

Analyzing Hijab Fashion Purchase Intentions Using The Stimulus-Organism-Response (S-O-R) Model

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Abstract

The study aims to analyze the influence of hedonic value, utilitarian value, and religiosity directly and indirectly through attitudes toward purchase intention within the stimulus-organism-response (S-O-R) model framework. Therefore, this study analyzed the effect of religiosity, shopping value, and consumer attitudes on the intention to purchase premium hijabs with a total of respondents are 412 Muslim female consumers in Indonesia. The stimulus-organism-response (S-O-R) model has been implemented as the variable under study and is supported by hedonic value, utilitarian value, religiosity, and purchase intention. The data analysis carried out in this study uses the Structural Equation Model (SEM), which is processed using Smart-PLS. The results of this study indicate that utilitarian values, hedonic values, and attitudes significantly positively affect the purchase intention of premium hijabs. In comparison, religiosity does not directly influence the purchase intention of premium hijab but indirectly affects purchase intention. It is because Muslim female consumers consider the premium hijab a trend; even without a premium hijab, they will continue to use the hijab.

Keywords:

Premium Hijab; Religiosity; Utilitarian value; Hedonic Value; Attitude; Purchase Intention
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1. Introduction

Changes in the fashion industry have not only occurred in a region or country but have spread globally. This change has given birth to the fashion industry, with a variety of products that can meet the clothing needs of consumers, be it in simple or luxurious forms or Muslim fashion. According to data from the State of The Global Economy Report, in 2020, the Muslim fashion industry contributed US\$268 billion to the world economy, and this value decreased by 2.9% compared to 2019, which reached US\$270 billion due to changes in consumer consumption as a result of the Covid-19 pandemic. However, consumer spending is predicted to grow by 2.4% between 2019 and 2024, with a value of US\$311 billion (Cochrane et al., 2020).

Thus, Indonesia is predicted to become the mecca of fashion in the Muslim world (Sari, 2019). Data from the State of The Global Islamic Economy Report shows that Indonesia occupies the third position as the best country in the world in developing Muslim fashion after the United Arab Emirates and Turkey (Cochrane et al., 2020). Indonesia is one of the second-largest Muslim-majority countries in the world, with 236.52 million people (86.88%) in June 2021. In 2020, Indonesia was predicted to be the mecca of Muslim world fashion (Malik & Mayang, 2019). This large Muslim population makes the demand for hijab products also large. Indonesia is said to be the embodiment of the Muslim fashion industry market. Therefore, one of the Muslim fashion products that experience changes and developments from time to time is the hijab. A *hijab* is defined as a veil, cover, or screen which usually has cultural connotations in a country where the population is predominantly Muslim. It is because religious values are related to Islamic Relationship Marketing (IRM), where Husein and Hidayat (2022) state that IRM is a priority of Islamic values in every activity.

Intention to purchase a hijab is one of the religious and cultural practices that represent spiritual identity and beliefs for Muslim women (Galadari, 2012), so it can be identified through religiosity as research reveals that religious commitment has an influence on hijab purchase intentions among Muslim women (Liza & S. Minarti, 2016; Saeed et al., 2020). Other studies reveal that the consumption of hijab is based on religious rules, not because of fashion (El-Bassiouny, 2016; Hassan & Harun, 2016). In addition, the value of consumer spending can influence the intention to purchase a hijab because, during a situation like this, consumers prioritize shopping for food and medical devices (Andik et al., 2021). They only wear the hijab following changing trends and regulations imposed in an institution so that it is not worn in other daily activities (Sojali et al., 2021). Therefore, utilitarian values have a positive influence on consumers' purchase intentions because of the tendency toward attributes such as durability, premium quality, and their value for money when making purchasing decisions (Razzaq et al., 2018; Sumarliah et al., 2021) and hedonic values have a positive influence on purchase intention as fashion trends themselves have been growing in various sectors so that consumers want to fulfil their desire to be more up-to-date in maintaining their status, both in social life and social media or as their entertainment media (Haryanti et al., 2020; Sumarliah et al., 2021; Zhu et al., 2020). Religiosity is sure to influence Muslim women towards the hijab.

