# The Effects of Indonesia Female Religiosity on Hijab-Wearing Behavior: An Extended of Theory of Reasoned Action

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## *Abstract*

*This research studied two topics: First, applying El-Menouar's Muslim religiosity scale (2014) where in Indonesia it had never been used. Second, extending the Theory of Reasoned Action with the variable of religiosity. We took the sample randomly from 4 cities and 4 regencies in Indonesia. Data gathering by questionnaires, interviews, observations, and reviews of relevant literature. Structural Equation Modeling is an analytical tool for measuring variables and for hypotheses testing purposes. We employed Latent Variable Score to simplify religiosity construct. The results showed that attitude and subjective norms empirically prove to have a positive effect on intention to wear hijab. While religiosity has no effect on intention to wear hijab, it does, however, affect the attitude. The influence of subjective norms on intention to wear hijab is greater than the influence of religiosity on attitudinal-mediated hijab wearing intention. Because of the chosen research approach, the research results may lack generalizability. In the future, we suggest others to retest the conceptual model in order robust it. For business, marketing communications need to involve a fashionable Islamic public figure. The goal is to change consumer behavior through an influential person and change the underlying beliefs of attitudes to be positive to the product. The application of El-Menouars restricted Muslim religiosity scale is the first in Indonesia. This study also strengthens Theory of Reasoned Action as one of the prominent theories of behavior.*

*Key Words: Religiosity, Attitude, Hijab-wearing Intention, Latent Variable Score, Theory of Reasoned Action, Muslim Religiosity Scale.*

## Introduction

The study about religiosity roles on attitudes and behavior of Islamic business products has been widely examined in various contexts and various approaches. For example in Egypt, (Abou-youssef, Kortam, Abou-Aish, & El-Bassiouny, 2015) examined the influence of religiosity on consumer attitudes on Islamic banking. In Malaysia, research on the use of the Theory of Planned Behavior (TPB) to predict the consumption behavior of halal products by generation Y (Khalek & Ismail, 2015). Initially, predictions of Malaysian consumers' intention to buy halal products using the Theory of Reasoned Action (TRA) as the predecessor of TPB was done (Lada, T, & Amin, 2009). Even in America, the intention of Islamic hotel seekers to stay in hotels that are hypothesized to be influenced by their religiosity has also been investigated (see, Shakona, 2013). In Indonesia, research related to the effect of religiosity toward hijab-wearing behavior was also conducted (Hidayah, 2015) with the quantitative approach and as well with the qualitative approach of symbolic interactionism (Pambudi, 2013). Therefore, we can say that researcher attention on religiosity and its influence on consumer behavior, recently increased.

In Indonesia, the scale of Glock & Stark (1965) is one of the most frequently applied scales in many studies as well as in the writing of religiosity related books. In line with this but on a wider scope, this scale is also very influential in the effort of defining, orienting, and dimensioning of one's religiosity (Holdcroft, 2006). The scale of Glock & Stark (1965) consists of 5 dimensions, namely: experience, ritual, ideology, intellectual, and consequential. Unfortunately, the consequences of developing a European-based Christian community scale has made this scale incapable of accommodating Islamic beliefs such as Muhammad SAW is mere prophets, not God, compared to Jesus in the Christianity belief of Jesus as God's son. Based on our literature study, many research studies and book writing in Indonesia are recklessly searching for the equivalent of words and concepts from the Glock & Stark (1965) scale to be used in measuring the religiosity of a Muslim. Without deliberately researching or developing a special scale of Muslim religiosity by adapting Glock & Stark (1965). Therefore, due to universal aspects of its dimensions and adaptability by the scientific community, El-Menouar (2014) stated the need of developing Muslim religiosity scale based on the framework of Glock & Stark (1965). He has developed a restricted Muslim religiosity scale which consists of 5 dimensions, including basic religiosity, main task, experience, knowledge, and orthopraxy.

