**Does religious attitude affect hijab fashion style? The role of reference groups: Evidence from Turkey**

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***Abstract***

*Islamic marketing is an emerging discipline which has introduced various interesting scholarly discussions and resulted in leading empirical studies to estimate the degree to which Muslim consumers follow religious attitudes when it comes to hijab fashion regarding type of purchase. In this manner, this paper has examined to determine the effect of religious attitudes of women wearing hijab on the choice of hijab fashion, type of purchase behavior and the moderating role of reference groups. Within the result of the study, when the relationship between the religious attitude, hijab, fashion clothing and purchasing behavior are examined, it is found that internalized belief dimension affects religion-based purchase, planned purchase. Significant relationships were found between the dimension of traditional religiousness and types of purchase. Traditional religiousness affects, religion-based purchase socialized purchasing behavior, and brand-based purchase. When the relationship between dependent and independent variables are examined by participating in the moderating role of the reference groups, it is seen that family, friends and role models play moderating role in this relationship.*

***Keywords: Religious Attitude, Fashion, Hijab Fashion Style, Reference Groups, Types of Purchase***

**1. Introduction**

Hijab takes its place as an urban and modern perception in today's age. While it includes the prohibitions imposed by religion on women, it remains up-to-date in the changing and developing world. Although hijab entertissues with veiling, in the past there has been tradition of the concept in many different religions and researches have revealed that it is as old as human history (Monkebayeva et al., 2012; Karazehir, 2019). Moreover, there are many countries which are Islamic but they act in their own way (Khalid & Akhtar, 2018). In line with this, Muslim women have now started to meet their need to stay within the framework of religion and to be stylish and beautiful with hijab fashion. On the other hand, although comprehending of hijab is as ‘’to be covered with a veil’’ ( Karazehir,2019), taking on a hijab is not only for religious and culture aspects (Wilking, 2020), but also to reveal for Muslim women to reveal their identity and spiritual faith (Galadari, 2012). The hijab, which started to take place in the commercial area, has now become known with the concept of fashion (Pots, 2009; Meşe,2015; Öz & Tepe, 2019; Hasni, 2021; Handayani, 2021) . Along with these, religion, hijab and fashion came together and formed the preferences of Muslim women on clothing.

Although in Islam, veiling are perceived on moral grounds and the function of protecting the chastity of women (Göle, 1993), the subject has become a debate among scholars since the concept of hijab wearing and fashion had engaged, and partially because the Qur'an offers little direction on appropriate dress (Akou,2010, Tarigan & Fadillah, 2015). The veiled woman, trying to adapt modernism, combines the hijab with the modern fashion as an argument of consumption culture with the traditional, and attach the hijab, which is a religious mission, an addition to modernism (Arslan & Çaylak,2018).

In Turkey, the variety of thoughts had been linked with hijab and severed around Muslim proponents, despite the fact that the great majority of people are Muslim believers. While some of the people criticize the way of covering women in hijab, certain parts do not interfere. By debate in Turkey, researchers indicate that hijab turns into the obsession of recognition (Çınar, 2005, Eryılmaz, 2019). Considered fashion is more than dressing and the main theme of the subject is being liked, individual cloak hijab in a guise of brands and images, and with the hijab fashion, different styles and images are born from traditional veiling in Turkey (Güz et al., 2018). Other reason why hijab fashion is promoted in Turkey is the use of consuming instruments of modern world to spread on effort to prove the power, presence, and self-confidence of Turkish women (Erkilet, 2012). All phenomenon knuckled down to be done for the Muslim lifestyle, hijab stores were opened, and consumption patterns in daily life were adapted to Muslims wearing and a conservative individual who desire to form own dressing style is exposed to the codes of the dominant consumption culture, which are easier to reach than the reality of the religion practicing (Pişkin, 2016). For this reason, considering the upcoming issue on Turkey, hijab wearing of Muslim women, this research explores religious attitudes based on Islamic fashion lifestyle and on the basis of this; the main purpose of the study is to determine the effect of religious attitudes of women wearing hijab on the choice of hijab fashion and the role of reference groups.

