KAWISTARA

TESTING THE ROBUSTNESS OF THEORY OF PLANNED BEHAVIOR IN PREDICTING WOMEN'S INTENTION TO WEAR *JILBAB*

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ABSTRAK

Bagi muslimah, menutup aurat telah demikian jelas diperintahkan di dalam Al-Qur'an. Oleh karena itu, banyak wanita Muslim mengenakan jilbab. Meski Indonesia merupakan negara Islam terbesar di dunia dan dalam beberapa tahun belakangan ini ragam rancangan jilbab yang lebih modis telah tumbuh di pasar busana Muslim Indonesia, namun kenyataannya tidak semua muslimah mengenakan jilbab. Penelitian ini menguji seberapa baik *Theory of Planned Behavior* dalam memprediksi niat para muslimah untuk mengenakan jilbab. Artikel ini mengemukakan bahwa niat wanita Islam mengenakan jilbab dipengaruhi oleh sikap, norma-norma subyektif, kendali perilaku yang dipersepsikan, dan hasil pribadi yang dipersepsikan. Dengan menggunakan metode *purposive sampling*, sebanyak 200 perempuan yang mewakili sampel nasional muslimah telah berpartisipasi dalam survey tatap muka untuk topik penelitian ini. Temuan penelitian mengkonfirmasi ketangguhan *Theory of Planned Behavior* dengan menunjukkan bahwa sikap dan norma-norma subyektif secara signifikan berdampak positif dalam memprediksi niat. Menariknya, hasil yang ada menunjukkan bahwa hasil pribadi yang dipersepsikan dan perilaku kendali yang dipersepsikan nampaknya menjadi penentu yang tidak efektif. Oleh karena itu, hasil studi ini juga sedikit menurunkan kehandalan *Theory of Planned Behavior* dalam memprediksi niat perempuan Muslim mengenakan jilbab untuk konteks Indonesia. Peneliti menyajikan temuan-temuannya, saran-saran untuk penelitian selanjutnya, dan keterbatasan-keterbatasan yang berpotensi muncul. Implikasi hasil riset bagi para praktisi pemasaran juga turut dibahas.

Kata Kunci: *Indonesia; Niat; Pemasaran Islami; Perilaku Konsumen; Studi tentang Perempuan; Theory of Planned Behavior (ToPB).*

ABSTRACT

For Muslim women, covering *aurat* has clearly been commanded in Al-Qur'an. Therefore, most Muslim women wear *Jilbab* to do so. Although Indonesia is the world's largest Muslim country and in recent years, more fashionable *Jilbab* designs have been growing in Indonesian Muslim fashion market, yet, not all Muslim women wearing *Jilbab*. This study examines how well the Theory of Planned Behavior works in predicting Muslim women's intention to wear *Jilbab*. This article proposes that Muslim women's intentions to wear *Jilbab* are influenced by their attitude, subjective norms, perceived behavioral control, and together with perceived personal outcome. By using purposive sampling method, a representative national sample of 200 Indonesian Muslim women has been participated in a face-to-face survey about this topic. The findings confirmed the robustness of the Theory of Planned Behavior by indicating that both attitude and subjective norms significantly brought positive effect in predicting intention. Interestingly, the results demonstrated that perceived personal outcome and perceived behavior control appeared to

be ineffective determinants. Therefore, the study result also slightly deteriorated the robustness of the Theory of Planned Behavior in the context of predicting Indonesian Muslim women's intention to wear *Jilbab*. We present our findings, suggestions for future research, and potential limitations. The implications of this research for marketing practitioners are also discussed.

Keywords: *Consumer Behavior; Indonesia; Intention; Islamic Marketing; Theory of Planned Behavior (ToPB); Women Study.*

INTRODUCTION

According to Religion Facts (2010), with more than 213 million Muslim populations, Indonesia is recognized as the biggest Muslim country in the world and about 102 million of them are women (Sensus Penduduk, 2010). Indeed, information about how large the numbers of Indonesian Muslim women who wear Jilbab are not provided yet; however, a substantial growth of Muslim fashion industry in this country can be an indicator of the increasing number of women who wear Jilbab (Rileks.com). In addition, after the execution of Islamic Fashion Fair 2013 at Jakarta Convention Center, it is expected that Indonesia in the future will possibly be the center of world Muslim fashion.

