

DO GEN Z MUSLIM CONSUMERS DECIDE TO PURCHASE UMAMA SCARF HIJABS ONLINE?

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ABSTRACT

Indonesia's large Muslim population presents a significant market for Sharia-compliant products, including hijabs. This study aims to examine the influence of electronic word of mouth (eWOM), influencer marketing, sales promotion, and price on the purchasing decisions of Generation Z Muslim consumers for the Umama Scarf hijab product. Using purposive sampling, the study targeted Generation Z consumers in Jember Regency who had purchased the Umama Scarf hijab online at least twice. A total of 100 respondents were surveyed, and the data were analyzed using multiple linear regression with EViews 12. The results reveal that eWOM, influencer marketing, sales promotion, and price all significantly affect purchasing decisions. Generation Z consumers consider the intensity, content, and reviews shared by other consumers, as well as endorsements from influencers. Promotional strategies such as discounts and free coupons, along with competitive pricing, are also key factors that drive their purchasing behavior. These findings suggest that marketing efforts targeting Generation Z should focus on digital engagement and value-driven promotions to enhance consumer decisions.

Keywords: Electronic Word of Mouth, Influencer Marketing, Sales Promotion, Purchase Decisions, Gen Z

Introduction

Indonesia is one of the countries with a Muslim majority population, Islamic lifestyle is a development that is in great demand. The large number of Muslim populations in Indonesia provides a large consumer potential for the business world. This can be seen from the many companies that are currently trying to meet consumer needs for sharia goods and services. One of the products needed by Muslim consumers, especially women, is the hijab because wearing the hijab has become a lifestyle (Anita, 2019).

Hijab is a product that is included in the shopping goods category. Shopping goods are products that are usually purchased by comparing one brand of product with other similar products. Both in terms of price, specifications, and quality. Hijab is not only a cover for the *aurat*, but also a fashion trend; therefore, many hijab manufacturers are trying to produce hijab products that are attractive to consumers in terms of model, material quality, and price (Imdawati, Budi, and Tati, 2019)

The purchasing decision that will be examined in this study is the purchasing decision for the hijab brand Umama scarf. The Umama scarf was released in 2009-2010. However, the Umama scarf has not entered the Top Brand Index category. Meanwhile, the Elzatta brand, which was released in 2012, and the Azzura brand, which was released in 2017, have entered the Top Brand Index category. Judging from its inception, the Umama scarf appeared earlier than Elzatta and Azzura. Umama Scarf also has online marketing channels, including Instagram, Tokopedia (TikTok), Lazada, and Shopee.

Generation Z has known the internet for a long time and considers it a very important medium or tool because they grew up in the digital era and use it every day. Generation Z is more influenced by online communication and social media related to brand searches and purchases, and efforts to find discount sales on online promotional media, so online media increases Generation Z's interest in brands and purchases. Generation Z dominates the composition of society in Indonesia today. The following image explains that Indonesia is dominated by Generation Z (Santoso and Triwijayati, 2018).

Based on previous research conducted, it states that *electronic word of mouth* has a positive and significant effect on purchasing decisions. According to it states that *influencer marketing* has a positive and significant effect on purchasing decisions. According to it states that *sales promotion* has a positive and significant effect on purchasing decisions. Meanwhile, it states that price has a positive and significant effect on purchasing decisions.

Based on the above phenomena, the purpose of this study is to analyze the influence of electronic word of mouth, influencer marketing, sales promotion, and price on the purchasing decisions of Generation Z Muslim consumers on the Umama scarf hijab product.

Literature Review

Purchasing Decision

According to Sudaryono (2016), a Purchasing decision is a process where someone

chooses one of the various alternatives available, considering the knowledge they have to assess and compare two or more options before finally deciding on one of them. So, something is said to be a decision if there are two or more alternatives, as a comparison, one of which is taken as a way out. There are several factors that consumers consider in deciding to buy a product, including the consumer's routine activities when making a purchase, the quality obtained when making a purchase, the quality obtained when making a purchase and the loyalty of consumers who are accustomed to making purchases from competitors' products (Suharsono and Sari, 2019). According to Shareef et al (2019), purchasing decision indicators include the following: purchase intention, overall satisfaction, and purchase frequency.

