

Factors Affecting Trust Mediated by Fashion Knowledge and Satisfaction (Study on Muslim brand store visitors)

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Abstract: - The aims of this study were to analyze how the influence of religiosity and Perceived Risk on Muslim brand shop visitors mediated by Fashion Knowledge and trust. This research uses a quantitative approach. A total of 200 respondents participated in this study. The unit of analysis and the sample unit in this study is the individual. The analytical method uses the WarpPLS Structural Equation Model (SEM) approach. The first order confirmatory factor analysis shows the relationship between observational variables as indicators of related variables. Religiosity (X1) has a significant effect on Fashion Knowledge (Y1), goals (Y2) and Trust (Y3). goals (Y2) are also significantly influenced by Fashion Knowledge (Y1). And Trust (Y3) is also significantly influenced by Fashion Knowledge (Y1) and pleasure (Y2). Comprehensive research involving the variables of Religiosity and Perceived Risk as independent variables on the Trust variable mediated by the variable Fashion Knowledge and goals.

Key-Words: - Religiosity, Perceived Risk, Fashion Knowledge, Satisfaction, Trust

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1 Introduction

People experience obstacles fulfilling their needs when the needs become unlimited, while the tools are minimal. According to ERG (in Wijono, 2010), the needs theory means that people work to meet the needs of existence, relations, and growth based on their concreteness. This condition encourages people to fulfill their needs which then result in buying behavior. Michaela (2015) states that buying behavior is a process of someone's decisions and actions to buy and use the product of choice that can be seen from a social, cultural, economic, and psychological point of view. Consumers have different involvement in making purchase decisions (Mowen and Minnor, 2002).

In buying fashion products, consumers involve many considerations and comparisons in filling up their specifications, for example, color, size, and shape. Fashion determines someone's need for self-esteem. Thus, fashion producers need to be creative to meet these needs. According to Malcom Barnard (1996), the word fashion means way, habit, or mode. Fashion is clothing that determines someone's appearance in a particular event to look different. Fashion development cannot be separated

from the influence of information because the information is a means for someone to know more about fashion.

Lifestyle describes someone's entire pattern of acting and interacting in the world. In general, lifestyle is defined as a way of life identified by how people spend their time (activities), what people consider necessary in their environment (interests), and what people think about themselves and the world around them (opinions). Lifestyle is someone's behavior shown in activities, interests, and opinions, especially those related to self-image to reflect social status.

One of the behaviors in wearing Muslim fashion is found in the Islamic Marketing Fashion literature. It determines two main things: design and religion. Religion is a marketing tool and influences someone's purchasing decisions (Arham, 2010). Religiosity is part of religion observed as someone's faith in God and obeying religion (McDaniel and Burnett, 1990; Weaver and Agle, 2002). Design is the clothing worn at religious events (Bailey, 2007). Design is an aspect connected to the concept of Hijab from the Quran and Hadith's point of view.

The fashion market is one of the important markets for global Muslim consumers. The Muslim population is a fast-growing market that has the potential for business growth worldwide, including fashion. Fashion Hijab is a symbol of Muslims. According to Blommaert and Varis (2015), Muslim women who dress in fashion are religiously oriented. Wilson (2015) argues that the Hijab fashion trend offers loose-fitting clothing that fits Muslim culture. Hijab fashion is part of consumer culture shifting into the identity of Muslim consumers. Muslim fashion in Indonesia is also developing, given that Indonesia is one of the countries with the largest Muslim populations in the world (about 85% of the population is Muslim). Therefore, they need clothes that fit into their religion. This condition of Indonesian women wearing the Hijab encourages the development of Muslim fashion.

Product knowledge is consumer awareness of specific information about a particular product (Brucks, 1985). The primary sources of product knowledge include consumer experiences with products and advertising to influence consumers' decisions to choose products (Rao and Monroe, 1988).

