



Paper 20

The Effect of Hijab Worn by Influencers in Muslim Fashion
Product Endorsement Through Instagram Towards
Purchase Intention

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Abstract - Nowadays, there is a wide range of influencers that can be chosen as a promotion agent in conducting product endorsements through social media. Hence, it could be a challenge for businesses to choose the appropriate influencer to promote their products, including Muslim fashion business. This research aims to find out whether an influencer who wears hijab in Muslim fashion product endorsement looks favorable to Muslim consumers, as well as whether the hijab worn by the influencer affect purchase intention. The data for this research is collected through online survey and analyzed with PLS-SEM in order to determine the relationship between the research variables. The result shows that perception towards appearance has a positive influence on the attractiveness, trustworthiness, and expertise of an influencer. Both trustworthiness and expertise is also found to have a positive influence on consumer attitude, which leads to a positive influence towards purchase intention. The findings of this research are expected to provide insights for future researchers and Muslim fashion business marketers regarding the perception of consumers towards Muslim fashion product endorsement through social media.

Keywords - Consumer Attitude, Hijab, Influencer, Instagram, Muslim Fashion, Perception Towards Appearance, Product Endorsement, Purchase Intention, Source Credibility

I. INTRODUCTION

Muslim fashion business belongs to an industry that shows a great potential in Indonesia as a country with the most population of Muslims in the world. As of December 31st 2021, the Muslim population of Indonesia reaches 237.53 million people, which is equal to 86.9% of the total population in Indonesia [1]. Therefore, in order to successfully capture this large market, it is important for Muslim fashion business to conduct its marketing based on the preferences of Muslim people, one of them is regarding the influencer marketing on Instagram as one of the latest methods to promote products and services.

Influencer marketing is closely linked with social media as influencers need social media as a platform to gain popularity, whereas social media is seen by the public as appealing because of the contents that are posted regularly by influencers. Influencer marketing itself is a very prospective method of marketing as it constitutes

a \$10 billion industry in 2020, thus increasing relevance for many companies to utilize marketing with the help of influencers [2]. Influencer marketing is a form of marketing that emphasizes on particular key people instead of the target market entirely, because these people are recognized as potential customers. It can be inferred that influencer marketing includes all the marketing activities performed by these influencers [3].

Nowadays, there are many influencers available to be chosen as promotion agents. As a business that aims to reach Muslim consumers, Muslim fashion business should consider carefully which influencers would look more favorable in the eye consumers. When the influencers are seen as favorable, consumers would consider to purchase the products that are being promoted by the influencers. On the other hand, when the influencers are not seen as favorable, customers would not be interested in purchasing the products that are promoted. One of the factors that might influence the customers to decide whether an influencer is seen as favorable or not is the appearance, where influencers with hijab as a clothing attribute that are familiar for Muslims might be perceived as more positive by customers. Therefore, this research aims to explore whether influencers who wear hijab would look favorable to Muslim consumers in terms of Muslim fashion product endorsement. In addition, this research also aims to explore whether the hijab worn by the influencers affects purchase intention.

II. LITERATURE REVIEW

A. Influencer Marketing

Influencer marketing can be defined as a form of marketing where brands ask influencers to endorse their products on social media in which these brands have control over the content, and in return, there will be a compensation in the form of free products or financial payment received by these influencers [4].

B. Hijabi Influencers

Influencers who wear hijab as an Islamic symbol might enhance the information processing and persuasion during product endorsements as the audience perceived a sense of likability, familiarity, or similarity with the influencer [5]. Muslim consumers might find some association or relationship with hijabi influencers because hijab as an Islamic symbol reminds them of their religion.

C. Perception Towards Appearance

The physical appearance of influencers presents a visual testimony for product effectiveness, thus creating a persuasion towards the audience [6]. Prior studies suggested that the perception towards appearance can influence attractiveness, trustworthiness, and expertise of a person [7][8].

D. Source Credibility

Source credibility is defined as the positive characteristics that influence the acceptance of a message by the receiver [9]. There is a higher possibility for people to be persuaded in buying a product or service when the source of information is perceived as credible. The three dimensions of source credibility are attractiveness, trustworthiness, and expertise, which are then divided into thirteen sub-dimensions as shown in the following figure.

