

Study the Relationship Between Religiosity, Subjective Norm, Islamic Veil Involvement and Purchase Intention of Veil Clothing Among Iranian Muslim Women

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Abstract: The use of the veil in Islam is the responsibility of the Muslim women in order to use it in the community while socializing with men. Islamic Veil is not a certain cloth but is a certain clothing and different clothes that observe known criteria are known as veil clothing. According to the existing theories, the purchase intention of a product is closely related to the product use. This study reviewed the literature, determined the variables of Islamic veil involvement, religiosity and subjective norm and examined their relationship with the purchase intention of veil clothing. Results showed that there is a positive significant relationship between the variables of Islamic veil involvement, subjective norm and religiosity. Moreover, there was a positive significant relationship between the variables of Islamic veil involvement and purchase intention of veil clothing. The results did not confirm the direct relationship between the variables of religiosity, subjective norm and purchase intention of veil clothing.

Key words: Purchase intention, Islamic veil involvement, Islamic veil clothing, religiosity, subjective norm

INTRODUCTION

Islam has never been opposed to the presence of women in society but provided necessary norms and limits to ensure a healthy and constructive presence. Veil is one of the things for which Islam actually issued the license of the women's presence in the community on the one hand and on the other hand has tried to minimize the mutual influence of the interaction between men and women outside the marriage life to lowest. In fact, veil in Islam is the woman's duty to observe a certain quality of clothing when communicating with man. That is it is excepted to cover her face and two limbs of the body except for the positions of ornaments in front of strange men. What is considered about the veil of women in Islam is not a special dress but certain clothing (Abdolhamid, 2009). In other words, what is important in Islam is the size and scope of clothing and examples of what emerges as different clothes and is a function of culture, geographical and socio-economic conditions does not have considerable importance. It is better to know whatever clothing that women use in the community are not considered as Islamic veil and clothing. Even the clothes that cover all parts of the body except the face and hands are not considered as veil because in addition to the above requirements, compliance with other conditions on the clothing approved by Islam is essential that include: the clothing used as women's veil in Islam should not be

stimulating, shows the body, it should not be infidels-specific, should not be the dress of fame, namely the use of clothing that is notoriety among the people is forbidden and women's clothing should not be similar to the men's clothing.

In addition to the above cases that are the requirements of veil and clothing approved by Islam, recommendations were made from the recommendation or disdain on the type, color and kind of clothing and veil used by women from the perspective of Islam, all of them places heavy burden on the shoulders of women when selecting proper clothing for active and healthy presence in the community. This means that women who have given great importance to keep Islamic veil and are highly motivated to follow it should pay great attention when choosing clothes that are appropriate to such clothing that requires high level of involvement on behalf of women. Veil in Iran has several thousand years history and this can be seen in ancient motifs but sometimes this false perception was made by some famous authors such as Will Durant that veil has become popular by the Iranians after Islam among Muslims.

However, Islam itself did pay sufficient attention to women's veil. Today, women use different types of veil clothing, including Chador, Shayla, Hijab, Al-Amira and Khimar, Niqab and scarf to wear head, sweatshirts and trousers, jackets and skirts and so forth to cover body. Moreover, many women of various ethnic groups in Iran

usespecial clothing of their areas that fits with their culture, customs, beliefs and environment as they use cloth veil. These are all together as well as their models and different colors provide a range of veil clothing for women. Given the breadth and diversity of the Islamic veil clothing in Iran, this paper examined the issue of veil clothing from a new perspective and determined the factors related to the purchase intention and use of this type of clothing.

Literature review: Experts are always looking for theories, through which they can better explain the behavior of consumers. Among these theories, the theories of reasoned action and planned behavior could be noted. The theories are based this issue that consumers' behavior is determined by their purchase intention. This means that examining consumer's behavioral intention can predict the actual behavior of individuals with respect to the use and consumption of various products. According to this view, the intention of consumer behavior is caused by various causes (Hansen *et al.*, 2004). The underlying assumption of the theories is that people are reasonable and use information available systematically (Bian and Forsythe, 2012). Purchase intention is one of the behavioral intentions, which has been investigated in different studies. Other behavioral intentions include repurchase intention, complaint intention and so forth.

