Journal of Islamic Economics Lariba (P-ISSN 2477-4839 E-ISSN 2528-3758) 2024, Vol. 10, No. 1, 251-270 https://doi.org/10.20885/jielariba.vol10.iss1.art14







The influence of halal fashion, lifestyle, and brand image on Gen Z's hijab fashion preferences in Indonesia

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ABSTRACT

Introduction

The hijab is an important part of the daily lives of Muslim women in Indonesia. Several studies have been conducted regarding hijab preferences. However, research focusing on Generation Z is still limited.

Objectives

This research aims to explain how fashion trends, lifestyle, and brand image influence hijab fashion preferences.

Method

This research uses quantitative research methods. The data collection technique used was a questionnaire for 104 respondents, with the criteria being Muslim women who were hijab consumers aged 11-26. The collected data was analyzed using the SEM-PLS approach.

Results

The results of this research show that halal fashion, lifestyle, and brand image have a significant influence on hijab fashion preferences. Lifestyle variables have the most dominant influence.

Implications

The theoretical implications of this research indicate the need for a holistic approach to understanding Generation Z consumer behavior in the context of hijab fashion.

Originality/Novelty

This research shows the importance of collaboration between the fashion industry, religious institutions, and the government to develop regulations that support the growth of a high-quality hijab fashion industry in accordance with religious values.

CITATION: Rahman, R. & Indra. (2024). The influence of halal fashion, lifestyle, and brand image on Gen Z's hijab fashion preferences in Indonesia. *Journal of Islamic Economics Lariba*, 10(1), x-x. https://doi.org/10.20885/jielariba.vol10.iss1.art14

JEL Classification:

D24, D31, L10, Z12

KAUJIE Classification:

H34, M42, I7

ARTICLE HISTORY:

Submitted: February 29, 2024 Revised: March 31, 2024 Accepted: March 31, 2024 Published: April 3, 2024

KEYWORDS:

brand image, Gen Z, halal fashion, hijab fashion preference, lifestyle

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INTRODUCTION

With a Muslim population of over 200 million people, Indonesia has become one of the main markets for halal products manufacturers. The halal product business in our country is very promising and has potential. Indonesia's capacity as both a consumer and producer is vast due to the majority of its population being Muslim. Halal fashion refers to clothing that complies with Islamic principles and is considered permissible under Sharia law. This includes garments that cover the body well and are made from halal materials. Halal fashion has experienced significant growth in recent decades (Maziyyah et al., 2023). If the demand for halal products can be met independently, it will certainly become a pillar of the country's economy. It is also highly evident that the economic potential of the halal fashion industry in Indonesia is very promising, with domestic consumption of halal fashion by Muslims increasing annually (Jailani et al., 2022).

Currently, imports still dominate the domestic halal product business. In this regard, all relevant parties, both government and private, must strive as much as possible to create a new environment that supports the development of halal products in this country. It is crucial to make a concerted effort to drive the growth of Indonesia's halal product industry if we aim to compete in halal product trade worldwide (Herianti et al., 2023; Maulana & Zulfahmi, 2022; Yulia, 2015). To drive the real sector and grow the national economy, we need halal products that are acceptable and preferred by society. Therefore, a suitable strategy is needed for the development of Indonesia's halal product industry. Economically, the government has also issued a legal framework for the development of the halal product industry in this country, one of which is Law Number 33 of 2014 After the enactment of the Halal Product Guarantee Law, halal certification became mandatory. Therefore, all products entering, circulating, and traded in the territory of Indonesia must have clear halal status (Aliyanti et al., 2022; Erliani & Sobiroh, 2022; Fatima et al., 2023; Handriansyah et al., 2023).

