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The Influence of Price, Income, and Lifestyle on Muslim Women's *Fashion* Purchase Decisions on Shopee

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Abstract

Introduction: This study aims to analyze the influence of price, income, and lifestyle on *fashion* product purchasing decisions on the Shopee platform among Muslim female consumers in Ponorogo. Differences in economic conditions and lifestyle are assumed to influence cosumers purchasing decisions when buying *fashion* product online. **Research Methods:** This research employed a quantitative approach using questionnaire data collected from 110 respondents. Data analysis techniques used included validity testing, reliability testing, classical assumption testing, multiple linear regression analysis, and finally, hypothesis testing. **Results:** The results indicate that price has a significant negative on purchasing decisions (β = -0,264; p = 0,009), while income has a signifcant positive effect (β = 0,765; p = 0,000). Lifestyle does not significantly effect purchasing decicions (β = 0,097; p = 0,383) Simultaneously, these three variables also significantly influence purchasing decisions (F = 16,227; p = 0,000). **Conclusion:** This indicates that consumer decisions about purchasing *fashion* products are influenced not only by economic considerations such as price and income level, but also by psychological and social factors such as lifestyle.

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INTRODUCTION

The development of information technology has brought major changes in people's economic activities, especially in the electronic commerce (e-commerce) sector. The presence of various marketplace platforms allows people to make transactions more easily, quickly, and efficiently without being limited by space and time. Society now lives in a dynamic environment, where technology and information are developing rapidly. This has a huge impact on the way individuals meet their needs, including in choosing and purchasing a product(Euis Eka Pramiarsih, 2024). One of the fast-growing marketplaces in Indonesia is Shopee which offers a variety of products, including *fashion* which is one of the categories with the highest sales rate.

Shopee is one of the largest marketplaces in Southeast Asia that provides online shopping facilities through applications and websites(Huda & Ihwanudin, 2022). Through Shopee, consumers can practically obtain various items ranging from daily necessities to clothes and electronic devices. In December 2024, Shopee Indonesia recorded 145.1 million visits, an increase of 12.8% compared to October 2024(Adi Ahdiat, 2025). On the other hand, Shopee transactions also experienced a significant increase, which was 35% compared to the previous year. In contrast, the shops *Fashion offline* in Ponorogo experienced a decrease in sales of more than 50% in the same year(Radio Songgolangit, 2025). This data illustrates that there is a clear shift from conventional purchases (*Offline*) to digital purchases (*online*), especially in the product category *Fashion*.

Products *fashion* is no longer seen as a primary need, but also as a means to express one's identity, increase confidence, and follow the development of current trendsbang. For Muslim consumers, product selection *fashion* not only considering aesthetic aspects, but also conformity with sharia values and dress norms adhered to(Ningsih, 2021). This phenomenon makes the decision to purchase a product *fashion* as a complex process because it is influenced by various economic and psychological factors.

In Philip Kotler and Keller's theory, purchasing decisions are influenced by a variety of factors, including price, income, and lifestyle(Philip Kotler & Kevin Lane Keller, 2009). Price is one of the main considerations that consumers use in evaluating a product. Consumers tend to compare the benefits obtained with the costs that must be incurred before deciding to make a purchase.(Kotler & Gary Armstrong, 2008) Narrowly, price is a sum of money that must be paid to get goods or services. More broadly, price reflects the exchange rate that consumers provide to obtain benefits or advantages from the use or ownership of a particular product or service(Puspaningrum & Nurtantiono, 2022). The amount of the price of goods and the level of implementation of a digital payment system have a positive and real impact on consumers' choice to make purchase transactions(Rifa'ie & Syafrizal Chan, 2024). In addition to price, the level of income also affects the purchasing power of consumers. The higher the income they have, the greater the opportunity for consumers to meet their needs and desires(Sukirno, 2008).