The obligation for Muslim women to cover their *Aurat* or specifically wearing Jilbab has already been commanded in Alquran. Religion still holds a significant role in influencing social life and consumer behavior, nevertheless, not all Muslim women merrily want to execute this duty. Furthermore, Khraim (2010) argued that religion is an important cultural factor to be investigated since it is recognized as the most universal and important social institution in shaping individual and society's attitude, values, and behavior. It is Allah's command and has been emphasized in Alquran, and the benefits and aims of wearing *Jilbab* have already been told in many Islamic histories; but why there are still a large number of Muslim women are not eager to wear Jilbab? Previous scholars including Brenner, S., (1996), Hamidi, M. L., (2006); and Rinaldo (2008) have reported that deter-

minant factors of Muslim women in Indonesia want to wear Jilbab are not only based on the compulsion that is written in Alquran, but also moderated by regulations in their school or workplace, willingness to follow the latest fashion trend, surrounding environment and age, and for pilgrimage reason. Even so, to our best knowledge, there was no study so far, focusing on determinant factors of women's intention to wear Jilbab in Indonesia. In examining behavioral intention, the most commonly used theory is Theory of Planned Behavior (Ajzen, 1991). According to the theory, one usually tends to perform what she or he has been intended to do, and intention is the main predictor whether she or he will execute or not that actual behavior in the future. Thus, the objective of this study was to confirm the robustness of Theory of Planned Behavior, by testing the influence of attitude, subjective norms, perceived behavioral control, and perceived personal outcome on Indonesian Muslim women's intention to wear Jilbab.

Principally, this study was based on the Theory of Planned Behavior (Ajzen, 1991), which was the improvement of the Theory of Reasoned Action (TRA) that was initially formulated by Fishbein and Ajzen in 1975. In the early theory, they argued that behavior is a function of one's intention to do that behavior, which structured by two different components: (1) individual's attitude towards the behavior, and (2) subjective norms. First antecedent, which is attitude towards the behavior, points out someone's opinion whether the behavior is positive or negative. Second antecedent designates individual's perception on other parties' opinion, to whom she or he considers as important people to her or his life. Important people here can be an individual or a group in which the decision maker associated to (friends, spouse, immediate family, children, superordinate, or doctor).

Ajzen (2002b) also explained that apart from behavioral beliefs and normative beliefs, human behavior is also guided by control beliefs. The theory depicts that beliefs are antecedents to attitude, subjective norms, and perceived behavioral control. In explain-

ing the process of intention-behavior and its determinants relationship, he describes that there are some considerations about beliefs, those are the likely consequences, or other attributes of the behavior and normative beliefs refers to someone's beliefs about the normative expectations of other people that she or he perceived is important, while the term of control beliefs is used to explain the presence of factors that may encourage or obstruct someone to perform her/his behavior.

A previous study by Jumani and Siddiqui (2012), generally investigated the role of believes, perception, and attitude in affecting actual behavior amongst Muslim respondents. Their research findings demonstrated that Muslims had a propensity to act based on believes rather than perception. Moreover, Pratt and McLaughlin (1989) expanded the work of Theory of Planned Behavior in their research (cited in Wilson, 2008). The results suggested that there was another structure in developing someone's perception, which was the intensity of benefits that can be attained, the level of difficulty and the probability of being caught by others after performing the behavior. This context leads us to the definition of perceived personal outcome. Figure 1 illustrates the research framework of this study, which presents the proposition. This study explored the influence of attitude, subjective norms, perceived personal outcome, and perceived behavioral control on Indonesian Muslim women's intention to wear Jilbab.
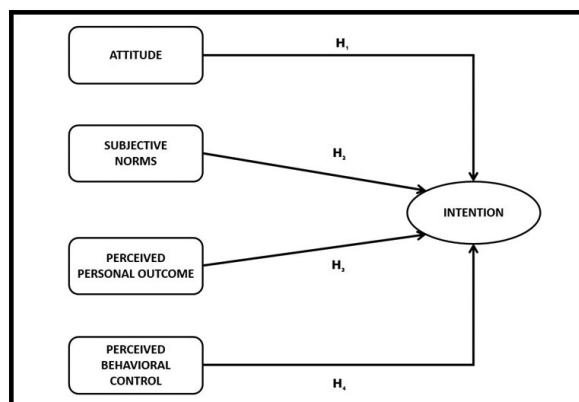

Figure 1
Research Framework. Adapted from Ajzen (1991).