One effort to succeed in the halal industry development program is the current campaign by Indonesian Muslim society to promote halal as a lifestyle, from university students to the general public (Ahyani et al., 2023; Haryono, 2023). The increasingly modern lifestyle has caused consumer needs in this era to differ from the past. Nowadays, consumers prefer to follow trend developments for all aspects of needs, from primary to secondary needs, according to the lifestyle applied, namely halal lifestyle. Halal in lifestyle is not only about food, drinks, or cosmetics but also encompasses clothing. One aspect that must be aligned with the halal lifestyle is the aspect of dressing or commonly known as fashion. Most Muslim women pay great attention to their appearance. Besides food and cosmetics, the halal industry also enters the fashion and clothing industry, and many halal developments have occurred. Because the hijab, an identity that distinguishes Muslim women from non-Muslim women, this trend has become a popular fashion trend. Muslim women adhere to the ideal lifestyle standards set by Islamic law. The State of the Global

Islamic Economy 2023/24 Report (DinarStandard, 2023) ranks Indonesia as the third in this category as viewed in Table 1.

Table 1Top 10 Modest Fashion in The State of the Global Islamic Economy 2023/24 Report

Rank	Country
1	Türkiye
2	Malaysia
3	Indonesia
4	4 Singapore
5	Italy
6	Spain
7	China
8	United Arab Emirates
9	United Kingdom
10	Germany

Source: DinarStandard (2023).

Data in Table 1 suggest that Indonesian society is starting to take an interest in Muslim fashion, prompting fashion companies to create new innovations to develop this aspect of Muslim fashion. Lifestyle is inseparable from the aspect of dressing, which supports individuals in continuously following changes in fashion trends to remain up-to-date (Fajria et al., 2022; Shadrina et al., 2021). The emergence of this trend is manifested in various styles of clothing such as baju koko, gamis, hijab, and others. These various styles of clothing have led fashion companies to create various brands with their respective product qualities. Brands such as Rabbani, Elzatta, Zoya, Nizar, and many others are already well-known among the community, especially among Generation Z. One trend that continues to evolve is halal fashion, particularly in the context of hijab fashion. This not only reflects fashion needs but also the values and religious norms adhered to by the majority of Muslims. Particularly for Muslim women who predominantly pay great attention to appearance. Appearance for women is something that is very much observed, especially when engaged in daily activities such as traveling, gathering, going to the office, or attending lectures. Each person's outfit during their daily activities is based on their preferences. Hijab fashion that is developing nowadays is also required to adhere to Islamic teachings, which have taught the true function of clothing. The functions of clothing, as mentioned in Q.S. Al-A'raf verse 26, include covering the aurat, an effort to avoid unwanted incidents (Shihab, 2005).

Fashion or dressing style is one of the most fundamental daily needs for humans. A person's judgment is often based on their attire, which can signify their social status (Carufel & Bye, 2020; Rahman et al., 2014; Srinarwati, 2015). Besides being a necessity, dressing can also reflect a person's lifestyle. Previous research indicate the importance of brand in fashion industry to guide customers awareness and loyalty (Anggraeni & Rachmanita, 2015; Hyun et al., 2024; Kort et al., 2006; Yoo, 2023). Thus, it is a challenge for fashion industry to maintain brand of the fashion product to meet

consumer preferences that are moving fast. From costumer perspective, increasing number of brands in fashion industry will bring more choice and option to meet their needs and requirements. When engaging in daily activities, humans require clothing that benefits the wearer according to specific situations and conditions. The diversity of clothing types, from various models to materials, influences an individual's choice of dressing style, closely related to culture and societal development (Anafarhanah, 2019).

In the modern era, the rapid development of hijab fashion trends is evident in the hijab fashion industry. New models and trends are continuously created each season, affecting consumer fashion awareness, which subsequently determines the level of hijab fashion consumption (Edastami et al., 2019). Consumer preferences vary regarding the design of hijab fashion they choose for consumption, following the development of hijab fashion trends, where manufacturers continue to innovate to enhance competitiveness in the market. Presently, the trend followed by most Muslim women tends to be more Westernized due to the evolution of time. Current trending Muslim clothing is influenced by various references, aided by technological advancements. However, this hijab fashion trend sometimes contradicts Islamic Sharia regulations regarding modesty. This trend transforms traditional heavy and outdated hijab models into modern and fashionable forms (Ipandang, 2020; Maha, 2021; Murtopo, 2017).