On the other hand, lifestyle is also a factor that is often associated with consumption behavior. Lifestyle describes a person's lifestyle which is reflected in his activities, interests,

and opinions(Ningsih, 2021). Consumers with certain lifestyles tend to choose products that suit their personal characteristics and preferences. However, the influence of lifestyle on purchasing decisions can differ in each consumer group and the type of product purchased.

Based on a study conducted by Nada Khoirul Jamilah (2023) entitled "The Influence of Reference Groups and Lifestyle on Purchase Decisions Using the Shopee Paylater Feature among Students in Ponorogo", it was found that these two variables have an influence on purchase decisions(Jamilah, 2023). However, the study focuses more on the aspect of the Shopee platform in general and has not specifically studied Muslim consumers in the sector *Fashion*. A similar condition is also seen in Sulistia Rahayu (2024) research entitled "The Influence of Income, Brand Image, and Halal Labels on Wizzmie Product Purchase Decisions in Generations in the City of Surabaya". The results of his research show that Income, brand image, and halal labels together have a positive and significant influence on purchase decisions(Rahayu, 2024). Then, another study conducted by Hafsyah Yasmita, Juliana Nasution, and Budi Dharma (2024) entitled "The Influence of Price and Product Quality on the Purchase Decision of Faux Jewelry at the Rara Accessories Store" revealed that the two factors in the form of price and product quality play a role in influencing consumer purchase decisions for imitation jewelry(Yasmita dkk., 2024).

Although a lot of research on price, income, and lifestyle on purchasing decisions has been conducted, there are still inconsistencies in the results of the research on each variable. In addition, most of the previous research was conducted on general consumers, while studies that specifically examined Muslim female consumers who use Shopee in Ponorogo Regency are still limited. Therefore, this study was conducted to fill the research *gap* by analyzing the influence of price, income, and lifestyle on the decision to purchase *fashion* products on the Shopee platform by Muslim consumers in Ponorogo.

RESEARCH METHODS

This study uses a quantitative approach with an explanatory research design. This approach was chosen because it aims to test the relationship and influence between independent variables on dependent variables empirically. The independent variables in this study include price (X1), income (X2), and lifestyle (X3), while the dependent variable is the purchase decision (Y). The following is a table of operational definitions of research variables:

Table 1. Operational Definition

No	Variabel	Definition	Indicator	Question Item
1	Pricing	Price is the amount of value that a consumer can redeem to profit from owning and using the product or service.	1. Price compatibility with quality 2. Discounts or promos 3. Price satisfaction	1, 2, 3 4, 5, 6 7,8
2	Income	Income is income earned without having to undergo certain	1. Amount of income 2. Expense priorities 3. Affordability	9, 10, 11 12, 13 14, 15, 16

No	Variabel	Definition	Indicator	Question Item
		activities, so that income functions as Income for a country.		
3	Lifestyle	Lifestyle is a way of life for consumers to spend time, energy and money on everything that is considered important.	1. Following *Fashion trends* 2. Personal style preferences 3. Social influence	17, 18. 19, 20 21, 22 23, 24
4	Purchase Decision	Purchasing decisions are a process that includes the identification of needs, the search for information, the evaluation of alternatives, the decision to buy, and the behavior after the purchase.	1. Introduction to *Fashion needs* 2. Product information search 3. Evaluation of product alternatives 4. Decision to buy 5. Satisfaction after purchase	25, 26 27, 28 29, 30 31, 32 33, 34

Source: Data processed, 2026

The research population is Muslim consumers in Ponorogo Regency who have purchased products *fashion* through the Shopee platform. Sampling technique using *purposive sampling*, Namely a sampling technique that is carried out by selecting respondents based on certain considerations or criteria that have been set by the researcher in accordance with the research objectives(Scott, 2019). The number of samples is sought with the Cochran formula, which is as follows:

$$n = \frac{Z^2 \cdot p \cdot q}{e^2}$$

$$n = \frac{(1{,}96)^2 \cdot 50\% \cdot 50\%}{(10\%)^2}$$

$$n = \frac{3{,}8416 \cdot 0{,}25}{0{,}01}$$

$$n = \frac{0{,}9604}{0{,}01} = 96{,}04$$

Description:

n = number of samples

p = proportion of the population with certain characteristics (in this study 50%/0.5 was used). The maximum proportion to obtain the safest sample count is 50% if the population number is unknown.