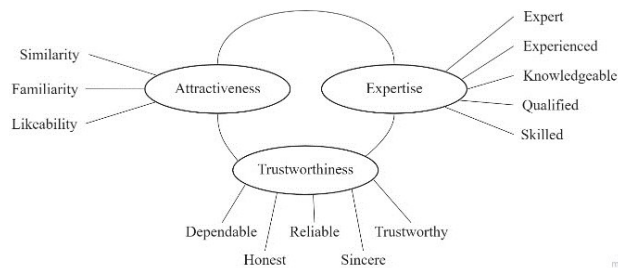


Figure 1 - The Ohanian Model of Source Credibility

E. Attractiveness

The attractiveness dimension in source credibility model is related to the familiarity, likability, and similarity of the source, in this case the influencer, which could affect the effectiveness of a message delivered to the audience [9]. Familiarity can be defined as the audience's knowledge regarding the influencer, likability as the audience's affection towards the influencer, and similarity as the perceived resemblance between the audience and the influencer [10].

F. Trustworthiness

Trustworthiness can be defined as the degree of confidence and acceptance perceived by the consumers towards the influencers and the message [9]. Trustworthiness includes the perceived dependability, honesty, and reliability of an influencer [6]. Thus, it can be inferred that influencers who possess these attributes are perceived as trustworthy.

G. Expertise

Expertise can be defined as the extent of perception by consumers towards an influencer as a source of credible assertions, which includes the knowledge, experience, or

skills owned by the influencer [6]. In the context of source credibility, the expertise is emphasized on how consumers perceive an influencer, regardless the real expertise of the influencer [11]. In this case, the expertise of hijabi influencers is seen through whether they are perceived by the audience to have a good sense of fashion and an extensive knowledge about fashion, specifically in Muslim fashion.

H. Consumer Attitude

Consumer attitude can encourage behavioral intentions, which then leads into actual purchases [12]. Consumer attitude is one of the factors that could affect brand image and consumer buying behavior, and thus marketers could change the consumer attitude through various marketing strategies [13]. Consumer attitude is essential to be understood by researchers and managers as it could influence consumer tendencies towards a specific behavior [14].

I. Purchase Intention

Purchase intention is closely linked to the attitude, perception, and behavior of consumers [15]. The Theory of Planned Behavior suggests that when intention is increasing, it indicates that the possibility of implementing the behavior is also increasing. In the context of influencer endorsement, consumer attitude on a particular brand is directly affecting purchase intention [16].

J. Hypothesis Development

Based on the previous studies, there are several models that could be adapted to construct the conceptual framework for this research. Attractiveness, trustworthiness, and expertise of hijabi influencers are found to have a significant effect towards purchase intention [17]. Utilizing hijab as an Islamic symbol is also found to be important as it could lead to positive attitude towards the advertisement for Muslim consumers [15]. Furthermore, perception towards hijab as appearance is found to positively influence both attractiveness and trustworthiness, thus hijabi beauty gurus are perceived as more favorable by Muslim consumers when compared to non-hijabi beauty gurus [18]. Therefore, the conceptual framework for this research is constructed as follows.

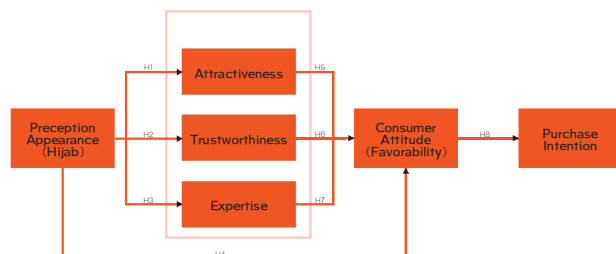


Fig. 2. Conceptual Framework

By using hijab as an Islamic symbol, influencers might enhance the persuasion during product endorsements through an identification process as the audience perceived a sense of attractiveness in the influencer, including likability, familiarity, or similarity [5]. Therefore:

H1: Perception towards appearance (hijab) has a positive influence on the attractiveness of an influencer

