

The Impact of Religiosity on Fashion Involvement and Patronage Intention among Generation XYZ of Indonesian Muslim Consumers

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Religiosity guides people to hold on to their beliefs in behavior, including in decision-making to purchase Islamic clothing. Age can determine decision-making behavior so that in correlation to that, beliefs based on age will result in different decisions. Therefore, the aim of this study is to determine whether there is an influence between religiosity and patronage intention that is mediated by fashion involvement for Generation XYZ. The data collection in this study was conducted using a questionnaire with optional indicators as a result of previous research. Sampling was performed with the technique of non-probability sampling for 243 respondents in Indonesia. The results show that religiosity has both a direct and indirect effect on patronage intention for Generation X and Y. Religiosity does not have a direct effect on Generation Z patronage but does have a direct effect on fashion involvement. The implications of this study are that Muslim fashion stores need to be more aware of the needs of all age groups in marketing to avoid segregation. Stores must focus on individual customer religiosity in order to attract tourists and encourage return visits.

Key words: *Religiosity, fashion involvement, patronage intention, generation XYZ, Indonesia.*

JEL Classifications: M1

Introduction

Consumer behavior as correlated with religiosity is an interesting topic for discussion because it involves cultural elements that can influence consumer purchasing behavior. Consumer purchasing behavior is a marketing focus that is also highly related to the fields of psychology and sociology (Abu Auf et al., 2016) which uses religious orientation as a variable that mediates consumer purchasing behavior and word of mouth (WOM). Religion influences the choices and decisions made by individuals or consumers. In the context of consumer behavior and involvement, the influence of cultural, social, and religious factors in Islamic clothing choice cannot be ignored. Religiosity plays an important role in the transmission of religious values which also forms part of an individual's identity (Maclean, Walker, and Matsuba, 2004). The research conducted by Shah Alam et al. (2011) revealed that religiosity influences Muslim consumers when purchasing. Burroughs and Rindfleisch, (2002) also found religious consumers to be less materialistic because they see material objects as obstacles to spiritual power (Zimmer, 2016; Eileen, 2018.). These findings become interesting evidence for the relationship between religiosity and purchasing behavior, including fashion.

Fashion choice is an important concept because being clothed is a basic human need (Woodward, 2007). Investigating ever-changing fashion choice is useful in the study of consumer behavior (Eicher and Roach-Higgins, 1992). Fashion choice is related to one's needs for self-esteem and as such that fashion designers and manufacturers need to be creative to meet consumer needs. In this research the focus is fashion items for Muslim women. Islam emphasizes that its followers live their lives by adopting modesty in every aspect (Al-Mutawa, 2013; Sandikei & Ger, 2007). The implication is that modest people will refrain from excessive consumption of products even when they shop for clothes.

A number of studies show age differences in religious involvement in that older people tend to be more religious than the younger generation (Idler 2006; Ingersoll Dayton, Krause, and Morgan 2002; Levin and Taylor 1997; Wuthnow 2007). This occurs because today's adults have undergone a developmental process that resulted in greater religiosity than the younger generations (Argue, Johnson, and White 1999; Krause, 2008). Further, due to a cohort effect these adults have experienced the power of secularization that no longer existed when the younger generations were born so that X, Y and Z are perceived less religiosity.

Research related to Religiosity in young people has been conducted, but limited research exists for respondents classified as Generation X, Y, and Z. Mohezar et al. (2016) examined the factors that motivate young and mature Muslim consumers to adopt halal cosmetics. Nazlida et al., (2014) analyzed the influence of young Muslim consumer knowledge on contemporary and cognitive fatwa (a formal ruling or interpretation of Islamic law given by a qualified authority) decisions and its subsequent behavior. Rahman et al., (2016) also assessed the

relationship between religiosity, materialism, and Fashion Clothing Involvement (FCI); and religiosity, materialism, and Fashion Clothing Purchase Intention (FCPI) for Generation Y.