In addition, the intention to purchase a hijab can be identified through consumer attitudes towards the hijab based on religiosity and the value of consumer spending, as revealed in previous research that the better the level of consumer religiosity, the more positive attitudes toward the product will be formed so that it has a positive effect on purchase intentions (Najib et al., 2022). Religiosity positively influences cognitive and affective attitudes that affect purchase intentions (Suparno, 2020b). The value of consumer

spending, which consists of utilitarian and hedonic values, also positively influences consumer attitudes (Lewis & Tarlo, 2011; Ruby, 2006)—applying the stimulus-organism-response (S-O-R) model as a framework to investigate the hijab fashion purchase intention phenomenon. The S-O-R model has been used in various studies to empirically test consumer behaviour (Sultan et al., 2021), online reviews affect shopping intentions (Zhu et al., 2020), consumer behaviour toward smartphones (Tan et al., 2019), consumer loyalty and consumer spending values (Wu & Li, 2017), online consumer behaviour and the context of tourism and hospitality research (Campbell et al., 2014), and more recently, in the context of organic food consumption intentions (Talwar et al., 2021). Purchase intention is associated with religiosity issues such as halal certification, brand image and halal awareness (Djakasaputra et al., 2023).

In this study, the SOR model was used to determine cognitive and behavioural assessments or purchase intentions of the hijab to explain the process of consumer behaviour. The hijab is a product related to religion that will always be connected with feelings or emotions, so consumer decisions are not always based on rationality (Suparno, 2020b). The better the consumer's attitude based on religiosity, the higher the chance of purchase intention (Najib et al., 2022; Suparno, 2020b). In addition, the value of consumer spending consists of utilitarian values and hedonic values, where the use of a hijab is one of the needs to fulfil religious practices seen from the aspect of emotional and functional benefits of a products product (Ramkumar & Woo, 2018 Suparno, 2020b).

Hedonic motives can emerge from the shopping spirit, especially in the large variety of newly launched products. Consumers who have a positive hedonic motive can purchase products without being planned. Likewise, in the consumption of hijab, it is known that the hijab product itself has many models and variants, so it can encourage consumers to purchase hijab products. The hedonic value has a positive and significant influence on the purchase of hijab because the trend of hijab fashion is getting more and more varied (Haryanti et al., 2020). The hedonic value positively and significantly influences the intention to purchase fashion products online because it is fun and enjoyable (Sumarliah et al., 2021). In addition, the hedonic value also affects attitudes that can encourage consumers to purchase a product (Suparno, 2020b). Hedonic value indicators, such as fashion ideas, exploratory nature, and adventure, have influenced attitudes and led consumers to purchase fashion/beauty products subscription-based Online Services SOS (Ramkumar & Woo, 2018). In this study, we will discuss the relationship between utilitarian values and attitudes and the purchase value of the hijab.

As one of the variables that can have consumer confidence in meeting their needs in purchasing a clothing or fashion product, consumers will look for attributes that have premium quality and can last a long time because these attributes have a vital role in the purchase intention of fabrics and are included the category of utilitarianism (Niinimäki, 2010). Furthermore, one aspect of utilitarian consumption is durability (Keeling & Reppel, 2019), where durability and compatibility are part of the product quality of a hijab (Hardiyanto et al., 2020). Previous research stated that utilitarian value is a strong indicator of intention to purchase fashion products online in Vietnam, India, and Indonesia because they think shopping for fashion products online is more practical, helpful, and functional (Arul Rajan, 2020; Sumarliah et al., 2021).

This discussion leads to conclusions indicating that the application of the stimulus-organism-response (S-O-R) model as a framework for investigating the phenomenon of intention to purchase hijab clothing, where the stimulus framework includes Hedonic value,

utilitarian value and religiosity can form hijab purchase intention, either directly, which is a reaction or response, or indirectly through attitude, which is an organism that influences hijab purchase intention. Therefore, this study aims to analyze the influence of hedonic value, utilitarian value, and religiosity directly and indirectly through attitudes toward purchase intention within the stimulus-organism-response (S-O-R) model framework.

2. Method

Research Design

This study was designed to consider the purpose of the study, which was to identify the factors that influence the purchase intention of hijab products through religiosity, shopping values (hedonic and utilitarian values), and consumer attitudes towards Muslim women. This study adopted the SOR model to determine cognitive and behavioural assessments or purchase intentions of hijab.