**2. View of Literature**

Prior research helped us with different views to comprehend the effect of religious attitudes on the hijab (Saaed, 2013, Hassan & Harun, 2016, Almila, 2018). Hassan and Harun (2016) indicate that style of dressing influence the hijab fashion, whereas, Grine and Saeed (2013) argues that Muslim women are still keep on the Islamic regulations in styling up fashion even thoughmedia commodifies hijab in fashion, andthe modern hijab's fashion influences the wearing lifestyles of women, particularly young girls and adults (Hasni, 2021). In fact, the views underlying debate could be related with Edward Jones (1965)’s correspondence inference theory which is engaged more to undesired behaviors in society by personal features, nonetheless, desired behaviors are not concern with these features. By this intention, hijab fashion attribute whether women’s choices are at liberty that apprise personal features or restricted by society or environment by exposing to influence of others’ behaviors. Although, desired behaviors are considered as the concept of hijab is to be protected, covered and keep a low profile, and undesired behaviors are seen as the concept of fashion that is directly related to attracting attention and being liked (Güz et al., 2018), women desire to be different, to be fashionable, to be modern, and also to be beautiful with hijab fashion. In this respect, the striking point is what will be the religious attitude of the individual because the attitude is the tendency attributed to the individual, and the emotional and mental preparation (Allport, 1967). This theory helps us figuring out whether emergent attitudes towards fashion are interiorized belief or outer aspects that are traditional since in individuals with more traditionalist attitudes, the sense of belief is more dependent on external factors (Yener, 2014), while all the behaviors of people with internal beliefs are in line with religious rules (Lewis et al, 2005). So it means that the individual can make decisions about the form of hijab by foregrounding the individuality of his religious attitude, as well as being affected by the trends in society in general.

In line with this Baydaş and Say (2020) discuss the relation of religious attitudes, hijab and fashion in Turkey and on the basis of findings, it is observed that people still consider commands and prohibitions from Allah as significant in contrast with putting emphasis on fashion through buying process. In other study conducted by Fetrianggi and Suryadi (2021) indicate that photography of hijab products for on the instrument of social media has positively influence the buying decision of veiled women by means of taking detailed photos the use of a focused background, balanced configuration, the use of hijab embellished with other accessories, and attractive clothing features style. Moreover, though decision of women for hijab or veiling has emerged overwhelmingly from Qur'an and traditions of families (Ökten, 2019) , regarding hijab fashion, women have an interest on fashion yet rely profoundly on recommendation or pressure from friend, family, and other group reference in choosing their fashion style (Vanessa et al,2010, Kartajava et al.,2019). The basic aspects transforming the hijab decision to long term and permanent patterns or behaviors are the religious attitudes. These attitudes may be positive or negative and an addition to this, effected by such as family, friends, schools, knowledge of religion, communication instruments, and clergymen (Apaydın, 2002).

2.1. Hijab Fashion Style

Even though hijab wearing attributes to cover the head (Mahmud and Swami, 2010), Hijab fashion products are not restricted to head covers; they comprise long and loose-fitting clothes covering practically all body parts and disguise body shape. It also indicates that wearing Hijab is the enactment of religious belief and the action of obeying God (Smurliah et al, 2021). However, today’s Muslim women have launched into meet their need to persist in the framework of religion and to be fashionable and stunning with hijab fashion (Meşe, 2015). This is because the Qur'an does not give actual details and usage about the model clothes for covering and since it comes into view by habits, culture, traditions, and influencing of environment (Tarigan & Fadillah, 2015), some use it as a figure of freedom, whereas others use it as a figure of suppression (Saaed, 2017). Because wearing style changes by the influence of fashion, fashion style is perceived as the part of hijab that people use and buy fashion product as a factor that creates their individuality. Moreover hijab fashion develops in a modern and fashionable way, giving the religious consumer the impression of being both veiled and stylish. To illustrate, specifically in social platforms, hijab fashion bloggers and fashion designers help people intersecting Islam with fashion and transformation of Muslim women (Pemberton, & Takhar 2021).

