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## Article

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## Article

# Muslim Clothing Online Purchases in Indonesia during COVID-19 Crisis

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**Abstract:** Today, online Muslim clothing providers in Indonesia are faced with increasing competition in business openness. This condition requires online Muslim clothing providers to be more creative, innovative, effective and efficient by offering Muslim clothing products that are more valuable than competitors'. Therefore, a sophisticated and smart technology planning concept is needed for Muslim fashion consumers and to continue to achieve the benefits obtained by online Muslim clothing providers. This study aims to determine: (1) the influence of attitudes on the online buying intention of Muslim clothing in Indonesia during the COVID-19 crisis (2) the influence of subjective norm on the online buying intention of Muslim clothing in Indonesia during the COVID-19 crisis (3) the influence of perceived behavioral control on the online buying intention of Muslim clothing in Indonesia during the COVID-19 crisis (4) the effect of attitudes on the online buying intention of Muslim clothing in Indonesia during the COVID-19 crisis moderated by religious belief, (5) the effect of subjective norm on the online buying intention of Muslim clothing in Indonesia during the COVID-19 crisis moderated by religious belief, and (6) the effect of perceived behavioral control on the online buying intention of Muslim clothing in Indonesia during the COVID-19 crisis moderated by religious belief. This study uses 1. independent variables, namely: attitudes, subjective norms, and perceived behavioral control. 2. The dependent variable is: Purchase intention. 3. The moderating variable is: religion. The data in this study are obtained from questionnaires distributed to 762 respondents. The method used is purposive sampling to all respondents who shopped online. The method is through the LISREL 8.7 program and t-test. These results indicate that the variables of attitude, subjective norm and perceived behavioral control influence the online buying intention of Muslim clothing in Indonesia during the COVID-19 crisis. They also find that the religious belief variable can moderate the variable of attitude towards the online buying intention of Muslim clothing in Indonesia during the COVID-19 crisis but not the subjective norm and perceived behavioral control variables.

**Keywords:** attitude; subjective norm; perceived behavioral control; online buying intention; religious belief



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## 1. Introduction

Coronavirus, or Coronavirus Disease-19 (COVID-19), has been declared a pandemic, where this virus chooses an infection that attacks the respiratory tract; this was stated by the Director General of the World Health Organization (WHO) Tedros Adhanom Ghebreyesus on 11 March 2020. In Indonesia, according to statistical data on <https://covid19.go.id/> on 4 January 2021, the number of confirmed positive cases was 1,511,712 cases in 34 provinces in Indonesia, with a death toll of 40,858 cases and a mortality rate of 2.7%. From the data above, the Indonesian government immediately took action to minimize the community contaminated with the Coronavirus by implementing social distancing/physical distancing policies, working from home, closing the teaching and learning process and so on. With

this policy, people limit continuous physical contact and to meet their needs and avoid physical contact with crowds, people start relying on online stores. One of the impacts of COVID-19 has been the significant increase in the development of e-commerce in Indonesia due to the virus. COVID-19 has forced consumers to use the internet and make the internet a new hobby or habit in their daily lives.

Based on SIRCLO's latest annual report, entitled "Traveling the impact of COVID-19 e-commerce in Indonesia and the rise of social commerce" during the 2020 pandemic, there are 12 million new e-commerce users. Then the SIRCLO survey stated that at least 40.0% of these new users will continue to grow in number and make online shopping a new habit that is not temporary during the pandemic. This also brings the Muslim fashion business in Indonesia provided by online providers to a growing, creative and modern lifestyle. This is seen by the level of consumption of teenagers in the use of Muslim clothing products that form the construction of identity among young people. This is related to the existence of meaningful religious values of Muslim fashion products that offer symbols that can build self-identity for young people in the era of globalization, modernization and technology (Cleveland and Laroche 2007).

According to the 2019 Information and Promotion Media for Small and Medium Industries and data from The State of Global Islamic Economy Report 2018/2019, Indonesia is the runner up among the countries that develops the best Muslim clothing in the world following the United Arab Emirates, whereas in the previous year's report, Indonesia was not even included in the top 10 countries. Meanwhile, other data show that Indonesia's spending consumption in terms of Muslim clothing has reached USD 20 billion (around IDR 279.03 trillion). This is the third-largest number among member countries of the Organization of Islamic Cooperation (OIC). The global Muslim fashion market currently stands at \$270 billion, or equivalent to IDR 3830 trillion. Based on data from Daily Social and Veritrans (August 2012), it is known that the most-purchased online products in Indonesia are fashion products, at 37%. Based on the data above, it states that the need for fashion is a primary need that continues to develop so that consumers choose clothes according to current fashion or trends as long as it is considerably appropriate to wear for certain occasions. For this reason, to increase the consumption of Muslim fashion products in Indonesia, business agents must conduct business transactions through electronic commerce or e-commerce. The presence of e-commerce brings the impact of major modernization changes in conveying messages or information to others. Information conveyed is not only limited to news or incidents but also information about certain Muslim clothing products. Indonesia is one of the countries that use e-commerce and social media. According to a report by AC Nielsen Consumer and Media View Survey in the second quarter of 2011–2015, Muslim clothing is the product that consumers buy the most through e-commerce because they can search for various information about a product. Furthermore, the communication access obtained by consumers using e-commerce is very fast, so these products are in high demand because they offer different designs and motifs and direct access to existing products, thus fulfilling the consumers' desires to look different and unique (Agustian 2014). Technology and sociology has to do with social media and user experience (Antolin-Prito et al. 2021).

The initial concept of Muslim clothing was independent, and not tied to a particular major fashion label. Muslim clothing has its own design and brand, as well as its own marketing, such as special shops selling limited products (Suyanto 2003). Specific needs with distinctive characteristics also win the hearts of consumers, so that the products are chosen based on consumers' satisfaction with what they wear. Some consumers are more likely to choose and use well-known Muslim fashion brand products because the design models offered follow the character and the spirit of the youths, which are not sold in malls or department stores, or online. Online shopping is a process to browse and buy goods or services through the internet (Shim et al. 2000). According to Alba and Hutchinson (1987), the interactive characteristics of online stores are giving consumers full freedom to search for as much information as possible about a particular product, enabling them to make

comparisons and ultimately reducing the costs to search information. Online shopping is easier and time and costs saving compared to traditional shopping. Online shopping only includes information seeking, comparing existing alternatives and decision making (Stankevich 2017).

