

**INTENTION TO PURCHASE MUSLIM WOMEN'S LUXURY BRANDS
IN INDONESIA**

A THESIS

Presented as Partial Fulfilment of the Requirements to Obtain the Bachelor

Degree in Management Study Program



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DECLARATION OF AUTHENTICITY

Here I declare the originality of the thesis; I have not presented anyone else's work to obtain my university degree, nor have I presented anyone else's words, ideas, or expression without acknowledgement. All quotations are cited and listed in the bibliography of the thesis.

If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, May 20, 2022



Fajar Rizkiansyah

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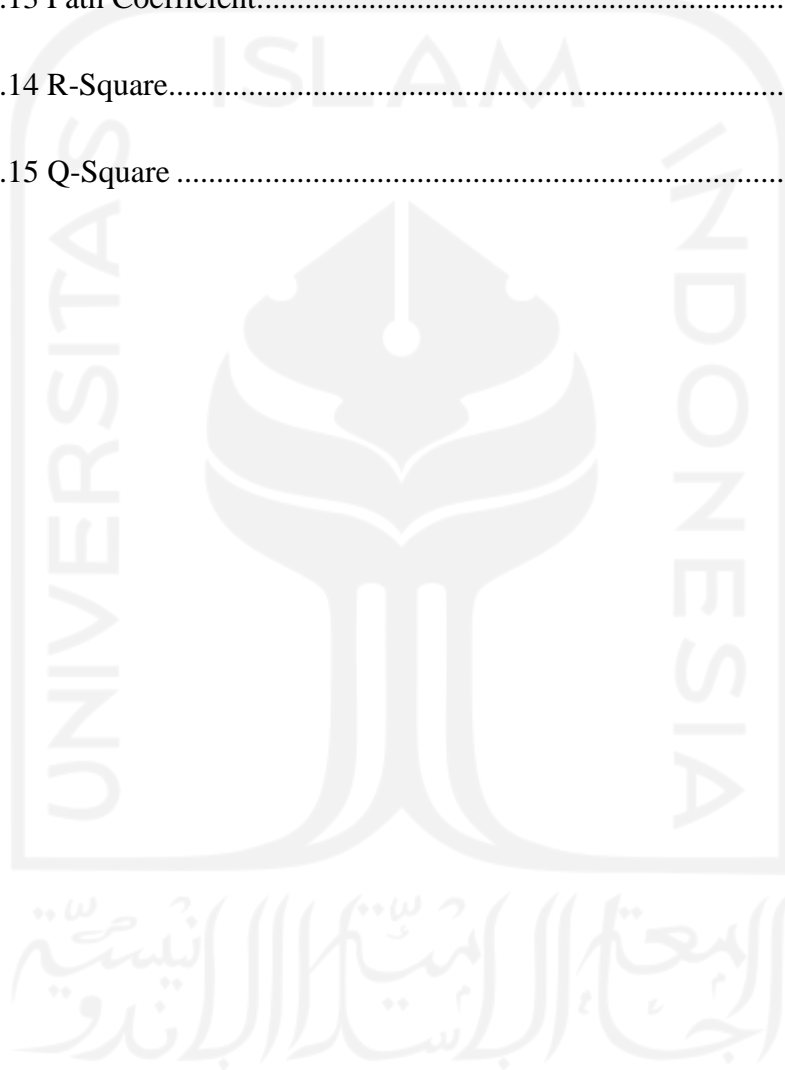
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ABSTRACT

This study aims to understand factors affecting purchase intention, especially in the context of Muslim women luxury brands in Indonesia. The sample of this study was collected using purposive sampling technique, with the criteria of Indonesian and Muslim women. This study successfully gained 109 samples that were further analyzed by PLS-SEM method. Overall, the findings stated that subjective norm positively affected attitude toward behaviour, while attitude toward behaviour also positively affected purchase intention. However, some were contradicted with some of previous studies, religiosity did not affect attitude toward behaviour and also purchase intention. While, subjective norm also did not affect purchase intention. These findings were expected to provide theoretical contribution by enriching empirical studies related to Muslim women luxury brands and become the consideration for making company's decision related to the marketing strategy.

Keyword: Religiosity, Attitude, Subjective Norm, Purchase Intention

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ABSTRAK

Penelitian ini bertujuan untuk memahami faktor-faktor yang memengaruhi niat beli, khususnya pada konteks pakaian Muslimah bermerek di Indonesia. Sampel pada penelitian ini dikumpulkan dengan menggunakan teknik *purposive sampling*, dengan kriteria orang Indonesia dan wanita Muslim. Penelitian ini berhasil memperoleh 109 sampel yang dianalisis lebih lanjut menggunakan metode PLS-SEM. Secara garis besar, hasil penelitian ini menyatakan bahwa norma subjektif memengaruhi sikap secara positif, selain itu sikap juga mempengaruhi niat beli secara positif. Namun, bertentangan dengan beberapa penelitian sebelumnya, religiusitas tidak mempengaruhi sikap dan juga niat beli. Selain itu, norma subjektif juga tidak mempengaruhi niat beli. Hasil penelitian ini diharapkan mampu memberikan kontribusi teoritis dengan memperkaya kajian empiris terkait pakaian Muslimah bermerek dan dapat dijadikan pertimbangan dalam pengambilan keputusan perusahaan untuk strategi pemasaran.

Kata Kunci: Religiusitas, Sikap, Norma Subjektif, Niat Beli

CHAPTER I

INTRODUCTION

1.1 Background

Fashion is currently attractive to many people around the world, including Indonesians (Revitasari, 2019). The development of fashion in Indonesia has certainly increased in recent years. The Association of Indonesian Fashion Designers and Entrepreneurs (AIFDE) is an important element in the development of fashion in Indonesia. They hold an annual event called “Fashion Tendance”, since 1993 (BijakFlash, 2021). The program features a fashion show that can be used as a measure to predict fashion trends in the coming year. This is quite prestigious for fashion lovers, where they are vying to be fashion-setters rather than followers. The fashion trend in Indonesia is still dominated by western fashion (Saeed et al., 2021), however, with the growth and emergence of local designers, Indonesia can create their own fashion style. The growth of this fashion certainly has an influence on every circle in this industry, one of which is Muslim clothing.

As the largest Muslim population in the world (PewStudyCenter, 2015), Muslim clothing is increasingly demanded in Indonesia. The development of fashion trends also drives the development of Muslim clothing in Indonesia. Gen Z Muslim women (Rosmayani & Mardhatillah, 2020), are aware of the necessity to wear sharia clothes that are not only comfortable but also follow current fashion trends (Saeed et al., 2021). This is what underlies the emergence of Muslim clothing brands in Indonesia which of course to meet the needs and available markets. The quality and price also vary (Chokote, 2017), according to their respective target

markets. This proves that Muslim clothing brands originating from Indonesia are able to compete not only nationally but also internationally.

In recent years, the number of Muslim brands from Indonesia has increased, with various types, prices, quality, and of course different markets (Chokote, 2017). Brands such as Shafira, Dian Pelangi, Sisesa, and Ayudyahandari are Muslim clothing brands known for their luxury image in Indonesia. The price per garment sold at these brands ranges from IDR. 700,000 to millions, and imagine, even just to buy a *mukena*, it costs IDR. 500,000. These range of prices show that fashion could be the way for someone to express his/her feeling, status, self-identity, image and moral quality (Chokote, 2017). There are assumptions that the religious people pay little attention to fashion (O’Cass et al., 2013). In that context, religious people did not consider the physical appearance of the clothes that they wear, because it contradicted with the Islamic teachings which are leave something that connoted to manifestation of self-interest (Aruan & Wirdania, 2020). Actually, Muslimah are allowed to wear something that are luxury for their fashion as long as they keep cover their *aurat*.

Islam teaches its followers how to dress. More importantly for the Muslim women, in which Allah ta’ala has said in the holy Qur’an (Al Ahzab:59), “*O Prophet! Ask your wives, daughters, and believing women to draw their cloaks over their bodies. In this way it is more likely that they will be recognized ‘as virtuous’ and not be harassed. And Allah is All-Forgiving, Most Merciful*”

This *dalil* explained that Muslim women should cover their *aurat*. Although nowadays many Muslim women decided to wear hijab, in fact we still find a lot of phenomena of women wearing headscarves but not covering their *aurat* in accordance with what is prescribed by religion as Muslim women dress. It is called *Jilboobs*, where they wear a hijab but the clothes are tight. Prophet Muhammad SAW strongly condemn this behaviour, he said *“Two people from the inhabitants of Hell whom I have never seen, (first) a people who hold whips like the tail of a cow with which they beat people and (second) women who are clothed but naked, walking swaying, their heads like the humps of camels tilted...”*

This study raised four variables that were investigated, there were: Religiosity, Subjective Norm, Attitude toward Behaviour and Purchase Intention. Most of these variables were parts of the Theory of Reasoned Action (TRA) developed by Fishbein and Ajzen in 1975 and restated in 1980 (Lee & Kotler, 2011). He identified that intention is the central factor in the Theory of Reasoned Action (TRA). In his explanations, intention is assumed to capture the motivational factors that influence behaviour. There are indicators of how hard people willing to try, how much an effort that people gave in order to perform the behaviour. Therefore, the stronger the intention, the stronger the probability to truly perform behaviour (Ajzen, 1991). In this study setting, it believed that whether the Indonesian Muslim women purchase intention can be influenced by religiosity, attitude, and subjective norms.

One of the strong factors that influence intention is subjective norm. This variable is an important component when we try to evaluate purchase intention of

a customer. Garg and Joshi (2018) stated that friends, family, colleagues and communities are the ones which help in shaping up the subjective norm. Subjective norms are identifiable opinions of people who are important for an individual and affect their decision-making. In term of consumer's purchase intention regarding the luxury goods in Nigeria, a study conducted by Aksoy & Abdulfatai (2019), revealed that subjective norm positively influenced the Nigerian consumer's purchase intention of luxury goods (Dekhil et al., 2017).

Besides subjective norm, the luxury Muslim women's brands purchase intention is strongly influenced by attitude toward behaviour (ATB). According to Aji & Dharmmesta (2019), attitude is a consumer's overall evaluation of a product, which can take the form of whether they love it or not, or they like it or not. Attitude can be affected by other people's attitude or behaviour, and this statement is the basic claims of social psychology (Aksoy & Abdulfatai, 2019). As a human, we are the social creatures; thus, the attitudes of the individuals are influenced by other people's attitudes and behaviour. In the context of consumer's purchase intention of luxury Muslim women's brand, the attitude toward the luxury brand itself among individuals, will be affected by their environment itself.

After attitude toward behaviour, the last variable that influence purchase intention is religiosity. People in Indonesia supposed to belief in a religion because religion is the central role in society (Eid & El-Gohary, 2015). Religiosity can affect many sectors, such as individual's perception, attitude, behaviour and even life-choice. Religion is the way of life for Muslims (Aji et al., 2021). In term of consumer's intention to purchase luxury goods in Nigeria, a study conducted by

Aksoy & Abdulfatai (2019), revealed that religiosity did not influence Nigerian consumer's purchase intention of luxury goods.

Several previous studies tested the relationship between attitude toward behaviour and purchase intention. For instance, Aji et al (2021) examined the impact of attitudes on purchase intention in the context of halal tourism. In their study, it was found that attitude was very significant in influencing the interest of Muslim tourists in visiting tourist destinations at non-Islamic countries. In another previous study, Dekhil et al. (2017) also examined the relationship between attitude and purchase intention in the context of luxury brand purchase intention in Tunisia, comparing between men and women. In their study, the effect of attitude towards luxury brands on purchase intention is stronger in women than it is in men. Aksoy & Abdulfatai (2019) did the same study and similar context like Dekhil et al. (2017) did, but they did not compare between men and women. In their study, it was found that attitudes very significantly influence purchase intention. Those findings supported Ajzen (1991) in TPB.

Aji et al. (2021) and Aruan & Wirdania (2020) investigated the relationship between religiosity and attitude with the different context. Aruan & Wirdania (2020) tested this relationship with context of Muslim fashion clothing, in other hand, Aji et al. (2021) tested this relationship with context of halal tourism. Interestingly, whether their contexts are different, but they found the similar result, which is the religiosity do not influence the attitude itself. In older years, Dekhil et al. (2017) also did the study that examine the relationship between religiosity and attitude, their context was luxury brand in Saudi. In their study, they found that the religiosity

have a positive effect on attitude toward luxury brand. Although there have been several previous studies examining the relation between religiosity and attitude (Aji et al., 2021; Aruan & Wirdania, 2020; Dekhil et al., 2017), however, the results were inconsistent. Aji et al. (2021) and Aruan & Wirdania (2020) found that the relation between religiosity and attitude was not significant. On the other hand, Dekhil et al. (2017) found that the religiosity positively influence the attitude.

Aksoy & Abdulfatai (2019) also revealed the relationship between subjective norm and purchase intention. They investigated this relationship with the context of luxury fashion brand. They found that the subjective norm has a significant impact on Nigerian's purchase intention. Other than that, with the context of halal brand in India, Garg & Joshi (2018) found that the relationship between subjective norm and purchase intention is not significant. Then, the results of this relationship are still inconclusive. In Aksoy & Abdulfatai (2019) study, the findings were significant. Meanwhile, in Garg & Joshi (2018) study, the result was not significant.

Some previous studies also examine about the relationship between religiosity and purchase intention. Aruan & Wirdania (2020) and Saeed et al. (2021) investigated the effect of religiosity and intention in fashion setting. Both of them had a similar result which is the religiosity were very significant in influencing the purchase intention for the Muslima. Besides that, Aksoy & Abdulfatai, (2019) and Arli et al. (2016) also investigated about this relationship. Both of them used luxury fashion brand as their context. Unfortunately, they found the different result compared to Aruan & Wirdania (2020) and Saeed et al. (2021). They found that the

religiosity did not significantly influence purchase intention for the luxury fashion brand. It means, it was still found the inconsistent result from the relationship between religiosity and purchase intention.

Based on the study problems that have been identified before, the author consider that it is necessary to investigate what factors that drive the Muslim women's intention to purchase the luxury Muslim women's brand in Indonesia by re-examining the relationship between religiosity to attitude, subjective norm to purchase intention and religiosity to purchase intention. In general, the study model in this thesis is replicated from Aksoy & Abdulfatai (2019) by erasing the culture variable and changing the context from luxury fashion brand in Nigeria to luxury Muslim women's brand in Indonesia.

1.2 Study Question

In general, this thesis study aims to mention factors driving people to purchase luxury Muslim brand. Specifically, the study questions of this thesis are as follow:

1. Does Religiosity have a significant impact on Indonesian consumer's Attitude towards the Muslim women's luxury brand?
2. Does subjective norm have a significant impact on Indonesian consumer's Attitude towards the Muslim women's luxury brand?
3. Does Religiosity have a significant impact on Indonesian consumer's Intention to Purchase Muslim women's luxury brand?

4. Does ATB have a significant impact on Indonesian consumer's Intention to Purchase Muslim women's luxury brand?
5. Does Subjective Norm have a significant impact on Indonesian consumer's Purchasing Intention of Muslim women's luxury brand?

1.3 Study Objectives

In general, the purpose of this study is to replicate the model of Aksoy & Abdulfatai (2019) in the context of luxury Muslima brand in Indonesia. Specifically, the study objectives of this thesis are the following:

1. To investigate that religiosity has a significant impact on Indonesian consumer's Attitude towards the Muslim women's luxury brand.
2. To investigate that subjective norm has a significant impact on Indonesian consumer's Attitude towards the Muslim women's luxury brand.
3. To investigate that religiosity has a significant impact on Indonesian consumer's Intention to Purchase Muslim women's luxury brand.
4. To investigate that ATB has a significant impact on Indonesian consumer's Intention to Purchase Muslim women's luxury brand.
5. To investigate that Subjective Norm has a significant impact on Indonesian consumer's Purchasing Intention of Muslim women's luxury brand.

1.4 Study Benefits

This thesis study provides theoretical contribution by enriching empirical studies related to religiosity, subjective norm, attitude toward behaviour and

purchase intention especially in the context of luxury Muslim women's brand in Indonesia. In addition, this thesis study can also be consideration for decision makers related to the fashion matter, especially luxury Muslim women's brands to perform strategies in order to save companies or countries reputation; thus, marketing performance can be more effective and efficient.



