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The Influence of Islamic Branding, Religiosity, Product Quality, and Halal Certification on Zoya Hijab Purchasing Decisions among Female Students of the Faculty of Economics and Business, Wijayakusuma University, Purwokerto

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Abstract

The development of the global Muslim fashion industry places Indonesia in a strategic position, particularly in the Muslim fashion sector, which ranks first in the world. The dynamics of competition in the hijab industry encourage the producers of the Zoya brand to continuously maintain consumer loyalty, especially amidst the fluctuations in Zoya's Top Brand Index (TBI) for hijab products during the 2022–2025 period, reflecting ups and downs in consumer purchasing decisions. This study aims to analyze the partial effect of Islamic branding, religiosity, product quality, and halal certification on purchasing decisions for Zoya hijab products. This study utilizes an associative quantitative approach with a survey method. The research population consists of all female students of the Faculty of Economics and Business, Wijayakusuma University Purwokerto who have purchased and/or used Zoya hijab products, with a sample size of 97 respondents selected using a purposive sampling technique. The data analysis technique used is multiple linear regression assisted by the statistical program SPSS. The results show that partially, the religiosity variable has a positive and significant effect on purchasing decisions with at calculated value of 2.416 > t table 1.662 and a significant value of 0.018 < 0.05. Product quality also has a positive and significant effect on purchasing decisions with at calculated value of 5.882 > t table 1.662 and a significant value of 0.000 < 0.05. Meanwhile, the Islamic branding variable does not have a significant partial effect on purchasing decisions with at calculated value of 1.249 < t table 1.662 and a significant value of 0.215 > 0.05. Halal certification also does not have a significant partial effect on purchasing decisions with at calculated value of 0.333 < t table 1.662 and a significant value of 0.740 > 0.05. Based on the model feasibility test results (F-test), the F calculated

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value is 69.248 > F table 2.47 with a significance of 0.000, proving that the regression model in this study is declared feasible. The coefficient of determination (R2) value indicates that the contribution of the four independent variables in influencing purchasing decisions is 75.2%. The implications of this study are expected to provide input for the management of the Zoya company as well as Muslim fashion entrepreneurs to focus more on improving the comfort and reliability of product quality, as well as internalizing the understanding of consumer religiosity as a strategic reference in designing appropriate marketing programs to encourage hijab purchasing decisions in the future.

Keywords: Halal Certification, Islamic Branding, Purchasing Decision, Product Quality, Religiosity

INTRODUCTION

The halal industry in Indonesia is experiencing rapid growth along with the growing Muslim population and growing public awareness of implementing sharia principles in various aspects of life, including consumption patterns and lifestyle. This situation is driving the growth of the Muslim fashion industry, particularly hijab products, which are no longer viewed solely as a religious obligation but also as part of the identity, lifestyle, and fashion trends of modern Muslims (Meinawati & Ardyansyah, 2023; Zulfa & Fahrullah, 2024). This development is reinforced by the Global Islamic Economy Indicator (GIEI) 2024/2025 report, which ranks Indonesia third in the world in the sharia economy and first in the world in the Muslim fashion sector. These achievements demonstrate that Indonesia has enormous potential as a market and producer of competitive Muslim fashion products on a global scale.

The increasing development of the hijab industry has led to increasingly fierce competition between manufacturers, requiring companies to understand the factors that influence consumer purchasing decisions. Purchasing decisions are the process by which consumers identify needs, seek information, evaluate various alternatives, and ultimately decide to purchase a product. This decision is a crucial indicator of a company's success because it is directly related to increased sales, market share, and business sustainability (Efendi, 2020; Saputra & Jaharuddin, 2022). For Muslim consumers, purchasing decisions are influenced not only by economic considerations and product quality but also by the religious values inherent in the products consumed. Therefore, companies must be able to present products that comply with Sharia principles.

