

Does Islamic Religiosity Influence Female Muslim Fashion Trend Purchase Intention? An Extended of Theory of Planned Behavior

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Abstract

The study examined the effect of the variable Islamic Religiosity toward consumer purchase intention on Muslim fashion trends by using the extended of theory of planned behavior as the grand of the theory. Respondents in this study were female Muslim in Central Java, Indonesia. Data collected using purposive sampling and analysis tool used in this study is path analysis. The results showed that all hypotheses were accepted except hypotheses three. Subjective norms have the most influence on the intention to buy female Muslim fashion trends. Subjective norm variables have a significant effect on consumer attitudes and consumer purchase intentions on female Muslim fashion trends. Other findings state that the variable of Islamic religiosity does not have a significant effect on female Muslim purchase intention directly, but the Islamic religiosity variable indirectly influence toward female Muslim purchase intentions through consumer attitudes variables. Whereas for Perceived behavioral control variables have a positive effect on consumer purchase intention.

Keywords:

Islamic religiosity, Theory of planned behavior, Female muslim fashion trend, Purchase intention

INRODUCTION

The majority of Indonesia's population is Muslim, this has a positive influence on business development, especially in the Muslim fashion trend business. this has an effect on the appearance of Muslim women, the development of Muslim fashion as it is today, there has been a shift in the meaning of Muslim fashion. Many Muslim women wear Muslim fashions not based on religious orders, so Muslim clothing that is used does not meet the criteria of good Muslim clothing. They wear Muslim clothing only leads to fashion goals. Though Muslim fashion is one of the symbols of religiosity in the form of obedience in carrying out the commands of religion.



The development of the fashion industry that has increased unwittingly has also provided an increase in the public interest in choosing the desired fashion, both in choosing the types of clothes, pants, hijab and so on. This requires companies to always design fashion that is more creative and innovative so as not to sink into business competition. The fashion industry in Indonesia is now advancing and growing. This condition is in line with the growing public awareness of fashion that has led to the fulfillment of lifestyle in fashion, so that it can be said that the need for dress today is not only to cover the body, but also as a means of communicating and demonstrating its lifestyle and user identity. The needs and interests of the people who are increasingly high on fashion in urban times make fashion grow as well as Muslim fashion in Indonesia. Recent developments in Muslim fashion are increasingly being heard,

Muslim fashion trends continue to evolve by transforming from a conservative style to a more contemporary, youthful one. Various factors make Muslim fashion continue to grow. This shows that consumer buying interest in Muslim fashions is increasing. Consumer buying intention for a product can be predicted by using Theory of Planned Behavior (Azjen, 2015). Based on TPB's perspective, intentions influence behavior and the factors that influence intention include attitudes toward behavior, subjective norms, and perceived behavioral control (Azjen, 2015; Coleman et al., 2011; Hyllegard et al., 2011; Wibowo, 2017). Attitudes toward behavior describe a person's evaluation either positive or negative towards a particular behavior, subjective norms describe social influences or social pressures that a person feels to do or not perform a certain behavior, while perceived behavioral control describes ease or difficulty in performing behavior (Azjen, 2015).

In Indonesia, the development of the Muslim fashion business is currently experiencing a very rapid growth rate. Muslim fashion trends that are always developing are women's Muslim clothing, this will certainly have an impact on consumers' intention to buy Muslim clothing that is currently in trend. One of the basic characteristics of consumers is that they always want to keep abreast of current trends. In the study of consumer purchase intentions, the Theory of Planned Behavior model (Azjen, 1991) is the most frequently used approach to explain the antecedents of consumer behavior.