q = 1-p (proportion of the population without certain characteristics)

Z = significant confidence level (in this study 95% confidence was used, so Z = 1.96)

e = margin of error or tolerated error rate (10%)

Based on the calculations that have been carried out previously, the number of research sample needs was obtained as many as 96.04 respondents. In order to increase the level of accuracy and make it easier to process and analyze data, the researcher then decided to round the number to 110 respondents. With this decision, the total sample to be used in this study is 110 respondents. The respondents' criteria include Muslim women who have bought *fashion products* through Shopee and are domiciled in Ponorogo.

The data used is primary data obtained through the distribution of questionnaires. Questionnaire is a technique to obtain information by providing a number of questions or written statements that are then answered by participants(Romdona et al., 2025). Furthermore, the data were analyzed using validity tests, reliability tests, classical assumption tests, multiple linear regression analysis, t-tests, F tests, and determination coefficients (*Adjusted* R^2).

RESULTS AND DISCUSSION

Distribution of Research Respondents

a. Distribution of Respondents by Age

Table 2. Distribution of Respondents by Age

No	Age	Frequency	Percentage
1	< 20 years old	7	6.3 %
2	20-25 years	79	70.5 %
3	26-30 years	18	17.9 %
4	> 30 years old	6	5.4 %

Source: Primary Data processed by researchers, 2026

Based on the age in Table 2, it is known that respondents with the age of < 20 years amounted to 7 people (6.3%), respondents aged 20–25 years amounted to 79 people (70.5%), respondents aged 26–30 years amounted to 20 people (17.9%), and respondents aged > 30 years amounted to 6 people (5.4%). From this data, it can be seen that most of the respondents in this study are in the age range of 20-25 years.

b. Distribution of Respondents by Status

Table 3. Distribution of Respondents by Status

No	Status	Frequency	Percentage
1	Student	63	58 %
2	Housewives	11	9.8 %
3	Workers/Employees	26	23.2 %
4	Entrepreneurship	10	8.9 %

Source: Primary Data processed by researchers, 2026

Based on the status in Table 3, respondents with student/student status amounted to 65 people (58%), respondents with housewife status amounted to 11 people (9.8%), respondents with worker/employee status amounted to 26 people (23.2%), and respondents with entrepreneurial status amounted to 10 people (8.9%). This shows that most of the respondents in this study are students or college students.

c. Distribution of respondents by last level of education

Table 4. Distribution of respondents by last level of education

No	Last Education Level	Frequency	Percentage
1	Elementary/Equivalent	2	1.8 %
2	Junior High School/Equivalent	5	4.5 %
3	High School/Vocational School/Equivalent	50	45.5 %
4	Diploma (D1/D3)	6	5.4 %
5	Bachelor (S1)	47	42.9 %
6	Postgraduate (S2)	0	0 %

Source: Primary Data processed by researchers, 2026

Based on the last level of education in Table 4, respondents with elementary education/equivalent amounted to 2 people (1.8%), respondents with junior high school/equivalent education amounted to 51 people (4.5%), respondents with high school/vocational/equivalent education amounted to 51 people (45.5%), respondents with diploma education (D1/D3) amounted to 6 people (5.4%), respondents with Bachelor's education (S1) amounted to 48 people (42.9%), and there were no respondents with postgraduate education (S2/S3). From the data, it can be seen that most of the respondents have a high school/vocational/equivalent level of education.

d. Distribution of Respondents Based on Monthly Income

Table 5. Distribution of Respondents Based on the Last Survey

No	Monthly Income	Frequency	Percentage
1	< IDR 1,000,000	68	61.6 %
2	IDR 1,000,000 - IDR 2,500,000	31	28.6 %
3	IDR 2,500,000 - IDR 5,000,000	11	9.8 %
4	> Rp 5.000.000	0	0 %