In the information-seeking process, consumers will look for references online from anywhere (such as search engines or online stores). After that, in the comparing-existing-alternatives process, consumers look for other alternative online stores as a comparison to find out the differences between one online store and another. After obtaining enough information from online/offline stores, the next is the decision-making process. Here, consumers will determine which stores meet their criteria and finally intend to purchase the product. In the evaluation stage, consumers form preferences for certain brands from their list of choices. Consumers also form an intention to buy the Muslim fashion products they prefer the most, where this intention is formed from beliefs and attitude toward a Muslim fashion product. This is following the opinion of Engel et al. (1995), who state that product knowledge that consumers have will lead to trust, where it creates attitudes that have an impact on the emergence of buying intentions.

Intention is one of the psychological aspects that has a considerable influence on behavioral attitudes. Buying intention can be interpreted as a happy attitude towards an object that makes individuals try to get the object by paying for it with money or sacrifices (Kanuk 2008). Meanwhile, according to Engel et al. (1995), intention lies in the evaluation of alternatives that are formed and influenced by internal factors such as individual differences and external factors such as environmental influences. Mahardhika (2014) explains that buying intention at online shops is influenced by external factors including usability, interactivity, aesthetics, marketing mix, finance and internal factors including beliefs, attitude, perceptions of benefits, perception of security and perception of convenience use. According to Ling et al. (2011), online buying intention is when consumers are able and want to transact online, and as a condition, that consumers are willing and intend to make online transactions.

The Theory of Planned Behavior (TPB) assumes that the previous behavior theory that cannot be controlled by the individual is also influenced by factors regarding non-motivational factors which are considered as opportunities or resources needed for the behavior to be carried out. Thus, Ajzen (1991) adds one more determinant, namely the control of behavioral perceptions regarding the ease or the difficulty of the behavior being carried out. Therefore, TPB and intentions are influenced by three things: attitude, subjective norm and behavioral control (Asadifard et al. 2015). The Theory of Reasoned Action (TRA) was developed by Ajzen and subsequently, it was named TPB as a construct that complements TRA (Lee and Kotler 2008). According to Lee and Kotler (2008), the target individual has a high probability of adopting a behavior if the individual has a positive attitude towards the behavior, gains approval from other individuals who are close to and associated with the behavior, and believes that it can be carried out well. By adding the perceived behavioral control variable, TBP model is formed. TPB as proposed by Ajzen (1991) is an extension of TRA. According to Ajzen (1991), TPB is used to understand the intention correlation to perform a behavior. This intention is influenced by attitudes toward behavior, social pressure to perform this behavior known as subjective norm and control over behavior known as behavioral control (Ajzen 1991).

Essoo and Dibb (2004) explain that consumer buying decisions can be determined by religious belief level. Studies in the marketing literature argue that religious belief is often a key element of culture, and it strongly influences behavior which eventually influences buying decisions (Hirschman 1981; Delener 1990). Meanwhile, religious belief is defined as the extent to which an individual is committed to his religion as well as matters of that religion which are reflected in individual attitudes and behavior (Johnson et al. 2001). Overall, religion was found to influence one's belief, knowledge, likes and dislikes and feelings (Farrag and Hassan 2015). Religion also provides beliefs and values that direct one's behavior (Delener 1994).

This study consists of independent variables using a combined theory (conceptual and empirical) proposed by Ajzen (1991, 2007) consisting of variables of attitude, subjective norm and perceived behavioral control. The dependent variable is buying intention from Lafferty and Goldsmith (1999); Lafferty et al. (2004); Zafar and Rafique (2012). Furthermore, the moderating variable is religious belief theory proposed by; Stark and Glock (1968); Muhamad and Mizerski (2010) and Reisinger and Moufakkir (2015). Research results (Kazemi et al. 2013) are attitudes have a positive effect on repurchase intentions. The results of the study (Al-Jabari et al. 2012) are behavioral control that is felt to have an effect on consumers' purchase intentions. The existing research have not been testing variables of attitude, subjective norm and perceived behavioral control on the online buying intention of Muslim clothing in Indonesia moderated by religious belief. Therefore, the novelty offered in this study tries to combine religious belief comprehensively, which is expected to contribute to the testing attitude, subjective norm and perceived behavioral control on the buying intention of Muslim clothing in Indonesia. Then this research is important because its findings will contribute to creating strategies for entrepreneurs, business agents and online sellers to increase the demand and sales of online shopping for Muslim clothing in Indonesia during the COVID-19 crisis, which can also grow trading and reduce unemployment. During the COVID-19 crisis, most consumers bought Muslim clothing online. This is an opportunity for the unemployed to do business online. The purpose of this study was to determine the effect of attitude, subjective norm and perceived behavioral control on the online buying intention of Muslim clothing in Indonesia during the COVID-19 crisis and to determine the effect of those variables moderated by religious belief in the online buying intention of Muslim clothing in Indonesia during the COVID-19 crisis.

The remainder of the paper is organised as follows: we provide a literature review in Section 2. We describe the research methodology in Section 3. We present the results in Section 4. We present the discussion in Section 5. Finally, we discuss our conclusions in Section 6.

## 2. Literature Review

### 2.1. Theory of Planned Behavior

The theory of planned behavior is a theory that emphasizes the rationality of human behavior as well as the belief that the target behavior is under the conscious control of the individual. Behavior does not only depend on one's intentions, but also on other factors that are not under the control of the individual, such as the availability of resources and opportunities to display the behavior (Ajzen 2005). Then according to Ajzen (1991), the Theory of Planned Behavior is used to understand the relationship between intentions to perform the behavior. This intention is influenced by attitudes toward behavior, social pressure to perform this behavior, known as subjective norms, and control over behavior, known as behavioral control (Ajzen 1991).