Few of literature studies that have examined religiosity recommend that religion is a basic component of our culture that is associated with various aspects of life and consumer behavior (Tabassi, et al., 2012). The influence of religiosity on behavior is widely studied in areas or fields of

science such as attachment to parents, fashion style or style of dress, food and drink, behavior using cosmetics, social and political problems, and sexual controlling behavior (Levin, 1979). The actual purchasing behavior of a Muslim is influenced by their religiosity, such as the purchase of fashion. Islam encourages or prohibits certain choices and significantly influences attitudes, both negatively if the product/service is prohibited by Islam which is called haram, or positively if they are permitted namely halal (Rani, 2015). Religion determines a lifestyle that depends on the level of religiosity of their religious individuals (Khraim, 2010).

Religiosity is reflected through individual attitudes and behavior, therefore religious level can influence attitudes and behavior depending on the level of individual religiosity and the meaning of place in the religion itself (Sood & Nasu, 1995). Consumer religiosity is the reason consumers for their consumption choices (Swimberghe, et al., 2009). Despite the important influence of religion and religiosity on consumer behavior, empirical research on this topic began to gain importance after the 1990s (Bakar, et al., 2013).

The study of the role of religiosity on behavioral attitudes and intentions in Islamic business products has been widely studied in various contexts and various approaches (Wibowo, 2017). Although there are still many different findings from fellow researchers or there are still gaps in research results on the role of religiosity on intention. Some researchers state that religiosity has a role in consumer buying behavior (Wibowo, 2017; Mustapha, et al., 2016) whereas some other research results suggest that religiosity has no effect on intention (Tabassi, et al., 2012). Based on this phenomenon, researchers are interested in conducting research that aims to examine the Islamic religiosity variable on Muslim fashion purchase intentions of female who are in trend by using the extended of theory of planned behavior.

LITERATURE REVIEW

Islamic Religiosity (IR)

Religiosity is a concept of religion that is different from religion. Religiosity is a system of symbols, belief systems, value systems, and institutionalized systems of behavior, all of which are centered on issues that are perceived as the most meaningful (Glock & Stark, 1965). Religiosity can be defined as a way of life that is reflected in the values and attitudes of society and individuals (Fam, et al., 2004) which can affect a person's behavior (Eid & El-Gohary, 2015). The concept of religiosity is always a challenge for marketing

and social science researchers (Rani, 2015). Religiosity in the context of marketing concerns how moral standards can guide or dictate consumer behavior, and how individuals can symbolize religion with their consumption decisions. Religiosity is a major determinant of human values and beliefs in general, and consumer confidence in particular (Vitell & Paolillo, 2003).

For decades, literature studies on religiosity have been used in the context of western psychology dominated by people from Christian faith (Al Marri, et al., 2013). The measurement scale of religiosity by using Five-dimensions of religiosity: 1. Experience, 2. Ritual, 3. Ideology, 4. Intellectual, and 5. Consequential (Glock & Stark, 1965). The study of religiosity in the Muslim context has recently gained interest from academics and business practitioners from around the world (Wilson, 2012; Wilson, et al., 2013). The religiosity of Muslims determines their intention to consume products that comply with sharia (Soesilowati, 2010). The scale used to measure Islamic religiosity variables by using the Five-dimensional (El-Menouar, 2014) structure of Islamic religiosity: 1. Basic religiosity, 2. Central duties, 3. Religious experience, 4. Religious knowledge, and 5. Orthopraxis.

Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) was first introduced by Icek Azjen in 1985 which was a development of Theory of Reason Action (TRA) created by Fisbein (1975). The essence of TRA describes human behavior based on intention. TRA assumes that someone will behave rationally to achieve a favorable goal and avoid the disappointment of others. In this theory intention is the antecedent of actual behavior which is influenced by attitudes toward behavior and subjective norms. Ajzen argues that one's intentions are not only influenced by attitudes and subjective norms but also need to control behavior, therefore Icek Ajzen in 1985 and it further develops the Theory of Reasoned Action by adding a new variable called perceived behavioral control (PBC). The new theory can better explain human's behaviour in specific contexts where the individual has no control over his behavior (Ajzen, 1985; Ajzen, 1991). The variable perceived behavioral control consists of situational factors and the availability of opportunities, resources such as time, money, and knowledge. If the other variables remain and do not change, the intention to behave in a certain way is an important variable in determining the actual behavior.

