Muslim Fashion Style, Personal Branding, Trust and Purchase Decisions Through Social Media

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Abstract

This study examines the role of Muslim fashion as a form of personal branding in online shopping through social media, particularly platforms like TikTok. While previous research has explored lifestyle and personality as aspects of personal branding, this study focuses specifically on Muslim fashion and its impact on consumer trust and purchasing decisions. Using a quantitative explanatory research approach, data were analyzed with the Smart Partial Least Squares (Smart PLS) application. The results reveal that Muslim fashion significantly influences sellers' personal branding, with a strong personal brand enhancing consumer trust in the seller. The findings suggest that sellers who align their Muslim fashion with consumer perceptions can build stronger trust, broaden their customer base, attract new buyers, and ultimately increase sales. These insights offer valuable guidance for sellers aiming to improve their marketing strategies through consistent, transparent content and services on social media.

Keywords: *Consumer trust, muslim fashion, online shopping, personal branding, social media marketing*

1. INTRODUCTION

Information and communication technology innovations have changed how humans interact with the social environment, especially in meeting needs. This phenomenon has become an increasingly open opportunity for online purchases through various social media applications. By utilizing the features of various social media applications, consumers can carry out shopping activities more efficiently and practically, making the online shopping experience more enjoyable. Purchasing online via social media applications has become an increasingly popular trend in modern society, including in Indonesia. Various applications, such as Instagram, Facebook, WhatsApp, and TikTok, have provided online shopping features that make it easier for users to buy products directly through these platforms. The advantages of online purchases via social media applications include ease of transactions, more product choices, and special promotions and discounts for application users. Apart from that, the payment process is getting easier with the various payment methods provided. However, consumers need to increase their vigilance before purchasing to avoid fraud and data leaks that can be detrimental. Checking the seller's reputation, product quality, and return policies if problems occur and protecting personal data and transaction information are important things consumers must do before deciding to do the online shopping process.

Purchasing decision-making via social media has been reviewed in various studies. Biometric analysis of the influence of social media on consumer purchasing interest and purchasing decisions shows that social media can increase trust, thereby creating purchasing interest and encouraging consumer purchasing decisions (Budiyanto et al., 2022). This, of course, cannot be separated from the characteristics and abilities of social media in providing information, product explanations, recommendations from other consumers about a product, and the existence of space for interaction between consumers and sellers, which can create involvement, interest, and various other feelings towards the product (Sarigih & Tarigan., 2020). The influence of social media on purchasing decisions is also influenced by several factors, such as credibility and consumer trust after interaction with sellers, so that it can increase consumer confidence in the products or services offered (Mustapa et al., 2022). This shows that social media has great potential for influencing consumer purchasing decisions, and social media has a very strong role in shaping consumer attitudes, choices, and assessments of certain sellers.

Although research on the influence of social media on purchasing interests and purchasing decisions has been done a lot by researchers in the paragraph above, there are still some gaps, such as research focus and cultural contests. Most previous research focused on the influence of social media in general, without considering specific factors such as Muslim fashion as personal branding or with no prior research specifically touching on how Muslim style as personal branding through social media can influence consumer purchasing beliefs and decisions. In the cultural context, most researchers have not yet described the influence of social media in the context of Muslim fashion culture in Indonesia, where each fashion style and personal branding have different meanings and values. Thus, this study can fill the gap by explaining in depth how Muslim fashion style as personal branding through social media can influence consumer purchasing beliefs and decisions, as well as describing social media influence in the Muslim fashion cultural context in Indonesia.