Religious people are perceived to be more trustworthy by the audience compared to non-religious people [19]. One important way to express someone's religious identity is by wearing religious dress and symbols [20]. Wearing a religious symbol could reflect the compliance to one's religious belief and the desire to be publicly perceived as religious [5]. Hence:

H2: Perception towards appearance (hijab) has a positive influence on the trustworthiness of an influencer

The appearance of a spokesperson could affect the perception of audience regarding the expertise of the spokesperson [8]. Affective symbols, including religious symbols, could influence motivation by the audience, either consciously or unconsciously [21]. Religious symbols are also found out to be persuasive in generating stronger perception of perceived source expertise [22]. Influencers who wear hijab might persuade Muslim audience, either consciously or unconsciously, to perceive the influencer as experts, specifically in Muslim fashion. Thus:

H3: Perception towards appearance (hijab) has a positive influence on the expertise of an influencer

Hijab as an Islamic symbol represents and reminds Muslims of their religion, including its implications and orders. Hence, utilizing hijab as an Islamic symbol could have a significant influence in forming Muslims' attitudes towards advertisements, including product endorsement [5]. Hijab as an Islamic symbol has influenced Muslim audience to generate positive attitude regarding the product endorsed, where hijab could be a trigger for consumers to also perceive the product as halal [23]. Therefore:

H4: Perception towards appearance (hijab) has a positive influence on consumer attitude (favorability)

When a source is perceived as more attractive, the audience will also see the message as more persuasive [24]. The attractiveness dimension in source credibility model is related to the familiarity, likability, and similarity of the source [9]. Likability, familiarity, and similarity of an endorser are also linked to the effectiveness of a message [25]. The audience of a product endorsement has a belief where people have a tendency to agree with someone they like [5]. When an influencer is perceived as

likeable, which is one of the attractiveness attributes, the audience will generate a positive attitude towards the advertisement. Thus:

H5: The attractiveness of hijabi influencers has a positive influence on consumer attitude (favorability)

When a communicator is perceived to have a high trustworthiness, a message with the opinion from the communicator is more effective in producing a change of consumer attitude than a message with no opinion from the communicator [9]. Truth, honesty, politeness, social obligations, and collective responsibilities are some of the values that should be followed by Muslims [5]. Therefore, in performing product endorsement, an influencer should not lie and also avoid exaggeration in order to be perceived as trustworthy, especially by Muslim audience. Hence:

H6: The trustworthiness of hijabi influencers has a positive influence on consumer attitude (favorability)

Product evaluations that are done based on source expertise are generally seen as relevant [26]. Therefore, source expertise is often considered by consumers to evaluate whether a product endorsement is valid or not [27]. Furthermore, as experts are believed to have the appropriate knowledge and able to provide an honest review regarding the product endorsed, consumers might evaluate a product based on the source expertise only [28]. Therefore:

H7: The expertise of hijabi influencers has a positive influence on consumer attitude (favorability)

When there is an Islamic symbol presented in an advertisement, such as hijab, there is a positive attitude shown by the audience, which will eventually lead to purchase intention [23]. Consumer attitude (favorability) based on a product endorsement with hijabi influencers has a positive relationship with purchase intention [18]. Moreover, in the context of influencer marketing, purchase intention is directly influenced by consumer attitudes [16]. Hence:

H8: Consumer attitude (favorability) based on product endorsements by hijabi influencers has a positive influence on purchase intention

III. METHODOLOGY

A. Research Design

Research design is defined as a roadmap, blueprint strategy, and plan of conducting an investigation that are properly conceived in order to discover answers to the previously constructed research questions [29]. In

this research, there are 6 main phases which summarizes the research activities conducted, which are problem identification, literature review, data collection, discussion and analysis, and conclusion and recommendation.

B. Research Approach

In this study, the researcher will use quantitative approach by conducting online survey. The quantitative research method involves the quantification and analysis of variables with numerical data in order to get results that will answer the research questions [30]. There are several types of quantitative research methods, which are survey research, correlational research, experimental research, and causal-comparative research [30]. This research will utilize the survey research as one of the quantitative methods.