Based on TPB, behavior and actions will occur depending on the individual's intention to engage in the behavior specifically and can also

predict the subsequent involvement of the behavior (Sharma &Chua, 2003; Stone, et al., 2010). Behavioral intention is determined by the individual's attitude towards the behavior carried out, subjective norms held by the individual, and the control of behavior perceived by the individual for the action (Lwin & William, 2003; Mustapha, 2016). In the TPB Model, the main independent constructions are Attitudes, Subjective Norms, and Perceived Behavioral Control which predict behavioral intentions (Azjen, 1985).

Purchase Intention

Intention is defined as a plan to perform certain behaviors and the most important factors to predict behavior directly (Azjen, 1991). In the context of marketing, behavioral intentions are the main indicators of actual purchases (Fishbein & Azjen, 1975). However, in reality the relationship between intention and behavior is difficult to measure (Kim, et al., 2013). Purchase intention in this study is the purchase intention of women consumers towards Muslim fashion trends that are measured using indicators: 1. Information seeking intensity of Muslim fashion products for women who are in trend. 2. The desire to immediately buy Muslim fashion products for women who are in trend. 3. Preferential desire for Muslim fashion products for women who are in trend. These three indicators can be used as an indicator of purchase intention (Hou, Di & Li, 2008; Paul, et al., 2016), in this study that is the purchase intention of consumers towards Muslim fashion trends.

Bandura (1986), states that intention is a determination to carry out certain activities or produce a certain condition in the future. Intention is a vital part of individual self regulation which is motivated by someone's motivation to act. Bagozzi and Burnkrant (1979) define purchase intention as a tendency for personal behavior for certain products. In addition, purchase intentions are behavioral intentions, which are cognitive plans to carry out possible behaviors or certain actions on objects (Chu & Li, 2008). Whereas Spears and Singh (2004) define purchase intention as an individual conscious plan to try to buy a brand. The intention to buy is determined by the benefits and values perceived by consumers (Xua, Summersb, and Bonnie, 2004; Zeithaml, 1988). A greater willingness to buy a product means the possibility of consumers buying it higher, but not necessarily buying it. Conversely, lower will does not mean absolute impossibility for consumers to buy. Wibowo (2017) argues that consumers' buying intention towards a product is influenced based on the values believed by them. In his research, the values that a Muslim believes in hijab are the values of Islamic religiosity.

Attitude

Attitude is the level of positive or negative disposition (likes or dislikes) of someone to conduct behavior (Fishbein & Ajzen, 1975). Attitudes refer to personal evaluations that are beneficial or unprofitable to conduct behavior. According to (Ajzen, 1985) an individual is more likely to perform certain behaviors if he has a positive attitude towards behavior. (Ramayah, et al., 2010) show that attitudes include the perceived consequences associated with behavior. Attitudes are psychological emotions that are directed through consumer evaluation and, if positive, behavioral intentions tend to be more positive (Chen & Tung, 2014). This means that attitudes in behavior are determined through an assessment of one's beliefs about the consequences arising from behavior and evaluation of desires. In addition, attitudes include evaluating whether the behavior is considered good or bad, and whether the actor wants to behave (Leonard, et al., 2004).