The research method used is the explanatory survey method. The unit of analysis in this study is the individual, namely Muslim women in Indonesia, especially West Java, with a sample size of 400 respondents. A data collection technique is a systematic method or procedure to obtain the required data. The data was collected through a questionnaire. The questionnaire method was used to obtain data and explore the factors influencing the purchase intention of hijab products through religiosity and shopping values. Distribute questionnaires to respondents using a numerical scale (numerical scale). The questionnaire was used to collect data using a Likert scale.

Each item is ranked based on the Likert Scale Summated Rating method with five alternative answers: 1-2-3-4-5. The respondent's answer choice is the answer score of each item. It means that the Likert scale can compare a respondent's score with the distribution of scores from a well-defined sample group. After distributing the questionnaires and getting answers from the respondents, the data obtained is in the form of primary data because the data was collected directly from the research subjects and then analyzed using Smart-PLS 3.0. The data processing method uses scoring because this research uses a Likert scale from a score of one to five. The data analysis carried out in this study uses the Structural Equation Model (SEM).

Research Instrument

The instrument developed was the result of elaboration of several previous studies, which include; hedonic value, utilitarian value, religiosity, attitude and purchase intention as shown in Table 1.

Table 1 Instruments and literature resources

Variables/Construct	Referends
Hedonic Value	(Razzaq et al., 2018; Sumarliah et al., 2021; Suparno, 2020a)
Utilitarian Value	(Razzaq et al., 2018; Sumarliah et al., 2021; Suparno, 2020a)
Religiosity	(Abd Rahman et al., 2015; Najib et al., 2022; Suhartanto et al., 2019)
Attitude	(Abd Rahman et al., 2015; Liza & S. Minarti, 2016)
Purchase Intention	(Abd Rahman et al., 2015; Liza & S. Minarti, 2016; Ramkumar & Woo, 2018)

Data Analysis Technique

The collected data was analyzed via PLS-SEM version 3.0 to evaluate the correlation

between variables and clarify their influence. Ghozali and Latan (2015) state that PLS-SEM aims to develop or construct a theory. The purpose of PLS is to explain the existence of relationships between latent variables. It also tests how variables relate to their indicators, assesses the strength of the relationship between latent variables and indicators, and determines how well latent variables capture variations in indicators. The techniques used to analyze data are the Descriptive Analysis, Measurement Model, and Structural Model. A descriptive analysis provided an overview of respondents' opinions about the variables studied. In testing the accuracy level and the truth of data obtained, a validity analysis is employed by using convergent validity as the indicator. Convergent validity assesses the accurateness of every dimension measured by examining the outer loading with a value > 0.4 and Average Variance Extracted (AVE) with a value criterion > 0.5 (J. Hair et al., 2017). On the other hand, Reliability examines a variable's trust and consistency levels from the data collection. It is measured by the Composite Reliability > 0.7 (Joseph et al. et al., 2019). The inner model analysis is done by employing the Structural Model after encountering the outer model criteria (Joseph et al. et al., 2017).

The structural Model comprises Model fit and regression analysis. The purpose of the Model fit analysis is to ensure the correctness and validity of the Model used. In contrast, the fit Model is derived from the results of the square root of R^2 and AVE, with a prominent indicator if > 0.36 , moderate if > 0.25 , and minor if > 0.10 (Cohen, 2013; Joseph et al. et al., 2017). After that, a regression analysis was done to indicate the implication between the variables tested using Bootstrapping 5000 (Joseph et al. et al., 2017; Svensson et al., 2018). The results of R^2 , with indicators 0.19 meaning weak, 0.33 moderate, and 0.67 meaning substantial, are used to indicate the influence between the independent variables on the dependent (Chin, 1998; Joe et al. et al., 2014).

