

# Consumer Perception of Fast Fashion: Analysis The Role of Environmental Knowledge and Monetary Benefits In Purchase Intention Using The Theory of Planned Behavior

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## Abstract

The fast fashion industry has rapidly grown over the past two decades due to quick supply and low prices, leading to overconsumption and textile waste, which harm land, marine, and air environments. This study explores how environmental knowledge and monetary benefits influence fast fashion purchase intentions, using the Theory of Planned Behavior. A quantitative survey of 134 Indonesian fast fashion consumers was analyzed using SEM-PLS. Of 12 hypotheses, seven were supported. Results show environmental knowledge significantly impacts perceived behavioral control, while monetary benefits positively affect brand attitude and subjective norms but negatively influence perceived betrayal. Although monetary benefits drive favorable purchase attitudes, perceived betrayal reduces purchase intentions. Findings reveal Indonesian consumers generally lack environmental knowledge and do not feel disappointed with fast fashion. The study recommends enhancing environmental awareness through recycling programs and government policies to reduce fast fashion consumption.

## INTRODUCTION

The fashion industry has undergone significant transformations over the past two decades, driven by the phenomenon of fast fashion. This trend is characterized by rapidly changing fashion cycles, enabling the swift delivery of the latest clothing designs to consumers at affordable prices. The fast fashion model employs a push strategy in supply chain management to mitigate demand uncertainty (McKinsey, 2025). It involves accelerated processes of design, production, distribution, and marketing, allowing consumers immediate access to the latest clothing trends with minimal wait times, thereby enhancing responsiveness to market demands. Unsold garments from previous cycles experience a significantly shortened lifecycle, often transitioning from months to mere days. This phenomenon encourages consumers to frequently purchase new clothing.

Fast fashion significantly contributes to excessive consumption of affordable clothing, with the market projected to reach \$185 billion by 2027. For instance, in 2012, Zara achieved textile production and delivery to retail stores within two weeks, while H&M required eight weeks. Affordable pricing enables consumers to frequently change their wardrobes, leading to overconsumption. When garments fall out of trend, they often accumulate and are discarded. According to Business Insider (2018), clothing production accounts for 10% of global carbon emissions, equivalent to the total emissions produced by the entire European region. The return and disposal of unused clothing lack effective solutions, resulting in environmental degradation and social inequities. Pollution from fast fashion extends beyond land to include marine and air pollution, as 60% of clothing is made from polyester or similar non-recyclable plastics. The production process also demands substantial water resources, potentially depleting local water

sources and contaminating rivers and waterways. Textile waste contributes approximately 500,000 tons of waste annually to landfills and oceans, equivalent to 50 billion plastic bottles (Maiti, 2025). This underscores that fast fashion not only pollutes the environment through waste accumulation but also depletes resources through chemical-intensive processes.

Moreover, rapid production raises ethical concerns within the global economy, including unfair trade practices and the employment of underage workers. Fast fashion garments are often produced by young women aged 18–24. Reports from the U.S. Department of Labor have identified instances of forced labor and child labor in countries such as Argentina, China, India, Vietnam, and others (IDN Times, 2024). This indicates that companies prioritize rapid sales and high profits over human welfare. Social inequalities are prevalent in factories, particularly in Asia, where workers often cannot afford the clothing they produce.

In Indonesia, the fast fashion industry has significant social and environmental impacts. The rapid pace of trend changes compels Indonesian consumers to stay up-to-date and maintain fashionable appearances. Digitalization, particularly through e-commerce, is a key driver of clothing consumption, with Indonesia's e-commerce apparel market generating \$624 million in revenue in March 2025, reflecting a 9.0% growth compared to February 2025. Over the past 12 months, the highest monthly revenue share was recorded in December 2024, at 9.7% of the total 2024 apparel market revenue, while the lowest was in February 2025, at 7.2% of the 2025 total (ECDB, 2025). The fashion industry dominates e-commerce sales in Indonesia, with supply chains largely driven by resellers sourcing from distributors. Local wholesale markets further accelerate the affordability and turnover of fashion products. According to Indonesia's Ministry of Environment and Forestry, most clothing sold is worn only 1–3 times, with only 8.6% suitable for sustainable use, while the rest is discarded (IDN Times, 2024). This trend has spurred the growth of new textile micro, small, and medium enterprises (MSMEs), generating approximately 500 kg of fabric waste per production cycle, driven by high consumer demand.

