



# Religious Belief on Online Buying Intention of Muslim Clothing in Indonesia

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## ABSTRACT

The purpose of this study is to determine the influence of religious belief on the online buying intention of Muslim clothing in Indonesia. The data in this study were obtained from questionnaires distributed to 762 respondents. This study uses quantitative research by distributing questionnaires using online forms through Zoho. The unit of analysis of this study is all generations (Baby Boomers, Generation X (Gen X or Xers), and Millennials) who have shopped for online Muslim clothing in Indonesia. The method used in sampling is purposive sampling aimed at all respondents who have shopped online. The method is through Lisrel 8.7 program and t-test. These results indicate that religious belief influences the online buying intention of Muslim clothing in Indonesia.

**Keywords:** Religious Belief, Online Buying Intention, Indonesia

**JEL Classifications:** MO, M31, Z12

## 1. INTRODUCTION

Today, online Muslim clothing sellers in Indonesia face increasing competition in business openness. This condition requires them to be more creative, innovative, effective, and efficient by offering more valuable Muslim clothing products than the ones from the competitors. Therefore, a sophisticated technology planning concept as smart as consumers' minds is needed to ensure Muslim clothing sellers gain profit. Trending to wear Muslim Clothing is a shifting phenomenon of dressing which is very prominent in popular culture in Indonesia today. Showing Muslim identity with clothing attributes is no longer characterized as Islamic fanaticism. The style of Muslim clothing in various regions of Indonesia is different with unique characteristics of each following the culture and traditions of the community. In line with the development of clothing in general, the style of clothing among Muslims in Indonesia has also developed. The application of Muslim fashion is now experiencing development and occurs in various types of functions, including the practical functions of daily Muslim clothing, cultural rituals, and worship. The concept

of Muslim dress which was originally based on religious law can become a fashion trend and even form a new culture. The movement of trends in Muslim clothing also goes hand in hand with changes in fashion trends in general. Muslim clothing and all its complementary attributes come with a variety of creations, types, colors, and materials that are very different from those in the center of Islam – Arab countries. This makes Indonesia attractive for the development of Muslim fashion trends, so there is a discourse that Indonesia will become the center of fashion trends and Muslim fashion in the world. This is shown in today's Muslim clothing that is worn not only in places related to religious events but also in public spaces such as schools, campuses, offices, malls, and so on. Muslim clothing users are also not identical to Generation X who is attached with monotonous clothes only but is also dominated by Generations Y and Z with fashionable and up-to-date clothing styles.

This is in contrast to conditions before and early 1990s where it was very rare to find men and women especially young women wearing Muslim clothing on public occasions and young women.

Also, Muslim clothing is considered one of the obligations that must be done by Muslims. This makes Muslim users feel they have their own achievements related to religiosity. However, the rise of Muslim fashion in Indonesia is not limited to a phenomenon related to religion, many problems in it can be studied, including social, cultural, lifestyle, fashion, and aesthetic styles. There are many differences between Muslim clothing in Indonesia and the one in the center of the Islamic State in Arabia due to various factors. This raises the problem that the visualization of Muslim fashion in Indonesia has its own distinctive style differences and how the journey of Muslim fashion to arrive at its current position. According to Nordholt (2005: 1) Muslim clothing can be said as a social and cultural skin that can show the identity of the users and determine the image of almost all ethnic groups in the world. Furthermore, according to Thomas Caycle, Muslim clothing is also a symbol of the soul (emblems of the soul). From these two points, it can be concluded that the form of Muslim clothing has a causal relationship with a personal style that affects the social environment. This means that Muslim clothing is a major need for its existence in the world, especially in Indonesia. The theoretical framework underlying this study is the theoretical model proposed by Reisinger and Moufakkir (2015); Muhamad and Mizerski (2010); Stark and Glock (1968); and Stark (1970) for the religious variable, while for the online buying intention variable is the model proposed by Lafferty and Goldsmith (1999); Lafferty et al. (2004); and Zafar and Rafique (2012a). This study develops a comprehensive theory of the religious concept stating that marketers must respect the religious beliefs of customers to create positive and desirable attitudes, impressions, and behaviors. However, the magnitude of the influence of religion can vary from one customer to another (Mukhtar and Butt, 2012). Furthermore, according to data from the Daily Social and Veritrans (August, 2012) it is known that the most purchased products online in Indonesia are fashion products at 37%. The need for fashion is people's primary need that continues to grow. Consumers choose fashion according to the current fashion or trend as long as the community considers it appropriate for use on a particular occasion (Levy and Weitz, 2004). This is an interesting phenomenon for researchers to conduct research related to Muslim clothing in Indonesia.