### 2.2. Buying Intention

Buying intention is a situation before someone does an action that can be used as a basis for predicting behavior or action (Ajzen 1991). It is the tendencies and desires that strongly encourage individuals to buy a product (Michael et al. 2007). It is also a decision-making process carried out by customers on the products they need or offered to them (Anoraga 2010). This is in line with the Theory of Reasoned Action (TRA), which assumes that consumer behavior is determined by the consumer's behavioral intentions (Fazekas et al. 2001). A customer gets a positive response from past experiences, from which there will be reinforcement, and these perceived positive thoughts lead the customer to buy. Customers buy a product because of an impulse and buying behavior can foster loyalty (Peter and Jerry 2008). From several opinions related to buying intention, it can be concluded that buying intention is a tendency to buy after obtaining a positive response from the previous actions as well as the desires and tendencies that encourage consumers to buy the advertised product in the future. Based on the literature review and comprehensive



theory development, the dimensions of intention include five dimensions, namely: the possibility of consumers to choose, the state of being encouraged to buy the product, tendency to try and the willingness to buy the product in the future (Lafferty et al. 2004; Zafar and Rafique 2012; Daud and Fitrianto 2015). At this time, marketing requires digital marketing applications (Reyes-Menendez et al. 2018a).

### 2.3. Attitude

Ajzen (1991) defines attitude as positive or negative individual feelings about performing a behavior. It is determined through an assessment of one's beliefs about the consequences arising from the behavior and an evaluation of the desirability of those consequences. Kanuk (2008) states that attitude is a tendency to act obtained from learning outcomes with consistent intention, which shows a sense of liking or disliking an object. Kotler (2012) defines attitudes as evaluations, feelings and tendencies of individuals towards an object that is relatively consistent. Consumer attitude is considered as crucial for studying online purchase intention (Muda and Khan 2020). According to Salim et al. (2021), attitude is needed for user satisfaction. Schiffman and Kanuk (2008) state that attitude is an expression of feelings that come from within the individual that reflects whether a person is happy or not happy, likes or dislikes and agrees or disagrees with an object (Suryani 2008). According to Sumarwan (2011), attitude is an expression of feelings about an object whether liked or not, and attitudes also describe consumer trust in various attributes and benefits of the object. From several opinions about attitude, it can be concluded that attitude is a fixed condition of an individual or consumer in dealing with an object in the form of expressing feelings of pleasure or displeasure toward the object. The results of research by (Ab Yajid and Johar 2020) are that attitudes affect purchase intention. Based on the literature review and comprehensive theory development, the dimensions of attitude are divided into three dimensions, namely: Cognitive, Affective and Conative (Ahmadi 2002; Schiffman and Kanuk 2008). Empirical studies have confirmed that there is a positive influence between attitude and purchase intention (Bredahl 2001; Chen et al. 2007). Based on the theories above, it can be concluded that the researcher's attitude has an effect on purchase intention.

**Hypothesis 1 (H1).** *Attitude influences online buying intention of Muslim clothing in Indonesia.*

### 2.4. Subjective Norm

According to Ajzen (1991), subjective norm is an individual's perception of whether it is important to people to think about the action they should take. Munandar (2014) suggests that subjective norm is a person's feelings or assumptions about the expectations of people in his life regarding his certain behaviors being carried out or not. Triastity et al. (2013) propose subjective norm as individual beliefs about the expectations of influential people around him (significant other) either individually or in groups to display certain behaviors or not. A person's behavior cannot be separated from their conscious to decide to behave. Wayan et al. (2015) explain that subjective norm is individual beliefs to obey the directions or suggestions from people around him to participate in activities. They also state that subjective norm describes several people who can influence including family support, support from important people and support from friends. Based on the literature review and comprehensive theory development, the dimensions of subjective norm are divided into two dimensions, namely normative belief and motivation to comply (Fishbein and Ajzen 1975; Ajzen 2005; Fajar Subekhi and Ratnasari 2018). Based on the theories above, it can be concluded that the researcher concludes that subjective norm has an effect on purchase intention.

**Hypothesis 2 (H2).** *Subjective norm influences online buying intention of Muslim clothing in Indonesia.*

### 2.5. Behavioral Control

Behavioral control is a person's perception of obstacles in performing a behaviour (Ajzen 1991). Control factors include internal factors such as expertise, abilities, information and emotions and external factors such as situation/environment. Perceived behavioral control is an individual's beliefs and perceptions about how easy or difficult it is for individuals to display a behavior (Ajzen 2005). From several opinions about behavioral control, it can be concluded that it is the opinion of individuals who are usually quite rational and able to use the information they have in accordance with their abilities/expertise in the environmental conditions where they are located. Based on the literature review and the development of comprehensive theory, dimensions of perceived behavioral control consist of three dimensions, namely: control beliefs, power of control beliefs and technology (Tan and Teo 1998; Ajzen 2005).

The result of the study (Al-Jabari et al. 2012) is that perceived behavioral control has a significant positive effect on intention. Based on the theories above, it can be concluded that the researcher concludes that behavioral control has an effect on purchase intention.

**Hypothesis 3 (H3).** *Perceived behavioral control influences online buying intention of Muslim clothing in Indonesia.*

### 2.6. Religious Belief

Religious belief is a certain cultural element and is considered as an important part of an individual's life that influences many aspects of their attitudes and behaviour (Mokhlis 2009; Khraim 2010; Al-Hyari et al. 2012; Yusof 2013; Ansari 2014; Hashim et al. 2014; Gayatri et al. 2011). The work by (Muhamad and Mizerski 2010) state that religious belief is an integrated system, and to have a close relationship with religiosity does not only occur when performing rituals of worship but also during other activities as well. In other words, religious customers will form a negative response if the company does not adhere to their religious values and beliefs (Alam et al. 2012), and also they will perceive religious violations as a serious threat to their religious personality (Swimberghe et al. 2011). This implies that sellers must respect customers' religious beliefs to create positive and desirable attitudes, impressions and behaviors. Reality shows that even among individuals within the same religion, heterogeneity exists related to their faith and commitment to practice religious principles (Usman et al. 2017). It is also considered incorrect to expect the same understanding of religion and its influence on individual behavior (Al Abdulrazak and Gbadamosi 2017). Reisinger and Moufakkir (2015) suggest that researchers need to understand that the Arab and Islamic contexts have certain differences and similarities that must be considered to recognize their profound impact. Therefore, the integration of religious influences into existing models and frameworks is considered an important direction for marketing researchers and practitioners to have a better understanding of customer attitudes and behavior. Based on the literature review and comprehensive theory development, five religious belief dimensions are formulated, namely belief, worship, experience, knowledge and consequences. Furthermore, the five dimensions will be explained, namely: belief, ritual, experience, knowledge and consequences (Stark and Glock 1968; Ateeq-ur-Rehman and Shabbir 2010; Ancok and Suroso 2011; El-Menouar 2014; Riptiono 2019).