Conversely, many Indonesians aspire to follow fashion trends but lack equivalent economic means, leading some to purchase second-hand clothing imported at low prices (approximately 50,000–100,000 IDR per bale). However, these second-hand garments often contribute to textile waste accumulation, as they are typically worn only 1–3 times before being discarded. YouGov reports that 66% of Indonesians discard at least one garment annually. According to the Ministry of Environment and Forestry (2021), Indonesia generates 2.3 million tons of clothing waste from total household waste (Good Stats, 2023). A notable environmental impact is the pollution of 70% of the Citarum River by microplastics, primarily textile fibers. Indonesia's Sustainable Development Report (2025) assigns the country an overall score of 69, ranking 78th out of 166 countries. Sustainable Development Goal (SDG) 12, which focuses on responsible consumption and production, shows stagnant progress, with air pollution and nitrogen emissions from production contributing significantly to negative sustainability outcomes. Indonesia must strengthen regulations and engage factory investors to mitigate worsening environmental pollution. Notably, environmental responsibility lies not only with producers but also with consumers, who must curb excessive clothing purchases.

Consumer environmental awareness is critical for advancing sustainability, necessitating an analysis of factors influencing fast fashion purchase intentions. Consumer awareness must be supported by government policies promoting a circular economy and sustainable consumption, aligning with SDG 12's focus on responsible consumption and production. Sustainable consumption practices can significantly reduce waste, lower greenhouse gas emissions, and conserve resources for future generations (UNEP, 2018).

This study investigates whether environmental knowledge influences fast fashion purchase intentions, utilizing the Theory of Planned Behavior (TPB). Individuals with greater environmental awareness are likely to reduce purchases of products known to harm the environment. Additionally, fast fashion purchases are driven by monetary benefits or incentives

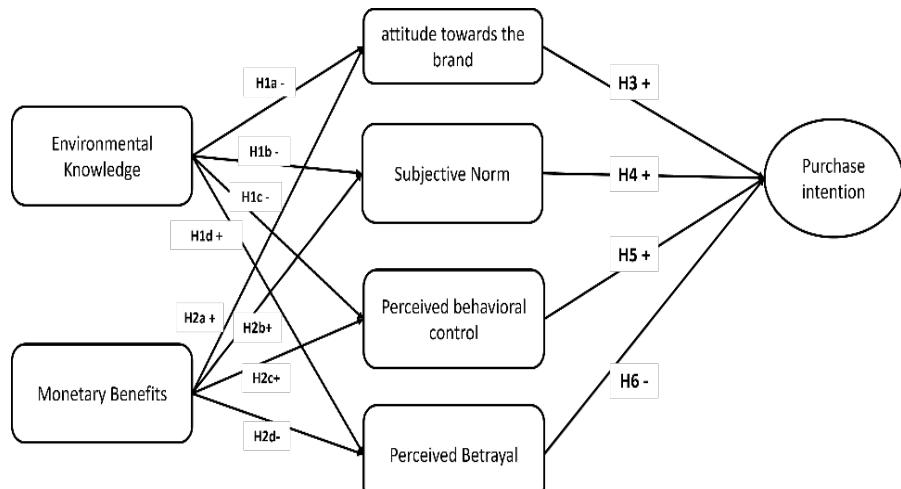
offered by brands to stimulate consumption. In Indonesia's diverse economic landscape, such incentives make it a prime target for fast fashion marketing. Consumers are typically drawn to lower prices, with monetary benefits being a critical factor in purchase intentions (Weber, 2019). The TPB posits that an individual's attitude toward a brand, encompassing cognitive and affective components, influences purchase intentions (Fishbein & Ajzen, 1975). Subjective norms, such as social pressures from close groups, can strongly influence fast fashion purchases driven by materialistic values. Perceived behavioral control, or ease of access to fast fashion products, further reinforces purchase intentions. However, consumers often feel misled by brands' sustainability campaigns that do not align with their practices. Perceived betrayal refers to a shift in consumer perception due to information about environmental damage caused by a brand. Consumers who previously trusted a brand may feel betrayed if the brand violates moral or normative obligations (Reimann et al., 2018). The greater the brand's intentional violation of norms or expected interactions, the stronger the sense of betrayal.

Thus, this study analyzes whether environmental knowledge and monetary benefits affect fast fashion purchase intentions among millennial consumers, the largest fast fashion customer segment (McKinsey, 2025). Millennials, aged 20–40, encompassing Generations Z, Y, and X, play a pivotal role in Indonesia's textile consumption and environmental sustainability efforts.