Various previous studies have shown that purchasing decisions for hijab products are influenced by several factors, including Islamic branding, religiosity, product quality, and halal certification. Islamic branding is seen as capable of increasing Muslim consumer trust by creating a brand image that aligns with Islamic values, thus

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encouraging purchasing decisions (Sari & Susilo, 2023). Religiosity is also a crucial factor because the higher a person's religiosity, the greater the tendency to use religious values as a basis for product selection (Hayati & Pramesti, 2021; Nurfitiani et al., 2023). Furthermore, product quality, reflecting comfort, durability, design, and benefits, is a key consideration in determining consumer choice (Meinawati & Ardyansyah, 2023). Furthermore, halal certification can increase consumers' sense of security and trust in the products they use because it provides assurance that the product meets sharia standards (Saputra & Jaharuddin, 2022).

An interesting phenomenon has occurred with one of the national hijab brands, Zoya. As a pioneer in the Muslim fashion industry in Indonesia, Zoya has successfully established an image as a hijab brand that prioritizes technological innovation, product quality, and Islamic identity. However, Top Brand Index (TBI) data for the 2022–2025 period shows fluctuations in Zoya's brand performance. The TBI value decreased in 2023, then increased again in 2024, and then experienced a slight decline again in 2025. This fluctuation indicates that consumer purchasing decisions for Zoya hijab products are still changing, requiring a more in-depth study of the factors influencing them. Nevertheless, initial observations of female students at the Faculty of Economics and Business, Wijayakusuma University, Purwokerto, indicate that Zoya brand hijabs remain the most popular brand compared to competing brands. This condition demonstrates a dynamic in consumer behavior that is interesting to study further.

The urgency of this research is based on the importance of understanding the factors that can maintain and even improve consumer purchasing decisions amidst the increasingly competitive hijab industry. Understanding the influence of Islamic branding, religiosity, product quality, and halal certification will provide useful information for companies in formulating more effective marketing strategies tailored to the characteristics of Muslim consumers. In addition to providing practical contributions to the Muslim fashion industry, this research is also expected to enrich the development of sharia marketing science, particularly regarding consumer behavior in making decisions to purchase halal products.

In addition to these phenomena, there remains a research gap regarding the factors influencing hijab purchasing decisions. Research by Sari and Susilo (2023) shows that Islamic branding has a positive effect on purchasing decisions, while research by Alitakrim et al. (2021), Meinawati and Ardyansyah (2023), and Indarta et al. (2023) indicates that Islamic branding has no significant effect. Different results were also found for religiosity, with Nurfitiani et al. (2023) finding a positive effect on purchasing decisions, while research by Sarah and Artanti (2020), Meliani et al. (2021), and Meinawati and Ardyansyah (2023) showed insignificant results. Similar differences also occurred for product quality and halal certification. The inconsistency in these research results

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suggests that the relationship between variables requires further testing on different subjects and respondent characteristics. Therefore, this study was conducted to analyze the influence of Islamic branding, religiosity, product quality, and halal certification on the purchasing decisions of Zoya brand hijabs among female students of the Faculty of Economics and Business, Wijayakusuma University, Purwokerto, so that it is expected to be able to provide more comprehensive empirical evidence while filling the existing research gaps.

METHODOLOGY

This study uses a quantitative approach with an associative research type that aims to analyze the influence of Islamic branding, religiosity, product quality, and halal certification on purchasing decisions for Zoya brand hijabs. According to Sugiyono (2020), associative research is used to determine the relationship or influence between two or more variables through statistical analysis so that it can explain and test research hypotheses. The study was conducted on female students of the Faculty of Economics and Business, Wijayakusuma University, Purwokerto as the research location. The research population was all female students of the Faculty of Economics and Business, Wijayakusuma University, Purwokerto who had purchased or used Zoya brand hijabs, with an unknown population size. Therefore, the sample size was determined using the Cochran formula to obtain a minimum sample of 97 respondents. The sampling technique used non-probability sampling with the convenience sampling method, namely the selection of respondents based on the researcher's ease in obtaining data according to the research criteria (Sugiyono, 2020).