In the previous research, there has not been found any empirical study that examines religious belief effect on the online buying intention of Muslim clothing as the object of research in Indonesia. Therefore, the novelty offered in this study tries to comprehensively examine the religious variable which is expected to contribute to the buying intention of Muslim clothing in Indonesia. Also, this study is important because its findings will contribute to find strategies for entrepreneurs, business agents, and online sellers to increase the demand and sales of online shopping for Muslim clothing in Indonesia, to open more businesses, and to reduce unemployment. The purpose of this study is to determine the influence of religious belief on the online buying intention for Muslim clothing in Indonesia.

## 2. LITERATURE REVIEW

### 2.1. Buying Intention

Buying intention is a situation before someone does an action that can be used as a basis for predicting the behavior or action

(Ajzen, 1991). It is tendencies and desires that strongly encourage individuals to buy a product (Michael et al., 2007). It is also a decision-making process carried out by customers on the products they need or offered to them (Anoraga, 2010). This is in line with the Theory of Reasoned Action (TRA) which assumes that consumer behavior is determined by the consumer's behavioral intention (Fazekas et al., 2001). A customer gets a positive response from the past experiences, from which there will be reinforcement, and these perceived positive thoughts lead the customer to buy (Hidayati et al., 2008). Customers buy a product because of an impulse, and buying behavior can foster loyalty (Peter and Jerry, 2008). From several opinions related to buying intention, it can be concluded that buying intention is a tendency to buy after obtaining a positive response from the previous actions as well as the desires and tendencies that encourage consumers to buy the advertised product, in the future. Based on literature review and comprehensive theory development, the dimensions of intention include five dimensions, namely: the possibility of consumers to choose, the state of being encouraged to buy the product, tendency to try, and the willingness to buy the product in the future (Zafar and Rafique, 2012b; Daud and Fitrianto, 2015; Lafferty et al., 2004).

### 2.2. Religious Variable

Religious belief is a certain cultural element and is considered as an important part of an individual's life that influences many aspects of their, attitudes, and behavior (Ansari, 2014; Al-Hyari et al., 2021; Gayatri et al., 2011; Khraim, 2010; Mokhlis, 2009; Parida and Sahney, 2017; Yusof, 2013; Khraim, 2010; Hashim et al., 2014). Muhamad and Mizerski (2010) state that religious Belief is an integrated system of beliefs and practices. According to Astogini et al. (2011) religious activities that have a close relationship with religiosity do not only occur when performing rituals of worship but other activities as well. In other words, religious customers will form a negative response if the company does not adhere to their religious values and beliefs (Alam et al., 2012), and also they will perceive religious violations as a serious threat to their religious personality (Swimberghe et al., 2011). This implies that sellers must respect customers' religious beliefs to create positive and desirable attitudes, impressions, and behaviors. Reality shows that even among individuals within the same religion, heterogeneity exists related to their faith and commitment to practice religious principles (Usman et al., 2017). It is also considered incorrect to expect the same understanding of religion and its influence on individual behavior (Al Abdulrazak and Gbadamosi, 2017). Reisinger and Moufakkir (2015) suggest that researchers need to understand that the Arab and Islamic contexts have certain differences and similarities that must be considered to recognize their profound impact. Therefore, the integration of religious influences into existing models and frameworks is considered an important direction for marketing researchers and practitioners to have a better understanding of customer attitudes and behavior. Based on literature review and comprehensive theory development, five religious belief dimensions are formulated, namely belief, worship, experience, knowledge, and consequences. Furthermore, the five dimensions will be explained, namely: Belief, Ritual, Experience, Knowledge, and Consequences (Ancok and Suroso, 2011; Stark and Glock,

1968; Riptiono, 2019; Rehman, A and Shabbir, 2010; El-Menouar, 2014).