The novelty of this article is religion as a moderating variable, and is supported by the absence of a hypothesis proposed by previous research on religion as a moderating variable; the novel hypotheses of this article are as follows:

**Hypothesis 4 (H4).** *Attitude influences online buying intention of Muslim clothing in Indonesia with religious belief as the moderating variable.*

**Hypothesis 5 (H5).** *Subjective norm influences online buying intention of Muslim clothing in Indonesia with religious belief as the moderating variable.*

**Hypothesis 6 (H6).** *Perceived behavioral control influences online buying intention of Muslim clothing in Indonesia with religious belief as the moderating variable.*

### 2.7. Conceptual Model

This research underlies the Theory of Planned Behavior and its variables, namely attitudes, perceived behavioral control and subjective norms. One additional variable is religious belief. Thus, the concept model can be seen in Figure 1 below.

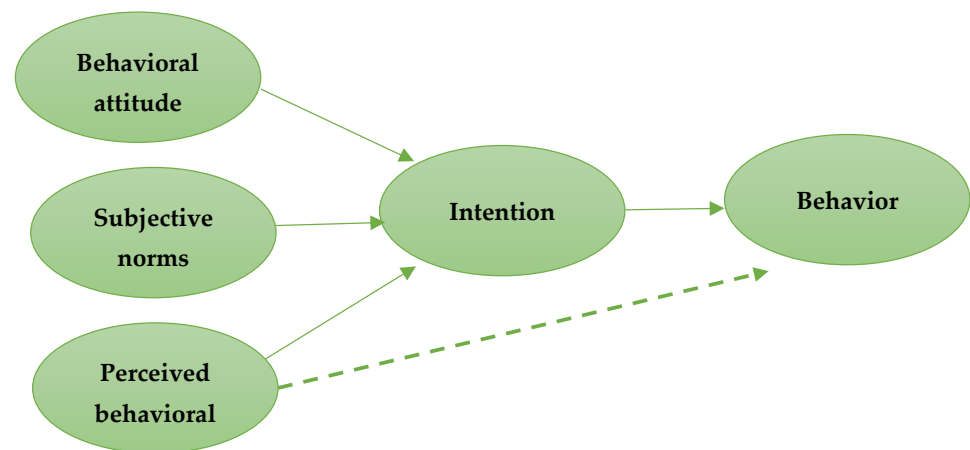


Figure 1. Theory of Planned Behaviour.

### 2.8. Thinking Framework and Hypotheses

Thinking framework of this study can be seen in the following Figure 2:

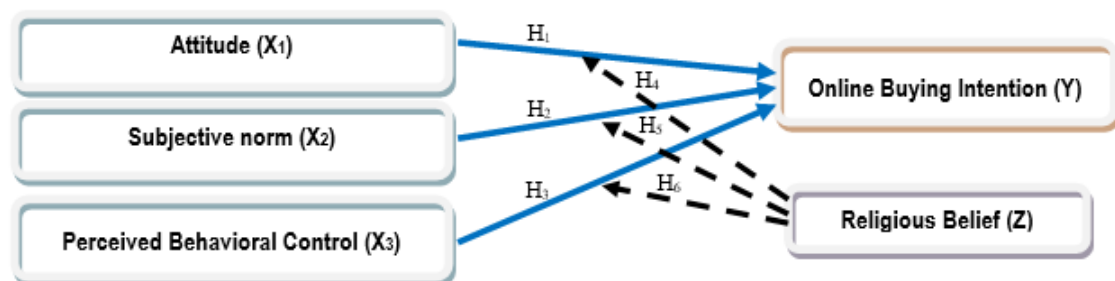


Figure 2. Thinking Framework.

## 3. Research Methodology

### 3.1. Types of Research

The type of research used in this research is quantitative research. The study was conducted using a survey method with the distribution of online closed ended questionnaires with 54 questions. For this reason, the researchers used a non-probability sampling technique or purposive sampling. Online questionnaires had been distributed through several social media through 31 January–22 February 2021 and obtained as many as 762 respondents spread across all regions of Indonesia. The survey was used to answer the question of whether there is an influence between consumer attitudes, subjective norms, perceived behavioral control, religion and online purchase intentions. The first section (Section A) of the questionnaire was on the respondents' demographic and socioeconomic status. Section B measured respondents' attitude, subjective norms, perceived behaviour control, religion and online purchase intention. The survey in five constructs measured on a 5-point Likert type: values were 5—Strongly Agree, 4—Agree, 3—Neutral, 2—Disagree and 1—Strongly Disagree.



### *3.2. Demographic Characteristics of Respondents*

In this study, the respondents are individuals who are suitable and relevant to the research context, where 762 respondents are individuals who currently have access, have knowledge and experience in shopping for Muslim clothing online. The demographic characteristics of the respondents in this study can be seen from Table 1 below:

**Table 1.** Demographic Characteristics of Respondents.

Demographic Attributes	Choice	Number of Answers	Percentage
Gender	Man	190	24.9%
	Woman	572	75.1%
<b>Total Respondents</b>		762	100%
Your Age	12—15 years	12	1.6%
	16—18 years	84	11%
	19—21 years	145	19%
	>21 years old	521	68.4%
<b>Total Respondents</b>		762	100%
Marital status	Not married yet	407	53.4%
	Marry	355	46.6%
<b>Total Respondents</b>		762	100%
Your Occupation	Student/Student	320	42%
	Government employees	115	15%
	Private employees	118	15%
	TNI/POLRI	25	3.3%
	Businessman	28	3.7%
	Other	156	20%
<b>Total Respondents</b>		762	100%
Your monthly income	<IDR 2,000,000	420	55.1%
	Between IDR 2,000,000 to IDR 5,000,000	203	26.6%
	Between IDR 5,000,000 to IDR 10,000,000	97	12.7%
	Between IDR 10,000,000 to IDR 50,000,000	16	2.1%
	>Between IDR 50,000,000	26	3.5%
<b>Total Respondents</b>		762	100%
Your Domicile	Sumatra	359	47.1%
	Java-Bali	135	17.7%
	Borneo	72	9.5%
	Sulawesi	53	7%
	NTB-NTT	48	6.3%
	Maluku	46	6.1%
	Papua	49	6.4%
<b>Total Respondents</b>		762	100%

Source: Research Results, 2021.