Survey method is defined as a structured questionnaire that is given to a sample population in order to obtain a certain information from the respondents [31]. Survey method can be used to gather information that represents the characteristics of a target population in a relatively short amount of time [32]. Survey method includes sampling of a target population, designing questionnaire, administering questionnaire, and analyzing data in order to gain a deeper understanding and predict some aspects of the behavior of a target population [33].

C. Data Collection

The population of this research is Muslim women as the target audience for Muslim fashion products endorsed by influencers who wear hijab. While there are no data available regarding the number of Muslim women in Indonesia, the data from the Ministry of Internal Affairs revealed that there are 238.09 million or 86.93% of Indonesian citizens whose religion are Muslim, and there are 135.57 million or 49.5% of Indonesian citizens who are women by the end of 2021 [34]. The minimum sample size in marketing research studies is 200 respondents [31]. Hence, there should be a minimum of 200 respondents collected for the online survey in this study with the criteria of Muslim women.

The sampling technique that is used in this research is purposive sampling. Purposive sampling involves the researcher's judgement in selecting the appropriate units, including people, case/organizations, events, or pieces of data, that are studied [35]. Out of the 104 million Instagram users in Indonesia, the top two largest Instagram user groups in January 2022, specifically for women, are women aged 18-24 years old and 25-34 years old [36]. Therefore, Muslim women with the age of 18-34 years old who have used Instagram in the last month is chosen as the sample for this study.

D. Data Analysis

The data that is collected for this research is analyzed by using PLS-SEM. PLS-SEM is an analysis method that allows researchers to estimate complex models with many indicator variables, constructs, and structural paths without having to impose distributional assumptions on the data [37]. By using PLS-SEM analysis, the researcher can gain valuable insights regarding the strength and significance of relationships in the hypothesis model [38]. Furthermore, PLS-SEM has been used to estimate cause-effect relationship in complex models with latent variables in various business research topics [39].

IV. RESULTS

The data for this research is collected from 212 respondents who are Muslim women with the age of 18-34 years old and have used Instagram in the last month.

A. Reliability Test

The reliability of each variable in this research is assessed by using the internal consistency test, where the variable reliability is determined based on the composite reliability values. In order for the variables to be reliable, the composite reliability value should be more than 0.7 [40]. The result of the internal consistency test is presented in the following table

Table 1 - INTERNAL CONSISTENCY RELIABILITY RESULT

Variables	Composite Reliability	Reliability
Perception towards Appearance	0.812	Reliable
Attractiveness	0.921	Reliable
Trustworthiness	0.897	Reliable
Expertise	0.904	Reliable
Consumer Attitude	0.830	Reliable
Purchase Intention	0.886	Reliable

Table 1 shows that all the composite reliability values are greater than 0.7, thus all the variables in this research are reliable.

B. Validity Test

In order to conduct the validity test, the convergent validity and the discriminant validity should be assessed. The convergent validity is measured based on the Average Variance Extracted (AVE) values. The AVE values should be a minimum of 0.5 in order for the variables to be valid [40]. The result of the convergent validity test is presented in the following table.

Table 2 - CONVERGENT VALIDITY TEST

Variables	Average Variance Extracted (AVE)	Validity
Attractiveness	0.591	Valid
Consumer Attitude	0.700	Valid
Expertise	0.636	Valid
Purchase Intention	0.654	Valid
Perception towards Appearance	0.620	Valid
Trustworthiness	0.613	Valid

According to Table 2, the AVE values of each variable are more than 0.5, thus all the variables are valid based on the convergent validity.

Similar to the convergent validity, the discriminant validity is also measured by the AVE values, where the AVE square root value of each variable should be greater than the correlation between the variables [41]. The result of the discriminant validity test is presented in the following table.

Table 3 - DISCRIMINANT VALIDITY TEST

	Attractiveness	Consumer Attitude	Expertise	Purchase Intention	Perception towards Appearance	Trustworthiness
Attractiveness	0.769					
Consumer Attitude	0.487	0.873				
Expertise	0.480	0.634	0.798			
Purchase Intention	0.425	0.587	0.483	0.809		
Perception towards Appearance	0.572	0.553	0.540	0.384	0.790	
Trustworthiness	0.490	0.687	0.610	0.529	0.530	0.783

According to Table 3, the AVE square root values of each variable, which are written in bold, are greater than the correlation between the variables. Therefore, all the variables are valid based on the discriminant validity.