Related to the development of hypotheses, we argue that one's religiosity gives input to one's belief in an object such as the behavior of wearing the veil and its effect, where this belief becomes the basis of one's attitude toward the object. We also agree that the conformity of one's religion can lead to the intention to match the behavior with value, ie wearing the hijab. With regard to this research and because Islam has special demands on the hijab so suspected religiosity has a positive relationship with the veil intent. All previous studies reinforce theories about the positive influence of attitudes toward behavioral intentions. Ultimately, it can not be denied that the veil other than religious activity can also be a behavior that expresses group identity. The existence of hobby groups such as Hijabers Community in Jogyakarta is proof that social pressure on a person can affect his behavior. Thus the social pressure to wear the hijab may encourage the emergence of many hobby groups like the previously mentioned HIjabers Community.

## Problem Statement

The absence of research on the religiosity of Indonesian Muslims with the application of certain Muslim scales such as El-Menouar (2014) and how it relates to their consumption behavior has led to an empirical need to apply the El-Menoar scale (2014) to measure Religiosity and its impact on Muslim consumption behavior.

## Aims and Objectives

Current research aims to apply the religiosity scale of El-Menouar (2014) in the case of Muslims in Indonesia. In addition, this study is also aimed at re-examining the influence of religiosity on the behavior of Indonesian Muslim consumers that could have an impact on increasing demand for Islamic-based products.

## Hypotheses of the Study

H1: Religiosity positively affects attitude toward hijab-wearing behavior

H2: Religiosity positively affects hijab-wearing intention

H3: Attitude toward hijab-wearing behavior positively affects hijab-wearing intention

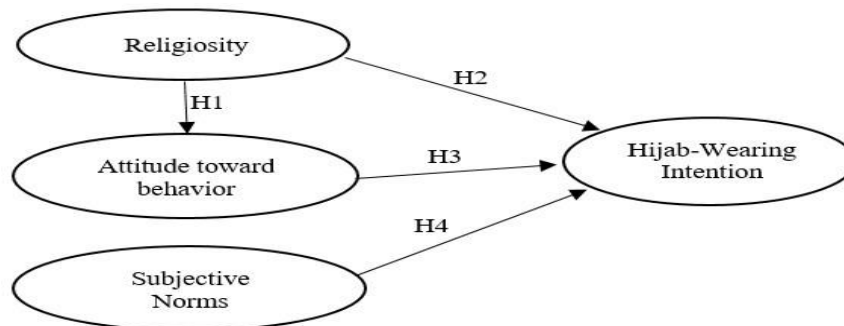H4: Subjective norm positively affects hijab-wearing intention.

## Model of the Study



Figure 1 Model of the study
*Wibowo* (2017)

## Literature Review

### Religiosity Effects on Attitude

Attitude is an evaluation of a person's positive or negative beliefs or feelings if one has to perform the prescribed behavior (Fishbein & Ajzen, 1975a). According to the same authors, the attitude is divided into two halves which are an attitude toward the object and attitude to behavior. Meanwhile, Azwar (2013) states that attitude is said to be an evaluative response. Attitudes in this study are attitudes toward hijab wearing behavior that is defined as an evaluative tendency of hijab wearing based on belief in the results obtained, and leads to a certain direction in the form of judgment, agree-disagree or positives. Religiosity only has a direct effect on the intention of behaving without linking the possible influence from religiosity to attitudes (Alam, Janor, Aniza, & Wel, 2012). In the case of the Islamic mortgage financing business, the attitude towards Islamic mortgage financing is very likely formed by beliefs related to the object of Islamic mortgage financing. It is fortified and agreed by Abou-youssef et al., (2015) whose research found a significant positive effect of religiosity on attitudes on Islamic banks in Egypt. Religiosity also affects the positive attitude on Socially Responsible Product (Graafland, 2015). The dimension of punishment of the hereafter and the dimension of sharia law on the variables of religiosity proved to have an effect on consumer attitudes to sharia banks (Souiden & Rani, 2015). In the Netherlands with the corporate executives as respondents, intrinsic religiosity positively affects the ethical attitude of Corporate Social Responsibility (CSR) and negatively affects CSR financial attitude (Schouten & Graafland, 2014). In the context of sharia hotels, the influence of religiosity on attitudes is also evident (Shakona, 2013). Religiosity is a significant predictor of the attitude of traveling (Al Jahwari, 2015)

