

Islamic Religiosity, Islamic Brand Personality, and Purchase Intention: A Perspective of Fashion Selection in Gen Z

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ABSTRACT

This study aims to analyze the effect of religiosity on purchase intention of Zaafer fashion products, mediated by Islamic brand personality among Generation Z in Banda Aceh. The background of this research is based on the growing consumption of Islamic-themed fashion products and the significance of religious values in shaping purchase intentions among young Muslim consumers. This study adopts a quantitative approach using path analysis. Data were collected through questionnaires distributed to 112 respondents from Generation Z in Banda Aceh who are familiar with or have seen promotions of Zaafer products. The results show that religiosity does not have a direct effect on purchase intention, but it significantly influences Islamic brand personality. Moreover, Islamic brand personality has a positive and significant impact on purchase intention and successfully mediates the effect of religiosity on purchase intention. These findings indicate that Islamic brand image plays an essential role in bridging individuals' religious values with purchasing decisions, particularly among young Muslim consumers. This research offers practical implications for Islamic fashion businesses to develop brand identities that reflect Islamic values in order to enhance consumer appeal and loyalty.

INTRODUCTION

In recent years, the growing consumption of Islamic-themed products in Indonesia has reflected the integration of religious values into the behavior of Muslim consumers, particularly among the younger generation. The rising awareness of religious principles within society has contributed to the expansion of the halal product market, including the Muslim fashion industry. According to the State of the Global Islamic Economy Report (2023–2024), global Muslim fashion consumption is projected to reach USD 428 billion by 2027. In Indonesia home to the world's largest Muslim population halal product consumption is estimated to hit USD 330.5 billion by 2025, signaling significant growth potential in this sector.

One brand that has successfully capitalized on this opportunity is Zaafer Indonesia, a men's Muslim fashion label that has established a strong religious brand image through social media. By featuring religious figures and promoting Islamic values such as modesty, piety, and modernity in its advertisements, Zaafer has managed to attract Generation Z a demographic known for its dynamic, aspirational consumption behavior, and deep connection to identity, values, and spiritual lifestyle.

Within the context of Islamic marketing, religiosity is recognized as a psychological variable that plays a crucial role in shaping consumer preferences and purchase decisions. Muslim consumers with a high degree of religiosity tend to be more selective in choosing products that align with their faith. However, the influence of religiosity on purchase intention is not always direct. The Islamic Brand Personality (IBP) a brand's alignment with Islamic values can serve as a mediating factor that reinforces the impact of religiosity on purchase intentions.

Previous studies have shown that Islamic brand personality can foster positive consumer perceptions and enhance emotional attachment to the brand (Sasmita & Suki, 2020). Nevertheless, research exploring how IBP mediates the relationship between religiosity and purchase intention especially among Generation Z in religiously devout cities like Banda Aceh remains limited.

Given this background, this study aims to analyze the influence of religiosity on the purchase intention of Zaafer fashion products and to explore the mediating role of Islamic brand personality in that relationship. The findings are expected to contribute theoretically to the field of Islamic marketing and offer practical implications for Muslim fashion industry players in designing branding strategies that align with religious values and the preferences of young Muslim consumers.

LITERATURE REVIEW

a. Religiosity

A person's degree of dedication to the religious principles they uphold is referred to as their religiosity. According to Glock and Stark (1965), religiosity comprises five dimensions: belief, ritual practice, experience, knowledge, and consequences. In the context of Muslim consumer behavior, religiosity influences consumption patterns through the principles of halal, ethics, and morality (Laudza & Isa, 2024). Muslim consumers with a high level of

religiosity tend to shun things that contravene religious teachings and choose those that accord with Sharia rules, such as Islamic dress.