Research Model

Based on the research objectives and literature review, the following is the research model that will be used in this study:

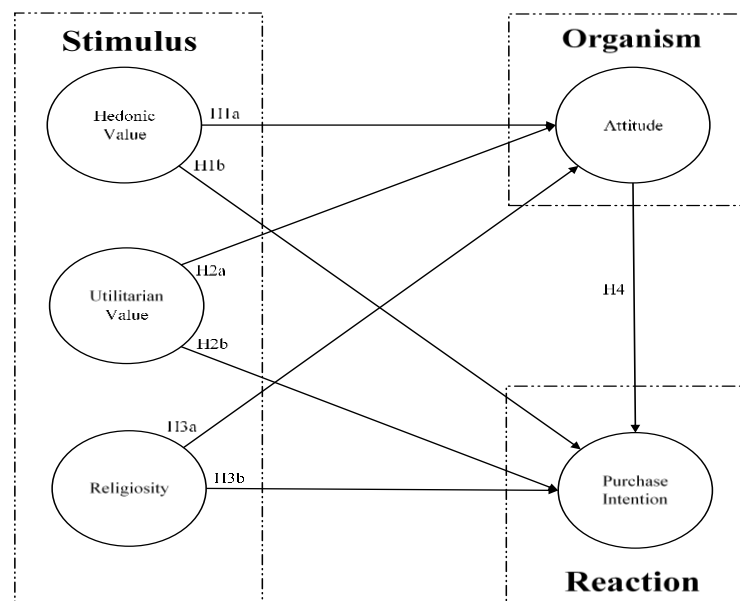


Figure 1. Research Models

Based on the theory and previous research, the hypotheses are;

- H1a: The hedonic value has a positive effect on the purchase intention of the hijab.
 H1b: The hedonic value has a positive effect on attitudes that can encourage hijab purchase intentions
 H2a: The utilitarian value has a positive effect on the purchase intention of the hijab.
 H2b: Utilitarian values have a positive effect on attitudes that can encourage hijab purchase intentions.
 H3a: Religiosity positively affects the purchase intention of the hijab.
 H3b: Religiosity has a positive effect on attitudes that can encourage hijab purchase intentions
 H4: Attitude positively affects the purchase intention of the hijab.

3. Result and Discussion

Respondent Demographic

This section will explain the respondents' profiles, including age, occupation, income, and intensity of hijab purchases. This information is needed to describe the characteristics of the respondents involved in the research and will be used for research purposes.

Table 2 displays the demographic results of the respondents involved. Table 2 shows that this questionnaire was responded to by 412 respondents, with the majority aged 18-22 years (43.4%) followed by ages 23-27 years (22.8%). On the job criteria, most respondents in this study were students (46.8%), followed by employees (34.7%). The majority of respondents' income ranged from <IDR 600.000 (36.6%) because the majority of respondents in this study were students, followed by income ranging from >IDR 3.000.000 (23.7%) because most of the second respondents are employees.

Table 2 Respondent Demographic

Characteristics	Frequency	%
Age		
18-22	179	43,4
23-27	94	22,8
28-32	76	18,4
33-37	33	8
38-42	20	4,9
>42	10	2,4
Occupation		
Student	11	2,7
College Student	193	46,8
Employee	143	34,7
Housewife	56	13,6
Other.	9	2,2
Income		
< IDR 600.000	151	36,6
IDR 600.000 - IDR 1.000.000	53	12,8
IDR 1.100.000 - IDR 1.500.000	29	7

IDR 1.600.000 - IDR 2.000.000	31	7,5
IDR 2.100.000 - IDR 2.500.000	28	6,7
IDR 2.600.000 - IDR 3.000.000	23	5,5
>IDR 3.000.000	97	23,7

Descriptive Analysis

The descriptive analysis provides detailed information about the essential characteristics of a study. This analysis determined respondents' perceptions through each construct's mean and standard deviation. The average of each construct shows the respondent's perception. While the standard deviation measures the variability of the data. Table 3 shows the respondents' descriptive analysis of the questionnaires given and classified based on the variables used.

Table 3 Descriptive Analysis

Variables	Mean	Std. Deviation
Hedonic Values	3.642	1.029
Utilitarian Values	3.819	0.959
Religiosity	4.161	0.841
Attitude	4.335	0.847
Purchase Intention	3.756	0,976

Table 2 shows that the hedonic value has an average of 3,642 (high score) with a standard deviation value of 1,029, which indicates that Muslim consumer respondents are happy with the experience of shopping for premium hijabs which have a limited system so that they require them to hunt, enjoy purchasing hijabs to keep up with growing trends, and the prestige you feel when you purchase a premium hijab, be it for herself or others. The results of the calculation of the utilitarian value variable have an average of 3,819 (high score) and a standard deviation value of 0.959, which shows that Muslim respondents agree with the use-value of the premium hijab that has long durability and is comfortable in its use even though the price is higher.