### Religiosity Effect on Intention to Wear Hijab

The intention is a person's location on subjective probability dimension involving the relationship between himself and an action. The intention to behave, therefore, is a person's subjective probability that he will perform an action (Fishbein & Ajzen, 1975b). The definition of intention to wear hijab in this study is the decision to wear hijab that indicated from the statement will wear hijab, want to wear hijab, decide to wear hijab, tend to wear hijab, and hope to hijab in the future. The intention of taking Islamic mortgage financing is empirically influenced by consumer religiosity (Alam, et.al. 2012). The direct influence of male or female religiosity towards sexual fantasies is also proven by (Ahrold, Farmer, Trapnell, & Meston, 2011). In the context of abortion, religiosity has been shown to have an effect on support for legal abortion (Barkan, 2014). While intrinsic religiosity has a negative effect on diversity and has a positive effect on charity (Schouten & Graafland, 2014). Religiosity also negatively affects the behavior of going to gaming

**www.irmbrjournal.com**  
September 2017  
**I**nternational **R**eview of **M**anagement and **B**usiness **R**esearch  
**Vol. 6 Issue.3**

destinations (Al Jahwari, 2015). Low religiosity increased Indians in the UK to use friends as reference groups, compared to native India (Lindridge, 2005). Public religiosity also negatively affects alcohol drinking behavior (Bodford & Hussong, 2013). Religiosity, however, does not relate to the intention to engage in gross or gang activity (McKenzie, 2012).

**Attitude Positively Effects on Intention to Wear Hijab**

The three-component of attitude model, the intention is translated into a conative aspect of attitude. This has an impact on the assumption that attitudes and intentions have a close relationship which is supported by many empirical studied in particular related to the intention of buying Islamic products. Not only that, the influence of attitude toward behavioral intentions has been extensively researched in various contexts. Empirically, attitude proved to have a positive effect on the intention to buy halal food (Lada, et.al., 2009). Attitude also affects the intention of buying halal products generation Y (Khalek & Ismail, 2015); Attitudes also affect the intention of taking Islamic financing for home (Alam et al., 2012); The intention of staying at the Islamic hotels is also influenced by one's attitude (Shakona, 2013); Attitude also affect the intention to become customers of Islamic banks (Souiden & Rani, 2015). Furthermore, in the context of the intention of hijacking digital material, attitude toward piracy also has a positive effect (Yoon, 2011). More specifically, Schouten & Graafland (2014) obtained results that a number of attitudes dimensions toward CSR positively affect a number of behaviors executing CSR.

**Subjective Norm Effects on Intention to Wear Hijab**

The subjective norm is the respondent's perception of the others opinions of himself in relation to a particular object. Ajzen, (2010) stated the subjective norm is a person's perception of the social pressures he/she is experiencing related to behaviors. In this study, the object in question is the behavior of hijab wearing related to the influence of subjective norms on the intention of behaving. A number of studies have been conducted to test the significance of this influence. Subjective norms proved to have a positive effect on the intention of buying halal products (Lada et al., 2009). The influence of subjective norms on the intention of generation Y to buy halal food is also evident (Khalek & Ismail, 2015). The influence of subjective norms on the intention of hijacking digital material was found to be significant (Yoon, 2011). However, the subjective norm is also proven to have no effect on the intention of taking mortgage financing sharia (Alam, et al., 2012).

## Methodology

Five hundred respondents were involved in data gathering. They were from Serang City, Serang District, Cilegon City, Pandeglang District, Lebak District, Tangerang District, Tangerang City, Tangsel City. Data was collected through observations, interviews, questionnaires, and literature reviews. Questionnaires were distributed and self-administered by respondents, then tabulated, and prepared for analysis. A total of 452 questionnaires were proper to be analyzed.

