

Islamic Branding and Religiosity in Hijab Purchasing Decisions: The Mediating Role of Islamic Business Ethics

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Abstract

The growth of Muslim fashion raises questions about how religious branding and personal religiosity shape hijab purchasing decisions. This study examines the effects of Islamic branding and religiosity on purchasing decisions for Bella Square hijabs, with Islamic business ethics positioned as a moderating variable. An associative quantitative field study involved 79 female students selected through purposive sampling from 389 students at the Faculty of Islamic Economics and Business, IAIN Ambon. Data were collected through observation and Likert-scale questionnaires and analyzed using partial least squares structural equation modeling with SmartPLS 4.1.0.2. Islamic branding and religiosity had no significant direct effects on purchasing decisions. Positive, significant effects were reported when both relationships were moderated by Islamic business ethics, which also had a significant direct effect. The model explained 62% of the variance in purchasing decisions. These findings highlight the role of ethical business practices in consumer trust and suggest that hijab sellers should prioritize honesty, professionalism, and trustworthy service. The study contributes to understanding the role of Islamic business ethics in Muslim consumer behavior.

Keywords: Islamic branding; religiosity; Islamic business ethics; purchasing decisions; hijab

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INTRODUCTION

Indonesia has the world's largest Muslim population, a condition that positions Islamic values as an important point of reference in various aspects of people's lives, including clothing. For Muslim women, the hijab is not merely a head covering but also a representation of religious identity and an expression of lifestyle. The development of the Muslim fashion industry over the past decade has encouraged the emergence of various hijab brands competing to offer a combination of Sharia values, comfort, and fashion

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trends. This has given rise to the phenomenon of Islamic branding, a strategy for creating a brand identity that explicitly or implicitly emphasizes Islamic values and symbols to attract Muslim consumers.

Islamic branding is understood as the use of names, symbols, and other attributes that distinguish one product from another on the basis of Sharia principles, including honesty, respect for accountability, and a fundamental understanding of Islamic values. In addition to Islamic branding, religiosity is also believed to play a role in purchasing decisions for products based on religious values. Religiosity describes the extent to which an individual's beliefs, knowledge, and internalization of religious teachings are manifested in everyday behavior, including consumption behavior. Meanwhile, Islamic business ethics is a distinct consideration for consumers concerned about business operators' adherence to the principles of honesty, professionalism, and trustworthiness in their business activities.

This phenomenon is evident among female students at the Faculty of Islamic Economics and Business (FEBI), IAIN Ambon. As the only Islamic-oriented campus in Ambon City, IAIN Ambon requires female students to wear the hijab during academic activities. Preliminary observations conducted on December 12, 2023, found that Bella Square hijabs were the most dominant choice among FEBI female students. Supporting data from Aini (2023) also showed that Bella Square accounted for approximately 34 percent of hijab brand preferences among young consumers, far exceeding other brands such as Umama (23%), Rabbani (13%), and Elzatta and Zoya (7%). The reasons underlying this preference were largely functional: relatively affordable prices, lightweight and wrinkle-resistant fabric, ease of coordination with other clothing, and widespread product availability both online and offline.

This phenomenon raises a fundamental question that underlies the novelty of this study: is the predominantly function-based preference for Bella Square hijabs also grounded in considerations of Islamic branding and religiosity, or have these two factors ceased to be primary considerations in the face of practical concerns? This question is important because the research subjects are female students in Islamic economics and business study programs who receive academic instruction in Sharia principles in business. Theoretically, they should therefore be more sensitive to the Islamic dimensions of a product than consumers in general.

Previous studies have extensively examined the effects of Islamic branding and religiosity on purchasing decisions, but most have treated these variables independently without a moderating variable. Handayani et al. (2021) found that Islamic branding affected purchasing decisions for pashmina hijabs, while Aliyah and Suryaningsih (2021) found that religiosity affected skincare purchasing decisions, although Islamic branding had no

effect in the same study. Azizah and Rozza (2022) found that Islamic branding and religiosity positively affected purchasing decisions for Muslim fashion products in Greater Jakarta, while Sasnita et al. (2019) found that Islamic business ethics affected purchasing decisions for Muslim women's clothing among female students in the Islamic Economics Department at IAIN Palu. A review of these four studies indicates that Islamic business ethics has received limited attention as a variable moderating the relationships of Islamic branding and religiosity with purchasing decisions.