This lifestyle demands individuals to constantly follow current fashion trends, shaping preferences that tend to choose products in line with the modification of fashion styles. Hijab fashion has now become a lifestyle that has both positive and negative impacts on the current phenomenon of hijab fashion development. The positive impact of hijab clothing as a modern lifestyle in the current era includes increasing the interest of Muslim women in wearing the hijab due to the modern and simple impression of current hijab models. However, there are negative impacts when hijab development still violates Islamic Sharia regulations regarding dressing styles (Mahmud et al., 2020).

Brand image plays a role in influencing the relationship between beliefs and preferences for decision-making on a product. When a product has a positive image, it attracts more consumer attention (Arianty & Andira, 2021; Dharma & Sukaatmadja, 2015; Miati, 2020; Supriyadi et al., 2016). The image built by a brand will change consumer perceptions, shaping beliefs in a product, thus making consumers prefer it. Brand image builds long-term relationships with consumers. For consumers, brand image reflects their experiences and knowledge, simplifying the processing of accumulated information over time about the company and its products or brands. Furthermore, brand image can reflect consumer experiences and knowledge as preferences. The significance of brand image becomes an effective factor in preference development, contributing to emotional experience when improving attitude models (Amer et al., 2019). Consistently, brand image provides clues for an effective response in understanding consumer preferences.

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Previous studies have identified many factors that affect customer preferences in fashion industry. Le et al. (2019) showed that design, style, color, form, and price of fashion product are important factors that affect customer preferences. Kwon et al. (2020) suggested that the diversity of recommended product has significant effects on customer preferences. Customer preference differs according to Woelbitsch et al. (2020) based on store types. Online consumers often prioritize purchasing things within a particular category, while customers in stores tend to purchase a wider variety of product categories. Aslam (2023) also suggested that the variety of product in fashion industry has a significant role for customers. Furthermore, the use of chatbots for brands can improve costumer preferences.

This research is distinctive as it examines the hijab preferences of Muslim consumers. This study is distinctive due to its utilization of a sample from Generation Z residing in Depok City. This study examines the several elements that impact the preferences of Muslim customers towards hijab items, namely halal fashion, lifestyle, and brand image. This study is anticipated to make a valuable contribution to the advancement of halal fashion in Indonesia, given its status as a prominent global market for halal fashion.

LITERATURE REVIEW

Generation Z Preferences

When someone tends to prefer something average rather than extreme, their preferences can be associated with the assumption that it does not have a significant financial impact (Adiati, 2021). When individuals make decisions based on needs rooted in desires and likes, preference is an independent subjective attitude to choose something preferred (Aurima & Leunupun, 2018; Syam et al., 2022). Thus, product development is closely related to the benefits offered by the product, which can be communicated through product attributes such as quality, features, design, and appearance (Kotler et al., 2021).

Creativity and fashion are arenas where skills can be expressed in the dynamic world of business and fashion. Clothing is identity, and fashion offers many opportunities and challenges for designers and business practitioners to create creative clothing. These clothes are Muslim clothing that adheres to Islamic law, which is the biggest challenge for fashion designers and entrepreneurs. Identity, fashion, non-verbal communication, and creativity all depend on clothing (Poerwanto & Yudha, 2019; Sukirno, 2021). One way to meet needs and desires is by developing clothing. One example is meeting the clothing needs of Generation Z in the digital era. Generation Z was born when technology was rapidly advancing, and one of their characteristics is staying up to date with various technological developments from an early age (Zis et al., 2021). Previous studies confirm that fashion trend development significantly influences the consumption patterns of Generation Z (Djafarova & Bowes, 2021; Liu et al., 2023; Manley et al., 2023; Palomo-Domínguez et al., 2023).

Halal Fashion

One important and common factor influencing consumer utilization of goods is their knowledge of fashion (Teo et al., 2017). Intriguing, sophisticated, and fair elements must be incorporated into halal fashion brand development plans and provide their companies with a competitive advantage (Zainudin et al., 2019). Because religious issues such as Halal certification are marketing strategies used to attract as many clients as possible (Candra et al., 2023; Wibasuri et al., 2020).