Source: Primary Data processed by researchers, 2026

Based on the monthly income in Table 5, respondents with an income of <IDR 1,000,000 amounted to 69 people (61.6%), respondents with an income of IDR 1,000,000 – IDR 2,500,000 amounted to 32 people (28.6%), respondents with an income of IDR 2,500,000 – IDR 5,000,000 amounted to 11 people (9.8%), and there were no respondents with an income of >IDR 5,000,000). This shows that most respondents have an income below IDR 1,000,000 per month.

e. Distribution of Respondents by Source of Income

Table 6. Distribution of Respondents by Source of Income

No	Source of Income	Frequency	Percentage
1	Parents	33	30.4 %
2	Own Salary	56	50.9 %
3	Personal Endeavor	21	18.8 %

Source: Primary Data processed by researchers, 2026

Based on the sources of income in Table 6, respondents who earn income from their parents amount to 34 people (30.4%), respondents who earn income from their own salary amount to 57 people (50.9%), and respondents who earn income from personal business total 21 people (18.8%). From this data, it can be seen that most of the respondents get their own sources of income.

Validity and Reliability Tests

Validity is one of the fundamental requirements that must be met by every data collection tool in research. The main function of validity is to assess the extent to which the instrument is really able to measure objects that are in accordance with what is the purpose of the research study. In this context, validity is directly related to the level of accuracy of the measuring instrument in describing the variable being studied(Syarifuddin & Ibn Al Saudi, 2022). The results of the validity test show that all statement items on the price, income, lifestyle, and purchase decision variables have a greater r-value compared to the r table. Thus, all statement items are declared valid and suitable for use as research instruments. This can be seen in the table as follows:

Table 7. Validity Test Results

Variabel	Statement	R count	Variabel	Statement	R count
Purchase Decision	Y1	0.547	Income	X2.1	0.456
	Y2	0.631		X2.2	0.472
	Y3	0.620		X2.3	0.448
	Y4	0.626		X2.4	0.437
	Y5	0.700		X2.5	0.463
	Y6	0.673		X2.6	0.669
	Y7	0.593		X2.7	0.678
	Y8	0.670		X2.8	0.529
Pricing	X1.1	0.538	Lifestyle	X3.1	0.551
	X1.2	0.554		X3.2	0.533
	X1.3	0.538		X3.3	0.526
	X1.4	0.528		X3.4	0.606
	X1.5	0.521		X3.5	0.511
	X1.6	0.590		X3.6	0.479
	X1.7	0.520		X3.7	0.457
	X1.8	0.552		X3.8	0.631

Source: Primary Data processed by researchers, 2026

Table 8. Reliability Test Results

Variabel	*Cronbach's Alpha*
Purchase Decision	0.786
Pricing	0.652
Income	0.606
Lifestyle	0.647

Source: Primary Data processed by researchers, 2026

In addition to the validity aspect, reliability also has a very important role in the assessment process of research instruments. Reliability refers to the extent to which an instrument can produce consistent and stable data when used repeatedly over different time spans or in relatively similar situations(Syarifuddin & Ibn Al Saudi, 2022). Furthermore, the results of the reliability test showed that all variables had a Cronbach's Alpha value greater than 0.60 so that all research instruments were declared reliable and could be used in the data analysis process. This can be seen in the following table:

Descriptive Testing

Table 9. Descriptive Test Results

	N	Minimum	Maximum	Mean	Std. Deviation
Pricing	110	11	32	24,97	3,729
Income	110	13	30	24,84	3,149
Lifestyle	110	13	32	24,55	3,487
Purchase Decision	110	16	40	32,35	4,270
Valid N (listwise)	110				

Source: SPSS Output Results, 2026

Referring to the results of the analysis listed in Table 9 above, the descriptive characteristics of each variable can be described as follows:

1. The price variable has a *minimum* value of 11 and *a maximum* value of 32 with a mean value of 24.97 and a standard deviation of 3.729. Based on the calculation of the category interval (32-11)/3 = 7, the low (11-18), medium (19-25), and high (26-32) categories were obtained. The average score of 24.97 is in the medium category and close to the high category. This shows that the respondents' perception of product prices is quite good and relatively affordable according to respondents.
2. In the income variable, the smallest value recorded was 13 and the largest value reached 30. The mean of the data is 24.84, while the amount deviates from the mean with a standard deviation of 3.149. Based on the calculation of the category interval (30-13)/3 = 5.67 (6), the low (13-18), medium (19-24), and high (25-30) categories were obtained. The average score of 24.84 is at the upper limit of the medium category and close to the high category. This shows that the respondents' income level is quite good and tends to be high.
3. The lifestyle variable had a *minimum* value of 13 and a *maximum* value of 32 with a mean value of 24.55 and a standard deviation of 3.487. Based on the calculation of the category interval (32-13)/3 = 6.33 (6), the low (13-18), medium (19-25), and high (26-32) categories were obtained. The average score of 24.97 is in the medium category. This shows that the respondents' lifestyles are quite good in supporting consumption behavior.
4. The purchase decision variable has a *minimum* value of 16 and *a maximum* value of 40 with a mean value of 32.35 and a standard deviation of 4.270. Based on the calculation of the category interval (40-16)/3 = 8, the low (16-24), medium (25-32), and high (33-40)

categories were obtained. The average score of 32.35 is in the high category. The findings of the study revealed that the level of purchasing decisions made by participants towards the product was at a high level. Through a comprehensive descriptive study, it was revealed that the dimension of purchase decisions occupies a high level. In contrast, the price variable and the lifestyle variable are in a medium level position, respectively. For the income variable, the value is located at the medium level but shows a tendency to move towards a higher level.

Hypothesis Testing Results

Classic Assumption Testing

a. Normality Test

The normality test is one of the crucial steps in research using regression analysis. The goal is to verify whether the residual or misprediction of the regression model has a normal distribution.(Billy Nugraha, 2022)

Table 10. Normality Test Results

		Unstandardized Residual
N		110
Normal Parametersa,b	Mean	.0000000
	Std. Deviation	3.53459795
Most Extreme Differences	Absolute	.076
	Positive	.052
	Negative	-.076
Test Statistic		.076
Asymp. Sig. (2-tailed)		.135

Source: SPSS Output Results, 2026

The normality test listed in Table 10 shows that the significance value of the residual normality test was obtained at 0.135. Since this number is higher than the tolerance limit of 0.05, it can be concluded that the residual meets the normal distribution criteria.

b. Multicollinearity Test

Table 11. Multicollinearity Test Results

Coefficientsa						
		Standardized Coefficients			Collinearity Statistics	
Model		Beta	T	Sig.	Tolerance	LIVE
1	(Constant)		5.321	.000		
	Total_X1	-.230	-2.656	.009	.859	1.164
	Total_X2	.564	6.028	.000	.738	1.355
	Total_X3	.079	.877	.383	.791	1.265
a. Dependent Variable: Total_Y						

Source: SPSS Output Results, 2026

The multicollinearity test is one of the classic assumption tests used to identify whether there is a very strong relationship between variables-independent variables in a

regression model. This situation arises when two or more independent variables have a high correlation, making it difficult to separate the influence of each-is still variable to the bound variable(Nirmala & Arum Janie, 2012).

Table 11, obtained VIF value for each-each independent variable, namely: price (X_1) of 1.164, income (X_2) of 1.355, and lifestyle (X_3) of 1.265. All of the VIF numbers are still below the threshold of 10, so it can be concluded that there is no indication of multicollinearity among the variables-variable.

c. Heteroscedasticity Test

Heteroscedasticity testing is one of the crucial steps in the classical assumption testing procedure that serves to see if there is a difference in the degree of residual variance in a regression model. Residual itself is the difference between the actual value and the estimated value generated by the model. In regression models that are considered adequate, the residual should have a similar or fixed magnitude of variance at each point of the prediction value, this state is known as homoskedasticity. On the other hand, when the size of the residual variance is variable or unstable, the condition is called heteroscedasticity(Imam Ghazali, 2018).