Electronic Word of Mouth

Electronic word-of-mouth is a marketing strategy that involves the internet to produce word-of-mouth effects that support marketing efforts and goals (Kotler and Keller, 2016). Electronic word of mouth is in accordance with the theory that states that *electronic word of mouth* can influence customers and influence other customers' perceptions of a product or service *review* recommended by other customers to make a purchase (Lu *et al.*, 2014). Indicators used to measure electronic word of mouth (Goyette *et al.*, 2010) are as follows: intensity, valence of opinion, and content.

Influencer Marketing

Influencer marketing is the use of individuals or public figures who have a good reputation among the general public or target market for a product or service to be promoted and can produce successful promotions (Rosyadi, 2018). Generally, an influencer is usually chosen based on the level of popularity, ability, expertise, and reputation they have. (Mahardini, Singal and Hidayat, 2022). Influencer marketing is in accordance with the theory that an influencer can influence others to make purchasing decisions because influencer marketing can help others determine product specifications and provide product information to evaluate alternatives (Kotler et al., 2020). The indicators used to measure influencer marketing Smuda (2018) include the following: trustworthiness, expertise, and attractiveness.

Sales Promotion

Sales promotion is an instrument that seeks to increase sales of products and brands, usually in a short period (Wierenga and Soethoudt, 2010). Sales promotion provides added value or incentives to sales forces, distributors, or key customers and can stimulate sales quickly (Felita and Oktivera, 2019). Sales promotion is in accordance with the theory that promotional activities are persuasive and encourage consumers to make purchasing decisions for the products offered (Tjiptono and Gregorius, 2017). Indicators used to measure sales promotion by Alvarez and Casielles (2005) include the following: couponing, price-off deals, and event marketing.

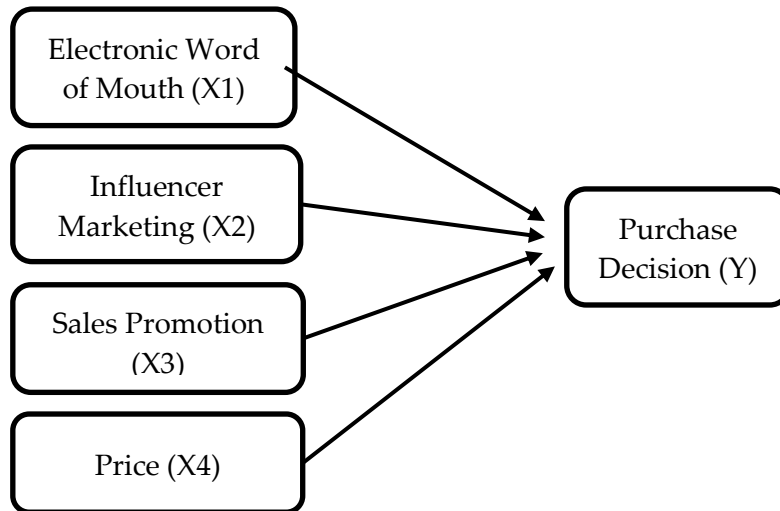
Price

Price is defined as the value exchanged by consumers to obtain and use a product or

service, which also allows the company to achieve a reasonable profit by receiving compensation for the value it creates for customers (Gunarsih et al, 2021). Price is in accordance with the theory that price influences consumer decisions in making purchases; the higher the price, the lower the purchasing decision, conversely, if the price is low, the purchasing decision is high (Kotler and Armstrong, 2012). The indicators used to measure price (Fure, 2013) include the following: suitability to quality, affordable price, attractiveness, and suitability of price to product benefits.

This research empirically uses the theory of service quality. According to Tjiptono (2019), service quality is an effort to fulfill customer needs and desires, and the accuracy of delivery to match consumer expectations. Service quality can be known by comparing consumer perceptions of the services they receive or obtain with the services they expect from a company's service attributes (Shofa *et al.*, 2019). The determining factors of service quality are five dominant factors better known as SERVQUAL, namely reliability, responsiveness, assurance, empathy, and tangibles (Darwin *et al.*, 2014).

Figure 1. Conceptual framework



Based on the theory and framework of thought that have been described above, the hypothesis that can be formulated in this research is as follows:

1. Electronic word of mouth has a significant influence on the purchasing decision for the Umama scarf hijab among Generation Z.
2. Influencer marketing has a significant influence on the purchasing decision for the Umama scarf hijab among Generation Z.
3. Sales promotion has a significant influence on the purchasing decision for the Umama scarf hijab in Generation Z.
4. Price has a significant influence on the purchasing decision of the Umama scarf hijab in Generation Z.