The explanation above shows that Indonesia's Muslim fashion industry sector is increasingly promising opportunities for entrepreneurs to increase business competition for Muslim fashion products. The impact of this growing business is a desire to develop products according to the trend of Muslim fashion users, shifting from simple concepts to becoming more fashionable. This shift is essential to study because Muslim fashion is increasingly leaving the rules of the religion.

Previous research conducted by Johana and Putit (2015) verifies the relationship between religiosity and knowledge. It also examines the influence of knowledge on the religiosity of Islamic credit card compliance. The results show that knowledge and religiosity have a significant effect on Islamic credit card compliance. Research on the relationship between religiosity and knowledge is still limited. Previous research tested these two variables but separated them into two different variables. Chunmei and Weijun (2017) conducted a study on the influence of perceived risk over satisfaction on purchase intentions in China's context of social commerce. It confirmed that perceived risk had a significant negative effect on satisfaction. Research on the relationship between knowledge and satisfaction by Bianchi (2015) found that knowledge had no significant impact on satisfaction—the context of the study was wine.

We have not found previous studies involving all these research variables: Religiosity, Perceived Risk, Fashion Knowledge, Satisfaction, and Trust. Therefore, a comprehensive study involving religiosity and perceived risk as independent variables on the variable of trust mediated by fashion knowledge and satisfaction is the novelty of this research.

2 Literature Review

2.1 Religiosity

Religiosity has an essential meaning in the transmission of religious values and builds part of an individual's self-identity (Maclean, Walker, and Matsuba, 2004). The assumption is that if an individual involves religion as his/her identity, it will significantly affect his/her values and behavior. Religion also influences the choices and decisions that individuals or consumers make. Islamic clothing and cultural, social, and religious factors cannot be ignored in consumer behavior and involvement. One of the most critical cultural variables that influence and play a role in consumer behavior is religiosity.

Religiosity is defined by Tan and Vogel (2008) as the degree to which a person perceives religious beliefs, experiences, and rituals. Delener (1994) suggests that religiosity is a critical construct because it influences consumer's decision-making over time through individual cognitive and behavioral influences. According to Wilson and Liu (2011), Muslim consumers categorize products as high involvement because their religion binds them, so they must be careful in purchasing products. Religiosity is a consumer's commitment to religion, so it is essential in buying products.

Religiosity relates to consumer shopping behavior. Researchers argue that the influence of religion on consumer behavior depends on the level of individual religious commitment in the personal life because religion is very personal (Mokhlis 2009). A study conducted by Shah Alam et al. (2011) revealed that religiosity affected Muslim consumers to shop. Helms and Thornton (2012) found a positive relationship between religiosity and charitable behavior. Previous literature also found that religious consumers were less materialistic (Burroughs and Rindfleisch, 2002) because they saw material objects as barriers to spiritual power (Zimmer, 2016). These findings provide compelling evidence of the relationship between religiosity and buying behavior, including fashion. The literature shows that materialistic

attitudes influence people to obtain physical well-being, while religious values motivate people to buy clothes and give more to charity. Religiosity regulates someone's life to act materialistically or not.

This study would measure religiosity associated with the world of fashion. The following are indicators of measuring religiosity variables:

1. Frequency of studying Islam (X1.1)
2. The importance of Islam
3. To build friendship
4. To do good
5. Prayer obligation
6. To actively involve in Islamic organizations
7. To increase faith
8. Decisions influenced by Islam
9. Decision influenced
10. To give help to others
11. To respect others

2.2 Perceived Risk

Perceived risk is defined as customers having subjective expectations of negative consequences and uneasy psychological feelings regarding shopping centers' services or purchasing process (Yen, 2010). Jogyanto (2012) defines risk as a customer's perceptions of uncertainty and undesirable consequences in carrying out an activity. Bauer (1960) defines perceived risk as uncertainty about the negative effects of using goods and services.