According to Ajzen (2002), attitude is an internal state (internal state) that affects the choice of individual actions towards certain objects, people or events. Attitudes are cognitive, affective, and behavioral tendencies that are learned to respond positively and negatively to objects, situations, institutions, concepts or someone. Attitude is a personal factor that contains a positive evaluation or behavior that avoids, opposes, or obstructs objects (Eagly & Chaiken, 1993). Attitudes represent a person's feelings of pleasure or dislike of an object. Attitudes show a person's mental status that is used by individuals to compile the way they perceive their environment and give instructions on how to respond to it. Kim & Chung (2011) suggest that consumer attitudes toward behavior refer to personal evaluations that are profitable or not profitable to conduct behavior. Bennet & Vijaygopal (2018) Describing consumer attitudes is a condition in consumers that is played by emotions to carry out certain consumer actions or behaviors. Emotion is a conscious experience characterized by intense mental activity and high hedonic content. A large amount of literature states that pleasant emotions can create positive attitudes towards and assessment of items, which can be seen as more effective (Norman, 2005).

Subjective Norm

In the TPB model, a second determinant of behavioral intention is subjective norm. Subjective norms are individual perceptions of social pressure to do or not to conduct a behavior (Ajzen & fishbein, 2005). According (Baron & Byrne, 2003) individual perceptions relate to most of the people who are important

to him (such as parents, relatives, close friends, co-workers or business, etc.) expecting individuals to do or not act certain behavior, people who are important to him are then used as a reference or benchmark for directing behavior. In social cognitive theory (Bandura, 1986) states that a person's behavior is influenced by his observations of the behavior of others in certain settings. Subjective norms in the context of marketing are consumers who have positive subjective norms that will influence the actual positive behavior (Han, et al, 2010; Taylor & Todd, 1995). In addition, in the field of marketing and consumer behavior, many studies state subjective norms as important determinants of intention (Paul, et al., 2016).

Jin & Kang (2011) subjective norms play a very important role in one's buying intention. Cultural differences between countries can influence the formation of subjective norms. In his research, Jin & Kang argued that subjective norms that emerged in China and America were very different, people in China with Confucian traditional values were more concerned that subjective norms were better known as face saving and conformity groups. Alqasa, et al. (2014) in this study add to the literature by showing non-financial variables and identifying certain psychological factors (behaviors and subjective norms) that can help bankers, policy makers and research institutions to understand consumer needs, desires and expectations. Suki, et al. (2018) Subjective norms are defined as perceived social pressure to do or not conduct behavior that includes individual sentiments regarding the influence received from close friends, relatives, coworkers, or business partners about certain behaviors. In this study researchers link subjective norms and religiosity, Islamic teachings form the basis of people's lives, where Muslims capture strong social values with others in society.

Perceived Behavioral Control (PBC)

PBC is the third antecedent in the TPB model and becomes the most important when it comes to behavior under will control. The term "perceived behavior control" refers to "perceived ease or difficulty performing behavior" (Ajzen, 1991) which reflects past experiences and anticipates obstacles. (Zhou, et al., 2013) stated that behavioral control determines behavior. Perceived Behavioral Control refers to the level of control that an individual perceives for behavior (Chen, 2007; Kang, et al., 2006). Individuals with a higher level of control tends to have stronger behavioral intentions in certain behaviors (Ajzen, 1991).

Azjen (2002) in his study suggested that perceived behavioral control, self-efficacy, and locus of control. Perceived behavioral control is a push or obstacle that someone perceives to display behavior. In other words, PBC is an assessment of the ability or inability to display a person's behavior or judgment about how easy or how difficult it is to display something. Self-efficacy (Bandura, 1986) is a person's belief in their ability to exercise control over their own level of function and for events that affect their lives. The definition of perception of self-efficacy is very different from PBC which focuses on the ability to perform certain behaviors. Perceived self-confidence refers to beliefs in a person's ability to regulate and carry out the actions needed to produce a certain level of achievement. Whereas locus of control (Rotter, 1996) defines Locus of control as a way of looking at someone for an event whether he can or cannot control the events that occur to him. Locus of control consists of two constructs, namely internal and external, internal locus of control if someone believes that what happens is always in control and always takes a responsible role in every decision making, while external locus of control is when someone believes that the events in his life are beyond his control.