C. Collinearity Test

The collinearity test is conducted in order to avoid collinearity issues. The collinearity between variables are determined by the Variance Inflation Factor (VIF) values, where the VIF value should be less than 5 [40]. Based on the PLS-SEM result, the VIF values of all the indicators are less than 5. Hence, there are no collinearity issues found between the variables in the research model.

D. Structural Path Significance

The structural path significance involves the bootstrapping procedure, where the significance of both the inner and outer model is assessed based on the T-statistics value. The T-values that are obtained from the bootstrapping method will determine the relationship between the variables, where the path coefficient is considered as significant if the T-statistics has a minimum value of 1.96 [40]. The bootstrapping result is presented in the following figure.

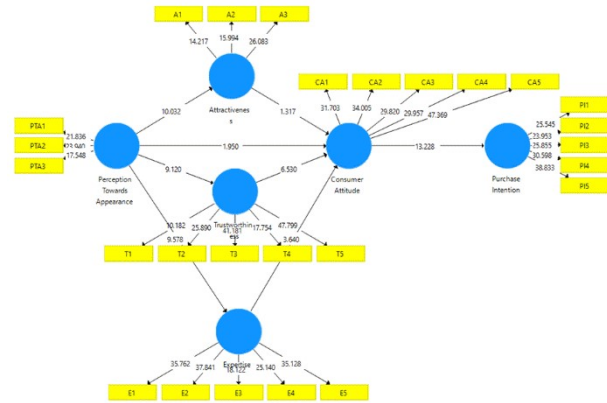


Fig. 3. Bootstrapping Result

As shown on Fig. 3, there are two structural paths that have a T-statistics value lower than 1.96, which are "Perception Towards Appearance -> Consumer Attitude" with a value of 1.950 and "Attractiveness -> Consumer Attitude" with a value of 1.317. Thus, these structural paths are not significant. The other structural paths are significant as the T-statistics values are greater than 1.96.

In addition, the result of R² (coefficient of determination) and Q² (cross-validated redundancy) test based on the PLS-SEM analysis result in a GoF (Goodness of Fit) value of 0.136. As the minimum score of GoF is 0.1, the GoF value in this research fits the criteria and the research model can explain the empirical data.

E. Hypothesis Testing

The hypothesis testing is conducted based on PLS calculation, where the path coefficient and T-values result will determine the significance of each hypothesis. The result of the hypothesis testing is presented in the following table.

Table 4 - HYPOTHESIS TESTING RESULT

Hypothesis	Structural Path	T Statistics	P Values	Result
H1	Perception Towards Appearance -> Attractiveness	10.032	0.000	Accepted
H2	Perception Towards Appearance -> Trustworthiness	9.120	0.000	Accepted
H3	Perception Towards Appearance -> Expertise	9.578	0.000	Accepted
H4	Perception Towards Appearance -> Consumer Attitude	1.950	0.052	Rejected
H5	Attractiveness -> Consumer Attitude	1.317	0.189	Rejected
H6	Trustworthiness -> Consumer Attitude	6.530	0.000	Accepted
H7	Expertise -> Consumer Attitude	3.640	0.000	Accepted
H8	Consumer Attitude -> Perception Towards Appearance	13.228	0.000	Accepted

As shown on Table 4, the hypothesis testing result shows that H1, H2, H3, H6, H7, and H8 have a T statistics value that is higher than 1.96 and a P value that is lower than 0.05. Therefore, these hypotheses are accepted. On the other hand, H4 and H5 have a T statistics value that is lower than 1.96 and a P value that is higher than 0.05. Hence, these hypotheses are rejected.

F. Total Indirect Effect and Total Effect

The total indirect effect and total effect can be calculated based on the bootstrapping result. The total effect result is shown in the following table.