Then, the average value of the religiosity variable is 4.161 with a standard deviation value of 0.841, which shows that respondents understand and obey Islamic rules in their daily lives. In addition, respondents also have a good attitude towards premium hijab, as evidenced by the average variable value of 4,335 in the high score category with a standard deviation of 0.847. These results indicate that respondents are getting a positive attitude toward premium hijab products because they feel comfortable using them and are obedient as Muslims. Finally, respondents have a positive purchase intention for premium hijab because the average value of the purchase intention variable is 3,756 with a standard deviation of 0.976, which indicates that consumers have the potential to purchase premium hijab products in the future.

Measurement Model (Outer Model)

Points This sub-chapter will explain the seller's model to measure the condition of the construct, which consists of validity and reliability tests. The following are the results of this study's validity and reliability tests.

The validation test uses two types of measuring instruments, namely convergent validity and discriminant validity. The convergent validity test is shown in the outer loading score. In contrast, the discriminant validity is shown in the Average Variant Extracted (AVE) score for the convergent test (Hair Jr et al., 2016). The cut-off values for Outer Loading and AVE are 0.7 and 0.5. However, for research in the early stages of developing a measurement scale, the loading factor value of 0.5-0.6 can still be considered sufficient (Ghozali & Latan, 2015).

Table 3 shows the outer loading, construct reliability, and AVE scores. In the outer loading table as a validity test, it can be seen that all items have a score above 0.5. Then, in the AVE table, as a result of the discriminant validity test, all variables meet the cut-off value requirements, including the hedonic value variable of 0.513, the utilitarian value variable of 0.569, the religiosity variable of 0.503, the attitude variable of 0.693, and the purchase intention variable of 0.519. These results indicate that all variables are accepted and can be used because they meet the requirements.

Table 3 Validity Test

Variables	α	CR	AVE
Hedonic Values	0,863	0,893	0,513
Utilitarian Values	0,810	0,867	0,569
Religiosity	0,800	0,856	0,503
Attitude	0,888	0,918	0,693
Purchase Intention	0,815	0,866	0,519

The purpose of the reliability test is to measure the instrument's consistency when used repeatedly (Sugiyono, 2013). The reliability test results can be seen through the results of Cronbach Alpha (α) with a score of more than 0.6 and the value of Composite Reliability with a score of more than 0.7 (Joseph F Hair et al., 2017). Table 3 shows that the Cronbach Alpha and Composite Reliability values meet the score criteria. Each variable in the Cronbach Alpha column has a value, namely, 0.863 (HV), 0.810 (UV), 0.800 (R), 0.888 (A), and 0.815 (PI). In the Composite Reliability column, each variable has a value of 0.894 (HV), 0.867 (UV), 0.856 (R), 0.918 (A), and 0.866 (PI). All variables have a score of more than 0.6 and 0.7, indicating that this study's reliability test can be used.

Structural Model (Inner Model)

The structural model was tested to determine the measure of the quality of the internal model. Goodness-of-Fit (GoF), Coefficient of Determination (R^2), and Path Coefficients are used to determine the results of the Inner Model testing.

Goodness-of-Fit (GoF) is used to show the quality of the model used in measuring Purchase Intention on Premium Hijab. The formula used to measure GoF is multiplying the mean R^2 and the square root of AVE (Henseler & Sarstedt, 2013).

Table 4 GoF Index

Variable	AVE	R²
Hedonic Value	0,513	
Utilitarian Value	0,569	
Religiosity	0,503	
Attitude	0,693	0,569
Purchase Intention	0,519	0,643
Average Score	0,559	0,606
AVE x R²		0,339
GoF = $\sqrt{(AVE \times R^2)}$		0,435

The GoF score is divided into three categories, namely 0.36 (high), 0.25 (medium), and 0.10 (low) (Malhotra et al., 2017). Table 4 shows a GoF score of 0.435, which indicates that the model proposed in this study has good quality because it is in the very high category.