Data collection was conducted through the distribution of questionnaires using a five-level Likert scale and supported by literature studies obtained from books, scientific journals, and other references relevant to the research topic (Sugiyono, 2020). The collected data were analyzed using the Statistical Package for the Social Sciences (SPSS) program through the stages of editing, coding, tabulating, and scoring. Next, instrument quality testing was conducted, including validity and reliability tests, followed by classical assumption tests consisting of normality tests, multicollinearity tests, and heteroscedasticity tests. The main analysis used multiple linear regression to examine the influence of Islamic branding, religiosity, product quality, and halal certification on purchasing decisions. Hypothesis testing was carried out through the coefficient of determination (R^2) test, the F test to test model feasibility, and the t test to determine the effect of each independent variable partially on the dependent variable with a significance level of 5% (Sugiyono, 2020).

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RESULTS AND DISCUSSION

Classical Assumption Test

1. Normality Test

Table 1. Summary of Normality Results

Asymp. Sig	α	Information
0.200	0.05	Normal

Based on table 1, it can be seen that the Kolmogorov-Smirnov value (2-tailed) of 0.200 is greater than 0.05 (0.200 > 0.05), it can be concluded that the data distribution is normally distributed.

2. Multicollinearity Test

Table 2. Summary of Multicollinearity Test Results

VariablesFree	*Tolerance*	VIF	Information
Islamic Branding(X1)	0.272	3,674	There is no multicollinearity
Religious (X2)	0.312	3,205	There is no multicollinearity
Product Quality (X3)	0.290	3,452	There is no multicollinearity
Halal Certification (X4)	0.976	1,024	There is no multicollinearity

Based on Table 2, all independent variables have a valueThe tolerance is above 0.10 and the VIF value is below 10. These values indicate that there is no multicollinearity between the independent variables in the regression model. All variables can be used simultaneously in the regression analysis without causing problems of high correlation between the independent variables.

3. Heteroscedasticity Test

Table 3. Summary of Heteroscedasticity Test Results

VariablesFree	Sig	Information
Islamic Branding(X1)	0.129	There is no heteroscedasticity
Religious (X2)	0.961	There is no heteroscedasticity
Product Quality (X3)	0.222	There is no heteroscedasticity
Halal Certification (X4)	0.353	There is no heteroscedasticity

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Based on the test results in Table 3, the Islamic Branding variable (X1) has a significance value of 0.129 > 0.05, the Religiosity variable (X2) is 0.961 > 0.05, the Product Quality variable (X3) is 0.222 > 0.05, and the Halal Certification variable (X4) is 0.353 > 0.05. Since all independent variables have a significance value greater than 0.05, it can be concluded that the regression model does not contain symptoms of heteroscedasticity. Thus, the regression model used is declared suitable for further analysis.

Multiple Linear Regression Analysis

Table 4. Summary of Multiple Linear Regression Test Results

Model	*Unstandardized Coefficients*	
	B	*Std*Error
(Constant)	2,352	1,453
Islamic Branding(X1)	0.143	0.114
Religious (X2)	0.213	0.088
Product Quality (X3)	0.569	0.089
Halal Certification (X4)	0.023	0.068

According to the data in table 3 above, it shows that the regression equation obtained from the analysis results is:

$$Y = 2.352 + 0.143X1 + 0.213X2 + 0.569X3 + 0.023X4 + e$$

From the multiple linear regression equation above, it can be interpreted as follows:

1. The constant value shows the number 2.352. This can be said that when the value of the Islamic Branding (X1), Religiosity (X2), Product Quality (X3) and Halal Certification (X4) variables is 0 or constant, then the dependent variable, namely the purchasing decision (Y), will have a value of 2.352.
2. The regression coefficient of the Islamic Branding variable (X1) is 0.143. This means that when the value of the Islamic Branding variable (X1) increases by one unit and the other variables remain constant, the dependent variable of purchasing decisions (Y) increases by 0.143.
3. The regression coefficient of the Religiosity variable (X2) is 0.213. This means that when the value of the Religiosity variable (X2) increases by one unit and the other variables remain constant, the dependent variable, namely the purchasing decision (Y), increases by 0.213.