The factors that influence the awareness of Muslim consumers to consume halal products were examined by Yasid, et al., (2016) and were determined as religious beliefs, self-identity, and media exposure. Religious beliefs influence Muslim consumer awareness and intention to buy halal products such as Islamic fashion goods. A person's religious beliefs will influence his/her behavior in making decisions about Islamic fashion products. One of the reasons to visit Islamic clothing stores is religiosity and this will create an intention to visit again which is termed patronage intention. Patronage, in the concept of the physical store, is expressed through store selection and frequency of visits and is influenced by attributes such as product variations, quality, convenient location, ample parking and pleasant atmosphere (Zinkhan, 2006).

Based on the data from the Organization of the Islamic Conference (OIC), exports from the Indonesian Muslim fashion industry are currently in 3rd position with a value of US \$ 7.18 billion, Bangladesh (US \$ 22 billion) recorded the highest export and in 2nd position, Turkey (US \$ 14 billion). Indonesia is included in the top five of OIC member who export Muslim fashion worldwide with a market share value of 1.6 percent. Domestic consumption in 2017 reached 1.8 tons and in 2020, is targeted to reach 2.2 million tons. To date, Indonesia is in 4th position as the largest consumer of Muslim fashion in the world (www.kemenperin.go.id). This means that Indonesia is a potential country for Muslim fashion marketing and hence Indonesia encourages her designers and manufacturers to create fashion products. However, gaps in this business occur if intention interests in creating a product is not accompanied by religious values. If there is no Islamic value filter, consumers will become entangled in the flow of business competition.

Literature Review and Conceptual Model

Religiosity

Sedikides (2009) defined religiosity as orientation, behavior and lifestyles choice which are considered important by some individuals world-wide which cannot be separated from their social and personality psychology. King and Williamson (2010) stated that religiosity is the strength of a person's relationship or belief in his/her religion. Therefore, religiosity is an individual's commitment to a religion in order that he/she behaves accordingly.

Generation Theory

A generation is a group of individuals who are born in a certain period of time (Cathy Sandeen, 2008). The basic understanding of generation grouping is the premise that a generation is a group of individuals influenced by historical events and cultural phenomena which occurred

and are encountered by them in their phase of life (Nobel & Schewe, 2003; Twenge, 2000). These events and phenomena cause a formation of collective memory which consequently affects their lives (Dencker et al. 2008). Therefore, historical, social and cultural effects, as well as other factors will influence the formation of individual behavior, values, and personality (Caspi & Roberts, 2001; Caspi et.al, 2005).

Generation X were born between 1960-1980 (Bencsik, Csikos, and Juhez, 2016). Generation X is known to have numerous financial needs and constraints such that they often shop from value-oriented retail providers. In addition, this group does not feel confident in themselves and needs guarantees and so marketing must focus on building strong trust and assurance to attract Generation X. This generation tends not to be loyal to brands and companies (Paula, 2003; Williams, 2005; Regnier, 2009). They value the shopping experience and are sensitive to price. A study conducted by Lincoln Philip Schwadel (2010) in America from 1973 to 2006 found that Generation X is more stable in religiosity. Generation X demonstrate different behavior to their parents because they were raised without religious affiliation.

Generation Y was born between 1980-1995 (Bencsik, Csikos, and Juhez, 2016). They were born during the emerging technology era (Hawkins, Mothersbaugh, and Best, R, 2010). Their characteristics include selfishness, independence and strong autonomy. This generation only wants results and does not care about the process (Himmel, 2008). Generation Y shops according to their preferences and tastes during adolescence. They care about the experience (Sisk, 2010) and tend to look for brands that connect them with friends who recommend the 'right' products and brands (Paula, 2003; Williams, 2005; Read, 2007). Andrew Singleton (2011) explains that in Australia, half of the Generation Y believe in God while the other half are uncertain and it is reported that their attendance at worship sites and other religious practices is low. Generation Y tends to consider their religion seriously as a whole.