Table 5 - TOTAL EFFECT RESULT

	Original Sample (O)
Perception towards Appearance -> Purchase Intention	0.325
Attractiveness -> Purchase Intention	0.042
Trustworthiness -> Purchase Intention	0.239
Expertise -> Purchase Intention	0.158
Consumer Attitude -> Purchase Intention	0.587

Based on Table 5, it can be concluded that perception towards appearance affects purchase intention through attractiveness, trustworthiness, expertise, and consumer attitude by 32.5%; attractiveness affects purchase intention through consumer attitude by 4.2%; trustworthiness affects purchase intention through consumer attitude by 23.9%; expertise affects purchase intention through consumer attitude by 15.8%; and consumer attitude affects purchase intention by 58.7%.

V. DISCUSSION

Hypothesis 1 is regarding the relationship between perception towards appearance (hijab) and the attractiveness of an influencer. Based on the data analysis result, this hypothesis is accepted. This is aligned with a previous study, which stated that influencers who wear hijab as an Islamic symbol during product endorsements are perceived as attractive by consumers, thus it might enhance the persuasion towards consumers [5]. Muslim consumers might find some association or relationship with hijabi influencers, which eventually leads the consumers to perceive the influencers as attractive. Moreover, as the first hypothesis is accepted, it also supports a previous study, which revealed that there is a higher possibility for consumers to be influenced when they feel a sense of similarity with the influencer [24]. Similarity is one of the attributes of attractiveness, along with likability and familiarity. When consumers see that an influencer has similarity with them, especially in terms of appearance, the influencer will be perceived as more attractive [7]. In this case, the similarity that Muslim consumers might find in hijabi influencers is regarding the use of hijab as a clothing attribute and the religion as a Muslim. This has caused Muslim consumers to perceive

the hijabi influencer as attractive.

Hypothesis 2 is regarding the relationship between perception towards appearance (hijab) and the trustworthiness of an influencer. Based on the data analysis result, this hypothesis is accepted. This supports a previous study which revealed that people who looks religious are perceived to be more trustworthy by consumers compared to non-religious people [19]. In addition, wearing a religious symbol could reflect the compliance to one's religious belief and the desire to be publicly perceived as religious [5]. In this study, the religiosity of the influencer is represented with the use of hijab as an Islamic symbol. Based on their appearance, the hijabi influencers are perceived as more religious by consumers, thus they are also perceived as more trustworthy, specifically in Muslim fashion product endorsements. Therefore, it can be inferred that wearing hijab as an Islamic symbol is an important aspect in conducting Muslim fashion product endorsements as it can influence the trustworthiness of the influencer in the eye of consumers.

Hypothesis 3 is regarding the relationship between perception towards appearance (hijab) and the expertise of an influencer. Based on the data analysis result, this hypothesis is accepted. This is aligned with a previous study which revealed that the appearance of a spokesperson could affect the perception of audience regarding the expertise of the spokesperson [8]. The acceptance of the third hypothesis also supports a previous study which stated that religious symbols are persuasive in generating stronger perception of perceived source expertise [22]. The result of this study shows that influencers who wear hijab as an Islamic symbol are perceived to be experts by consumers in conducting Muslim fashion product endorsements. The expertise of hijabi influencers is seen through whether they are perceived by the audience to have a good sense of fashion and an extensive knowledge about fashion, specifically in Muslim fashion. Therefore, it is important for influencers to pay attention to their appearance in conducting Muslim fashion product endorsements, not only by wearing hijab, but also by showing that they have a good sense of fashion in order to be perceived as experts by consumers.

Hypothesis 4 is regarding the relationship between perception towards appearance (hijab) and consumer attitude. Based on the data analysis result, this hypothesis is rejected. A previous study shows a similar result, where there is no direct effect found between perception towards appearance and consumer attitude, specifically in terms of favorability [18]. Although a previous study revealed that wearing hijab as an Islamic symbol could have a significant influence in forming Muslim consumer attitude towards the advertisement [5], the findings of

this study shows that there is no significant influence between influencers wearing hijab and consumer attitude towards the brand. This indicates that it is not enough for influencers to only wear hijab if the goal is to generate a positive consumer attitude towards the brand. Hence, instead of choosing a random influencer who wears hijab to promote their products, a Muslim fashion business should also consider other aspects, such as the credibility of the influencer, in order to generate a positive consumer attitude towards the brand.