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4. The regression coefficient of the Product Quality variable (X3) is 0.569. This means that when the value of the Product Quality variable (X3) increases by one unit and the other variables remain constant, the dependent variable, namely the purchasing decision (Y), increases by 0.569.
5. The regression coefficient of Halal Certification (X4) is 0.023, this means that when the value of the Halal Certification variable (X4) increases by one unit and the other variables remain constant, the dependent variable, namely the purchasing decision (Y), increases by 0.023.

Coefficient of Determination (R2)

Table 5. Results of the Determination Coefficient

Model	R.	R square	*Adjusted*R *Square*	*Standard Error of the Estimate*
1	0.866	0.751	0.740	2,094

Based on table 5 above, it shows the coefficient of determination (R Square) of 0.752. This shows that the variable*Islamic branding*, religiosity, product quality and halal certification on purchasing decisionscan influencebuying decisionamounting to 75.2% and the remaining 24.8% is influenced by other variables not raised in this study, namely brand awareness, E-WOM and so on.

Model Feasibility Test (F Test)

Table 6. Results of Model Feasibility Test (F Test)

Model	*Sum Of Squares*	Df	*Mean Square*	F	Sig.
1.Regression	1214,947	4	303,744	69,248	0,000
Residual	403,541	92	4,386		
Total	1618,515	96			

According to table 6 above, it can be seen that if the F count is 69.248, so that the F count is greater than the F table value (69.248 > 2.47) then it can be concluded that H0 is rejected or Ha is accepted or the model used is suitable. The following is an image of the model feasibility test (F test) below:

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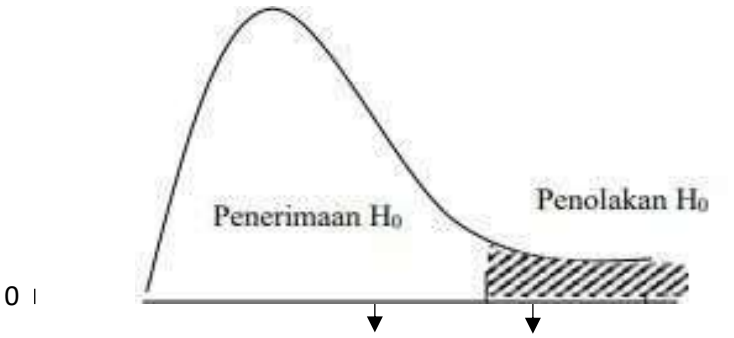


Figure 1. F-Test Curve

Hypothesis Test (t-Test)

Table 7.T-test results

Variables	t count	Sig.
(Constant)	1,619	0.109
Islamic Branding(X1)	1,249	0.215
Religious (X2)	2,416	0.018
Product Quality (X3)	5,882	0,000
Halal Certification (X4)	0.333	0.740

The following are the results of the hypothesis testing which can be seen in the table above as follows:

First hypothesis

In this study, the number of samples (n) was 97 respondents and the number of all variables (k) was 5 with a confidence level of 95% = 0.05 and df (nk) = (97-5) = 92, the t table value was 1.662, while the calculation results obtained the t count value of the Islamic branding variable was 1.249 and the significance value was 0.215 more than 0.05 (0.215 > 0.05), so it can be seen that the t count is smaller than the t table (1.249 <1.662). The first hypothesis states that the Islamic branding variable does not have a significant influence on purchasing decisions.Zoya product hijab for students of the Faculty of Economics and Business, Wijayakusuma University, Purwokerto, rejected.

