

# THE ROLE OF RELIGIOSITY, LIFESTYLE, ATTITUDE AS DETERMINANT PURCHASE INTENTION

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## Abstract

*This study aims to examine and explain empirically the effect of religiosity on purchase intention, the role of attitude and lifestyle in determining the effect of religiosity on purchase intention. Also proved the role of attitude in determining the influence of lifestyle on purchase intention. The sample in this study is female students at the University of Muhammadiyah Jakarta and Islamic State of University Syarif Hidayatullah. Purposive sampling technique was applied by criteria of samples required is female students and using hijab. The number of respondents was 291 female students. The analysis is done using Structural Equation Modeling with WrapPLS 4.0 software. The findings of this study show that religiosity may increase purchase intention. Lifestyle indirectly shown to have an influence on purchase intention with attitude as mediation. The different results show that lifestyle and attitude is not as decisive influence religiosity on purchase intention. Another result is the attitude as determinant influence of lifestyle on purchase intention. This study was done only to reveal empirically consumer perception about fashion hijab. For further research could use some hijab fashion brand as an object of further research.*

**Keywords:** *Religiosity, lifestyle, attitude, purchase intention, hijab fashion*

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## INTRODUCTION

Muslim fashion trends or known as hijab in Indonesia in recent years experienced a remarkable improvement. According to Director General of Small and Medium Industries (SMI) of the Ministry of Industry, there are 20 million people in Indonesia are using the hijab. This is in line with the development of the Muslim fashion industry seven percent each year ([www.kemenperin.go.id](http://www.kemenperin.go.id)). Out of 750 thousand SMEs in Indonesia, 30 percent is Muslim fashion industry.

Viewing the Muslim fashion continues to transform from conservative to more contemporary styles are youthful, this research linking role religiosity, lifestyles, and attitudes in determining purchase intentions. Religiosity plays an important role in public life to the formation of beliefs, knowledge and attitudes. Different religious groups have different beliefs. Confidence can not be avoided when analyzing a society (Fam, Waller, and Erdogan, 2004) further stated that religiosity is the extent to which an individual committed to his religion, which is reflected in the attitudes and behavior (Johnson, Jang, Larson, & Li, 2001). Concerning (Delener, 1990) revealed that religiosity is individual adherence to religious beliefs and practices. (Mokhlis, 2009) states that the purchasing behavior of Muslims tend to be influenced by culture, norms, attitudes and values of their religion in the matter of food, clothing, and cars in Malaysia.

Consumer attitudes are important factors that will influence the purchase intentions. Attitude as an expression of the feelings that reflect whether a person prefers or not against an object (schiffmen,

and Kanuk, 2008 : 222). If a market researcher asked consumers about how much they like something or how they feel about something, then the answer would disclose their attitude towards the object.

Linkages religiosity on attitudes and purchase intentions disclosed the results of the study (Souiden & Rani, 2015) that showed religiosity in terms of three dimensions of religious belief, religious involvement and fear of divine punishment. The three dimensions of religious involvement is not significant influence on attitudes toward Islamic bank, then other results showed religiusitas not have a direct effect on purchase intentions. The results of the study (Shakona, 2013) using a model of theory of planned behavior indicates predictor variables that attitude, subjective norm, and perceived behavioral control significantly affect the intentions of American Muslim tourists to choose the appropriate sharia. The conclusion of the hypothesis indicating that the model of theory of planned behavior can be applied to predict the intentions of the participants to journey with the hotel use in accordance with sharia, because all significant variables to predict intentions. Empirical Assessment Study (Mukhtar & Butt, 2012) showed that Muslim attitudes towards halal products, subjective norms and religiosity significantly affect one's intention in choosing halal products. Studies show a significant effect of religiosity in the use of new products among Muslim consumers. The results of the study (Goddess Urip Wahyuni, 2008) showed a positive attitude and a significant influence on purchasing decisions.

In connection with daily lifestyle factors that lead to behaviors, feelings, attitudes, interests and opinions of individuals. Lifestyle show how people live, how they spend their money, and how people allocate time (Mowen & Minor, 2002: 282). The same thing Solomon (1999: 174) states that lifestyle reflects the consumption pattern that describes a person's choice of how he uses time and money. Lifestyle is not permanent and rapid change. Someone may quickly change the fashion style because of a change in trend. Vibrant lifestyle, is one factor that may encourage an increase in consumer buying interest.