Religiosity was measured by using the multidimensional scale from El-Menouar's (2014), as for attitude variables and hijab-wearing intentions, both measured on the scale from the Ajzen article (2010). The development of a positive attitude scale on hijab wearing behavior derived from the interviewing of 20 Muslim women during preliminary data gathering. Measurement of statements was done using 5 points Likert scale.

Principle Component Analysis (PCA) extraction and promax rotation was performed to test the dimensions of 5 factors on the religiosity dimension plus 3 factors on TRA. KMO value = 0.5 to 1. significant Bartlett Spheric Tests, are sufficient correlation measures between variables and factor analysis can be used (Hair, Black, Babin, & Anderson, 2006). Factor formation is based on eigenvalues> 1, not determining the

number of factors that should have formed first. This is done to ensure the cumulative optimization of the variance explained by the factors formed or to ensure that all the eligible factors meet the requirements of the eigenvalues> 1. According to Hair, et al (2006) the selection of eigenvalues> 1was to determine the number of factors formed that will be most reliable when the variable number of 20 to 50.

The model is simplified by LVS on the dimensions of religiosity. The simplification of the model is the focus of this study to examine the influence of religiosity on attitudes and intentions of behavior. The LVS facility of LISREL 8.8 is used to accommodate all the dimensions of religiosity that will become an indicator of the religiosity variable.

Convergent validity was tested using a confirmatory factor analysis (CFA) in which latent variables had sufficient convergence if the minimum factor load value of each item or indicator was 0.5, ideally 0.7 or higher (Hair, et al., 2006). The discriminant validity of this study is met if the inter connectivity correlation square value is less than the Average Variance Extracted (AVE) value of the construct. Reliability will be tested using Composite Reliability (CR) value with cut off ≥0.70 and Average Variance Extracted with cut off ≥ 0.5 (Hair, et al., 2006). The results of the Goodness of Fit (GoF) test of the structural model using RMSEA value criteria <0.08, GFI, RFI, IFI, CFI, NFI, and NNFI each should be above 0.9. The absence of agreement on the absolute GoF criteria of SEM (Wijanto, 2008) underlies the selection of 7 GoF criteria in this study. Acceptance/rejection of the research hypothesis, determined by the significance of the path coefficients in the structural model. The statistically significant path is the value of t count> 2 at significance level $\alpha$ = 5%. Determining the direction of the relationship is based on the +/- sign on the path coefficient.

## Analysis and Discussion

### Dimensionality Results

Sampling adequacy test gave us the value of KMO = 0.881, which is greater than the cut off 0.5. Bartlett test showed Chi-Square value = 7147.09 and significantly below 0.01. We concluded variables to be analyzed have sufficient intercorrelation so the factor analysis can proceed.

Table 1: Factors Extracted

| Components | Initial Eigen Value | Variance Explained % | Cumulative Variance % |
|---|---|---|---|
| 1 | 8.772 | 26.582 | 26.582 |
| 2 | 3.420 | 10.365 | 36.947 |
| 3 | 2.138 | 6.478 | 43.424 |
| 4 | 1.985 | 6.015 | 49.439 |
| 5 | 1.623 | 4.917 | 54.356 |
| 6 | 1.291 | 3.913 | 58.269 |
| 7 | 1.168 | 3.539 | 61.809 |
| 8 | 1.099 | 3.332 | 65.140 |
| 9 | 0.879 | 2.663 | 67.803 |
| 10 | 0.831 | 2.518 | 70.321 |

Extraction method: PCA

Table 1 shows the total variant explained is 65.14% and formed 8 components based on Eigen value> 1. These are very satisfactory because the data of this study support the theories related to the 8 factors derived from the 5 dimensions of religiosity and 3 variables on TRA. Due to unpredetermined factors amount technique.