The followings are an indicator measuring the perceived risk variable:

1. Reliability
2. Functional Risk
3. Physical Risk
4. Psychological Risk
5. Social Risk
6. Temporal Risk

2.3 Fashion Knowledge

A study on fashion product knowledge by Johanson and Russo (1984) and Raju and Rely (1979) used indicators of knowledge of brands in the product class, product-use contexts, product attributes, and frequency of user experience with fashion clothing. O'Cass's research (2004) used indicators of product experiences, ad exposure, interactions with salespeople, friends, or the media, previous decision-making, or previous consumption usage experiences held in

memory. Both studies were conducted in the context of fashion clothing. Rahman et al. (2015) studied halal cosmetic products with indicators of understanding Islamic laws, having sufficient knowledge of which stuff was forbidden by Islam, having enough knowledge to differentiate between permissible and forbidden stuff, knowing about the current issues regarding ingredients, and knowing the difference between halal certification for products and halal certification for a premise.

The following are the indicators measuring the fashion knowledge variable:

1. Being familiar with fashion
2. Knowing fashion
3. Keeping up with fashion
4. Understanding the rules of dress in Islam

2.4 Satisfaction

Satisfaction is defined as a user's evaluation of online sales based on the needs and expectations referring to the user's positive emotional state of using the service (Chunmei and Weijun, 2017). Satisfaction reflects the subjective evaluation of users generated when comparing user experience with previous expectations about an e-commerce site. Users with a higher level of satisfaction tend to have a solid intention to buy through the e-commerce site. Previous research has shown that satisfaction has a vital role in influencing users' purchase intentions.

The following are indicators to measure satisfaction:

1. Feeling happy to visit the shop
2. Feeling happy with the existence of the shop
3. Feeling happy buying in store
4. Having pleasant experience making purchases in the store

2.5 Trust

Customer trust is considered a key attribute in the relationship between e-commerce vendors and customers. Also, it is acknowledged as a process of success that ensures the maintenance of a long-term relationship (Morgan and Hunt, 1994). Deutsch (1958) defined trust as the parties' expectations of a transaction and the risks of assuming and

acting on those expectations. Trust involves someone's willingness to behave in a certain way because of the belief that his/her partner gives him what she/he wants. Someone generally expects other people's words, promises, or statements to be trusted (Barnes, 2003).

The following are indicators for measuring the trust variable:

1. Comfort
2. Responsibility
3. Reliability

3 Methodology

This study used a quantitative approach to determine the effect of religiosity and perceived risk on the trust of Muslim women brand store visitors with fashion knowledge and satisfaction as mediating variables. The variables used in this study were latent variables that could not be measured directly and had to use a questionnaire. The unit of analysis and the sample unit in this study was the individual.

The population in this study were Muslim women brand store visitors with the following criteria: (1) female, (2) store visitors, (3) at the minimum of 18 years old, (4) minimum shopping twice, and (5) store product users. The sampling technique of this study was non-probability sampling based on accidental sampling. A total of 200 respondents who participated in this study were calculated using the Slovin formula. The analytical method used the WarpPLS Structural Equation Model (SEM). The first-order confirmatory factor analysis revealed the relationship between the observed variables as indicators of the related latent variables.

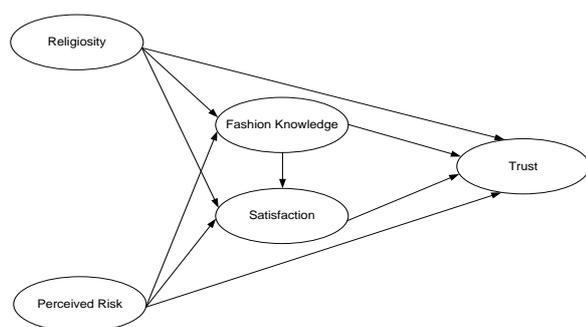


Fig. 1 Research Model

Research Hypothesis:

Hypothesis 1: Religiosity has a significant effect on Fashion Knowledge

Hypothesis 2: Religiosity has a significant effect on Satisfaction

Hypothesis 3: Religiosity has a significant effect on Trust

Hypothesis 4: Perceived Risk has a significant effect on Fashion Knowledge

Hypothesis 5: Perceived Risk has a significant effect on Satisfaction

Hypothesis 6: Perceived Risk has a significant effect on Trust

Hypothesis 7: Fashion Knowledge has a significant effect on Satisfaction

Hypothesis 8: Fashion Knowledge has a significant effect on Trust

Hypothesis 9: Satisfaction has a significant effect on Trust

4 Results and Discussion

4.1 Outer Model

Table 1 indicates the evaluation of the measurement model, which includes the model indicator, loading coefficient, and P-value.