The empirical results relation of religiosity, lifestyle and purchase intentions shown by the results of the study (Rashidi, 2015) depicted religiosity significantly effect on lifestyle. In line with the study (Abdul, Shaari, & Shahira, 2010) revealed that religion determines the individual's lifestyle, other findings by (Khraim, 2010) stated that individual's lifestyle depends on the level of religiosity. Other empirical evidence is the result of research (Sadra Tabassi, 2012) reflected a significant effect of religiosity on purchase intentions. Ekasari research (Ekasari & Risk Management, 2015) describes that lifestyle significantly influence purchasing decisions. Empirical evidence from studies (Ulfa et al., 2014) portrays the lifestyle of positive and significant impact on purchasing decisions hijab.

While the empirical results of the linkages between the intention of buying a lifestyle and attitude as mediation. Studies (Chen & Lee, 2008) figured that a healthy lifestyle positive and significant impact on consumer attitudes toward organic products. The ramifications (Qing et al, 2012) exhibited that lifestyle positive and significant impact on the attitudes and purchasing intentions, as well as other information that attitude is a partial mediating effects of lifestyle and purchasing intentions. Furthermore, attitudes positive and significant impact on purchase intentions in the Islamic bank (Souiden & Rani, 2015) Halal products (Mukhtar & Butt, 2012) hotel sharia (Shakona, 2013).

This study, developing a research model (Souiden & Rani, 2015) by adding lifestyle as a mediating variable, which is the novelty in this study. The reason to make lifestyle as a mediating variable based on the results of previous studies that showed inconsistent effects of religiosity and lifestyles and buying behavior of consumers. The main question of this study whether religiosity, lifestyles, and attitudes play a role in determining purchase intentions. This study aimed to identify and explain the role of religiosity as a determinant of purchase intentions, and lifestyle and attitudes as mediating variables influence of religiosity to the intention of purchase. Also, identify and explain the influence of lifestyle on purchase intentions with attitude as mediation. The benefits of this research, theoretically expected to contribute to the development of the concept of consumer behavior, with complementary relationship between religiosity to the intention of purchase not only by attitude alone, but also through lifestyle. Furthermore, the practical benefits for businesses of hijab as a consideration to the problem of decision making, especially on consumer behavior.

## **Framework of Concepts and Hypothesis**

### ***Religiosity***

Religiosity is something very important in human life. Religiosity embodied in various sides of human life. Religious activity not only occurs when a person commits ritual behavior (worship), but also when doing any other activity that is driven by supernatural forces. Not only with respect to the activities that looked and could see the eyes, but also activities that do not appear to occur in one's heart.

Religion requires people to follow a certain lifestyle and affect their beliefs and values, including the dress habits, diet and economic affairs. Studies conducted (Mokhlis 2007) about food, clothing, and cars in Malaysia showed that the purchasing behavior of Muslims tend to be about culture, norms, attitudes and values of religious influence. The same results are shown from the study (Abdul et al., 2010), states that religion determine the individual religious lifestyle, other findings put forward by (Khraim, 2010) that the lifestyle of the individual depends on the level of religiosity.

Religiosity is defined the extent to which an individual is committed to religion and recognizes the teachings, such as attitudes and behaviors of individuals reflect this commitment (Johnson et al., 2001). The level of religiosity becomes a key determinant of the Muslim consumer attitudes and behavior (Souiden & Rani, 2015). Religiosity has a personal dimension (Slater, Hall, & Edwards, 2001) represents a real connection to the sanctity of the individual. That is religiosity as complete beliefs and values into a code of ethics or guidelines for behavior. Related to religiosity to dress according to Islam, especially for women revealed in the Qur'an, namely: "O Prophet, say to the wives - wives, children - daughters and wives - wives of the believers. "Let them garments over their bodies". That is so they are more easily recognized, therefore they are not disturbed. And Allah is All-forgiving, Most Merciful. (Al - Ahzaab, 33:59)

### ***Lifestyle***

Lifestyle is a pattern of life that is expressed in a state psychographic (Kotler & Armstrong 2005: 170). Another definition of lifestyle is to show how people live, how to spend the money, and how to allocate time (Mowen & Minor, 2002: 282). Sumarwan (2002: 56) states that the behavior of a person's lifestyle, i.e. how to live, using his money and take advantage of his time.