Over last few decades, studies on the implementation and the improvement of Theory of Planned Behavior have been widely done by researchers from various perspectives. They have succesfully applied the theory in investigating intention and various kind of behaviors, including the intention to recycle wastepaper, attitude and pro-environmental behavior, intention to softlifting and duplicating copyrighted software for personal use, intention to consume, perceived risk, and trust on safety food information, predicting intention to use new computer systems, intention to purchase organic and genetically modified food, economics and business students' intention to behave unethically in the campus area, and women's intention to buy eco-friendly food products (e.g., Mathieson, 1991; Cheung et al., 1999; Goles et al., 2008; Lobb et al., 2007; Bagozzi & Warshaw, 1990; Chen, 2007; Sparks et al., 1992; Bredahl et al., 1998; Cook et al., 2002; and Townsend & Campbell, 2004; Winahjoe & Sudiyanti, 2012; dan Sudiyanti, 2009). All of these studies have reported that attitude and subjective norms are good predictors of behavioral intention.

Another study about intention has also been done by Mukhtar dan Butt (2012). They observed the impact of attitude, subjective norms, and level of religiousity on intention to buy Halal products amongst Muslim people who live in a multi-religious environment. By applying the Theory of Reasoned Action, their research findings supported attitude and subjective norms as determinants of intention to select Halal products.

Based on the review of literature, research objectives and the theoretical framework, following hypotheses were developed:

H_1	:	There is a significant positive relationship between attitude and women's intention to wear *Jilbab*.
H_2	:	There is a significant positive relationship between subjective norms and women's intention to wear *Jilbab*.

In the vein of Theory of Planned Behavior, the research model also includes perceived behavioral control to be investigated. Un-

like the original theory, perceived personal outcome is additionally embraced in the developed model. The main reason for including this variable is the result of Pratt and McLaughlin's study (1989). In their work focusing on Theory of Planned Behavior, they discovered that when someone performs a particular behavior, it is caused not only by the probability of being caught by other people, but also the quantity of benefits that can be obtained if she or he performs such behavior (in Wilson, 2008, p. 188). Second reason leads us to the meaning of perceived personal outcome.

In his research, Wilson (2008) examined the determinant factors of students' intention towards ethical behavior. The research findings confirmed that other than attitude and subjective norms, behavioral intention is also influenced by perceived behavioral control, perceived personal outcome and perceived social acceptance. As such, the theory formulates the following hypotheses:

H_3	:	There is a significant positive relationship between perceived personal outcome and women's intention to wear *Jilbab*.
H_4	:	There is a significant positive relationship between perceived behavioral control and women's intention to wear *Jilbab*.

The population of Indonesian Muslim women who do not wear Jilbab yet were face-to-face surveyed. With a purposive sampling method, a total of 200 respondents from Java, Kalimantan, Sulawesi, and Sumatera have been participated in this study. Respondents' demographic information is presented in Table 1. The majority of respondents were single (47 percent), aged between 21 to 25 years old (28 percent), with 70.5 percent spent less than Rp2.500.000,00 permonth for living expenditure. Most respondents' education were senior high school (55.5 percent), with occupation as a full-housewife (34 percent), and the spouses' occupation as private enterprise's employees (19 percent).

Table 1
Respondents' Profile

Variable	%	Variable	%
Age		**Occupation**	
≤ 20 years old	17.5	Housewife	34.0
21 to 25 years old	28.0	Entrepreneurs	28.0
26 to 30 years old	16.5	Professionals (Doctor, lawyer, etc)	8.0
31 to 35 years old	11.5	Government/State Employee	4.5
36 to 40 years old	10.0	Private entreprises	3.5
> 40 years old	16.5	Others	22.0
Marital status		**Spouse's Occupation*** (not applicable for	
Single	47.0	single and widow)	3.0
Married and have kids	40.0	Professionals (Doctor, lawyer, etc)	6.5
Married and no kids	7.0	Government/State Employee	19.0
Widow and have kids	5.0	Private entreprises	7.5
Widow and no kids	1.0	Entrepreneurs	11.0
		Others	53.0
		Missing system*	
Monthly expenditure		**Education**	
< Rp 2.500.000	70.5	Senior high school	55.5
Rp 2.500.000 – Rp 4.999.999	23.0	Diploma 3	11.0
Rp 5.000.000 – Rp 7.499.999	4.0	Undergraduate school	19.5
Rp 7.500.000 – Rp 10.000.000	2.5	Master	2.5
		Others	11.5

Source: Primary Data (2013)

The data were collected using a self-administered structured questionnaire. The first part of the questionnaire gathered information about demographic factors of respondents, while the second section provides items for measuring respondents' attitude (4 items),

subjective norms (4 items), perceived personal outcome (3 items), perceived behavioral control (3 items), and intention to wear *Jilbab* (6 items), which adapted from Ajzen (1991) and Wilson (2008). All measurement constructs employed a five-point Likert-type scale, where score of 1 indicated "strongly disagree" and 5 (five) reflected "strongly agree".

