



FACTORS AFFECTING MUSLIM WOMEN'S  
INTENTION TO USE FASHION PRODUCTS:  
AN EMPIRICAL STUDY IN MALAYSIA

BY

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A dissertation submitted in fulfilment of the requirement for  
the degree of Master of Science (Marketing)

Kulliyyah of Economic and Management Sciences  
International Islamic University Malaysia

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*“Read! In the Name of your Lord, Who has created (all that exists),  
Has created man from a clot (a piece of thick coagulated blood).  
Read! And your Lord is the Most Generous,  
Who has taught (the writing) by the pen,  
Has taught man that which he knew not.”*

(Qur'an, Al-'Alaq 96:1-5)

## ABSTRACT

This research aims to identify the factors that affect Muslim women's intention to use fashion products by underpinning the Theory of Planned Behaviour (TPB). Fashion plays a very important role in everyone's life, especially in women's and it is basically formed through the combination of different fashion-related items. In order to identify the factors that affect Muslim women's intention to use fashion products, data were collected from 413 Muslim women from Klang Valley, Malaysia. The conceptual framework was based on the Theory of Planned Behaviour (TPB) and the relationships among the variables: attitude, subjective norm, perceived behavioural control and religiosity were tested by using Structural Equation Modelling (SEM). The empirical findings of the research show that two hypotheses out of four were supported. It was found that attitude and perceived behavioural had significant impact on Muslim women's intention to use fashion products while subjective norm and religiosity found not significant impact. The research also tested which fashion products among the five (apparels, cosmetics, shoes, *hijabs* and accessories) are more preferred by Muslim women. It is found that apparels were the most preferable fashion product for Muslim women in Malaysia, followed by accessories such as bags and jewelleryes, then cosmetics, *hijabs* and shoes. These results confirm the success of the proposed theoretical framework in achieving the objectives of this study. The findings of the research will be useful for practitioners and marketing managers in the fashion industry. Researchers and academicians can also benefit from the research findings of this study as it has intensified the understanding of the concept of fashion in the context of Muslim women in Malaysia.

## ملخص البحث

يهدف هذا البحث إلى التعرف على العوامل التي تؤثر على اعتزام النساء المسلمات في اختيار منتجات الأزياء، في إطار نظرية السلوك التخطيطي (Theory of Planned Behaviour). تؤدي منتجات الأزياء دوراً مهماً في حياة الإنسان، وبالأخص في حياة النساء. ومنتجات الأزياء هذه تشكلت أساساً من الجمع بين عدة منتجات ذات علاقة بالزي. ومن أجل التعرف على العوامل التي تؤثر على اعتزام النساء المسلمات في اختيار منتجات الأزياء، تم جمع بيانات 413 من النساء المسلمات القاطنات في منطقة وادي كلانج، ماليزيا. واستند الإطار التصوري للدراسة على نظرية السلوك التخطيطي (Theory of Planned Behaviour) وتم اختبار العلاقات بين المتغيرات الآتية: الموقف، والمعيار الشخصي، والسيطرة السلوكية المحسوسة، والتدين باستخدام نمذجة المعادلة الهيكلية (SEM). وقد أفضت النتائج إلى تأكيد فرضيتين من أصل أربع فرضيات. وقد وجد أن الموقف، والسيطرة السلوكية تؤثران على اختيار النساء المسلمات لمنتجات الأزياء بينما المعيار الشخصي والتدين غير مؤثرين. وتم اختبار أي من المنتجات التالية (الملابس، ومستحضرات التجميل، والأحذية، والحجاب، والملحقات) مفضلة من قبل النساء المسلمات في ماليزيا. وقد تبين أن الملابس كانت من أكثر منتجات الأزياء المفضلة لدى النساء المسلمات في ماليزيا، تليها الملحقات مثل الحقائق والمجوهرات، ومستحضرات التجميل، والحجاب، والأحذية. هذه النتائج تؤكد نجاح الإطار النظري المقترح في تحقيق أهداف هذه الدراسة. والنتائج التي توصلت إليها الدراسة سوف تفيد ممارسي التسويق ومديري التسويق في صناعة منتجات الأزياء. ويمكن أيضاً الاستفادة من نتائج الدراسة من قبل الباحثين والأكاديميين، من خلال تقوية إدراكهم لمفهوم منتجات الأزياء لدى النساء المسلمات في ماليزيا.