Coefficient of Determination (R²). There are three levels of predictive accuracy for the R² score, namely substantial (>0.75), moderate (0.5-0.75), and weak (0.25-0.5) (Hair Jr et al., 2016). The results of R² can be seen in Table 4, which shows that 56% of attitudes are influenced by hedonic values, utilitarian values, and religiosity, which means that the level of prediction accuracy that occurs on attitudes is moderate. Likewise, with purchase intentions, the prediction accuracy score is 64%, influenced by hedonic values, utilitarian values, religiosity, and attitudes. This value indicates that the level of prediction accuracy is moderate.

Path Coefficient Analysis

At this stage, the structural model is evaluated by analyzing the significance and relevance of the proposed relationship using the bootstrap method. Hair, JR., Anderson, R.E., Ronald, L.T., and William (2010) suggest a sample size between 100-200 so that interpretation estimates can be used with the Structural Equation Model (SEM) and avoid the difficulty of getting a suitable model. The bootstrap sample was randomly generated with changes from the original sample (Henseler & Sarstedt, 2013). In addition, the path coefficient uses a two-tailed test with a critical value of 1.65 (significance level = 0.1), 1.96 (significance level = 0.05), and 2.57 (0.01). It assumes that if a negative path coefficient exists, the proposed relationship is not significant or rejected, contrary to positive values. (Hair Jr et al., 2016).

Table 4 shows the value of the direct influence of the relationship between the independent and dependent variables so that the results of the hypotheses formulated previously will be known. The path coefficient shows that the relationship between hedonic value on purchase intention ($\beta = 0.615$, $p < 0.01$), utilitarian value to attitude ($\beta = 0.214$, $p < 0.01$), utilitarian value to purchase intention ($\beta = 0.201$, $p < 0.01$), religiosity to attitude ($\beta = 0.661$, $p < 0.01$), and attitude towards purchase intention ($\beta = 0.096$, $p < 0.05$) had a positive and significant effect. This shows that H1b, H2a, H2b, H3a, and H4 are accepted. Meanwhile, the relationship between the hedonic value on attitude ($\beta = 0.068$, $p > 0.01$) and religiosity on purchase intention ($\beta = 0.017$, $p > 0.01$) has a negative direct effect, so H1a and H3b are rejected because they hurt religiosity and purchase intention.

Table 5 Path Coefficient Analysis

No	Hypothesis	Direct Effect			Indirect Effect			Total Effect		
		β	T-Value	P-Value	β	T-Value	P-Value	β	T-Value	P-Value
H1 a	HV -> A	-0,068	1,438	0,151	-	-	-	-0,068	1,438	0,151
H1 b	HV -> PI	0,615	15,391	0,000*	-0,068	1,438	0,151	0,608	15,445	0,000*
H2 a	UV-> A	0,214	4,098	0,000*	-	-	-	0,214	4,098	0,000*
H2 b	UV -> PI	0,201	4,120	0,000*	0,021	2,030	0,043*	0,222	4,722	0,000*
H3 a	R -> A	0,661	21,377	0,000*	-	-	-	0,661	21,377	0,000*
H3 b	R -> PI	0,017	0,359	0,720	0,064	2,111	0,035*	0,080	2,161	0,031*
H4	A -> PI	0,096	2,182	0,030*	-	-	-	0,096	2,182	0,030*

Note: Significant at * $p < 0,01$, ** $p < 0,05$

As for the results of the indirect effect, the relationships between variables that have a positive coefficient value are religiosity to purchase intention ($\beta = 0.064$, $p < 0.05$) and utilitarian value to purchase intention ($\beta = 0.021$, $p < 0.05$). This shows that the variables of religiosity and utilitarian values indirectly positively affect purchase intention. While the hedonic value on purchase intention has a negative effect with a value of $= -0.068$, $p > 0.1$), which indicates that the hedonic value does not affect purchase intention. To test the hypothesis of this study, it is shown in the research model in Figure 2 below.