Table 12. Heteroscedasticity Test Results

Coefficientsa						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Say.
1	(Constant)	5.867	2.194		2.674	.009
	Total_X1	.053	.066	.083	.810	.420
	Total_X2	-.140	.084	-.184	-1.664	.099
	Total_X3	-.046	.074	-.067	-.628	.531
a. Dependent Variable: ABS_RES						

Source: SPSS Output Results, 2026

Presented in Table 12 shows that the probability value for the price variable (X1) is 0.420 where the value exceeds the limit of 0.05. Likewise, the income variable (X2) which obtained a significance value of 0.099, and the lifestyle variable (X3) which showed a number of 0.531. Based on these data, it can be said that all significance values of these independent variables are above the set error rate of 0.05. Thus, it can be concluded that there are no indications or symptoms of heteroscedasticity in the regression model used.

Hypothesis testing

a. t-test

The t-test or often referred to as the partial test is an analysis method used to measure the magnitude of the influence that each independent variable has individually on the bound variable, provided that the other variables in the model are maintained or controlled(Budi Setiawan, 2015).

Table 13. Test Results t

Coefficientsa						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Say.
1	(Constant)	17.563	3.301		5.321	.000
	Total_X1	-.264	.099	-.230	-2.656	.009
	Total_X2	.765	.127	.564	6.028	.000
	Total_X3	.097	.111	.079	.877	.383
a. Dependent Variable: Total_Y						

Source: SPSS Output Results, 2026

Based on the test results in the table, it can be explained as follows:

1) Effect of Price (X1) on Purchase Decision (Y)
   The results of the t-test showed that the price variable had a significance value of 0.009, which means it was smaller than 0.05. This shows that H0 is rejected and H1 is accepted, so it can be concluded that price has a significant effect on the dependent variable. The regression coefficient of the price variable is −0.264, which indicates the direction of the negative relationship. This means that any increase in price by one unit will cause a decrease in the dependent variable by 0.264 units, assuming the other variable is constant. Thus, the higher the price, the tendency of the dependent variable will decrease.
2) Influence of Income (X2) on Purchase Decision (Y)
   The results of the t-test showed that the income variable had a significance value of 0.000, which was smaller than 0.05. This shows that H0 is rejected and H2 is accepted, so it can be concluded that income has a significant effect on the dependent variable. The regression coefficient for the income variable with a value of 0.765 indicates a unidirectional relationship. In other words, every increase in Income by one unit will cause the bound variable to increase by 0.765 units, provided that the other variables do not change. Among all existing variables, income is the variable that has the greatest impact. This can be seen from the amount of beta coefficient that income has, which is higher than other variables.
3) Influence of Lifestyle (X3) on Purchase Decision (Y)
   The results of the t-test obtained that the lifestyle variable had a significance value of 0.383. Since the number exceeds the tolerance limit of 0.05, it can be stated that the zero hypothesis (H0) successfully maintains its truth, while the alternative hypothesis (H3) must be rejected. Thus, it can be interpreted that there is no significant influence between lifestyle on the bound variables in this study. Furthermore, the value of the regression coefficient for the lifestyle variable was recorded at 0.097 in the same direction (positive). However, the magnitude of its influence can be categorized as very low and does not meet the criteria for statistical significance. This condition indicates that changes that occur in lifestyle variables are not able to have a meaningful impact on changes in dependent variables.

b. F test

The F test or often called the simultaneous test serves to check whether all the independent variables in the regression model simultaneously have an influence on the dependent variables.(Budi Setiawan, 2015)