According to Islamic law, a production is considered halal if it meets all requirements, ranging from materials, equipment, procedures, and end products. This idea must be implemented carefully and reliably to prevent production methods that contradict Islamic law (Antonio et al., 2020; Rusydiana & Assalafiyah, 2020). Currently, halal production is often relevant to various disciplines, including pharmacy, health products, tourism, cosmetics and hygiene products, logistics, packaging, and others. Traditionally, halal manufacturing is usually associated with food production and processing (Dubé et al., 2016). Satisfaction with the halal indicators set by MUI, the certification institution, can be used to determine the halal status of a product. Product certification is required to protect customers from consuming non-halal goods.

Lifestyle

Lifestyle can be defined as a pattern of life expressed through a person's activities, interests, and opinions. How each person interacts with their environment can indicate their overall lifestyle. In terms of lifestyle, a person's nature can be measured through their attitudes towards themselves and their environment (Kotler & Keller, 2021). A person's lifestyle is influenced by several factors, including internal factors encompassing attitudes, experiences and observations, personality, self-concept, motives, and perceptions, and external factors encompassing reference groups, family, social class, and culture (Priansa & Suryawardani, 2020; Wahyuni & Ruyadi, 2018).

Previous research found that indicators such as lifestyle, interest, and opinion significantly influence preferences (Christine, 2016). Another research also found that indicators such as lifestyle, activity, and opinion significantly influence preferences (Palupi, 2017). Also, the increasing halal lifestyle worldwide affects the demand for halal products. Many countries focus on the halal product sales business, where product halal settings are adjusted to Islamic Sharia (Qoni'ah, 2022; Ula'm et al., 2022).

Brand Image

Brand image is everything related to a consumer's thoughts or perceptions of a brand of a product. Such consumer thoughts are created because of strong memories after receiving the benefits or benefits of the product. A strong brand image, driven by quality products, will dominate the market (Hamdi, 2021). Brand image portrays the extrinsic qualities of a product or service, including how the brand strives to meet the psychological or social needs of customers (Armstrong & Kotler, 2019). Brand image can also be viewed as a concept created for subjective reasons and personal

emotions (Azarkasyi, 2024; Putra & Sumartik, 2024). From the opinions of several experts above, it can be concluded that brand image is consumer perception and preference for a brand, as reflected by various brand perceptions in consumer memory (Hamdi, 2021).

Religiosity

Religiosity can be viewed as a system of thought and action shared by a group of people that provides a framework for directing life and objects of worship to individual members of the group (Arrey et al., 2016; Fromm, 1971; Villani et al., 2019). Religiosity is performing worship acts consistently and repeatedly (istigomah) without coercion from others. This is done with sincerity, sincerity, submission, and humility, and expecting the grace and pleasure of the owner when facing them. Religiosity can be defined as the level of someone's knowledge, strong beliefs, worship practices and principles, and awareness of the religion they adhere to. Religiosity is the religious appreciation and depth of belief expressed by performing worship, praying, and reading holy books regularly (Mangunwijaya, 1982). Religiosity is everything that shows the religious guidance that has been internalized by someone and provides the strength to be calm, wise, and control others.

Previous Research

Shadrina et al. (2021) discuss the influence of fashion trends, lifestyle, and brand image on hijab fashion preferences. The results of their research show that all three independent variables, fashion trends, lifestyle, and brand image, have a significant influence on hijab fashion preferences. The lifestyle variable has the most dominant influence on hijab fashion preferences. Thus, all three variables, fashion trends, lifestyle, and brand image, influence the increase in hijab fashion preferences in efforts to develop the potential of the hijab fashion industry.

Arsita (2021) analyzes the influence of lifestyle and fashion trends on online purchasing decisions on Instagram. The results show that lifestyle has a significant positive influence on purchase decisions and fashion trends have a significant positive influence on purchase decisions. Auliyana (2020) Aulia analyzed whether or not there was an influence of brand image and product quality on the decision to purchase Rabbani hijabs at Jombang outlets. The research results show that brand image partially has a positive influence on the decision to buy a hijab.