Research on consumer behavior through lifestyle approaches very little, especially in Indonesia, whereas research on lifestyle is an important concept that is used in market segmentation and understanding the target customers, which is not available in demographic studies (Krishnan, 2011). Lifestyle measured by psychographic analysis. Psychographic used to measure the lifestyle of consumers by analyzing activity, opinions, and interests (activities, interests, and opinions - AIO) (Mowen & Minor, 2002). Psychographic studies typically include the questions were designed to assess the lifestyle of the target market, personality characteristics, and demographic characteristics. So psychographics is a quantitative investigation on the consumer's lifestyle, personality, and demographic characteristics. The questions ask consumers to indicate what they do, buy and how to spend their time. Questions interests focus on the preferences and priorities of consumers. While the question investigate opinion regarding consumer views and feelings topics world events, local, moral, economic, and social.

### ***Attitude***

Attitude is a tendency to respond positively or negatively behavior (Ajzen, 2001) In line with the opinion (Eagly, 2007) who was saying that attitude is a positive psychological factor in evaluating whether or not a particular object. While Peter & Olson (2013) expressing an overall evaluation is carried out by someone on a concept. Furthermore, the attitude is learning tendency of behaving in a manner favorable or unfavorable to a particular object (Schiffman and Kanuk, 2008; 222).

Objects attitude should be interpreted broadly encompass concepts related to specific marketing, such as product, class of products, brands, services, possession, use of the product, sebabsebab or

issues, people, ads, website, price, trafficking retail (Schiffman and Kanuk 2008: 222 ). Attitudes constructed through experience, and can be changed when the new experience gained (Ajzen, 2001); (Chen & Lee, 2008).

### ***Intention Purchase***

The purchase intention is inseparable from the theory of consumer decisions, because the intention is the final part of consumer purchasing decisions. Intention as an indication of one's readiness to demonstrate behavior that is antecendent of a behavior (Ajzen, 2001). Furthermore, Schiffman and Kanuk (2004) stated intentions as matters related to the tendency of a person to commit an act or behave.

Intention of consumer purchase is influenced by two factors (Kotler, 2000: 182), the first is the attitude of others, where attitude of others reduces a person's preference will depend on two things, the intensity of negative attitude of others to preferences that favored consumers and consumer motivation to obey the will of others. The more intense the negative attitudes of others and the closer the person by the consumer, the more likely consumers will alter their purchasing intentions, viceversa. Second, 2. Unanticipated situation that may arise and change the purchasing intentions are situations that indirectly affect consumer buying intentions, such as the provision of positive and negative information received simultaneously in a state that suddenly occur (Kotler, 2000 : 182).

### ***The relationship between the variables***

The findings of previous research on the interrelationship of religiosity to the intention of purchase. The empirical results of the study (Sadra Tabassi, 2012) expressed a significant effect of religiosity on purchase intentions. Research (Mukhtar & Butt, 2012) showed that Muslim attitudes towards halal products, subjective norms and religiosity significantly affect one's intention in choosing halal products. Furthermore, the results of research (Rehman & Shabbir, 2010) religiosity reveal significant effect in the use of new products among Muslim consumers.

The results of the study (Souiden & Rani, 2015) showed religiosity had indirect influence on purchase intentions with attitude as a mediator. Studies (Shakona, 2013) using a model of theory of planned behavior indicates predictor variables that attitude, subjective norm, and perceived behavioral control significantly affect the intentions of American Muslim tourists to choose the appropriate sharia; and intentions of purchase kosher products (Mukhtar & Butt, 2012). Furthermore, the study results (Goddess Urip Wahyuni, 2008) portrayed a positive attitude and a significant influence on purchasing decisions.