## APPROVAL PAGE

I certify that I have supervised and read this study and that in my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as a dissertation for the degree of Master of Science (Marketing).

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Management Sciences

## DECLARATION

I hereby declare that this dissertation is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at IIUM or other institutions.

Hla Theingi Win @ Shariefah

Signature.....

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*This dissertation is dedicated to my beloved parents, my lovely siblings, my respected teachers and the entire Muslim Ummah.*



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## List of Abbreviations

AMOS	Analysis of Momentum Structure
ASV	Average Shared Variance
AVE	Average Variance Extracted
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CR	Construct Reliability
C.R	Critical Ratio of Regression Weight
EFA	Exploratory Factor Analysis
KMO	Kaiser-Meyer-Olkin
MSV	Maximum Shared Variance
NFI	Normed Fit Index
P	Level of Significance for Regression Weight
RMSEA	Root Mean Square Error of Approximation
SEM	Structural Equation Model
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action
S.E	Standard Error of Regression Weight
SPSS	Statistical Package for Social Science
TLI	Tucker-Lewis Index



# CHAPTER ONE

## INTRODUCTION

### 1.1 BACKGROUND OF THE STUDY

Fashion plays a very important role in everyone's life, especially in women's. The concept of fashion and perception towards fashion may vary from one individual to another while involvement in the fashion products may demonstrate significant differences between Muslim women's and non-Muslims' perspectives. Female fashion is basically formed through the combination of different fashion-related items. Some of the fashion items are selected for the in-depth examination in this research namely; shoes, cosmetics, apparels, accessories and *hijabs*. The first four fashion items can be considered as the basic items for every woman in general but *hijab* is added as an additional item in Muslim women's fashion and it is highlighted significantly in this study. In actual fact, the *hijab* is an integral part of Muslim women's attire, especially in Muslim dominated countries like Malaysia. It is highly demanded by the Muslim women and has the potential growth in both Muslim majority countries and Muslim minority countries because *hijab* is not only part of the religious attire but it is also considered as an important fashion item in women's perception in general. Thus, in the current study, apparels, cosmetics, shoes, accessories and *hijabs* are selected as fashion items which create the fashion outlook for women.

Malaysia is known as a Muslim country and Islam is the official religion while the majority of the population are Muslims. They comprise 61.3 per cent of the population (The World Factbook, 2015). In Malaysia, the majority of the Muslim women wear *jubbah* and *baju kurung*. This is according to the Islamic requirement

and thus, *hijab* is part of the Muslim women's attire as well. For fashion purposes, different types of designs and colours have been part of the trend in Malaysian Muslim women's choices in fashion.

Fashion is considered as ever-changing design of various things which makes them eye-catching and attractive to the consumers (Robinson, 1961), and thus, the interest in fashion and involvement in fashion items remains. As the development of various fashion theories and changes are usually based on Western perspectives, (King, 1963; Blumer, 1969; Behling, 1985; Kaiser et al., 1995; Kean, 1997), the development of Muslim women's fashion trends should also be highlighted.

Presently, beautifying oneself with the help of apparels, cosmetics, shoes, accessories and beautiful headscarves (*hijabs*) is getting popular among Muslim women as well as those who like to adorn themselves. Consequently, marketers take that as an advantage and try to understand Muslim women's fashion and their choice of fashion items such as apparel, cosmetics, shoes, accessories and *hijabs*.

In particular, researchers and practitioners are also interested in investigating the differences in consumers' perceptions towards specific products/services in selected geographic/demographic areas, and even in particular industries in order to come up with the best marketing strategies for various marketing activities such as segmenting the market, targeting the specific groups or areas, positioning themselves in the market as well as how to differentiate their products from other competitors'. Therefore, it is worthwhile to study the trend of Muslim women's fashion, the influencing factors affecting Muslim women's choices and the types of fashion items.