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For a clearer picture of the acceptance and rejection areas of Ho, see the following picture:

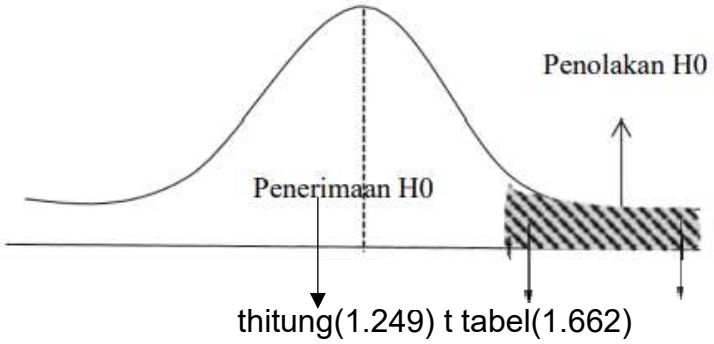


Figure 2. Variable t-Test Curve*Islamic branding*

Second hypothesis

In this study, the number of samples (n) was 97 respondents and the number of all variables (k) was 5 with a confidence level of 95% = 0.05 and df (nk) = (97-5) = 92, the t table value was 1.662, while the calculation results obtained a t count value of the religiosity variable of 2.416 and a significance value of 0.018 less than 0.05 (0.018 < 0.05), so it can be seen that the t count is greater than the t table (2.416 > 1.662). The second hypothesis states that the religiosity variable has a significant positive effect on purchasing decisions.Zoya product hijab for students of the Faculty of Economics and Business, Wijayakusuma University, Purwokerto, accepted.

For a clearer picture of the acceptance and rejection areas of Ho, see the following picture:

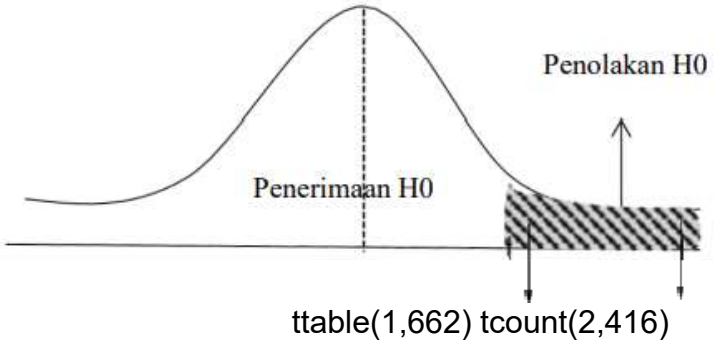


Figure 3. T-Test Curve of Religiosity Variable

The third hypothesis

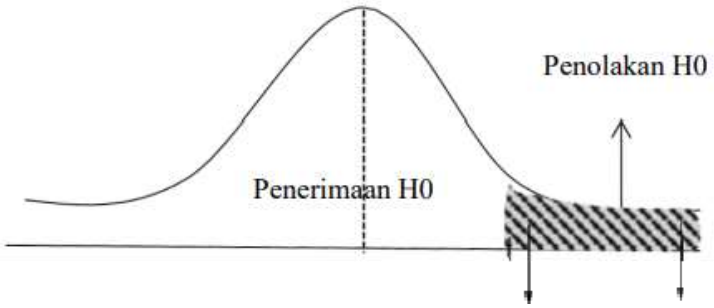
In this study, the number of samples (n) was 97 respondents and the number of all variables (k) was 5 with a confidence level of 95% = 0.05 and df (nk) = (97-5) = 92, the t table value was 1.662, while the calculation results obtained a t count value of the product quality variable of 5.882 and a significance value of 0.000 less than 0.05 (0.000

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< 0.05), so it can be seen that the t count is greater than the t table (5.882 > 1.662). The third hypothesis states that the product quality variable has a significant positive effect on purchasing decisions.Zoya product hijab for students of the Faculty of Economics and Business, Wijayakusuma University, Purwokerto, accepted.