Generation Z is the generation born in between 1995-2010 (Beatsik, Csikos, and Juhez, 2016). They have never lived without the internet (Langford, 2008; Simon, 2009; Benjamin, 2008). They are a global generation coming from a broader range of experience backgrounds and ideas (Soltan, 2004). Music, fashion, cosmetics, and video games are important for this generation. Generation Z is influenced by new media, virtual friends, and the power that comes with technology. The Pew Research Center Forum (2007) found that Generation Z in America was less religious than the previous generation and that this generation has little to do with religious activities (www.pewforum.org). It is assumed that Generation Z will not be religious (www.thetruthsource.org). Today, young people (students) have a tendency not to truly believe in religiosity but tend to become very interested in God if their lives start to be difficult and they are in despair (Knyazeva et al., 2016)

In summary then, each generation has different characteristics, attitudes, and lifestyles with consequent behavior differences exhibited during their lives.

Fashion Involvement

Involvement refers to consumer perceptions about brands, products, advertisements, and purchasing decisions. This presents as a form of fashion involvement (O`Cass, 2000; O`cass, 2004). An involvement of fashion products is an indicator of the relationship between individuals and objects (Martin, 1998). This refers to situations where the products have an important role in the lives of consumers (Mittal and Lee, 1989). Wilson and Liu (2011) described Muslim consumers as very careful in product purchase because they are tied to their religion and religiosity is a consumer commitment to a certain faith that is important in purchase choice. It can be said then, that fashion choice is consumer interest to fulfil the purchasing decisions of fashion products.

Patronage Intention

Shim and Kotsiopoulos (1992) defined “patronage behavior as consumer behavior in choosing stores that represent their preferences for certain purchasing activities”. Osman, (1993) proposed a simpler definition of consumer patronage behavior as “repeated buying behavior in certain stores for the same products or different products”. Patronage intention is the closest antecedent of patronage and an indicator that indicates whether or not customers will return to visit the store (Zeithaml, Berry and Parasuraman 1996). Mathwick, Malhotra, and Rigdon (2001) state that patronage intention is “the willingness of customers to consider, recommend, or buy from retailers in the future”.

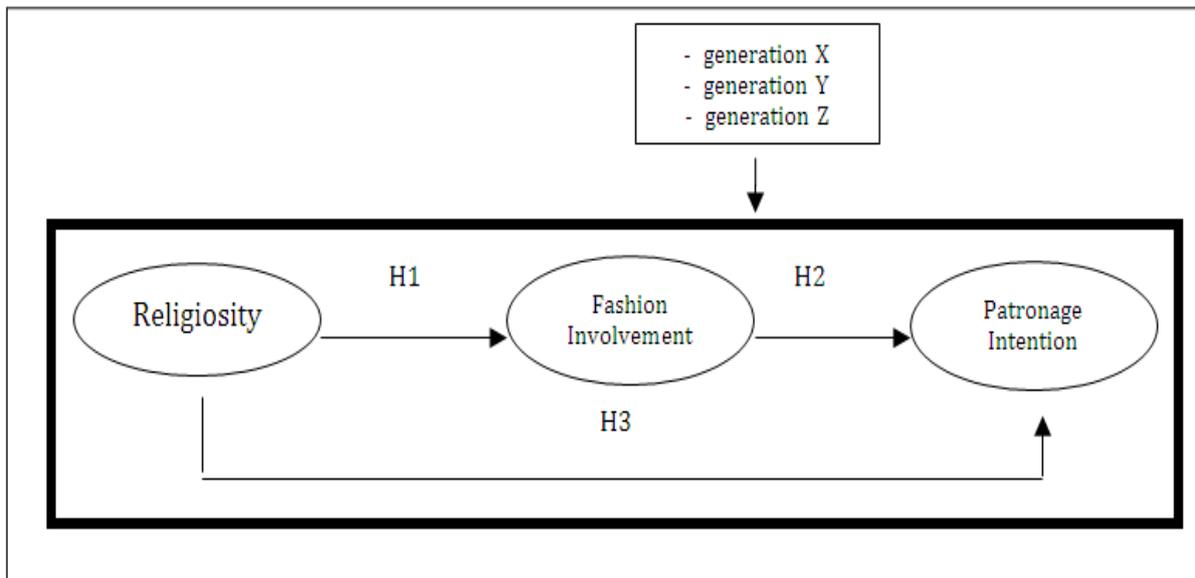
Rahim and Junos (2012) emphasized that religion plays a role in determining one's attitude to obey their religion; to show the right attitude in behaviour, such as the attitude of choosing products in a store. Patronage intention is the behavior that indicates whether customers will visit stores again or switch to other stores (Zeithaml, Berry and Parasuraman 1996). Religious consumers pay great attention to their purchasing decisions because they obey their religion. Therefore, consumers will consider the intention to return to a store that sells products according to their religiosity. As described in the theory and discussion above, patronage intention is the interest of consumers to visit a store again in the future to buy Muslim fashion products.