Building on this gap, this study offers novelty by positioning Islamic business ethics not as an independent standalone variable, but as a moderating variable that strengthens or weakens the relationships of Islamic branding and religiosity with purchasing decisions. The research setting at IAIN Ambon provides additional value because it represents Eastern Indonesia, which has received relatively less attention in Islamic marketing studies than Java and Sumatra. Based on this discussion, the study addresses five questions: (1) does Islamic branding affect purchasing decisions; (2) does religiosity affect purchasing decisions; (3) does Islamic branding, moderated by Islamic business ethics, affect purchasing decisions; (4) does religiosity, moderated by Islamic business ethics, affect purchasing decisions; and (5) does Islamic business ethics as a moderating variable affect the purchasing decisions of female students at FEBI IAIN Ambon when buying Bella Square hijabs?

LITERATURE REVIEW

Islamic Branding

Kotler and Armstrong (2012) define a brand as a name, term, sign, symbol, design, or a combination of these elements used to identify a seller's products or services and distinguish them from those of competitors. Islamic branding is then understood as the application of this principle based on Sharia values. Islamic branding is a concept rich in meaning, involving the use of names associated with Islam or indicating a product's halal identity, such as Islamic hospitals, Sharia hotels, or halal cosmetics. Similarly, Nasrullah (2015) defines Islamic branding as the use of names associated with Islam to indicate a product's halal identity. Ogilvynoor adds that a Sharia-compliant brand is one that meets the requirements of honesty, respect for accountability, and a fundamental understanding of Sharia principles, with the aim of attracting Muslim consumers through its conduct and marketing communications. According to Yunus, Islamic branding is measured using three indicators: brand importance (an identity that communicates the promise of product benefits), brand familiarity (consumers' direct and indirect experiences with a brand), and consumer trust (consumers' knowledge of an object, its attributes, and its benefits).

Religiosity

Religiosity derives from the Latin word *religio*, with the root *religare* meaning to bind. This meaning suggests that religion generally includes rules and obligations that its adherents must observe and fulfill to bind their relationships with God, other people, and the surrounding natural environment. Ancok and Suroso define religiosity as religiousness encompassing various dimensions of life, including not only ritual behavior but also other activities driven by supernatural forces. Dellener, as cited by Nasrullah, emphasizes that religiosity is an important motivating factor that can influence consumer behavior, with consumers' decisions to purchase a product also depending on their level of faith. Glock and Stark identify three indicators of religiosity: belief (strong and firm faith in religious teachings), knowledge (understanding of sacred texts, traditions, and religious values), and religious internalization (an individual's level of faith in practicing religious teachings, reflected in the consistency between understanding and worship practices).

Islamic Business Ethics

The word ethics derives from the Greek *ethos*, meaning morality, character, propriety, courtesy, and manners. In Islam, ethics or morality is more commonly known as *akhlaq*. Djakfar (2012) defines Islamic business ethics as ethical norms based on the Qur'an and hadith that must serve as a reference for anyone engaged in business activities. Islamic business ethics must therefore be viewed holistically rather than partially. Erni Setyaningsih, as cited by Anindya (2017), adds that business conduct in Islam should not aim solely to maximize profits but should also prioritize Allah's pleasure and blessings upon the sustenance He provides. Islamic business ethics is subsequently defined as a measure of how closely business or trading practices align with universal Islamic values, measured through three main indicators: not violating Sharia principles, being professional, and being honest and trustworthy.

Purchasing Decisions

Peter and Olson (2013) explain that consumer decisions are goal-oriented and that consumers continually need to make choices among various decisions during the problem-solving process. Kotler and Armstrong (2012) emphasize that the essence of consumer decision-making is an integrative process that combines knowledge to evaluate two or more behavioral alternatives and select one of them. Shiffman and Kanuk, as cited by Sumarwan (2011), define a purchasing decision as the selection of an action from two or more alternatives. Based on Swastha and Handoko (2013), purchasing decisions are measured through three indicators: needs analysis (the process of identifying needs that urgently require fulfillment), information search (either actively

through direct comparison or passively through advertising and social media), and the decision to purchase (a set of decisions concerning purpose, product type, quality, and the proximity of the product's location).

