DETERMINING FACTORS OF PURCHASE INTENTION AND WILLINGNESS TO PAY PROCESS

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ABSTRACT

This inquire about was conducted to Analyze the Determinants of Eagerness to Pay (WTP) by understanding what drives consumers' greatest cost resistance. This is a associative type of quantitative approach. The time horizon is cross-sectional. The unit of analysis is individual who are Muslim fashion consumers. Survey conducted by distribute the questionnaire in December 2023 using Google Forms to 361 sample. Seven variables were tested, consisting of 33 questions on a five-point Likert scale. Structural Equation Modeling (SEM) is used to examine data. The findings of a test of the hypothesis that Purchase Intention is significantly positively impacted by Brand Personality, Social Influence, and Brand Reputation. Purchase intention significantly improves eWOM and decision-making. Willingness to Pay is significantly improved by decision-making and eWOM. Brand Personality, Social Influence, and Brand Reputation are factors to attract interest in buying Muslim fashion products.

*Keywords: Purchase Intention; Willingness to Pay; Decision-making; eWOM;
            Muslim Fashion*

INTRODUCTION

There is a rapid development of trends in the fashion sector. Considering the global market, this industry accounts for 2% of global GDP and has a $3,300 trillion market (Rusadi, 2022). The fashion business sector is always experiencing a period of growth that requires marketing in terms of managing its changes. Fashion trends change one after another, making various groups not want to be left behind with the latest models. Several factors influence this, namely gender, age, weather, and even religion (Dinar Standard, 2022).
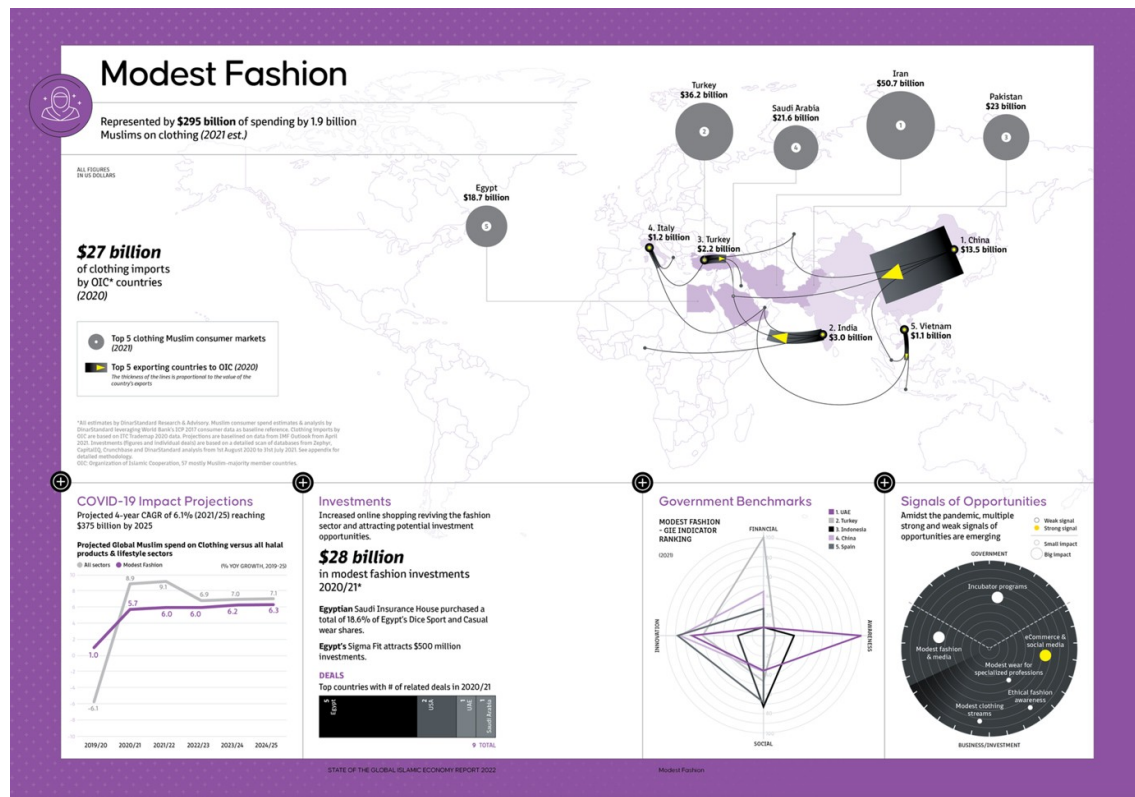
Source: Dinar Standard, 2022

Figure 1
Development of the Modest Muslim Fashion market

The majority of people in the nation of Indonesia are Muslims. According to demographic data, there are 229.62 million Muslims in Indonesia, which makes up 87.2% of the country's overall population (Matsuki, 2020). It is not uncommon for several Muslim fashion companies to admit that Indonesia is part of their Muslim target market. A very good opportunity for Indonesia to become a target for the center of the World Halal Industry in 2024. This target is in line with the potential for significant growth globally in the Muslim market industry (Samsul et al., 2022).