Samsudin et al. (2023) suggest that fashion trends and brand image have a significant impact on the headscarf preferences of young people. It serves as a potent means for young consumers to express themselves and fulfill their shopping requirements. According to Budiati (2011), hijab can be a measure of a woman's level of religiosity. However, in its development, the hijab has a hidden ideology of modernization.

METHOD

The present study employs an online questionnaire administered through Google Forms to gather primary data from participants. The responses were limited to Muslim women between the ages of 11 and 26. A total of 100 participants completed the questionnaire in its entirety, and it was then utilized for the study. The questionnaire used a Likert scale consisting of five points, with responses ranging from one (indicating strong disagreement) to five (indicating strong agreement). The reliability and validity of the questionnaire have been assessed in order to establish the scientific justification of the research findings. The data that was gathered was subjected to analysis using the SEM-PLS (Structural Equation Modeling-Partial Least Squares) technique, utilizing the SmartPLS 3 software.

RESULTS

They have diverse backgrounds in terms of Islamic religious values, but have similarities in lifestyles that suit generation Z. They also have sensitivity to brand image and fashion trends and are often involved in the Muslim fashion community and social media. They are involved in modern hijab fashion and are sensitive to the influence of halal fashion, lifestyle, and brand image in their preferences. The model used in this research is SEM-PLS (Partial Least Square) which consists of exogenous latent variables, namely Halal Fashion (X1), Lifestyle (X2), and Brand Image (X3). The endogenous latent variable in this research is Halal Preference (Y). The first step taken was testing the measurement model. This test aims to see the validity and reliability of the indicators for each research variable by looking at the value of each outer/factor loading.

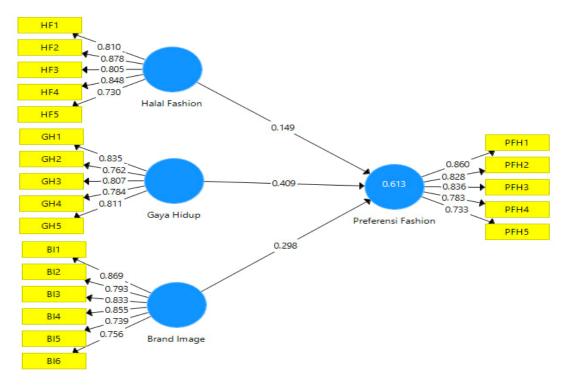
Measurement Model Test

The Outer Model, commonly known as the measurement model, depicts the relationship between latent variables and their indicators. It is conducted to assess the validity or reliability of each variable's indicators.

Convergent validity test

The outer loading value can be considered valid if it exceeds 0.5, indicating that the outer loading value meets the criteria or is valid. Based on the outer loading values in Figure 1, each indicator of variables X1 (Halal Fashion), X2 (Lifestyle), X3 (Brand Image), and Y (Fashion Preference), the values are greater than 0.5. Therefore, all indicator values of the latent variables are valid.

Figure 1 Measurement model (outer loadings)



Source: Primary data. Authors' estimation.

Construct validity and reliability test

Table 1 explains the results of construct validity test in this study. Based on the Average Variance Extracted (AVE) values for variable X1 (Halal Fashion) of 0.665, variable X2 (Lifestyle) of 0.640, variable X3 (Brand Image) of 0.654, and variable Y (Fashion Preference) of 0.655, it means that the AVE values for each variable mentioned above are greater than 0.5. Therefore, they can be considered valid.

Table 1 Validity and Reliability Test Results

	Cronbach's Alpha	rho_A	Composite Realibility	Average Variance	
	Alpha		Redibility	Extracted (AVE)	
Brand Image	0.894	0.906	0.919	0.654	
Lifestyle	0.859	0.862	0.899	0.640	
Halal Fashion	0.873	0.876	0.908	0.665	
Fashion	0.867	0.870	0.904	0.655	
Preference					

Source: Primary data. Authors' estimation.

