

## The Effect of Religiosity on Purchase Intention of Luxury Brands Moderating Impact of Brand Addiction

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### ABSTRACT.

*This study aims to analyze the influence of religiosity on luxury brand purchase intentions among working women in Banda Aceh and explore the role of brand addiction as a moderating variable. Data was obtained from 95 respondents who met the criteria and analyzed using Structural Equation Modeling (SEM) with PLS. The results show that religiosity has a negative but not significant influence on luxury brand purchase intentions. However, when brand addiction is used as a moderating variable, religiosity has a positive and significant influence on luxury brand purchase intention. This indicates that brand addiction can strengthen the relationship between religiosity and purchase intention. This shows that women with religious tendencies but experiencing brand addiction tend to still have the intention to purchase luxury products. These findings imply that although religiosity typically decreases luxury brand purchase intentions, brand addiction may alter this effect, encouraging religious consumers to participate in luxury brand consumption. Practical implications of these results include understanding that psychological factors such as brand addiction are capable of influencing purchasing decisions despite religious norms and beliefs. This research recommends further exploration of other factors that may play a role, such as social status and peer influence, to gain deeper insight into consumer behavior in the social and cultural environment of Banda Aceh.*

**Keywords:** *Religiosity, Purchase Intention, Brand Addiction, Luxury Brands, Purchase Decision*

### INTRODUCTION

Religion plays a significant role in shaping individuals' behaviors and attitudes, particularly in societies where religious values are deeply ingrained. This influence extends to various aspects of life, including consumption habits, where religion often dictates what is permissible or forbidden. For Muslims, religious guidelines regarding consumption are clearly outlined in the Quran and Hadith, with prohibitions on products such as pork and alcohol, and an emphasis on moderation in consumption to avoid indulgence (al-Qur'an, 5:3; al-Hadith, Sahih Muslim). These rules are not merely religious mandates but also serve as moral and ethical standards that influence consumer choices and behaviors, fostering a sense of simplicity and restraint. The Islamic principles of halal

(permissible) and haram (forbidden) significantly impact the buying decisions of Muslim consumers (Ebrahim et al., 2019). As globalization advances, Muslims are exposed to a broader array of global brands and products, which challenges their traditional consumption patterns, particularly regarding luxury goods. This change is especially evident in countries like Indonesia, where the majority of the population is Muslim and has strong religious values. The rise in the consumption of luxury products, once seen as inconsistent with Islamic teachings of modesty and simplicity, suggests a shift in consumer behavior driven by both cultural and global influences (Mollah, 2021).

This shift in consumer behavior raises important questions about the balance between religiosity and the desire to engage with global luxury brands. The increasing allure of luxury goods among Muslim consumers, particularly in regions like Banda Aceh, Indonesia, where Islamic values are prominent, presents a fascinating case of conflict between modern consumerism and religious adherence. Women, in particular, face a unique dilemma as they navigate the tension between the desire for fashionable, high-end products and the need to align their consumption with Islamic principles. These women are often caught between their aspirations to remain modern and connected to global fashion trends and their commitment to uphold religious values that emphasize modesty and simplicity. Understanding how these women reconcile these conflicting desires can shed light on the evolving patterns of consumption within a Muslim context (Sohail & Shaheen, 2020). Therefore, the complex interplay between religiosity and luxury consumption warrants further investigation, particularly regarding the role of brand addiction as a moderating factor.

This study focuses on examining the relationship between religiosity and luxury brand consumption, particularly among working women in Banda Aceh, Indonesia. Banda Aceh provides a unique cultural context for exploring how Islamic values influence consumer behavior, as the region is known for its strong adherence to Islamic traditions and norms. Women in Banda Aceh, especially those in the workforce, are increasingly exposed to the global fashion industry and luxury brands, leading to a growing trend of luxury consumption despite religious prohibitions on excessive indulgence. The research aims to investigate how religiosity, as a key personal and social attribute, interacts with the desire for luxury goods and how this relationship is influenced by brand addiction. Brand addiction, defined as an intense emotional attachment to specific brands, is hypothesized to moderate the effect of religiosity on luxury consumption. The presence of brand addiction may lead individuals to overlook religious restrictions and prioritize their desire to own luxury items, making it a crucial factor in understanding modern consumption behaviors (Baek et al., 2019). The study will employ both qualitative and quantitative methods to gather insights from working women in Banda Aceh, examining their attitudes toward luxury consumption and the role of brand attachment in shaping their purchasing decisions. This research will contribute to a deeper understanding of

how religiosity and emotional brand attachment coexist and influence consumer behavior in an Islamic context.