To win industrial competition, companies must be able to adapt to the needs of Muslim consumers. The halal industry has now developed into a lifestyle that includes travel services, hotels and fashion (Hasan, 2025). As time goes by, designers have started to introduce Muslim clothing in several fashion shows in several countries such as Indonesia. Various references in Muslim clothing now depend heavily on culture and figures who are role models for the public. From each of these references, it will form a

pleasure and characteristic of each individual. However, it still complies with religious dress code guidelines (Zaki & Elseidi, 2023).

Business people throughout the world need to establish a brand personality as a form of creating brand differentiation. The brand personality model was introduced by (Aaker, 1997) which helps strong relationships between brands and customers. Currently, the Muslim population is increasing tremendously in the world, followed by the spread of Muslim fashion. Regarding this matter, it is necessary to adjust personality according to the teachings of the Islamic religion. The brand personality design was developed with the lifestyle of the Muslim community (Zaki & Elseidi, 2023). This research seeks to expand the previous variables by identifying whether differentiation with brand personality can influence brand reputation in a product. This variable is quite important to see the factors that determine whether a person buys Muslim fashion products and is willing to pay (Nik Hashim et al., 2023).

The rapid development of trends has led to high levels of business competition. This has an impact on variations in brand form, moving from personality to the reputation that has been created. Until now, it has raised various questions, such as, does brand personality influence someone's purchase intention and their willingness to pay for the product? It could also be, does the social environment influence someone to buy a product and be willing to pay? Or the question may arise, does brand reputation have an impact on someone who wants to buy a product and is willing to pay? (Farzin et al., 2023).

In light of this, the study attempts to investigate the variables that influence the progression from purchase intention to willingness to pay. The purpose of this study was to ascertain how brand personality affected consumers' willingness to spend. The design of this article seeks to determine social influence on someone's willingness to pay for a product. This research was created to find out how far brand reputation can influence a person's willingness to pay. Moving on from this aim, the conclusions drawn can be a form of development of previous research (Farzin et al., 2023).

LITERATURE REVIEW, RESEARCH FRAMEWORK, AND HYPOTHESES

Brand Personality can be said to be a series of characteristics that are the same as humans in general in the form of socio-economic class and gender. So it can be interpreted that brands can be created based on the implementation of human characters. A brand personality can be a manifestation of consumer characteristics (Aaker, 1997). A brand is not just an image, but a reflection of the user's self. Building a brand personality is one of the ways that is considered the most effective in growing consumer loyalty among the target market. The result created by a brand personality is an emotional association that will emerge in the minds of consumers (Afriyani, 2020).

Social Influence is a quite significant factor in terms of building human character. Social influence itself is pressure that comes from external parties to influence someone's mindset. External parties can also encourage someone's interest in trends that are currently being widely discussed. A person's confidence in wearing clothes is influenced by the opinions of other people who see that person's appearance (Aditya & Mahyuni, 2022). A decision taken is largely derived from the results of thoughts, emotions and changes in behavior that are influenced by social conditions.

Brand Reputation is a value that is built by business people based on customer experience in using the product. Friendly and clear communication becomes a bridge between consumers and brands as an ingredient for creating a good brand reputation.

Regular evaluation of consumers can be an important raw material when you want to present a brand's reputation. A brand with a good reputation will produce new consumers who want to enjoy more value when using that brand (Fombrun & Riel, 2004). The company's commitment to building a good brand reputation will be an important asset in increasing customer trust. That way, potential consumers will have high purchasing intentions when they know that the brand reputation has been proven to be good (Nik Hashim et al., 2023).

Purchase Intention is often defined as a stimulus that encourages consumers to be confident in purchasing a product (Zhuang et al., 2021). The desire to buy is the umpteenth stage in buying a particular product at a particular store. When consumers buy a product they will be faced with several external considerations. The purchase intention variable is very important in order to measure how willing potential consumers are to pay. This can help business people develop their businesses so they can win the competition.