Previous Research

Several previous studies provide a reference for developing this study's framework. Handayani et al. (2021) examined the contributions of Islamic branding, personal selling, and product quality to purchasing decisions for pashmina hijabs at Darussalam Islamic Boarding School in Banyuwangi and found a positive and significant simultaneous effect. Aliyah and Suryaningsih (2021) examined the effects of Islamic branding, religiosity, and lifestyle on skincare purchasing decisions in Gresik Regency. They found that religiosity and lifestyle had significant effects, while Islamic branding had no effect. Azizah and Rozza (2022) examined the effects of Islamic brand and religiosity on purchasing decisions for Muslim fashion products in Indonesia among consumers in Greater Jakarta and found that both had positive and significant effects. Sasnita et al. (2019) examined the effect of Islamic business ethics on purchasing decisions for Muslim women's clothing among female students in the Islamic Economics Department at IAIN Palu and found a positive and significant effect.

The fundamental difference between this study and these four previous studies lies in the treatment of Islamic business ethics. Previous studies positioned it as a standalone exogenous variable, whereas this study positions it as a moderating variable that bridges the effects of Islamic branding and religiosity on purchasing decisions. Other differences concern the product examined (Bella Square hijabs), the research setting (FEBI IAIN Ambon), and the analytical method used (SEM-PLS).

Conceptual Framework and Research Hypotheses

Based on the theoretical review and previous research, this study develops a model positioning Islamic branding (X1) and religiosity (X2) as exogenous variables, Islamic business ethics (M) as a moderating variable, and purchasing decisions (Y) as the endogenous variable. The model examines the direct effects of X1 and X2 on Y, the effects of X1 and X2 on Y when moderated by M, and the direct effect of M on Y. Based on this framework, the following five research hypotheses are formulated.

H1: Islamic branding is hypothesized to affect the purchasing decisions of female students at FEBI IAIN Ambon when buying Bella Square hijabs.

H2: Religiosity is hypothesized to affect the purchasing decisions of female students at FEBI IAIN Ambon when buying Bella Square hijabs.

H3: Islamic branding, moderated by Islamic business ethics, is hypothesized to affect the purchasing decisions of female students at FEBI IAIN Ambon when buying Bella Square hijabs.

H4: Religiosity, moderated by Islamic business ethics, is hypothesized to affect the purchasing decisions of female students at FEBI IAIN Ambon when buying Bella Square hijabs.

H5: Islamic business ethics as a moderating variable is hypothesized to affect the purchasing decisions of female students at FEBI IAIN Ambon when buying Bella Square hijabs.

RESEARCH METHOD

This is a field study employing an associative quantitative approach to examine whether Islamic branding, religiosity, and Islamic business ethics as a moderating variable affect purchasing decisions for Bella Square hijabs. The research was conducted at the Faculty of Islamic Economics and Business (FEBI), IAIN Ambon, located at Jalan Dr. H. Tarmidzi Taher, Kebun Cengkeh, Batu Merah Atas, Sirimau District, Ambon City, from February 22 to March 22, 2024.

The study population comprised all 389 active female students at FEBI IAIN Ambon from the 2020–2023 cohorts. The sample size was calculated using Slovin's formula with a 10 percent margin of error, yielding 79.5, which was rounded to 79 respondents. Non-probability purposive sampling was used, with the criterion that respondents were female students at FEBI IAIN Ambon who had experience making purchasing decisions for Bella Square hijabs.

The research data consisted of primary data obtained through an online questionnaire using Google Forms and secondary data drawn from a review of relevant literature. Data were collected in two ways: observation of the clothing-related activities and preferences of female students at FEBI IAIN Ambon, and a closed-ended questionnaire using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree) distributed to selected respondents.

The research instrument measured four variables using the following indicators: (1) Islamic branding (X1) was measured through brand importance, brand familiarity, and consumer trust; (2) religiosity (X2) was measured through belief, knowledge, and religious internalization; (3) Islamic business ethics (M) as a moderating variable was measured through compliance with Sharia principles, professionalism, and honesty and trustworthiness; and (4) purchasing decisions (Y) were measured through needs analysis, information search, and the decision to purchase. Each

variable was operationalized through several statement items that had been tested for validity and reliability.

The data were analyzed quantitatively using Partial Least Squares Structural Equation Modeling (SEM-PLS) with SmartPLS version 4.1.0.2. The analysis involved evaluation of the outer and inner models. The outer model evaluation included convergent validity testing using Average Variance Extracted (AVE) with a threshold above 0.5, discriminant validity testing using cross-loadings, indicator reliability testing using outer loadings with a threshold above 0.7, and internal consistency reliability testing using composite reliability and Cronbach's alpha with thresholds above 0.6 and 0.7, respectively. The inner model evaluation included the coefficient of determination (R-Square), effect size (F-Square), path coefficients, and hypothesis testing through bootstrapping at a 5 percent significance level (0.05) and a critical t-value of 1.97. A hypothesis was accepted when the t-statistic exceeded the critical t-value and the p-value was below 0.05.