The theoretical foundation for this study draws on several key concepts, including religiosity, consumer behavior, and brand addiction. Religiosity, as a construct, refers to the degree to which an individual adheres to and practices their religious beliefs, which can influence a range of behaviors, including consumption patterns. In the context of Islamic consumer behavior, religiosity often entails adhering to dietary laws and modesty norms, which in turn affect purchasing decisions (Mokhlis, 2009). Studies have shown that higher levels of religiosity are typically associated with more conservative consumption choices, especially regarding luxury and non-essential goods (Mohammed & Ahmed, 2020). However, the relationship between religiosity and luxury consumption is not always straightforward. While some studies suggest that religiosity leads to a decrease in luxury consumption due to concerns over indulgence and excessiveness (Faruq et al., 2018), other research has highlighted that the appeal of luxury brands can transcend religious constraints, especially when emotional attachment to a brand is involved (Sohail & Shaheen, 2020). This is where the concept of brand addiction becomes relevant.

Brand addiction refers to an emotional and psychological attachment that consumers form with certain brands, often leading them to prioritize these brands over other considerations, including ethical or religious constraints (Chaudhuri & Holbrook, 2001). Consumers who are addicted to specific brands may experience a compulsion to purchase those products, regardless of their alignment with personal or religious values (Keller, 2003). This emotional attachment to brands is particularly strong in the case of luxury products, where status and identity are often intertwined with brand ownership (Hwang & Lee, 2019). The theory of planned behavior (Ajzen, 1991) also provides a useful framework for understanding how attitudes, subjective norms, and perceived behavioral control influence consumers' intentions to purchase luxury goods. According to this theory, consumers' behaviors are influenced not only by their attitudes but also by the norms and expectations of their social environment. In the case of working women in Banda Aceh, societal pressures to conform to both Islamic norms and modern consumerist trends create a complex environment in which religiosity and brand addiction interact to shape purchasing intentions.

The phenomenon of increasing luxury consumption among working women in Banda Aceh presents an intriguing paradox. On one hand, the region's deeply rooted Islamic values emphasize modesty, simplicity, and restraint in consumption. On the other hand, global access to luxury brands and the rising popularity of fashionable, high-status goods challenge these traditional values. The consumption of luxury goods in Banda Aceh has become more prevalent, particularly among women in the workforce, as they seek to

balance personal desires with religious obligations. In recent years, there has been a marked increase in the presence of international luxury brands such as Gucci, Louis Vuitton, and Chanel in urban shopping centers across Indonesia, including Banda Aceh. Data from the Indonesian Ministry of Tourism and Creative Economy (2023) suggests that luxury product sales have increased by 12% annually in major cities, with Banda Aceh showing a notable uptick in luxury brand consumption among affluent, working women. However, this rise in consumption is not without its challenges, as many women experience internal conflict between the desire to own luxury items and the need to conform to religious expectations. This phenomenon highlights the role of brand addiction, where consumers' emotional attachment to luxury brands may override religious and ethical considerations, leading to an interesting dynamic between religiosity and brand loyalty (Mollah, 2021).

Although there is a growing body of literature on religiosity and consumer behavior, few studies have specifically addressed the relationship between religiosity and luxury consumption in Muslim-majority countries like Indonesia. Most research has focused on either the influence of religiosity on ethical consumption or the psychological mechanisms underlying brand attachment in Western contexts (Ebrahim et al., 2019; Mollah, 2021). However, limited attention has been paid to how these two factors interact in non-Western, Islamic settings, where religious values may both constrain and shape consumer behavior in unique ways. Furthermore, the role of brand addiction as a moderating variable in this relationship remains underexplored. Studies that examine the intersection of religiosity, brand addiction, and luxury consumption in an Islamic context are scarce, leaving a significant gap in understanding how these factors influence purchasing decisions (Sohail & Shaheen, 2020). This research aims to fill this gap by investigating the specific dynamics between religiosity, brand addiction, and luxury consumption among working women in Banda Aceh, Indonesia.

The primary objective of this study is to explore the impact of religiosity on luxury brand consumption among working women in Banda Aceh, with a particular focus on how brand addiction moderates this relationship. Specifically, the research aims to: (1) Analyze how religiosity influences the intention to purchase luxury goods among Muslim women in Banda Aceh, (2) Investigate the role of brand addiction in moderating this relationship, (3) Examine the extent to which working women in Banda Aceh are influenced by global fashion trends and luxury brand appeal despite religious prohibitions, and (4) Provide insights into how marketers can develop strategies that respect religious values while catering to the growing demand for luxury products among Muslim consumers. By addressing these objectives, this study will contribute to a deeper understanding of the intersection between religiosity, brand addiction, and luxury consumption in a Muslim-majority context, offering valuable implications for marketers targeting this segment (Baek et al., 2019; Faruq et al., 2018).