Research Methods

This study uses quantitative data types. The population of this study is Muslim

consumers of Generation Z who purchase Umama scarf hijab products in the Jember district. The sampling technique used in this study is purposive sampling. Purposive sampling is a sampling technique that involves certain considerations. Purposive sampling is included in the type of non-probability sampling research method. The criteria for respondents in the study include the following: Muslim generation Z born in 1997-2012, Muslim generation Z with female gender, and respondents have purchased Umama scarf hijab products online twice. The number of respondents in this study was 100 respondents of Generation Z. If presented with age characteristics, Generation Z is dominated by the aged of 21-26 years who are students. The characteristics of respondents based on gender are entirely female. The data collection technique used is by distributing questionnaires. The data source used in this study is primary data in the form of respondent questionnaire answers, namely Muslim consumers of Generation Z who buy Umama scarf hijab products. The questionnaire in this study will be distributed online via Google Forms. The research instrument used in this study is intended to produce accurate data, namely by using a Likert scale. In this study, researchers used EViews as a tool for processing data and using a questionnaire instrument.

Finding and Analysis

Validity Test Results

Table 1. Validity Test Results

| Variables | Indicator | Significant | a | Information |
|-------------------------------|-----------|-------------|------|-------------|
| Electronic Word of Mouth (X1) | X1.1 | 0.0000 | 0.05 | Valid |
| | X1.2 | 0.0000 | 0.05 | Valid |
| | X1.3 | 0.0000 | 0.05 | Valid |
| Influencer Marketing (X2) | X2.1 | 0.0000 | 0.05 | Valid |
| | X2.2 | 0.0000 | 0.05 | Valid |
| | X2.3 | 0.0000 | 0.05 | Valid |
| Sales Marketing (X3) | X3.1 | 0.0000 | 0.05 | Valid |
| | X3.2 | 0.0000 | 0.05 | Valid |
| | X3.3 | 0.0000 | 0.05 | Valid |
| Price (X4) | X4.1 | 0.0000 | 0.05 | Valid |
| | X4.2 | 0.0000 | 0.05 | Valid |
| | X4.3 | 0.0000 | 0.05 | Valid |
| | X4.4 | 0.0000 | 0.05 | Valid |
| Buying decision | Y1 | 0.0000 | 0.05 | Valid |
| | Y2 | 0.0000 | 0.05 | Valid |
| | Y3 | 0.0000 | 0.05 | Valid |

Source: Primary Data processed 2024

From Table 1 above, it can be seen that the significance value is 0.0000, which is less than 0.05. Therefore, it can be concluded that all indicators are valid.

Reliability Test

Table 2. Reliability Test

| Variables | Cronbach's Alpha | Standard | Information |
|-----------|------------------|----------|-------------|
|-----------|------------------|----------|-------------|

| | | | |
|-------------------------------|-------|------|----------|
| Electronic Word of Mouth (X1) | 0.663 | 0.60 | Reliable |
| Influencer Marketing (X2) | 0.650 | 0.60 | Reliable |
| Sales Promotion (X3) | 0.735 | 0.60 | Reliable |
| Price (X4) | 0.755 | 0.60 | Reliable |
| Purchase Decision (Y) | 0.613 | 0.60 | Reliable |

Source: Primary Data processed 2024

Table 2 shows that the Cronbach's alpha values for each variable are more than 0.60. The electronic word-of-mouth variable has a value of 0.663, influencer marketing 0.650, sales promotion 0.735, price 0.755, and purchasing decision 0.613. These results indicate that all variables are reliable.

Multiple Linear Regression Analysis

Table 3. Multiple Linear Regression Analysis

| Variables | Coefficient | St. Error | Prob. |
|-------------------------------|-------------|-----------|--------|
| (Constant) | 2.580 | 0.398 | 0.0000 |
| Electronic Word of Mouth (X1) | 0.117 | 0.028 | 0.0001 |
| Influencer Marketing (X2) | 0.192 | 0.036 | 0.0000 |
| Sales Promotion (X3) | -0.071 | 0.023 | 0.0037 |
| Price (X4) | 0.408 | 0.026 | 0.0000 |

Source: Primary Data processed 2024

Based on Table 3, the results of multiple linear regression analysis obtained independent variable coefficients $X_1 = 0.117$, $X_2 = 0.192$, $X_3 = -0.071$, $X_4 = 0.408$, and a constant of 2.580. Thus, the linear regression equation of the homepage can be written as follows;

$$Y = \alpha + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + e$$

$$Y = 2.580 + 0.117x_1 + 0.192x_2 - 0.071x_3 + 0.408x_4 + e$$

Based on the multiple linear regression analysis equation, it can be interpreted as follows:

- The constant coefficient value is 2.580. This can be interpreted that with the presence of electronic word of mouth, influencer marketing, sales promotion, and price variables, the purchasing decision variable will increase by 25.80%.
- The beta coefficient value of the electronic word-of-mouth variable is 0.117. This coefficient shows that, assuming other independent variables remain constant and the electronic word-of-mouth variable increases by 1%, the purchasing decision variable increases by 11.7%.
- The beta coefficient value of the influencer marketing variable is 0.192. This coefficient shows that, assuming other independent variables remain constant and the influencer marketing variable increases by 1%, the purchasing decision variable increases by 19.2%.
- The beta coefficient value of the sales promotion variable is -0.071. This coefficient shows that, assuming other independent variables remain constant and the sales promotion variable decreases by 1%, the purchasing decision variable decreases by 7.1%. Generation Z values the experience and added value of the product more, such as unique design, guaranteed quality, and brand values that they trust.

- e. The beta coefficient value of the price variable of 0.408. This coefficient shows that, assuming other independent variables remain constant and the price variable increases by 1%, the purchasing decision variable increases by 40.8%.

Classical Assumption Test Data Normality Test

Table 4. Data Normality Test

| | |
|-------------|-------|
| Jarque-Beta | 1.916 |
| Probability | 0.383 |

Source: Primary Data processed 2024

Table 4 presents the results of the Kolmogorov-Smirnov normality test, indicating a significance value of 0.383 (> 0.05), thus confirming that the data are normally distributed.

Multicollinearity Test

Table 5. Multicollinearity Test

| Variables | VIF | Information |
|-------------------------------|-------|-----------------------------|
| Electronic Word of Mouth (X1) | 1.604 | Free from Multicollinearity |
| Influencer Marketing (X2) | 1.779 | Free from Multicollinearity |
| Sales Marketing (X3) | 1.606 | Free from Multicollinearity |
| Price (X4) | 1.593 | Free from Multicollinearity |

Source: Primary Data processed 2024

Table 5 presents the results of the multicollinearity test, showing that the VIF values for electronic word of mouth, influencer marketing, sales promotion, and price are 1.604, 1.779, 1.606, and 1.593, respectively. As all VIF values are below 10, it can be concluded that there are no symptoms of multicollinearity, indicating that the data pass the multicollinearity test.

Heteroscedasticity Test

Table 6. Heteroscedasticity Test

| Variables | Sig | Information |
|-------------------------------|-------|------------------------------|
| Electronic Word of Mouth (X1) | 0.057 | Free from Heteroscedasticity |
| Influencer Marketing (X2) | 0.547 | Free from Heteroscedasticity |
| Sales Marketing (X3) | 0.786 | Free from Heteroscedasticity |
| Price (X4) | 0.632 | Free from Heteroscedasticity |

Source: Primary Data processed 2024

Based on Table 6, shows that the significance value of the electronic word-of-mouth variable is 0.057, influencer marketing is 0.547, sales promotion is 0.786, and price of 0.632. So, it can be concluded that each variable has a sig value > 0.05 , so there is no heteroscedasticity symptom.

Hypothesis Testing t-Test

Table 7. t-Test

| Variables | Coefficient | St. Error | t-Statistic | Prob. |
|-------------------------------|-------------|-----------|-------------|--------|
| (Constant) | 2,580 | 0.398 | 6.478 | 0.0000 |
| Electronic Word of Mouth (X1) | 0.116 | 0.028 | 4.148 | 0.0001 |
| Influencer Marketing (X2) | 0.191 | 0.036 | 5.322 | 0.0000 |
| Sales Promotion (X3) | -0.071 | 0.023 | -2.976 | 0.0037 |
| Price (X4) | 0.407 | 0.026 | 15.470 | 0.0000 |

Source: processed data 2024

Based on Table 7, it can be seen that the influence of the independent variables on the dependent variables is partially as follows:

- The significant value of the electronic word-of-mouth variable (X1) is $0.0001 < 0.05$. Thus, H1 is accepted and H0 is rejected, which shows that the electronic word-of-mouth variable has a significant influence on the purchasing decision of Umama Scarf hijab products in Generation Z.
- The significant value of the influencer marketing variable (X2) is $0.0000 > 0.05$. Thus, H2 is accepted and H0 is rejected, indicating that the influencer marketing variable has a significant influence on the purchasing decision of Umama Scarf hijab products in Generation Z.
- The significant value of the sales promotion variable (X3) is $0.0037 > 0.05$. This means that H3 is accepted and H0 is rejected, indicating that the sales promotion variable has a significant influence on the purchasing decision of Umama Scarf hijab products in Generation Z.
- The significant value of the price variable (X4) is $0.0000 < 0.05$. Thus, H4 is accepted and H0 is rejected, indicating that the price variable has a significant influence on the purchasing decision of Umama Scarf hijab products in Generation Z.