CHAPTER II

REVIEW OF RELATED LITERATURE

1.1 Theoretical Framework

In this study, there were four variables that are examined; religiosity, attitude toward behaviour, subjective norm, and purchase intention toward luxury Muslim woman's brand. These variables were replicated from Aksoy & Abdulfatai (2019) study of Nigerian Muslim's behaviour toward purchase intention in luxury goods. Therefore, there were some modifications. The author changed the object and location into Indonesian's Muslim women purchase intention on Muslim women's luxury brand. Beside those, this study also modified some variables, such as removed culture variable from the model framework and changed the term religious belief into religiosity. Basically, this study used several theories that can be implemented, they are:

2.1.1 Theory of Reason Action (TRA)

This study adopted the Theory of Reason Action as the theoretical basis. This theory was developed by Fishbein and Ajzen in 1975 and restated in 1980 (Lee & Kotler, 2011). The Theory of Reasoned Action (TRA) described behaviour that changes based on the results of behavioural intentions. Behavioural intentions were influenced by social norms and individual attitudes towards behaviour (Lynne et al., 2013). Subjective norms described individual beliefs about normal and acceptable behaviour in society, while individual attitudes towards behaviour are based on individual beliefs about these behaviours.

According to (Lee & Kotler, 2011), theory of reason action developed by Ajzen and Fishbein stated that the best prediction about a person's behaviour is based on the person's interests. Behavioural intention is based on two main factors, namely: individual belief in the results of the behaviour carried out and individual perceptions of the views of those closest to the individual on the behaviour carried out. In this study, it is assumed that Muslim women's attitudes towards a Muslim women's luxury brand and subjective norms experienced by each individual were the two major factors that can influence Muslim women's purchase intention towards the brand.

2.4.1 Theory for Religiosity

In addition of using the theory of reason action in this study, there was one variable that was not included in the theory, namely religiosity. Therefore, this study needed to include a theory that explained that variable. In this case, Allport & Ross (1967) developed a theory called the religious orientation scale (ROS). In essence, Allport compared racial attitude and church attendance, they concluded that the two variables are motivated by a third party, namely religious orientation. He conceived initially of religious orientation as bipolar construct, anchored by extrinsic motivation at one pole and intrinsic motivation at the other. Extrinsic religiousness has been described as being motivated by “social purpose such as meeting the right people, gaining social standing and acceptance in community” (Trimble, 1997). In short, extrinsic religiosity is connected with action such as going to mosque, doing alms and so on. However, intrinsically oriented people live their religious convictions, such as they go to church and pray because they are

living out of their beliefs, not trying to attain some other reward (Trimble, 1997). Shortly, intrinsic religiosity was connected with individual's believe such as they go to mosque, doing alms, and more because they believe that it will gain reward from Allah SWT. In the context of this study, purchasing Muslim women luxury brand was categorized as extrinsic and intrinsic motivation. It is not necessary for Muslim women to purchase luxury brand, but in term of intrinsic, Muslim women should cover they *aurat*. Based on that theory, it can argue that some Muslim women were interested to purchase Muslim women brand to fulfil the social needs and Muslim women brands still covered the *aurat*.

2.1 Previous Studies

As mentioned above, this study was replicated from Aksoy & Abdulfatai (2019) and there were some modifications in this study. This study only used the variable of religious belief that changed into religiosity term, continued by subjective norm, attitude toward behaviour and purchase intention from TRA. Beside from Aksoy & Abdulfatai (2019) study, the religiosity variable was also used from many prior authors (Aksoy & Abdulfatai, 2019; Aruan & Wirdania, 2020; Dekhil et al., 2017; Saeed et al., 2021). Therefore, the model used in this study was based on the mapping from related previous studies. That can be seen in Table 1.

Table 1.1 Prior Studies Mapping

No	Author	Paper Title	Hypothesis	Object Context	Result
1	Aruan & Wirdania (2020)	<p>You Are What You Wear: Examining the Multidimensionality of Religiosity and Its Influence on Attitudes and Intention to Buy Muslim Fashion Clothing</p>	<p>H1: Religiosity had a positive influence on affective attitude towards Muslim women fashion clothes.</p> <p>H2: Religiosity had a positive influence on self-presentation attitude towards Muslim women fashion clothes.</p> <p>H3: Religiosity had a positive influence on the intention to buy Muslim women fashion clothes.</p> <p>H4: The affective attitude towards Muslim women fashion clothes had a positive influence on the intention to buy Muslim women fashion clothes.</p> <p>H5: The self-presentation attitude towards Muslim women</p>	<p>Religiosity, Sharia clothes, Purchase intention.</p>	<p>H1- partially supported</p> <p>H2- not supported</p> <p>H3- partially supported</p> <p>H4: supported (+)</p> <p>H5: supported (+)</p> <p>H6: supported</p>

No	Author	Paper Title	Hypothesis	Object Context	Result
			<p>fashion clothes had a positive influence on the intention to buy Muslim women fashion clothes.</p> <p>H6: Muslim women with higher religiosity are more likely to purchase sharia clothes than non-sharia clothes.</p>		
2	Chetioui et al. (2019)	How Fashion Influencers Contribute to Consumers' Purchase Intention	<p>H1: Perceived credibility is positively associated with the consumers' attitude toward the influencer.</p> <p>H2: Trust is positively associated with the consumers' attitude toward the influencer.</p> <p>H3: Perceived behavioural control is positively associated with the consumers' attitude toward the influencer.</p> <p>H4: Perceived subjective norms are positively associated with the consumers' attitude toward the influencer.</p>	Fashion influencers, Attitudes toward the influencer, Purchase intention, social media	<p>H1- supported</p> <p>H2- supported</p> <p>H3- supported</p> <p>H4- supported</p> <p>H5- supported</p> <p>H6- supported</p> <p>H7- supported</p> <p>H8- supported</p> <p>H9- supported</p>

No	Author	Paper Title	Hypothesis	Object Context	Result
			<p>H5: Perceived influencer's expertise is positively associated with the consumers' attitude toward the influencer.</p> <p>H6: Consumer's perceived congruence with the influencer is positively associated with the consumers' attitude toward the influencer.</p> <p>H7: Consumers' attitude toward the influencer is positively associated with the consumers' brand attitude.</p> <p>H8: Consumers' brand attitude is positively associated with the consumers' purchase intention.</p> <p>H9: Consumers' attitude toward the influencer is positively associated</p>		

No	Author	Paper Title	Hypothesis	Object Context	Result
			with the consumers' purchase intention.		
3	Aksoy & Abdulfatai (2019)	Exploring the Impact of Religiousness and Culture on Luxury Fashion Goods Purchasing Intention: A Behavioural Study on Nigerian Muslim Consumers	<p>H1a: Culture has a significant impact on Nigerian consumers' religious beliefs.</p> <p>H1b: Culture has a significant impact on Nigerian consumers' attitudes towards an intention to purchase luxury goods.</p> <p>H1c: Culture has a significant impact on Nigerian consumers' subjective norms about the intention to purchase luxury goods.</p> <p>H1d: Culture has a significant impact on Nigerian consumers' purchasing intention for luxury goods.</p> <p>H2a: Religious beliefs have a significant impact on Nigerian consumers'</p>	Religion, Culture, Islamic marketing, Luxury consuming	<p>H1a: supported</p> <p>H1b: supported</p> <p>H1c: supported</p> <p>H1d: supported</p> <p>H2a: supported</p> <p>H2b: supported</p> <p>H2c: not supported</p> <p>H3a: supported</p> <p>H3b: supported</p> <p>H4: supported</p>

No	Author	Paper Title	Hypothesis	Object Context	Result
			<p>attitudes towards the intention to purchase luxury goods.</p> <p>H2b: Religious beliefs have a significant impact on Nigerian consumers' subjective norms about the intention to purchase luxury goods.</p> <p>H2c: Religious beliefs have a significant impact on Nigerian consumers' intention to purchase luxury goods.</p> <p>H3a: ATB has a significant impact on Nigerian consumers' intention to purchase luxury goods</p> <p>H3b: ATB has a significant impact on Nigerian consumers' purchasing intention for luxury goods</p> <p>H4: Subjective norm has a significant impact on</p>		

No	Author	Paper Title	Hypothesis	Object Context	Result
			Nigerian consumers' purchasing intention luxury goods		
4	Saeed et al. (2019)	Integrating Factors Influencing Hijab Purchase Intention Among Muslim Women	<p>H1: Religious commitment positively influences the hijab purchase intention.</p> <p>H2: Satisfaction positively influences the hijab purchase intention.</p> <p>H3: Dressing style positively influences the hijab purchase intention.</p> <p>H4: Knowledge source positively influences the hijab purchase intention.</p>	Muslim women, religious commitment, dressing style, hijab purchase intention	<p>H1: supported</p> <p>H2: supported</p> <p>H3: supported</p> <p>H4: supported</p>
5	Dekhill (2017)	Effect of Religiosity on Luxury Consumer Attitude: The Case of The Tunisian Muslim	<p>H3: Religiosity has a negative effect on attitude towards luxury brands</p> <p>H4: Attitude towards luxury brands has a positive effect on purchase intention.</p> <p>H5: Religiosity has a negative effect on</p>	Luxury brand, repurchase intention, Tunisian Muslim	<p>H3: not supported</p> <p>H4: supported (women)</p> <p>H5: supported</p> <p>H6: supported (women)</p> <p>H7: supported (women)</p> <p>H7.1: supported</p>

No	Author	Paper Title	Hypothesis	Object Context	Result
			<p>personal orientation toward luxury brands.</p> <p>H6: Personal orientation has a positive effect on repurchase intention for luxury brands.</p> <p>H7: Gender has a moderating effect on the relationship between the degree of religiosity, and attitude and personal orientation towards luxury brands.</p> <p>H7.1: Gender has a moderating effect on the relationship between the level of religiosity and attitude towards luxury brands.</p> <p>H7.2: Gender has a moderating effect on the relationship between the level of religiosity and personal orientation towards luxury brands.</p>		<p>H7.2: supported (women)</p> <p>Not supported (men)</p> <p>H8: supported</p> <p>H8.1: supported (high income)</p> <p>H8.2: supported</p>

No	Author	Paper Title	Hypothesis	Object Context	Result
			<p>H8: Income has a moderating effect on the relationship between the degree of religiosity, and attitude and personal orientation towards luxury brands.</p> <p>H8.1: Income has a moderating effect on the relationship between the level of religiosity and attitude towards luxury brands.</p> <p>H8.2: Income has a moderating effect on the relationship between the level of religiosity and personal orientation towards luxury brands.</p>		

The author had mapped papers from international journals with various topics in the last 10 years. The first paper is a paper written by Aruan & Wirdania (2020) with the title "You Are What You Wear: Examining the Multidimensionality of Religiosity and Its Influence on Attitudes and Intentions to Buy Muslim Fashion

Clothing". Aruan & Wirdania (2020) examined the effects of dimensions of religiosity on the intention to buy Muslim women clothes by incorporating the consumers' attitudes (affective and self-presentation). The study also expanded to identify whether the type of clothes Muslim women wear (sharia vs non-sharia clothes) can be a proxy of religiosity mediated by attitudes, and whether the consumers who wear such clothes are distinct; thus, future purchases can be predicted from the type of clothes they wear. The purpose of the study is to examine the extent to which religiosity influences consumers' decision making when buying Muslim clothes. There are four variables in the paper, religiosity, affective attitude, self-presentation attitude and purchase intention. They found that affective attitude and self-presentation attitude toward Muslim clothes significantly influenced intention to buy Muslim women fashion clothes in Indonesia. Meanwhile, religiosity was only partially influenced the intention to buy because it was found that purchase intention was affected only by beliefs factor, not by deed.

The second paper was from Chetioui et al. (2020) entitled "How Fashion Influencers Contribute to Consumers' Purchase Intention". That study examined about how fashion influencer can influence the purchase intention of customer, since we know that there were a lot of attitudes that customer gave to the fashion influencer. The context of the study was the customer's attitude toward the fashion influencers can affect their purchase intention in Morocco. Perceived credibility, trust, perceived behavioural control, subjective norms, perceived expertise, and perceived congruence that were organized by attitudes toward the influencer, then brand attitude and the last was purchase intention became the variables for this

study. They found that all of those attitudes significantly influenced the purchase intention of Moroccan.

The next prior study that written by Aksoy & Abdulfatai (2019) entitled “Exploring the Impact of Religiousness and Culture on Luxury Fashion Goods Purchasing Intention: A Behavioural Study on Nigerian Muslim Consumers” that became the main journal to be replicated. Aksoy & Abdulfatai (2019) examined about the Nigerian Muslim’s purchase intention to the luxury fashion goods. There were several variables that could be investigated; culture, attitude toward behaviour, religious beliefs, subjective norm, and purchase intention as dependent variable. The study found that religiosity does not influence the Nigerian Muslim’s purchase intention on luxury fashion goods. It stated that it was only affected by the attitude toward the luxury fashion goods.

The fourth previous study was from Saeed et al. (2021) entitled “Integrating Factors Influencing Hijab Purchase Intention Among Muslim Women”. The study examined the hijab purchase intention of Muslim women by applying the theory of reasoned action: religious commitment, satisfaction (attitude), dressing style and knowledge source (subjective norms). There were several variables in that study; religious commitment, satisfaction, knowledge source, dressing style and purchase intention as dependent variable. They found that religious commitment, satisfaction, knowledge source and dressing style positively influenced the Malay Muslim women’ purchase intention on hijab.

The last previous study was from Dekhil et al. (2017) entitled “Effect of Religiosity on Luxury Consumer Attitude: The Case of The Tunisian Muslim”.

Dekhil et al. (2017) examined about how religiosity will affect the Tunisian Muslim's purchase intention and repurchase intention. The aim of that study was to confirm the empirical results concerning the measurement of the effects of religiosity on attitude and personal orientation toward luxury brands. There was religiosity as independent variable. There were luxury brand attitude and luxury brand orientation as mediating variable. There were purchase intention and repurchase intention as dependent variable and there was gender revenue as moderating variable.

2.3 Variable Definition

Specifically, there were four variables investigated in this study, which were: (a) religiosity; (b) attitude toward behaviour; (c) subjective norm; and (d) purchase intention. The theoretical definition about those variables was discussed in the following sub-sections.

2.3.1 Religiosity

Religiosity was the important variable in this study, whether it can affect the purchase intention or not. Religiosity can be defined as the degree of commitment of individuals to the ideals and values of a given religion in which they believe (Dibb, 2004). As the mentioned above, Allport & Ross (1967) developed the theory of Religious Orientation Scale (ROS). Religiosity can be classified into intrinsic and extrinsic views; both differ in individual motivation (Allport & Ross, 1967). Intrinsic factor motivates an individual to be more concerned with vales that were taught by their religion, while the extrinsic factor motivates an individual to use it for his/her daily activities. An individual who prefers the intrinsic religiosity

motivation, tended to live by obeying the rules of their religion and strict on it. Meanwhile, an individual with higher extrinsic religiosity motivation, tended to be more influenced by environment or social elements, such as participates in religious activities to get personal support from the other.

There were a lot of previous studies that actually examined and defined the religiosity (Aksoy & Abdulfatai, 2019; Allport & Ross, 1967; Aruan & Wirdania, 2020; Dekhil et al., 2017; Saeed et al., 2021; Trimble, 1997). According to what was defined, religiosity does not only consist of what a person believes but also with how he/she does (Aruan & Wirdania, 2020). On another study of Worthington Jr et al. (2003), specified religiosity has two dimensions, namely intrapersonal which refers to one's commitment to abide with the rules, and interpersonal which refers to one's behaviour whether he/she complies to the rules. Saptasari & Aji (2020)-in their previous study measured religiosity by the following items:

1. I do prayer five times a day regularly.
2. I fast regularly during Ramadhan.
3. I recite the Holy Quran regularly.
4. I pay Zakat every year if I meet the prescribed criteria.
5. I try to follow Islamic guidance in all matters of my life.
6. I always try to avoid minor and major sins.