Research Framework and Hypotheses

Based on the literature review and discussion as previously explained, a research framework was developed to explain the relationship of each research variable. Figure 1 below illustrates

the relationship between Religiosity, Fashion Involvement, and Patronage Intention among Generation XYZ in Indonesia.

Figure 1. Research framework



In this research, the proposed hypotheses are as follows:

1. Religiosity has a positive effect on fashion involvement among Gen X, Y, and Z
2. Fashion Involvement has a positive effect on patronage intention among Gen X, Y, and Z
3. Religiosity has a positive effect on patronage intention among Gen X, Y, and Z.

Research Methods

This research is a causal study that examines the relationship between independent variables (religiosity, fashion involvement) and dependent variables (patronage intention). The population of this study are Muslim consumers who buy products at clothing stores; are at least 18 years old and live in Yogyakarta and Semarang. The analysis was conducted using the Structural Equation Modelling (SEM) with WarpPLS 5.0 analysis. The total sample of this study was 243 respondents and the data was collected by using purposive sampling method and questionnaires. Consumers who are targeted as samples in this study are those who bought products at Muslim fashion stores twice in a 6 month period.

Data Analysis

The instrument for questionnaires used in this study is the five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"). The measurement item was adopted from

previous studies that are related to this research variable. Religiosity was measured by using 8 items adapted from Rahman et al. (2016), and 3 items from Farrag and Hassan (2015). Whereas, fashion involvement was measured by using 6 items adopted by Handa and Khare (2013); Rahman et al. (2016). Last but not least, patronage intention was measured by using 2 measurement items from Mehta (2013) and 4 items from Kaul (2010).

The descriptive data analysis from 243 respondents showed that: age is classified into 3 generations (Generation X, Y, and Z). There are 74 people (30.45%) classified in Generation X with the age ranging from 38 years old and more; 85 people (34.97%) of Generation Y ranging from 23 years old to 38 years old; 84 people (34.57%) of Generation Z ranging from 23 years old and less. Most of the respondents in this study were unmarried (49.8%). The majority of respondents list occupation as student (67%). In the main, the expenditure for fashion shopping was IDR 500,000.00 (18.9%). Most of the respondents prefer to shop in stores (63.4%) rather than in malls or online platforms.

Results and Discussion

Test of Research Instruments

Validity test

Loading factor and Average Variance Extracted (AVE) were used in the validity test. The value of AVE must be > 0.5 (Hair et al., 2010). In this study, most of the AVE values met the criteria.

Reliability test

The results of the reliability test show that the composite reliability (CR) measures internal consistency and its value must be > 0.6 (Hair et al., 2010). The CR results in this study were > 0.6 so that they met the criteria. Table 2 below presents standardized loading factors from all measurement scale items.