F Test (Simultaneous Test)

Table 8. F Test (Simultaneous Test)

| | |
|--------------------|----------|
| R-squared | 0.8689 |
| Adjusted R-squared | 0.8634 |
| Log-likelihood | -45.3171 |
| F-statistic | 157.4783 |
| Prob (F-statistic) | 0.0000 |

Source: data processed by EViews 2024

Based on Table 8, the F-table value at a 0.05 significance level with degrees of freedom (df = 98) is 2.467. The calculated F value is 157.478 with a probability of 0.0000. These results indicate that the variables—electronic word of mouth, influencer marketing, sales

promotion, and price—have a significant influence on the purchasing decisions of Generation Z consumers for Umama Scarf hijab products.

Coefficient of Determination (R^2)

Table 9. Coefficient of Determination (R^2)

| | |
|--------------------|----------|
| R-squared | 0.8689 |
| Adjusted R-squared | 0.8634 |
| Log-likelihood | -45,3171 |
| F-statistic | 157,4783 |
| Prob (F-statistic) | 0.0000 |

Source: data processed by EViews 2024

Based on Table 9, the adjusted R-square value is 0.8634, indicating that 86.34% of the variation in purchasing decisions for Umama Scarf hijab products is explained by electronic word of mouth, influencer marketing, sales promotion, and price. The remaining 13.66% is attributed to other factors not included in the model.

Discussion

The Influence of Electronic Word of Mouth on the Decision to Purchase the Umama Scarf Hijab

Based on the results of the t-test, the influence of electronic word of mouth on the purchasing decision of Umama Scarf hijab products in Generation Z shows that the level of significance is $0.0001 < 0.05$. So H_1 is accepted and H_0 is rejected, so it can be concluded that the electronic word-of-mouth variable has a significant effect on the purchasing decision of Umama Scarf hijab products in Generation Z. It can be interpreted that the more positive reviews written by previous consumers, the better it will be in making purchasing decisions. The results of this study are supported by research conducted by Anggraini and Hadi (2023) and Amijaya (2024), which states that *electronic word of mouth* or consumer reviews have a significant effect on purchasing decisions. However, this study is not in line with research conducted by Dewi, Faizatul, and I (2023), which states that *electronic word of mouth* does not have a significant effect on purchasing decisions. According to Lu et al. (2014), electronic word of mouth can influence customers and influence other customers' perceptions of a product or service review recommended by other customers in order to make a purchase. In making a purchase, consumers first review the product they are going to buy. Generation Z respondents certainly pay attention to the comments that have been given by previous consumers on the Umama scarf hijab product. And respondents feel very helped by the reviews given by previous consumers. Respondents choose to express positive feelings after using the Umama Scarf hijab product that they have purchased by sharing their positive experiences after using the purchased product. This shows that Generation Z pays attention to the intensity, content, positive, and negative opinions of consumers who have purchased Umama Scarf hijab products online. This will further increase the purchasing decisions of consumers in making online purchases of the Umama Scarf hijab.

The Influence of Influencer Marketing on the Decision to Purchase the Umama Scarf Hijab

Based on the results of the t-test study of the influence of influencer marketing on purchasing decisions for Umama Scarf hijab products in Generation Z, it shows that the significance level is $0.0000 < 0.05$. So H_0 is rejected and H_2 is accepted, so it can be concluded that influencer marketing has a significant effect on purchasing decisions for Umama Scarf hijab products in Generation Z. Influencer marketing increases consumer trust before deciding to buy a product. The results of this study are supported by research conducted by Yasinta and Nainggolan (2023), which also shows that *influencer marketing* has a significant effect on purchasing decisions. However, this study is not in line with research (Trihudyatmanto, 2023), which found that *influencer marketing* does not have a significant effect on purchasing decisions. According to the theory of Kotler et al. (2020), an influencer can influence others to make purchasing decisions because influencer marketing can help others determine product specifications and provide product information as an evaluation of alternatives. The influence of influencers on purchasing decisions for Umama Scarf hijab, namely, influencers with their ability to reach a wide audience and build personal relationships with their followers, has a positive impact on purchasing decisions for Umama Scarf hijab products. Purchasing decisions are influenced by the needs factor felt by Generation Z in terms of decisions and how consumers experience when finding out information about Umama Scarf hijab products through influencer marketing. So, Generation Z tends to trust the recommendations given by the influencers they follow.