The reliability test results are considered satisfactory if the Cronbach's alpha value is > 0.7 (Hair et al., 2010). Additionally, the composite reliability value should be greater than 0.7. Based on the values in Table 1, it indicates that the Cronbach's alpha and composite reliability values are greater than 0.7. Therefore, they are considered to meet the criteria and thus are reliable.

Structural Model Test

The analysis of the inner model, also known as the structural model, aims to predict the relationships between latent variables. In this test, several assessments are conducted, including R-square test and hypothesis testing.

R-square Test

This test aims to examine the influence of each exogenous latent variable on the endogenous latent variable. If the value is high, then the prediction quality is better. Based on the estimation, the R-Square value for this study is 0.613 and Adjusted R-Square value is 0.601. It shows that 61.3% of the endogenous variables can be influenced by the exogenous variables (X1 Halal Fashion, X2 Lifestyle, and X3 Brand Image). Additionally, 60.1% indicates that the predictive power of the research model used is strong and good because it is above 0.5, while the remaining 38.7% is attributed to other factors not included in this study.

Hypothesis Testing

This test is conducted to determine the influence of exogenous variables (X1, X2, X3) on the endogenous variable (Y). Table 2 summarized the results of hypothesis testing in this study. Based on the *P*-Value obtained from the table, some considerations can be formulated as follows. Firstly, the coefficient value of variable X1 (Halal Fashion) on Y (Fashion Preference) is 0.149, indicating a positive effect. Meanwhile, the P-value for the variable X1 (Halal Fashion) on Y (Halal Preference) is 0.020, which is less than 0.05, signifying significance. Therefore, the Halal Fashion (X1) variable has a positive and significant effect on the Halal Preference (Y) variable.

Table 2Hypothesis Testing Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics Io/(STDEV)	P Values
Brand Image > Fashion Preference	0.928	0.311	0.123	2.431	0.015
Lifestyle => Fashion Preference	0.409	0.397	0.132	3.105	0.002
Halal Fashion Fashion Preference	0.149	0.153	0.064	2.339	0.020

Source: Primary data. Authors' estimation.

Secondly, the coefficient value of variable X2 (Lifestyle) on the variable Y (Fashion Preference) is 0.409, indicating a positive influence. Additionally, the P-value for the variable X2 (Lifestyle) on the variable Y (Halal Preference) is 0.002, which is less than

0.05. Thus, it can be concluded that the X2 (Lifestyle) variable has a positive and significant effect on the Y (Halal Preference) variable. Thirdly, the coefficient value of variable X3 (Brand Image) on Y (Halal Preference) is 0.298, indicating a positive influence. The P-value is 0.015, which is less than 0.05. Therefore, it can be interpreted that the X3 (Brand Image) variable has a positive and significant effect on the Y (Halal Preference) variable.

DISCUSSION

Impact of Halal Fashion (X1) on Hijab Fashion Preference

In this research, the Halal Fashion variable has a positive and significant influence on Halal Preference, seen from the P-value, which is 0.020, smaller than 0.05. The results of this research are in line with research conducted by Shadrina et al. (2021) which states that Halal Fashion has a positive and significant effect on Halal Preferences. The influence of fashion trends on hijab fashion preferences was obtained at 0.036 < 0.05, while the calculated t value was 2.118 > 1.654. Therefore, it can be concluded that if there is a significant influence of the fashion trend variable (X1) on the preference variable (Y), it can also be said that the Ho hypothesis is rejected, and Ha is accepted.

Impact of Lifestyle (X2) on Hijab Fashion Preference

In this research, the Lifestyle variable has a positive and significant influence on Halal Preference, seen from the P-value, namely 0.002, smaller than 0.05. The results of this research are in line with research conducted by Fathurrahman & Angesti (2021) which stated that the results of the hypothesis test showed a significant value of 0.439 with a probability value of 0.000. The probability value for the lifestyle variable is smaller than 0.05. This means that lifestyle has a significant positive influence on purchasing decisions, so the hypothesis stating that there is an influence between lifestyle and purchasing decisions is supported. The research that has been conducted by Palupi (2017) shows that lifestyle indicators, activities and opinions have a significant effect on preferences. Meanwhile in a study by Christine (2016), lifestyle indicators of interests and opinions have a significant effect on preferences.