2.2. Interiorized Belief Aspect and Hijab Fashion Style

When it is considered that piety refers the religion that takes widen place in an individual’s life, very similar arguments of Batson, Schoenrade, & Ventis (1993) and Allport & Ross (1967) paves the way for clarification terminal points of internal and external religiosity. Since the religion takes place as a conscious and logical act in the life of the internal believer (Thorson & Powel, 1990, Cohen et al, 2005), it can be internalized to create a religious self‐identity, influencing individual behavior. Interiorized religiosity is a substantial determinant of the person’s ethical beliefs as it is highly associated with religious commitment. The concept of interiorized belief here expresses the meaning and belief system that the individual attributes to religion. Individual creates a combination of his own truths and religious truths (Hwang, 2018). Concordantly, owing to the interiorized belief of a person, the relationship fashion and religion has brought about comprising the new-fangled forms of fashion covering social complexity (Hasni, 2021).

So hypothesis is developed in line with this:

*H1: Interiorized belief effects hijab fashion style*

2.3. Traditional Belief Aspect and Hijab Fashion Style

While the traditional understanding of belief is perceived as a form of religiosity in which an individual has been raised since childhood, the focus of discussion today is the contradiction between modern life and traditionalism (Chan & Lee, 1995; Dawson, 1998; Masud, 2009), which is thought to promise progress, development and power. At this point, it is seen that the traditional has begun to be reinterpreted in modernization with these internal contradictions because the concept of fashion is directly related to drawing attention and being admired while the concept of hijab is to be protected, covered and not drawn attention (Güz et.al, 2018). Arifah et.al (2018) argue that accordingly urge upon the subjective norms regarding regulations, norms and traditions adopted by the environment around the individuals and exposed the tie with hijab fashion. It is here that the traditionalism and the modernity in Islam are mutually transforming. In other words, while saying that Islam has begun to modernize, it is also necessary to say that modernism has actually taken an Islamic form.

*H2: Traditional belief effects hijab fashion style*

2.4. Religious Attitudes, Type of Purchase, Hijab Fashion Style, and Reference Groups

The feelings, thoughts and behaviors directed by the individual according to the religion revealed the religious attitude. As in many other attitudes, religious attitudes take shape at a young age. The most prominent and dominant factor in childhood is family. The individual inclines to decide whether religious attitude is positive or negative based on family, friends, school, mass media, attitudes and behaviors of religious people, etc. Concordantly, several scholars have pointed out that the core reason behind obligation to the hijab contains the multilayered family, friends, and society (Ahmadi & Adlipour, 2014; Mutahhari, 2007). Yet, the religious attitude learned in various ways is not limited to what is learned and evolves and changes over time. Individuals who want to adapt to the environment may have to develop their attitude. At this point, the relationship between the attitudes that are likely to change and the hijab fashion trend that constantly update itself can be considered as another issue that can be discussed. Although, families who have more traditional attitudes towards life style are more likely to accept a fully-covered type of hijab for women (Ahmadi & Adlipour, 2014), other referenced groups or individuals may be more effectual on internalization of cultural standards of beauty for hijab wearing.

Hijab clothing has now taken place as a consumption culture in modern society. Especially, the increasing level of education among Muslim consumers brings a different perspective to the individual. Different point of view provides different consumption habits. The individual who learns new things also wants to try new products, and accordingly changes arise in the purchasing behavior. From this perspective, religion attitude and view of life and the thought that religion is beneficial affect the information gathering and factors that is effective in purchasing. Muslim women in the current period use these knowledges for their image and identity in their social groups (Al-Mutawa,2013). Besides, scholars have been debate subjective norms (Saeed et.al,2020; Arifah et.al,2018; Wibobo,2013) regarding perception of other’s opinion, that is revealing the beliefs of individuals about how they would be viewed by their reference groups if they accomplish a certain behavior (Ajzen,2010). Al-Swidi et.al (2014) revealed that subjective norms significantly moderate the relationship between attitudes and buying intention. Moreover, subjective norms significantly influence attitude toward buying intention. When considering the most important social factor affecting individuals' attitude and behavior is social class (Lipsett, 1962), the continuity of religious attitude is realized through perception and learning.

*H3: Religious attitudes effects types of purchase behavior*

*H4: Reference groups has a moderating role on the relationship between religious attitudes and types of purchase behavior*

*H5: Reference groups has a moderating role on the relationship between religious attitudes and hijab fashion style*

This study propose a model, which is comprised in line with literature review. Figure 1 shows the model developed to determine the effect of religious attitudes on types of purchase behavior and hijab fashion style, and the role of reference groups on this relationship.