### 3.3. Data Analysis Method

This study uses a causality model or the correlation influence model, and then the proposed hypotheses are tested using the technique of Structural Equation Modeling (SEM). According to [Hair et al. \(2019\)](#), SEM is one of the multivariate analysis techniques, and it also allows analysis of a series of correlations simultaneously to provide statistical efficiency. Researchers used the LISREL 8.7 application for data processing because it is in line with the opinion quoted from [Bachrudin and Tobing \(2003\)](#) that this is social research, since it uses measurements to describe constructs to evaluate the reliability and validity of a measuring instrument involving a two-variable model and the structure of the correlation between variables as well as for the development of concepts or theories. Several steps must be taken in SEM modeling according to [Hair et al. \(2019\)](#), namely a theory- and development-based model, developing a path diagram, formulating measurement and structural equations, evaluating problem identification and evaluating models with the goodness-of-fit indices.

## 4. Results

### 4.1. Validity and Reliability Test

In this analysis, the lambda and construct reliability (CR) values of all constructs of each variable are presented. Lambda shows the value of the loading factor which is the value of the validity of the indicator. Construct reliability (CR) is the reliability value of each variable.

#### 4.1.1. Validity Test

To test the validity of the LISREL software SEM, we used the provisions of the standardized loading factor ( $\lambda$ ) value, where the value must be greater than 0.5 or ideally greater than 0.7 ([Riadi 2018](#)). This is in accordance with the opinion ([Hair et al. 2019](#)) that the accepted loading factor value is greater than 0.5 or equal to 0.7. If the loading factor value is below 0.5, it is declared invalid, while above 0.5 it is declared valid. The value of Standardized loading factor ( $\lambda$ ) used in this study is above 0.5.

Based on the construct validity test for the initial measurement model by referring to the results, there are several estimates of loading factors that are larger (valid) and smaller (invalid) than the critical coefficients.

Based on the first test, eight indicators were excluded because they were invalid. Then the second test was carried out, there was still one indicator removed because it was invalid. After removing one invalid indicator from the variable, the researcher conducted a third construct validity test by referring to the results of the previous loading factor estimation so that it was concluded that all loading factors were declared valid, as shown in Table 2 below.

**Table 2.** Test of construct validity for the third measurement model.

Variable Latent	Variable Manifest	Critical	Estimate	Conclusion
		Factor Loading	Factor Loading	
ATT	ATT1	0.5–0.7	0.67	Valid
	ATT2		0.77	Valid
	ATT3		0.71	Valid
	ATT4		0.69	Valid
	ATT5		0.69	Valid
	ATT6		0.66	Valid
	ATT7		0.71	Valid
	ATT8		0.69	Valid
	ATT9		0.61	Valid

Table 2. Cont.

Variable Latent	Variable Manifest	Critical	Estimate	Conclusion
		Factor Loading	Factor Loading	
NS	NS1	0.5–0.7	0.70	Valid
	NS2		0.80	Valid
	NS3		0.83	Valid
	NS4		0.73	Valid
	NS5		0.65	Valid
PD	PD3	0.5–0.7	0.62	Valid
	PD4		0.68	Valid
	PD5		0.79	Valid
	PD6		0.84	Valid
	PD7		0.81	Valid
BI	BI1	0.5–0.7	0.67	Valid
	BI2		0.73	Valid
	BI3		0.72	Valid
	BI4		0.72	Valid
	BI5		0.71	Valid
	BI6		0.76	Valid
	BI7		0.78	Valid
	BI8		0.77	Valid
	BI9		0.53	Valid
	BI13		0.61	Valid
	BI14		0.68	Valid
	BI15		0.71	Valid
	BI16		0.73	Valid
RLG	RLG1	0.5–0.7	0.50	Valid
	RLG2		0.54	Valid
	RLG3		0.51	Valid
	RLG5		0.53	Valid
	RLG6		0.56	Valid
	RLG8		0.58	Valid
	RLG9		0.58	Valid
	RLG10		0.59	Valid
	RLG11		0.58	Valid
	RLG12		0.60	Valid
	RLG13		0.60	Valid
	RLG14		0.56	Valid
	RLG15		0.57	Valid

Source: Research Results, 2021.

Based on Table 2, it appears that the third overall loading factor CFA shows that the model has met the convergent validity requirements because the loading factor value is more than 0.5.

#### 4.1.2. Reliability Test

To find out if the variables used are reliable or not, it is necessary to do a reliability test. *Construct Reliability* (CR) is a measure to test the construct reliability of an instrument (Riadi 2018). According to (Hair et al. 2019), the acceptable CR value is 0.5 and ideally 0.7. The construct is declared reliable if the value of *composite reliability* and *Cronbach's alpha* 0.70. The reliability test in this study uses *Composite Reliability* and *Cronbach's Alpha* from the indicator block that measures the construct. The results are as follows:

The results of the construct reliability test as presented in Table 3 regarding the lambda value and construct reliability (CR) obtained data that the validity and reliability analysis on the ATT1 indicator to the ATT9 indicator of the attitude variable loading factor value is 0.66–0.77 and the reliability value is 0.94. These results indicate that all indicators of attitude are valid and reliable because the lambda value is 0.5 or 0.7, and the construct reliability value is 0.7 (Riadi 2018).