Table 14. Test Results F

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Say.
1	Regression	625.394	3	208.465	16.227	.000b
	Residual	1361.779	106	12.847		
	Total	1987.173	109			

a. Dependent Variable: Total_Y

b. Predictors: (Constant), Total_X3, Total_X1, Total_X2

Source: SPSS Output Results, 2026

The results of the ANOVA test showed an F-value of 16.227 with a significance level of 0.000. Since the probability value is lower than 0.05, the decision taken is to reject H0 and accept H4. This shows that the three independent variables, namely price, income, and lifestyle, simultaneously exert a significant influence on the dependent variables.

c. Coefficient Determination Test

The coefficient of determination or often called R^2 is one of the statistical indicators that functions to measure the extent to which independent variables are able to explain the changes or variations that occur in bound variables.(Syarifuddin & Ibn Al Saudi, 2022)

Table 15. Determination Coefficient Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.561a	.315	.295	3.584

a. Predictors: (Constant), Total_X3, Total_X1, Total_X2

Source: SPSS Output Results, 2026

Based on the findings in the *Model Summary* table, the *R Square* value obtained is 0.315. This figure indicates that the three independent variables, namely price (X1), income (X2), and lifestyle (X3), are simultaneously able to contribute to explaining the changes that occur in the bound variable (Y) by a percentage of 31.5%. Thus, it can be concluded that there are still 68.5% variations in the Y variable that cannot be explained by this regression model.

The Influence of Price on Purchase Decisions

The results of the study show that price has a negative and significant effect on product purchase decisions *fashion* on the Shopee platform with a regression coefficient value of -0.264 and a significance value of 0.009. These findings show that the higher the perceived price perception of consumers, the less likely consumers are to make purchases. The findings can be explained through the theory put forward by Kotler and Keller which states that price is one of the personal factors that influence purchasing decisions.(Kotler & Gary Armstrong, 2008) In the context of online purchases, consumers have the convenience of comparing prices between stores so that price sensitivity is higher. Consumers will tend to choose products that are able to provide maximum benefits at a relatively low cost sacrifice. This condition can also be explained based on the characteristics of the study respondents who are dominated by students, students, and consumers with lower middle income levels. These consumer groups tend to consider price affordability before purchasing products *fashion*. Therefore, the increase in prices will reduce buying interest because it is considered not in accordance with the economic capabilities they have.

The results of this study are in line with the research of Fatya Azzahrah (2023) who found that price has a significant effect on purchasing decisions. The study explains that consumers tend to consider the suitability between price and benefits obtained before making a purchase. Thus, price is an important factor in determining the purchase decision of *fashion products* on the Shopee platform.

The Influence of Income on Purchasing Decisions

The results of the study showed that income had a positive and significant effect on purchase decisions with a regression coefficient value of 0.765 and a significance level of 0.000. The value of the coefficient shows that income is the variable that has the greatest influence compared to other variables in this study.

Theoretically, these results are in line with consumption theory which explains that income is the main factor that determines a person's purchasing power. The higher the income that consumers have, the greater their ability to meet their needs and desires, including in buying products *fashion* online(Rahayu, 2024). On the other hand, consumers with low incomes will be more selective in allocating their expenses because they have to prioritize basic needs first. These findings show that product purchase decisions *fashion* on the Shopee platform is not only influenced by the desire to follow trends, but also influenced by the economic ability that consumers have. For Muslim consumers, financial ability is an important consideration so that the consumption carried out remains in accordance with the principle of balance and not excessive (israf) as taught in Islamic economics.

The results of this study support the previous research, namely Sulistia Rahayu's research (2024) entitled "The Influence of Income, Brand Image, and Halal Labels on Wizzmie Product Purchase Decisions in Generations in the City of Surabaya". The results of his research show that Income, brand image, and halal labels together have a positive and significant influence on purchase decisions(Rahayu, 2024). The higher the income a person has, the

greater the chance of making the purchase of the desired product because the financial limitations faced become smaller.

The Influence of Lifestyle on Purchase Decisions

The results of the study showed that lifestyle did not have a significant effect on the decision to purchase *fashion* products on the Shopee platform with a significance value of 0.383. These findings show that lifestyle is not the main factor considered by Muslim consumers in making decisions to buy *fashion products*.