Perceived behavioral control refers to the level of difficulty a person feels when performing certain behaviors where the more opportunities and resources available to a person, the greater the individual's control over the behavior (Jain, et al. 2017; Chen & Tung, 2014) will affect consumer intentions and behavior. PBC helps predict behavior that individuals want to do but cannot be done because of lack of opportunities and / or resources (e.g. time, money, skills).

RESEARCH METHOD

Sampling

Sampling is a sampling technique to determine the sample in the study (Sugiyono, 2010). The purposive sampling technique is used for this research. The consideration in choosing respondents is Muslim women who know and follow Muslim fashion trends. The sample used in the study was 100 respondents in Central Java, Indonesia. They are Muslim female who follow the development of Muslim fashion trends. Sampling is a process of selecting a sufficient number of elements from the population. By selecting the right sample, it would be possible to generalize the characteristics of the elements to the population elements (Sekaran, 2003). Data was collected

through observations, interviews, questionnaires, and literature reviews then tabulated, and prepared for analysis.

Measures

The study used measurement scales that have been validated and reliability test in earlier studies. These were rated in five point Likert item scale (1=totally disagree to 5= totally agree). Reliability is a tool for measuring a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if the respondent's answer to the question is consistent or stable over time. In general, a construct or variable is said to be reliable if the value of Cronbach Alpha is greater than 0.70 (Ghozali, 2011). The purpose of validity testing is to measure the validity or validity of a questionnaire. A questionnaire is said to be valid if the question in the questionnaire is able to reveal something that will be measured by the questionnaire said to be valid if r count is greater than r-table (Ghozali, 2011). The collected data is analyzed using path analysis which is an extension of multiple linear regression analysis where the use of regression analysis is to estimate the causality relationship between variables (causal models) previously determined based on theory (Ghozali, 2011). Path analysis in this test was conducted to determine the effect of Islamic religiosity (X1), Subjective norms (X2), and Perceived Behavioral Control (X3) on Customer Attitude (Y1) and Customer Purchase Intention (Y2). The data processing using SPSS 25.0.

Structural Path Equation 1

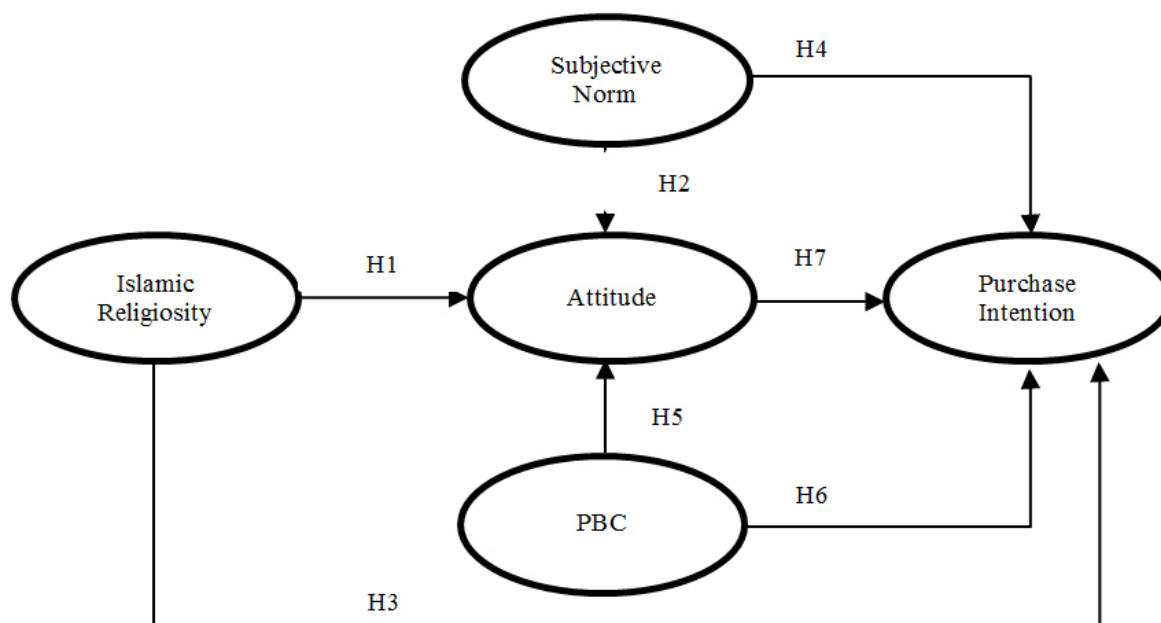
$$Y_1 = \beta_{Y_1X_1}X_1 + \beta_{Y_1X_2}X_2 + \epsilon_1$$