Purchase intention: Purchase intention includes the intention of purchasing goods or services by individual. Purchase intention can finally become the actual behavior of purchase. The stronger the amount of the consumer's purchases, the more the consumer's willingness to buy and use the service or product will be (Das, 2014a-c). The purchase intention has been examined in different studies. Some studies tried to explore the effect of individuals' attitude on the purchase intention in confirming the reasoned action theory (Amaro and Duarte, 2015). Some studies considered the factors affecting the purchase intention of lux products and brands (Zhang and Kim, 2013). For instance, Bian and Forsythe (2012) knew emotional and cognitive attitude on the purchase intention of lux products (Bian and Forsythe, 2012). Some studies investigated the factors affecting purchase intention of fashion clothes. Another research explored the effect of perceived value on the consumers' purchase intention. The results showed that perceived value affected the consumers' purchase intention (Wang *et al.*, 2013). With the spread of internet marketing, several researchers tended to examine the online behavior of consumers in virtual atmosphere in recent years. One of

the studies demonstrated that factors related to product, purchase and technology affected the online purchase intention of the consumer (Chen *et al.*, 2010). Another research studied the effect of trust and perceived risk on the online purchase intention (Hong and Cha, 2013). Some studies explored the factors affecting the purchase intention of the retail customers and determined that factors such as perceived quality of retail, loyalty and popularity of retail affected the purchase intention of retail (Das, 2014a-c). One of the factors affecting behavior and behavioral intention of consumers is involvement.

Involvement and islamic veil involvement: Involvement is a factor that is of high importance for the marketers because it affects the behavior of a lot of consumers (Hawkins *et al.*, 2004). Involvement is a motivational state that includes the consumer's perception on the importance of self-reference of a thing, event or activity (Peter and Olson, 2010). Involvement is a suitable criterion to explain the consumer's behavior and market segmentation (Park *et al.*, 2006). Consumers with high involvement seek for greater information before decision making on the purchase of a product. They process information with greater precision and use greater criteria for their purchase decisions compared to the consumers with low involvement (Wang, 2014). These persons further tend and interest in the product and the probability of the product purchase is higher in them (Wang *et al.*, 2012). Furthermore, other studies examined involvement. Some studies, explored the effect of demographic variables such as age and gender on the consumers' involvement. Results show variables such as age and gender have significant effect on Involvement (OCass, 2000, Khare *et al.*, 2012). Another study divided involvement into cognitive and affective categories and investigated its effect on the consumers' purchase intention. Results show the fact that cognitive dimensions of involvement have a significant effect on the purchase intention of consumers (Drossos *et al.*, 2014). Other studies explored the involvement and its role as a moderator variable (Wang, 2014). Several studies examined the variable of involvement in a specific industry such as fashion clothing and results indicated a significant effect of involvement on the purchase intention of fashion clothing (Joung and Miller, 2006). Involvement does not take into account in the area of goods and services but also people may encounter involvement with a certain attitude, stimulator or situation (Park *et al.*, 2006). Therefore, people can encounter with involvement in the field of their attitude of type of clothing. As noted earlier, concepts such as involvement, fashion involvement and cloth involvement have been

already used in the literature. However, the Islamic veil involvement is new word that is first used. Since Islamic veil is a type of clothing, it creates involvement for its consumers that includes women. Islamic veil involvement can be defined as follows: Islamic veil involvement is a motivational state that includes a Muslim woman's perception of the degree of importance and self-reference of Islamic veil. As mentioned, what is considered on the women's veil in Islam is not a certain dress but is certain clothing. For instance, a woman may try to observe Islamic veil by wearing different types of veil and the other one tries by wearing suitable sweatshirts and scarf and another woman observe Islamic clothing well by wearing common local clothes of the women in a certain geographical region. Maybe like this but on the flip side can be raised in the fashion clothing issue. When it comes to talking about fashion clothing, a certain cloth is not considered but the latest initiatives in the field of clothing are considered that was paid attention by the public interest or a specific group of people. When we talk about involvement and consumers' behavior towards the Islamic clothing, the effect of cultural, social and religious factors could not be ignored. One of the most important cultural variables, which was considered in the effect and role on the peoples consumption behavior, is religiosity.