The NS1 indicator to the NS5 indicator from the subjective norm variable has a loading factor value of 0.65–0.83, and the reliability value is 0.94. These results show that all indicators of subjective norms are valid and reliable because the lambda value is 0.5 or 0.7, and the construct reliability value is 0.7 (Riadi 2018). Furthermore, it is seen from the analysis of the validity and reliability of the perceived behavioral control variables on the PD1 to PD7 indicators that the loading factor value is 0.62–0.84, and the reliability value is 0.94. These results indicate that all indicators of subjective norms are valid and reliable because the lambda value is 0.5 or 0.7 and the construct reliability value is 0.7 (Riadi 2018), except for two indicators, namely PD1 and PD2, which were dropped, because they were invalid.

Based on the analysis of the validity and reliability of the BI1 to B16 indicators of the purchase intention variable, the loading factor value is 0.53–0.78, and the reliability value is 0.98. This means that all indicators of purchase intention are declared valid and reliable because the lambda value is 0.5 or 0.7 and the construct reliability value is 0.7 (Riadi 2018). Meanwhile, three indicators, namely BI10, BI11 and BI12 from the purchase intention variable were dropped because they were invalid. Then the value of all RLG1 indicators to RLG17 indicators from religious the loading factor value is 0.50–0.60, and the reliability value is 0.97. So it can be concluded that all indicators of religious variables are valid and reliable because the lambda value is 0.5 or 0.7 and the construct reliability value is 0.7 (Riadi 2018), but there are four indicators, namely RLG4, RLG7, RLG16 and RLG17 from religious variables dropped because they are invalid.

**Table 3.** Construct Reliability Test for Measurement Model.

Variable Latent	Variable Manifest	Estimate Factor Loading	Cronbach's Alpha	Composite Reliability	Conclusion
ATT	ATT1	0.67	0.7	0.94	Reliable
	ATT2	0.77			
	ATT3	0.71			
	ATT4	0.69			
	ATT5	0.69			
	ATT6	0.66			
	ATT7	0.71			
	ATT8	0.69			
	ATT9	0.61			



Table 3. Cont.

Variable Latent	Variable Manifest	Estimate Factor Loading	Cronbach's Alpha	Composite Reliability	Conclusion
NS	NS1	0.70	0.7	0.94	Reliable
	NS2	0.80			
	NS3	0.83			
	NS4	0.73			
	NS5	0.65			
PD	PD3	0.62	0.7	0.94	Reliable
	PD4	0.68			
	PD5	0.79			
	PD6	0.84			
	PD7	0.81			
BI	BI1	0.67	0.7	0.98	Reliable
	BI2	0.73			
	BI3	0.72			
	BI4	0.72			
	BI5	0.71			
	BI6	0.76			
	BI7	0.78			
	BI8	0.77			
	BI9	0.53			
	BI13	0.61			
	BI14	0.68			
	BI15	0.71			
	BI16	0.73			
RLG	RLG1	0.50	0.7	0.97	Reliable
	RLG2	0.54			
	RLG3	0.51			
	RLG5	0.53			
	RLG6	0.56			
	RLG8	0.58			
	RLG9	0.58			
	RLG10	0.59			
	RLG11	0.58			
	RLG12	0.60			
	RLG13	0.60			
	RLG14	0.56			
	RLG15	0.57			

Source: Research Results, 2021.

#### 4.1.3. Goodness of Fit (GOF)

The feasibility of a model is considered sufficient if it uses four to five GOF criteria, provided that each of the GOF criteria fit these principles, namely absolute fit indices,

incremental fit indices and parsimony fit indices (Hu and Bentler 1999; Hooper et al. 2008; Latan and Ghozali 2012; Latan and Noonan 2017; Haryono 2017; Hair et al. 2019). In this study, for overall model fit, researchers used Structural Equation Modeling (SEM) with the LISREL 8.7 program. In determining the GOF model, several criteria are used so that it can be used as a guideline related to the size of the probability value, RMSEA, NFI, NNFI, PNFI, CFI, IFI, RFI and ECVI (Ghozali 2008). The GOF summary is presented in Table 4 as follows:

**Table 4.** Summary of Overall Model Fit Test Result.

No	Measurement of Goodness of Fit	Cut-off Value	Estimation Result	Conclusion
<b>absolute fit indices</b>				
1	<i>Chi-square</i> <i>P</i>	Small scores $p \geq 0.05$	6031.22 0.00	<b>Poor Fit</b>
2	<i>RMSEA</i>	$\leq 0.08$	0.069	<b>Good Fit</b>
3	<i>ECVI</i>	(7.413—8.307)	8.26	<b>Good Fit</b>
4	<i>RMR</i>	$\leq 0.05$	0.05	<b>Good Fit</b>
<b>incremental fit indices</b>				
5	<i>NFI</i>	$\geq 0.90$	0.97	<b>Good Fit</b>
6	<i>CFI</i>	$\geq 0.95$	0.98	<b>Good Fit</b>
7	<i>IFI</i>	$> 0.90$	0.98	<b>Good Fit</b>
8	<i>RFI</i>	$> 0.90$	0.97	<b>Good Fit</b>
9	<i>NNFI</i>	$\geq 0.90$	0.98	<b>Good Fit</b>
<b>parsimony fit indices</b>				
10	<i>PNFI</i>	$\geq 0.90$	0.92	<b>Good Fit</b>

Source: Research result, 2021.

The results of the GOF measurement above, with the least measure of RMSEA, NFI and NNFI, are good indices to verify that a model is adequate, and it can be concluded that the structural relationship model among the variables of attitude, subjective norm, perceived behavioral control, religious belief and buying intentions can be assessed properly with actual data. This means that the correlation model built in this study is fit with the actual data on the research object.