FINDINGS AND DISCUSSION

Respondent Characteristics

Of the 79 respondents who participated, the distribution by study program was dominated by female students in Sharia Business Management (53.2%), followed by Islamic Economics (22.5%), Sharia Financial Management (20.3%), and Sharia Accounting (5.1%). In terms of age, the largest groups were 19–20 years (31.6%) and 20–21 years (31.4%), followed by 18–19 years (26.4%) and 21–22 years (12.6%). Regarding the frequency of monetary allowances from parents, most respondents received IDR 300,000–500,000 per month (38.9%). Regarding residence, respondents living in boarding houses predominated (38.9%), followed by those living with relatives (31.6%) and parents (31.4%).

Measurement Model Evaluation (Outer Model)

Outer model testing began with an initial evaluation of all indicators, which showed that several had outer loadings below 0.7 and therefore had to be removed from the model through repeated testing. Following 36 rounds of screening and testing, the final model contained seven valid indicators for Islamic branding, seven for religiosity, five for Islamic business ethics, and five for purchasing decisions.

Table 1.

Summary of Construct Validity and Reliability Tests

Variable	AVE (>0.5)	Composite Reliability (>0.6)	Cronbach's Alpha (>0.7)	Number of Valid Indicators
Islamic Branding	0.540	0.881	0.878	7

Variable	AVE (>0.5)	Composite Reliability (>0.6)	Cronbach's Alpha (>0.7)	Number of Valid Indicators
Religiosity	0.548	0.867	0.863	7
Islamic Business Ethics	0.585	0.823	0.822	5
Purchasing Decisions	0.546	0.794	0.792	5

Source: Primary data processed using SmartPLS 4.1.0.2 (2024)

Table 1 shows that all variables had AVE values above 0.5, composite reliability values above 0.6, and Cronbach's alpha values above 0.7. The research model was therefore considered to meet the requirements for convergent validity, discriminant validity (demonstrated by cross-loadings that were higher on each indicator's own construct than on other constructs), indicator reliability, and internal consistency reliability.

Structural Model Evaluation (Inner Model)

The coefficient of determination (R-Square) test yielded an R-Square of 0.462 for Islamic business ethics, indicating that Islamic branding and religiosity explained 46.2 percent of Islamic business ethics, while the remaining 53.8 percent was explained by other variables outside the model. The R-Square for purchasing decisions was 0.620, indicating that Islamic branding, religiosity, and Islamic business ethics explained 62 percent of purchasing decisions, categorized as moderate to strong, while the remaining 38 percent was explained by variables outside the research model. The effect size (F-Square) test showed that all relationships between variables had F-Square values above 0.02, indicating that all exogenous variables had effects on their endogenous variables.

Table 2.
Hypothesis Testing Results (Bootstrapping)

Relationships between Variables	T-Statistic (>1.97)	P-Values (<0.05)	Decision
Islamic Branding → Purchasing Decisions	1.416	0.157	Rejected
Religiosity → Purchasing Decisions	1.309	0.190	Rejected
Islamic Branding → Islamic Business Ethics → Purchasing Decisions	3.084	0.002	Accepted
Religiosity → Islamic Business Ethics → Purchasing Decisions	2.926	0.003	Accepted
Islamic Business Ethics → Purchasing Decisions	3.116	0.002	Accepted

Source: Primary data processed using SmartPLS 4.1.0.2 (2024)

Table 2 presents five main findings. First, Islamic branding had no significant effect on purchasing decisions (t -statistic $1.416 < 1.97$; p -value $0.157 > 0.05$), and H1 was therefore rejected. Second, religiosity had no significant effect on purchasing decisions (t -statistic $1.309 < 1.97$; p -value $0.190 > 0.05$), and H2 was therefore rejected. Third, Islamic branding, moderated by Islamic business ethics, had a positive and significant effect on purchasing decisions (t -statistic $3.084 > 1.97$; p -value $0.002 < 0.05$), and H3 was therefore accepted. Fourth, religiosity, moderated by Islamic business ethics, had a positive and significant effect on purchasing decisions (t -statistic $2.926 > 1.97$; p -value $0.003 < 0.05$), and H4 was therefore accepted. Fifth, Islamic business ethics had a positive and significant direct effect on purchasing decisions (t -statistic $3.116 > 1.97$; p -value $0.002 < 0.05$), and H5 was therefore accepted. The path coefficients further supported these findings: the path coefficient from Islamic business ethics to purchasing decisions was 0.430, higher than the direct path coefficients from Islamic branding (0.283) and religiosity (0.173) to purchasing decisions.