### 3. THINKING FRAMEWORK AND HYPOTHESIS

The thinking framework and hypotheses of this study can be seen in the following Figure 1:

Hypothesis: Religious belief influences the online buying intention of Muslim clothing in Indonesia

### 4. RESEARCH METHODOLOGY

The data in this study were obtained from questionnaires distributed to 762 respondents. This study uses quantitative research by distributing questionnaires using an online Zoho form. The unit of analysis of this study is all generations (*Baby Boomers, Generation X or Gen X or Xers, and Millennials*) who have shopped for Muslim clothing in Indonesia online. The method used in sampling is purposive sampling aimed at all respondents who have shopped online. This study presents the *lambda* score and Construct Reliability (CR) of each variable. *Lambda* shows the score of the loading factor which is the validity score of the indicator. CR is the reliability score of each variable. To test the validity of the Lisrel SEM software, the provisions of the Standardized loading factor ( $\lambda$ ) value are used where the score must be  $> 0.5$  or ideally  $> 0.7$  (Riadi, 2018). Furthermore, according to Hair et al., (2019) the acceptable CR value is 0.5 and ideally is 0.7. Thus, this study uses a causality model or correlation of influence, then the proposed hypothesis is tested using the analysis technique of Structural Equation Modeling (SEM).

### 5. RESULTS AND DISCUSSION

#### 5.1. Validity and Reliability Tests

Related to the construct validity and reliability used in this study, the results of the processed data gain the estimated loading factor entirely greater than the critical coefficients, thus it can be concluded that all loading factors are valid and reliable after 7 indicators of religious variable and online buying intention score below 0.7, namely RLG4, RLG7, RLG16, RLG17 for the religious variable and BI10, BI11, BI12 for the online buying intention variable were discarded. Then all the variables used are reliable because all of their Construct Reliability scores exceed 0.7. Measurement Model test results for the construct variables of each indicator are presented in the following Table 1.

#### 5.2. Structural Equation Model

From the results of data processing with the *Lisrel* application, the structural equation model is presented below.

$$BI = \beta RLG + e$$

$$BI = 0.30 * RLG + 0.52, R^2 = 0.87$$

Based on Table 2, it is known that the path coefficient score of the latent variable online buying intention is 0.30, meaning that

Figure 1. Thinking Framework



Table 1: Construct measurement model

Latent variables	Manifest variables	Estimation Loading factors	Critical value	CR	Conclusion				
BI	BI1	0.67	0.7	0.98	Reliable				
	BI2	0.73							
	BI3	0.72							
	BI4	0.72							
	BI5	0.71							
	BI6	0.76							
	BI7	0.78							
	BI8	0.77							
	BI9	0.53							
	BI13	0.61							
	BI14	0.68							
	BI15	0.71							
	BI16	0.73							
	RLG	RLG1				0.50	0.7	0.97	Reliable
		RLG2				0.54			
		RLG3				0.51			
RLG5		0.53							
RLG6		0.56							
RLG8		0.58							
RLG9		0.58							
RLG10		0.59							
RLG11		0.58							
RLG12		0.60							
RLG13		0.60							
RLG14		0.56							
RLG15		0.57							

Source: Research Result, 2021

Table 2: Summary of direct effect

No	Variable (X)	Direction of influence	Variable (Y)	Estimation	t <sub>statistic</sub>
1	RLG	Positif	BI	0.30	5.98

Source : Lisrel output, 2021

religious belief affects the online buying intention of Muslim clothing in Indonesia by 30%. In other words, the higher the consumer's intention in buying Muslim clothing online, the higher the consumer's religious value in using Muslim clothing. From the first structural equation, the coefficient of determination  $R^2$  is 0.87 or 87%. This means that the religious latent variable is able to explain the rise and fall of the online buying intention latent variable by 87% and the remaining 0.13 (13%) is influenced or explained by other latent variables. Thus, it can be concluded that the total variance of the online buying intention variable can be explained by the structural equation.