Religiosity is also linked to the intention to support businesses that prioritize spiritual values over merely economic ones. In this context, the decision to purchase Islamic fashion products is not solely driven by trends but also by adherence to religious teachings. Therefore, understanding religiosity is crucial in explaining the purchase intentions of Muslim consumers, particularly among Generation Z, who are in the process of shaping their identity and life values.

b. Islamic Personality

Islamic Brand Personality refers to the brand personality image that reflects Islamic values such as trustworthiness, honesty, compassion, modesty, and morality. According to Zaki & Elseidi (2023), Islamic Brand Personality fosters a strong emotional attachment with Muslim consumers because it represents the ideal character according to Islamic teachings. This concept is an extension of Aaker's (1997) Brand Personality framework, adapted within an Islamic context to reflect ethical and religious values.

A brand with a strong Islamic personality is believed to enhance consumer loyalty, create positive perceptions of the product, and strengthen long-term relationships between the brand and its consumers. In the fashion industry, Islamic Brand Personality can be conveyed through modest designs, ethical promotional practices, and communication styles that align with Islamic values. The presence of Islamic Brand Personality is a key element in differentiating Islamic products from mainstream offerings.

c. Purchase Intention

Purchase intention describes a customer's propensity to make a purchase based on their assessment and choice of a product. Fishbein and Ajzen (1975) explain that purchase intention is influenced by an individual's attitude toward the behavior and subjective norms. In Islamic marketing, purchase intention is shaped not only by the functional aspects of a product but also by spiritual values and personal beliefs regarding the product's halal status and the ethical practices of its producer.

According to Sasmita & Suki (2020), the purchase intention toward Islamic fashion products is influenced by the perception that the brand reflects Islamic values. Thus, an Islamic brand image serves as a crucial instrument in driving purchase intention among Muslim consumers, particularly among the younger generation who seek religious identity through their daily consumption choices.

Research Hypotheses

H1: Religiosity has no effect on the Islamic Brand Personality of Zaafeer fashion products among Generation Z in Banda Aceh.

H2: Religiosity has no effect on the Purchase Intention of Zaafeer fashion products among Generation Z in Banda Aceh.

H3: Islamic Brand Personality has no effect on the Purchase Intention of Zaafeer fashion products among Generation Z in Banda Aceh.

H4: Islamic Brand Personality has no effect and does not mediate the relationship between Religiosity and Purchases Intention of Zaafer fashion products among Generation Z in Banda Aceh.

METHODOLOGY

To investigate cause-and-effect links between variables, this study uses a quantitative technique with a causal research design. Within the framework of consuming Islamic fashion products, the research's scope includes the impact of religion on purchase intention, as mediated by Islamic brand personality. The study's target demographic was Generation Z, and it was carried out in Banda Aceh. To investigate cause and effect links between variables, this study uses a quantitative technique with a causal research design. Within the framework of consuming Islamic fashion products, the research's scope includes the impact of religion on purchase intention, as mediated by Islamic brand personality. The study's target demographic was Generation Z, and it was carried out in Banda Aceh.

All members of Generation Z who live in Banda Aceh and are aware of or have seen advertisements for the fashion brand Zaafer constitute the demographic of this study. A purposive sampling method was used, and the following criteria were met: (1) living in Banda Aceh; (2) being a member of Generation Z (born 1997–2012); and (3) having seen social media advertisements or promotional content for Zaafer products. A total of 112 people participated in this study.

Online surveys with a 5-point Likert scale were distributed in order to gather primary data. This study included secondary data from a literature review, which included academic books, papers, and other pertinent sources pertaining to the research issue, in addition to primary data.

Path analysis, the data analysis method used in this study, aims to determine the direct and indirect impacts between the studied variables. Furthermore, the significance of the mediating effect of the Islamic Brand Personality variable was assessed using the Sobel test.

Substructural Model Equation:

$$PI = \beta_1 RL + \beta_2 IBP + e$$

$$IBP = \beta_3 RL + e$$

Notes:

- **PI** = Purchase Intention (dependent variable)
- **RL** = Religiosity (independent variable)
- **IBP** = Islamic Brand Personality (mediating variable)
- **e** = Error term
- **β** = Regression coefficient of each variable

The association between religiosity and purchase intention among Banda Aceh's Generation Z is examined using this model to see if Islamic Brand Personality modulates it. All data processing was conducted using SPSS software and the Sobel Test Calculator, and was based on tests of validity, reliability, and classical assumptions, including normality, multicollinearity, and heteroscedasticity.