Table 2: Loading Factor, CR, and AVE

Indicator	Gen X			Gen Y			Gen Z		
	Loading Factor	CR	AVE	Loading Factor	CR	AVE	Loading Factor	CR	AVE
Religiosity		0.929	0.545		0.934	0.565		0.915	0.496
Rel1	0.740			0.701			0.681		
Rel2	0.728			0.541			0.675		
Rel3	0.817			0.839			0.760		
Rel4	0.775			0.823			0.736		
Rel5	0.773			0.730			0.721		
Rel6	0.602			0.709			0.735		

Rel7	0.763			0.706			0.629		
Rel8	0.638			0.736			0.533		
Rel9	0.762			0.761			0.704		
Rel10	0.777			0.825			0.778		
Rel11	0.721			0.843			0.762		
Fashion Involvement		0.908	0.625		0.924	0.670		0.862	0.515
FI1	0.821			0.763			0.601		
FI2	0.822			0.759			0.675		
FI3	0.741			0.854			0.741		
FI4	0.870			0.898			0.838		
FI5	0.869			0.872			0.837		
FI6	0.586			0.753			0.565		
Patronage Intention		0.875	0.541		0.893	0.583		0.900	0.601
PI1	0.810			0.821			0.757		
PI2	0.754			0.820			0.801		
PI3	0.648			0.654			0.708		
PI4	0.668			0.694			0.739		
PI5	0.769			0.821			0.745		
PI6	0.751			0.755			0.887		

Note. CR = composite reliability; AVE = average variance extracted

Goodness of Fit Test

The model fit test and quality index refer to the Warp PLS analysis tool (Kock, N., 2013). The tests were carried out on 3 generations of X, Y, and Z to produce different coefficient values. The test results in Generation X show that: Average path coefficient (APC)=0.426, $P < 0.001$; Average R-squared (ARS)=0.356, $P < 0.001$; Average adjusted R-squared (AARS)=0.342, $P < 0.001$; Average block VIF (AVIF)=1.347, acceptable if ≤ 5 , ideally ≤ 3.3 ; Average full collinearity VIF (AFVIF)=1.603, acceptable if ≤ 5 , ideally ≤ 3.3 ; Tenenhaus GoF (GoF)=0.450, small ≥ 0.1 , medium ≥ 0.25 , large ≥ 0.36 ; Sympton's paradox ratio (SPR)=1.000, acceptable if ≥ 0.7 , ideally = 1; R-squared contribution ratio (RSCR)=1.000, acceptable if ≥ 0.9 , ideally = 1; Statistical suppression ratio (SSR)=1.000, acceptable if ≥ 0.7 ; Nonlinear bivariate causality direction ratio (NLBCDR)=1.000, acceptable if ≥ 0.7 .

Furthermore, the tests on Generation Y show that: Average path coefficient (APC)=0.412, $P < 0.001$; Average R-squared (ARS)=0.304, $P < 0.001$; Average adjusted R-squared (AARS)=0.291, $P < 0.001$; Average block VIF (AVIF)=1.110, acceptable if ≤ 5 , ideally ≤ 3.3 ; Average full collinearity VIF (AFVIF)=1.329, acceptable if ≤ 5 , ideally ≤ 3.3 ;

Tenenhaus GoF (GoF)=0.429, small ≥ 0.1 , medium ≥ 0.25 , large ≥ 0.36 ; Sympton's paradox ratio (SPR)=1.000, acceptable if ≥ 0.7 , ideally = 1; R-squared contribution ratio (RSCR)=1.000, acceptable if ≥ 0.9 , ideally = 1; Statistical suppression ratio (SSR)=1.000, acceptable if ≥ 0.7 ; Nonlinear bivariate causality direction ratio (NLBCDR)=1.000, acceptable if ≥ 0.7 .