#### 5.3. Hypothesis Test

If the number of samples is  $>200$ , then the t-table value for testing the one-tailed hypothesis is 1.96, with a 95% confidence level and 5% alpha (Hair Jr. et al., 2006). This study uses 7 variables with a total of 762 respondents and the significance level is 5%, since it is one-tailed, the significance is 0.05. Degree of freedom (df) score uses the formula ( $df = n - k$ ),  $df = 762 - 10 = 752$ . To test the

**Table 3: Hypothesis test**

Hypothesis	Exogen variable	Endogen variable	t <sub>statistic</sub>	t <sub>table</sub>	Criterion	Results
1	RLG	BI	5.98	1.96	Significant	Complied

Source : Ouput lisrel, 2021

hypothesis in this study, we can see the magnitude of the  $t_{\text{statistic}}$  and  $t_{\text{table}}$  values which have been summarized in Table 3 below:

Based on Table 3 above, the results of the analysis of hypothesis testing show that the value of  $t_{\text{statistic}} 5.98 > t_{\text{table}} 1.96$ , it shows that the influence between the latent variable of religious belief and the latent variable of online buying intention is significant. This means that the religious variable used in this study has a significant effect on online buying intention for Muslim clothing in Indonesia. The results of this study bring several theoretical implications to studies in the use of online Muslim clothing providers in Indonesia. This can be seen from the results of the study that the religious variable has a positive and significant influence on the online buying intention of Muslim clothing in Indonesia. This means that all dimensions must reflect consumer differences in religious beliefs in intending to shop online and wear Muslim clothing so that the results can be positive and significant.

Moreover, the results of the analysis of testing this hypothesis show that religious belief has a significant effect on the intention to buy Muslim clothing online in Indonesia. This finding is in line with research results from Abd Rahman et al. (2015); Rois (2016) and Rohmatun and Dewi (2017) that find a positive influence of religiosity on the intention to buy *halal* cosmetic products. These findings are also reinforced by the results of research conducted by Khan et al., (2017) proving that buying intention can be determined by religiosity. Furthermore, researches conducted by Haque et al. (2018) and Iranmanesh et al. (2020) state that the buying intention of *halal* products is influenced by the level of religiosity. Then the results of this study also support the research that has been done previously by Mukhtar and Butt (2012) which states the intrapersonal religiosity affects the intention to choose *halal* products. However, the findings in this study are different from the findings found by Garg and Joshi (2018); Putri et al. (2019) where there is found no evidence that religiosity influences the buying intention of *halal* products.

The results of the above researchers support the theory from Abd Rahman et al., (2015) which states that religious belief is the extent to which individuals are committed to their religion, and with that religion is reflected in the attitudes and behavior of individuals. Delener, (1994) also expresses that religiosity is one of the most important cultural aspects that influence consumer behavior. Religion is important to study because it has an influence on consumer behavior (Memon et al., 2020), and commitment to belief in religion can determine the attitudes and feelings of a person in consumption (Rehman and Shabbir, 2010). In fact, Dibb and Essoo (2004) states that religious belief is an important force in determining behavior. The stronger the individual's commitment to his religion, the stronger the influence on behavior (Mokhlis, 2009). Thus, the more committed a person to the religion he believes in, the greater the purchase he does on products that do not conflict with his religion.

## 6. CONCLUSION AND SUGGESTION

Based on the results of the research analysis and discussion in the previous chapter, the findings of this study can be concluded that religion has a significant effect on the online buying intention for Muslim clothing in Indonesia. This means that if we expect to increase the intention to buy online Muslim clothing in Indonesia, religious belief should be increased as well.

Based on the research findings and data analysis, several suggestions need to consider to by various parties such as (1) Religious belief has a positive and significant influence on online buying intentions of Muslim clothing in Indonesia. This means that all variables must reflect consumer differences in religious beliefs in intending to shop online and wear Muslim clothing so that the results can be positive and significant and (2) This study only focuses on the religious aspect. It is suggested for further research to look at other aspects such as masculinity, femininity, collectivity, and others but do not consider personality factors or cultural factors, so these characteristics have an important role in causing certain psychological problems and predicting behavior.

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