#### 4.2. Hypotheses Tests

If the number of samples is  $>200$ , then the *t* table value for testing the one-tailed hypothesis is 1.96, with a 95% confidence level and 5% alpha (Hair et al. 2019). This study uses 7 variables with a total of 762 respondents and the significance level is 5%, since it is one-tailed, and the significance is 0.05. The degree of freedom (*df*) score uses the formula ( $df = n - k$ ),  $df = 762 - 10 = 752$ . To test the hypothesis in this study, we can see the magnitude of the  $t_{\text{statistic}}$  and  $t_{\text{tabel}}$  values, which have been summarized in Table 5 below:

**Table 5.** Hypotheses Test.

Hypotheses	Exogent Variables	Endogen Variables	t <sub>statistic</sub>	t <sub>tabel</sub>	Criterion	Conclusion
1	ATT	BI	5.78	1.96	Significant	Complied
2	NS	BI	3.44	1.96	Significant	Complied
3	PD	BI	4.25	1.96	Significant	Complied
4	ATT*RLG	BI	2.51	1.96	Significant	Strengthening
5	NS*RLG	BI	−1.85	1.96	Not Significant	Weakening
6	PD*RLG	BI	−0.44	1.96	Not Significant	Weakening

Source: LISREL Ouput, 2021. The asterisk (\*) indicates moderating effect.

## 5. Discussion

### 5.1. Attitude towards the Online Buying Intention of Muslim Clothing in Indonesia during the COVID-19 Crisis

The results of this study indicate that attitudes have a significant effect the online buying intention of Muslim clothing in Indonesia. These findings support research from Mokhlis (2009), which state that Muslim buying behavior tends to encompass religious culture, norms, attitudes and values. The same thing was expressed by Souiden and Rani (2015), that religion is the key determinant of Muslim attitudes and behavior. The results show that religious belief has a positive and significant effect on buying intention (Tabassi 2012), intention in choosing halal products (Mukhtar and Butt 2012), and the use of new products among Muslim consumers (Ateeq-ur-Rehman and Shabbir 2010). Furthermore any researchers found that attitude has a positive effect on the buying intention of wine consumption in Southern California, and Pratana (2014) found the same that attitude has a significant effect on the buying intention of consumers at SOGO Department Store in Tunjungan Plaza Surabaya. The same thing was also found in the research that consumers' attitudes have a significant effect on the intention to use Islamic banking products at Aceh Syariah banks. Moreover, several studies also found that consumer attitudes have a positive effect on their intention to buy environmentally friendly products (Sheppard et al. 1988; Bredahl 2001; Chen et al. 2007; Lane and Potter 2007; Hassan et al. 2010). Additionally, the findings of the research carried out by Hanafiah and Hamdan (2020); Jumani and Sukhabot (2021) and Zarrad and Debabi (2015) show that consumer attitudes affect consumer intention to buy products, whereas consumers who have a good attitude towards halal cosmetic products tend to buy these products. Siswomihardjo et al. (2019) which state the toughness of the Theory of Planned Behavior also suggest that attitude has a significant positive impact on predicting the intention of Islamic women to wear hijabs. These results conclude that Theory of Planned Behavior (Ajzen 1991) sufficiently confirms its robustness with the support of the attitude variable as a determinant of behavioral intention factors.

From the research results above, it is stated that attitude is the most reliable logical factor in predicting consumer willingness. TPB from Ajzen (1991) shows that someone with a positive attitude towards a certain behavior has a great intention to engage in that behavior. The higher the degree of attitude in using Muslim clothing, the higher the consumer's intention to buy Muslim clothing online. Due to its positive influence, the attitude of the online sellers is an important variable to be considered by consumers of Muslim clothing in Indonesia in increasing their intention to buy and use the products. This indicates that if consumers feel a friendly and uncomplicated attitude from online sellers as well as a sense of comfort and confidence in buying and using Muslim clothing, then they will definitely want and intend to buy and use Muslim clothing products online.

### *5.2. Subjective Norm towards the Online Buying Intention of Muslim Clothing in Indonesia during COVID-19 Crisis*

The results of this study indicate that subjective norm has a significant effect on the buying intention of Muslim clothing online in Indonesia. These findings are in line with research from [Ma'ruf et al. \(2005\)](#); [Gopi and Ramayah \(2007\)](#); [Taib et al. \(2008\)](#). They believe that subjective norm affects consumers' buying intention. [Riptiono \(2019\)](#) states that subjective norm has the greatest influence on intentions to buy trending Muslim women's fashion. According to [Reyes-Menendez et al. \(2018b\)](#), social influence does not have a positive effect on users' behavioral intentions. Furthermore, the research of [Siswomihardjo et al. \(2019\)](#) that concerns TPB also states that subjective norm has a significant positive impact on predicting the intention of Islamic women to wear the hijab and these results conclude that the TPB from [Ajzen \(1991\)](#) quite validates its robustness with the support of subjective norm variables as a determinant of behavioral intention factors. This confirms that the role of family, support from friends, updated information and encouragement from online Muslim clothing sellers in providing input and assessments are considered important because they can trigger consumers to buy online Muslim clothing products.

### *5.3. Perceived Behavioral Control the Online Buying Intention of Muslim Clothing in Indonesia during COVID-19 Crisis*

[Park and Blenkinsopp \(2009\)](#) suggest that perception of behavior control is how a person understands that the behavior he shows is the result of control carried out by himself (control belief) and the assessment of the perception of power if he does the behavior (perceived power). The results of this study indicate that perceived behavioral control has a significant effect on the buying intention of Muslim clothing online in Indonesia. This finding is also in line with the research results from [Ajzen \(1991\)](#); [Kang et al. \(2006\)](#) and [Chen et al. \(2007\)](#), who state that perceived behavioral control is aimed at people's perceptions of the ease and difficulty of showing attractive attitudes. Furthermore, this finding is in line with ([Chen et al. 2007](#)), which state that perceived behavioral control is the most important predictor of intention. These results also reinforce that the inclusion of perceived behavioral control significantly improves the prediction of intentions ([Ajzen 1991](#)).

### *5.4. Attitude Influences the Online Buying Intention of Muslim Clothing in Indonesia with Religious Belief as Moderating Variable*

The results of this study indicate that the variable of religious belief can significantly moderate the attitude towards online buying intention of Muslim clothing in Indonesia. This finding is in line with research from [Garg and Joshi \(2018\)](#); [Hanafiah and Hamdan \(2020\)](#); and [Ngah et al. \(2020\)](#) that show the higher the religious belief, the better the consumer's attitude towards halal cosmetic products. This is because religious belief affects attitude towards cosmetic products. Religious belief becomes guidelines for Muslims in their lives, including in the way of consumption ([Yasid and Andriansyah 2016](#)). Religion shapes people's behavior and influences consumers' attitudes and behavior. The level of public trust leads to liking or disliking halal cosmetic products. From this result, the researchers believe that consumers assume that the higher the attitude towards religion, the lower the attitude towards the religious tendencies of Muslim clothing consumers. Besides, [La Barbera and Gürhan \(1997\)](#) found in their study that religiosity moderates the relationship between materialistic attitudes and individual well-being.