The test results from Generation Z are: Average path coefficient (APC)=0.181, P=0.021; Average R-squared (ARS)=0.070, P=0.128; Average adjusted R-squared (AARS)=0.053, P=0.155; Average block VIF (AVIF)=1.039, acceptable if ≤ 5 , ideally ≤ 3.3 ; Average full collinearity VIF (AFVIF)=1.059, acceptable if ≤ 5 , ideally ≤ 3.3 ; Tenenhaus GoF (GoF)=0.195, small ≥ 0.1 , medium ≥ 0.25 , large ≥ 0.36 ; Sympton's paradox ratio (SPR)=1.000, acceptable if ≥ 0.7 , ideally = 1; R-squared contribution ratio (RSCR)=1.000, acceptable if ≥ 0.9 , ideally = 1; Statistical suppression ratio (SSR)=1.000, acceptable if ≥ 0.7 ; Nonlinear bivariate causality direction ratio (NLBCDR)=0.667, acceptable if ≥ 0.7 .

Hypothesis Testing

Hypothesis testing was conducted based on the significance value of the research model parameters as shown in Table 3 below.

Hypothesis 1 for Generation X is accepted while hypothesis 0 is rejected. By that, Religiosity has a positive and significant effect on Fashion Involvement ($\beta = 0.56$, $p < 0.001$). The hypothesis 1 for Generation Y is accepted meaning that Religiosity has a positive and significant effect on Fashion Involvement ($\beta = 0.48$, $p < 0.001$). Hypothesis 1 for Generation Z is accepted which indicates that Religiosity has a positive and significant effect on Fashion Involvement ($\beta = 0.27$, $p < 0.001$).

Moreover, Fashion Involvement has a positive and significant effect on Patronage Intention ($\beta = 0.46$, $p < 0.001$) thus it can be said that Hypothesis 2 for Generation X is accepted. Hypothesis 2 for Generation Y is accepted, showing that Fashion Involvement has a positive and significant effect on Patronage Intention ($\beta = 0.38$, $p < 0.001$). In addition, Fashion Involvement also has a positive and significant effect on Patronage Intention ($\beta = 0.25$, $p < 0.001$). This means that Hypothesis 2 for generation Z is accepted.

The hypothesis testing shows that Hypothesis 3 for Generation X is accepted so that Religiosity has a positive and significant effect on Patronage Intention ($\beta = 0.25$, $p < 0.001$). Religiosity also has a positive and significant effect on Patronage Intention ($\beta = 0.37$, $p < 0.001$). Therefore, Hypothesis 3 for Generation Y is accepted. However, hypothesis 3 for generation Z is rejected because Religiosity does not have a positive and significant effect on Patronage Intention ($\beta =$

0, 016). Table 3 below details the results of all hypotheses testing and Figures 2, 3, and 4 below, the final structure model of the relationship of each variable from Generation X, Y, and Z.

Table 3: Results of All Hypothesis

Hypothesis	Structural path	Gen X			Gen Y			Gen Z		
		Path Coef	Sig. level	P values	Path Coef	Sig. level	P values	Path Coef	Sig. level	P values
H1	Religiosity → Fashion Inv.	0.556	***	< 0.001	0.480	***	< 0.001	0.274	***	0.004
H2	Fashion Inv. → Patronage Intention	0.463	***	< 0.001	0.384	***	< 0.001	0.253	***	0.007
H3	Religiosity → Patronage Intention	0.258	***	0.009	0.373	***	< 0.001	0.016	NS	0.443