2.3.2 Attitude

Talking about attitude, Ajzen (1991) referred attitude as consumer's overall evaluations towards particular behaviour, whether it is good or not good behaviour. Then, Ajzen & Fishbein (1970) explained that attitude using cognitive approach.

Commonly, an individual like associating one object to another, specific characteristics and more, including its outcomes. They will have a positive attitude toward that object if their associate certain object with beneficial outcomes. Otherwise, when the association between the object and the outcome does not beneficial for them, they will have a negative attitude toward the object.

In the study that focused on attitude, Aji & Dharmmesta (2019) mentioned attitude as a consumer's overall evaluation of a product, which can take the form of whether they love it or not, or they like it or not. By this definition, attitude became one of the important factors of an individual to do something. It means the an individual's positive or negative evaluation of self-performance of the particular behaviour. The concept is the degree to which performance of the behaviour is positively or negatively valued. It is determined by the total set of accessible behavioural beliefs linking the behaviour to various outcomes and other attributes. Attitude can be affected by other people's attitude or behaviour, and this statement is being the basic claims of social psychology (Aksoy & Abdulfatai, 2019). Aji et al. (2020) in their previous study measured ATB by the following items:

1. Choosing Islamic banks is a good idea.
2. Choosing Islamic banks is useful.
3. Choosing Islamic banks is beneficial.
4. Choosing Islamic banks is a best decision.

2.3.3 Subjective Norms

Subjective norms are one of famous variable in several study. It has been studied for a long time. The first time, subjective norms were introduced by Ajzen (1991). Subjective norms refer to normative beliefs (Ajzen, 1991). An important people who live in an environment that can give the social pressure at his/her environment that strongly affect other people to do or not to do something. It explained what Ajzen (1991) meant. Garg and Joshi (2018) stated that friends, family, colleagues and communities are the ones which help in shaping up the subjective norm. Subjective norms are identifiable opinions of people who were important for an individual and affect their decision-making.

On the other hand, Harman (2021) in his study explained that subjective norms are one's perceptions or assumptions about others' expectations of certain behaviours that one will or will not perform. Since this perception is very subjective in nature, this dimension is referred to as subjective norms. Similar attitudes towards behaviour, subjective norms are also influenced by beliefs. Aji et al. (2020) in their previous study measured subjective norms from the following items:

1. Majority of people I know use e-money.
2. Majority of people I know would agree if I use e-money.
3. Majority of people I know think that I should use e-money.

2.3.4 Purchase Intention

In academic study especially for marketing and psychology study, intention is one of the most popular used variables (Morwitz & Munz, 2020). They also defined the intention as the degree to which a person resolves to act in a certain

way. In the most theories, it concluded that intention is the mediation between attitude and action (Morwitz & Munz, 2020).

Intention is the centre of TRA. According to Ajzen (1991), intention is defined as the motivational factors that can influence behaviours. It can be the willingness of people to try or the effort that people put to perform the behaviour. Therefore, it can be concluded that the stronger the intention, the stronger the probability of people to do the behaviour. By that, several study though that intentions are important because in general, people do what they intend to do, or at least they try to (P. Bagozzi, 1989; R. P. Bagozzi & Yi, 1989). Aksoy & Abdulfatai (2019) in their previous study measured purchase intention by following items:

1. I indent to buy luxury fashion goods during the next 12 months.
2. I plan to buy luxury fashion goods during the next 12 months.
3. I definitely buy luxury fashion goods during the next 12 months.
4. I possibly buy luxury fashion goods during the next 12 months.

2.4 Hypotheses Development

2.4.1 Religiosity and Attitude toward Behaviour

The study of religious has been conducted a long time ago. Allport & Ross (1967) in their theory called ROS (Religious Orientation Scale) mentioned that religious is divided into intrinsic and extrinsic motivation. People who are more preferable in intrinsic motivation tend to obey and follow what their religion taught, meanwhile people who prefer in extrinsic motivation tend to do religious things not only to pray but also for the social things such as meeting the right people.

Attitude toward behaviour is one of the variables in TPB conducted by Ajzen (1991). He explained attitude as the level of preferences towards specific behaviour, whether they love it or not. Behaviour can be predicted by understanding individual attitude. Attitude can be affected by other people's attitude or behaviour. Individual's behaviour, decision and ideas are easily affected by other people's attitude (Vallerand et al., 1992). The relationship between religiosity and attitude toward behaviour was examined by several previous studies. In the context of consumer social attitude, Dekhil et al. (2017) found that religiosity had a positive impact on attitude toward luxury brand. Moreover, Aruan & Wirdania (2020) examined about the Muslim fashion clothing and found that religiosity affects the attitude toward Muslim fashion clothing positively.

In the context of Muslim women luxury brand, religiosity have positive influence to the attitude toward behaviour. As a Muslim, Islam taught their people about everything especially the way to dress. Regarding the luxury, in Islam, luxury in linguistically means vanity and arrogance living a life easily and its prohibited. Therefore, what Al-Qur'an and Allah SWT prohibited is the meaning of luxury in linguistically itself, which means vanity and arrogance due to ease of living, but not the ease of living itself. We can conclude that religiosity do not have negative impact on attitude toward Muslim women luxury brand but toward vanity and arrogance. Thus, the hypothesis is as follows:

H1: Religiosity has positive impact on attitude toward Muslim women luxury brand.

2.4.2 Subjective Norm and Attitude toward Behaviour

Subjective norm and attitude toward behaviour are the important variables in Theory of Planned Behaviour (TPB). Ajzen (1991), the one who developed this theory, defined subjective norm as pressure from the society that can influence to do or not to do something. Environment is the important factor for people to learn and get something. The importance of people's action and words in some environment is the power to influence the other's people behaviour. Garg and Joshi (2018) stated that friends, family, colleagues and communities are the ones which help in shaping up the subjective norm. Subjective norms are identifiable opinions of people who are important for an individual and affect their decision-making. Meanwhile, Ajzen (1991) defined attitude toward behaviour as the scale of preference toward specific behaviour, whether it is favourable or unfavourable. Behaviour can be predicted by understanding individual attitude. Attitude can be affected by other people's attitude or behaviour. Individual's behaviour, decision and ideas are easily affected by other people's attitude (Vallerand et al., 1992).

Some of previous study examined about the relationship between subjective norm and attitude toward behaviour. A study from Al-Swidi et al. (2014) concluded that subjective norm significantly influence attitude toward behaviour in the context of organic food consumption in Pakistan. While, in the context of buying fair trade products in US, Wang & Chou (2021) also found that the relationship between subjective norm and attitude toward behaviour are significant.

All previous studies agreed that subjective norm positively influence attitude toward behaviour. In the context of this study, attitude towards luxury

brands indicates that they have an interest in these Muslim women luxury brands. In the case of Muslim women luxury brands, subjective norm is the social pressure to use Muslim women luxury brands and attitude toward behaviour is the individual attitude toward the Muslim women luxury brands whether it is favourable or unfavourable. Thus, the pressure from the society can create the people's attitude. The higher the pressure from society, the higher the attitude will appear in the future. Thus, the hypothesis is as follows:

H2: Subjective norm has a positive impact on attitude toward Muslim women luxury brand.

2.4.3 Religiosity and Purchase Intention

Religion is defined as a system unified beliefs and practices related to holy objects (Dekhil et al., 2017). In term of religiosity, Worthington Jr et al. (2003) developed the theory. They categorized religiosity into two categories, namely intrapersonal, which refers to one's commitment to abide with the rules, and interpersonal which refers to one's behaviour whether he/she complies to the rules. Meanwhile intention is the core of the TPB developed by Ajzen (1991), he explained that intention can be influence by many factors, besides the variables from TPB, external variable can influence the intention itself. Religiosity are the external variable that will influence intention.

Some previous study examined about the relationship between religiosity and purchase intention. In the context of luxury fashion brand, Arli et al. (2016) and Aksoy & Abdulfatai (2019) examined about this relationship. Both of them agreed

that religiosity do not influence the purchase intention toward luxury goods. In term of hijab purchase intention, Saeed et al. (2021) proved that religiosity strongly influence hijab purchase intention. Based on those previous studies, it can be concluded that religiosity will influence purchase intention if it is for religious matter.

According to Allport & Ross (1967), religiosity is divided into two categories, intrinsic and extrinsic. An individual with strong intrinsic religiousness tends to live in the daily life according to his/her religion. In contrast, an individual with strong extrinsic religiousness might be more influenced by social determinants and participate in religious activities to meet personal needs. In the context of this study, it means purchasing Muslim women luxury brand categories as extrinsic and intrinsic motivation. It is not necessary for Muslim women to purchase luxury brand, but in term of intrinsic, Muslim women should cover they *aurat*. Based on that theory, it can be argued that some Muslim women are interested to purchase Muslim women brand to fulfil the social needs and Muslim women brands still cover the aurat. Thus, the hypothesis is as follows:

H3: Religiosity has a positive impact on Muslim women luxury brands purchase intention.

2.4.4 Attitude Toward Behaviour and Purchase Intention

Attitude has a strong relationship to intention. Attitude can be one of the most important variables to predict intention. It is explained in TPB theory developed by Ajzen (1991). He described attitude as the scale of preference toward specific behaviour, whether it is favourable or unfavourable. The individual's

specific behaviour such as intention can be predicted by understanding the individual attitude. Ajzen (1991) also mentioned that attitude can influence the individual intention to perform the act and that intention has a direct influence upon the behaviour.

A study from Aji et al. (2021) concluded that attitude has a very significant factor to influence intention. They did this study in the context of halal tourism. Moreover, the study from Dekhil et al. (2017) and Aksoy & Abdulfatai (2019) also examined about the relationship between attitude and intention in the context of Muslim luxury brand. Both of those study found that attitude very significantly influence the intention.

All previous studies agreed that attitude has a positive effect on intention. In the context of this study, attitudes towards luxury brands indicate that they have an interest in these Muslim women luxury brands. In the case of Muslim women luxury brands, the attitude towards each brand is important, where luxury brands are not concerned with the functionality of the item only, but also includes the hedonic and affective attitude. The higher the consumer's interest in the luxury brand, the higher the purchase price for the item. Thus, the hypothesis is as follows:

H4: Attitude toward Muslim women brand has a positive impact on purchase intention of Muslim women brand.

2.4.5 Subjective Norms and Purchase Intention

The study of relationship between subjective norms and purchase intention is already examined for long time ago. The theory developed by Ajzen & Fishbein

(1970) is named Theory of Reasoned Action (TRA). In this theory, subjective norms are one of the important variables, but Ham et al. (2015) in their study examined that the influence of subjective norms on forming intention proved to be generally weaker than the influence of attitude. Basically, subjective norms are divided into two, descriptive and social norms. In Ham et al. (2015) previous study, what determined has weaker correlation to intention is descriptive norms, while social norms has strong impact to influence intention.

Some previous study examined about this relationship, in the context of halal brand in India, Garg & Joshi, (2018) found that the subjective norms do not significantly influence the halal products in India purchase intention. Meanwhile, in the context of Muslim luxury goods, Aksoy & Abdulfatai (2019) concluded that subjective norms has a positive impact to influence the purchase intention. Based on this previous study, it can be concluded that the subjective norms do not always influence the purchase intention.

Descriptive norms are defined to real activities and behaviours that others are undertaking. Meanwhile, social norms are defined to the perception of other people's opinions on how the individual should behave. Both of these variables are part of subjective norms factors (Ham et al., 2015). In the context of this study, Muslim women's perception towards Muslim women luxury brands categories is the subjective norms. Muslim women's perception that they got from the environment or something else can be the factor for them to influence their Muslim women luxury brands purchase intention. If the perception towards the brands is

good, they tend to purchase the product from those brands, *vice versa*. Thus, the hypothesis is as follows:

H5: Subjective norms has a positive impact on Muslim women luxury brands purchase intention

2.5 Conceptual Study Model

Based on those hypotheses above, this author established a conceptual study model that consisted of four variables; religiosity, attitude toward behaviour, subjective norm, and Muslim women's luxury brand purchase intention. In more detail, the conceptual study model is illustrated in Figure 1.1.

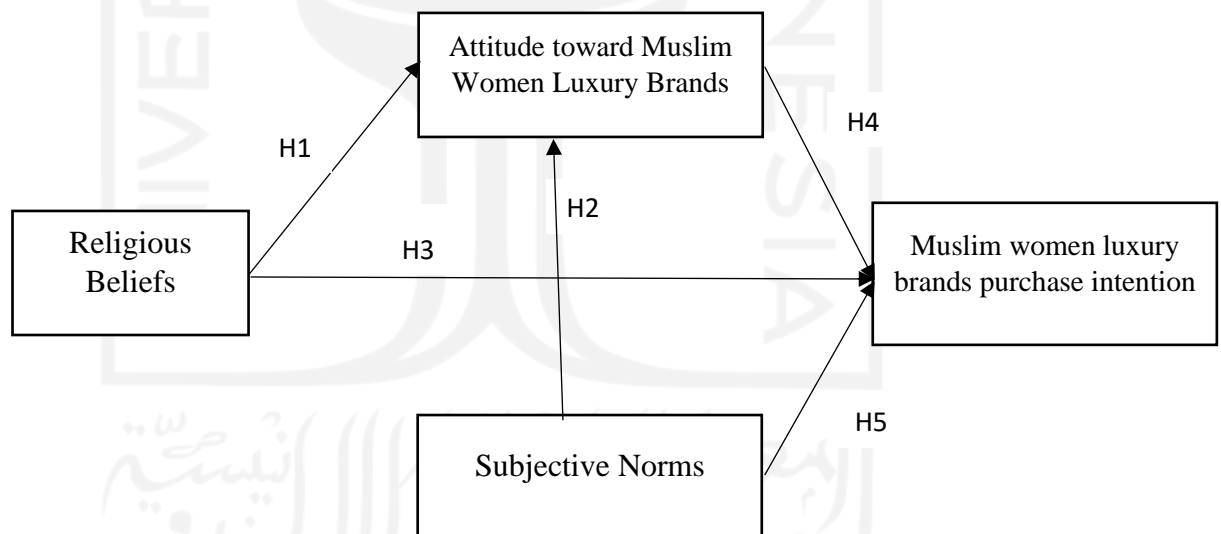


Figure 1.1 Study Model

Modified from Aksoy and Abdulfatai (2019)

CHAPTER III

STUDY METHODOLOGY

3.1 Study Design

This study used quantitative approach by questionnaire survey method. The reason why this study used quantitative method because according to Park & Park (2016), quantitative study method plays important role for validation of the study. Besides that, Selong Edem & Olat Lawal (1997) stated that quantitative study method is a method that help librarian, authors, professors and manager to make decision by transmitting the data or information to empirical analysis. Quantitative study method also used a controlled and strict design to analyse a phenomenon using the right measurement (Rutberg & Bouikidis, 2018).

The object in this study was Muslim women luxury brand. Muslim women luxury brand was chosen because in the advancement of technology and social media, many of its users especially Muslim women were free to express their feelings without boundaries. In social media, many of them wear clothes that were prohibited by Islam, they used hijab but their clothes were really tight. It made me think what was actually the reason why they dressed like that and those were the factors that triggered their purchase intention for that kind of fashion.

The location of this study was in Indonesia because Indonesia is one of the largest Muslim countries in the world. Thus, it made the author easy to find the respondent. In quantitative method, the survey was conducted by distributing online questionnaires. Online questionnaires were made because of the pandemic

situation. Online questionnaires were created using Google forms and then distributed to several platforms and social media, including Instagram, Twitter, Line, and WhatsApp. Specifically, the distribution of questionnaires via WhatsApp and Line was done by personal chat to each respondent. While other questionnaires were distributed through Instagram by creating Instagram story on the Instagram feature including questionnaire link in the Instagram bio and sending direct messages to followers who can be classified as respondents.

3.2 Population and Sample

According to Sekaran & Bougi (2016), population is the group of entire people, events, places, or things of interest that were investigated by authors. Berryman (1999) defined population as a group of individuals of the same kind that lives in the same places. The population on this study was Muslim women in Indonesia. Meanwhile, the subset of population is called sample (Acharya et al., 2013). It means that sample is a certain element in population.