Reference Groups

Types of Purchase Behavior

Religious Attitudes

Religion-Based

Interiorized Belief

Socialized

Brand-Based

Traditional Belief

Planned

Hijab Fashion Style

**Figure 1: The model of the research**

**3. Methodology**

**3.1 Instrument and data collection**

The data collection was directed by surveys between September, 2019 and January, 2020. The appliance of data collection involves in four parts, including 65 items, using a questionnaire research instrument using a five-point scale. The first part has 12 question items related to religious attitudes adapted from previous study (O’Cass, 2004; Yapıcı, 2006; Ok, 2011). The second part is the part that shows the purchase behavior (religion-based, socialized, brand-based, and planned) of the individual and consists of 33 questions in total. The third part is the 14-question part, which includes the perspectives and preferences of veiled women on hijab clothing and fashion. The last section included demographic information (age, gender, occupation and monthly income per household) and reference groups (**Table 1** for details). Thus, the questionnaire form consists of 65 questions in total.

The required data were obtained by using an online questionnaire, which was distributed to online consumers aged between 18 and above year in Marmara region.

**Table 1: Survey Respondent Profile (n=448)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Measure** | **Item** | **N** | **%** |  | **Measure Item** | | **N** | | **%** | |
| **Age** |  |  |  |  | **Job** |  | |  |  | |
|  | 18-25 | 182 | 40.6 | Officer | | 49 | 10.9 | |
|  | 26-35 | 126 | 28.1 | Employee | | 124 | 27.7 | |
|  | 36-45 | 73 | 16.3 |  | Student | | 127 | 18.3 | |
|  | 46+ | 67 | 15.0 |  | Housewife | | 87 | 19.4 | |
| **Education** |  |  |  |  | Self-Employed | | 61 | 15.0 | |
|  | High school | 145 | 32.4 | **Marital**  **status** |  | |  |  | |
| Graduate | 303 | 67.6 |
| **Income**  **status** |  |  |  |  | Married | | 223 | 59.6 | |
|  |  |  |  |  | Single | | 225 | 40.4 | |
|  | 0-2.234 ₺  2.235- 3.499 ₺ | 229  115 | 51.1  25.7 | **Reference Groups** |  | | | |
| Family | | 164 | 36.6 |
|  | 3.500- 4.999 ₺ | 47 | 10.5 |  | Friend | | 140 | 31.3 |
|  | 5.000+ | 57 | 13.7 |  | Role Model | | 144 | 32.1 | |

*Table 1* demonstrates measurement related demographic profiles of participants. About 40 % of the participants are between the age of 18-25, and between ages 26-35 of participants account for 28%. Education level of participants overwhelmingly comprise 68% of the profile. For job status employees as 28 %, housewives as 19 % comprise the majority related group. Most of participants are married and income status between 0-2.234 Turkish Liras account for the half of participants. Reference groups’ intervals are closer than considered and family groups comprise as 37% of participants’ view.

By the intention of detection of items and dimensions, exploratory factor analysis was conducted. Kaiser-Meyer-Olkin (KMO) sampling adequacy coefficient was found as 0.892, and Bartlett's test of sphericity was significant at the 0.00 level. *Table 2* demonstrates the exploratory factor analysis and reliability analysis results. In an effort to get reliability scores of all factors Cronbach’s Alfa values were calculated and it is seen that the reliability analysis results for all dimensions are highly reliable.