Structural Path Equation 2

$$Y_2 = \beta_{Y_2X_1}X_1 + \beta_{Y_2X_2}X_2 + \beta_{Y_2X_3}X_3 + \beta_{Y_2Y_1}Y_1 + \epsilon_2$$

Test of Hypothesis

Hypothesis testing with t test is to examine the regression coefficient using path analysis. In the first path to test whether the Islamic variable religiosity and subjective norm influence toward customer attitude. In the second path to test whether Islamic religiosity, subjective norm, attitude and perceived behavioral control variables influence toward female Muslim fashion trends purchase intention. The testing procedures used in testing hypotheses are as follows: (1) If the significance t value > 0.05 and t value > t table then the hypothesis is accepted. (2) If the significance t value ≤ 0.05 and t value < t table then the hypothesis is rejected.



Hypothesis:

H1: Islamic religiosity has a significant positive effect on attitude toward female Muslim fashion trend

H2: Subjective Norm has a significant positive effect on attitude toward female Muslim fashion trend

H3: Islamic religiosity has a significant positive effect on female Muslim fashion trend purchase intention

H4: Subjective norm has a significant positive effect on female Muslim fashion trend purchase intention

H5: Perceived behavioral control has a significant positive effect on attitude toward female Muslim fashion trend

H6: Perceived behavioral control has a significant positive effect on female Muslim fashion trend purchase intention

H7: Attitude toward Muslim trend fashion has a significant positive effect on female Muslim fashion trend purchase intention

ANALYSIS AND DISCUSSION

Validity and Reliability Result

Table 1. Test of Validity and Reliability

Variable	Item	Corrected Item-to- total Correlation	r table	Alpha	Result
Subjective Norm	SN1	0.739	0.195	0.807	Valid & Reliable
	SN2	0.795			
	SN3	0.775			
	SN4	0.787			
Islamic Religiosity	IR1	0.663	0.195	0.808	Valid & Reliable
	IR2	0.847			
	IR3	0.854			
	IR4	0.825			
	IR5	0.856			
Perceived Behavioral Control	PBC1	0.653	0.195	0.756	Valid & Reliable
	PBC2	0.733			
	PBC3	0.624			
	PBC4	0.595			
	PBC5	0.589			
	PBC6	0.611			
	PBC7	0.642			
Attitude	ATT1	0.829	0.195	0.836	Valid & Reliable
	ATT2	0.817			
	ATT3	0.823			
Purchase Intention	PI1	0.728	0.195	0.786	Valid & Reliable
	PI2	0.723			
	PI3	0.724			

Based on table 1 above shows that all statements totaling 22 items in the questionnaire to the variables studied have t value > r table, and have a Cronbach alpha value above 0.7. This is in accordance with the rules of research that has been determined which means that all statement items in the questionnaire are declared valid and reliable so that they can be used in this study.