## METODE

This study focuses on describing the characteristics of a sample, estimating the population, and observing the relationships between variables of interest. The measurement method employed a quantitative approach using statistical structural equation modeling to describe and understand the phenomenon of fast fashion purchase intention in Indonesia. Data collection on each respondent was conducted once, a cross-sectional approach. This study required primary data obtained through a questionnaire survey. The sample consisted of Indonesians aged 18–40 who had purchased fast fashion products in the past year. This age range was selected based on the research's limitations, namely that millennials and Gen Z are the majority of regular fast fashion customers. This study required a minimum sample of 110 respondents to obtain valid and reliable data using the rule of thumb: the number of indicators multiplied by 5 (Hair et al., 2010). Based on these sample criteria, this study employed a nonprobability purposive sampling technique. This technique applies specific criteria according to the research needs, and respondents are drawn from the researcher's knowledge of fast fashion use.

Structural equation modeling was used to analyze the influence between variables and constructs. The stages began with validity and reliability testing using factor loadings. Then, the validated data were structurally tested and paths analyzed for hypothesis testing. Qualitative data triangulation was also conducted to confirm the results from the six fast fashion consumers. Data triangulation is a data collection technique that combines previously obtained data sources (Sugiyono, 2015). This was done to increase data validity and reach reliable and unbiased conclusions.

**Fig. 1.** Research Framework

The overall research framework is depicted in Figure 1, which analyzes factors influencing purchase intention for fast fashion products. The independent variables are environmental knowledge and monetary benefits. The mediating variables are the TPB constructs, which include attitude, subjective norms, perceived behavioral control, and additionally, perceived betrayal as followed the proposed hypothesis:

H1a: environmental knowledge negatively affects attitudes toward fast fashion brands.  
 H1b: environmental knowledge negatively affects subjective norms regarding fast fashion products.  
 H1c: environmental knowledge negatively affects perceived behavioral control regarding fast fashion products.  
 H1d: environmental knowledge positively affects perceived betrayal regarding fast fashion products.  
 H2a: monetary benefits positively affect attitudes toward fast fashion brands.  
 H2b: monetary benefits positively affect subjective norms regarding fast fashion products.  
 H2c: monetary benefits positively affect perceived behavioral control regarding fast fashion products.  
 H2d: monetary benefits negatively affect perceived betrayal regarding fast fashion products.  
 H3: Attitude toward the brand positively affects purchase intentions for fast fashion products.  
 H4: Subjective norms regarding fast fashion positively affect purchase intentions for fast fashion products.  
 H5: Perceived behavioral control regarding fast fashion positively affects purchase intentions for fast fashion products.  
 H6: Perceived betrayal regarding fast fashion negatively affects purchase intentions for fast fashion products.

## RESULTS AND DISCUSSION

The results of data collection through a Google Form survey of fast fashion customers in Indonesia included 155 respondents, but only 134 met the sample criteria and completed the questionnaire completely.

**Table 1.** Demographic of Respondent

Domicile of Respondent	Frequency	Percentage
Bali	1	0,75%
Banten	1	0,75%
Jabodetabek	59	44,03%

Jambi	1	0,75%
Jawa Barat	43	32,09%
Jawa Tengah	14	10,45%
Jawa Timur	6	4,48%
Lombok	1	0,75%
Papua	2	1,49%
Riau	2	1,49%
Sumatera Barat	1	0,75%
Sumatera Utara	1	0,75%
Yogyakarta	2	1,49%
<b>Total</b>	<b>134</b>	<b>100%</b>
<b>Gender</b>		
Laki-Laki	56	42%
Perempuan	78	58%
<b>Total</b>	<b>134</b>	<b>100%</b>
<b>Aged</b>		
18-25 tahun	13	10%
26-30 tahun	71	53%
31-35 tahun	32	24%
36-40 tahun	18	13%
<b>Total</b>	<b>134</b>	<b>100%</b>
<b>Occupation</b>		
Mahasiswa/Pelajar	4	3%
Wiraswasta	11	8%
PPPK	1	1%
PNS/BUMN/Karyawan Swasta	87	65%
Profesi lain	24	18%
Freelancer	7	5%
<b>Total</b>	<b>134</b>	<b>100%</b>
<b>Education</b>		
SMA	6	4%
Diploma	16	12%
S1	104	78%
S2	8	6%
<b>Total</b>	<b>134</b>	<b>100%</b>
<b>Income/month</b>		
≤ 1.500.000	5	4%
Rp 1.500.001 - Rp 3.500.000	25	19%
Rp 3.500.001 - Rp 6.000.000	29	22%
Rp 6.000.001 - Rp 10.000.000	25	19%
> Rp 10.000.000	50	37%
<b>Total</b>	<b>134</b>	<b>100%</b>
<b>Fast Fashion Spending/month</b>		
≤ 1.500.000	96	72%
Rp 1.500.001 - Rp 3.500.000	28	21%
Rp 3.500.001 - Rp 6.000.000	7	5%
Rp 6.000.001 - Rp 10.000.000	1	1%
> Rp 10.000.000	2	1%
<b>Total</b>	<b>134</b>	<b>100%</b>
<b>Brand's Favorite</b>		
Adidas	2	1%
Brand lokal	18	13%
Brand Luxury	9	7%
HnM	17	13%