Decision-making is a form of dynamic process and is influenced by several things in the form of environmental influences, knowledge, reputation and many more. Decision making is the art of choosing alternatives (Kasman & Ali, 2022). Every decision taken has consequences from critical thinking. The use of models in decision making is a process to determine the relevance of a product according to what is needed until the payment process occurs. Decision making is the final result of the problem recognition process which is analyzed through several product samples (Maharani et al., 2024).

e-WOM (electronic Word Of Mouth) is an evolution that emerged from a combination of communication and producing information through developing technology. e-WOM itself usually takes the form of customer experiences with products that have been used and uploaded via the internet. This review will usually appear as a discussion about the product brand which can be seen by many people on social media (Setiadi, 2018). Every positive comment from consumers can be an important asset to show the public how good the product being marketed is. Comments made by each user have the potential to develop and become more interesting than product information in other sources. Moving on from the e-WOM phenomenon can influence potential consumers to be willing to pay for a product (Febratriantoro & Masnita, 2023).

Willingness to Pay is an approach to calculate a person's willingness to allocate the maximum amount for a product (Wong et al., 2020). Customers' desire to pay for a product is influenced by a number of important elements, including age, income, social environment, and many more. Brands that focus their products on quality and innovation can increase consumers' willingness to buy and pay for the brand. Consumers who directly experience the benefits of the product will be happy to inform people around them to increase the interest of potential consumers (Saputra & Sari, 2022). The impact is that several new consumers will come to try the product directly and be willing to buy and pay for the brand.

Research Framework

Research framework in this study is as follows :
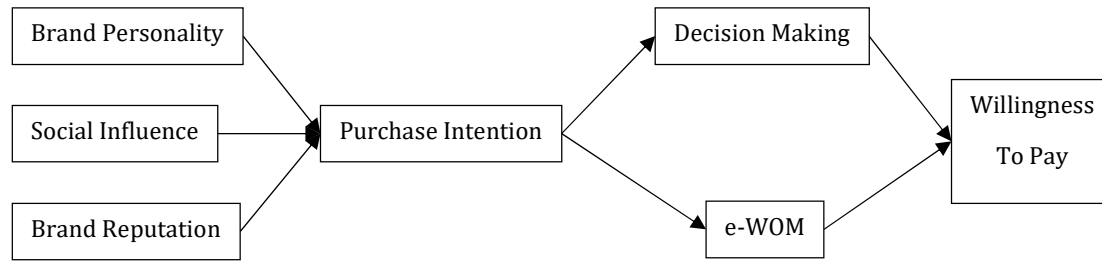
Source: Farzin et al., (2023); Nik Hashim et al., (2023); Zaki & Elseidi (2023); Zhu et al., (2018)

Figure 2
Research Framework Model

Hypotheses

Brand Personality and Purchase Intention
When a product with a different brand personality is perceived by potential consumers, the product has the ability to encourage purchase intention (Rup et al., 2021). In short, brand personality becomes a comparison tool that creates a unique difference from its competitors (Zukhrufani & Ratnasari, 2022). Adhering to animist theory, potential consumers will tend to choose products that suit their personality (Bostanudin & Rashid, 2021). Basically, brand personality is the same as human personality, because brands are often considered to have the same personality as them. So for good management, it is important to know how to create a different brand personality that is related to the brand's purchase intention. In line with this discussion, the following hypothesis was created:

> *H1 : A significant relationship between brand personality and purchase intention.*

Social Influence and Purchase Intention
Previous research studies found that social influence causes consumers to show their social status when someone owns the product. Not to fulfill their needs, but some people buy a product to impress their social status (Ganbold & Gantulga, 2021). Not a few people are influenced by "social influence" obtained through people around them who own the product as a form of consideration (Backs et al., 2021). Social influence is often defined as the extent to which other people's roles influence someone to believe that they should wear the latest fashion (Park & Kim, 2021). This can show that some people buy a product to be accepted by the surrounding environment, not for their own needs. Therefore, the formulation of this research hypothesis is:

> *H2 : Significant social influence on purchase intention.*

Brand Reputation and Purchase Intention
A positive reputation will create loyal customers and make consumers feel more inclined to buy that brand than others. A reputation that you already have will save energy in searching for deeper information amidst information asymmetry and ambiguity (Wang et al., 2021). Reputation will be formed through an assessment process that is accumulated over time and carried out by several interacting groups (Kim & Oh, 2020). A brand with a good reputation will produce new consumers who

want to enjoy more value when using that brand. A brand's reputation will influence what business actors will do to the market in the future (Hartono et al., 2023). This shows that consumers will tend to consider a positive reputation with high quality, so they will be satisfied with their purchase. Thus the hypothesis in this research will read:

> *H3 : Brand reputation has a significant effect on purchase intention.*

Purchase Intention and Decision Making
Purchase intention is also called an attitude element where there is a constant desire and attention to buy a product (Rizkianti & Kurniawati, 2021). A person's intention to obtain a particular product is generated by environmental influences and the ability to purchase it (Febratriantoro & Masnita, 2023). Consumers' purchase intention will be influenced by emotional factors and will prioritize product evaluation in their decision-making process (Chen & Yang, 2023). The bond that is formed between customer buying interest and positive product quality will tend to be strong in making purchasing decisions. Making a decision on a purchase can be a challenge for customers. Therefore the hypothesis will be:

> *H4 : Purchase intention has a significant effect on decision making.*

Purchase Intention and e-WOM
Previous research explains that social media has facilitated the exchange of information by functioning as a source for people looking for information. A person's purchase intention towards a brand tends to be influenced by information on social media (Leong et al., 2022). The effect of customer purchase intention is generally in the form of disseminating information via social media without bias which influences the thoughts of other potential customers (Bilal et al., 2021). Therefore, business people will segment their target market through the use of social media. Consumer buying interest can have an impact on people around them who hear through social networks (Mehyar et al., 2020). Based on this justification, the research's hypothesis is:

> *H5 : Purchase intention has a significant effect on e-WOM.*

Decision Making and Willingness To Pay
Decision making activities are a fundamental function in leadership, where we are trained to manage considerations, attention and time which will later be used to make decisions (Wahono & Ali, 2021). Consumer thinking in decision making is a process that consumers go through until finally consumers are willing to pay (Schmidt & Bijmolt, 2020). Data shown by willingness to pay is an important basis in marketing strategy. When consumers have high positive confidence in making a decision, this will affect their willingness to pay (Wang et al., 2020). The number of consumers who are willing to pay will impact the decisions a business makes in developing their target market. So the hypothesis is as follows:

> *H6 : Decision making has a significant effect on willingness to pay.*

eWOM and Willingness To Pay
Previous research explains findings regarding consumer motivation and willingness to pay influenced by e-WOM involvement. When consumers join social media, they will receive notifications about information about the brands they like (Tarigan et al., 2022). Various studies have shown that when consumers are involved in e-WOM activities it has an impact on consumers' interest in paying for the brand. The interactions created with consumers can provide positive sentiment to increase the opportunity for that

person to talk about the brand (Bushara et al., 2023). When consumers have a positive attitude towards a brand, they will generally be willing to recommend the brand to their social networks. This proves that the power of e-WOM is so great in consumers' minds that they ultimately decide to pay for the product (Liao et al., 2022). So the hypothesis will read:

H7 : e-WOM has a significant effect on willingness to pay.

METHOD
This research uses an associative type with a quantitative approach to determine the relationship and level of dependence between dependent and independent variables. The time horizon used is cross sectional with data collection in one time period only (Kariani & Rusni, 2021). In its implementation, this research conducted a survey with individual analysis units from Muslim fashion consumers. Apart from that, this research used a non-contrived setting which was carried out naturally by respondents who had purchased Muslim fashion products (Zulfikar et al., 2024). The questionnaire will be distributed in December 2023 using Google Form to Muslim fashion consumers.

The method used in sampling uses non-probability sampling, with the intention of not allowing individuals to be in the same sample. Apart from that, the technique used is purposive, which aims to ensure that target respondents can focus on providing detailed and clear information (Zulfikar et al., 2024). There are seven variables that will be tested using Likert measurement scale intervals. Measurement was done using a five-point Likert scale and a questionnaire with 33 questions. The total sample obtained was 361 respondents.

These study examination methods including validity, reliability, model fit, and Hypotesis testing are commonly utilized in quantitative inquire about, particularly those utilizing basic models such as Structural Equation Modeling (SEM). Validity measures the degree to which a inquire about instrument really measures what it is gathered to degree. reliability measures the consistency and steadiness of the instrument in measuring factors. A dependable instrument will create steady information on the off chance that the estimation is rehashed beneath the same conditions (Maulid, 2022). Model fit shows that the proposed hypothetical demonstrate matches the experimental information, so that the investigation comes about can be deciphered legitimately. The speculation testing prepare incorporates deciding the invalid and elective theories, selecting the level of importance, factual testing, and making choices based on the p-value (Akbar et al., 2023).

RESULTS AND DISCUSSION
The amount of data obtained was then analyzed using Analysis of Moment Structure (AMOS) software by examining the hypothesized correlation between variables. Hypothesis testing is part of research design. The individual is the unit of analysis. Data from cross-sections were used in this study. Purposive sampling is the method used to obtain data, and overall there are 361 samples in the research population. Consequently, the validity of the sample is determined by the factor loading value of 0.30.