Hypothesis 5 is regarding the relationship between the attractiveness of hijabi influencers and consumer attitude. Based on the data analysis result, this hypothesis is rejected. This result is in contrary with the findings of previous studies. A previous study revealed that the attractiveness of an endorser has a positive influence on consumer attitude towards the brand [25]. Another study also found that physical attractiveness has a positive relationship on consumer attitude towards the advertisement [42]. Moreover, the attractiveness of an influencer has a significant influence in generating a positive attitude from consumers [43]. On the other hand, the researcher has not find any study that has a similar finding with the result of this study. Therefore, it can be inferred that the result where attractiveness does not have a significant influence towards consumer attitude might be specific only in the case of Muslim fashion product endorsement. The possible reason why the result of this study is different with the result of previous studies that are mentioned above is because attractiveness is perceived as important by consumers in evaluating many products, such as ring, motorbike, fabric softener, milk, and chocolate wafer. However, Muslim fashion product is not one of them as the findings of this study revealed that the attractiveness of an influencer is perceived as not important by consumers in evaluating a Muslim fashion brand. There might be other aspects that are considered as more important by consumers in evaluating a Muslim fashion brand, such as trustworthiness and expertise.

Hypothesis 6 is regarding the relationship between the trustworthiness of hijabi influencers and consumer attitude. Based on the data analysis result, this hypothesis is accepted. This supports a previous study which stated that a trustworthy communicator who delivers a message with their own opinion is found to be effective in producing a change in consumer attitude [9]. In this study, the trustworthy communicator is the hijabi influencer who conduct Muslim fashion product endorsements through Instagram. The hijabi influencer should include their own opinion in conducting the product endorsement in order to positively influence consumer attitude. Furthermore, truth and honesty are important values that should be followed by Muslims [5]. These values might influence the perception of Muslim consumers towards product

endorsements. Hence, it is important for influencers to maintain truth and honesty in conducting Muslim fashion product endorsements in order to be perceived as trustworthy by the consumers.

Hypothesis 7 is regarding the relationship between the expertise of hijabi influencers and consumer attitude. Based on the data analysis result, this hypothesis is accepted. This is aligned with a previous study which stated that consumers tend to see a product endorsement as relevant when the endorser is an expert [26]. This indicates that an influencer with a higher expertise as perceived by consumers will have a positive influence on consumer attitude. In addition, this hypothesis result also supports a previous study which suggests that when an influencer is believed to have a high expertise, consumers might only rely on the source expertise in evaluating a product because the influencer is believed to have the appropriate knowledge and able to provide an honest review regarding the product endorsed [28]. In other words, the expertise of an influencer in a product endorsement has a positive influence on consumer attitude in evaluating a product. Therefore, it is important for Muslim fashion businesses to select an influencer with a high expertise to promote their products in order to generate a positive consumer attitude.

Hypothesis 8 is regarding the relationship between consumer attitude and purchase intention based on product endorsements by hijabi influencers. Based on the data analysis result, this hypothesis is accepted. This supports a previous study which revealed that consumer attitude (favorability) based on a product endorsement with hijabi influencers has a positive relationship with purchase intention [18]. Another study also stated that there is a positive attitude shown by the audience when an Islamic symbol is presented in an advertisement, which will eventually lead to purchase intention [23]. Furthermore, a previous study suggests that consumer attitude has a direct influence towards purchase intention in the context of influencer marketing [16]. Hence, it is important for Muslim fashion businesses to create a product endorsement strategy that can generate positive consumer attitude because it will have a direct influence towards purchase intention. The product endorsement strategy should involve an influencer who has a high trustworthiness and expertise, as these two attributes are found to have a positive influence towards consumer attitude.