The sampling method used in this study was non-probability sampling, specifically purposive sampling technique. Sampling is defined as the process, act, or technique of choosing the suitable sample or several elements (representative) from population and the purpose is to determining parameters or characteristics of the whole population (Mugo, 2002). Wolf et al. (2016) stated that non-probability sampling is the opposite of probability sampling, which means that there are unknown probabilities unit included, or some probabilities known as equal zero. Purposive sampling technique is chosen with several determination criterions.

There were three criteria for respondents in this study which were Indonesian, Muslim Women, and Millennials.

According to Roscoe (1975), the minimum size of sample study was equal to total items used in this study times five. While the maximum size of sample study was equal to total item used in this study times ten. The calculations were the following:

$$\begin{aligned}
 \text{Minimum sample size} &= 5 \times \text{total items} \\
 &= 5 \times 15 \\
 &= 75 \\
 \text{Maximum sample size} &= 10 \times \text{total items} \\
 &= 10 \times 15 \\
 &= 150
 \end{aligned}$$

3.3 Questionnaire Design

The questionnaires of this study were formatted by Google form. It had several sections in this study. The first section is called introduction section. In this section, the author introduced himself and gave some brief explanation about the objectives of this study. Right after that was followed by the reward explanation. There were 10 respondents that had the opportunity to get reward, Go-pay as much as Rp.25,000, and they were chosen randomly. This section also filtered the gender between male and female and filtered the religion of the respondents because this study only focused on the Muslim women respondents.



*Figure 2. Indonesian Muslim Women
Luxury Brands*

Source: Instagram.com

In the second section, the author asked questions regarding the familiarity of the respondents to the Muslim women luxury brands. This aims to get the information about the percentage of the respondents that were familiar with the brands. In Figure 1, respondents can see some of Muslim women luxury brand in Indonesia. The first brand was Zaskia Sungkar. Basically, these Muslim women clothes were designed by Zaskia Sungkar. Zaskia Sungkar is one of the famous actresses from Indonesia. What makes it luxury was because the design was limited and the price was also pretty much expensive. The next brand, Dian Pelangi, one of the famous luxury Muslim women brand. It was because this brand had gone worldwide already. Dian Pelangi was also well-known as the famous Muslim women designer from Indonesia. The next brand was Shafira. Shafria was also well-known as the luxury Muslim women brand because its price was expensive and the design of its item was limited. The last one was by Dyah Ayu Andari, the Muslim women luxury brand from Indonesia. It is because the design was limited. The designer,

Dyah Ayu Andari, was also well-known as the famous designer from Indonesia. She had been the designer of Miss World 2013 and currently she focused on her own brand design.

The third section is talking about the descriptive question section. In this section, the author asked the respondent regarding their age, status, educational background, occupation, revenue, origin, and their phone number. All of the descriptive questions were briefly asked by providing multiple choices, then let the respondents chose the answer based on their profile. The author asked the respondents regarding their age because this study focused on millennial respondents; thus, it is important to ask them to measure whether the respondents were millennial or not. Regarding the status question, it was asked to have the information on the marital status of the Muslim women luxury brand's consumer either single or married. The last educational background was asked to get the information about their behaviour based on their educational experiences. The author asked questions regarding their occupation and revenue to know the capability of respondent to purchase the Muslim women luxury brands. The respondents' origin was asked to get the information about their places because somehow each place has its own behaviour and culture. Last but not least, the author asked questions regarding the phone number for the purpose of the reward that had been described in the previous section.

The last section is the variable question section. This section explained about the variables. There were four variables in this study. Those were religiosity as independent variable, attitude toward behaviour and subjective norm as

mediating variable, and purchase intention as dependent variable. The scale used for measurement scaled one to five. Scale one means very disagree, two means disagree, three means neutral, four means agree, and five means very agree. As for questions about the questionnaire, operational definition and measurement of variables will be explained in detail in the next section.

3.4 Operational Definition and Variable Measurement

3.4.1 Religiosity

As what have been mentioned in the previous chapter, religiosity being the variable that investigated by Allport and Ross in their theory. Dobb (2004) defined religiosity as an individual's degree of commitment for what they believe in term on the religious ways. Allport & Ross (1967) developed theory of Religious Orientation Scale (ROS). Religiosity can be classified into intrinsic and extrinsic views; both differ in individual motivation (Allport & Ross, 1967). Operationally, religiosity in this study was the degree of extrinsic commitment of Muslim women toward their religiosity that was measured by six items adapted from Saptasari & Aji (2020). The detail questionnaire can be seen in Table 3.1

Table 3.1 Items for Measuring Religiosity

Code	Items
R1	I do prayer five times a day regularly.
R2	I fast regularly during Ramadhan.
R3	I recite the Holy Quran regularly.
R4	I pay Zakat every year if I meet the prescribed criteria.

R5	I try to follow Islamic guidance in all matters of my life.
R6	I always try to avoid minor and major sins.

Source: Saptasari & Aji (2020)

3.4.2 Attitude Toward Muslim Women Luxury Brand

In the previous chapter, it mentioned that attitude toward behaviour is one of the variables in Theory Reasoned Action that developed by Ajzen & Fishbein (1970). Aji & Dharmmesta (2019) defined attitude as consumer's overall evaluation of a product, which can take the form of whether they love it or not, or they like it or not. By this definition, attitude became one of important factors of an individual to do something. In this study setting, attitude is defined as the attitude of Muslim women toward the Muslima luxury brands, whether it is favourable or unfavourable. The items used in this study were from Aji et al. (2020). It is shown in Table 3.2.

Table 3.2 Items for Measuring Attitude toward Muslim Women Luxury Brand

Code	Items
ATB1	Choosing Muslim Women Luxury Brand is a good idea.
ATB2	Choosing Muslim Women Luxury Brand is useful.
ATB3	Choosing Muslim Women Luxury Brand is beneficial.

Source: Aji et al. (2020)

3.4.3 Subjective Norm

Subjective norms are one of famous variables in several studies. It has been studied for a long time. The first time, subjective norms was introduced by Ajzen

(1991). Subjective norms refers to normative beliefs (Ajzen, 1991). An important people who live in an environment that can give the social pressure at his/her environment strongly affect other people to do or not to do something. It explained what Ajzen (1991) meant. Operationally, subjective norm is defined as the pressure from important people and environment concerning the use of Muslim women luxury brand. This study measured subjective norm by the items adapted from Aji et al. (2020) as shown in the Table 3.3.

Table 3.3 Items for Measuring Subjective Norm

Code	Items
SN1	Majority of people I know use Muslim Women Luxury Brand.
SN2	Majority of people I know would agree if I use Muslim Women Luxury Brand.
SN3	Majority people I know think that I should use Muslim Women Luxury Brand.

Source: Aji et al. (2020)

3.4.4 Purchase Intention

Purchase intention is also one of the variables in Theory Reasoned Action. It is the centre of TRA. Ajzen (1991) explained that intention is assumed to capture the motivational factors that influence behaviour, those can be how hard of people willing to try or how big the effort that people put to perform it. In most theories, it concluded that intention being the mediation between attitude and action (Morwitz & Munz, 2020). In this study, purchase intention is defined as the individual desire to purchase Muslim women luxury brand in the future. The items

used in this study were from Aksoy & Abdulfatai (2019). It is shown in the Table 3.4.

Table 3.4 Items for Measuring Purchase Intention

Code	Items
PI1	I plan to buy Muslim Women Luxury Brand in the future.
PI2	I definitely buy Muslim Women Luxury Brand in the future.
PI3	I possibly buy Muslim Women Luxury Brand in the future.

Source: Aksoy & Abdulfatai (2019)

3.5 Data Analysis

In general, data was analysed with Smart-PLS software by using PLS-SEM method. The testing method in PLS-SEM consisted of two, namely model testing and model estimation. Model testing was also divided into two types, the inner model testing and outer model testing. The goodness-of-fit for the two test models had its own indicators. For the outer model testing, the indicators were the Average Variance Extracted (AVE), Square Roots AVE, Cross Loadings, Cronbach Alpha (CA) and Composite Reliability (CR). As for the inner model, the suitability of the model was measured by R-Square, and Q2 Predictive Relevance. Furthermore, model estimation was done by using PLS Bootstrapping method. The explanation for each test can be seen in the following sub-chapters.

3.5.1 Goodness-of-fit (Outer Model)

3.1.2.1 Validity Test

Validity test is a test that aims to measure the accuracy of measurement or items. There are two types of validity test in PLS-SEM, convergent validity and discriminant validity. Both types were used to examine the study by noting construct of validity (Sun et al., 2018).

1) Convergent Validity

Convergent validity is a test that aims to examine the extent of positive correlation between one measurement with another measurement in the same construct (Hair et al., 2017). In PLS-SEM to measure convergent validity, authors can use two things, average variance extracted (AVE) and outer loading of the indicators (Hair et al., 2017). The purpose of AVE is to reflect the average communality for each latent factor in reflective model (Garson, 2016). While cross loading represents the average overlap between an item and any construct (Chin, 2010).

2) Discriminant Validity

Discriminant validity is a test that aims to examine that each construct is totally differs from the other constructs in this model (Hair et al., 2017). Then, by implementing discriminant validity, it ensures that each constructs have their own uniqueness phenomenon and avoid redundancy. One method for assessing the existence of discriminant validity is the Fornell and Larcker criterion, by comparing the square

root of the AVE value with the correlation of the latent variables. In particular, the square root of the AVE of each construct must be greater than its highest correlation with the other constructs.

3.5.1.2 Reliability Test

Joppe (2000) defined reliability as a test that examined the extent over time consistency and the representation accuracy of the total population studied. It considers as reliable if the result of the study can be reproduced under the same methodology. There were two types of reliability test used in this study. The first type was composite reliability. It was developed by Werts, Linn, and Joreskog to measure the internal consistency (Chin, 2010). This type of reliability is often favoured by PLS authors (Garson, 2016). The score of composite reliability is considered good if it reaches at least 0.70 (Barclay et al., 1995). Another type of reliability test is Cronbach's alpha. According to Sun et al. (2018), Cronbach's alpha is sensitive to the amount of the items in the scale and tend to underestimate the consistency of internal reliability. The variety of the Cronbach's alpha score range is from 0.60 to 0.80 (Garson, 2016).

3.5.2 Model Estimation (Inner Model)

In the structural model or inner model, model fit is measured by R-square (R^2) and Q-square (Q^2). The inner model includes R-square (R^2) to test the dependent variable which was influenced by the independent variable. Then, Q-square (Q^2) to test the independent variable which affects the dependent variable.

Furthermore, there were also T-value and Q-value which indicated the significance of the hypothesis. The T-value is said to be significant if >1.96 (greater than 1.96) and for the Q-value it must be <0.050 (less than 0.50). The inner model is like the core variables in the study model for example, in this study what was called the inner model were the four variables tested (religiosity, attitude toward behaviour, subjective norms and purchase intention) in the context of Muslim women luxury brands.

3.1.3 Pilot Test

Pilot test is a small sample quantity testing process to find the potential problems/errors in questionnaire and solve it earlier (Malhotra et al, 2017). In this study, pilot test is a form of testing the validity and reliability of the entire instrument in the questionnaire before it is delivered to the real respondents. The pilot test in this study was carried out using SPSS and Smart PLS software. There were 57 respondents involved in this pilot test with specific criterion that was already explain in the previous sub-chapter. The result involved in Table 3.5 was considered small because the sample used in this pilot test the total quantity of collected data which was still far from the minimum sample size. The results can be seen in Table 3.5:

Table 3.5 KMO test and Bartlett's

KMO and Barlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.640
Barlett's Test of Sphericity	Approx. Chi-Square	294.917

KMO and Barlett's Test		
	df	78
	Sig.	.000

Source: Primary data processed, 2022

To measure the validity of each variable for the pilot test, it can be seen from the Table 3.6 which shows each result of the variables was grouped into one and not separated, and the factor weight score was greater than 0.50 (Hair et al., 2017). The pilot test of these four variables using 57 respondents was considered valid. Besides, this pilot test was needed to eliminate item R2 and R4 because they did not reach the standard score. The results can be clearly seen in Table 3.6:

3.6 Rotated Component Matrix (SPSS)

Rotated Component Matrix				
		Component		
	Religiosity	Attitude toward behaviour	Subjective norm	Purchase Intention
R1	0.770			
R3	0.786			
R5	0.653			
R6	0.714			
ATB1		0.776		
ATB2		0.892		

Rotated Component Matrix				
ATB3		0.835		
SN1			0.805	
SN2			0.757	
SN3			0.800	
PI1				0.821
PI2				0.732
PI3				0.753
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 5 iterations				

Source: Primary data processed, 2022

Table 3.7 Discriminant Validity

	Attitude toward behaviour	Purchase Intention	Subjective Norm	Religiosity
Attitude toward behaviour	0.893			
Purchase Intention	0.476	0.820		
Subjective norm	0.423	0.348	0.815	
Religiosity	0.209	0.237	0.102	0.525

Source: Primary data processed, 2022

Based on the discriminant validity table that was tested on the 57 respondents above, it was found that the results of the entire diagonal variable with the value above were higher than the value of the variable below it. The attitude toward behaviour variable had the value of 0.893 which was higher than the purchase intention variable with the value of 0.476. The value of the purchase intention variable 0.820 was also higher than the subjective norm variable with the value of 0.348. The value of the subjective norm variable had the value of 0.815, which was higher than religiosity with the value of 0.102 and the last result of the religiosity was 0.525. The conclusion from the results in the discriminant table above can be said to be valid.

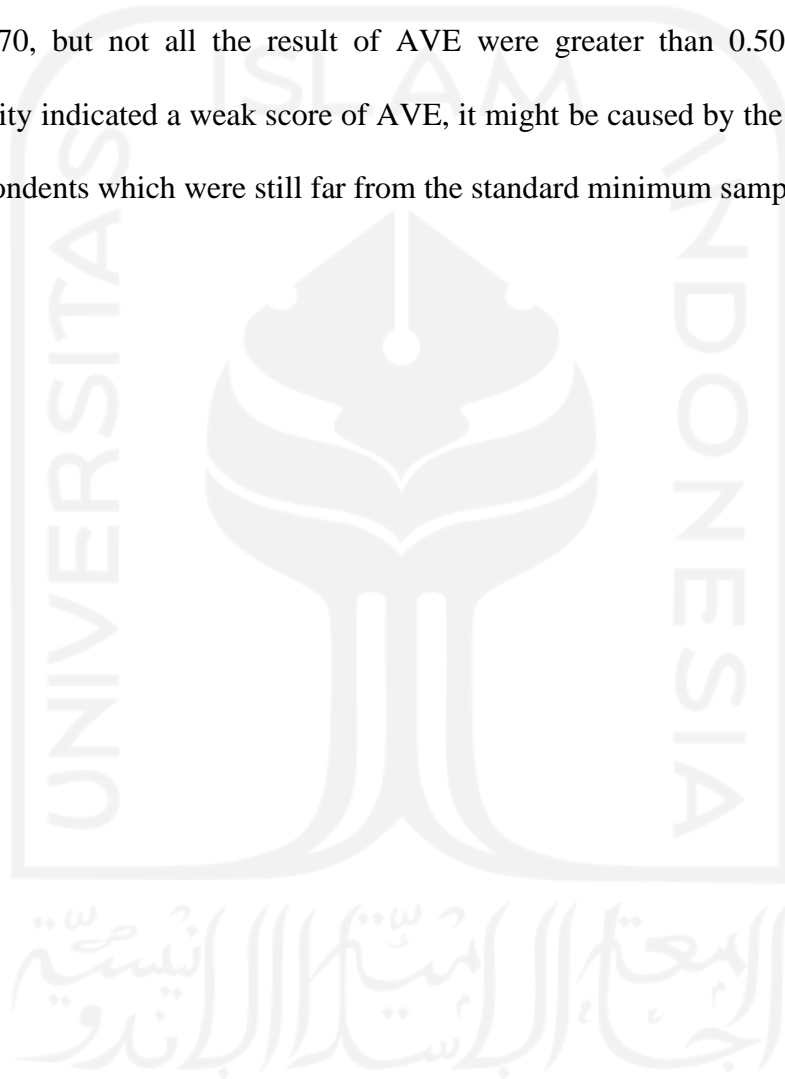
Table 3.8 Validity Convergence and Reliability

	Cronbach's Alpha	Composite Reliability	Average Variance Extract
Attitude Toward Behaviour	0.0872	0.922	0.798
Purchase Intention	0.0756	0.860	0.672
Religiosity	0.0683	0.615	0.276
Subjective Norm	0.748	0.855	0.663

Source: Primary data processed, 2022

Table 3.8 shows the result of Cronbach's Alpha, Composite Reliability, and Average Variance Extract from the variables religiosity, attitude toward behaviour,

subjective norm, and purchase intention that used Pilot test. As mentioned in the Table 3.6, item of R2 and R4 did not reached the standard minimum score or considered weak. It also affected the result in Table 3.8. All the result of Cronbach's Alpha were greater than 0.65. All the result of Composite reliability were greater than 0.70, but not all the result of AVE were greater than 0.50. Variable of religiosity indicated a weak score of AVE, it might be caused by the total quantity of respondents which were still far from the standard minimum sample size.