Validity Testing
Validity testing means whether the indicator that measures a variable measures what it wants to measure or in other words it can be said that the indicator that measures the variable is valid (Hair et al., 2019). In this research, the statistical tool used in validity

testing is factor loading. As shown in Table 1, the factor loading value that establishes whether or not the sample is valid is 0.30, which is the criterion for evaluating whether an indicator or responders is legitimate (Iskandar, 2014).

Table 1
Depending on the sample, factor loading

Factor Loading	Sample Size
0,30	350
0,35	250
0,40	200
0,45	150
0,50	120
0,55	100

Source: Hair, 2010

The following standards are used to determine whether an indicator is valid:

The statement item is valid if the factor loading is > 0.30.
The statement item is invalid if Factor Loading is < 0.30.

Reliability Testing

When measuring a variable, respondents' responses are tested for consistency using reliability testing (Hair et al., 2019). The Cronbach's Alpha Coefficient is the analytical instrument used to do reliability testing, and it serves as the foundation for determining if an indicator is dependable or not:

All of the questionnaire's statements are deemed consistent or reliable if the Cronbach's Alpha Coefficient is > 0.60.
All of the questionnaire's assertions are unreliable and inconsistent if the Cronbach's Alpha Coefficient is < 0.60.

Results of Validity and Reliability Tests

Table 2 displays the processing outcomes for the validity and reliability tests. Because each of the five measurement indicators for the Brand Personality variable yields a loading factor value more than 0.30, validity testing demonstrates that all of the indicators are valid. A Cronbach alpha value of 0.922 > 0.6 was obtained via reliability testing for five valid indicators, indicating that the five indications are consistent (reliable) in evaluating the Brand Personality variable. Therefore, it can be said that every indication used to measure the Brand Personality variable has been shown to be accurate and valid.

Table 2
Verifying the Validity and Reliability of Research Variables

Indicator	Validity Testing		Reliability Testing	
	Factor loading	Conclusion	Cronbach Alpha	Conclusion
Variable: Brand Personality				
BP1	0.896	Valid	0,922	Reliable
BP2	0.887	Valid		
BP3	0.864	Valid		
BP4	0.873	Valid		
BP5	0.866	Valid		

Variable: Social Influence				
SI1	0.886	Valid	0.917	Reliable
SI2	0.958	Valid		
SI3	0.934	Valid		
Variable: Brand Reputation				
BR1	0.867	Valid	0.891	Reliable
BR2	0.942	Valid		
BR3	0.909	Valid		
Variable: Purchase Intention				
PI1	0.848	Valid	0.913	Reliable
PI2	0.910	Valid		
PI3	0.925	Valid		
PI4	0.876	Valid		
Variable: Decision Making				
DM1	0.837	Valid	0.824	Reliable
DM2	0.838	Valid		
DM3	0.869	Valid		
DM4	0.900	Valid		
DM5	0.918	Valid		
DM6	0.917	Valid		
DM7	0.912	Valid		
DM8	0.869	Valid		
DM9	0.879	Valid		
DM10	0.869	Valid		
DM11	0.813	Valid		
DM12	0.780	Valid		
Variabel : eWOM				
WM1	0.865	Valid	0.889	Reliable
WM2	0.870	Valid		
WM3	0.868	Valid		
WM4	0.867	Valid		
Variabel : Willingness to Pay				
WP1	0.933	Valid	0,850	Reliable
WP2	0.933	Valid		

Source: Data Analyzed, 2024

When the three measurement indicators for the Social Influence variable undergo validity testing, the factor loading value for each indicator is > 0.30, indicating that the three indicators are verified to be valid. A Cronbach alpha value of 0.917 > 0.6 was obtained via reliability testing for three valid indicators, indicating that the three indicators assessing the Social Influence variable are consistent (reliable). Therefore, it can be said that every indicator used to quantify environmental knowledge has been shown to be reliable and valid.

The Social Influence variable's validity assessment yields a factor loading value of > 0.30 for each of the three measurement indicators, which means it is proven that the three measurement indicators for the Social Influence variable are valid. Reliability testing for 3 valid indicators produced a Cronbach alpha value of 0.917 > 0.6, which means that the 3 indicators measuring the Social Influence variable are proven to be consistent (reliable). Therefore, it can be said that every indicator used to quantify environmental knowledge has been shown to be reliable and valid.