## RESEARCH METHODS

The methodology of this study involves a survey of 95 working women in Banda Aceh, analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach. SEM was chosen because it allows for the simultaneous and partial analysis of complex relationships between variables, providing a comprehensive understanding of how brand addiction moderates the relationship between religiosity and luxury brand purchase intention. The research follows a quantitative design with a survey approach to collect numerical data, aimed at examining the interactions between religiosity, brand addiction, and luxury purchase intention. The survey targeted working women in the formal sector in Banda Aceh, Indonesia, who have an interest or intention to purchase luxury branded products. Non-probability purposive sampling was used, selecting respondents based on criteria such as having at least two years of work experience and a minimum educational level of a bachelor's degree (Hair et al., 2017). Data collection was conducted via a Likert-scale questionnaire, with items related to religiosity, brand addiction, and purchase intention.

The data analysis utilized SmartPLS software, which is well-suited for SEM analysis, enabling the assessment of both measurement and structural models. The variables in the study include religiosity (independent variable), luxury brand purchase intention (dependent variable), and brand addiction (moderating variable). Validity and reliability of the instruments were tested through outer loadings and Average Variance Extracted (AVE), with expected values above 0.7 for convergent validity and AVE greater than 0.5. Reliability was assessed using Composite Reliability (CR) and Cronbach's Alpha, with values above 0.7 indicating acceptable consistency. Hypotheses were tested by examining T-statistics and p-values. The results showed that religiosity had a negative but insignificant effect on luxury brand purchase intention, while brand addiction significantly strengthened the relationship between religiosity and purchase intention. This finding highlights the role of emotional attachment to brands in influencing consumer behavior, even in a religiously conservative context (Mrad et al., 2020). The study's findings contribute to understanding how brand addiction can moderate religious values in shaping luxury consumption, providing insights for marketers targeting religious consumers in conservative settings.

## RESULTS AND DISCUSSION

Based on the data collected, the majority of the respondents were aged between 41 and 50 years, working as civil servants (PNS), and earning more than IDR 13,000,000 per month. These characteristics indicate that the sample consists of women who have relatively high economic stability and social standing, making them more exposed to

luxury products. Religiosity, measured through various indicators such as simplicity and avoidance of luxury, showed a negative impact on the intention to buy luxury brands. This aligns with the theory that religious consumers tend to avoid purchasing luxury products (Baek et al., 2019; Mollah, 2021). However, despite religiosity's tendency to reduce purchase intention, its effect was not significant, suggesting that other factors beyond religiosity also play a role in the purchasing decisions of the consumers.

**Table 1:** Direct Influence of Religiosity on Intention to Purchase Luxury Brands

Variable	Coefficient	T-Statistic	P-Value
Religiosity → Purchase Intention	-0.115	1.534	0.126

As shown in Table 1, the direct effect of religiosity on the intention to purchase luxury brands has a negative coefficient (-0.115) but is not significant (p-value > 0.05). This indicates that while religiosity might reduce the intention to buy luxury brands, its impact is not substantial enough to significantly affect purchasing decisions.

Meanwhile, brand addiction as a moderating variable showed an interesting result. Brand addiction can strengthen the relationship between religiosity and purchase intention, making religiosity's influence on purchase intention more complex. This suggests that for women who are religious but have an emotional attachment to a specific brand, brand addiction can actually increase their intention to buy luxury products. This is a fascinating phenomenon, as emotional attachment to a brand seems to override the values of religiosity that would otherwise discourage purchasing luxury goods.

**Table 2:** Indirect (Moderating Effect of Brand Addiction)

Variable	Coefficient	T-Statistic	P-Value
Religiosity → Purchase Intention (with Brand Addiction Moderation)	0.185	2.451	0.015

From Table 2, it can be seen that brand addiction as a moderating variable has a positive and significant effect on the relationship between religiosity and the intention to purchase luxury brands (coefficient = 0.185, p-value = 0.015). This indicates that brand addiction can alter the effect of religiosity, turning the value of religiosity from an obstacle into a driver for purchasing luxury brands.