Note. *** $p < 0.01$, NS : not significant

Figure 2. The Testing Model of Gen X

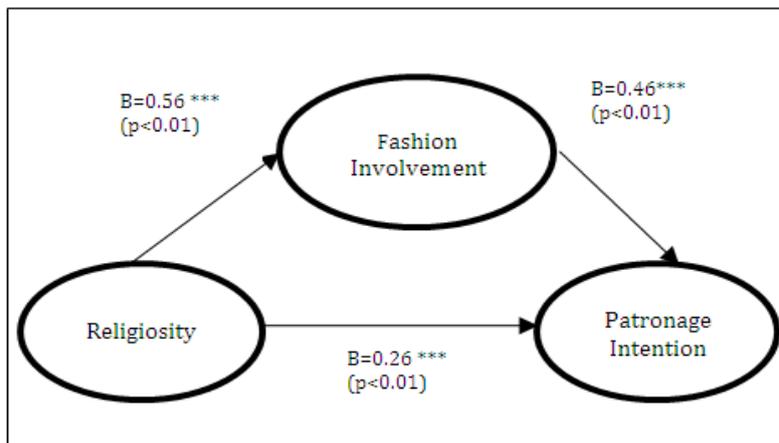


Figure 3. The Testing Model of Gen Y

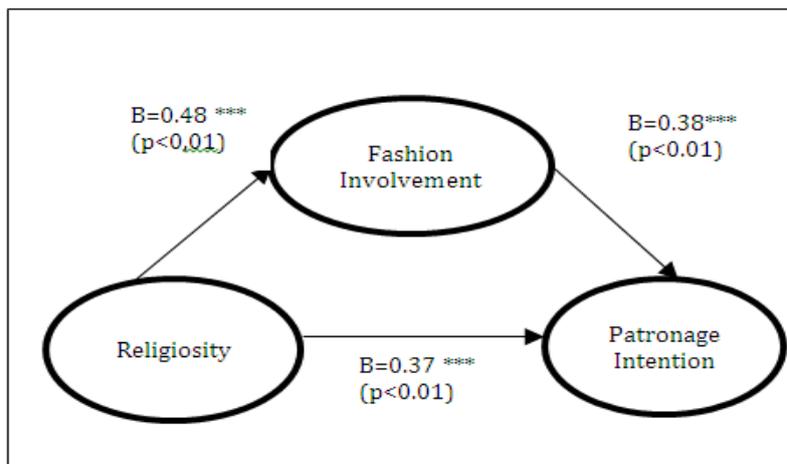
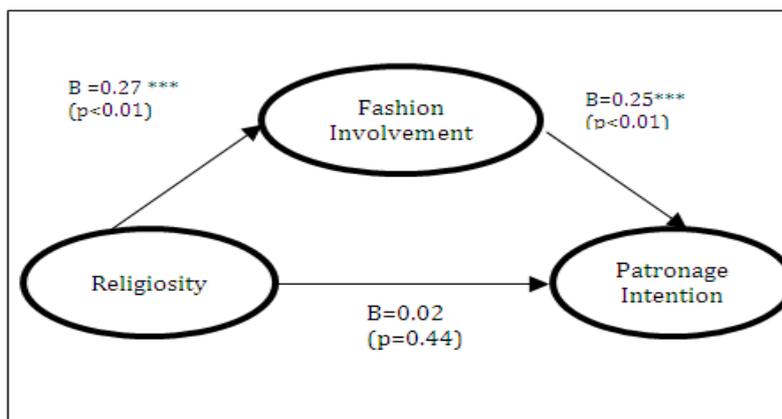


Figure 4. The Testing Model of Gen Z



The findings of this study indicate that high consumer religiosity is a major factor in the selection of Muslim fashion products and in choosing products representing religious needs. These findings apply to Generation X and Y but do not apply to generation Z for whom religiosity does not affect patronage intention. Generation Z is a generation whose current age is less than 23 years old (teenagers) and whose cohort are still looking for style or identity in fashion such that religiosity is not a factor of influences in the selection of Muslim fashion stores. Generation Z is a global generation that comes from a broader range of experience backgrounds and different ideas (Soltan, 2004). Music, fashion, cosmetics, and video games are important for this generation. Generation Z is accustomed to high-tech information sources that contain messages from all sides. They are never without the internet (Langford, 2008; Simon, 2009; Benjamin, 2008).