The insignificance of lifestyle variables can be explained by the characteristics of respondents who prioritize economic needs and capabilities rather than the desire to follow *fashion* trends. Although respondents use the Shopee platform to buy *fashion* products, the purchase decisions made tend to be rational and consider the benefits of the product rather than simply following a lifestyle that develops in a social environment. From the perspective of Islamic economics, these results show that the respondents' consumption behavior still reflects the principle of moderate consumption. Muslim consumers do not make trends or status symbols the main basis for making purchases, but rather consider aspects of utility, needs, and economic capabilities. Thus, lifestyle is not the dominant factor influencing the purchase decision.

The results of this study are different from several previous studies, namely a study conducted by Nada Khoirul Jamilah (2023) entitled "The Influence of Reference Groups and Lifestyle on Purchase Decisions Using the Shopee Paylater Feature among Students in Ponorogo(Jamilah, 2023) found that lifestyle had a significant effect on purchasing decisions. However, the results of this study are in line with research showing that lifestyle is not always the main determinant of purchasing decisions because consumer behavior can be influenced by different social, economic, and respondent characteristics.

The Influence of Price, Income, and Lifestyle on Purchase Decisions

Based on the results of the F test, a significance value of 0.000 was obtained which shows that price, income, and lifestyle simultaneously have a significant effect on the decision to purchase *fashion* products on the Shopee platform. This shows that the purchase decision is the result of the interaction of various interrelated factors, both economic and psychological factors.

Based on the results of the determination coefficient, the Adjusted R Square value was 0.295 (29.5%), which means that the variables of price, income, and lifestyle were able to explain the variation in purchase decisions by 29.5%. Meanwhile, the remaining 70.5% was explained by other factors outside the research model, such as product quality, promotion, *electronic word of mouth* (e-WOM), consumer trust, brand image, service quality, and ease of use of applications.

These findings show that although price, income, and lifestyle together affect purchasing decisions, economic factors, especially income, are still the most dominant factors. Therefore, business actors *fashion* on the Shopee platform, it is necessary to pay attention to

a competitive pricing strategy and adjust products to the ability of consumers' purchasing power in order to improve optimal purchasing decisions.

CONCLUSION

This study shows that price and income have a significant effect on product purchase decisions *fashion* on the Shopee platform by Muslim consumers in Ponorogo Regency, while lifestyle does not have a significant effect. These findings indicate that economic factors are still the main consideration in the decision-making process for product purchases *fashion* online. Muslim consumers tend to consider financial ability and affordability rather than the urge to follow certain trends or lifestyles. In addition, simultaneously price, income, and lifestyle have been shown to have a significant effect on purchasing decisions.

Theoretically, this study reinforces the theory of consumer behavior put forward by Kotler and Keller that personal factors, in particular economic conditions and price perceptions, play an important role in shaping purchasing decisions. The results of this study also show that in Muslim consumers, economic factors are more dominant than psychological factors in the form of lifestyle in determining decisions to purchase *fashion products* through e-commerce platforms.

Practically, the results of this research can be considered for fashion MSME actors and sellers on the Shopee platform in developing marketing strategies. Pricing that is in accordance with consumer purchasing power needs to be a major concern because it has been proven to influence purchasing decisions. In addition, business actors need to offer products that provide a value of benefits that are comparable to the price paid by consumers in order to increase interest and purchase decisions.

This research has several limitations. First, the research was only conducted on Muslim consumers in Ponorogo Regency so that the results of the study could not be generalized to other regions. Second, the number of respondents is still limited to 110 respondents. Third, the study only uses price, income, and lifestyle variables, while there are still other factors that have the potential to influence purchasing decisions, such as product quality, promotion, electronic word of mouth (e-WOM), consumer trust, and brand image.

Therefore, further research is recommended to expand the research area, increase the number of respondents, and include other relevant variables so that it can produce a more comprehensive model in explaining fashion product purchase decisions on e-commerce platforms.

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