CHAPTER IV

DATA ANALYSIS AND DISCUSSION

4.1 Result

4.1.1 Respondent Profile

Table 4.1 shows the profile data of the respondents. This study successfully collected 109 prospective respondents. All of the respondents were gained from online questionnaire via Google Form. Those respondents had been selected based on selected predetermined purposive sampling criteria, namely Muslim woman and Indonesian. It means that if the respondents were not Muslim woman and not Indonesian, they were eliminated from this study. Beside those, the respondents were also grouped based on the age, gender, status, occupation, revenue, domicile, and last education.

As mentioned above, the prospective respondents were only women. Thus, men cannot be the respondent for this study. In term of age, the majority respondents aged around 21-30 years old (86.2%), since the questionnaire distributed to the author's social media and his friends which had the similar age as the author, the majority result was around that number. Based on marital status, this study was dominated by single respondents (95.4%) and followed by married respondents (4.6%) with the different gap. This result indicated that most of the author's friends were still young and single. Their educational level varied, dominated by bachelor degree (67%), followed by senior high school (23.9%), vocational degree (7.3%), and master degree (1.8%). The indication of this result was because the author distributed the questionnaire mostly for college students and

the rest for the other occupation. Most of the respondents were college students (87.2%), then followed after that were private employees (6.4%), followed by state civil apparatus (1.8%), and the rest were spread by the same number of respondents as civil servant (0.9%), state-owned enterprises employee (0.9%), trader (0.9%), entrepreneur (0.9%), and dentist (0.9%). In term of revenue, most of respondents had revenue in a month around less than one million rupiah (35.8%), followed by 1-2 million rupiah (33.9%), then followed by 2.1-3 million rupiah (14.7%) and more than five million rupiah (8.3%), for the last one followed by 3.1-4 million rupiah (3.7%) and 4.1-5 million rupiah (3.7%) with the same of amount of percentage. Based on the origin, the respondents from Sumatera (66.1%) dominate the sample. The rest of the respondents came from Java (27.5%), Kalimantan (2.8%), Bali (1.8%), and Sulawesi (1.8%). The domination of Sumatera was because the author's origin was Sumatera, it indicated that the author distributed the questionnaires mostly for his family and friends in Sumatera especially Lampung.

Table 4.1 Demographic of Respondents

Category	Frequency	Percentage
Religion		
• Islam	119	100%
Gender		
• Female	109	91.6%
• Male	10	8.4%

Category	Frequency	Percentage
Familiarity		
• Familiar	100	91.7%
• Unfamiliar	9	8.3%
Age		
• <20 years old	15	13.8%
• 21-30 years old	94	86.2%
Status		
• Single	104	95.4%
• Married	5	4.6%
Educational Background		
• Senior High School	26	23.9%
• Vocational Degree	8	7.3%
• Bachelor Degree	73	67%
• Master Degree	2	1.8%
Occupation		
• College Student	95	87.2%
• Civil Servant	1	0.9%
• State Civil Apparatus	2	1.8%
• State-Owned Enterprise Government Employee	1	0.9%
• Private Employee	7	6.4%

Category	Frequency	Percentage
• Trader	1	0.9%
• Entrepreneur	1	0.9%
• Dentist	1	0.9%
Revenue in a Month		
• <Rp.1.000.000	39	35.8%
• Rp.1.000.000-Rp.2.000.000	37	33.9%
• Rp.2.100.000-Rp.3.000.000	16	14.7%
• Rp.3.100.000-Rp.4.000.000	4	3.7%
• Rp.4.100.000-Rp.5.000.000	4	3.7%
• >Rp.5.000.000	9	8.3%
Origin		
• Sumatera	77	66.1%
• Java	30	27.5%
• Kalimantan	3	2.8%
• Bali	2	1.8%
• Sulawesi	2	1.8%

Source: Primary data processed, 2022

4.1.2 Descriptive Variable

This sub-chapter reveals the descriptive result of each variable. There were four descriptive result variables, which include religiosity, subjective norms, attitude toward behaviour, and purchase intention. Table 4.2 shows the interval score of variables and its meaning or category based on 5-Likert Scale.

Table 4.2 Descriptive Variable Category

Interval	Category
1.00 – 1.80	Very Disagree
1.81 – 2.60	Disagree
2.61 – 3.40	In The Middle
3.41 – 4.20	Agree
4.21 – 5.00	Very Agree

4.1.2.1 Religiosity Variable

Table 4.3 shows that respondents in this study mostly chose “very agree” which means that most of them were concerned about their religiosity in term of Islamic ways (total mean=4.417=very agree). In detail of each item, most of the respondents did prayer five times a day regularly as the obligation as a Muslim (mean=4.431). Most of them also did fasting regularly during Ramadhan (mean=4.890). However not much as the previous, only several of them that recite the Holy Qur’an regularly (mean=3.807). Fortunately, most of the respondents chose “very agree” to pay Zakat every year if they met the prescribed criteria (4.569) and also concerned to follow Islamic guidance for their ways of life (4.569) as the important things to do as a Muslim. Lastly, they tried to always avoid the minor and major sins as mentioned in the Islamic laws (4.202).

Table 4.3 Descriptive Variable of Religiosity

Code	Item	Mean	Category
R1	I do prayer five times a day regularly.	4.431	Very Agree
R2	I fast regularly during Ramadhan.	4.890	Very Agree
R3	I recite the Holy Quran regularly.	3.807	Agree
R4	I pay Zakat every year if I meet the prescribed criteria.	4.569	Very Agree
R5	I try to follow Islamic guidance in all matters of my life.	4.606	Very Agree
R6	I always try to avoid minor and major sins.	4.202	Agree
Average		4.417	Very Agree

Source: Primary data processed, 2022

4.1.2.2 Subjective Norm Variable

It can be concluded that in Table 4.4, the customers of Muslim woman luxury brand in Indonesia felt that their environment neither motivate nor prevent them to buy the Muslim woman luxury brand (total mean = 2.993 = “in the middle”). In detail from each item, not all people around them use Muslim woman luxury brand (mean = 3.073). The result from the next item also supported the average of the variable which was not all people around them think that using Muslim women luxury brand was important (mean = 3.229). Lastly, not all of

people that respondent know think that it is a must to use Muslim women luxury brand in their life (mean = 2.679).

Table 4.4 Descriptive Variable of Subjective Norm

Code	Item	Mean	Category
SN1	Majority of people I know use Muslim Women Luxury Brand.	3.073	Neutral
SN2	Majority of people I know would agree if I use Muslim Women Luxury Brand.	3.229	Neutral
SN3	Majority people I know think that I should use Muslim Women Luxury Brand.	2.679	Neutral
	Average	2.993	Neutral

Source: Primary data processed, 2022

4.1.2.3 Attitude Toward Behaviour Variable

Table 4.5 indicated that most of Indonesian Muslim women still doubt about wearing Muslim women luxury brand either favourable nor unfavourable (mean = 3.284 = neutral). The Indonesian Muslim women agreed that choosing Muslim women luxury brand was a good idea for them (mean = 3.469). However, they still thought that choosing Muslim women luxury brand was either useful or not (3.183), and either beneficial or neither (mean = 3.221).

Table 4.5 Descriptive Variable of Attitude toward Behaviour

Code	Item	Mean	Category
ATB1	Choosing Muslim Women Luxury Brand is a good idea.	3.459	Agree
ATB2	Choosing Muslim Women Luxury Brand is useful.	3.183	Neutral
ATB3	Choosing Muslim Women Luxury Brand is beneficial.	3.211	Neutral
	Average	3.284	Neutral

Source: Primary data processed, 2022

4.1.2.4 Purchase Intention Variable

In general, Table 4.6 indicated that Indonesian Muslim women were interested to purchase any Muslim woman luxury brand (mean = 3.740 = "Agree"). In detail, they agreed that they planned to buy Muslim women luxury brand in the future (mean = 3.550). They also emphasized that they would buy Muslim women luxury brand in the future (mean = 3.633), and they agreed that they had possibilities to buy Muslim women luxury brand in the future (mean = 4.037).

Table 4.6 Descriptive Variable of Purchase Intention

Code	Item	Mean	Category
PI1	I plan to buy Muslim Women Luxury Brand in the future.	3.550	Agree
PI2	I definitely buy Muslim Women Luxury Brand in the future.	3.633	Agree
PI3	I possibly buy Muslim Women Luxury Brand in the future	4.037	Agree
Average		3.740	Agree

Source: Primary data processed, 2022

4.1.3 Measurement of Model Test (Outer Model)

In this study, measurements were made by testing the validity and reliability of each variable, those were religiosity, subjective norm, attitude toward behaviour, and purchase intention. The process for testing the validity and reliability of all these variables was processed using Smart-PLS with 109 respondents.

4.1.3.1 Validity Test

In the previous chapter, it mentioned that validity test aimed to measure the accuracy of measurement or items. There were two types of validity test which were convergent validity and discriminant validity. They had their own specific approaches and specific objectives, convergent validity can be assessed by two things, they were average variance extracted (AVE) and outer loading of the indicators. Meanwhile for discriminant validity, one method for assessing the existence of discriminant validity was the Fornell and Larcker (1981) criterion, by

comparing the square root of the AVE value with the correlation of the latent variables. The criteria for good results were $AVE > 0.5$, outer loading > 0.5 , and the square root of the AVE of each construct must be greater than its highest correlation with the other constructs (Hair et al., 2017). It is shown in Table 4.7.

Table 4.7 Outer Loading

	Attitude toward Behaviour	Purchase Intention	Religiosity	Subjective Norm
ATB1	0.833			
ATB2	0.945			
ATB3	0.885			
PI1		0.868		
PI2		0.811		
PI3		0.808		
R1			0.511	
R2			0.391	
R3			0.598	
R4			0.414	
R5			0.856	
R6			0.768	
SN1				0.849
SN2				0.794

	Attitude toward Behaviour	Purchase Intention	Religiosity	Subjective Norm
SN3				0.803

Source: Primary data processed, 2022

It can be concluded from the table above (Table 4.7) that there was no variable that crossed into unspecified factor. However, there were two variables that had the score of below the standard criterion (<0.50), which were R2 (0.391) and R4 (0.414). In the previous pilot test, R2 and R4 had a weak score result. The assumption was because the respondent was still less or small size. Unfortunately, after the amount of respondent was increased, R2 and R4 were still below <0.50 . Thus, to get the significant result, R2 and R4 needed to be removed.

Table 4.8 Modified Outer Loadings

	Attitude toward Behaviour	Purchase Intention	Religiosity	Subjective Norm
ATB1	0.834			
ATB2	0.944			
ATB3	0.884			
PI1		0.869		
PI2		0.811		
PI3		0.808		

	Attitude toward Behaviour	Purchase Intention	Religiosity	Subjective Norm
R1			0.525	
R3			0.625	
R5			0.880	
R6			0.765	
SN1				0.849
SN2				0.794
SN3				0.803

Source: Primary data processed, 2022

Table 4.8 shows about the modified outer loading. R2 and R4 were not included because the score was below the standard criterion (<0.50). The comparison between Table 4.7 and Table 4.8, there were several differences in their score except for purchase intention variable. Several variables' score slightly decreased and increased around 0.001, such as ATB1. Its score was increasing from 0.833 to 0.834, PI1's score also increased around 0.001 (from 0.868 to 0.869). While, the score of ATB1 and ATB2 decreased from 0.945 to 0.944 and 0.885 to 0.884. The rest of them had the bigger gap, such as R3 (from 0.598 to 0.625), R5 (from 0.856 to 0.880), and R6 (from 0.768 to 0.765). After the outer loading being modified, there was no score below the standard criterion anymore (<0.50), it indicated that the model was free from convergent validity issue and there was no item should be removed anymore.

Table 4.9 Cross Loading

	Attitude Toward behaviour	Purchase Intention	Religiosity	Subjective Norm
ATB1	0.834	0.449	0.167	0.439
ATB2	0.944	0.482	0.204	0.455
ATB3	0.884	0.483	0.094	0.368
PI1	0.500	0.869	0.182	0.333
PI2	0.448	0.811	0.021	0.296
PI3	0.363	0.808	0.225	0.323
R1	0.009	0.027	0.499	0.049
R3	0.023	0.135	0.625	0.068
R5	0.184	0.184	0.880	0.159
R6	0.160	0.079	0.765	0.107
SN1	0.418	0.310	0.085	0.849
SN2	0.393	0.297	0.170	0.794
SN3	0.349	0.330	0.127	0.803

Source: Primary Data Processed (2022)

According to (Garson, 2016), cross-loadings are the different way to AVE as a method to measuring the discriminant validity for reflective model. The criterion for an appropriate cross-loading is that no indicator variable should have a higher correlation with another latent variable than with its own latent variable. If that happen, it determined as inappropriate specified. In the table 4.9, it categorized as an appropriate cross loading because its own variables are higher than the other

correlation. For example, the cross-loading result for indicator ATB1 is 0.834 for its own variable which is attitude toward behaviour, it was higher than the result to the correlation with variable purchase intention (0.449), religiosity (0.167), and subjective norm (0.439). This appropriate result also happened for other indicators with its own variable; indicator ATB2 and ATB3 with attitude toward behaviour. Indicator PI1, PI2, and PI3 with purchase intention. Indicator R1, R3, R5, and R6 with religiosity. Indicator SN1, SN2, and SN3 with subjective norm.

Table 4.10 Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
Attitude toward Behaviour	0.790
Purchase Intention	0.688
Religiosity	0.500
Subjective Norm	0.665

Source: Primary data processed, 2022

The criteria for AVE actually varied. According to Hair et al. (2017), a good score for AVE was greater than 0.50. From Table 4.9 it can be seen that there was no variable that had an AVE value below the standard criteria. This indicated that there was no error variance due to item measurements or errors.

Table 4.11 Square Root AVE

	Attitude toward behaviour	Purchase Intention	Religiosity	Subjective Norm
Attitude toward behaviour	0.889			
Purchase Intention	0.530	0.830		
Religiosity	0.172	0.172	0.711	
Subjective Norm	0.472	0.384	0.156	0.815

Source: Primary data processed, 2022

Table 4.10 is the table of square root AVE results, it mentioned in the previous sub-chapter that a good criterion for square root AVE score was when the score of square root AVE itself was greater than the correlation score of other variables below based on Fornell Larcker's approach. For example, the score of the attitude toward behaviour variable (0.889) was greater than the score of purchase intention variable (0.530), religiosity variable (0.172), and subjective norm variable (0.472) in the bottom row. Likewise, the purchase intention variable's score (0.830) was greater than the religiosity variable's score (0.172) and subjective norm variable's score (0.384). The score of religiosity variable (0.711) was also greater than subjective norm variable's score (0.156). As well as the last variable, subjective

norm (0.815), there was no more variable below its score. As seen from the results of the square root AVE result, it is known that the variables in this study were good or had been successfully describe one unique phenomenon and no redundancy.

4.1.3.2 Reliability Test

As explained in the previous chapter, the objective of conducting reliability test was to measure the consistency of each item. Theoretically, there are two approaches to conduct reliability test, Cronbach's Alpha (CA) and Composite Reliability (CR). Each of the approach had their own specific objectives and standard criterion. For a good Cronbach's Alpha (CA), the score should be varied from 0.65 to 0.90. While a good Composite Reliability (CR), the minimum score should be at least 0.70. The detail of the score was shown in Table 4.11.