Religiosity: Several studies are going on the relationship between religion and religiosity in marketing and consumer behavior. The reason for this is that religion is considered the most important cultural element (Eid and Gohary, 2015). On the one hand, religion has a direct effect on the behavior of their followers and on the other hand affects indirectly people's behavior by determining the values, norms and cultural attitudes and priorities (Sood and Nasu, 1995). This issue is highlighted in the Muslim communities because Islamic teachings affected all aspects of people's lives and this includes aspects of consumption and consumers behavior (Bakar *et al.*, 2013). For instance, the first thing that a Muslim person pays attention in the face with a variety of food and clothes is their being halal or illegal so that eating certain foods or wearing some clothes are forbidden or abominable according to the recommendation of religion. Religion is a series of practical and moral beliefs and principles that prophets brought from God to guide mankind, faith and belief in the statements and implementation of commands result in human happiness in the two worlds. In terms of the logic of Quran, religion is a social life method that social man has taken to provide worldly and hereafter happiness. On the other hand, religiosity is the level of one's belief in the ideals and values of a particular religion and action of the ideals and values. This concept has

been at the center of religious life of a human being and directs his daily activities (Cleveland and Chang, 2009). Religious person is someone who proves the divine to the world and does specific actions to his satisfaction.

Religious human realized this fact to guide religion that his life is not limited to multi-day life of this fleeting world but there is an infinite and endless life that is not finished by death and the only way to easy eternal happiness is that he follows religious rules that Almighty God sent his prophets. The role and effect of religion and religiosity on various aspects of consumer behavior have been investigated in several studies.

Some studies explored the religiosity variable as moderator of the relationships and effects between independent and dependent variables. For example, the relationship between traditional dimensions of value and Islamic dimensions of value and the consumers satisfaction with services and moderating role of religiosity were examined (Eid and Gohary, 2015). Another study investigated the effect of cultural factors on the purchase intention to buy Halal products. It was concluded that religiosity variable affects the relationship between some cultural factors and purchase intention of such products as the independent variable and the moderating variable (Jamal and Sharifuddin, 2015). Some studies examined the effect of religion on various elements of the marketing mix. For instance, Bakar *et al.* (2013) studied the effect of the use of Islamic symbols on the products packaging of Muslim consumers' purchase intention and concluded that consumers with high levels of religiosity prefer packaged products with Islamic symbols to other consumer (Bakar *et al.*, 2013).

Another study examined the religiosity as one of the variables of green consumers' behavior that want the least destructive effect on the nature and the relationship was confirmed (Weaver *et al.*, 2011).

Subjective norm: Subjective norm is considered as one of the factors affecting behavioral intention of consumers. It includes the consumers' perception of what others expect the consumer or user behave. In other words, subjective norm includes recognizable opinions of people that are close to him and are important to him and those that specifically affect individual's decision to carry out a behavior (Kim *et al.*, 2013). In practice, the theory of reasoned action of subjective norm is composed of two parts. A component includes leading normative beliefs of consumers of what others will do to the consumer (Performing others' expectations of consumers) and the other is the adaptation motivation by others expectation by the consumer (Peter and Olson, 2010). Subjective norm

Table 1: Demographic data of respondents

Age	No.	%	Education	No.	%
<18	20	4.16	Under diploma	16	3.38
18=age=24	121	25.16	diploma	92	19.41
25=age=34	239	49.69	BA student	69	14.56
35=age=44	49	10.19	BA	146	30.80
45=age=54	33	6.86	MA student	119	25.11
>54	19	3.95	MA and above	32	6.75
Marital status	No.	%	Employment	No.	%
Single	211	44.14	Employed	248	52.43
Married	267	55.86	Unemployed	225	47.57