Nike	1	1%
Uniqlo	63	47%
Zara	24	18%
<b>Total</b>	<b>134</b>	<b>100%</b>
<b>Most Favorite Channels</b>		
Aplikasi mobile	10	7%
E-commerce	33	25%
Toko retail offline	85	63%
Website	6	4%
<b>Total</b>	<b>134</b>	<b>100%</b>

Source: Author (2025)

Table 1 presents the geographic distribution of respondents across Indonesia, with the majority originating from Greater Jakarta (Jabodetabek) at 44.03% (59 respondents) and West Java at 32.09% (43 respondents). Other respondents include 10.45% from Central Java and 4.48% from East Java. Respondents are also distributed across regions outside Java, including West Sumatra, North Sumatra, Riau, Papua, and Bali, indicating that the study encompasses a broad representation of Indonesia.

Regarding gender, 58% of respondents are female, while 42% are male. The higher proportion of female respondents aligns with the research focus on fashion, which is generally more appealing to women. The majority of respondents fall within the 26–30 age group (53%) and the 31–35 age group (24%). Only 10% of respondents are under 25 years old, and 13% are over 36 years old, indicating that the sample predominantly comprises Generation X and Y, commonly referred to as millennials.

Based on occupation, 65% of respondents are employees in either state-owned or private companies. Additionally, 18% are engaged in specialized professions, such as lawyers, teachers, doctors, nurses, or homemakers. This distribution corresponds with the respondents' educational attainment, with 78% holding a bachelor's degree, 12% a diploma, 6% a master's degree, and 4% a high school education. The average monthly income of respondents is predominantly in the range of IDR 3,500,000–6,000,000 (22%), with overall incomes ranging from IDR 1,500,000–10,000,000. Meanwhile, the average monthly expenditure on fashion products is less than IDR 1,500,000 for 72% of respondents. This suggests that, despite incomes above the minimum wage, fashion purchases are considered a tertiary need. This finding is consistent with the frequency of fashion purchases, with 34% of respondents shopping 3–4 times per year and 27% shopping 1–2 times per year. Additionally, 47% of respondents prefer shopping at the Uniqlo brand, and 63% opt for offline retail stores over online channels.

The measurement model was employed to assess the relationships between latent variables and their indicators. This study evaluated two aspects: factor loading, validity, and reliability. Factor loadings were derived using the bootstrapping method in SmartPLS software, with a criterion that indicator values must exceed 0.5 to be considered valid. The results of the factor loading analysis are presented below.

**Table 1.** factor loading results

Indicator Variable	Factor loading	Notes
L1	0,842	Valid
L2	0,787	Valid
L3	0,846	Valid
M1	0,852	Valid
M2	0,900	Valid
M3	0,882	Valid
S1	0,765	Valid

S2	0,909	Valid
S3	0,838	Valid
S4	0,819	Valid
N1	0,889	Valid
N2	0,916	Valid
N3	0,892	Valid
N4	0,610	Valid
PB1	0,805	Valid
PB2	0,837	Valid
PB3	0,704	Valid
P1	0,925	Valid
P2	0,906	Valid
P3	0,887	Valid
PI1	0,940	Valid
PI2	0,957	Valid

Source: author (2025)

Table 2 indicates that 22 indicator variables have factor loading values greater than 0.5. Nearly all variables exhibit values above 0.8, implying that 80% of these indicator variables effectively measure their respective latent variables. The lowest factor loading value is for N4, at 0.610, indicating that this indicator accounts for only 61% of the subjective norm variable. This may be attributed to the majority of respondents disagreeing with the fourth subjective norm statement, namely that people around them have purchased fast fashion products. Additional validity and reliability tests were conducted to assess the relationship between latent variables and indicator variables using criteria such as Cronbach's alpha, composite reliability, and Average Variance Extracted (AVE). The criteria for Cronbach's alpha and composite reliability are deemed consistent or reliable if they exceed 0.7, while AVE is considered to reflect the latent variable if it exceeds 0.6

**Table 2.** Validity and Reliability Test

Latent Variable	Cronbach's alpha	Composite reliability	Average variance extracted
Enviromental knowledge	0,766	0,770	0,681
Monetary Benefit	0,853	0,867	0,772
Attittud toward brands	0,854	0,876	0,696
Subjective norm	0,842	0,898	0,690
Perceived behavior	0,696	0,723	0,615
Perceived Betrayal	0,894	0,939	0,821
Purchase intention	0,890	0,907	0,900

Source: author (2025)

Table 3 presents the results of reliability tests based on Cronbach's alpha, composite reliability, and AVE criteria. The reliability tests, namely Cronbach's alpha and composite reliability, have met the threshold of greater than 0.7. These values indicate that the seven latent variables are reliable or consistent within the proposed construct. The AVE results also show values greater than 0.6, meaning that 60% of the indicator variables can reflect the latent variables, confirming their validity. Consequently, the proposed construct model is suitable for proceeding to structural analysis to examine the relationships among latent variables.