The results of the study (Rashidi, 2015) revealed religiosity significant effect on lifestyle. The results of the study (Abdul et al., 2010) showed similar results that religion determines the individual's lifestyle, other findings by (Khraim, 2010) stated that individual's lifestyle depends on the level of religiosity. Furthermore, research (Ekasari & Hartono, 2015) reflects the lifestyle significantly influence purchasing decisions. The result of the study (Ulfa et al., 2014) depicts the lifestyle of positive and significant impact on purchasing decisions hijab. In accordance with the results of the study (Listyorini, 2012) reflects a lifestyle that consists of social factors, domestic factors, the fun factor, the factor of reference and identity significantly influence purchasing decisions.

On the account of previous research that has been presented, the proposed hypothesis of the study as follows:

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hypothesis : Increasing religiosity will increase purchase intentions

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hypothesis : Lifestyle is able to mediate the effect of religiosity on purchase intention.

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hypothesis : Attitude is able to mediate the effect of religiosity on purchase intentions.

3

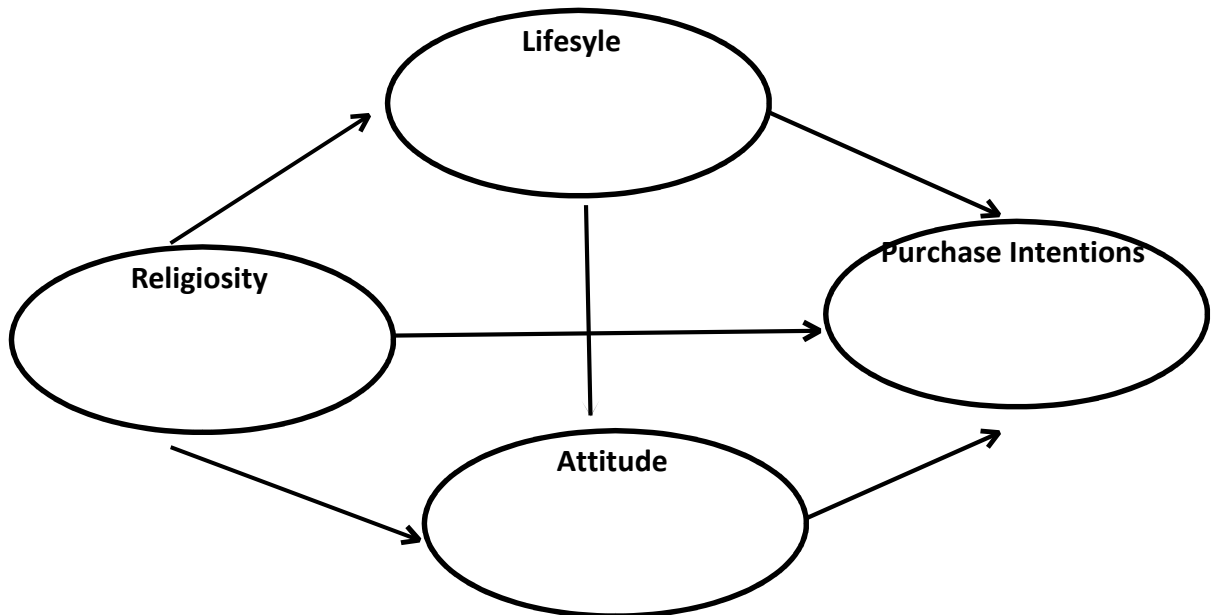
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Hypothesis : Attitude is able to mediate the effects of lifestyle on purchase intentions

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Moreover, research (Chen & Lee, 2008) reflected that a healthy lifestyle positive and significant impact on consumer attitudes toward organic products. Findings (Qing et al, 2012) revealed that lifestyle positive and significant impact on the attitudes and intentions of purchase of local and imported fruit, other information from these studies is the attitude of partial mediation effect of lifestyle and purchasing intentions. Additionally, attitudes positive and significant impact on purchase intentions in the Islamic bank (Souiden & Rani, 2015) Halal products (Mukhtar & Butt, 2012) hotel sharia (Shakona, 2013).

