a strong determinant that influences purchasing decisions for prelove products (Manaf et al., 2023; Oscario, 2023).

Third, Fashion lifestyle influences the purchase decision of branded－prelove clothing by Gen Z. These findings reflect the importance of fashion lifestyles for Gen Z and how they try to make them happen with a minimal budget. The Gen Z character who likes to use their idols as role models makes them sometimes go crazy trying to imitate their behavior, character, and success. Idolizing an artist or celebrity is a common thing for young people, where all aspects of their lives are used as role models. They are not only amazed by the artist, but they are also willing to follow various things that the artist does. Starting from the style of dress, speaking, and behavior, even to the rituals of worship, these findings elaborate on several previous studies that link the influence of lifestyle on purchasing decisions for luxury products (Kessous & Valette－Florence, 2019; Oscario, 2023; Padmavathy et al., 2019). Implementation in the Gen Z case provides findings that are distinctive from previous findings. Young people who are crazy about the fashion lifestyle of their idols will realize their preferences in the form of purchasing clothing items that are similar to their ideals, but limited budgets because pre－loved products to become the second choice for them.

Exploring the findings further and then linking them with the theoretical concept of Islamic consumer behavior, it can be concluded that Gen Z's behavior in deciding to consume branded－prelove products still maintains several basic principles in Islamic economics, especially consumption issues. Muslim consumers are accustomed to following the basic principles of Islam in their daily consumption behavior, so the definition of rationality in consumption must include moral, spiritual, and social perspectives (Karoui & Khemakhem, 2019; Khan, 2013). Some aspects within the framework of Islamic religiosity in this study were found to be a driving factor in deciding to purchase branded－prelove products, such as

rationality, simplicity in consumption (siddiq), trustworthiness and honesty in transactions, the concept of fair pricing, and benefit in consumption (maslahah).

Simplicity in consumption is recommended in behavior because a Muslim must be able to accept the usefulness of the goods purchased, not just because of desire. This research shows that the average purchases made by young Muslim customers are in the range of 500,000－1,000,000 IDR per month. The amount is not excessive for Indonesian standards. Apart from that, Islam also recommends applying the concept of utilization to shopping. Branded－prelove consumers in this case also implement several Islamic values, such as choosing prelove products after understanding the advantages and disadvantages of buying the product, paying attention to buying goods that are decent and not dirty, and adjusting the budget when purchasing goods. Customers' shopping decisions also pay attention to a simple lifestyle by not overdoing it when shopping, avoiding irrational impulse buying, and applying the concept of thrift when shopping without ignoring the desire to remain fashionable. Consumption in Islam is based on needs, so it is not excessive. "And those who, when they spend wealth, are not excessive and not also stingy." (QS.AFurqon, 67). Consumption in Islam is based more on needs and is not seen from desires. "Indeed, those who are wasteful are the brothers of Satan, and Satan is very disbelieving of his Lord" (Qs. Al－Isra, 27).

Trustworthy and honest attitudes when making transactions are also important values that must be maintained by these young people. Behaving honestly in business, such as with a brand reputation that is guaranteed to be true, is a must to maintain customer trust, as was the attitude of the Prophet Muhammad in trading. The essence of consumption is that it is a means of worship for which the creator will be held accountable. Honesty is a very important pillar in Islam because honesty is another name for truth itself. Islam strictly prohibits lying and fraud in any form because the value of truth will have a direct impact on the parties carrying out transactions in trade and society. Furthermore, branded－prelove transactions also pay attention to the concept of fair pricing in the transaction process. The concept of a fair price in Islam is a price that is formed due to a balance of supply and demand, a price that reflects quality, and not a price set due to irrational margins or a determination that is contrary to Islamic thought (Timur Kuran 1995). The decision to choose branded prelove clothing is to buy clothing at a price that customers can afford, so as not to worsen the original price on the market and cause inconvenience to customers.

From a theoretical perspective, this study has contributed to the expansion of studies on Islamic consumer behavior, especially in consumption. Estimating the determinants of young Muslims' purchasing behavior is certainly very unique and interesting because intergenerational shopping behavior has its uniqueness, which will enrich studies of theoretical concepts. It is hoped that this study will reveal an important fact: as long as transactions involving branded－prelove products are in line with someone's beliefs and that every mechanism does not conflict with their religious beliefs, then transactions can be accepted as part of the lifestyle of a modern Muslim. In explaining consumption, it is assumed that consumers tend to choose goods and services that provide maximum benefits. This is in accordance with Islamic rationality, which says that every economic actor

always wants to increase the *maslahah* he obtains. The belief that there is a just life in the afterlife has a significant influence on consumption activities. <u>*Maslahah*</u> in Islamic economics is determined in accordance with the principle of Muslim rationality, which says that every economic actor always wants to increase the *maslahah* he obtains. Muslim consumers believe that there is another life after death whose quality is determined by the practices in this world. This study principally also contributes to policy, especially for regulators and business actors to develop market−driving strategies based on Muslim consumer behavior as their main market segment. In a competitive market, the best businessmen are those who are able to offer something above customer expectations and are able to offer something different from what competitors are offering.

CONCLUSION

This study concludes with findings that contribute to enriching studies in the field of Islamic consumer behavior. In deciding to purchase branded−prelove clothing, young Muslim customers (Gen Z) are influenced by brand image, price, and fashion lifestyle by 0.593 (59.3%). It was revealed that the majority of consumers whose hobby is shopping for pre−loved products are women aged 21−23 with an average monthly expenditure of IDR 500,000−1,000,000 per month who prefer to shop on online thrifting platforms. Further investigation reveals that several basic principles of consumption in Islam are still maintained in their consumption patterns. Some aspects within the framework of Islamic religiosity in this study were found to be a driving factor in deciding to purchase branded−prelove products, such as rationality, simplicity in consumption (siddiq), trustworthiness and honesty in transactions, the concept of fair pricing, and benefit in consumption (maslahah). This study theoretically contributes to expanding studies about consumer behavior by integrating Islamic values in its measurement, and furthermore, this study is also expected to be a consideration for designing market−driving strategies for business actors in competitive markets.

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