**Table 2: Factor Analysis to determine effects of religious attitudes on types of purchase and hijab fashion style**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Factors** | **Loads** | **AVE** | **Alpha** | **Factors** | **Loads** | **AVE** | **Alpha** |
| **Interiorized Belief** |  |  |  | **Hijab Fashion Style** |  |  |  |
| IB1 | ,783 |  |  | HFS1 | ,722 |  |  |
| IB2 | ,780 |  |  | HFS2 | ,698 |  |  |
| IB3 | ,752 |  |  | HFS3 | ,592 |  |  |
| IB4 | ,746 |  |  | HFS4 | ,868 |  |  |
| IB5 | ,743 |  |  | HFS5 | ,862 |  |  |
| IB6 | ,739 | 49,9 | ,841 | HFS6 | ,860 | 70,7 | ,892 |
| IB7 | ,732 |  |  | HFS7 | ,858 |  |  |
| IB8 | ,672 |  |  | HFS8 | ,872 |  |  |
| IB9 | ,654 |  |  | HFS9 | ,838 |  |  |
| IB10 | ,650 |  |  | HFS10 | ,674 |  |  |
| **Traditional Belief** |  |  |  | HFS11 | ,658 |  |  |
| TB1 | ,712 | 16,5 | ,720 | HFS12 | ,496 |  |  |
| TB2 | ,651 |  |  | HFS13 | ,873 |  |  |
| **Religion- Based Purchase** | | | | **Brand-Based Purchase** | | | |
| RBP1 | ,867 |  |  | BBP1 | ,839 |  |  |
| RBP2 | ,842 | 18,8 | ,795 | BBP2 | ,819 |  |  |
| RBP3 | ,818 |  |  | BBP3 | ,615 | 19,6 | ,802 |
| RBP4 | ,804 |  |  | BBP4 | ,823 |  |  |
| **Socialized Purchase** | | | | BBP5 | ,608 |  |  |
| SP1 | ,878 |  |  | **Planned Purchase** |  |  |  |
| SP2 | ,863 | 12,2 | ,703 | PP1 | ,722 |  |  |
| SP3 | ,856 |  |  | PP2 | ,698 | 9,9 | ,712 |
|  | | | | PP3 | ,592 |  |  |  |

**4. Results and Discussions**

Process macro created by Hayes (2013) was used to test the hypothesis corresponding to disclose the relationship between religious attitudes, types of purchase, and hijab fashion style, and suggesting that reference groups have a moderator role. Hayes has developed macro (template models) software for 92 different models that help calculate moderation and mediation effects (Hayes, 2018).

In line with the main hypotheses of the research, conceptual relations were examined within the framework of the data obtained. In order to reveal the effect in the research, linear regression analysis was performed first, and the results of the analysis are presented in *Table 3.*

**Table 3: Linear Regression Analysis for the Model**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Variables** | **F** | **R2** | **β** | **t** | **p** |
| IB»RBP | 178,2 | ,286 | ,534 | 13,35 | **,000\*\*** |
| IB»SP | ,005 | ,000 | ,-003 | ,-070 | ,957 |
| IB»BBP | ,259 | ,001 | ,031 | ,602 | **,**548 |
| IB»PP | 6,39 | ,014 | ,119 | 2,52 | **,012\*** |
| TB»RBP | 29,6 | ,062 | ,-250 | -5,44 | **,000\*\*** |
| TB»SP | 7,51 | ,056 | ,192 | 3,65 | **,015\*** |
| TB»BBP | 3,98 | ,011 | ,-108 | 2,16 | **,045\*** |
| TB»PP | ,221 | ,000 | ,022 | ,470 | ,638 |
| IB»HFS | 9,10 | ,093 | ,-262 | -5,21 | **,000\*\*** |
| TB»HFS | 51,32 | ,317 | ,579 | 13,33 | **,000\*\*** |

Regression analysis was used to test hypotheses H1, H2, and H3. There is a significant and positive relationship between interiorized belief (β=0,53; p<0,01), traditional belief (β=0,57; p<0,01), and hijab fashion style. With this result, H1 and H2 were accepted. There is no positive and significant relationship between respectively interiorized belief and socialized purchase (β=,-003; p>0,05), and brand-based purchase (β=,031; p>0,05). Nevertheless it is in a positive and significant relationship between planned purchase (β=,119;p<0,05).Moreover, traditional belief effects socialized purchase positively (β=,192;p<0,05), but in a negative relationship between religion-based purchase (β=,-250; p<0,05) and brand-based purchase (β=,-108;p<0,05). There is no relationship between traditional belief and planned purchase (β=,022;p>0,05). By the results, H3 was partially accepted.