This is clarified by the theory from [Fishbein and Ajzen \(1975\)](#) that tries to look at the antecedents that lead to the emergence of self-willed behavior. The theory is based on the assumption that in general, humans do things based on their common sense; in a reasonable way, they always consider existing information before acting and finally they take into account the impact of their actions. This theory was later expanded by ([Ajzen 1991](#)) and called the Theory of Planned Behavior, which states that the components of attitudes that can affect the intention to elicit behavior, which include: beliefs about the consequences of behavior, evaluation of results, beliefs in what people think are considered important related to behavior, motivation to follow the thoughts of people who are considered important,

control that comes from within and control that comes from outside. Then this study showed different results from previous studies because, in this study, attitudes showed significant results towards the intention that was moderated by the religious belief variable to repurchase Muslim clothing in Indonesia. This means that people in Indonesia are aware of the importance of awareness in using Muslim clothing and have sufficient resources to increase attitudes about Muslim clothing.

#### *5.5. Subjective Norm Influences the Online Buying Intention of Muslim Clothing in Indonesia during the COVID-19 Crisis with Religious Belief as Moderating Variable*

The results of this study indicate that the religious belief variable does not significantly moderate the subjective norm variable towards online purchase intention of Muslim clothing in Indonesia. This finding is in line with the research results from [Ashraf et al. \(2017\)](#), which revealed that religion does not significantly moderate the relationship between subjective norm and intention towards luxury product consumption. Furthermore, this research supports the view from [Teimourpour and Hanzae \(2011\)](#) which argues that religion should not be considered as a dividing factor between Muslim and non-Muslim markets in Iran. Then the results of this study are supported by the findings from [Dehyadegari et al. \(2016\)](#), which investigate the relationship between religious and subjective norm in the decision to wear the hijab which is associated with the desire to make a purchase. The results show that there is not a direct correlation between religious and subjective norm on buying intention.

One source of normative belief is the general norms trusted by religious leaders ([Ajzen and Fishbein 1980](#)), consistent with [Ajzen \(1985\)](#), which states that perceived religious norms are what a person perceives as the beliefs of his religious leader. Therefore, those who are influenced by religion may highly value their spiritual leader when contemplating the decision. This is the reason why this study uses subjective norm variables to reflect differences in religious belief in using Muslim clothing in Indonesia.

#### *5.6. Perceived Behavioral Control Influences Online Buying Intention of Muslim Clothing in Indonesia during COVID-19 Crisis with Religious Belief as Moderating Variable*

The findings of this study indicate that the religious belief variable does not significantly moderate the perceived behavioral control on the online purchase intention of Muslim clothing in Indonesia. This result is in line with research of [Ashraf et al. \(2017\)](#), which reveals that religiosity does not significantly moderate the correlation between perceived behavioral control and the intention to consume luxury products. Furthermore, this research supports the view from [Teimourpour and Hanzae \(2011\)](#) which argues that religion should not be considered as a dividing factor between Muslim and non-Muslim markets in Iran. This theory predicts that the greater the perceived behavioral control, the stronger the religious belief of a person to perform the behavior ([Ajzen 1991](#)). This means that the results of this study do not support the theory put forward by [Ajzen \(1991\)](#) that the greater the perceived behavioral control, the less a religious person intends to buy Muslim clothing online in Indonesia.

## **6. Conclusions**

Based on the results of the research analysis and discussion, the overall findings of this study can be concluded as follows:

Attitude has a significant effect on the online buying intentions for Muslim clothing in Indonesia. Subjective norm has a significant effect on the online buying intentions for Muslim clothing in Indonesia during the COVID-19 crisis. The perceived behavioral control has a significant effect on the online buying intention of Muslim clothing in Indonesia during the COVID-19 crisis. Religion is able to significantly moderate the attitude variable towards the intention to buy Muslim clothing online in Indonesia during the COVID-19 crisis. Religion is not able to significantly moderate the subjective norm variable on the online buying intentions of Muslim clothing in Indonesia during the COVID-19 crisis.



Religion is not able to significantly moderate the perceived behavioral control variable on the online buying intention of Muslim fashion in Indonesia during the COVID-19 crisis.

Based on the research findings and data analysis carried out, several implications need attention from various parties, namely:

Attitude, subjective norm, perceived behavioural control and religious variables have a positive and significant influence the online buying intention of Muslim clothing in Indonesia. In order to increase consumer buying intentions, the Muslim clothing producers must make the products in accordance with the results of this study paying attention to the variable of attitude, subjective norms, religion, behavioral perception and control.

The variable of religious belief is able to moderate the attitude toward the online buying Intention of Muslim Clothing in Indonesia, while the subjective norm and perceived behavioural control are unable to be moderated by the religious belief variable. For this reason, to ensure religious belief can moderate all independent variables, online sellers must develop positive TPB strategies to strengthen consumer independent decisions and maintain and strengthen consumer confidence because the perception and opinion of important people from consumers have a positive on religion. Consumers strongly agree that religion provides them with meaning, purpose and moral guidance, and they are less likely to agree with surveys' negative statements about religion.

In the preparation of this article, the researcher tried his best to follow generally accepted scientific procedures, among others, by using a theoretical framework and methodology that meet scientific requirements. However, it is well recognized that this study has several limitations, including:

Researchers only had a small network at the time of distributing the questionnaire. This is evidenced by the fact that only the island of Sumatra almost reached 50% of the questionnaire distribution. The research only looks at the religious aspect, and does not look at other aspects such as masculinity, femininity, collectivity and others, and it does not consider personality or cultural factors. Thus, these characteristics have an important role in causing certain psychological problems and predicting behaviour.

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