The coefficient of determination (R-square) is a measure used to evaluate the proposed construct model in explaining the variability of the dependent variable based on the independent variables. This value serves as a predictor of whether the research model is

effective compared to other independent variables. An R-square value greater than 0.5 indicates that the independent variables substantially explain the dependent variable.

**Table 4.** R-square test

Structural Model	R-square	R-square adjusted
Attitude toward brand	0,133	0,120
Perceived behavior	0,131	0,118
Perceived betrayal	0,048	0,034
Subjective norm	0,168	0,156
Purchase Intention	0,469	0,452

Source: author (2025)

Table 4 reveals that four latent variables in the construct have R-square values below 0.2. For the independent variable, purchase intention, the R-square value is higher at 0.469, indicating that 46.9% of the intention to purchase fast fashion in Indonesia can be explained by the constructs of environmental influence, monetary benefits, brand attitude, perceived behavioral control, perceived betrayal, and subjective norms. Therefore, this model can be considered a viable theoretical reference and can proceed to hypothesis testing.

The second stage of the structural model involves evaluating the path analysis in accordance with the hypotheses. Once the model is deemed valid, reliable, and fit, hypothesis testing will proceed as follows.

**Table 5.** Hypothesis Testing

Hypothesis	Standardized Coefficients	P-values	Notes
H1a : L → S	1,121	0,262	Not Supported
H1b: L → N	0,020	0,984	Not Supported
H1c: L → PB	2,828	0,005	Supported
H1d: L → P	1,538	0,124	Not Supported
H2a: M → S	3,650	0,000	Supported
H2b: M → N	5,325	0,000	Supported
H2c: M → PB	1,843	0,065	Not Supported
H2d: M → P	-0,726	0,025	Supported
H3: S → PI	3,742	0,000	Supported
H4: N → PI	2,486	0,013	Supported
H5: PB → PI	1,678	0,093	Not Supported
H6: P → PI	-3,431	0,001	Supported

Source: author (2025)

Table 5 indicates that 7 out of 12 hypotheses are statistically significant, with significance determined by a p-value less than 0.05, while the coefficient indicates the direction of the relationship (positive or negative). The first hypothesis (H1a) has a p-value of 0.262 ( $> 0.05$ ), meaning it is rejected; environmental knowledge does not influence attitudes toward fast fashion brands. The second hypothesis (H1b) is also rejected due to a p-value of 0.984 ( $> 0.05$ ), indicating that environmental knowledge does not affect subjective norms. The third hypothesis (H1c) has a p-value of 0.005 ( $< 0.05$ ) and a coefficient of 2.828, so it is accepted, meaning environmental knowledge positively influences perceived behavioral control. The fourth hypothesis (H1d) has a p-value of 0.124 ( $> 0.05$ ), leading to its rejection, as environmental knowledge does not affect perceived betrayal. Thus, among the hypotheses related to the independent variable of environmental knowledge, only its influence on perceived behavioral control is significant.

The fifth hypothesis (H2a) test results show a p-value of 0.000 ( $< 0.05$ ) with a coefficient of 3.650, indicating acceptance; monetary benefits of purchasing fast fashion products have a significant positive effect on brand attitudes. The sixth hypothesis (H2b) has a p-value of 0.000 ( $< 0.05$ ) with a coefficient of 5.325, meaning it is accepted; monetary benefits significantly and positively influence subjective norms. The seventh hypothesis (H2c) has a p-value of 0.065 ( $> 0.05$ ), leading to its rejection, as monetary benefits do not affect perceived behavioral control. The eighth hypothesis (H2d) has a p-value of 0.025 ( $< 0.05$ ) with a coefficient of -0.726, indicating acceptance; monetary benefits have a significant negative effect on perceived betrayal. Thus, monetary benefits significantly influence brand attitudes, subjective norms, and perceived betrayal.

