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# RELIGIOSITY AND ISLAMIC BRANDING ON THE PURCHASE OF MUSLIM FASHION IN SHOPEE THROUGH TRUST

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# Keywords:

# Religiosity, Islamic Branding, Purchase Decision

#### **ABSTRACTS**

This study aims to examine the effect of religiosity and Islamic branding on Muslim fashion purchasing decisions on the shoppe marketplace with trust as an intervening variable in Makassar city. The type of research used is quantitative. This research uses a confirmatory research design. The method in this study was through primary data collection collected from 225 samples with purposive sampling technique. The data analysis technique used in this research is the Structural Equation Model (SEM) with the Partial Least Square (PLS) version 4.0 approach. The results of this study found that religiosity has a positive and significant effect on purchasing decisions. Islamic branding has a positive and significant effect on purchasing decisions. The mediating effect of trust strengthens the relationship between religiosity on purchasing decisions and has a positive and significant effect. The mediating effect of trust strengthens the relationship between Islamic branding on purchasing decisions and has a positive and significant effect. The implications of this study indicate that the people of Makassar City, especially Muslim women who use the Shopee application, are expected to consider more aspects of religiosity and trust in choosing Muslimah fashion products to comply with sharia values. Marketplaces and producers are also advised to strengthen Islamic branding to increase consumer confidence. Future research can consider other variables that influence Muslimah fashion purchasing decisions in the Shopee marketplace to provide more comprehensive insight.

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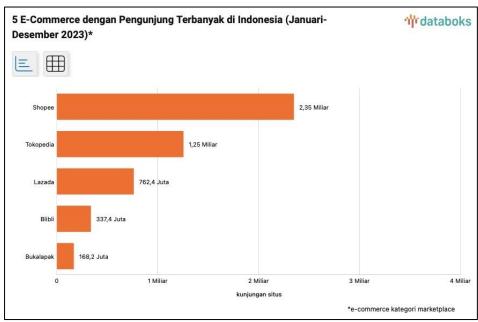
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#### A. INTRODUCTION

The process of globalization has a significant impact on various sectors of life, especially in the business world. Along with the pace of globalization, almost all industries are progressing, including the fashion sector. The State of Global Islamic Economy (SGIE) 2023/24 report estimates that Muslims worldwide spent US\$2.29 trillion in 2022 on food, medicine, cosmetics, fashion, travel, and media. Muslim consumption of Shariah-based necessities globally is projected to reach US\$2.8 trillion by 2025 with a cumulative annual growth rate of 7.5%.

One of the main factors influencing the growth of the Muslim fashion industry in Indonesia is its predominantly Muslim population. The State of Global Islamic Economy (SGIE) 2023 report reveals that Indonesia is ranked third in modest fashion indicators after Malaysia. This shows that the great potential of the fashion industry in the country. The many opportunities in the fashion industry encourage designers to innovate and express their creativity. The presence of various attractive fashion models, consumers will be more interested in making purchasing decisions.

In line with the growth of the Muslim fashion industry, the development of internet technology opens up opportunities for the e-commerce industry in Indonesia. Data shows that as many as 158.6 million people or around 14.9% of the total population, conduct online transactions. Launching from Databoks, the types of products and services available online that are innovative, attractive, easy and appropriate have driven the growth of e-commerce. In today's modern era, people have adapted and utilized technological developments in conducting online transactions. Online transactions are considered easier and can save time, energy, and costs. Of the many online buying and selling platforms in Indonesia, the author takes the Shopee marketplace unit to research.

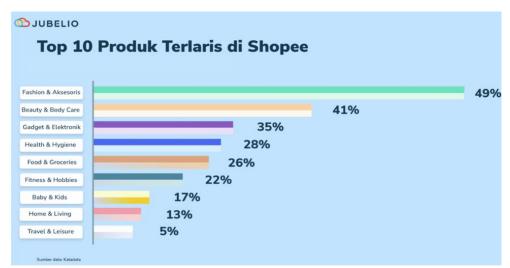


Source: databoks

Figure 1. Data on E-commerce Visitors in Indonesia

According to the data above, through 2023, Shopee is the largest e-commerce site in Indonesia with a total of 2.3 billion site visits, far surpassing its competitors. Although online shopping offers various benefits, consumers often face risks such as products that

do not meet expectations, slow delivery, and poor seller response. This happens because buyers cannot see and choose the product directly, so prospective buyers must be observant to convince themselves in purchasing goods online. The following is data on users who buy products at Shopee.