The questionnaire's validity was tested by applying Confirmatory Factor Analysis. The measured items were first factor analysed using principal component analysis and varimax rotation. The result of *Kayser-Meyer-Olkin Measure of Sampling Adequacy* = .803 or > 0.50 (*Bartlett's Test of Sphericity: Approx. Chi-Square* = 1567.205, df = 190, Sig. at p < 0.05) indicated that the Confirmatory Factor Analysis test is relevant to be applied for further assessment. Furthermore, the data were tested for its reliability using Cronbach's Alpha. All Cronbach's Alpha scores range from .637 to .862, which exceed the minimum standard for acceptable relibiliaty coefficient= 0.6 (Hair Jr. et al., 2007). The results of validity and reliability testing are presented in the Table 2.

Table 2
Results of Validity and Reliability Testing

Rotated Component Matrix						Cronbach's Alpha
	Component					
	1	2	3	4	5	
ATT1	.848					
ATT2	.852					.862
ATT4	.752					
ATT6	.762					

Rotated Component Matrix						Cronbach's Alpha
	Component					
	1	2	3	4	5	
SUN3			.586			
SUN4			.780			
SUN5			.895			.834
SUN6			.834			
OUT2				.786		
OUT3				.858		.839
OUT4				.858		
CON1					.778	
CON2					.722	.637
CON3					.706	
INT1	.584					
INT2	.586					
INT3	.742					
INT4	.710					.859
INT5	.820					
INT6	.725					

Source: Primary Data (2013)

DISCUSSION

The relationship between independent variables: attitude, subjective norms, perceived personal outcome, and perceived behavioral control; with intention to wear Jilbab as dependent variable were assessed by applying a Multiple Regression Analysis. As shown in Table 3, Adjusted R^2 value is low (.167), implying that other factors out of the measured variables should be included in the current regression model. Despite the low Adjusted R^2 value, the regression model is statistically significant (F = 10.948, Sig. at p < 0.05).

Table 3
Results of Multiple Regression Analysis

Model		Standardized Beta Coefficients	Sig.	Adjusted R^2	F
1	(Constant)		.000	.167	10.948*
	Attitude	.267	.000		
	Subjective norms	.167	.020		
	Perceived personal outcome	.084	.222		
	Perceived behavioral control	.092	.184		
Dependent Variable: Intention					

Source: Primary Data (2013). Note: *Significant at p<0.05

Moreover, the result shows that attitude is the strongest predictor of intention and their correlation is statistically significant and positive (*Standardized Coefficient's Beta* = .267, Sig. at p < .05). The finding supports H_1.

The second strongest predictor of intention was subjective norms (*Standardized Coefficient's Beta* = .167, Sig. at p < .05). The findings support H_2, which is stated as there is a significant positive relationship between subjective norms and women's intention to wear *Jilbab*. Our two final hypotheses were:

| H_3 | : | There is a significant positive relationship between perceived personal outcome and women's intention to wear *Jilbab*. |
| H_4 | : | There is a significant positive relationship between perceived behavioral control and women's intention to wear *Jilbab*. |

Unlike attitude and subjective norms, the results for perceived personal outcome (*Standardized Coefficient's Beta* = .084, Sig. at p > .05) and perceived behavioral control (*Standardized Coefficient's Beta* = .092, Sig. at p > .05) were not significant. Thus, the findings reflect that both H_3 and H_4 have to be rejected. This study aims to test the robustness of Theory of Planned Behavior (Ajzen, 1991), by examining the nature of attitude, subjective norms, perceived personal outcome, perceived behavioral control, and Muslim women's intention to wear Jilbab in an Indonesian context. Generally, the research findings confirmed the robustness of the theory by supporting that attitude and subjective norms as determinants of intention. Specifically, the results confirmed that attitude is the strongest predictor of intention and followed by subjective norms in the second place. These findings indicated that Indonesian Muslim women were more likely to follow their own perception or attitude and then put more consideration on people's suggestions (who are important for them, such as: parents, children, spouse, relatives, or superodinate) in determining their intention to wear *Jilbab*. For this matter, we argue that cultural factor plays a significant role, in which Indonesia is a highly collectivism society. One of its characteristics is that people tend to pay more attention and put more consideration on other people's opinions or suggestions before performing a particular behavior or action.