Table 2: Pattern Matric and Communality

| Items | Components | | | | | | | | Communalities |
|---|---|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | |
| R1 | | | | | | | | 0.87 | 0,76 |
| R2 | | | | | | | | 0.86 | 0.75 |
| R4 | | | | 0.67 | | | | | 0.58 |
| R8 | | | | 0.83 | | | | | 0.65 |
| R9 | | | | 0.76 | | | | | 0.73 |
| R10 | | | | 0.53 | | | | | 0.62 |
| R12 | | | | | | 0.59 | | | 0.58 |
| R13 | | | | | | 0.79 | | | 0.68 |
| R14 | | | | | | 0.75 | | | 0.64 |
| R16 | | | | | 0.71 | | | | 0.57 |
| R17 | | | | | 0.75 | | | | 0.60 |
| R18 | | | | | 0.66 | | | | 0.62 |
| R19 | | | | | 0.65 | | | | 0.61 |
| R20 | | | | | | | 0.75 | | 0.54 |
| R21 | | | | | | | 0.68 | | 0.55 |
| R22 | | | | | | | 0.71 | | 0.50 |
| S1 | | 0.70 | | | | | | | 0.59 |
| S2 | | 0.89 | | | | | | | 0.78 |
| S3 | | 0.87 | | | | | | | 0.76 |
| S4 | | 0.83 | | | | | | | 0.67 |
| S5 | | 0.73 | | | | | | | 0.61 |
| N2 | | | 0.59 | | | | | | 0.59 |
| N3 | | | 0.76 | | | | | | 0.54 |
| N4 | | | 0.81 | | | | | | 0.62 |
| N5 | | | 0.70 | | | | | | 0.66 |
| N6 | | | 0.80 | | | | | | 0.65 |
| I1 | 0.87 | | | | | | | | 0.80 |
| I2 | 0.87 | | | | | | | | 0.80 |
| I3 | 0.90 | | | | | | | | 0.85 |
| I4 | 0.88 | | | | | | | | 0.74 |
| I5 | 0.84 | | | | | | | | 0.65 |
| I6 | 0.81 | | | | | | | | 0.64 |

The results in Table 2 show that communalities greater than 0.5 are owned by all statements which mean that they are eligible for inclusion in the analysis because they explain the factor variant> 0.5. In table 2 in the matrix section of the pattern also seen the three factors on the TRA formed perfectly by all theoretical indicators. So it is with the dimensions of religiosity formed from the theoretical indicators.

After the dimensionality test phase completed, the dimensions of religiosity variable are converted to indicators by LVS technique. After dimensionality is obtained, the dimensions of religiosity are transformed into indicators and confirmed simultaneously with the CFA, along with attitude variables,

subjective norms, and veiling intentions. At this stage, validity and reliability tests can be performed and displayed in table 3.

**Validity and Reliability Results**

Table 3: Convergence Validity and Reliability Results

| Variables | Items | SLF | error | CR | AVE |
|---|---|---|---|---|---|
| Attitude | S1 | 0.68 | 0.53 | | |
| | S2 | 0.87 | 0.24 | | |
| | S3 | 0.87 | 0.25 | | |
| | S3 | 0.75 | 0.44 | | |
| | S5 | 0.70 | 0.50 | 0.88 | 0.61 |
| Subjective Norms | N2 | 0.66 | 0.56 | | |
| | N3 | 0.65 | 0.57 | | |
| | N4 | 0.69 | 0.53 | | |
| | N5 | 0.80 | 0.36 | | |
| | N6 | 0.76 | 0.42 | 0.84 | 0.51 |
| Intention to Wear Hijab | I1 | 0.92 | 0.16 | | |
| | I2 | 0.94 | 0.12 | | |
| | I3 | 0.94 | 0.11 | | |
| | I6 | 0.68 | 0.54 | 0.93 | 0.77 |
| Religiosity | Central Duty | 0.78 | 0.40 | | |
| | Experience | 0.80 | 0.37 | | |
| | Knowledge | 0.69 | 0.52 | | |
| | Orthopraxy | 0.53 | 0.72 | 0.80 | 0.50 |

Based on table 3 results, a number of indicators were deleted because of the Standardized Loading Factors (SLF), CR and AVE were not eligible. The remaining indicators shown in table 3, had SLF greater than 0.6 which means very good convergence. Except for the orthopraxy indicator as a result of the simplification of the model from the orthopraxy dimension, its SLF is slightly above the 0.5 cut off. Its value of 0.53 and shows good convergence validity. Reliability test results in table 3 above were extremely satisfactory. This is evident from CR values above 0.7 and at the same time, it's AVE is greater than or equal to 0.5 (Hair et al., 2006) (Wijanto, 2008).