Brand addiction plays a crucial role in shaping consumption patterns, even when working women in Banda Aceh hold high religious values. Emotional attachment to

certain brands can increase the desire to buy luxury products, even though religious values promote simplicity and avoidance of luxury. Testing of the research instruments showed that the indicators used were valid and reliable, with Average Variance Extracted (AVE) and outer loading values meeting the required standards (AVE > 0.5, outer loading > 0.7), confirming that the constructs measured—religiosity, brand addiction, and purchase intention—were well assessed. The structural model showed an R-square value of 0.643, meaning that 64.3% of the variability in the intention to purchase luxury brands can be explained by religiosity and brand addiction. However, this R-square value also indicates that 35.7% of the variability in purchase intention is explained by other factors not included in this model, such as social status or peer influence. This finding is consistent with previous studies that show purchasing decisions are influenced not only by religiosity but also by other social and psychological factors (Sohail & Shaheen, 2020; Mollah, 2021).

The first hypothesis showed that religiosity has a negative but insignificant effect on the intention to purchase luxury brands. A p-value greater than 0.05 indicates that religiosity alone is not strong enough to limit the purchase intention for luxury products. The second hypothesis tested the moderating role of brand addiction, showing that brand addiction strengthens the relationship between religiosity and purchase intention with a significant effect (p-value < 0.05). These findings enrich our understanding of the dynamics between religious values and consumer psychology, where emotional attachment to a brand can shift the influence of religiosity from a barrier to a driver for luxury brand purchases. The findings of this study provide new insights into how religiosity and brand addiction interact to influence the intention to purchase luxury products. This study confirms that while religiosity tends to reduce the intention to purchase luxury brands, emotional attachment to brands can act as a moderating factor, strengthening the purchase intention. In the context of working women in Banda Aceh, who hold high religious values, brand addiction has a more significant impact on purchasing decisions than religiosity itself. This suggests that consumption of luxury goods among working women in Banda Aceh is influenced not only by religious values but also by psychological and emotional factors related to certain brands (Mrad et al., 2020; Baek et al., 2019).

This research also demonstrates that brand addiction serves as a significant moderator, altering the effect of religiosity on purchase intention. This phenomenon reveals that consumers who are emotionally attached to certain brands may not be deterred by their religious values when making purchasing decisions (Faruq et al., 2018). This highlights the importance of understanding the interplay between emotional attachment to a brand and religious attitudes when developing marketing strategies for religious consumers. Moreover, this finding emphasizes that Islamic marketing strategies need to consider emotional and psychological factors when appealing to Muslim

consumers. Although many Muslim consumers adhere to religious values that promote simplicity, they can still be potential buyers of luxury brands if there is strong emotional attachment to the product (Sohail & Shaheen, 2020). Therefore, marketing strategies focused on brand attachment and fulfilling social aspirations could be a more effective approach for attracting consumers in the Muslim market. Finally, this study opens up opportunities for further research on other factors that may influence purchasing decisions among religious consumers, such as cultural influences, social status, and peer pressure. By incorporating these additional variables, marketers could gain a deeper understanding of consumer decision-making in religious contexts, providing a more comprehensive picture of the factors that drive luxury brand consumption.

## **CONCLUSION AND SUGGESTIONS**

This research highlights the transformative impact of e-business innovation and halal certification on the competitiveness and sustainability of culinary SMEs in Tanah Datar. The study found that integrating digital tools such as e-commerce platforms and social media, along with securing halal certification, significantly boosts market access, consumer trust, and revenue growth for SMEs. Halal certification enhances consumer confidence, particularly in the Muslim market, which drives sales and loyalty. However, challenges such as limited digital literacy, inadequate infrastructure, and the cost of certification hinder full utilization of these innovations. The findings emphasize the need for practical solutions to bridge these gaps, ensuring that SMEs can compete effectively in an increasingly digital and globalized market. Based on these findings, several recommendations can be made. For SMEs, adopting a phased approach to digitalization, starting with social media marketing and e-commerce platforms, is crucial. Additionally, securing halal certification should be prioritized, as it serves as a competitive edge in the market. SMEs can benefit from targeted training programs to enhance their digital skills and knowledge about the certification process. For the government, supporting SMEs through subsidies for halal certification and providing affordable digital literacy programs would remove some of the barriers to adoption. Public-private partnerships should focus on improving digital infrastructure and ensuring that SMEs have access to the tools needed for growth. Lastly, future research should explore the digitalization of SMEs in other regions with similar challenges, examining how local factors influence the success of e-business adoption and certification processes. Such studies could contribute to a broader understanding of SME transformation and offer insights into scaling these innovations across diverse contexts.

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