The conceptual framework of this research can be seen as follows:



**Figure 1**  
**Conceptual framework**

## RESEARCH METHODS

This study uses a *positivist paradigm*, quantitative survey, using a questionnaire consisting of five dimensions of religiosity with 20 items, lifestyle 7 items, 3 items attitudes, and intentions of purchase 5 items. Variables measured using indicators of previous research, as presented in the following table:

**Table 1**  
**Dimensions and Indicators Variable Religiosity**

variable Dimensions	Indicator	Scale	Source
<b>Ideology</b>	1. Believing that only one God	1 7	(El-Menouar,2014), (Rehman & Shabbir, 2010)
	2. Muhammad as the last prophet.		
	3. Believing that Al-Quran is a revelation without change		
<b>Ritual</b>	1. Praying five times prayer regularly every day.	1 7	(Rehman & Shabbir,2010); natural <i>et.al</i> (2011)
	2. Fasting regularly during Ramadan		
	3. Reading Quran regularly every day		
	4. Paying Zakat Fitrah if requiring specified criteria.		
<b>consequence</b>	1. Trying to avoid any activity, that hurting others.	1 7	(Rehman & Shabbir, 2010) ; (El-Menouar, 2014)
	2. Helping those who need help		
	3. Attempting honesty and fairness to others.		
	4. Trying to avoid embarrassing others.		
	5. Adhering to Islamic norms in sexual behavior.		
<b>Intellectual</b>	1. Always trying to keep away from products that are forbidden.	1 7	(Rehman & Shabbir,2010); (Khraim, 2010)
	2. Always trying to avoid small and big sin.		
	3. Always trying to follow the teachings of Islam in all aspects of life.		
	4. Understanding the basic and important knowledge		
<b>Experience</b>	1. Feeling punished by Allah for doing some mistake.	1 7	(Rehman & Shabbir, 2010) ; (El-Menouar, 2014)
	2. Feeling happy to see other people follow Islam		
	3. Having fear to Allah		
	4. Feeling sad and discontent when doing something that is against religion.		

**Table 2**  
**Variables, indicators and lifestyle items**

variable	Indicator	Item	Scale	Source
Lifestyle	1.	Activity	1. Modern Hijab make more confident in daily activities.	Mowen & Minor (2002)
	2.	opinion	2. Modern Hijab Trends Help appearance for daily activities.	
	3.	Interest	3. Modern Hijab is part of modern culture to attract interest in wearing hijab.	
			4. Modern hijab fashion drives the desire to use various models of hijab to do the activity.	
			5. Hijab fashion add a reference to hijab trend.	
			6. Modern Hijab can help express in hijab.	
			7. Modern hijab has more interesting style than usual.	

**Table 3**  
**Variables, indicators of attitudes and purchase intentions**

Variable	Indicator	Scale	Source
Attitude	1. Choosing hijab as Muslim dress is the best choice.	1-7	(Pepper et al.,2009); (Amin Rahim and Rahman, 2011)
	2. Hijab is a symbol of a Muslim regarding adherence to Islamic law as commanded in the Qur'an.		
	3. When using the hijab I feel safe and comfortable.		
purchase intentions	1. Interested in buying the hijab fashion inspired by Hijabers community.	1-7	(Pepper et al., 2009); (Amin et al., 2011);(Noor, 2013)
	2. People will conduct the purchase of hijab in the future.		
	3. People will recommend others to buy hijab fashion.		
	4. Having desire to contact the store to obtain information about hijab fashion.		
	5. Modern hijab fashion is suitable to taste.		

Six characteristics of the respondents employed in this study, namely the university, age, pocket money, semester, faculty, and fashion references. This research is conducted at the University of Muhammadiyah Jakarta Islamic State University Syarif Hidayatullah that the subject is a student who wears hijab. Measurements in this study is a Likert scale, where this scale includes scale interval. Determination of Liker scale by using a score, and to state their level of agreement (level of agreement) using a scale of 1 to 7 (Vagias, 2006). Guidelines for the measurement of all variables is to use 7 points, where if there is an answer to a weight lower then given a score 1 (one) and so on, so that the answers given high weighted score of 7 (seven). Scores can be given as : Strongly agree (score 7); Disagree (score 6); Somewhat Disagree (score 5); Neutral (score 4); Somewhat Disagree (score 3), Disagree (score 2). Strongly Disagree (score 1) (Vagias 2006), that wearing hijab as a criterion of respondents. The samples used as 289 respondents.