For a clearer picture of the acceptance and rejection areas of Ho, see the following picture:



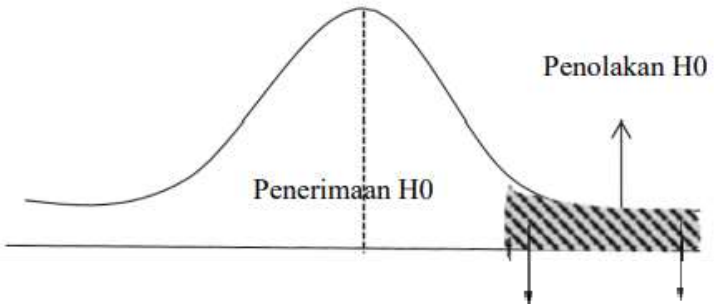
ttable(1,662) tcount(5,882)

Figure 4. t-Test Curve of Product Quality Variable

The fourth hypothesis

In this study, the number of samples (n) was 97 respondents and the number of all variables (k) was 5 with a confidence level of 95% = 0.05 and df (nk) = (97-5) = 92, the t table value was 1.662, while the calculation results obtained a t count value of the halal certification variable of 0.333 and a significance value of 0.740 more than 0.05 (0.740 > 0.05), so it can be seen that the t count is smaller than the t table (0.333 <1.662). The fourth hypothesis states that the halal certification variable does not have a significant influence on purchasing decisions.Zoya product hijab for students of the Faculty of Economics and Business, Wijayakusuma University, Purwokerto, rejected.

For a clearer picture of the acceptance and rejection areas of Ho, see the following picture:



Thitung(0.333) t tabel(1.662)

Figure 5. T-Test Curve of Halal Certification Variable

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DISCUSSION

The Influence of Islamic Branding on Purchasing Decisions

The results of this study indicate that Islamic branding has a negative and insignificant effect on the purchasing decisions of Zoya hijabs among female students at the Faculty of Economics and Business, Wijayakusuma University, Purwokerto. This indicates that the strength or weakness of the Islamic brand image attached to Zoya hijabs is not a major determinant for female students in making purchasing decisions. These results support previous research conducted by Meinawati and Ardyansyah (2023), Alitakrim et al. (2021), and Indarta et al. (2023), which showed that Islamic branding does not influence purchasing decisions for hijab products. However, the results of this study differ from those of Sari and Susilo (2023) and Zulfa and Fahrullah (2024), which stated that Islamic branding has a positive and significant effect on purchasing decisions.

Based on respondents' responses, it was discovered that while female students admire Zoya's Islamic identity, they consider it a common standard for Muslim fashion manufacturers, not a unique selling point. Today, consumers on campus are far more critical of a product's functionality and physical appearance than simply the religious labels highlighted in marketing communications.

The results of this study provide a new perspective on Stimulus-Response (SR) Theory, where external stimuli in the form of Islamic branding are not always successfully processed by the consumer's "black box" to produce a purchase response. In the case of female students from the Faculty of Economics and Business, the Islamic visual identity stimulus was deemed less powerful in driving final decisions due to a shift in shopping orientation toward a more rational one.

The Influence of Religiosity on Purchasing Decisions

The results of this study indicate that religiosity has a positive and significant influence on the purchasing decisions of Zoya hijabs among female students at the Faculty of Economics and Business, Wijayakusuma University, Purwokerto. This means that the higher the level of religiosity instilled in female students, the higher their tendency to choose and purchase Zoya hijab products. These results align with previous research by Nurfitiani et al. (2023) and Hayati and Pramesti (2021), which demonstrated that religiosity positively influences purchasing decisions. Conversely, these results reject the findings of Meliani et al. (2021) and Sarah and Artanti (2020), which stated that religiosity has no influence on Muslim fashion purchasing decisions.