The moderator effect of reference groups and differences in H4 and sub-hypotheses in the research model proposal between religious attitudes and hijab fashion style, and type of purchase behavior. Process Macro statistical program developed by Hayes (2013) was used for analysis. Model 1 was designated in the Process Macro statistical program for moderator effect measurement.

**Table 4: Moderating Effect of Reference Groups**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Interactions | ß | se | f | t | p | r2 | LLCI | ULCI |
| IB»RG» RBP | ,540 | ,020 | 61,2 | 2,07 | ,**038\*** | ,292 | ,0023 | ,0842 |
| IB»RG»SP | ,083 | ,022 | 1,03 | 1,57 | ,115 | ,006 | -,0088 | ,0798 |
| IB»RG»BBP | ,151 | ,026 | 3,44 | 1,69 | ,091 | ,022 | -,0074 | ,0978 |
| IB»RG»PP | ,484 | ,017 | 51,6 | 1,98 | ,**027\*** | ,234 | ,0047 | ,0799 |
| TB»RG»RBP | ,063 | ,027 | 11,04 | -,748 | ,454 | ,003 | -,0733 | ,0379 |
| TB» RG »SP | ,123 | ,022 | 2,28 | ,899 | ,368 | ,015 | -,0236 | ,0642 |
| TB» RG »BBP | ,122 | ,023 | 2,26 | ,876 | ,336 | ,015 | -,0725 | ,0249 |
| TB» RG »PP | ,120 | ,026 | 2,18 | 1,41 | ,157 | ,014 | -,0148 | ,0907 |
| IB» RG »HFS | ,595 | ,014 | 67,9 | 3,57 | ,**006\*** | ,354 | ,0193 | ,0965 |
| TB» RG »HFS | ,498 | ,019 | 55,4 | 2,01 | ,**017\*** | ,248 | ,0354 | ,0932 |

When comparing variables in line with the effect size, *Table 4* shows that moderating role of reference groups in the relationship between interiorized belief-religion-based purchase (β=,540; p<0,05; LLCI=-,0023, ULCI=.0842), interiorized belief-planned purchase (β=,484; p<0,05; LLCI=-,0047, ULCI=.0799), and hijab fashion style (β=,595; p<0,05; LLCI=-,0193, ULCI=.0965). Moreover there are moderating roles in the relationship between traditional belief- hijab fashion style (β=,498; p<0,05; LLCI=-,0354, ULCI=.0932). In this way, H3 and H3 are partially accepted.

**Table 5: Moderating Effect of each Sub-groups in the Model**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Interactions | Reference Groups | Effect | se | t | p | LLCI | ULCI |
|  | Family | ,237 | ,034 | 6,86 | ,**000** | ,0169 | ,0905 |
| IB»RG» RBP | Friend | ,289 | ,022 | 13,17 | **,000** | ,2462 | ,0932 |
|  | Role Model | ,341 | ,032 | 10,60 | **,000** | ,2783 | ,0404 |
|  | Family | ,010 | ,042 | ,253 | ,799 | -,0730 | ,0947 |
| IB»RG»PP | Friend | ,065 | ,026 | 2,51 | **,012\*** | ,0142 | ,1166 |
|  | Role Model | ,119 | ,040 | 2,97 | **,003\*\*** | ,0408 | ,1990 |
|  | Family | ,417 | ,021 | 7,21 | ,**000\*\*** | ,0432 | ,0529 |
| IB» RG »HFS | Friend | ,541 | ,023 | 9,54 | **,000\*\*** | ,0459 | ,0840 |
|  | Role Model | ,612 | ,031 | 12,32 | **,000\*\*** | ,0152 | ,0792 |
|  | Family | ,678 | ,034 | 9,98 | ,**000\*\*** | ,0391 | ,0801 |
| TB» RG »HFS | Friend | ,437 | ,024 | 7,11 | **,000\*\*** | ,0123 | ,0753 |
|  | Role Model | ,315 | ,029 | 6,97 | **,000\*\*** | ,0265 | ,0609 |

In *Table 5*, each sub-dimension of reference groups has been compared in meaningful model. Results show that the effect of role model is higher when compared with other groups (family and friend) in the relation of interiorized belief-religion-based purchase (β=,341; p<0,05). Similarly among relation of interiorized belief-planned purchase role model has a higher moderating role (β=,119; p<0,05). Results also show that friend has the highest moderating role among alternatives (β=,541; p<0,05). In the relation of traditional belief- hijab fashion style family, between all variables, family has the highest moderating role (β=,678; p<0,05). These results reveal the effectiveness of reference groups in the relation.