Table 4: Discriminant Validity

| AVE | Religiosity | Attitude | Subjective Norms | Hijab-wearing Intention |
|---|---|---|---|---|
| Religiosity | **0,50** | | | |
| Attitude | 0,41 | **0,61** | | |
| Subjective Norms | 0,36 | 0,34 | **0,51** | |
| Hijab-wearing Intention | 0,17 | 0,16 | 0,20 | **0,77** |

In table 4 above, it appears that the correlation value of squares between constructs is still entirely below the AVE value of each construct. Thus it can be concluded that the construct of this study explains more variants on the grain of measurement itself, rather than the variant on other construct grain measurements. Under these conditions, discriminant validity is achieved.

**GoF and Hypothesis Results**

Table 5: GoF Results

| Criterias | *Cut Off* | Estimate | Keterangan |
|-----------|-----------|----------|------------|
| RMSEA | <0.08 | 0.061 | Good fit |
| NFI | > 0.9 | 0.97 | Good fit |
| NNFI | > 0.9 | 0.98 | Good fit |
| CFI | > 0.9 | 0.98 | Good fit |
| IFI | > 0.9 | 0.98 | Good fit |
| RFI | > 0.9 | 0.96 | Good fit |
| GFI | > 0.9 | 0.92 | Good fit |

Table 5 shows that of the seven GoF criteria selected in this study, all indicate that the research model has a good GoF.

Table 6: Hypotheses Results

| Hypotheses | Paths | Estimate | Standardized Solution | T values | Decision |
|------------|-------|----------|----------------------|----------|----------|
| H1 | Religiosity ==> Attitude | 0,92 | 0,68 | 10,98 | Accepted |
| H2 | Religiosity ==> Hijab-wearing Intention | 0,18 | 0,15 | 1,67 | Rejected |
| H3 | Attitude ==> Hijab-wearing Intention | 0,13 | 0,15 | 2,19 | Accepted |
| H4 | Subjective Norms ==> Hijab-wearing Intention | 0,31 | 0,27 | 3,84 | Accepted |

Table 6 shows the results of hypothesis testing. All hypotheses are accepted but one, that is H2. We can also see that the relationship between the religiosity and hijab-wearing intention is mediated by attitude. Therefore, the total influence on the hijab-wearing intention comes from the indirect influence of religiosity and the direct influence of subjective norms. In accordance with the aims of this study, comparisons of stronger influences also consider the type of relationship, ie whether the influence is direct or indirect.

The influence of religiosity on hijab-wearing intentions was calculated by multiplying the standard solution on the H1 and H3 paths of 0.68 multiplied by 0.15 of the result 0.102. This result is compared with the standard score on the subjective norm influences to the veil intention of 0.27. Thus, it can be stated that the influence of mediated religiosity of attitudes is less than the direct influence subjective norms has.

**Discussion**

This study provides sufficient evidence that El-Menouar (2014) Muslim religiosity scale can be applied with satisfactory results. It is because the indicators grouped at the same factor were in line with expectations in the preparation of the questionnaire. However, this study has not tried to test the validity and reliability of the religiosity scale at the dimension level. This study also needs to be deepened by looking at the purification of the influence of religiosity on attitudes and intentions of behavior. The result is expected to provide more convincing evidence of whether the influence of religiosity on behavior, which in this case is represented by intent, can be directly or indirectly through the formation of attitudes toward such behavior, or can both be quasi-mediated.