The unit of analysis and sampling unit in this study is a student at the University of Muhamadiyah Jakarta Islamic State University Syarif Hidayatullah. While the study population was the whole student Univerisitas Muhamamdiayah Jakarta Islamic State University Syarif Hidayatullah, the students who wear hijab. Considerations for selecting respondents who wear the hijab on the grounds of this research concerning the attitudes and lifestyles in wearing hijab fashion. The total number of population is unknown (infinite population).

In this study, respondents are asked to respond in accordance with their perception of the items relating to religiosity statement, lifestyles, attitudes, and purchase intentions. Because this study using SEM analysis tools with program WarpPLS 4.0, the criteria for determining the sample equal to 5 to 10 times the amount of manifest variables (indicators) on all variables (Solimun, 2006: 59). Total sample a range of 175 to 350 respondents. The total of questionnaires distributed and proper to use as sample are 291 questionnaires. Data collection techniques in this study is survey. The survey is conducted cross-sectional survey that collects data one by one at a time executed by spreading the questionnaire. The questionnaire is structured (closed) with fixed alternative questions that request respondents a series of responses that have been determined.

The testing of instrument validity by applying confirmatory factor analysis in order to understand the results of testing of convergent and discriminant validity of measurement instruments. Testing criteria is pronounced to have convergent validity with *loading factor* value of 0.7 and a significant p value ( $<0.05$ ), but still acceptable value of *loading factor* greater than 0.6 to 07 for a reliability test aims to determine the reliability of measuring instruments or to know the consistency of measuring tool if used to measure the same object more than once. Reliability testing performed on the item statement is the method of *Cronbach alpha and composite reliability* that is greater than 0.70, and in the study of exploratory 0.60 to 0.70 is acceptable (Ghozali and southern (2014, 95)). Sakaran (2003, 311) states the instrument is considered to have an acceptable level of reliability, if the measured value reliability coefficient is 0.60. Based on test results showed *Compisite Cronbach alpha reliability* and construct studies to have a value greater than 0.7, means that the research instrument is reliable.

The research has not been established and the *average variance extracted* value must be greater than 0.5. Good discriminant validity demonstrated by the square root of AVE for each construct is greater than the correlation between the constructs Ghozali and southern (2014, 95). Reliability test aims to determine the reliability of measuring instruments to determine the consistency or if the measuring instrument used to measure the same object more than once. Reliability testing performed on the item statement is the method of *Cronbach alpha and composite reliability* is greater than 0.70, and in the study of exploratory 0.60 to 0.70 is acceptable Ghozali and southern (2014, 95). Sakaran (2003, 311) states the instrument is considered to have an acceptable level of reliability, if the measured value reliability coefficient is 0.60. Based on test results showed *Compisite Cronbach alpha reliability* and construct studies to have a value greater than 0.7, which means that research instrument is reliable.



## RESULTS AND DISCUSSION

Test result describes the highest loadings value of convergent validity is 0.950 and the lowest is 0.676. It describes each of indicators is qualified for convergent validity which is over 0.6 and significant. In addition, it also reflects the processed results of each indicator has lower loadings cross value to other latent variables. Based on the square root of the AVE or Square root of average variance extracted show the highest values is 0.897 and the lower is 0.713 for each construct. The result portrays the all indicator meet discriminant validity for validity said to be good if the square root of AVE of each construct is greater than the correlation between the constructs in the model.

More detailed outer loading, Aves and Alpha are shown in the following table:

**Table 4**  
**Outer loading, Aves, and Alpha**

Variable	item	Outer Loading	Aves	Alpha
Ideology	Id1	0.818	0.897	0.925
	Id 2	0.950		
	Id 3	0.918		
Ritual	Rit1	0.709	0.754	.840
	Rit2	0.780		
	Rit3	0.748		
	Rit4	0.777		
Consequence	Kons1	0.870	0.831	.914
	Kons2	0.809		
	Kons3	0.856		
	Kons4	0.869		
	Kons5	0.744		
Intellectual	Int 1	0.828	.840	0.905
	Int 2	0.874		
	Int 3	0.887		
	Int 4	0.764		
Experience	Exp 1	0.726	.713	0.805
	Exp 2	0.752		
	Exp 3	0.689		
	Exp 4	0.684		
Lifestyle	GH 1	0.82	.882	0.916
	GH 2	0.918		