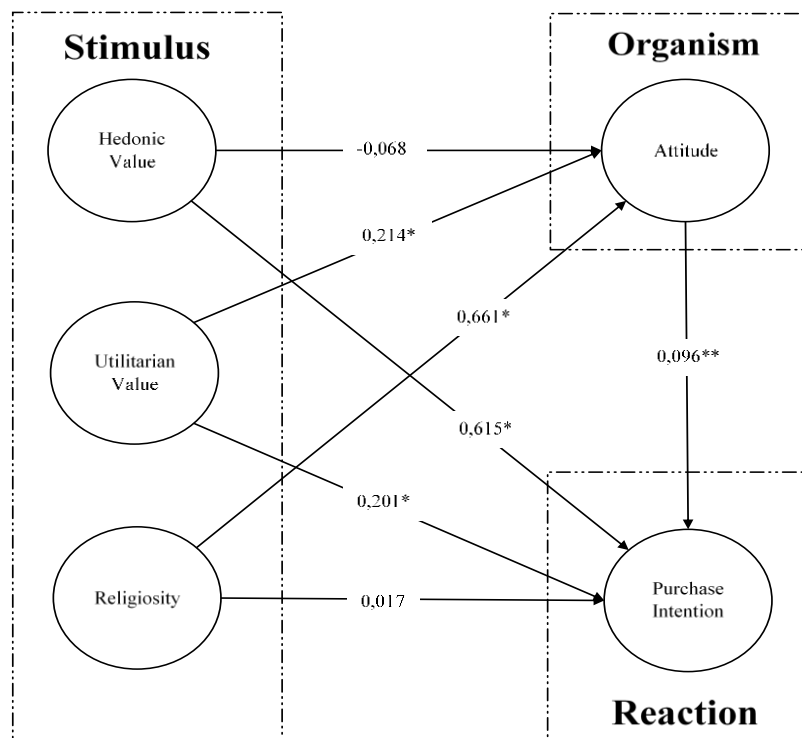


Figure 2. Hypothesis Analysis Model

Discussion

This study aims to examine the effect of religiosity, utilitarian values, hedonic values, and attitudes on the purchase intention of premium hijab using the SOR model. The results show that utilitarian values, hedonic values, and attitudes affect the purchase intention of premium hijabs. Meanwhile, religiosity does not affect the purchase intention of premium hijab. The research results will be explained in more detail in the following paragraphs.

First, the hedonic value does not affect attitudes, and this result does not follow previous research, which stated that the hedonic value had a positive effect on attitudes (Ramkumar & Woo, 2018; Suparno, 2020b). However, the hedonic value has a positive and significant effect on the purchase intention of premium hijab. In this study, the effect of hedonic value on purchase intention is driven by adventure shopping as the most significant factor, namely feelings of pleasure and excitement when hunting for premium hijabs, because several premium hijab sales use a limited-edition system. In addition, the emergence of various of the latest hijab models makes Muslim female consumers want to feel a new feeling when purchasing premium hijabs as shopping ideas. Then, to fulfil satisfaction for self-esteem, Muslim female consumers choose to purchase premium hijab, not because of compulsion, but because they want it. The results of this study follow the results of previous studies, which stated that the hedonic value had a positive and significant influence on the purchase of hijab due to the increasing number of hijab variants offered with an exciting and fun shopping experience (Haryanti et al., 2020; Sumarliah et al., 2021).

Second, the utilitarian value positively and significantly affects consumer attitudes and purchase intentions towards premium hijabs. In this study, the convenience of the product has a significant influence on the attitudes of Muslim women consumers toward the use of the premium hijab. The strength of a more durable product than non-premium hijab products makes female consumers feel that the costs incurred are not in vain. In addition, in

fulfilling their obligations as Muslim women, the hijab is one of the products or clothing needed by Muslim female consumers; this is one of the factors that Muslim female consumers have the intention to purchase hijab products, one of which is premium hijab products. It follows previous research which states that utilitarian values are an essential part of forming attitudes towards a product so that it has a positive effect on purchase intention (Arul Rajan, 2020; Ramkumar & Woo, 2018; Sumarliah et al., 2021; Voss & Seiders, 2003).

Third, the utilitarian value positively and significantly affects the purchase intention of premium hijabs. The strength of the product, which is more durable than non-premium hijab products, makes female consumers feel comfortable and that the costs are not in vain. In addition, in fulfilling their obligations as Muslim women, the hijab is one of the products or clothing needed by Muslim female consumers. It is one of the factors that Muslim female consumers intend to purchase hijab products, one of which is premium hijab products. The results of this study are consistent with previous studies, which state that utilitarian values have a positive and significant effect on purchase intentions of fashion products (Arul Rajan, 2020; Sumarliah et al., 2021).