Sumber: Katadata

Figure 2. Top 10 best-selling products data on Shopee

Shopee makes it easy for consumers to shop for various product categories, including fashion. There are various fashion needs that can be purchased easily in this Shopee marketplace, including one of them, Muslimah fashion. As a Muslimah, it is important to maintain a way of dressing that reflects religious values. One of the main concerns is wearing clothes that are in accordance with the teachings contained in the Quran and Hadith. The verse that commands women to cover the aurat is found in Q.S. Al-A'raf/7:26

يَا بَنِيۡ أَدَمَ قَدْ ٱنْزَلْنَا عَلَيْكُمْ لِبَاسًا يُوَارِيْ سَوْ ءٰتِكُمْ وَرِيْشًا ۖ وَلِبَاسُ التَّقُوٰى ذَٰلِكَ خَيْرٌ ۖ ذَٰلِكَ مِنْ أَيْتِ اللهِ لَعَلَّهُمْ وَذَّكُهُ وَنَ

"O children of Adam, let not Satan tempt you as he removed your parents from Paradise, stripping them of their clothing[365] to show them their private parts. Indeed, he sees you, he and his tribe, from where you do not see them. Indeed, We have made the devils allies to those who do not believe."

The explanation of the above verse emphasizes the importance of dressing in accordance with religious teachings, where covering the aurat is not only an obligation, but also a form of piety. Shariah-compliant clothing provides physical protection while reflecting spiritual values.

Based on this, religiosity is a key factor that influences a Muslim woman's decision in choosing fashion. The stronger the religious values in a person, the more likely to choose fashion that not only fulfills the aesthetic aspect, but also in line with religious guidance. Religiosity is a crucial element that must be considered for Muslim consumers in conducting online transactions.

Most studies examining the relationship between religiosity and purchasing decisions of Muslim consumers have focused more on physical stores and have not deeply investigated how religious values are applied in transactions in online marketplaces such as Shopee. Religious practices can be seen in consumers' habit of

checking the halalness of products and using the halal filter feature. Research on the influence of religiosity on purchasing decisions in the Shopee marketplace needs to be carried out, considering that most previous studies still focus on physical stores and have not highlighted in depth the application of religious values in online transactions, especially in Muslim fashion products.

There are various well-known Muslimah fashion brands in Indonesia such as Rabbani, Zoya, Elzatta, and Azura. These brands offer a variety of Muslimah fashion models with a modern and attractive look. The strategy that producers use to attract people's buying interest is to apply Islamic branding to their products. Islamic branding is a brand concept based on sharia principles, where values such as honesty, responsibility, and a deep understanding of sharia are highly prioritized. This branding aims to integrate empathy and sharia values in an effort to attract Muslim consumers, especially through appropriate business behavior and marketing communication approaches. Islamic branding is not just limited to a name, symbol or logo, but includes the application of sharia principles that reflect Islamic values. Islamic branding acts as a factor that can influence consumer purchasing decisions.

A report from the Pew Research Center's Forum on Religion & Public Life shows that the worldwide Muslim population is expected to increase from 1.7 billion in 2014 to 2.2 billion in 2030, registering a growth of about 26.4 percent. In line with this growth, it is inevitable that the demand for Islamic products will also increase, along with the globalization of the Muslim population. Therefore, it is important for Islamic branding to fulfill all aspects of the brand expected by Muslim consumers, given that they consume goods and services in accordance with applicable Islamic laws and norms. This is supported by previous studies with research results that Islamic branding affects purchasing decisions.

Apart from religiosity and Islamic branding, the trust factor is also very important in buying and selling transactions, especially in terms of online buying and selling. Trust is needed because buyers must be confident in the seller's ability to guarantee the goods being sold, while buyers make payments online. Research conducted by Rohmah shows that there is a positive and significant influence of the trust variable on purchasing decisions in the Shopee marketplace. Seeing the many offers and conveniences provided by Shopee, there are still many consumers who complain when shopping.

Based on the explanation above, researchers want to know the extent to which indicators of religiosity, Islamic branding and trust of Muslim consumers affect their intention to buy goods in the marketplace. Therefore, researchers will conduct research with the title "The Effect of Religiosity and Islamic Branding on Muslimah Fashion Purchasing Decisions on the Shopee Marketplace Through Trust as an Intervening Variable in Makassar".

#### **B. METHODS**

#### Type of Research

This research is using a confirmatory research design, which aims to test whether or not there is a relationship between variables that have been formulated based on previous studies with real conditions in the field. This research belongs to a type of quantitative research that focuses on phenomena that have specific

characteristics in human life, called variables. The relationship between the variables is analyzed objectively using the theory in this approach.