Data Analysis

a. Validity Test Results

A measurement procedure called a validity test is used to determine how accurate or valid a variable is (Arikunto, 2010). The instrument used in this study must be able to accurately measure factors related to the research objectives, because data is collected through questionnaires. When an instrument's correlation coefficient (r-count) is higher than the critical value (r-table), which in this case is 0.196, the instrument is said to have a high level of validity.

Table 1. Validity Test Results

No	No Items	Variabel	Calculate value	Table value	Information
1.	PI1		0,742		<i>Valid</i>
2.	PI2	Purchase Intention (PI)	0,770	0,185	<i>Valid</i>
3.	PI3		0,780		<i>Valid</i>
4.	PI4		0,744		<i>Valid</i>
5	RL.1		0,837		<i>Valid</i>
6	RL.2	Religiosity (RL)	0,756	0,185	<i>Valid</i>
7	RL.3		0,766		<i>Valid</i>
8	RL.4		0,845		<i>Valid</i>
9	RL.5		0,827		<i>Valid</i>
10	IBP.1		0,796		<i>Valid</i>
11	IBP2	Islamic Brand Personality (IBP)	0,770	0,185	<i>Valid</i>
12	IBP.3		0,855		<i>Valid</i>
13	IBP.4		0,851		<i>Valid</i>
14	IBP.5		0,828		<i>Valid</i>

Given that the computed correlation coefficients (r-calculated) are higher than the crucial value (r-table) of 0.185, Table 1 indicates that all items for the variables Religiosity (RL), Purchase Intention (PI), and Islamic Brand Personality (IBP) are valid.

b. Reliability Test Results

Reliability testing is a method used to assess the questionnaire as an indicator of a given variable. The value of a construct or variable is analyzed in this test, and if the Cronbach's Alpha value is higher than 0.60, it is considered reliable (Ghozali, 2018).

Table 2. Reability Test Results

Variabel	Number of Item	r- calculate	Standar	Informatio n
Purchase Intention (PI)	4	0,744	0,60	Reliabel
Religiosity (RL)	5	0,863	0,60	Reliabel
Islamic Brand Personality (IBP)	5	0,872	0,60	Reliabel

Based on the reliability test results in Table 2, the Cronbach's Alpha values for the Purchase Intention (PI), Religiosity (RL), and Islamic Brand Personality (IBP) variables are 0.863, 0.744, and 0.872, respectively. Thus, all items used for this research variable are considered reliable because their

Cronbach's Alpha values are greater than 0.60, thus meeting the reliability criteria.

c. Normality Test Results

Table 3. Normality Test One-Sample Kolmogorov-Smirnov Test Unstandardized Residual

N		112
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2,14879351
Most Extreme Differences	Absoluted	,081
	Positive	,063
	Negative	-,081
Test Statistic		,081
Asymp. Sig. (2-tailed)		,066 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

The Kolmogorov-Smirnov statistic, used to test for normality, yielded a p-value of 0.066. It can be concluded that the data are regularly distributed because this value is higher than 0.05.

d. Multicollinearity Test Results

Tabel 4. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF.
1		
	Islamic Brand Personality (IBP)	0,743
	Religiosity (RL)	0,743
a. Dependent Variable: Purchase Intention		

Hasil uji multikolinearitas pada Tabel 4 menunjukkan bahwa nilai toleransi setiap variabel lebih tinggi dari 0,10 dan nilai VIF lebih rendah dari 10,00. Dengan demikian, dapat dikatakan tidak terdapat multikolinearitas pada data tersebut.

e. Heteroscedasticity Test

The purpose of the heteroscedasticity test is to determine whether the residuals in a regression model vary unevenly across the data (Ghozali, 2016). Using a scatterplot is one way to determine the presence of heteroscedasticity