On the topic of hypothesis testing, the influence of religiosity on attitudes on the hijab-wearing intention represented by H1 proved to be significant. This means that empirical data match the theories about the influence of religiosity on attitudes. The result of this study is in accordance with our previous argument that attitude as a construct formed by beliefs against a particular behavior is most likely influenced by the religiosity of a person who may provide the foundation for the formation of this belief. Our research result coincides with Abou-youssef et al. (2015), Shakona (2013), Al Jahwari (2015), Graafland (2015). The same is true in Souiden & Rani, (2015) where the dimensions of punishment and the dimensions of sharia law on religious variables proved to have an effect on consumer attitudes to sharia banks. In the Netherlands with corporate executives as respondents, intrinsic religiosity positively affects the ethical attitude of Corporate Social Responsibility (CSR) and negatively affects CSR financial attitudes (Schouten & Graafland, 2014).

The influence of religiosity on the hijab-wearing intention among Indonesia Muslim women (H2) proved to be insignificant. Thus H2 was rejected. This result contradicts research in many contexts, for example halal food (Lada et al., 2009) and generation Y (Khalek & Ismail, 2015), home finance (Alam et al., 2012), stay at sharia hotels (Shakona, 2013), and becoming a customer of sharia banks (Souiden & Rani, 2015). Even in the case of pirated material, there is a positive effect (Yoon, 2011). More specifically, Schouten & Graafland (2014) obtained results that a number of dimensions of attitudes toward CSR positively affect a number of behaviors executing CSR. The rejection of H2 indicates that there are other factors contributing to the fluctuations of hijab-wearing intentions.

Empirically, the acceptance of H3 and H4 suggests that extension of TRA in this study proves to have high robustness and good external validity. In TRA, the intention of behavior in a person is positively influenced by attitude and subjective norms toward the object/behavior. These two direct influences are found to be significant. And the effect of subjective norms on hijab-wearing intention is greater than the effect attitude has. Related to subjective norms, it seems that respondents deem her peer group or friends to be the advocate for hijab-wearing. This is based on the greatest value of SLF and corresponds to the demographic statistics of respondents who are mostly teenagers who dress for the purpose of socializing with their friends. The acceptance of H3 in this study is similar to that in other contexts (see Lada et al. (2009) Khalek & Ismail (2015), Alam et al. (2012), Shakona (2013), Souiden & Rani (2015), Yoon (2011), Schouten & Graafland (2014)) while H4 acceptance of this study is similar to the results of the research in other contexts (see Lada et al. (2009), Khalek & Ismail (2015), Alam et al. (2012), Shakona (2013), (Souiden & Rani, 2015) Yoon (2011)).

Both religiosity and subjective norms have an influence on hijab-wearing intention. But the influence of religiosity on intention to wear hijabs is purely mediated by attitude. The impact of this mediation has made the influence of religiosity on the intention of wearing hijabs smaller than the direct influence of subjective norms. With this result, business people need to focus on the promotion of their Muslim clothing, especially the hijab, by displaying advertisements that use religious idols to endorse their products; targeting young consumer markets whose characteristics are still looking for identity and dressing for the purpose of friendship; create events that show the identity of the fashionable Muslim women.

## Conclusion

On the topic of application, the El-Menouar religiosity scale (2014) has given very satisfactory results. Dimensionality test results prove that El-Menouar scale (2014) can classify the indicators into factors with the desired amount without special treatment to SPSS. When the dimensions of religiosity are transformed into indicators by the LVS technique, the validity and reliability of the religiosity variables remain good. TRA in this study proved very strong based on the dimensionality test results. Each factor correlates with the indicator, in accordance with the behavioral theory of TRA.

On the topic of the hypothesis test results, the important results that need to be examined more deeply are that religiosity cannot affect the intention of wearing hijabs before this influence is mediated by attitudes towards the hijab-wearing itself. Thus the mediation is perfect mediation. It seems necessary to design a particular study that ensures the validation of the selection of variables, the validation of respondents' selection, and the validation of the methods used in order for these mediation test results to reach a stronger conclusion. This research only came to position religiosity as a research focus and as a TRA extension. In the TRA-related hypothesis, it is proven that TRA's robustness in explaining the relationship of attitude and behaviors is supported by the research.

## Acknowledgment

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