In today's digital era, Generation Z can search unlimited information through the internet, even in the context of fashion. For them, religiosity is very important in life because Religiosity has

an essential role to play. For Generation Z, religiosity affects patronage intention according to fashion involvement primarily, this is because the characteristics of this generation emphasize fashion as a lifestyle. According to Moschis and Churchill, (1978) and Churchill and Moschis, (1979), young consumers often communicate with each other during purchase because they tend to be anxious and trust a friend for fashion preference advice when evaluating products. Media advertising also influences young people's decisions when evaluating products (Herbst and Burger, 2002).

For Generation X and Y, religiosity can affect patronage intention whether through fashion involvement or not. Generation X has a high level needs and imposing financial constraints so that they often shop in value-oriented retail. One of the advantages of Generation X is prioritizing the value when shopping. Therefore, religiosity is one of the values held by the Gen X such that this value encourages them to be highly involved in finding Muslim fashion goods. This condition balances their lives in the social environment because fashion is one of their supporting social needs.

Gen Y cares about the purchase experience (Sisk, 2010) and tends to look for brands that are connected with their friends who often recommend the products and brands (Paula, 2003; Williams, 2005; Read, 2007). Gen Y also highly appreciates the opinions or recommendations of friends or other close individuals so that one of their fashion involvements is to find information or recommendations from their closest relatives. Gen Y is very affected by experience and in the end, their high fashion involvement will influence patronage intention. The shopping experience is an important factor for Generation Y.

Conclusion and Suggestions

Implications

The results of this study are very important for Muslim retailers and fashion designers. Some of the parties associated with Muslim fashion business retail and designers are current with fashion styles that do not violate the rules of dress according to Islam. These stakeholders attempt to create stylish products that still reflect Muslim identity and uphold Islamic principles for all age segments.

Fashion involvement correlates with user behavior patterns in terms of volume and frequency (Stone, 1954). According to Afonso (2009), consumers who have more involvement will make better decisions, with confidence. High involvement will have a strong influence on the purchasing decision of the individual because he/she has gathered various information and recommendations from a range of sources. Muslim fashion retailers certainly do not ignore the quality and services for all items of products they sell. Fashion products are focused on

improving an individual's self-image in a social order (Dubois and Duquesne, 1993) and as such, stores will adjust to the current social needs in terms of best quality fashion.

The ability of a store to attract visitors is an element for Muslim fashion retailers of high consideration. The correlation of a store with quality of products sold plays an important role in attracting visitors to return to that store. Muslim consumers will develop a more positive purchase attitude if a store provides stimuli with products that are in accordance with Muslim values (Fauzi et al., 2016).

Future Recommendations

The scope of this research can be expanded by increasing the population of the respondent group to other regions. The samples in this study include only young to mature Muslim women and thus it is recommended that future research could add men as samples. The stores in this study are specific to Muslim fashion items and future research can expand the scale to stores that sell other product variations, such as department stores, supermarkets, hypermarkets, and so on. This study is only limited to Yogyakarta and Semarang and it is anticipated that different results could be found if the research focus area is expanded.

Conclusion

Religiosity influences product purchasing decisions for Generation X, Y, and Z. It is found that each generation makes different decisions. The religiosity priority of each generation creates a different influence in terms of purchasing decisions in the context of Muslim fashion products. It is important to note that Muslim fashion business stakeholders need to attend to the rules of Islam in Muslim fashion so that they can contribute more religiously appropriate products to consumers, particularly Indonesian consumers. Especially in the context of age, all segments of Indonesian Muslim consumers uphold religiosity and as such the consideration of choosing a fashion item refers to religiosity. The characters and lifestyles of Generation X and Y are almost the same in determining the choice of Muslim fashion products. This is different to Generation Z who must first be involved in the search for Muslim fashion before making a decision.



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