The ninth hypothesis (H3) test results show a p-value of 0.000 ( $< 0.05$ ) with a coefficient of 3.742, indicating acceptance; attitudes toward fast fashion brands have a significant positive effect on purchase intention. The tenth hypothesis (H4) has a p-value of 0.013 ( $< 0.05$ ) and a coefficient of 2.486, meaning it is accepted; subjective norms have a significant positive effect on the intention to purchase fast fashion products. The eleventh hypothesis (H5) has a p-value of 0.093 ( $> 0.05$ ), leading to its rejection, as perceived behavioral control does not influence the intention to purchase fast fashion products. The twelfth hypothesis (H6) has a p-value of 0.001 ( $< 0.05$ ) with a coefficient of -3.431, indicating acceptance; perceived betrayal of fast fashion products has a significant negative effect on purchase intention. Overall, the path analysis of this study is illustrated in the following structural model.

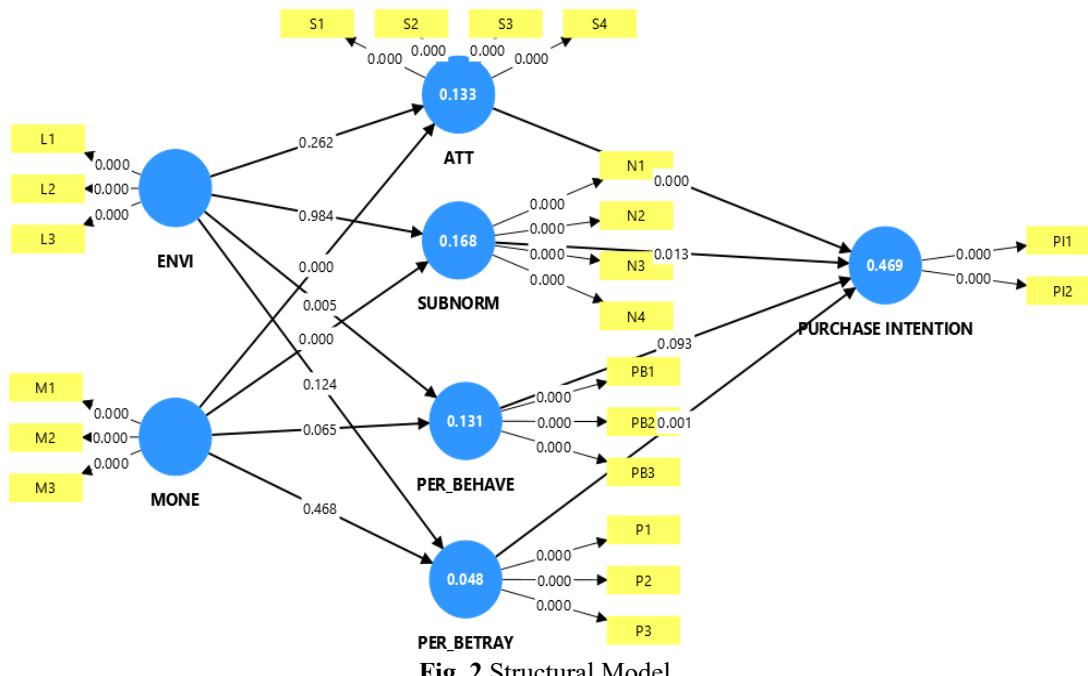


Fig. 2 Structural Model

Based on interviews with six fast fashion consumers who actively purchase more than four times a year and have been loyal customers for over ten years, ten in-depth questions were asked regarding fast fashion purchasing behavior, including reasons for choosing brands, social influences on purchasing, purchase channel processes, environmental knowledge, financial incentives, and future fast fashion purchasing behavior.

The primary reasons respondents purchased fast fashion were convenience and affordability. Two respondents noted that these brands often offer discounts during seasonal transitions. Additionally, the prices are considered affordable, given the comfortable quality and suitability for Indonesia's climate. The other four respondents stated that fast fashion

brands offer clothing models that align with any season or trend, making them more durable. They also highlighted the high quality and comfort of the materials used.

Purchasing decisions for fast fashion products are influenced by close associates, such as family and community. Initially, respondents were introduced to fast fashion brands through colleagues, but after gaining familiarity, they made independent purchasing decisions. Respondents were also influenced by social media reviews showcasing the latest clothing trends, prompting them to visit stores to try and select items. Regarding the purchase process, respondents predominantly made impulsive purchases. They preferred offline shopping over online channels due to the wider selection and ability to try products directly. Respondents often made unplanned, impulsive purchases while visiting shopping centers.

The majority of respondents were unaware of the negative environmental and social impacts of fast fashion. They only knew about waste accumulation and water usage in production processes. However, they believed that companies provide solutions, such as recycling old clothes and donating garments. Respondents also trusted that companies implement appropriate measures to address excessive waste. Only one of the six respondents expressed an intention to reduce fast fashion purchases due to environmental concerns. The other five indicated they would continue purchasing if financial incentives were offered, as these were deemed beneficial. Additionally, they stated that fast fashion clothing supports their work-related needs, making it unavoidable to refrain from purchasing.