## **Population**

Population is defined as a set of individuals who are the basis of observation, each member of the population is considered a basic unit or basic unit of population. The population in this study consisted of Muslim women customers in Makassar who buy fashion products online.

### Sampl

According to Sugiyono, a sample is part of the number and characteristics of the population. If the population is large and researchers cannot study all aspects of it, such as due to limited funds, energy, or time, then researchers can use samples taken from the population. The sampling process is carried out using nonprobability sampling techniques, and the method applied is purposive sampling. This purposive sampling method selects samples based on certain predetermined considerations. The purposive sampling criteria used in this study are as follows:

- a. Islam
- b. Female
- c. Domiciled in Makassar
- d. Age 17-50 years old
- e. Have Shopee app
- f. Have ever made a purchase of fashion products at Shopee
- g. Have made a transaction of at least 2 purchases

Using Hair et al. theory, the sample size must be at least ten times greater than the number of statement items to be analyzed. In this study, there are 18 statement items, so the required sample size is  $18 \times 10 = 180$  samples.

### **Data Collection Methods**

A questionnaire is a tool used to collect data from participants and measure concepts and variables in a survey. The questionnaire consists of a number of structured questions given to participants to collect relevant data and information, which will then be used to answer research objectives. In this study, the respondents will be Shopee Muslim consumers in Makassar.

#### **Data Source**

The data needed to support this research are:

- a. Primary data, data obtained by researchers from respondents directly. Researchers distributed questionnaires to Muslim consumers who purchased products at Shopee located in Makassar.
- b. Secondary data, data obtained from other sources such as journals, articles, notes, reports and other supporting documents obtained from agencies related to the focus of the research studied.

#### **Research Instruments**

Research instruments assist researchers in collecting data. The research method used in this research is a questionnaire containing a list of statements given to residents of Makassar City. This research uses a Likert scale. Completing a questionnaire that requires respondents to indicate their level of agreement with a series of questions, the Likert scale is a commonly used research tool for measuring

attitudes and opinions. The following measurement scale shows the range of consumer answer choices:

- a. Strongly Disagree (SD)
- b. Disagree (D)
- c. Moderately Agree (MA)
- d. Agree (A)
- e. Strongly Agree (SA)

# **Data Analysis Technique**

The method used to manage the data in this study is Structural Equation Modeling (SEM) based on Partial Least Square (PLS). This approach involves two main stages in assessing the suitability of the model used in the study, namely data quality testing through the outer model (measurement model), structural model testing (inner model), and hypothesis testing.

#### C. RESULTS AND DISCUSSION

### Respondent's Religion

All respondents who filled out the questionnaire in this study were Muslim, with a total of 225 respondents, which accounted for 100% of all respondents.

#### Gender

All respondents who filled out the questionnaire in this study were female, with a total of 225 respondents, which accounted for 100% of all respondents.

### **Age of Respondent**

The age of respondents in this study was dominated by the age group 17-24 years, totaling 130 people with a percentage of 57.78%. The age group 25-34 years old amounted to 94 people with a percentage of 41.78%. While the 35-50 year age group only includes 1 person, with a percentage of 0.44%.

### **Data Analysis Results**

### Data Quality Testing through Outer Model (Measurement Model)

The outer model test (measurement model) aims to evaluate the quality of the data that has been collected. Data analysis using SEM PLS, there are several steps that must be taken, namely testing convergent validity, discriminant validity and internal consistency reliability.

Convergent Validity is a test used to measure the extent to which data has a positive correlation with other alternatives in the same construct. The measurement scale used is 0.7. Furthermore, valid criteria require that the AVE value be identified above 0.5. In the test results, it can be identified that all outer loading values are greater than 0.70, so it can be concluded that all indicators meet the convergent validity criteria.