Table 1. Evaluation of measurement models

Variable	Indicators	Measurement Model	Loading	P-value
Religiosity (X1)	Frequency of studying islam (X1.1)	Reflective	0.693	<0.001
	The importance of islam (X1.2)	Reflective	0.641	<0.001
	Friendship (X1.3)	Reflective	0.812	<0.001
	Good Deeds (X1.4)	Reflective	0.770	<0.001
	Prayer (X1.5)	Reflective	0.740	<0.001
	Actively involved in islamic organization (X1.6)	Reflective	0.693	<0.001
	Increase faith	Reflective	0.698	<0.001

	(X1.7)			
	Decisions are influenced by Islam (X1.8)	Reflective	0.641	<0.001
	Decisions are influenced (X1.9)	Reflective	0.746	<0.001
	Help others (X1.10)	Reflective	0.799	<0.001
	Respect others (X1.11)	Reflective	0.779	<0.001
Perceived Risk (X2)	Reliability (X2.1)	Reflective	0.763	<0.001
	Functional Risk (X2.2)	Reflective	0.803	<0.001
	Physical Risk (X2.3)	Reflective	0.832	<0.001
	Psychological Risk (X2.4)	Reflective	0.848	<0.001
	Social Risk	Reflective	0.810	<0.001
	Temporal Risk	Reflective	0.791	<0.001
Fashion Knowledge (Y1)	Familiarity with fashion	Reflective	0.842	<0.001
	Knowledge of fashion	Reflective	0.867	<0.001
	Keeping up with fashion	Reflective	0.680	<0.001
	Understand the rules of dress in Islam	Reflective	0.544	<0.001
Satisfaction (Y2)	Good feeling visiting the shop	Reflective	0.811	<0.001
	Feeling happy with the existence of the shop	Reflective	0.782	<0.001
	Happy feeling	Reflective	0.695	<0.001

	buying in store			
	Nice experience making purchases in the store	Reflective	0.834	<0.001
Trust (Y3)	Convenience	Reflective	0.762	<0.001
	Responsibility	Reflective	0.873	0.003
	Reliability	Reflective	0.860	<0.001

Source: Research Data (2020)

Table 1 shows that all these latent variables have significant and good indicators. We had to determine the most dominant indicator in contributing to the latent construct. The indicator model used for all variables was reflective. The best indicator in reflecting the Religiosity variable (X1) is Making Friendship (X1.3). It has the most significant loading factor with a weight of 0.802 and a p-value <0.001. Thus, Making Friendship (X1.3) is the most powerful and dominant indicator in determining the level of Religiosity (X1). It means the respondent's religiosity level can be seen from the way they build friendships.

Psychological Risk (X2.4) is the strongest and dominant indicator reflecting the Perceived Risk (X2) variable with a weight of 0.848 and a p-value <0.001. Thus, the Psychological Risk (X2.4) indicator is the most powerful and dominant in determining the level of the Perceived Risk (X2) variable. It means the respondent's Perceived Risk level is reflected in the level of the respondent's Psychological Risk.

Furthermore, the Knowledge about Fashion (Y1.2) is the most powerful and dominant indicator of the Fashion Knowledge (Y1) variable with a weight of 0.867 and a p-value < 0.001, categorized as significant. Knowledge about Fashion (Y1.2) is the most powerful and dominant indicator of Fashion Knowledge (Y1). It means the respondent's Fashion Knowledge (Y1) is reflected through the level of Knowledge about Fashion (Y1.2).