## DISCUSSIONS

### **Influence of Environmental Knowledge on the Theory of Planned Behavior**

This study employs an extension of the Theory of Planned Behavior (TPB) to predict the purchasing behavior of fast fashion products. Regarding the first independent variable, environmental knowledge, only one significant relationship was identified: environmental knowledge positively influences perceived behavioral control. However, environmental knowledge does not affect attitudes, subjective norms, or perceived betrayal. This finding aligns with previous research, which suggests that environmental concerns positively impact consumer perceptions and behaviors (Amoako et al., 2020). Consumers with environmental knowledge feel competent, motivated, and in control when purchasing fast fashion products (Singh & Kumar, 2025). Environmental knowledge serves as a self-regulatory boundary, limiting resources allocated to fast fashion purchases.

Contrary to prior studies, the results indicate that most millennial respondents tend to be passive regarding environmental issues and are more influenced by impulsive purchasing behaviors for fast fashion products (Kamalanon et al., 2022). Environmental knowledge does not influence attitudes or subjective norms toward fast fashion purchases, suggesting that Indonesian millennials exhibit low environmental concern. This is consistent with consumer interviews, which revealed that respondents do not closely consider the environmental impact of fast fashion. Consumers choose these brands due to quality, necessity, and affordability, indicating that environmental knowledge is not a determining factor in shaping positive attitudes, social influences, or feelings of disappointment. Some respondents also expressed confidence that fast fashion brands would address environmental impacts.

### **Influence of Monetary Benefits on the Theory of Planned Behavior**

Hypothesis testing results reveal that monetary benefits have a significant positive effect on brand attitudes and subjective norms. This aligns with prior research, which found that discount incentives, such as coupons or other financial rewards, enhance positive attitudes and drive purchasing behavior (Armstrong et al., 2014). Among Indonesian consumers, price sensitivity outweighs brand loyalty and premium pricing for fashion products. This is attributed to fashion being a tertiary need, as evidenced by demographic data showing that respondents

spend less than IDR 1,500,000 monthly on fashion products. Previous studies also indicate that price or monetary benefits are more critical than quality in fast fashion purchasing behavior (Arora & Manchanda, 2022). Interview findings support this, as respondents stated they would continue choosing fast fashion if offered discounts or other financial incentives.

However, monetary benefits do not influence perceived behavioral control. This is consistent with Singh and Kumar (2025), who found that monetary incentives are insufficient to alter consumer behavior toward purchasing environmentally friendly products. Financial incentives act as a self-regulatory barrier, limiting consumers' control over refraining from fast fashion purchases. This finding aligns with the impulsive purchasing characteristics of respondents, who tend to lack control in their buying decisions, rendering financial incentives ineffective in influencing this process.

Hypothesis testing also indicates that monetary benefits have a significant negative effect on perceived betrayal. This suggests that the greater the perceived monetary benefits, the lower the consumers' sense of disappointment toward fast fashion brands. Previous research found that perceived betrayal stems from unethical corporate practices, leading to withdrawal behavior (Sun & Shi, 2022). However, this study reveals that monetary benefits remain a primary driver, even when companies engage in environmentally or socially unethical practices. This is consistent with the low environmental concern among respondents, as Indonesian consumers continue purchasing fast fashion products when financial incentives are provided.

### **Influence of Brand Attitudes on Purchase Intention**

Hypothesis testing results demonstrate that brand attitudes positively influence the intention to purchase fast fashion products. This indicates that Indonesian consumers maintain positive attitudes toward fast fashion brands, driven by perceived monetary benefits. Attitudes are shaped by cognitive and affective components that influence behavior (Najmi et al., 2012). Consumers evaluate brands based on their perceived benefits, resulting in positive or negative sentiments (Spears & Singh, 2004). Due to low environmental knowledge, Indonesian consumers do not hold negative attitudes toward these brands. This finding aligns with prior studies, which suggest that more positive consumer attitudes toward a brand lead to stronger purchase intentions (Chen & Chung, 2016; Ajzen & Fishbein, 1980). Statistical results are consistent with interview findings, where respondents expressed a continued desire to purchase fast fashion products despite limited awareness of environmental impacts. Their strong, positive brand perception is driven by affordable pricing.