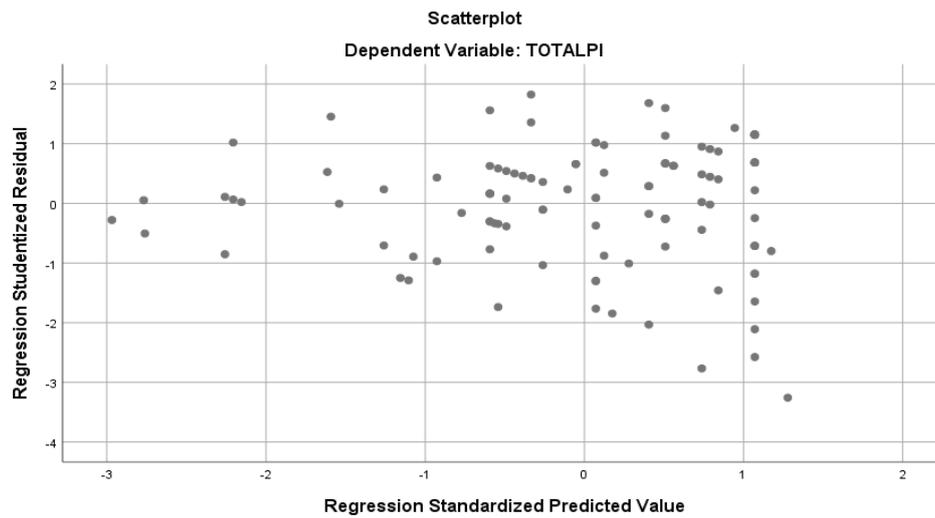


Figure 1. Heteroscedasticity Test

The data points in Figure 1 are randomly distributed and do not form a line or any specific pattern. Furthermore, the data points are scattered around the zero value. This finding indicates the absence of heteroscedasticity in the regression model.

f. Path Analysis Results

Path analysis is a technique that considers the role of mediating variables in the relationship while examining the direct and indirect impacts of independent factors on the dependent variable. The independent variable in this study is religiosity (RL), the dependent variable is purchase intention (PI), and the mediating variable is Islamic brand personality (IBP). Based on a significance level of 0.05, conclusions are drawn.

Table 5. Coefficients of Equation I

Model	Standardized Coefficients	t-value	Sig.
Religiosity (RL)	-0,081	-0932	0,353
Islamic Brand Personality (IBP)	0,664	7,671	0,000
Determination test	R = 0,627 ^a Adj. R Square = 0,382 Std Error Of The Estimate = 2,168		

Equation I's regression results allow for the formulation of the following equation:

1. Independent variable: The regression coefficient of religiosity (RL) is -0.081. This means that, assuming the mediating variable (IBP) remains constant, the dependent variable (PI) will decrease by 0.081 units for every one-unit increase in religiosity. The inverse relationship between religion and purchase intention is indicated by the negative coefficient.
2. The mediating variable, Islamic Brand Personality (IBP), has a regression coefficient of 0.664, which means that, assuming religiosity remains constant, every one-unit increase in the perception of a brand's Islamic personality will result in a 0.664-unit increase in purchase intention. A positive coefficient indicates that Islamic Brand Personality has a similar

effect on purchase intention. On the other hand, religion has the opposite effect on purchase intention.

Table 5. Coefficients of Equation I

Model	Standardized Coefficients	t-value	Sig.
Religiosity (RL)	0,649	6,165	0,000
Detemination test	R = 0,507 ^a Adj. R Square = 0,250 Std Error Of The Estimate = 2,775		

The research findings show that the religiosity variable has a positive influence on Islamic Brand Personality, as indicated by the regression coefficient value of 0.649. The significance value is 0.000, which is smaller than 0.05, and the t-value of 6.165 is higher than the t-table value of 1.659.