Islamic Branding Has No Direct Effect on Purchasing Decisions

The finding that Islamic branding had no significant effect on purchasing decisions for Bella Square hijabs among female students at FEBI IAIN Ambon indicates that Islamic brand attributes were not a dominant consideration in decision-making. This finding is consistent with Meinawati and Ardyansyah (2023), who also found that Islamic branding had no effect on purchasing decisions for Bella Square hijabs among female students at Universitas Trunojoyo Madura, and with Indarta et al. (2023), who stated that Islamic branding was not a primary factor in Muslim consumers' purchasing decisions for Rabbani Store products. Similar findings across two different hijab products suggest that this phenomenon is not merely an isolated anomaly, but a pattern that tends to recur in Muslim fashion products with strong functional characteristics.

Conversely, this finding contrasts with Handayani et al. (2021), who found that Islamic branding affected purchasing decisions for pashmina hijabs. In the authors' view, this difference can be explained by differing market characteristics: Handayani's study was conducted in an Islamic boarding school environment that culturally placed greater emphasis on explicit Islamic symbolism in the products consumed. By contrast, female students at FEBI IAIN Ambon were in a general campus environment where, despite its Islamic foundation, consumption decisions were more influenced by everyday practical considerations. In other words, when a product's Islamic identity has become a norm and a taken-for-granted background condition in that environment, as all FEBI female students are required to wear the hijab, the Islamic label or image of a particular brand no longer serves as a

significant differentiator because all available market options are considered equally Sharia-compliant.

Religiosity Has No Direct Effect on Purchasing Decisions

The finding that religiosity had no significant effect on purchasing decisions is consistent with Fitria and Artanti (2020), who also found no effect of religiosity on purchasing decisions, and with Desmayonda and Trenggana (2019), who emphasized that an individual's purchasing decisions do not always require a high level of religiosity. However, this finding contrasts with Fauzi and Murniawaty (2020) and Aliyah and Suryaningsih (2021), who found that religiosity significantly affected consumer decisions, arguing that higher religiosity was associated with a greater tendency to purchase products perceived as Sharia-compliant.

In the authors' view, this discrepancy is closely related to what consumer behavior literature terms the intention–behavior gap: the distance between an individual's values or beliefs and their manifestation in actual behavior. As students in an Islamic economics study program, female students at FEBI IAIN Ambon possess adequate religious knowledge at the cognitive level. However, this knowledge appears not to have been fully translated into criteria for choosing a specific hijab brand because the requirement to wear the hijab on campus has made Sharia compliance a basic prerequisite rather than a differentiator between brands. Within the Theory of Planned Behavior, religiosity can be viewed as part of the attitude that theoretically shapes intention. However, this intention only materializes into concrete purchasing behavior when supported by perceived behavioral control, in this case confidence in the seller's credibility and ethics. The findings for H3, H4, and H5 reinforce this interpretation.

The Moderating Role of Islamic Business Ethics in the Relationship between Islamic Branding and Purchasing Decisions

The most interesting finding of this study is that Islamic branding, which initially had no significant effect, had a positive and significant effect when moderated by Islamic business ethics. This means that female students at FEBI IAIN Ambon considered the Islamic branding attributes of a hijab only when they believed that the seller or brand also engaged in honest, professional, and trustworthy business practices. This finding is consistent with Adelia and Kadariah (2023), who found that Islamic business ethics positively and significantly affected purchasing decisions, arguing that better implementation of Islamic business ethics by marketers increased consumers' purchasing decisions. It also aligns with Herawati and Guritno (2023), who showed that Islamic branding indirectly affected purchasing decisions, indicating the presence of another variable bridging the relationship.

In the authors' view, this finding reveals a shift in the orientation of educated Muslim consumers: from assessing a product's Sharia compliance primarily through symbols and naming (branding) toward assessing it through business operators' conduct and business track records (ethics). This shift can be understood as a form of maturity in consumers' Sharia literacy. Female students in Islamic economics and business study programs understand that an Islamic label or name alone does not guarantee substantive Sharia compliance. They therefore demand more concrete evidence of ethical conduct, such as honest product information, professional service, and trustworthiness in transactions, before considering branding as a factor supporting purchasing decisions. In other words, Islamic business ethics functions as a trust enabler that activates the effect of Islamic branding rather than merely as a supplementary variable.