### **Influence of Subjective Norms on Purchase Intention**

Hypothesis testing results confirm that subjective norms positively influence the intention to purchase fast fashion products. This is consistent with prior research, which found that subjective norms shape consumer attitudes toward fashion purchases. Previous studies explain that norms contribute to learning and shopping experiences, influencing behavior toward specific objects (Suki, 2019). Other research highlights the role of peer influence in encouraging fashion product consumption (Moser, 2015). These findings align with interview results, where respondents' purchasing processes were influenced by friends or environmental cues to buy fast fashion brands. Once familiar with certain brands and interacting with peers who are also users, respondents were easily motivated to make purchases.

### **Influence of Perceived Behavioral Control on Purchase Intention**

Hypothesis testing results indicate that perceived behavioral control does not influence the intention to purchase fast fashion products. Consumers' self-control over products does not affect their purchasing actions. This may be due to Indonesian consumers prioritizing brand attitudes and social influences over self-control. Previous studies have reported similar

findings, noting that perceived behavioral control does not impact fashion-related behavioral intentions (Mosquera et al., 2014; Singh & Kumar, 2025). The ease of accessing fast fashion products renders self-control less relevant in purchasing behavior. This is consistent with interview findings, where respondents preferred in-store purchases due to wide availability and low prices. The presence of social media also facilitates access to product information, eliminating resource constraints for purchasing fast fashion. Additionally, consumers prioritize discounts and financial incentives in their purchasing decisions.

### **Influence of Perceived Betrayal on Purchase Intention**

Hypothesis testing results reveal that perceived betrayal negatively influences the intention to purchase fast fashion products. The greater the consumers' disappointment regarding environmental and social impacts, the lower their intention to purchase fast fashion products. Conversely, lower perceived betrayal correlates with higher purchase intentions. This finding aligns with prior research, which found that perceived betrayal negatively affects purchase intentions for fast fashion products (Zimand Sheiner & Lissitsa, 2024). However, this study observes a different phenomenon, as Indonesian consumers are more likely to purchase fast fashion products due to a lack of perceived environmental or social betrayal. This is consistent with prior findings and interview results, indicating that Indonesian consumers' limited environmental knowledge leads them to trust that fast fashion brands will address these issues in the future.

## **CONCLUSION**

This study analyzes the influence of purchase intention for fast fashion in Indonesia using the Theory of Planned Behavior. Based on the analysis, 7 hypotheses were accepted, and 5 were rejected. Environmental knowledge does not influence attitudes toward fast fashion brands, as Indonesian consumers are not actively engaged with environmental issues. Environmental knowledge also does not affect subjective norms, as Indonesian consumers prioritize impulsive purchases of fast fashion products. However, environmental knowledge has a significant positive effect on perceived behavioral control, with greater environmental knowledge leading to increased self-control, limiting resources allocated to fast fashion purchases. Environmental knowledge does not influence perceived betrayal, as limited environmental awareness results in no feelings of disappointment toward fast fashion brands.

Monetary benefits have a significant positive effect on attitudes toward fast fashion brands, with greater financial incentives fostering more positive consumer attitudes. Monetary benefits also positively influence subjective norms, as greater perceived monetary benefits increase purchasing motivation driven by social or environmental cues. However, monetary benefits do not affect perceived behavioral control, as Indonesian consumers tend to purchase impulsively and lack self-control in fast fashion purchases. Monetary benefits have a significant negative effect on perceived betrayal, with greater perceived monetary benefits reducing consumers' disappointment toward fast fashion brands. For Indonesian consumers, monetary benefits are the primary driver of fast fashion purchases.

Brand attitudes positively influence the intention to purchase fast fashion products, with more positive consumer attitudes leading to stronger purchase intentions, driven by limited environmental knowledge. Subjective norms positively influence fast fashion purchase intentions, with social influences enhancing consumer motivation. Perceived behavioral control does not affect purchase intentions, as the ease of accessing fast fashion products renders self-control irrelevant. Perceived betrayal negatively influences purchase intentions, with greater disappointment regarding environmental and social impacts reducing purchase intentions. However, Indonesian consumers are more likely to purchase fast fashion products due to a lack of perceived environmental or social betrayal.

Based on the data analysis, this study provides managerial and practical recommendations. The government can enhance consumer environmental knowledge through campaigns, such as clothing recycling education, to reduce fast fashion purchases in Indonesia. Collaboration between government policies and fast fashion companies could involve tax subsidies to support price reductions and limit consumer purchases. Stricter regulations could curb excessive clothing consumption in Indonesia. Leveraging technology to track consumer behavior through clothing recycling programs with loyalty points could motivate consumers, who value financial incentives, to collect used clothing for points redeemable for new products. Future research could analyze Generation Z samples to understand future consumer behavior trends. Employing multifactor analysis or mediation effect methods could deepen variable relationships. Contextual variables such as culture, product sustainability, and social and emotional values could be further explored as mediators of fast fashion purchase intentions.

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