In the context of business and marketing in general, it is vital to identify the variances in consumers' perceptions, attitudes, and buying behaviour towards specific products. In addition, the fashion industry is the emerging market today all over the

world. Positively, it will be beneficial to the marketers to know about their potential customers in the specific target markets so that they can apply the right marketing strategies and tactics to attract them. It will also be of great help to those who are in the Islamic fashion industry such as designers, manufacturers, wholesalers, retailers, Muslim shoppers and the Islamic fashion industry as a whole.

## **1.2 STATEMENT OF THE PROBLEM**

The fashion industry is vividly rising along with the development of fashion marketing. Young people live for fashion and the high level of fashion consciousness and involvement are instilled in them. However, concepts of fashion products and the intention to use fashion products may vary from one individual to another. Thus, it is vital for marketers to get a clear understanding of consumers' behavioural intention towards fashion products and the factors that drive them to use different fashion products. In fact, different fashion products have been produced significantly to target Muslim women in Malaysia, but it would be useless if it fails to target the right customers based on their favourable fashion products. Based on the thorough reviews of the literatures, no research has so far been conducted on fashion products using TPB to check Muslim consumers' intention towards fashion and different fashion products. In fact, fashion is a broad term and it includes so many products. Based on the literatures, the five most agreed upon fashion product items have been extracted and it is therefore necessary to find out which of the five products are more preferable for Muslim women in Malaysia.

Although past and current sales have proven that the Malaysian fashion industry has a huge market in the future, the contribution of Muslim women towards fashion retail industry is still vague. It is valuable for marketers to know the

influencing factors of Muslim women's intention to use different fashion products because the majority of the population are Muslims in multi-ethnic countries like Malaysia. Thus, it will be helpful for marketers to target Muslim women's in Malaysia based on the preferred fashion products.

Furthermore, people get involved in the fashion world because the fashion culture is pervasive among the young generations. Nevertheless, there are specific principles in Islam when it comes to issue of clothing, beautifying oneself, and women's external fashion design. Thus, the researcher is interested to know whether or not religiosity plays an important role for Muslim women in choosing fashion items, for example, clothing and *hijabs* as part of their attire or fashion purpose. Thus, it is vital to identify the influencing factors on Muslim women's fashion and how the consumption of fashion items are individually different.

In addition, the intentions of Muslim consumers and choices they make may differ from one to the other as everyone has different perceptions about modern fashion and Islamic *zeenat* (beautification). To that extent, it is important for the marketers as well as the designers of fashion products to know the role of fashion in people's daily life. Moreover, different people have different opinions about fashion and by studying them (as consumers) it will be helpful to know their interests in fashion products and fashion trends. Consequently, it is important for policy-makers, marketers and practitioners to focus on specific target markets with specific marketing strategies. Thus, as this study is conducted on Muslim women, it is important to find out if religion plays a part in the choices they make regarding fashion. Also, based on the researcher's knowledge, there is lack of research on Muslim women's fashion and the impact of religiosity on their fashion preferences. There is limited research done on Muslim women's fashion and the focus is also quite narrow; they either focus on

fashion products in general (Fernandes, 2013; Tajuddin, Zainol, & Sahil, 2014) or on clothes (Bachleda, Hamelin, & Benachour, 2014) or *hijab* (Lateh & Mudor, 2014) or cosmetics (Rahman, Asrarhaghighi, & Rahman, 2015; Hashim & Musa, 2014). So far, no research has been done on factors affecting Muslim women's fashion and how religiosity influences their fashion preference. In fact, the antecedents and the factors are combined together based on past research and the proposed new model of Muslim women's fashion is based on previous fashion consumption context. Park et al. (2006) also suggest to extend the study on different fashion products such as cosmetics, apparels and accessories. Thus, it will be of great contributions to the existing literature as well as help in providing clear insights to marketers, manufacturers, designers and Islamic fashion markets as a whole.