Table 4.11 Cronbach's Alpha and Composite Reliability

	Cronbach's alpha	Composite reliability
ATB	0.865	0.918
PI	0.774	0.869
R	0.718	0.793
SN	0.748	0.856

Note: ATB=attitude toward behaviour, PI=Purchase Intention, R=Religiosity, SN=Subjective Norm

Source: Primary data processed, 2022

Table 4.11 explained the score of Cronbach's Alpha (CA) and Composite Reliability (CR). It can be seen from the table above that there was no CA score below the standard criterion (<0.65). In details, attitude toward behaviour score was

0.865, purchase intention score was 0.774, religiosity score was 0.718, and subjective norm score was 0.748. As for the CR, the standard criterion for CR was 0.70 and there was no CR score below that standard criterion. Specifically, attitude toward behaviour score was 0.918, purchase intention score was 0.869, religiosity score was 0.793, and subjective norm score was 0.856. It can be concluded from these result that this model was good.

4.1.4 Structural Model Test (Inner Model)

4.1.4.1 Collinearity Test

One of the approaches to conduct structural model test was collinearity test. The aim of this test was to examine the relationship among latent variables. In the context of PLS-SEM, Variance Inflation Factor (VIF) was used to examine the collinearity test. The tolerance score was 0.20 or lower than the VIF score of 5.00 and if it was higher, each indicated a potential collinearity problem. If the level of collinearity was very high, as indicated by a VIF score of 5.00 or higher, then it should consider removing one of the appropriate indicators (Hair et al., 2017). The details of collinearity test result can be seen in Table 4.12.

4.12 Collinearity Test

	Attitude toward behaviour	Purchase Intention	Religiosity	Subjective Norm
Attitude toward behaviour		1.303		

Purchase Intention				
Religiosity	1.025	1.039		
Subjective Norm	1.025	1.301		

Source: Primary data processed, 2022

Table 4.12 shows the collinearity test result among variables. It can be concluded that all of the relationship among variables had no collinearity issues since the score was less than 5.00. In detail, Table 4.12 indicated the following results:

- 1) VIF score between attitude toward behaviour and purchase intention was 1.303 (<5.00). It can be concluded that there were no collinearity issues between these variables.
- 2) VIF score between religiosity and attitude toward behaviour was 1.025 (<5.00). It can be concluded that there was no collinearity issue between these variables.
- 3) VIF score between religiosity and purchase intention was 1.039 (<5.00). It can be concluded that there was no collinearity issue between these variables.
- 4) VIF score between subjective norm and attitude toward behaviour was 1.025 (<5.00). It can be concluded that there was no collinearity issue between these variables.
- 5) VIF score between subjective norm and purchase intention was 1.301 (<5.00). It can be concluded that there was no collinearity issue between these variables.

4.1.4.2 Path Coefficient

The result of the hypotheses can be measured by using path coefficient. To calculate the path coefficient itself, the author used bootstrapping technique. T-value and p-value is important to measure the significance of the hypotheses test. The standard score is considered as significant if t-value is greater than 1.96, and p-value is less than 0.05. Besides that, path coefficient can be used to indicate the relationship among the variables whether it is positive or negative by considering the sample's original score.

Table 4.13 Path Coefficient

	Original Sample (O)	T Statistics (O/STDEV)	P Values	Result
R → ATB	0.105	0.942	0.347	H1 is not supported
SN → ATB	0.459	5.856	0.000	H2 is supported
R → PI	0.068	0.656	0.512	H3 is not supported
ATB → PI	0.443	4.481	0.000	H4 is supported
SN → PI	0.161	1.556	0.120	H5 is not supported

Note: ATB = Attitude Toward Behaviour, PI = Purchase Intention, R = Religiosity, SN = Subjective Norm

Source: Primary data processed, 2022

In Table 4.13, it can be concluded that most of the hypotheses were not supported.

The test showed that religiosity did not significantly influence attitude toward behaviour. Religiosity also did not significantly influence purchase intention. The

result of t-values for those relationships was also less than 1.96 and p-value was more than 0.05. Thus, H1 and H3 were not supported. It means that the people's degree of religiosity did not influence their intention to purchase the Muslima luxury brands, religiosity also did not affect someone's attitude toward the brands as well. This test also showed that subjective norm did not significantly influence the purchase intention. It means that the power of important people in someone's environment did not affect the intention of someone to purchase Muslima luxury brand. Therefore, H5 was not supported. Besides, attitude toward behaviour significantly influenced the purchase intention since the t-value was greater than 1.96 and the p-value was also less than 0.05. This result supported H4. Last but not least, the relationship between subjective norm and attitude toward behaviour also generated the significant result since the t-value was greater than 1.96 and p-value was less than 0.05. Thus, H2 was supported.

4.1.4.3 Coefficient Determination (R-Square)

Coefficient Determination or R square (R^2) was used to determine the extent of exogenous variable describing its exogenous variable. The score of R^2 varied from 0 to 1. The result of R^2 that explained in each variable can be shown in the Table 4.14. From that table, it can be concluded that attitude toward behaviour was described by its antecedent variable by 23%. It means that there were 77% that was explained by other variables outside this study. For purchase intention, it can be concluded that this variable was described by its antecedent variable by 30%, and the rest of 70% were from other variables which cannot be explained in this study.

Table 4.14 R-Square

Variable	R-Square
Attitude toward Behaviour	0.237
Purchase Intention	0.308

Source: Primary data processed, 2022

4.1.4.4 Predictive Relevance (Q-Square)

The previous chapter described that the Q square (Q^2) is a measure of the predictive power indicator or pre-sample predictive relevance model. When the PLS path model shows predictive relevance, it accurately predicts data that is not used in model estimation. The standard criterion for Q^2 should be bigger than zero ($Q^2 > 0$), for certain reflections of endogenous latent variables which shows the path model predictions of relevance for certain dependent variable (Hair et al., 2017). The results of the Q-Square in this study can be seen in Table 4.15:

Table 4.15 Q-Square

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
Attitude toward behaviour	327.000	270.132	0.174
Purchase Intention	327.000	264.976	0.190
Religiosity	436.000	436.000	
Subjective Norm	327.000	327.000	

Source: Primary data processed, 2022

In Table 4.15, it can be seen that the way to find Q^2 was by decreasing 1 with the result of SSE divided by SSO. Most of the variables had the score bigger than zero,

specifically, attitude toward behaviour (0.174) and purchase intention (0.190). As for religiosity and subjective norm, the score was zero since they were an exogenous variable.

4.2 Discussion

4.2.1 Religiosity and Attitude toward Behaviour

Based on the result from Table 4.13 about path coefficient, it was found that the relationship between religiosity and attitude toward behaviour was not supported. They had an insignificant relationship. It means that the consumer's level of religiosity did not influence the consumer's attitude toward the product or company. This result was supported by the previous study conducted by Rizkitysha & Hananto (2022). In the context of halal-labelling on the detergent product, they found that the relationship between religiosity and attitude toward behaviour had insignificant result.

Responding the result of this relationship, the author referred to have descriptive variable in the previous sub-chapter. Based on descriptive variable, the degree of people's religiosity was measured by the extrinsic religiosity. The result of this variable was "very agreed". It can be concluded that all of the respondents did the extrinsic religiosity things such as going to mosque, fasting during Ramadhan, pay zakat, and many more. By the insignificant result of the relationship between religiosity and attitude toward behaviour, it proved that the people's attitude was not influenced by extrinsic religiosities that people did. Attitude might be influenced by other variables outside this study, such as company image. This was in line with the current phenomenon, Indonesian netizen labelling Cretivox,

one of digital media company, as an imitating company. This labelling existed because almost all of the Cretivox's contents needed to be ask regarding their originality because it is very similar with Cut's, one of the digital media from overseas. This phenomenon derived the public's attitude toward Cretivox that this company is not original. Then, this proved that consumer's degree of religiosity did not underlie consumer's attitude towards behaviour, in this case Muslim women luxury brands, but the company's image had a greater impact on consumers in responding to Muslim women luxury brand products.

4.2.2 Subjective Norm and Attitude toward Behaviour

The result of the relationship between religiosity and subjective norm was shown in the Table 4.13. The path coefficient table found that this relationship had significant result or supported. It means that the pressure from the society influence the people's attitude toward the Muslim women luxury brand, whether it was favourable or unfavourable. This result was line with several previous studies examining the relationship between subjective norm and attitude toward behaviour. In the context of organic food consumption in Pakistan, Al-Swidi et al. (2014) found that the subjective norm significantly influence the attitude toward behaviour. Beside that study, Wang & Chou (2021) also examined the relationship between subjective norm and attitude toward behaviour in the context of buying fair trade products in US. They also found that this relationship has significant result.

Based on the result of the relationship between subjective norm and attitude toward behaviour that are supported, the author argued that this result happened by several reasons. This result concluded that subjective norm significantly influenced

the attitude toward behaviour, it means that the normative beliefs that created in some society affect the people attitude toward something. If the majority of people in some society agreed and follow some normative beliefs, it can influence the other people to follow and agree with those normative beliefs. For example, in one society, most of them agreed that LGBT is wrong and they are very against it happening around their environment. This habit, will create normative beliefs. So, if there were people caught doing LGBT things, they will be punished, they will have social punishment such as mocking. By that, it can trigger the people that live in that kind of society to believe that LGBT is something wrong and they have to avoid that kind of behaviour. In the context of this study, if most of the people in some society believed that having or using Muslim women luxury brand was important for them, it can influence the people's attitude toward the brand in that society. By that, their attitude toward the brand can be favourable since the society thought that having those brands were important, *vice versa*.

4.2.3 Religiosity and Purchase Intention

The findings of this study showed that religiosity and purchase intention had insignificant result. This means that consumers' intention to purchase did not depend on the degree of their religiosity. This finding was not coherent with the previous study that examined the relationship between religiosity and purchase intention. In the context of hijab purchase intention, Saeed et al. (2021) found that religiosity were strongly influenced by hijab purchase intention.

However, this result was in accordance with the previous study on relationship between religiosity and purchase intention in the context of luxury

goods (Aksoy & Abdulfatai, 2019; Arli et al., 2016). Those both previous studies found that the relationship between religiosity and purchase intention had an insignificant result. Similarly, the author could not detect any correlations between religiosity and purchase intention for luxury goods, specifically for Muslim women luxury brands. As a Muslim, people live to obey the rules, one of them is the Muslim's five pillars. Muslim's five pillar existed to measure life of the Muslim decisively. Even though wealth is not always being the benchmark as a good Muslims, Muslims still should use wealth wisely which has been regulated in Islamic beliefs. In fact, religious people put a lot of emphasis on being modest. Purchasing a Muslim luxury goods does not show people's piety, then the purchase intention of Muslim women luxury brand probably is not influenced by religiosity, but influence by fashion trend or it might be lifestyle. In this study, Indonesian Muslim women consumers believed that religiosity was not related to the luxury brands consuming. Religiosity and Islamic morals did not influence their luxury brand consuming.

4.2.4 Attitude toward Behaviour and Purchase Intention

Unlike the other relationship, the path coefficient between attitude toward behaviour and purchase intention generated positive and significant result. This result implied that the more favourable the consumer's attitude toward the Muslim women luxury brand, the higher the consumer's intention to purchase the products. This result was in line with several previous study that examined the relationship between attitude toward behaviour and purchase intention. In the same context of Muslim luxury brands in Nigeria, Aksoy & Abdulfatai (2019) found that attitude

very significantly influence the intention. Meanwhile, in the context of halal tourism that conducted by Aji et al. (2021) they also found that this relationship has a significant relationship or supported.

Based on the result of relationship between attitude toward behaviour and purchase intention that were supported, the author argued that giving the favourable impression as the company's image was very important and determined the attitude of consumers. That consumers' attitude that later encouraged them to purchase the company's products. This statement was proved by the current phenomenon that happened in Indonesia. One of the current phenomena is an action that was done by Arief Muhammad, a public figure, following by his clothing brand's name, Preppstudio. He gave a hundred Vespas to 100 peoples as for family and friends strategy. This action conducted by Arief Muhammad was positively responded by its Indonesian consumer, and of course it determined the good attitude from its consumers towards the clothing brand that he owned. Following by this current phenomenon, it was important for Indonesian Muslim women luxury brands to give the favourable impression and image to its consumers because it influenced the consumer's intention to purchase significantly.

Meanwhile, if referring to the respondent's profile of this study, the respondents were dominated by college students as many as 95 respondents. By those respondents who were strongly dominated by college students, it is reasonable that someone's purchase intention was influenced by attitude toward behaviour. According to a survey conducted by the Indonesian internet service provider association (IISPA) in 2019, statistics on college students using the internet were

92.1% and only 7.9% of college students were not as internet users. From that survey, it can be concluded that college students were very dependent on the internet, whether for educational needs, news updates, social media, and much more. By using internet, it was very easy for college students to get updated information regarding a particular companies or products, either positive or negative update. This behaviour that determined the attitude of consumers towards the brands, in the context of this study, Muslim women luxury brands.

4.2.5 Subjective Norm and Purchase Intention

The last result from the path coefficient table was the relationship between subjective norm and purchase intention which was not supported. This result indicated that the power of opinion people in environment had no effect on the intention to purchase of someone around them. This result basically was in line with the previous study conducted by Garg & Joshi (2018). In the context of halal products in India, Garg & Joshi (2018) found that subjective norm does not significantly influence the purchase intention.

This insignificant relationship between subjective norm and purchase intention can be linked with the respondents' profile. In term of respondents' salary, most of the respondents' salary was under one million in a month (N= 39 of 109 or 35.8%). In the author opinion, it can be assumed that these respondents still had no income or in other word, their income still depended on their parents. This amount of salary was also not much to fulfil the *want products*. Based on that, the opinion from the important people from the consumer's environment did not significantly influence the consumer to purchase the products because they did not

have the full power of what they purchase and consume. They had to save their money first if they want to purchase the *want products* such as Muslim women luxury brands itself.

Personally, a Muslim wanted to fulfil their wants but if it was connected to the subjective norm, norm that applied in the Muslim society stated that people who buy luxury goods still considered inappropriate, show-off, and show wasteful. In east-country such as Indonesia, purchasing the luxury good with religious element was not in accordance with religious norm in society. This statement was in line with the score of descriptive variables, all of the respondents declared neutral in responding to the questionnaire. It means that the respondents were doubt in term of their society agreed or disagreed that Muslim women luxury brands was important or not. There was also contradictory between the society's want and individual's want. Implicitly, the society thought that purchasing luxury goods was inappropriate but explicitly there were a lot of people who purchase luxury goods.

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

The objective of this study is to analyse the Indonesian Muslim women's purchase intention regarding the luxury Muslim women's brand. The conclusions based on the problem formulation in chapter I were as follow:

1. Religiosity did not have significant impact on consumer's attitude towards Muslim women's luxury brand.
2. Subjective norm had significant impact on consumer's attitude towards Muslim women's luxury brand.
3. Religiosity did not have significant impact on consumer's intention to purchase Muslim women's luxury brand.
4. Attitude toward behaviour had significant impact on consumer's intention to purchase Muslim women's luxury brand.
5. Subjective norm did not have significant impact on consumer's purchasing intention of Muslim women's luxury brand.

5.2 Benefit and Managerial Implication

The author ensured that this study gives several benefits in any elements. From the author perspective, this study helped the author to deepen and implement the understanding about the marketing material, specifically about the consumer's purchase intention, as the author's educational concentration. There were several studies that were already studied about consumer's purchase intention in the context of Muslim women luxury brands. Because of that, the result of this study

was beneficial to add the literature and enrich the empirical studies in the context of Muslim women luxury brands.

This study also gives several beneficial implications for fashion industry in Indonesia, especially for marketing department. As the result of this study, consumer's attitude toward Muslim women luxury brand positively influenced their purchase intention. It means that companies need to consider on their company's image since their consumer's attitude toward their brand is important enough to increase their selling. Moreover, companies should focus their advertising toward any platform because using mouth to mouth is not really effective. It is because subjective norm did not encourage the consumer's purchase intention.

5.3 Limitations

Besides, this study had beneficial implication and limitations. In term of respondent profile, this study unsuccessfully collected the balance data. Most of the data were dominated by more than 50%. In term the last educational background, it was dominated by bachelor degree (67%). Based on the origin, it was dominated from Sumatera Island (66.1%) and continued by Java Island (27.5%). Meanwhile, based on the respondent's occupation, it was dominated by college students (87.2%). This phenomenon can create a possibility of biased result.