Based on respondents' answers, female students with strong religious beliefs and understanding tend to internalize these spiritual values into their daily consumption behavior. They recognize that wearing the hijab is a religious obligation, so when

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evaluating alternatives, they selectively chose the Zoya hijab because it consistently supports their commitment to covering their aurat (awrah) according to Islamic law while still maintaining a neat appearance.

In the context of Stimulus-Response (SR) Theory, religiosity acts as a powerful internal stimulus (S) within consumers. The strong values, appreciation, and devotional devotion of female students successfully process various environmental stimuli, resulting in a positive response (R) in the form of purchasing products that align with their moral and spiritual principles.

The Influence of Product Quality on Purchasing Decisions

The results of this study indicate that product quality has a positive and significant effect on the purchasing decisions of Zoya hijabs among female students at the Faculty of Economics and Business, Wijayakusuma University, Purwokerto. This finding indicates that superior physical product quality is the most dominant factor influencing female students' decisions to purchase Zoya hijabs. These results are fully supported by previous research conducted by Sari and Susilo (2023), Handayani et al. (2021), and Zuraida and Widyaningtyas (2025), which stated that product quality significantly influences purchasing decisions. However, these results contradict research by Rachmawati et al. (2020), which stated that product quality has no effect on purchasing decisions.

Based on respondents' responses, the quality of Zoya hijab products is highly appreciated for their outstanding functionality. Female students noted that textile technologies like the smart temp and fresh guard features provide exceptional comfort, coolness for class, excellent fabric durability, and a fashionable aesthetic. These reliable physical characteristics are immediately and rationally beneficial for female students.

The relationship between these results and the Stimulus-Response (SR) Theory indicates that product quality is the most effective objective stimulus (S) received by consumers. Stimuli in the form of material comfort, specification suitability, and the visual beauty of Zoya hijabs instantly trigger positive cognitive data processing, resulting in a very strong final response (R) in the form of a massive purchasing decision.

The Influence of Halal Certification on Purchasing Decisions

The results of this study indicate that halal certification has a positive but insignificant effect on the purchasing decisions of Zoya hijabs among female students from the Faculty of Economics and Business, Wijayakusuma University, Purwokerto. This suggests that the presence of an official halal label or guarantee on Zoya hijab products is not a primary priority influencing female students' purchasing decisions. These results align with Efendi's (2020) study, which found that halal certification does not significantly

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influence purchasing decisions for fashion products. However, these results differ from the studies of Saputra and Jaharuddin (2022) and Hayati and Pramesti (2021), which found that halal certification has a positive and significant effect on purchasing decisions for Zoya.

Based on respondent data, the insignificance of this variable is due to the female students' perception that hijabs, as fabric or non-food items, are inherently pure and halal. They consider the halal logo on hijabs merely an administrative addition, so the presence or absence of the label does not diminish their willingness to purchase as long as the product is comfortable to wear.

Linked to the Stimulus-Response (SR) Theory, halal certification in this study is a less sensitive stimulus (S) for consumers in the fashion product category. The stimulus in the form of official halal assurance from an authorized institution does not produce a significant change in the response (R) of purchasing decisions because consumers' "black box" already assumes that fabric products are free from haram elements from the outset.

CONCLUSION

Based on the results of hypothesis testing and data analysis that have been conducted, it can be concluded that Islamic branding does not have a significant effect on the purchasing decision of Zoya brand hijab among female students of the Faculty of Economics and Business, Wijayakusuma University, Purwokerto. In contrast, religiosity and product quality are proven to have a positive and significant influence on purchasing decisions, which indicates that the higher the level of consumer religiosity and the better the quality of the product offered, the higher the consumer's tendency to purchase Zoya brand hijab. Meanwhile, halal certification has a positive direction of influence, but the influence is not significant on purchasing decisions. Thus, the purchasing decision of Zoya brand hijab in this study is more influenced by the aspects of religiosity and product quality compared to Islamic branding and halal certification.

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