Table 1. Outer Loading (Measurement Model)

	Religiosity	Islamic Branding	Purchase Decision	Trust	Description
X1.1	0.733				Valid
X1.2	0.769				Valid
X1.3	0.768				Valid
X1.4	0.754				Valid

X2.1	0.798			Valid
X2.2	0.859			Valid
X2.3	0.827			Valid
X2.4	0.775			Valid
X2.5	0.804			Valid
Y1.1		0.744		Valid
Y1.2		0.866		Valid
Y1.3		0.741		Valid
Y1.4		0.785		Valid
Y1.5		0.741		Valid
Y1.6		0.835		Valid
Y1.7		0.792		Valid
Z1.1			0.813	Valid
Z2.2			0.850	Valid
Z1.3			0.890	Valid
Z2.4			0.908	Valid
Z1.5			0.844	Valid
Z2.6		_	0.829	Valid

Source: SmartPLS processed data, 2025

The AVE (Average Variance Extracted) table for each research variable can be seen below:

Table 2. AVE (Average Varience Extracted)

Variables	Average variance extracted (AVE)
Religiosity (X1)	0.571
Islamic Branding (X2)	0.661
Purchase Decision (Y)	0.620
Trust (Z)	0.733

Source: SmartPLS processed data, 2025

Descriminant validity is a measurement method used to test the extent to which one construct is significantly different from other constructs based on empirical standards. Based on table 3. each indicator on the construct has a higher cross loading value compared to indicators on other constructs.

Table 3. Cross Loading

	Religiosity	Islamic Branding	Purchase Decision	Trust	
Rı	0.733	0.539	0.579	0.724	
R2	0.769	0.639	0.582	0.569	
R <sub>3</sub>	0. <del>7</del> 68	0.562	0.731	0.542	

R4	0.754	0.697	0.626	0.520
IB <sub>1</sub>	0.691	0.798	0.619	0.557
B2	0.729	0.859	0.703	0.644
IB <sub>3</sub>	0.629	0.827	0.656	0.631
IB <sub>4</sub>	0.56	0.775	0.593	0.565
IB <sub>5</sub>	0.645	0.804	0.645	0.617

KP1	0.61	0.535	0.744	0.509
KP2	0.704	0.706	o.866	0.702
KP3	0.596	0.591	0.741	0.545
KP4	0.619	0.593	0.785	0.597
KP5	0.768	0.566	0.741	0.547
KP6	0.670	0.717	0.835	0.715
KP7	0.623	0.641	0.792	0.618
K1	0.632	0.645	0.640	0.813
K2	0.650	0.655	0.666	0.850
К3	0.728	0.690	0.726	0.890
K4	0.695	0.652	0.692	0.908
K5	0.702	0.608	0.625	0.844
К6	0.606	0.558	0.610	0.829

Source: SmartPLS processed data, 2025

Composite reliability is a reliability estimate based on the relationship between observed variable indicators. A construct is considered to have high reliability if the composite reliability value reaches or exceeds 0.7.

Based on Table 4, all constructs are declared reliable, both through Cronbach's alpha and composite reliability, because they have values above 0.7.

Table 4. Cronbach Alpha and Composite Reliability

	Cronbach's alpha	Composite reliability
Religiosity	0.750	0.842
Islamic Branding	0.871	0.907
Purchase Decision	0.897	0.919
Trust	0.927	0.943

Source: SmartPLS processed data, 2025

### **Structural Model Testing (Inner Model)**

Model evaluation is carried out using the R-Square value for the dependent construct, the t-test for significance, and the structural path parameter coefficients. This process begins by observing the R-Square value of each dependent latent

variable.

Table 5. R-Square Results

Variables	R-square
Purchase Decision (Y)	0.758

Source: SmartPLS processed data, 2025

The R-Square value for purchasing decisions is 0.758 or 75.8%. This indicates that 78.5% of purchasing decisions are influenced by religiosity and Islamic branding.

### **Hypothesis Testing**

The effect of the independent variables partially (individually) on the dependent variable is determined by a partial test, which is carried out by comparing the t table and t count values. This experiment uses a significance level of 0.05. If the calculated t

value is greater than the t table, then the dependent variable is significantly influenced by the independent variable partially. Conversely, if the calculated t value is lower than the t table, then the partial effect of the independent variable is not significant on the dependent variable. Partial regression coefficient testing for each variable is done with a t-test at the 95% level and an analysis error rate ( $\alpha$ ) of 5%, where n is the sample size and k is the number of variables.