Fourth, religiosity positively and significantly affects consumer attitudes towards premium hijab. In this study, religious practice is very decisive and influences the decision of Muslim consumers to use the hijab. In addition, consumer decisions in purchasing hijab are also influenced by adherence to religious rules so that they sincerely cover their upper bodies. Also, an understanding of religious faith gives Muslim women consumers the confidence to use and purchase the hijab. This result follows previous research, which states that religiosity is crucial in determining everyone's behaviour to affect consumer attitudes toward product consumption (Abd Rahman et al., 2015; Niswah, 2018).

Meanwhile, the effect of religiosity on purchase intention does not have a direct effect but has an indirect and significant effect. This study's results do not follow previous studies that state that religiosity has a positive and significant effect on purchase intention (El-Bassiouny, 2016; Grine & Saeed, 2017; Saeed et al., 2020). However, according to Najib et al. (2022), religiosity indirectly and significantly affects purchase intention. It means that they would still use the hijab because the premium hijab is just a trend and a choice of hijab variations. They responded with enthusiastic feelings to be even more encouraged to purchase and use the premium hijab.

Finally, attitudes affect the purchase intention of premium hijab in a positive and significant way. The importance of the hijab is the most significant factor influencing the purchase intention of Muslim women for premium hijabs. In addition, as a symbol of obedience to Islamic law, Muslim women must cover their hair and choose to use it. The involvement of Muslim women consumers in purchasing premium hijabs depends on whether they like the product or not so that it provides comfort when wearing it. The results of this study follow previous research, which states that attitudes encourage consumers to purchase intentions (Abd Rahman et al., 2015; Nora & Minarti, 2017; Suparno, 2020; Najib et al., 2022).

4. Conclusion

The purpose of this study is to analyse the influence of hedonic value, utilitarian value, and religiosity directly and indirectly through attitudes toward purchase intention within the framework of the stimulus-organism-response (S-O-R) model. This study extends the application of the SOR framework in integrating the roles of religiosity, shopping value, and

attitudes in predicting the shopping intentions of Muslim consumers towards the premium hijab. Religiosity is sure to influence Muslim women towards the premium hijab. However, it does not affect the purchase intention because even without a premium hijab, Muslim women will still cover the crown of their head using another hijab, so religiosity indirectly influences the intention to purchase premium grants. Then, the utilitarian value positively and significantly influences attitudes and intentions to purchase premium hijabs because of the product's convenience. In addition, the hedonic value only affects purchase intentions, which shows that Muslim women in West Java are competing in seeking the values of their faith and need emotional satisfaction in their daily activities. Finally, attitude positively influences purchase intention, which shows that the better a person's attitude towards a product, the better the consumer's shopping intention.

Like other studies, this research has limitations, especially from empirical data, which only focuses on the object of research on Muslim consumers. As a result, the sample and the limited findings cannot represent the shopping behavior of Muslim women consumers in other countries. Second, this research is limited to the research object of premium hijab so that future research can be used for a wider Muslim fashion research object that is not limited to gender criteria. Third, this research is limited by using the variables of religiosity, consumer spending values, attitudes, and shopping intentions. In the future, we can use other theories to research the Muslim fashion industry.

Managerial implication

As one of the Muslim fashion products that Muslim women desperately need to cover their hair, companies need to understand that product positioning following religious obligations is essential. In addition, this study shows that shopping values and attitudes provide relevant insight and scope for marketers to determine the best strategies and techniques to increase the Muslim fashion market, especially premium hijabs. Marketers, in particular, need to understand the paradigm of Muslim women's behaviors toward premium hijab as it is crucial to develop consumer interest in their minds. Therefore, marketers must increase the clarity of each element of premium hijab products to provide a strong signal and guarantee to consumers. It is critical as Muslim consumers tend to avoid the risk of something harming them. In addition, any promotional content related to premium hijab products must generate an attractive Islamic image. Every seller must identify between consumer expectations and the services provided. Consumers' expectations for the quality of premium hijab products are unavoidable, so sellers must improve their service and quality so that consumers do not feel wasted when they spend money to purchase these premium hijab products.

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