In addition, the pleasant experience of making purchases at the store (Y2.4) is the

most powerful and dominant indicator reflecting Satisfaction (Y2) with a weight of 0.834 and a p-value < 0.001. Thus, the pleasant experience of making purchases at the store (Y2.4) is the most powerful and dominant indicator in determining the level of Satisfaction (Y2). It means that respondents' level of satisfaction is reflected through the pleasant experience of making purchases in stores.

Additionally, Responsibility (Y3.2) becomes the strongest and most dominant indicator of Trust (Y3) with a weight of 0.739 and a p-value < 0.001, categorized as significant. Responsibility (Y3.2) is the most powerful and dominant indicator in determining Trust (Y3). It means the level of responsibility reflects the level of trust.

4.2 SEM Analysis

The structural model is divided into three results: (1) Estimated results and direct effects, (2) Estimated results and indirect effects

Table 2. SEM Results Structural Model: Direct Effects

Relationship Between Variables	Coeff.	P-value	Conclusion
H1: Religiosity (X1) → Fashion Knowledge (Y1)	0.382	<0.001	Sign.
H2: Religiosity (X1) → Satisfaction (Y2)	0.223	0.003	Sign.
H3: Religiosity (X1) → Trust (Y3)	0.201	<0.021	Sign.
H4: Percieved Risk (X2) → Fashion Knowledge (Y1)	0.102	0.085	Not Sign.
H5: Percieved Risk (X2) → Satisfaction (Y2)	-0.404	<0.001	Sign.
H6: Percieved Risk (X2) → Trust (Y3)	-0.362	<0.001	Sign.
H7: Fashion Knowledge (Y1) → Satisfaction (Y2)	0.154	0.035	Sign.
H8: Fashion Knowledge (Y1) → Trust (Y3)	0.212	0.005	Sign.
H9: Satisfaction (Y2) → Trust (Y3)	0.452	<0.001	Sign.

Table 2 shows that the results of hypothesis testing with direct influence are as follows.

H1 Accepted. The analysis results for this hypothesis show a significant positive effect of Religiosity (X1) on Fashion Knowledge (Y1), with a coefficient value of 0.382 and a p-value of 0.003. The better the Religiosity (X1), the better the Fashion Knowledge (Y1). On the other hand, the lower the Religiosity (X1), the lower the Fashion Knowledge (Y1).

H2 Accepted. There is a significant positive effect of Religiosity (X1) on Satisfaction (Y2). The effect is positive because it has a coefficient value of 0.223 and a significant p-value < 0.001. Therefore, increasing Satisfaction (Y2) is also necessary to increase Religiosity (X1).

H3 Accepted. The analysis results show a significant positive effect of Religiosity (X1) on Trust (Y3), with a coefficient value of 0.201 and a p-value of 0.021. The better the Religiosity (X1), the better the Trust (Y3). On the other hand, the lower the Religiosity (X1), the lower the Trust (Y3).

H4 Rejected. There is no significant effect of Perceived Risk (X2) on Fashion Knowledge (Y1). Thus, the Perceived Risk (X2) level will not affect Fashion Knowledge (Y1).

H5 Accepted The results of the analysis show a significant positive effect of Perceived Risk (X2) on Satisfaction (Y2) with a coefficient value of -0.404 and a p-value of < 0.001. The higher the Perceived Risk (X2), the lower the Satisfaction (Y2). Conversely, the lower the Perceived Risk (X2), the higher the satisfaction (Y2).

H6 Accepted. There is a significant positive effect of Perceived Risk (X2) on Trust (Y3). It has a positive effect because it has a coefficient value of -0.362 and a significant p-value < 0.001. It is necessary to decrease Perceived Risk (X2) to increase Trust (Y3).