A factor loading value of > 0.30 is obtained from validity testing for the four measurement indicators that make up the Purchase Intention variable. This indicates that the four measurement indicators for the Brand Coolness variable are legitimate. A Cronbach alpha value of 0.913 > 0.6 was obtained via reliability testing for four valid indicators, indicating that the four indicators used to measure the Purchase Intention variable are consistent (reliable). Therefore, it can be said that every indicator used to measure the factors related to purchase intention has been shown to be reliable and valid.

The findings of the validity test for the Decision Making variable, which has 12 measurement indicators, demonstrate that each indication is valid since it generates a factor loading > 0.30. A Cronbach alpha value of 0.824 > 0.6 was obtained via reliability testing for 12 valid indicators, indicating that the indicators are consistent (reliable) in measuring the Decision Making variable. Therefore, it can be said that every indication used to measure the decision-making variable has been shown to be accurate and valid. When the eWOM variable's four measurement indicators pass validity testing, the factor loading value is > 0.30, indicating that the four measurement indicators are valid. A Cronbach alpha value of 0.889 > 0.6 was obtained from reliability testing for the four valid indicators, demonstrating the consistency (reliability) of the four indicators used to measure the eWOM variable. Therefore, it can be said that every indication used to measure the eWOM variable has shown itself to be reliable and valid.

The findings of the validity test for the Willingness to Pay variable, which has two measurement indicators, demonstrate that each indication is valid since it generates a factor loading > 0.30. A Cronbach alpha value of 0.850 > 0.6 was obtained via reliability testing for two valid indicators, demonstrating the consistency (reliability) of the two indicators assessing the Willingness to Pay variable. Therefore, it can be said that every indication used to measure the Willingness to Pay variable has been shown to be accurate and valid.

Model Fit Testing
Prior to assessing research hypotheses using the SEM model depicted in Figure 3, model appropriateness testing (also known as model fit) must be completed. (Iqbal, 2015).
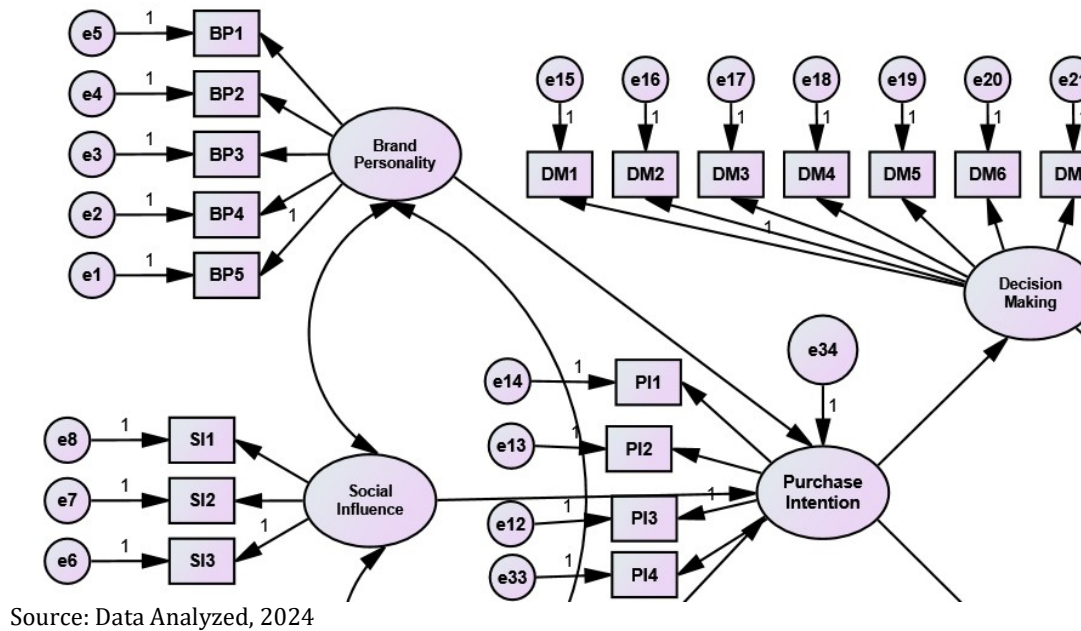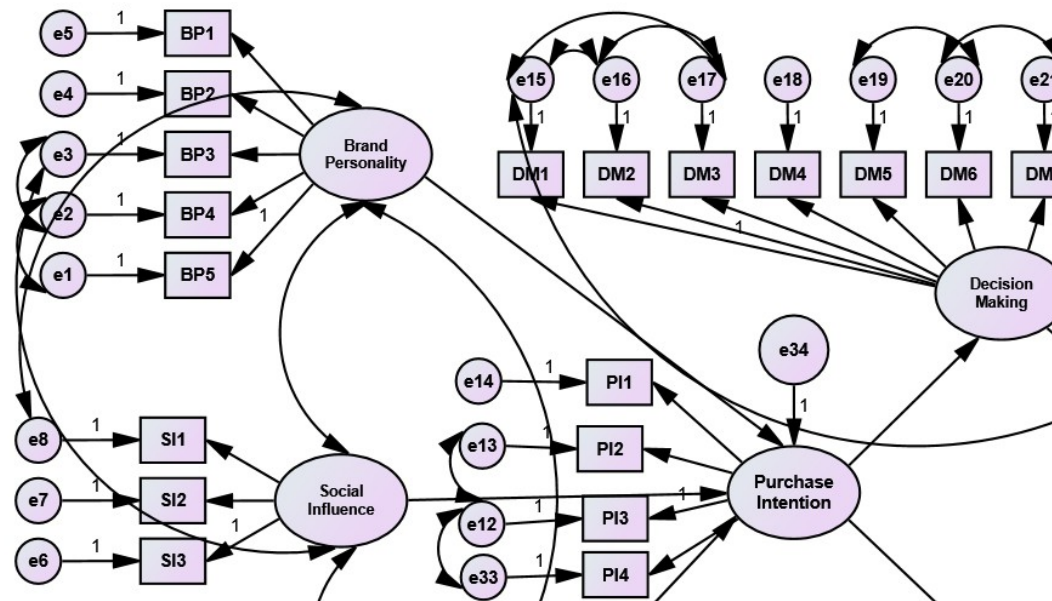
Source: Data Analyzed, 2024