Based on the, results of Coefficient Equations I and II, the following path analysis model can be formulated:

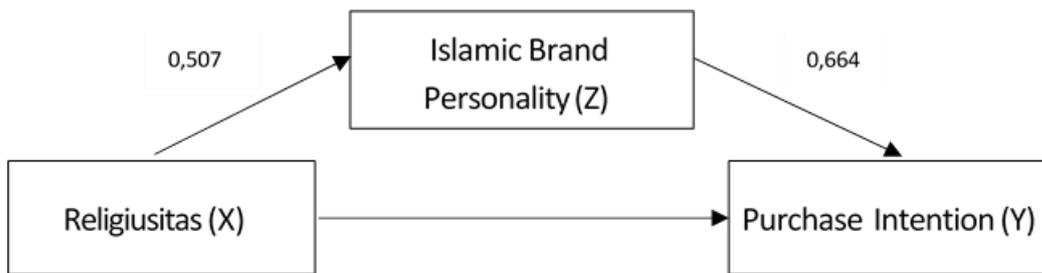


Figure 2. Path Analysis Model

Figure 1 illustrates the direct and indirect effects. The Sobel test will be used to evaluate the impact of religiosity on purchase intention through Islamic brand personality to better investigate the overall effect in this study.

Daniel Soper's internet program "Sobel Test Calculator for the Significance of Mediation" was used to conduct the Sobel test in order to ascertain the mediating influence of Islamic Brand Personality:

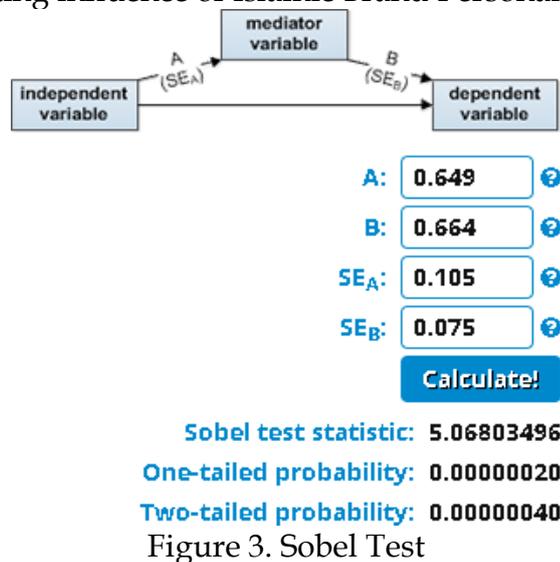


Figure 3. Sobel Test

The calculation results in Figure 3 show that the statistical value (p-value) of the influence of Islamic Brand Personality as a mediating variable between Religiosity and Purchase Intention is 5.06803496, with a one-sided probability significance value of 0.00000020. Because the p-value is smaller than the significance level of 0.05, it can be concluded that Religiosity has a significant influence on Purchase Intention through Islamic Brand Personality.

CONCLUSIONS AND SUGGESTION

The following conclusions can be drawn based on the findings of a survey conducted in Banda Aceh with 112 Generation Z respondents:

- a. Among Generation Z in Banda Aceh, religiosity has no significant influence on their intention to purchase Zaafer fashion items.
- b. Islamic Brand Personality has a positive and significant influence on Purchase Intention.
- c. Religiosity has a positive and significant influence on Islamic Brand Personality.
- d. The relationship between religiosity and purchase intention is fully mediated by Islamic brand personality.

Based on the research findings and the conclusions drawn, the following suggestions are proposed:

- a. For Marketers and Brand Owners, it is recommended to strengthen the elements of Islamic Brand Personality in fashion products such as Zaafer. Marketing strategies that visually and narratively highlight Islamic values can enhance consumer appeal, particularly among Generation Z.
- b. For Islamic Fashion Industry Players, it is advised not to rely solely on religiosity-based segmentation, but also to pay attention to how brand image is built and communicated in ways that align with the values and expectations of young Muslim markets, who tend to be more rational and visual in their decision-making.
- c. For Future Researchers, subsequent studies may consider using a qualitative approach to explore deeper insights into the reasons behind the insignificant influence of religiosity on purchase intention. Furthermore, expanding the object and scope of research beyond Banda Aceh could provide broader insights and stronger generalizability.

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