This research provides valuable result for the growing literature on the applicability of the Theory of Planned Behavior, which postulates that perceived behavioral control is not always positively significant in predicting intention. The term of perceived behavioral control is used to explain the presence of factors that may encourage or obstruct someone to perform the behavior or action. In the context of Indonesian Muslim women, perceived behavioral control is not a significant variable in influencing intention to wear Jilbab. This is an interesting finding if we are considering that in Indonesia, market for Jilbab are widely available. Moreover, the price ranges from the cheapest to designer quality price, and available from a very-simple-way-to-use Jilbab to a fancy-look and take-a longer time-to-wear Jilbab. We argue that the constraints in terms of time, money, availability may not be perceived by this group of women.

The findings reiterated that perceived personal outcome was not significant in determining the intention of Indonesian Muslim women to wear Jilbab. In other words, the benefits or perceived personal outcomes by wearing Jilbab—for example, skin and hair are more protected from harmful effects of sunlight, more secured, and so on—are not considered as predictors why a woman would intend to wear the Jilbab.

The results of this study also provide some implication for marketing practices. *First,* this study showed that Jilbab marketers must focus on customers' attitude as the strongest predictor of intention, which can help in attracting more women initially to cover *Aurat* and at the end to purchase companies' Jilbab products. It can be done by emphasizing the duty of covering *Aurat* as written in Alquran through promotional tools such as video, radio, or printed advertisements. Business marketing practitioners should also find it useful to understand the occasion and timing of their products' promotion. Ramadhan

is always the best moment to remind women customers to wear Jilbab.

Second, by examining who are important people for customers and how they influence customers' behavior, companies can improve their marketing strategies not only to attract new customers, but also to enhance current customers' satisfaction and increase their customer base. Single woman might consider her partner's or parents' opinions in making her decision. Married woman will listen to what her husband or children want her to do. Therefore, it is suggested to the business marketing practitioners to make some advertisements, for instance, in male magazines. The aim of such advertising is to keep the information in the targeted readers' mind about the importance and the beauty of women who wears Jilbab. It is also expected that they will encourage or suggest their spouses or partners to wear Jilbab and purchase the products. Conclusively, different marital status might come with different important persons to be listened or followed.

Third, by identifying perceived personal outcomes that attracts consumers, companies can pin-point what are the exact expected benefits or impacts for women in wearing and purchasing companies' Jilbab products, which in turn can be used to enhance company's brand image.

Finally, it is also important to analyse customers' perceived behavioral control. The research findings suggested that the constraints in terms of time, money, and availability may not be perceived by some women, specifically for fashion conscious women. For this reason, it is recommended for business marketing practitioners to explain to such targeted segments that wearing Jilbab, for the most part, is following Islamic principals and the very fundamental law that is written in Alquran. In addition, the aspects of approaching such targeted segments also should be taken into account very carefully. When delivering the information, for example, the emphases are not only coming from the duty of wearing Jilbab in Alquran, but also to let the targeted segments understand

the core definition of beauty in Islam. Islam recognizes a woman's beauty not only from her physical appearance, but also from her attitude, good participation and behavior to the society, as well as her imminence to Allah. These communication methods can be done by assisstance of well-known endorsers such as *uztad* or *uztadzah,* and celebrities who wears, endorses, or owns Muslim fashion brands.

CONCLUSION

The results supported the findings of previous studies that mentioned attitude and subjective norms as determinants of the intention to perform a particular action or behavior as depicted in the model of Theory of Planned Behavior (Ajzen, 1991). In general, it can be concluded that the Theory of Planned Behavior sufficiently confirmed its robustness with the support of these two variables-attitude and subjective norm-as determinant factors of behavioral intention. However, different results on perceived behavior control and perceived personal outcome showed inconsistency in the applicability of this theory when applied in the context of Indonesian women intention to wear Jilbab.

This study comes with some considerations for further research. First, one major drawback in this study was the measurement, specifically for perceived personal outcome. There are no fixed and specific constructs could be used to measure what are the expected benefits or perceived outcomes of wearing Jilbab. No fixed and specific constructs to measure how many responses that should be sufficiently included has also created more problem to build the measurement. Further research should also consider a larger sample size that reflects Indonesian Muslim women population and includes actual behavior as a part of the theory. Larger sample size would be useful in ensuring the stability and generalizability of existing findings. In addition, the influence of some other factors such as demographic, psychographics, and other situational factors in determin-

ing behavior is also suggested to be investigated.

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