The other limitations came from the result of coefficient determination (R-square). Most of the variables in this study were weakly described by its antecedent

variables. For instance, attitude toward behaviour variable was described by religiosity variable only by 3%, it means that there were 97% that were explain by other variables outside this study. Meanwhile, for purchase intention, it concluded that this variable was described by its antecedent variable by 31%, and the rest of it 69% while other variables was not explained in this study. Lastly, subjective norm variable was 2.4% while the remaining was 97.6% of other variables outside of this study that can explain the subjective norm.

5.4 Recommendations

Based on the limitations of this study, some recommendations were given to create a better result for this study in the future. As we know that this study generated the insignificant result for the relationship between religiosity and subjective norm. This result contradicted with the previous study. More understanding and attention were needed to put it in this relationship for the future study.

In term of respondent's profile, to avoid the bias and collect the balance data, future study suggested to distribute more varied questionnaires to respondents based on their age, origin, proficiency, and much more. Besides, the results obtained for the path coefficient (R-square) were considered unsatisfactory because they were dominated by low results and cannot explain the relationship among variables well. For the future studies, it is suggested to use other antecedent variables that can explain the variable better. They also could use the different study method that hopefully can generate the better result. Meanwhile, in term of the lot of neutral

result in data collection, future studies supposed to clarify the questionnaires that can represent the respondent's opinion better.



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ATTACHMENT

**Attachment 1
Template of Questionnaires**

**“INTENTION TO PURCHASE MUSLIM WOMEN’S LUXURY BRANDS IN
INDONESIA”**



**PROGRAM STUDI MANAJEMEN
FAKULTAS BISNIS DAN EKONOMIKA**

UNIVERSITAS ISLAM INDONESIA

2021

SURAT PENGANTAR KUESIONER

Assalamu'alaikum Warrohmatullohi Wabarokatuh

Kepada Yth. Responden

Di tempat

Saya, Fajar Rizkiansyah (18311496), mahasiswa program studi manajemen program internasional, Fakultas Bisnis dan Ekonomia, Universitas Islam Indonesia (UII) sedang melakukan penelitian skripsi dengan judul:

“Intention to Purchase Muslim Women’s Luxury Brands in Indonesia”

Kami mohon kesediaannya untuk mengisi kuesioner ini sesuai dengan persepsi pribadi. Perlu untuk kami sampaikan bahwa data responden dijamin kerahasiannya dan hanya akan digunakan untuk kepentingan penelitian akademik saja.

Atas perhatian dan bantuannya kami ucapkan terima kasih yang sebesar-besarnya.

Wassalamu'alaikum Warrohmatullohi Wabarokatuh

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BAGIAN I. DESKRIPTIF**Petunjuk pengisian:**

Mohon untuk melingkari salah satu pilihan yang tersedia sesuai dengan keadaan bapak/ibu/saudara/I

1. Usia

- a. < 20 Tahun
- b. 20-30 Tahun
- c. 31-40 Tahun
- d. 41-50 Tahun
- e. 50 Tahun

2. Jenis Kelamin

- a. Laki-laki
- b. Perempuan

3. Status Pernikahan

- a. Sudah menikah
- b. Belum menikah
- c. Bercerai

4. Agama:

- a. Islam
- b. Non-Islam

5. Penghasilan Per Bulan

- a. < Rp. 1.000.000

- b. Rp 1.000.000 – Rp. 2.000.000
- c. Rp 2.100.000 – Rp. 3.000.000
- d. Rp 3.100.000 – Rp 4.000.000
- e. Rp 4.100.000 – Rp 5.000.000
- f. > Rp. 5.000.000

6. Pendidikan Terakhir

- a. Tidak Sekolah
- b. SD atau sederajat
- c. SMP atau sederajat
- d. SMA atau sederajat
- e. D3 atau sederajat
- f. S1 atau sederajat
- g. S2 atau sederajat
- h. S3 atau sederajat

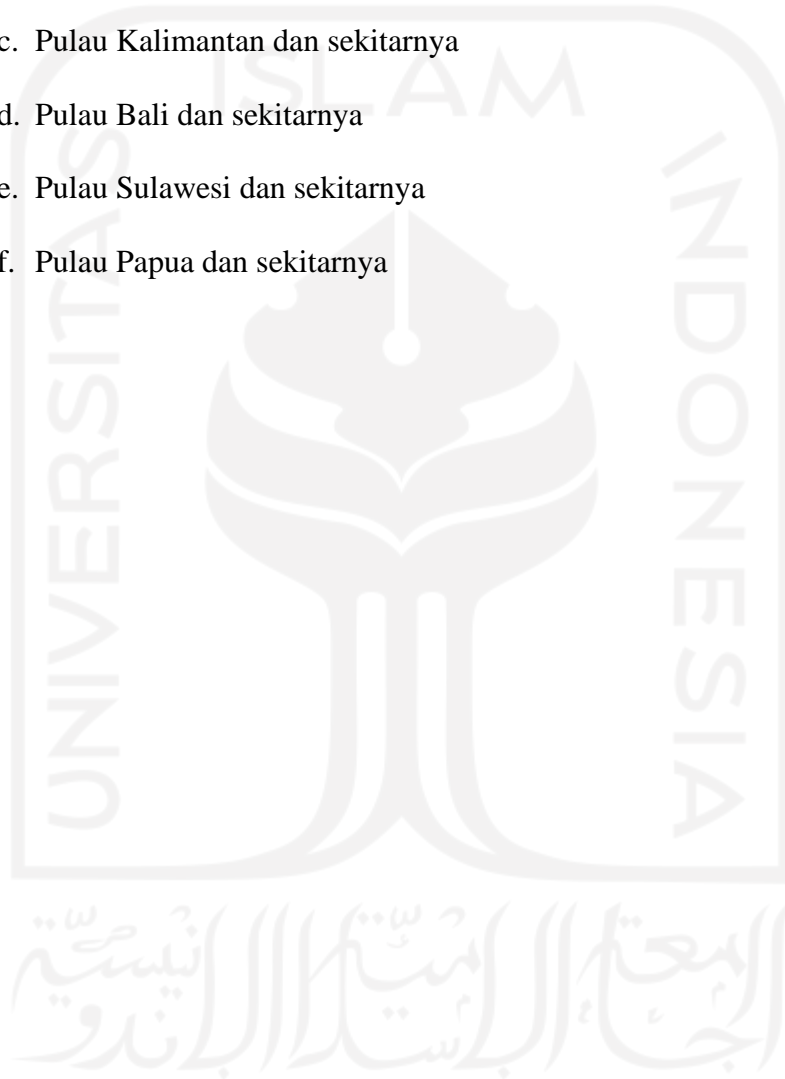
7. Pekerjaan

- a. Mahasiswa
- b. Pelajar
- c. PNS
- d. ASN
- e. Pegawai BUMN
- f. Pegawai swasta
- g. Dosen
- h. Ibu Rumah Tangga

i. Lainnya

8. Asal Daerah

- a. Pulau Sumatera dan sekitarnya
- b. Pulau Jawa dan sekitarnya
- c. Pulau Kalimantan dan sekitarnya
- d. Pulau Bali dan sekitarnya
- e. Pulau Sulawesi dan sekitarnya
- f. Pulau Papua dan sekitarnya



BAGIAN II. VARIABEL

Petunjuk pengisian:

Mohon untuk melingkari salah satu pilihan yang tersedia sesuai dengan keadaan bapak/ibu/saudara/I.

1 = Sangat Tidak Setuju

2 = Tidak Setuju

3 = Netral

4 = Setuju

5 = Sangat Setuju

Keterangan:

Mohon kaitkan setiap pertanyaan di bawah dengan pakaian Muslimah bermerek di Indonesia.

RELIGIUSITAS						
1	Saya melakukan sholat lima waktu secara teratur	1	2	3	4	5
2	Saya selalu berpuasa saat bulan Ramadhan	1	2	3	4	5
3	Saya selalu membaca Al Quran	1	2	3	4	5
4	Saya membayar Zakat setiap tahun jika saya memenuhi kriteria yang ditentukan	1	2	3	4	5
5	Saya mencoba untuk mengikuti ajaran agama islam dalam hidup saya	1	2	3	4	5
6	Saya selalu mencoba untuk menghindari dosa kecil dan dosa besar	1	2	3	4	5
SIKAP						
1	Menggunakan pakaian Muslimah yang bermerek adalah ide yang bagus	1	2	3	4	5

2	Menggunakan pakaian Muslimah yang bermerek bermanfaat bagi saya.	1	2	3	4	5
3	Menggunakan pakaian Muslimah yang bermerek memberikan manfaat bagi saya	1	2	3	4	5
NORMA SUBJEKTIF						
1	Kebanyakan orang yang saya kenal menggunakan pakaian Muslimah yang bermerek	1	2	3	4	5
2	Kebanyakan orang yang saya kenal setuju jika saya menggunakan pakaian Muslimah yang bermerek	1	2	3	4	5
3	Kebanyakan orang yang saya kenal berfikir bahwa saya harus menggunakan pakaian Muslimah yang bermerek	1	2	3	4	5
NIAT BELI						
1	Saya berencana untuk membeli pakaian Muslimah yang bermerek di waktu yang akan datang	1	2	3	4	5
2	Saya pasti membeli pakaian Muslimah bermerek di masa depan	1	2	3	4	5
3	Saya mungkin akan membeli pakaian Muslimah bermerek di waktu yang akan datang	1	2	3	4	5

Terimakasih Atas Partisipasinya

No	R e l i g i o n	G e n d e r	A g e	S t a t u s	Ed u c a t i o n	Oc c u p a t i o n	In c o m e	O r i g i n	Religiosity						Attitude			Subjective Norm			Purchase Intention		
									R	R	R	R	R	R	ATB	ATB	ATB	SN	SN	SN	PI	PI	PI
									1	2	3	4	5	6	1	2	3	1	2	3	1	2	3
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Attachment 3. Smart-PLS

Figure 1. Outer Loading

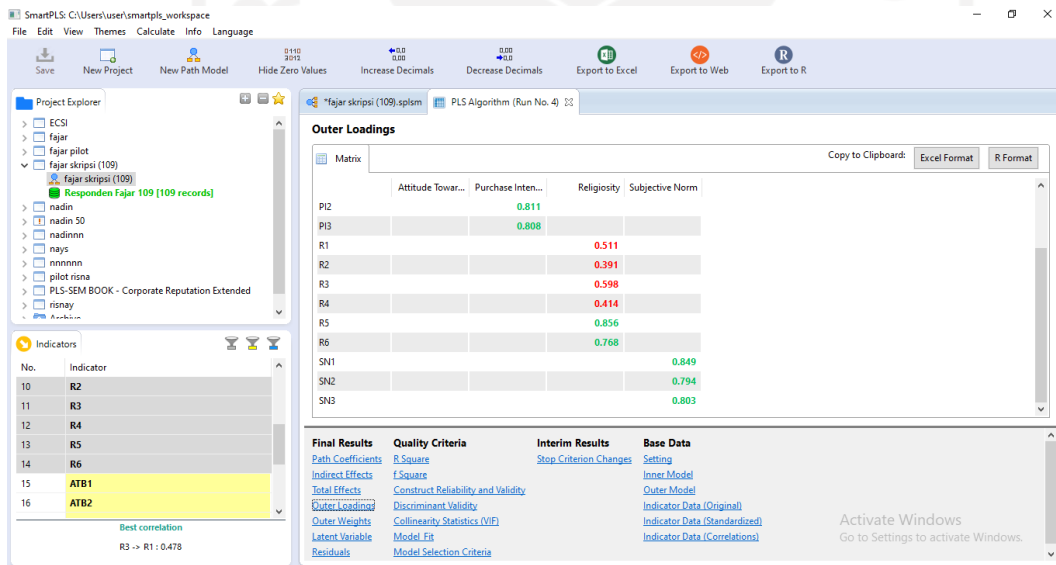
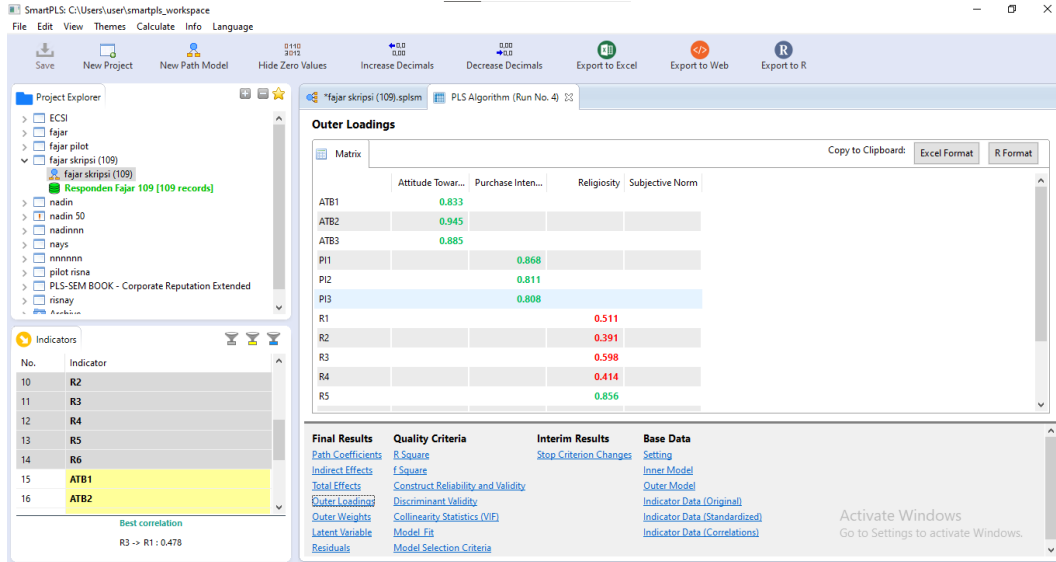