VI. CONCLUSION

Based on the research findings, Muslim consumers have a positive perception towards influencers who wears hijab in Muslim fashion product endorsement through Instagram. This can be seen from the hypothesis testing

result, where perception towards appearance of the influencer in the form of hijab significantly influence the attractiveness, trustworthiness, and expertise of the influencer as attributes of source credibility. This indicates that an influencer who wears hijab is perceived as credible by Muslim consumers in conducting Muslim fashion product endorsement. The source credibility of an influencer is important because when an influencer is perceived as credible, there is a higher possibility to persuade consumers to purchase the product shown in an endorsement.

In the proposed research model, the relationship between perception towards appearance (hijab) and purchase intention is connected through several mediating variables, which are attractiveness, trustworthiness, expertise, and consumer attitude. Based on the hypothesis testing result, perception towards appearance of an influencer in the form of hijab has a significant influence towards attractiveness, trustworthiness, and expertise. However, perception towards appearance does not have a significant influence towards consumer attitude. This indicates that consumers do not show a positive attitude towards the brand after seeing Muslim fashion product endorsement by influencers who wear hijab.

While attractiveness has no influence towards consumer attitude, both trustworthiness and expertise have a significant influence towards consumer attitude. Hence, it can be inferred that although perception towards appearance does not have a direct influence towards consumer attitude, it has an indirect influence towards consumer attitude through trustworthiness and expertise. Furthermore, the result of this study revealed that consumer attitude has a significant influence towards purchase intention. Therefore, it can be concluded that perception towards influencers who wear hijab in Muslim fashion product endorsement through Instagram have a positive indirect influence towards purchase intention through trustworthiness, expertise, and consumer attitude. Attractiveness does not have a mediation effect between perception towards appearance and purchase intention as it has no significant influence towards consumer attitude.

Based on the overall research findings, there are some recommendations for Muslim fashion business owners or marketers that want to use influencer marketing to promote their products, as well as for future research with a similar topic. Muslim fashion business owners or marketers should select the appropriate influencer in conducting product endorsement through Instagram as it could affect purchase intention. Based on the research findings, when an influencer wears hijab in conducting a product endorsement, consumers will perceive the influencer as credible. The source credibility of an influencer is important because it could persuade consumers to purchase the

product shown in an endorsement. Hence, influencers who wear hijab should be selected in conducting Muslim fashion product endorsements.

Besides paying attention to the appearance of the influencer, it is also important to select an influencer who has a high trustworthiness and expertise in conducting Muslim fashion product endorsement as these two attributes have a significant influence towards consumer attitude. The attributes that should be evaluated in order to measure the trustworthiness of an influencer are dependability, honesty, reliability, sincerity, and trustworthiness. Conversely, the attributes that should be evaluated in order to measure the expertise of an influencer are expertise, experience, knowledge, qualification, and skill. By selecting an influencer with a high trustworthiness and expertise, consumers will show a positive attitude towards the brand, which then leads to purchase intention.

For future research, there are some recommendations in order to enrich the research findings and improve the quality of the research. First, the findings of this research is limited based on Muslim fashion product endorsements that are conducted through Instagram. Therefore, future research should try to examine the effect of product endorsements that are conducted through other social media platforms, such as TikTok, Twitter, and Youtube as the result may be different from the product endorsement through Instagram. Second, this research only focus on consumers' perception towards appearance of influencers in the form of hijab. Hence, future research could try to investigate consumers' perception towards appearance in other forms, and whether it has a significant effect towards source credibility, consumer attitude, and purchase intention. Third, future research could also modify the research framework by finding other variables that may mediate the relationship between perception towards appearance and purchase intention.

From a managerial perspective, the findings of this research can provide insights for Muslim fashion business owners or marketers to select the appropriate influencer for conducting product endorsement through Instagram as one of the latest methods to promote products and services. By selecting the appropriate influencer to conduct product endorsements, consumers will show a positive attitude towards the brand, which then leads to purchase intention. Hence, the sales of Muslim fashion products can be maximized through product endorsement strategy with the appropriate influencer.

From a theoretical perspective, this research contributes to enrich previous research findings by examining the effect of perception towards appearance, specifically hijab, towards purchase intention mediated by source credibility (attractiveness, trustworthiness, expertise)

and consumer attitude. This study may also be used as a reference for future research to develop a more complete research model regarding the influence of perception towards appearance on purchase intention.

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