	GH 3	0.87 0		
	GH 4	0935		
	Gh 5	0843		
	Gh 6	0934		
	Gh 7	0844		
Attitude	Sk 1	0875	.814	0.854
	Sk 2	0772		
	Sk 3	0.79 0		
Purchase intention	IP 1	0819	.811	0.905
	IP 2	0841		
	IP 3	0917		
	IP 4	0781		
	IP 5	0676		

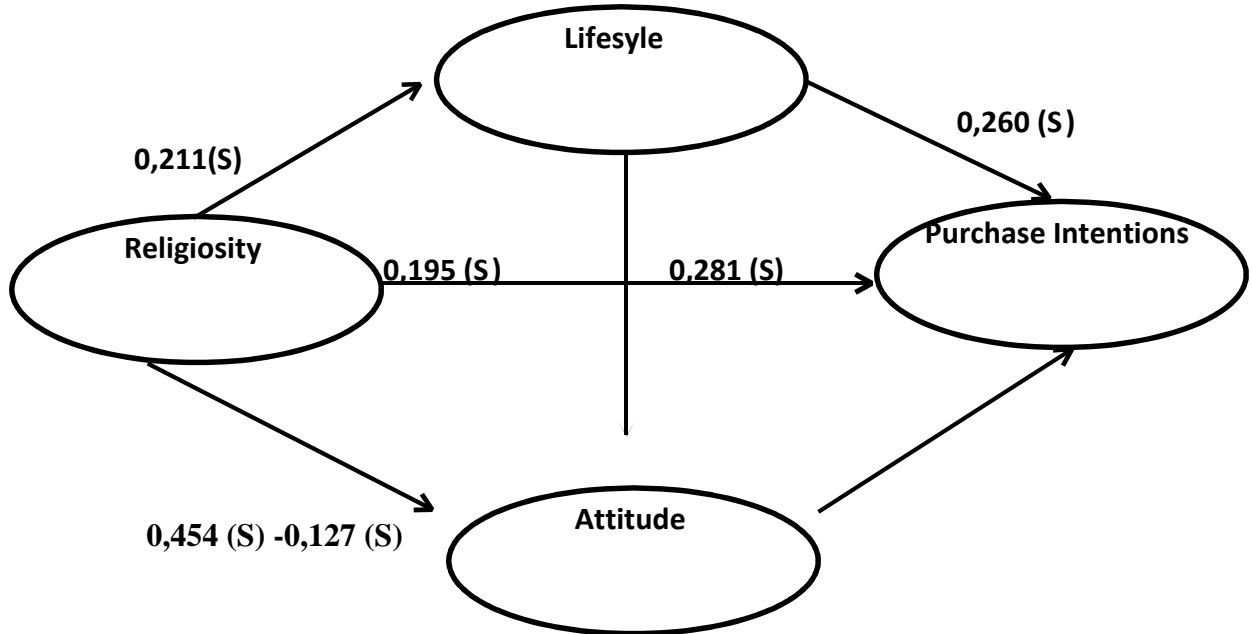
Table 5 depicts the results of Goodness of Fit Model. This study indicates that all the indicators of quality of the model is at an ideal value or acceptable, so this research model is expressed as a good research model because it fits the data. Table 6 and 7 show the results of hypothesis testing

**Table 5**  
**Model Fit and Quality Indicators Research**

No.	Quality indicators	result Research	Value Be accepted	Ideal value	Conclusion
1.	Average path coefficient (APC)	0.255, P <0.001	P ≤ 0.05	-	APC significant
2.	Average R-squared (ARS)	0.164, P <0.001	P ≤ 0.05	-	ARS significant
3.	Average adjusted Rsquared (Aars)	0.158, P <0.001	P ≤ 0,05	-	Aars significant
4.	Average block VIF (AVIF)	1.068	≤ 5	≤ 3.3	Values ideal AVIF
5.	Average full collinearity VIF (AFVIF)	1,859	≤ 5	≤ 3.3	Values ideal AFVIF
6.	Tenenhaus GoF (GoF)	0.328		≥ 0.36	Value GoF medium
7.	Sympson 's paradox ratio (SPR)	0,833	≥ 0.1	1	Value SPR accepted
			≥ 0.7		
			≥ 0.9		
8.	R-squared of contribution ratio (RSCR)	0.949		1	Values acceptedRSCR