Impact of Brand Image (X3) on Fashion Preference

In this study, the Brand Image variable has a positive and significant effect on Halal Preference, In this research, the Brand Image variable has a positive and significant influence on Halal Preference, seen from the P-value, namely 0.002, smaller than 0.05. The results of this research are in line with research conducted by (Alliza Nur Shadrina et al) which stated that the results of the hypothesis test showed a significant value of 0.046 < 0.05 while the calculated t value was 2.016 > 1.654. Therefore, it can be concluded that there is a significant influence of the brand image variable (X1) on the preference variable (Y). Previous studies (Benny & Cherian P, 2020; Işık & Yaşar, 2015) show that brand image has a significant effect on consumer preferences.

CONCLUSION

Based on the results in this research, all hypotheses can be proven and are in accordance with previous research. It was concluded that Halal Fashion has a positive influence on Halal Preference as seen from the P-value, namely 0.020, smaller than 0.05. Lifestyle also has a positive influence on Halal Preferences seen from the P-value, namely 0.002, smaller than 0.05. And finally, Brand Image also has a positive influence on Halal Preference as seen from the P-value, namely 0.002, smaller than 0.05. Judging from the R-Square value of 0.613 and Adjusted R-Square of 0.601. This value shows that 61.3% of endogenous variables can be influenced by exogenous variables (X1 Halal Fashion, X2 Lifestyle, and X3 Brand Image). Apart from that, 61.3% shows that the predictive power of the research model used is strong and good because it is above 0.5, while the remaining 38.7% is due to other factors that are not in this study.

The theoretical implications of this research indicate the need for a holistic approach in understanding generation Z consumer behavior in the context of hijab fashion. Consumer theories and social psychology can be used to explore this further, by considering how these factors interact with each other and influence overall consumer preferences. Apart from that, theories about identity and self-expression also become relevant, considering that hijab fashion is not only clothing, but also as a means of expressing religious and cultural identity.

From a policy perspective, this research shows the importance of collaboration between the fashion industry, religious institutions and the government to develop regulations that support the growth of the hijab fashion industry that is high quality and in accordance with religious values. Policies that encourage strict halal standards in the production and marketing of hijab fashion products could be an important step in meeting the needs of generation Z Muslim consumers who are increasingly concerned with halal aspects. Apart from that, the government can also provide support in the form of incentives and educational programs that encourage innovation and creativity in the hijab fashion industry, so that it can answer the demands of the lifestyle and brand image desired by generation Z in a sustainable manner. Thus, policies that are holistic and oriented towards meeting consumer needs and adhering to religious values can help direct the hijab fashion industry in a more inclusive and sustainable direction.

Author Contributions

Conceptualization	R.R. & I.	Resources	R.R. & I.
Data curation	R.R. & I.	Software	R.R. & I.
Formal analysis	R.R. & I.	Supervision	R.R. & I.
Funding acquisition	R.R. & I.	Validation	R.R. & I.
Investigation	R.R. & I.	Visualization	R.R. & I.
Methodology	R.R. & I.	Writing – original draft	R.R. & I.
Project administration	R.R. & I.	Writing - review &	R.R. & I.
		editing	

All authors have read and agreed to the published version of the manuscript.

Funding



This study received no direct funding from any institution.

Institutional Review Board Statement

The study was approved by Program Studi Ekonomi Syariah (S1), Institut Agama Islam Tazkia, Bogor, Indonesia.

Informed Consent Statement

Informed consent was obtained before respondents answered the questions.

Data Availability Statement

The data presented in this study are available on request from the corresponding author.

Acknowledgments

The authors thank Program Studi Ekonomi Syariah (S1), Institut Agama Islam Tazkia, Bogor, Indonesia, for administrative support for the research on which this article was based.

Conflicts of Interest

The authors declare no conflicts of interest.

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