As a result of the study, when the relationship between religious attitude, hijab fashion style and purchasing behavior is examined, it is seen that the sub-dimensions of religious attitude, interiorized belief and traditional belief, positively and significantly affect religion-based purchase and hijab fashion style. However, interiorized belief does not affect socialized and brand-based purchase, while it affects planned purchase meaningful. Besides, traditional belief does not affect planned purchase while it affects socialized and brand-based purchase.

Considering these findings that include the main problematic of the research, it was observed that the participants performed a more careful and planned purchasing process by displaying a buying behavior in accordance with their beliefs in their purchasing behaviors with a sense of interiorized belief. It shows religions necessitate their followers to consume products in achieving certain obligations, while prohibiting the use of other products (Zekiri et al., 2022). Individual with strong religiosity is likely to consciously make sure that the decision of purchasing behavior he made will not break the religious laws (Mustika et al., 2020). The religioned consciousness may be the way of indicating the level religious purchase. It might be learned not only from inner sources but also learned from external sources. Besides consumers tend to be influenced by their social interactions with others when making purchase decisions (Godes et al., 2005). While norms and traditions embraced by the environment of individuals (Arifah et al., 2018) the purchase based on sociality covered by traditional believes might be the factor of determining the way of purchase particular in hijab fashion style. Considering association with being social, every woman wants to have an attractive appearance, an attractive appearance in a woman is often associated with being beautiful (Faza et al., 2022) the effect of traditional belief might be on brand- based purchase because Muslim women intent to run into their need not only to stay within the basis of religion, but also to look stylish and beautiful with hijab in the society.

Within the scope of the analysis carried out in the study, it is seen that reference groups have a moderating role in the relationship between interiorized belief and religion-based and planned purchase. In addition, reference groups play moderating role in the influence of both interiorized and traditional belief in hijab fashion style. Baydaş and Yaşar (2019) emphasized in the study that the individual is affected by many different factors in the purchasing process. These factors are environmental factors such as belief, value, attitude, lifestyle, culture, social class, race, and reference groups. Since the individuals who prefers hijab clothing no longer use religion as a reference, they try to follow new references. The individual takes reference groups as an example in developing her personal image and takes into account the expectations of the group members in the purchasing decision (Şener & Tunçbilek, 2014). The differentiation of the reference of the individual also causes images that do not comply with Islam. Consequently, reference groups have more influence in the interiorized that is attributed religion more than traditions. Considering that traditional belief identifies the individual's belief with the life, it should not be overlooked that family, friends, and the person chosen as a role model play a role as a reference group on both hijab fashion and purchasing behavior.

**5. Conclusion**

The main purpose of the research is to determine the mediating role of reference groups on the effect of religious attitudes of women wearing hijab on their choice of veiled fashion clothing and their purchasing behavior.

When the research is scoped, it is seen that the study only reflects the attitudes and behaviors of veiled female consumers. It is suggested that individuals who want to conduct similar or different research can carry out research with a wide universe by choosing different and more generalized participants by getting help from this research.

The results of the research show that the religious attitude leads to the purchasing behavior in accordance with the belief, and in hijab fashion, it affects the preferences of individuals by putting religion in the foreground. Religion is of great importance for a veiled woman and is involved in almost every aspect of her preferences. The fact that religion is so important for a veiled woman can also affect different study subjects, and it is curious whether it has an effect in other areas as well. Therefore, the attitudes of veiled female consumers include a wide and open subject for research not only in purchasing and fashion, but also in many other areas.

The limitations of the study may be followed by; veiled women over the age of 18 formed the sample of the study, the research is limited to the thoughts and opinions of the determined sample. The research was conducted in 2021 and is limited to the time it was conducted, “hijab fashion” of the participants, which is the dependent variable of the research; and its independent variable is limited to 'various types of purchase' and the moderate variable is chosen only as 'reference groups' and finally the research is limited to the measurement tools, methods and techniques used.

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