9.	Statistical suppression ratio (SSR)	1,000	$\geq 0.7$	-	SSR value is acceptable
10.	nonlinear bivariate causality direction ratio (NLBCDR)	1,000	$\geq 0.7$	-	Value NLBCDR acceptable

**Figure 2**



**Table 6**

**Direct Impact Hypothesis Testing Results**

N O	Relations between Varaibel		Koefisie n Line	p- Value	result
1	Religiosity	Purchase intentions	0.195	<0.001	Significant
2	Religiosity	Lifestyle	0,211	<0.001	Significant
3	Religiosity	Attitude	0.454	<0.001	significant
4	Lifestyle	Purchase intentions	0,260	<0.001	Significant
5	Lifestyle	Attitude	0.281	<0.001	significant
6	Attitude	Purchase intentions	-0.127	0,006	Significant

**Table 7**

**Mediation Variable Testing Results: Coefficient of Indirect Influence**

No.	Independent variables	Variable Mediation	Dependent variables	p-value	Information
1	Religiosity	Lifestyle	Intention Purchase	0.158	not Mediation
2	Religiosity	Attitude	Intention Purchase	0,478	not Mediation
3	Lifestyle	Attitude	Intention Purchase	0,048	Mediation

## Hypothesis Testing Results H1, H2, H3, and H4

Hypothesis 1 (H1) is received, this indicates Religiosity has positive and significant effect on purchase intention ( $\beta = 0.195$ ,  $p < 0.001$ ). These findings support (Mokhlis, 2009) and state that purchasing behavior tends to surrounding Muslim culture, norms, attitudes, and values of religion. The same case is expressed by (Souiden & Rani, 2015) that religiosity be a determinant key for Muslim attitudes and behavior. The results of research shows that religiosity positively and significantly impact on purchase intentions (Sadra Tabassi, 2012), the intention in choosing a product halal (Mukhtar & Butt, 2012), and the use of new products among Muslim consumers (Rehman & Shabbir, 2010).

Hypothesis 2 (H2) is declined, it suggests lifestyle does not act as a mediator of the reactor religiosity influences purchase intentions ( $\beta = 0.158$ ). This finding does not support (Abdul et al., 2010) which states religion determine the individual religious lifestyle, too (Khraim, 2013) said individual's lifestyle depends on the level of religiosity. Furthermore, it does not support the results of research (Listyorini, 2012) which shows the lifestyle influences positively and significantly on purchasing decisions.

H3 is rejected, it describes that the attitude does not act as an intermediary for the influence of religiosity to the intention of purchase ( $\beta = 0.478$ ). This finding contrasts with the results of the research (Souiden & Rani, 2015), which revealed an attitude as mediator influence of religiosity to the intention of purchase, nor do they support research that shows the attitude and religiosity has positive and significant effect to the intention in choosing a product halal (Mukhtar & Butt, 2012), the intentions of Muslim tourists in choosing the appropriate hotel sharia (2013).

Hypothesis 4 (H4) is accepted, these results suggest an attitude as mediator lifestyle influence on purchase intentions ( $\beta = 0.048$ ). All supporting empirical evidence shows that the lifestyle holds positive and significant impact on the attitudes (Chen & Lee, 2008), also attitudes and purchasing intentions (Qing et al, 2012).

## CONCLUSIONS, LIMITATIONS, AND FURTHER RESEARCH

Based on data analysis and discussion related to religiosity, lifestyles, attitudes, and purchase intentions indicate that religiosity positive and significant impact on purchase intentions. While no indirect effect to the intention of purchase to the lifestyle and attitude as mediation. Then attitude positively and significantly impact on purchase intentions of lifestyle as mediation.

This study reveals consumer behavior in general, making it less able to know the consumer attitudes as specific. Further research needs to conduct research specifically about certain brand hijab fashion.

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