The Influence of Sales Promotion on the Decision to Purchase the Umama Scarf Hijab

Based on the results of the t-test study of the influence of sales promotion on purchasing decisions for Umama Scarf hijab products in Generation Z, it shows that the sig value is $0.0037 < 0.05$. So H_3 is accepted and H_0 is rejected, so it can be concluded that the sales promotion variable has a significant effect on purchasing decisions for Umama Scarf hijab products in Generation Z. It can be interpreted that the higher the level of sales promotion given, the higher the consumer's buying interest. The results of this study are supported by research conducted by Aini and Retnowati (2017), which also shows that *sales promotion* has a significant effect on purchasing decisions. However, this study is not in line with research conducted by (Hermansyah, Kamanda, and Qolbi, 2022), that *sales promotion* does not have a significant effect on purchasing decisions. According to Tjiptono and Gregorius (2017), who stated that promotional activities are intended to persuade and encourage consumers to make purchasing decisions for the products offered. These results are influenced by the higher the level of sales promotion for Umama Scarf hijab products, the higher the level of purchasing decisions for Umama Scarf hijab products. This is because the many sales promotions carried out by Umama Scarf can influence consumers, especially Generation Z, to prefer buying Umama Scarf hijab products. One of the sales promotions from various types of Umama Scarf hijab products has the highest average value, namely consumers prefer if discounts are applied to various types of Umama scarf hijab product.

The Influence of Sales Promotion on the Decision to Purchase the Umama Scarf Hijab

Based on the results of the t-test study of the influence of price on purchasing decisions for Umama Scarf hijab products in Generation Z, it shows that the significant value is $0.0000 < 0.05$. So H_4 is accepted and H_0 is rejected, so it can be concluded that the price variable has a significant effect on consumer purchasing decisions for Umama Scarf hijab products in Generation Z. The lower the price offered, the higher the consumer's buying interest, conversely the higher the price offered, the lower the consumer's buying interest in a product. The results of this study are supported by research conducted by Aini and Retnowati (2017), which also shows that sales promotion has a significant effect on purchasing decisions. However, this study is not in line with research conducted by (Hermansyah, Kamanda, and Qolbi, 2022), that sales promotion does not have a significant effect on purchasing decisions. According to Kotler and Armstrong (2012), who stated that price influences consumer decisions in making purchases, the higher the price, the lower the purchasing decision; conversely, if the price is low, the purchasing decision is higher. The results of this study show that consumers feel that price is one of the reasons Generation Z makes decisions to purchase Umama Scarf hijab products. Pricing for a product must be reasonable and appropriate. A high price must be in accordance with the benefits that the buyer will receive. Because prices that are too high or too low will affect consumer decisions to buy products, one of which is the Umama Scarf hijab. If the price is too high, consumers will switch to other similar products but at a cheaper price. But if the price is too low, consumers will doubt the quality of the product offered. In other words, the higher the price, the lower the consumer's decision to buy the product. However, the Umama Scarf hijab provides a price that is still affordable, so consumers can still buy the Umama scarf hijab product.

Conclusion

The hypothesis test for the electronic word-of-mouth variable shows a significance value of $0.0001 (< 0.05)$, indicating a significant partial effect on the purchasing decisions of Generation Z consumers for Umama Scarf hijab products. This suggests that positive consumer reviews enhance purchase decisions. Similarly, influencer marketing demonstrates a significant effect with a significance value of $0.0000 (< 0.05)$. This indicates that influencer endorsements positively influence consumer trust, thereby affecting purchase decisions. The sales promotion variable also shows a significant effect, with a significance value of $0.0037 (< 0.05)$. This implies that increased promotional efforts lead to higher consumer purchase interest. Lastly, the price variable yields a significance value of $0.0000 (< 0.05)$, confirming its significant impact. Lower prices are associated with increased buying interest, whereas higher prices may reduce consumer interest in purchasing the product.

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