Figure 3
Research SEM Model

Table 3 displays the processing outcomes for evaluating the model fit. According to the data in the table, every indication yields a poor fit model conclusion out of the eight criteria used to test the model fit. As seen in Figure 4, the index modification strategy was used to improve the model.

Table 3
Indicators of Model Suitability Testing

Type Measurement	Measurement	Model Fit Decisions	Results Processed	Decision
	Chi-square	low Chi Square	4231.594	
	p-value Chi-Square	≥ 0,05	0,000	Poor Fit
	GFI	≥ 0,90	0,545	Poor Fit
Absolute fit measures	RMSEA	≤ 0,10	0,146	Poor Fit
	NFI	≥ 0,90	0,724	Poor Fit
	IFI	≥ 0,90	0,747	Poor Fit
	TLI	≥ 0,90	0,724	Poor Fit
	CFI	≥ 0,90	0,747	Poor Fit
Parsimonius fit meassure	CMIN/DF	Between 1 to 5	8,725	Poor Fit

Source : Hair, 2010

Source: Data Analyzed, 2024

Figure 4
SEM Model of Improvement Research

Table 4 displays the findings of the fit model's testing following modifications. The table's data indicates that, out of the eight model fit criteria, two the RMSEA and CMIN/DF criteria produce model fit conclusions, four the NFI, IFI, LI, and CFI criteria produce marginal fit model conclusions, and two more the p-value of chisquare and GFI produce poor fit model conclusions. As the majority of the model fit is satisfied, testing of the theoretical hypotheses can proceed.

Table 4
Improvement Model Conformity Testing Indicators

Type Measurement	Measurement	Model Fit Decisions	Results Processed	Decision
	Chi-square	low Chi Square	2083.495	
	p-value Chi-Square	≥ 0,05	0,000	Poor fit
	GFI	≥ 0,90	0.730	Poor fit
Absolute fit measures	RMSEA	≤ 0,10	0,098	Model fit
	NFI	≥ 0,90	0,864	Marginal fit
	IFI	≥ 0,90	0,891	Marginal fit
	TLI	≥ 0,90	0,877	Marginal fit
	CFI	≥ 0,90	0,891	Marginal fit
Parsimonius fit meassure	CMIN/DF	Between 1 to 5	4,452	Model fit

Source : (Hair, 2010)

Hypothesis testing results
Table 5 displays the processing outcomes for evaluating theoretical ideas.