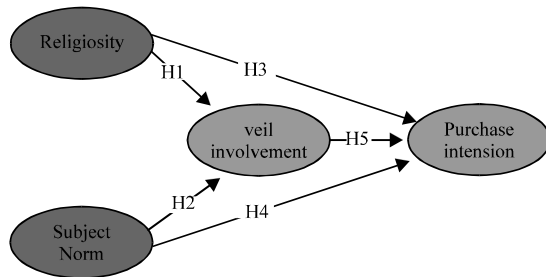


Fig. 1: Conceptual model of the study

has been studied in different research. Some studies explored the effect of subjective norm on behavioral intention of people. Results showed that subjective norm has a positive effect on behavioral intention (Liang and Lim, 2011). The effect of subjective norm on the purchase intention of the products has been also confirmed. Reproduction product includes the ones that transform the second-hand products as completely new products with the same warranty as the new products used in a production process (Jimenez-Parra, 2014). The effect of subjective norm on intention to repurchase consumers was also examined. The research shows that subjective norm has indirect effect on the interest and willingness of people to repurchase (Han and Ryu, 2012). The effect of subjective norm on the complaint intention of consumers was examined in some studies. The results of the study showed that subjective norm has a negative effect on peoples complaints intention (Cheng and Lam, 2008).

MATERIALS AND METHODS

Model and hypotheses of the study: According to the review of the literature, the study mode is presented as Fig. 1. Hypotheses of the study are formulated as follows:

- H₁: There is a significant positive relationship between religiosity and Islamic veil involvement
- H₂: There is a significant direct relationship between subjective norm and Islamic veil involvement
- H₃: There is a significant positive relationship between religiosity and purchase intention of veil clothing

Table 2: Cronbach's alpha and KMO of the variables and source of questions

Variables	KMO	Alpha	Source of Questions
Religiosity	0.934	0.932	Khajenoori <i>et al.</i> , 2013
Subjective Norm	0.903	0.926	Heesup, 2012
Involvement	0.973	0.980	Ocass, 2000
Purchase Intention	0.776	0.959	Zhang, 2013

- H₄: There is a significant positive relationship between subjective norm and the purchase intention of veil clothing
- H₅: There is a significant positive relationship between Islamic veil involvement and the purchase intention of veil clothing

Data analysis: Population of the study is the Iranian Muslim women. 530 women were randomly selected from northern, central and southern Iran and the standard questionnaire of 31 items plus four demographic items were prepared to measure variables and adjusted with the research environment and society. Of the questionnaires distributed, 483 questionnaires were returned and used.

Demographic data analysis: Table 1 shows demographic features of respondents with regard to age, education, marital status and employment. In order to enhance the reliability of the data collection instrument (questionnaire), exploratory factor analysis and KMO and Bartlett's test were used in addition to standard questionnaires for each variable. The KMO index calculated in all cases was greater than 0.6 that is close to 1. This represents a sampling adequacy (Mansour and Ali, 2011). Moreover, in Bartlett's test (Sig 0.05). Cronbach's alpha was used to measure reliability of the study variables. Table 2 indicates results of exploratory factor analysis and Cronbach's alpha for each item and variable. Cronbach's alpha was calculated to be 97.8.

Hypothesis-testing: Before hypothesis-testing, the correlation between latent variables is analyzed by Pearson correlation coefficient. The following Table 3 shows the test results of correlation coefficient. Table of correlation coefficient shows that the model variables are significantly correlated with each other