Since there is insufficient amount of research in the area of Muslim women's fashion and in the context of Muslim consumers' usage of fashion products, the findings of this study will be of some contribution. In fact, in Islam, each and every Muslim must ensure that what they wear from head to toe, morning to night, is in line with Islamic teachings and principles because there are specific guidelines for everything that Muslims do in their lives. Although religiosity plays a vital role in identifying consumers' preference which is directly related to purchase intention and behaviour (e.g. Lindridge, 2005; Mokhlis, 2006; Moschis & Ong, 2011; Mukhtar & Butt, 2012; Schneider et al., 2011), there are still gaps in the literature regarding the relationship between Muslim consumers' level of religiosity and their purchase intention, intention to use different fashion products and consumption behaviour, especially for Muslim women. Therefore, this becomes the gap in the research field on fashion marketing as well as the potential problem of the current research paper which is to examine the factors affecting Muslim women's fashion selection and whether

religiosity plays an important role in influencing their preference because Ciarniene and Vienazindiene, (2014) highlight that fashion reflects the change in economic, social, aesthetic and cultural lives. Essentially, the Theory of Planned Behaviour (TPB) is used to determine whether TPB can be applied to studies on fashion.

### **1.3 RESEARCH OBJECTIVES**

The objectives of the study are divided into the two parts: general objectives and specific objectives and are explained next:

#### **1.3.1 General Objectives**

Presently, there is deficiency in literature in the field of Islamic fashion industry, specifically on the topics which influence Muslim women's fashion. The current research which is based on the Theory of Planned Behaviour (TPB) serves to study the influencing factors on Muslim women's fashion and the complementary products.

#### **1.3.2 Specific Objectives**

Specifically, the core objectives of the study are:

1. To determine the factors that affect Muslim women's intention to use fashion products
2. To examine the relationships among attitude, subjective norm, perceived behavioural control and Muslim women's intention to use fashion products
3. To study the impact of religiosity on Muslim women's intention to use fashion products

4. To find out which fashion product is the most preferred product among the five fashion products (apparels, cosmetics, shoes, accessories and *hijabs*).

#### **1.4 RESEARCH QUESTIONS**

In relation to the objectives mentioned above, the research questions that are addressed in this study are:

1. What are the factors that affect Muslim women's intention to use fashion products?
2. What are the relationships among attitude, subjective norm, perceived behavioural control and Muslim women's intention to use fashion products?
3. What is the impact of religiosity on Muslim women's intention to use fashion products?
4. Which fashion product is the most preferred product among the five fashion products (apparels, cosmetics, shoes, accessories and *hijabs*).

#### **1.5 SIGNIFICANCE OF THE STUDY**

A number of studies on fashion have been well-established. However, there is still a deficiency of theoretical/hypothetical publications in the field of Islamic fashionable products industry. This has been the key initiative as well as the driving force for this study. Precisely, this investigated topic is to contribute to the research field of Muslim consumers' fashion array and intention to use fashion products. Moreover, the demographic, geographic and psychographic factors will vary from previous and existing research. In fact, most researchers identify the perceptions, intentions and behaviours on consumer goods or foods in general. Not many researchers have

focused on Islamic fashionable products in forming Muslim women's fashion specifically. Therefore, this study serves as an added value to the Muslim consumer research grounded by anticipating the nature of the Islamic fashion industry.

Although there are studies that have been conducted in the area of fashion and women based on attitude, subjective norm and perceived behavioural control towards women's fashion, they either focus on fashion consumption in general or in conventional perspectives and thus, there are limited research that focuses on the fashion perspectives of Muslim women. Moreover, the findings of the current research can add additional value to the existing literature as well as help fashion retailers and marketers in Malaysia to come up with marketing strategies in general and produce products to meet the expectations of the customers, especially Muslim female consumers specifically.

### **1.5.1 Theoretical Significance**

The findings of this research contribute to the theoretical aspect of the literature by utilizing the Theory of Planned Behaviour (TPB) into the fashion context. It will also be a significant support to fill the literature gap in terms of Muslim women's fashion perspectives through the theory. In the field of Muslim consumer research, this research adds value to predicting Muslim women's intention to use different fashion products such as apparels, cosmetics, shoes, accessories and *hijabs*.

### **1.5.2 Managerial Significance**

From the managerial point of view, the current study facilitates the researchers, practitioners, retailers and marketers by highlighting the relationship between Muslim consumers' perceptions and preference of Islamic fashion products. Based on the