Table 5
Testing Research Hypotheses

Hypothesis	Estimate	C.R.	P	Conclusion
H₁ Brand personality has a significant positive effect on purchase intention	0,683	10,532	0,000	The hypothesis is supported
H₂ Social Influence has a significant positive effect on purchase intention	0,103	3,777	0,000	The hypothesis is supported
H₃ Brand Reputation has a significant positive effect on purchase intention	0,146	4,426	0,000	The hypothesis is supported
H₄ Purchase intention has a significant positive effect on decision making	1,021	15,905	0,000	The hypothesis is supported
H₅ Purchase intention berpengaruh positif signifikan terhadap eWOM	0,922	12,065	0,000	The hypothesis is supported
H₆ Decision making has a significant positive effect on willingness to	0,138	3,024	0,001	The hypothesis is supported
H₇ eWOM has a significant positive effect on willingness to pay	0,825	11,029	0,000	The hypothesis is supported

Source: Data Analyzed, 2024

Hypothesis 1

The purpose of testing Hypothesis 1 was to determine whether brand personality significantly increases purchase intention. According to the processed findings, an estimated coefficient value of 0.863 indicates that purchase intention will rise with an increase in brand personality and fall with a decrease in brand personality. In order to illustrate that brand personality has a significant positive impact on purchase intention, the statistical t value of 10.532 yields a p-value of 0.000 < 0.05, meaning that Ho is rejected and Ha is accepted.

Hypothesis 2

The purpose of testing Hypothesis 2 was to see whether social influence significantly improves buying intention. According to the processed results, an estimated coefficient value of 0.103 indicates that purchase intention will rise with growing social influence and fall with decreasing social influence. The hypothesis that Social Influence has a significant positive influence on purchase intention is proven by the statistical t value of 3.777, which yields a p-value of 0.000 < 0.05, meaning that Ho is rejected and Ha is accepted.

Hypothesis 3

The purpose of investigating Hypothesis 3 was to determine whether brand reputation significantly influences purchasing intention. According to the processed findings, an estimated coefficient value of 0.146 indicates that purchase intention will rise with increased brand reputation and fall with decreased brand reputation. The hypothesis that Brand Reputation has a substantial positive effect on purchase intention is proven by the statistical t value of 4.426, which yields a p-value of 0.000 < 0.05, meaning that Ha is accepted and Ho is rejected.

Hypothesis 4

The purpose of testing Hypothesis 4 was to determine whether purchase intention significantly improves decision-making. An estimated coefficient value of 1.021, which

represents the processed data, indicates that decision-making will grow with increasing purchase intention and decrease with decreasing purchase intention. The hypothesis that purchase intention has a considerable positive influence on decision making is proven by the statistical t value of 15.905, which yields a p-value of 0.000 < 0.05, meaning that Ho is rejected and Ha is accepted.

Hypothesis 5
The purpose of testing Hypothesis 5 was to determine whether purchase intention significantly improves eWOM. An estimated coefficient value of 0.922, which represents the processed findings, indicates that eWOM will rise with increasing purchase intention and fall with decreasing purchase intention. The hypothesis that purchase intention has a significant positive effect on eWOM is proven by the statistical t value of 12.065 yielding a p-value of 0.000 < 0.05, which indicates that Ho is rejected and Ha is accepted.

Hypothesis 6
The purpose of testing Hypothesis 6 was to determine whether decision-making significantly increases willingness to pay. According to the processed results, an estimated coefficient value of 0.138 indicates that willingness to pay will rise with more decision-making and fall with less decision-making. In order to illustrate that decision-making has a significant positive impact on willingness to pay, the statistical t value of 3.024 yields a p-value of 0.001 < 0.05, meaning that Ho is rejected and Ha is accepted.

Hypothesis 7
The purpose of testing Hypothesis 7 was to determine whether eWOM significantly increases willingness to pay. According to the processed results, an estimated coefficient value of 0.825 indicates that a rise in eWOM will raise desire to pay, while a decrease in eWOM will have a large positive impact on willingness to pay. This proves that eWOM has a considerable positive impact on willingness to pay. The statistical t value of 11.029 yields a p-value of 0.000 < 0.05, meaning that Ho is rejected and Ha is accepted.

CONCLUSION AND SUGGESTION
Overall, brand personality, social influence and brand reputation are effective factors in attracting interest in buying Muslim fashion products. Moving on from consumer buying interest, there is decision making and e-WOM which influence consumers until they are finally willing to pay for the product. The brand personality factor is the strongest in attracting consumer buying interest. On the other hand, e-WOM is a big consideration in terms of willingness to pay. Furthermore, it may be said that the determining factor in buying interest is brand personality.

Although this finding is interesting, this research still has several shortcomings. Existing deficiencies can be used as a reference for improving future research. One of the limitations of this research is the lack of confidence when drawing causal conclusions, considering that the research plan is cross-sectional. The hope is that future research will collect information longitudinally so that it can be more honed in establishing cause and effect relationships. Another limitation of this study is that we did not break down the types of items purchased by respondents. This may reduce the results obtained because the impact may be different. The focus of future research should consider this issue.

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