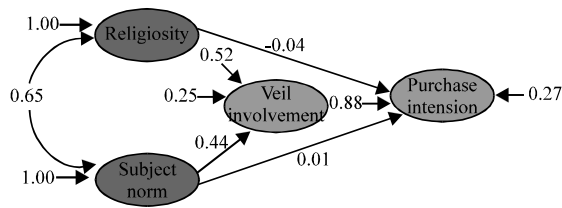


Fig.2: Path research model on the standardized coefficients

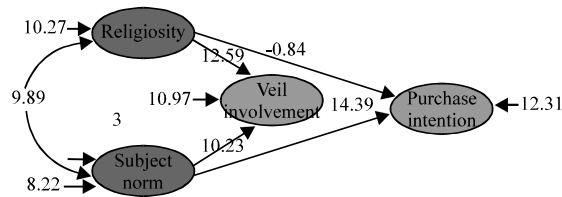


Fig. 3: Output based on the significance value (t-value)

$p < 0.01$) but how much of this relationship is direct and how much of the relationship can be done by other variables need to use the path analysis in the structural equations. Therefore, Lisrel software was used for this purpose. The path model of the main model was plotted in the software and relationships between latent variables were identified. For this purpose, the variables of religiosity and subjective norm were considered as exogenous variables to the veil and variables of involvement and intention purchase of veil clothing were considered as endogenous variables. Then, the relationships between variables were drawn based on the study hypotheses. Fig. 2 shows standard structural model of the implementation of the initial path analysis of the designed model.

Figure 2 shows that the impact factor of some relationships is a little value. Thus, t-value test was conducted on the prototype to determine the significance of the model and paths in the model. The results show that the absolute value of t-value of some pathes is less than 1.96 (95%) and these pathes were insignificant and they can be removed from the model. Fig. 3 shows the path model based on t values. Table 4 shows the results of path analysis and the obtained coefficients. AGFI, GFI, RMSEA, χ^2/df indices were used to determine the model fitness. The indices were acceptable indicating good fitness of the above model (Vieira, 2011) (Table 5).

Hypothesis-testing: The first hypothesis refers to a significant positive relationship between religiosity and Islamic veil involvement. Results show at 95% level of confidence that the impact factor is $\beta = 0.52$ and significance coefficient is $t = 10.23$ ($-1.96 < t < 1.96$).

Table. 3: Correlation test of the study variable variables

Variables	1	2	3	4
Religiosity	1			
Subjective Norm	0.641	1		
Islamic Veil Involvement	0.782	0.769	1	
Purchase Intention	0.647	0.653	0.825	1

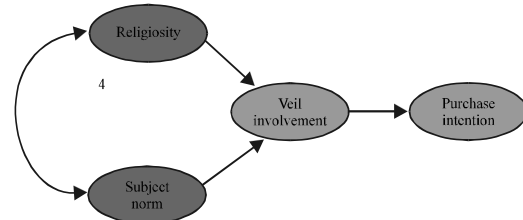


Fig. 4: Final model of the study

Consequently, there is a direct significant relationship between religiosity and Islamic veil involvement.

The second hypothesis states that there is a significant positive relationship between religiosity and Islamic veil involvement. Results confirm the claim at 95% level of confidence because the impact factor is $\beta = 0.44$ and significance coefficient is $t = 10.23$ ($-1.96 < t < 1.96$). Consequently, there is a direct significant relationship between subjective norm and Islamic veil involvement.

The third hypothesis claims that there is a significant positive relationship between religiosity and purchase of veil clothing. However, the results does not confirm this claim because impact factor of this path is $\beta = 0.04$ and significance coefficient is $t = 0.84$ ($-1.96 > t > 1.96$).

The fourth hypothesis refers to a significant positive relationship between subjective norm and the purchase intention of veil clothing. However, the impact factor is small ($\beta = 0.01$) and significance coefficient is $t = 0.17$ ($-1.96 > t > 1.96$) that is not acceptable. Consequently, the hypothesis is not confirmed and the opposite; that is, a lack of a direct significant relationship between subjective norm and purchase intention of veil clothing.

The fifth hypothesis claims that there is a significant positive relationship between involvement and the purchase intention of veil clothing. The results confirms the claim because the impact factor is significant in this path ($\beta = 0.88$) and significance coefficient is $t = 14.39$ ($-1.96 > t > 1.96$).