Table 6. Direct Effect Relationship

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Variables	Original sample (O)	T statistics ( O/STDEV )	P values	Significance		
Religiosity -> Purchase Decision	0.440	6.349	0.000	S		
Islamic Branding -> Purchase Decision	0.272	4.258	0.000	S		

Source: SmartPLS processed data, 2025

# Hypothesis Testing H1: The Effect of Religiosity on Purchasing Decisions is Accepted.

Based on table 6., the path coefficient value of the effect of Religiosity on Purchasing Decisions is 0.440 units. This value can be interpreted that if Religiosity (X1) increases by 1 unit, the Purchasing Decision will also increase by 0.440 units, assuming other variables are constant. The calculated t value of 6.349 is greater than the t table value of 1.971. In addition, the p-value is smaller than the alpha ( $\alpha$ ) value of 0.05. So it can be interpreted that the Religiosity variable has a positive and significant effect on consumer purchasing decisions at Shopee

# Hypothesis Testing H1: The Effect of Religiosity on Purchasing Decisions is Accepted.

Based on the value of table 6., the path coefficient value of the indirect effect of Islamic Branding on Purchasing Decisions through Trust is 0.073 units. This value means that if Islamic Branding (X2) increases by 1 unit, then through Trust (Z), Purchasing Decisions will increase by 0.073 units, assuming other variables are constant. The calculated t value of 2.499 is greater than the t table value of 1.971, and the p-value of 0.012 is smaller than the alpha ( $\alpha$ ) value of 0.05. So it can be concluded that Trust strengthens the relationship between Islamic Branding and Purchasing Decisions positively and significantly. Consumers who see strong Islamic Branding

tend to have a higher level of trust, which in turn encourages them to make purchasing decisions. This research clarifies the theory that Islamic branding is a branding strategy that is in accordance with sharia principles, which prioritizes Islamic values such as honesty, integrity, and responsibility. The following table presents the indirect effects of this research:

Table 7. Indirect Influence Relationship

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
Religiosity -> Trust -> Purchase Decision	0.118	0.123	0.039	2.996	0.003
Islamic Branding - > Trust-> Decision	0.073	0.071	0.029	2.499	0.012

Source: SmartPLS processed data, 2025

# Hypothesis Testing H<sub>3</sub>: Trust strengthens the relationship between religiosity and purchasing decisions.

Based on the value of table 7, the path coefficient value of the indirect effect of Religiosity on Purchasing Decisions through Trust is 0.118 units. This value means that if Religiosity (X1) increases by 1 unit, then through Trust (Z), Purchasing Decisions will increase by 0.118 units, assuming other variables are constant. The calculated t value of 2.996 is greater than the t table value of 1.971, and the p-value of 0.003 is smaller than the alpha ( $\alpha$ ) value of 0.05. So it can be concluded that hypothesis H3 in this study strengthens the relationship between religiosity and purchasing decisions. This suggests that consumers with high levels of religiosity are more likely to trust a product or service, and that trust ultimately drives their purchasing decisions

# Testing Hypothesis H<sub>4</sub>: Trust strengthens the relationship between Islamic branding and purchasing decisions.

Based on the value of table 7, the path coefficient value of the indirect effect of Islamic Branding on Purchasing Decisions through Trust is 0.073 units. This value means that if Islamic Branding (X2) increases by 1 unit, then through Trust (Z), Purchasing Decisions will increase by 0.073 units, assuming other variables are constant. The calculated t value of 2.499 is greater than the t table value of 1.971, and the p-value of 0.012 is smaller than the alpha ( $\alpha$ ) value of 0.05. So it can be concluded that Trust strengthens the relationship between Islamic Branding and Purchasing Decisions positively and significantly. Consumers who see strong Islamic Branding tend to have a higher level of trust, which in turn encourages them to make purchasing decisions.

#### D. CONCLUSIONS

Based on the results of the data analysis test carried out and the discussion described in the previous chapter, it is concluded that religiosity has a positive and significant effect on purchasing decisions. This shows that the higher the level of religiosity of consumers, the greater their tendency to make purchasing decisions or

in other words, consumers with a high level of religiosity consider more aspects of religious values in choosing Muslimah *fashion* products. *Islamic Branding* has a positive and significant effect on purchasing decisions. This indicates that the better consumers' perceptions of *Islamic Branding*, the higher their purchasing decisions for Muslimah *fashion* products. Islamic branding provides assurance to consumers that the product is in accordance with sharia principles, thereby increasing trust and interest in buying. Trust strengthens the relationship between religiosity and purchasing decisions. This means that consumer confidence can strengthen the influence of religiosity in influencing purchasing decisions.

#### E. SUGGESTIONS AND ACKNOWLEDGMENTS

This research provides insight for academics and practitioners in understanding the factors that influence Muslimah fashion purchasing decisions in the Shopee marketplace. Therefore, future research is expected to examine other variables such as customer loyalty or customer satisfaction to enrich the analysis. In addition, further studies can be conducted with a broader approach and a more diverse population so that the results are more generally applicable.

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