Figure 2. Modified Outer Loading

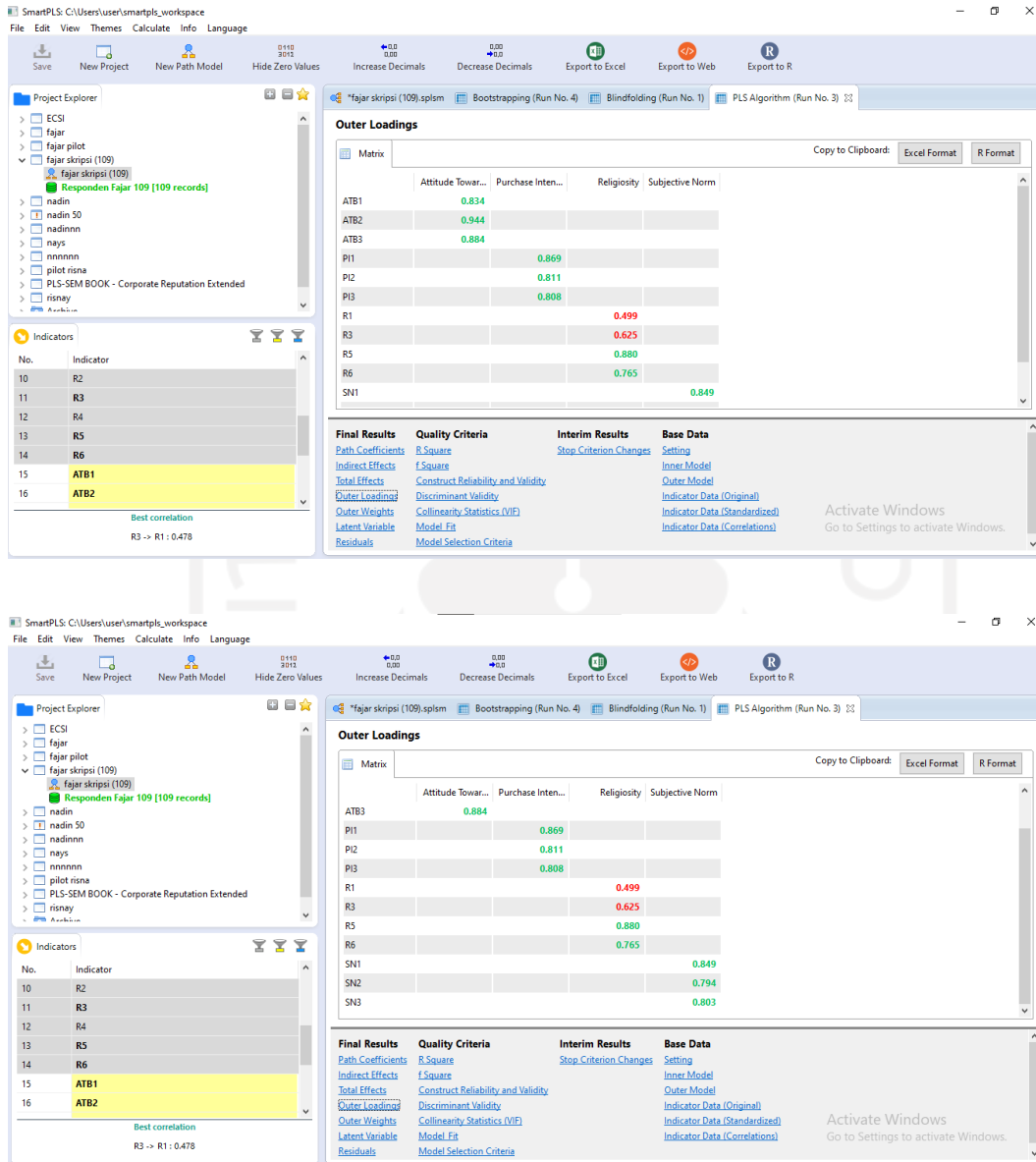


Figure 3. Construct Validity and Reliability

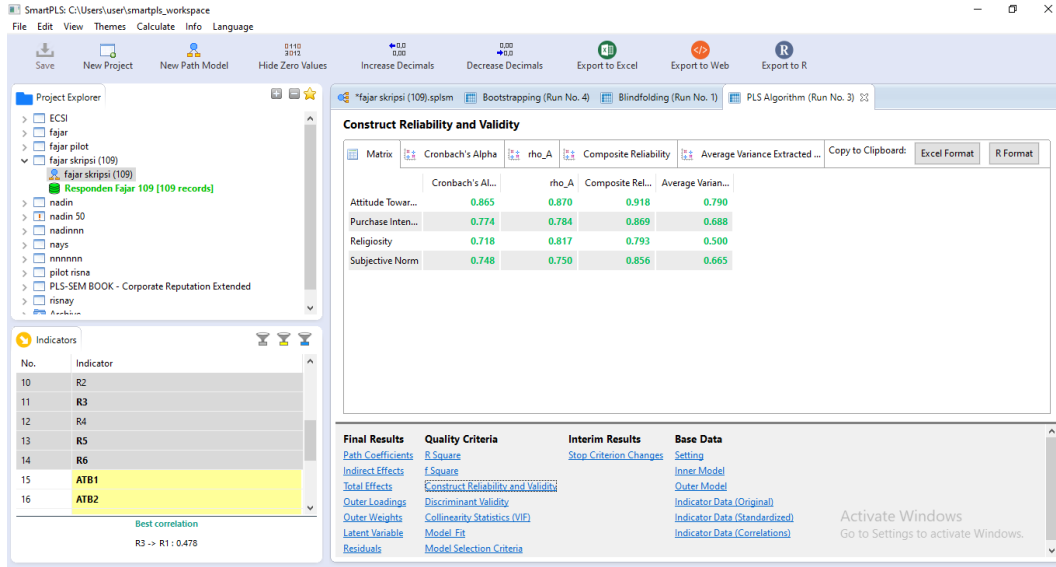


Figure 4. Discriminant Validity

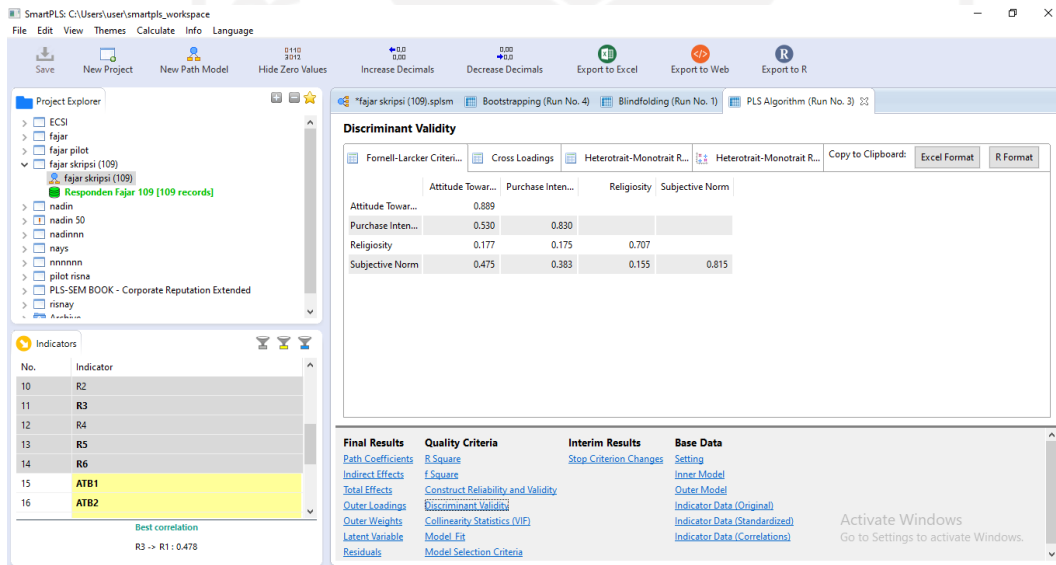


Figure 5. R-Square

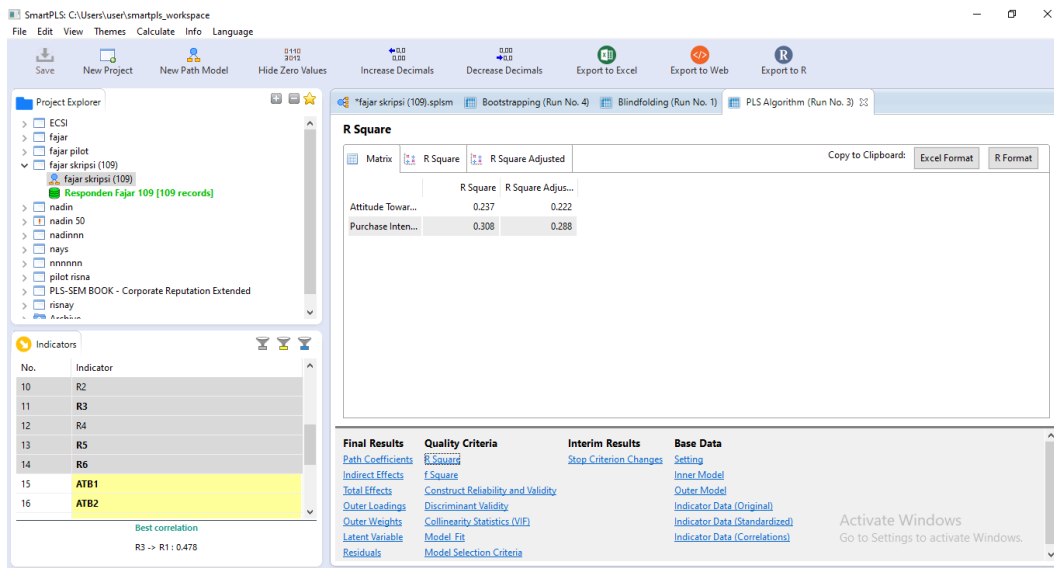


Figure 6. Collinearity

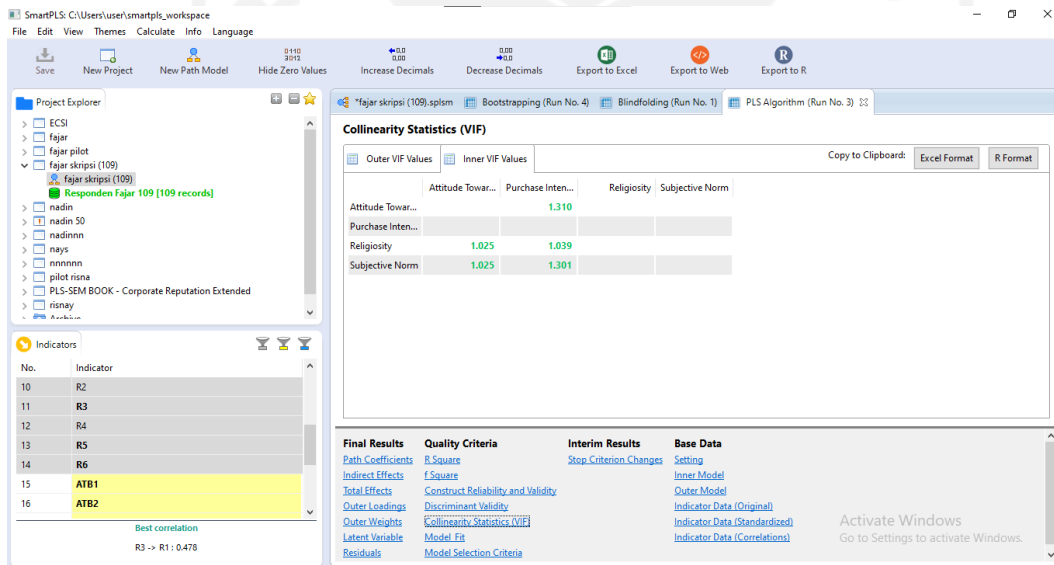


Figure 7. Path Coefficient

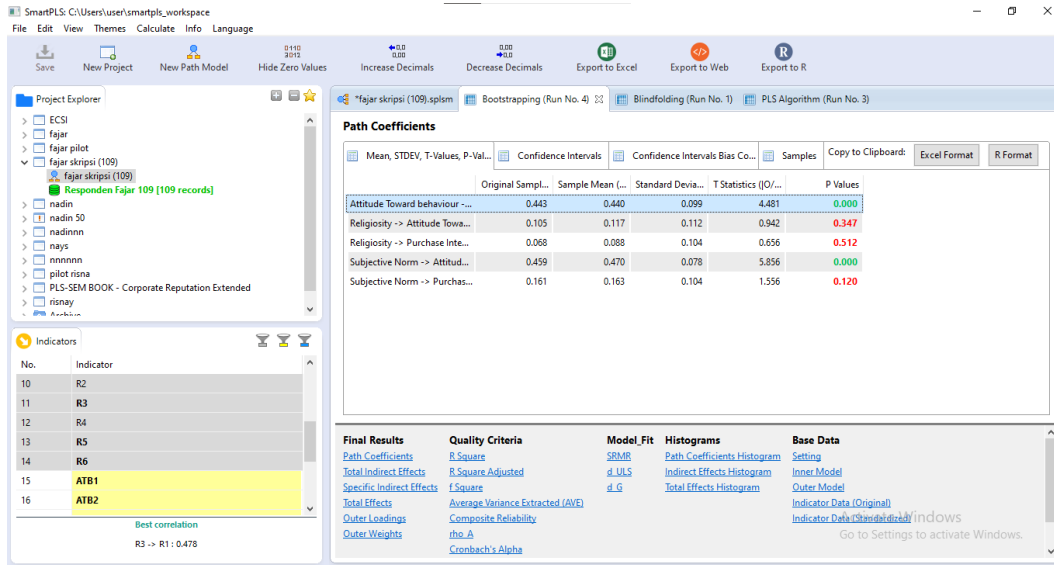


Figure 8. Q-square

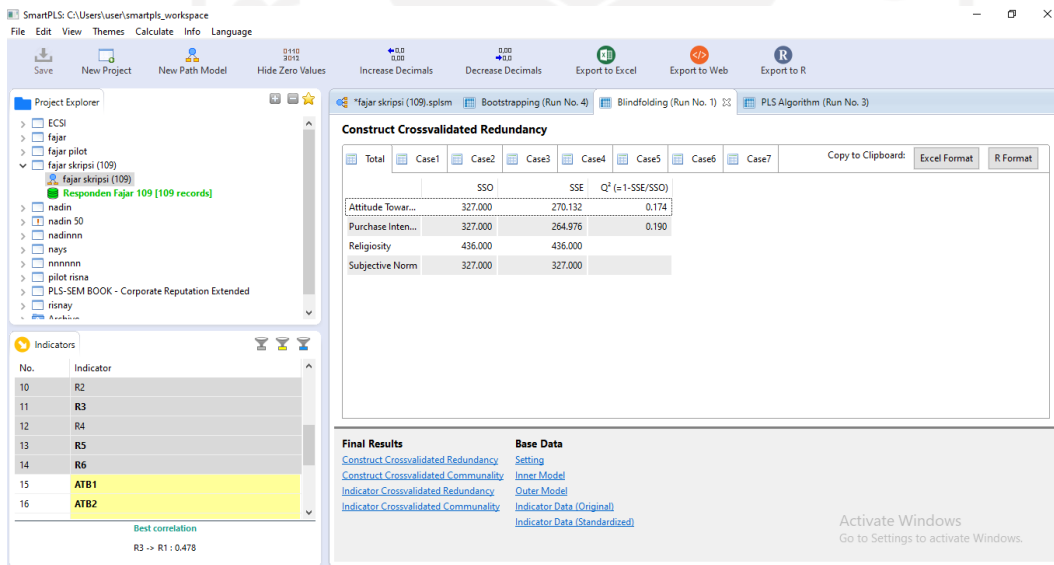


Figure 9. PLS Algorithm

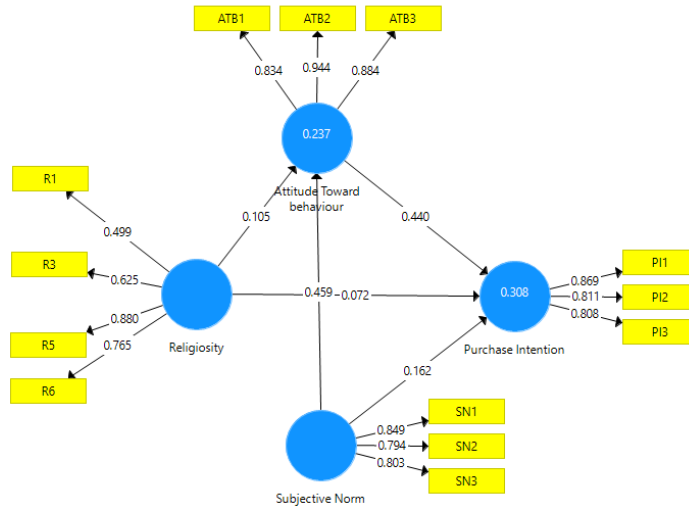


Figure 10. PLS Bootstrapping

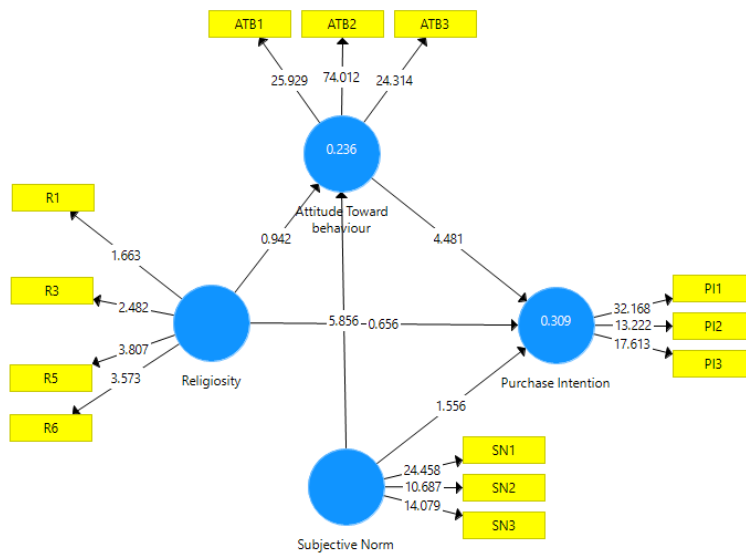


Figure 11. PLS Bloodfolding