In general, results confirm three hypotheses and reject two hypotheses. After eliminating unnecessary paths, the remaining paths were re-tested, validity of the above results was approved and final model of the study was presented as follows Fig. 4:

Table 4: Results of path analysis in the initial model

T-value	Impact Factor (β)	Symbol	Path	H	Result
12/57	0/52	RELIG---INVOLV	Religiosity---Islamic Veil Involvement	H1	Supported
10/23	0/44	SUBNOR---INVOLV	Subjective Norm---Islamic Veil Involvement	H2	Supported
0/84	0/04	RELIG---PURINT	Religiosity---Purchase intention	H3	Not Supported
0/17	0/01	SUBNOR---PURINT	Subjective Norm---Purchase intention	H4	Not Supported
14/39	0/88	INVOLV---PURINT	Islamic Veil Involvement---Purchase intention	H5	Supported

Table 5: Fitness index values of the study model

AGFI	GFI	RMSEA	p-value	DF	Chi-square	
0/90	0/91	0/043	0/00000	401	786/98	1/96

RESULTS AND DISCUSSION

Involvement is not a new concept. Involvement and its combinations, including fashion involvement and cloth involvement were used in previous studies. However, the concept of Islamic veil involvement is first used and examined in the literature. Moreover, results show that although there is a significant correlation between religiosity and purchase intention ($r = 0.647$) but rejection of H3 shows that the relationship is not direct and the variable of religiosity affects the consumers' purchase intention by affecting the veil involvement. The result is inconsistent with the results reported by Masod and Chin (2014) and Lindridge (2005) that emphasized the direct relationship and effect of religiosity on the behavioral intention of consumers. Moreover, rejection of H4 indicates that in spite of significant correlation between subjective norm and purchase intention ($r = 0.653$) but the relationship is not direct and affects the purchase intention by affecting on the veil involvement. The result is compatible with the results by Han and Ryu (2012), Kim *et al.* (2013) and Yang and Jolly (2009). Confirmation of H5 shows a significant relationship between involvement and purchase intention. This means that consumers with high involvement have a higher purchase intention. The result is consistent with the result reported by Chen *et al.* (2009, 2010). Moreover, confirmation of H1 and H2 indicates new findings of the relationship between religiosity and subjective norm and veil involvement. The model shows the direct and significant relationship between religiosity and subjective norm. This means that subjective norm affected and is affected by religiosity. If we consider religiosity as one of personal dimensions of human and subjective norms of the society based on its social aspect, the results emphasize that women with high religiosity and subjective norms of veil enjoy from higher levels of veil involvement; that is this group of women give more importance to veil and further perceive its relationship with them.

CONCLUSION

In addition, the results indicate the strong relationship between veil involvement and purchase intention of veil clothing as the index of the use of veil. In general, results show that some points should be considered to enhance the level of the use of veil clothing and women's tendency to the greater use of veil. First, reinforcement of religiosity dimensions in women. Greater familiarity of women with the religion aspects and their tendency to comply with its recommendations can finally lead to the enhancement of demand and purchase intention of veil clothing. Secondly, we should try to transform veil into a positive norm. Women's presence in the environment where veil is considered as a value norm results in the improvement of the purchase intention of veil clothing. On the one hand, all above cases is possible if women achieve a high level of veil involvement and this is possible by informing women and society about the veil issue. Involvement includes the dimensions of product involvement, purchase decision involvement, consumption involvement and advertisement involvement. This means that level of women's involvement in all aspects should be increased in order to enhance veil involvement; that is product involvement level and purchase decision should be promoted by introducing and increasing the variety of appropriate veil clothing and easy access to these clothes, appropriate unbiased advertisement based on scientific principles can increase involvement level of women's promotions and consumption and advertising involvement of women can be developed by attention, encouragement and respect for consumers and women who have chosen veil clothing to participate and work in community. These cases with regard to the direct significant relationship between involvement and purchase intention result in the increased purchase intention of women of this type of clothing.

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