The Moderating Role of Islamic Business Ethics in the Relationship between Religiosity and Purchasing Decisions

A similar pattern was found in the relationship between religiosity and purchasing decisions. Religiosity, which initially had no significant effect, had a positive and significant effect when moderated by Islamic business ethics. This finding strengthens the argument of Sasnita et al. (2019) that Islamic business ethics affects purchasing decisions for Muslim women's clothing. It also complements Aswida et al. (2022), who found that consumers with a good understanding of Islamic business ethics tended to prefer products that met these ethical standards.

The authors view this finding as confirmation that personal religiosity functions more as a value filter than as a direct trigger of purchasing behavior. A religious female student does not automatically choose a particular hijab brand solely because of her level of faith. Instead, she uses her faith as a standard for assessing whether the business operator behind the brand behaves ethically. Only when these ethical standards are met does personal religiosity find expression in concrete purchasing decisions. The implication for hijab businesses is that emphasizing religiosity alone in advertising or marketing strategies will be ineffective without assurances and tangible evidence of honest and responsible business practices.

The Direct Effect of Islamic Business Ethics on Purchasing Decisions

The finding that Islamic business ethics had a positive and significant direct effect on purchasing decisions, with the highest path coefficient (0.430) among all paths in the model, confirms that Islamic business ethics was the strongest predictor of purchasing decisions in this study. This finding aligns with Sasnita et al. (2019) and is consistent with Abdul Aziz's view that Islamic business ethics involves the process and effort of identifying what is

right and wrong and then applying appropriate actions to products, services, and interested parties in accordance with the seller's requirements.

From the authors' perspective, the dominant effect of Islamic business ethics compared with Islamic branding and religiosity indicates that, for educated Muslim consumers, trust in business operators' integrity is the primary currency in today's digital economy, given that most Bella Square hijab transactions occur through social media and online platforms with minimal face-to-face interaction. When opportunities to verify product quality directly are limited, consumers tend to rely on ethical signals, such as honest product descriptions, consistent pricing, and seller reputation, as the basis of trust before deciding to purchase. The practical implication is that hijab businesses, including brands such as Bella Square, should prioritize building an ethical reputation and business transparency rather than merely relying on Islamic symbols in product packaging or marketing.

CONCLUSIONS

This study draws five main conclusions. First, Islamic branding had no significant direct effect on purchasing decisions for Bella Square hijabs among female students at FEBI IAIN Ambon. Second, religiosity also had no significant direct effect on purchasing decisions. Third, Islamic branding, moderated by Islamic business ethics, had a positive and significant effect on purchasing decisions. Fourth, religiosity, moderated by Islamic business ethics, had a positive and significant effect on purchasing decisions. Fifth, Islamic business ethics had a positive and significant direct effect on purchasing decisions, with the largest contribution compared with other variables in the model.

Theoretically, this study contributes by showing that Islamic business ethics acts as a moderating variable that activates the effects of Islamic branding and religiosity on the purchasing decisions of educated Muslim consumers. This pattern has received limited attention in previous studies, which have tended to treat the three variables separately. In practical terms, the findings recommend that hijab businesses, including Bella Square, should not rely solely on Islamic symbols or naming in their marketing strategies. Instead, they should prioritize an ethical reputation, honest product information, and professional service as the foundations of consumer trust. Female students at FEBI IAIN Ambon, as consumers, are advised to continue considering the Islamic branding and religiosity aspects of a product as part of their religious identity considerations rather than relying solely on functional considerations.

LIMITATION & FURTHER RESEARCH

This study has several limitations that should be considered when interpreting the findings. First, the relatively small sample of 79 respondents, purposively

selected from one faculty at a single university, limits the generalizability of the findings to the broader population of hijab consumers. Second, the R-Square of 62 percent for purchasing decisions indicates that the remaining 38 percent involves other factors outside the model, such as price, fabric quality, lifestyle, or reference group influence, which also play a role but were not included in this study. Third, the cross-sectional research design does not allow strong causal conclusions about the dynamics of relationships between variables over time.

Future researchers are advised to broaden the sample coverage, incorporate other variables such as price, product quality, or reference groups, and consider a longitudinal research design to deepen understanding of the dynamics of purchasing decisions for Muslim fashion products.

Declaration of interest

The authors declare that there are no conflicts of interest, either financial or nonfinancial, that could influence the conduct of the research, data analysis, or presentation of the findings in this article.

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