Table 2. Hypothesis Result

Hypo- Thesis	Paths	t-value	t-table	Sig.	Decision
H1	Islamic Religiosity → Attitude	3.309	1.985	0.001	Accepted
H2	Subjective Norm → Attitude	3.180	1.985	0.002	Accepted
H3	Islamic Religiosity → Purchase Intention	1.049	1.985	0.297	Rejected
H4	Subjective Norm → Purchase Intention	4.825	1.985	0.000	Accepted
H5	PBC → Attitude	2.554	1.985	0.004	Accepted
H6	PBC → Purchase Intention	3.766	1.985	0.000	Accepted
H7	Attitude → Purchase Intention	2.689	1.985	0.008	Accepted

Table 3. Paths Analysis Result

Paths	(β)	Direct effect	Indirect effect	Total effect	R Square
Paths 1					
Islamic Religiosity → Attitude	0.308	0.308	-	0.308	0.239
Subjective Norm → Attitude	0.296	0.296	-	0.296	
PBC → Attitude	0.236	0.236	-	0.236	
Paths II					
Islamic Religiosity → Purchase Intention	0.081	0.081	0.024	0,389	0.547
Subjective Norm → Purchase Intention	0.374	0.374	0.110	0.670	
PBC → Purchase Intention	0.303	0.303	0.096	0.539	
Attitude → Purchase Intention	0.227	0.227	-	0.227	

Based on table 2 and table 3 above shows that the test results in the first hypothesis (H1) are declared acceptable and the magnitude of the direct effect of the Islamic religiosity variable on Muslim women's attitudes toward Muslim fashion trends is 0.308 with a total effect of 0.308. The test results in the second hypothesis (H2) are accepted, meaning that the subjective norm variables have a significant effect on Muslim attitudes toward Muslim fashion trends and the magnitude of the direct influence coefficients of Islamic religiosity on consumer attitudes on Muslim fashion trends is 0.296 with a total effect of 0.296. Whereas for the coefficient of determination on Islamic and subjective norm variables together influence the attitude of consumers on Muslim fashion trends by 0.239 or 23.9%, the remaining 76.1% is influenced by other variables outside this model.

The test results in the third hypothesis (H3) are insignificant or rejected, it is mean that the Islamic religiosity variable does not significantly influence the buying intention of female consumers in the Muslim fashion trend. Islamic religiosity variable directly affects the purchase intention of 0.081 and indirect effect of 0.024, but has a total effect of 0.389 through variable consumer attitudes on Muslim trend. In the results of testing the fourth hypothesis (H4), the hypothesis is accepted, which means that subjective norm variables have a significant effect on the buying intention of female consumers in the Muslim fashion trend. the magnitude of the direct influence of the subjective norm variable on the purchase intention variable is equal to 0.374, and has an indirect effect of 0.110 and has a total effect of 0.670 through attitude variables consumers in the Muslim fashion trend. Testing on the fifth hypothesis (H5) was accepted which means that the perceived behavioral control variable had a significant influence toward Muslim attitude on Muslim fashion trend with a direct effect coefficient 0.236. The result of hypothesis six (H6) was accepted which means that perceived behavioral control variable has significant effect toward Muslim fashion trend purchase intention with 0.303 as direct effect and 0.539 as indirect effect. The result of the sixth hypothesis (H7) is stated to be accepted which means that the consumer attitude variable in the Muslim fashion trend has a significant effect on consumers' purchase intention in the Muslim fashion trend with the direct influence coefficient and total effect of 0.227.

Meanwhile for the coefficient of determination on the variables Islamic, subjective norm, perceived behavioral control and attitude together influence the purchase intention on Muslim fashion trends by 0.547 or 54.7%, the remaining 35.3% is influenced by other variables outside this model.

CONCLUSION

This study examines the purchasing intention of female consumers in trendy Muslim fashion by using the extension Theory of Planned Behavior. The results showed that the Muslim female purchase intention on Muslim fashion trends was not influenced by Islamic religiosity variables, but the Islamic religiosity variable could have an indirect effect on the purchase intention of female consumers in Muslim fashion trends through consumer attitudes variables.

This means that the attitudes of consumers who follow Muslim fashion trends mediate the Islamic religiosity variable female Muslim fashion trend purchase intention.

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