H7 Accepted. There is a significant positive effect of Fashion Knowledge (Y1) on Satisfaction (Y2). It has a positive effect because it has a coefficient value of 0.154 and a significant p-value of 0.035. Thus, in terms of increasing satisfaction (Y2), it is also

necessary to increase Fashion Knowledge (Y1).

H8 Accepted. The analysis results show a significant positive effect of Fashion Knowledge (Y1) on Trust (Y3) with a coefficient value of 0.212 and a p-value of 0.005. The better the Fashion Knowledge (Y1), the better the Trust (Y3). On the other hand, the lower the Fashion Knowledge (Y1), the lower the Trust (Y3).

H9 Accepted. There is a significant positive effect of Satisfaction (Y2) on Trust (Y3). It has a positive effect because it has a coefficient value of 0.452 and a significant p-value < 0.001 . Therefore, it is necessary to increase Satisfaction (Y2) to increase Trust (Y3).

Table 3. SEM Results Structural Model:
Indirect Influence

Relationship Between Variables			Coeff.	P-value	Conclusion
Independent Variable	Mediation Variable	Dependent Variable			
Religiosity (X1)	Fashion Knowledge (Y1)	Trust (Y3)	0.081	0.005	Sign.
Religiosity (X1)	Satisfaction (Y2)	Trust (Y3)	0.101	<0.001	Sign.
Perceived Risk (X2)	Satisfaction (Y2)	Trust (Y3)	-0.183	<0.001	Sign.
Fashion Knowledge (Y1)	Satisfaction (Y2)	Trust (Y3)	-0.070	0.023	Sign.

Table 3 confirms that Religiosity (X1) has a significant positive effect on Trust (Y3), mediated by Fashion Knowledge (Y1) with a path coefficient of 0.081 and a p-value of

0.005. Therefore, Fashion Knowledge (Y1) can mediate Religiosity (X1) on Trust (Y3). Then, Religiosity (X1) has a significant positive effect on Trust (Y3). It is mediated by Satisfaction (Y2) with a path coefficient of 0.051 and a p-value of 0.042. It can be said that Satisfaction (Y2) can mediate Religiosity (X1) on Trust (Y3). Satisfaction (Y2) is also capable of being a significant negative mediation on the effect of Perceived Risk (X2) on Trust (Y3) with a path coefficient of -0.183 and p-value < 0.001 . Moreover, Satisfaction (Y2) bridges the influence between Fashion Knowledge (Y1) on Trust (Y3) with a path coefficient of -0.070 and a p-value of 0.023.

5 Conclusions and Recommendations

Based on the results of the analysis, the followings are the conclusions:

1. Building a Friendship (X1.3) is the indicator that best reflects Religiosity (X1). Psychological Risk (X2.4) is an indicator that best reflects Perceived Risk (X2). Knowledge about Fashion (Y1.2) is the indicator that best reflects Fashion Knowledge (Y1). The pleasant experience of making purchases at the store (Y2.4) is the indicator that best reflects Satisfaction (Y2). Responsibility (Y3.2) is the indicator that best reflects Trust (Y3).
2. Religiosity (X1) has a significant effect on Fashion Knowledge (Y1), Satisfaction (Y2), and Trust (Y3). Satisfaction (Y2) is also significantly influenced by Fashion Knowledge (Y1). Trust (Y3) is also significantly influenced by Fashion Knowledge (Y1) and Satisfaction (Y2). On the other hand, Perceived Risk has no significant effect on Fashion Knowledge.
3. Fashion Knowledge (Y1) significantly mediates the influence of Religion (X1) on Trust (Y3) and the influence of Perceived Risk (X2) on Trust (Y3). In addition, Satisfaction (Y2) also significantly mediates the influence of Religiosity (X1) on Trust (Y3), the influence of Perceived Risk (X2) on Trust, and the influence of Fashion Knowledge (Y1) on Trust (Y3).

The recommendations obtained from this study are to increase the trust of Muslim brand store visitors. It is necessary to increase the need to pay attention to Religiosity, Perceived Risk, Fashion Knowledge, and Muslim brand store visitor satisfaction.

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