In making online purchasing decisions, Indonesians are still in a fairly good category because they are influenced by several factors such as social culture, personality, and psychology, which makes Indonesian entrepreneurs inclined to dig for information, consider prices, reflect on product reviews, ensure the security of transactions, and consider the reputation of marketers as the basis of consideration before taking online purchase decisions because this process does not meet consumers and marketers physically directly. This proves that trust is important in Indonesian people's online shopping process. Consumers seek assurance and guarantees of the product's safety and quality; the transaction is done virtually, and there is no opportunity to see or try the product in person before buying it (Jauharotul Amalia., 2022). Consumers will tend to be more confident and motivated to make purchases if the product or seller already has a good reputation in the eyes of other consumers. The habit of seeking recommendations from family, friends, or close people is still quite dominant in online shopping due to awakened beliefs and the influence of the social environment around them. Trust has become one of the key aspects of making online purchasing decisions through social media. Understanding these factors can help sellers grow and maintain consumer confidence in making

online sales.

Using personal branding to raise consumer knowledge of the advertised seller or product is one way to preserve and grow consumer trust. In the highly competitive online business world, sellers must establish their brand to raise consumer awareness of their identity, distinctiveness, professionalism, and reputation. Personal branding significantly impacts how customers perceive, comprehend, and react emotionally to vendors. Sellers can display their brand in various ways, including how they communicate, use media, accessorize, and dress (Mettasatya Afrilia., 2018). Muslim fashion is one of the attire trends that are evident in Indonesian society's social interactions.

Muslim fashion style is one of the factors that influences a person's image, especially Muslim women in Indonesia. This reflects a person's identity and personality so that it can be used for personal branding by others, thereby fostering strong trust (Lindawati 2019). In the marketing context, the trust that grows within consumers will influence consumers' perceptions and behavior towards certain sellers or products, encouraging purchasing decisions. As part of Islamic branding, Muslim fashion style positively influences purchasing decisions (Aliyah & Suryaningsih., 2021). Thus, it can be understood that the seller's Muslim fashion style can foster trust and thus influence consumer purchasing decisions for the products offered.

Sellers can use social media platforms to demonstrate their branding, build trust, and encourage purchases. TikTok is one of the vendors' social media sites that is utilized frequently. TikTok is a social media platform that allows for the exploitation of various content consumers find engaging and popular. In addition to this, vendors in Indonesia utilize TikTok to market, publicize, and provide a variety of goods for sale. According to databos.katadata.co.id (2023), Indonesia has 133 million active users as of October 2023, placing it second among the ten countries utilizing the TikTok app worldwide.

Table 1 | 10 Countries With The Most Tok Tok Users

No	Countries	Number of Users
1	Amerika	116,5 Million
2	Indonesia	113 Million
3	Brazil	84,1 Million
4	Meksiko	62,4 Million
5	Rusia	51,2 Million
6	Vietnam	50, 6 Million
7	Filipina	41, 4 Million
8	Thailand	41, 1 Million
9	Turki	31 Million
10	Arab Saudi	28, Million

Source: https://databoks.katadata.co.id/ 2023

As the data in the table above shows, TikTok has been popular among Indonesians on social media, particularly among millennials. In online marketing, TikTok emerges as a viable channel for Indonesian vendors to grow their online companies and gain a competitive edge (Yani et al., 2022).

In the practice of online sales, one of the marketers who frequently appears with female Muslim clothes is Della Novela, with a TikTok account "della_novela26" with followers as many as 1774 people, and the entire promotional video has been viewed as many as 300,271 times. Della Novela has been conducting online sales using TikTok since 2020 in Larantuka City, East Flores District, East Nusa Tenggara Province. Products often offered to consumers are fashion products, cosmetics, and accessories for both men and women. Della Novela opted for a tok-tok as an online sales medium because the public widely uses it, and its marketing process is considered effective and does not disturb consumers compared to other social media that use the method of personal broadcast messages or group chat.

Based on the background presented, the research aims to explore the influence of the personal branding of sellers on trust and the decision to buy through online shopping through social media. TikTok is the goal of this research. Implicitly, the results of this study can help sellers present Muslim fashion via social media that matches consumer perceptions, build and maintain consumer confidence through consistent and transparent content and services through social media, broaden customer reach, attract new consumers, and increase sales for Muslim fashion products.

2. LITERATURE REVIEW

1. Muslim Fashion Style

Muslim fashion style reflects the identity and religiousness of Islamic believers. It is not merely a symbol that the user adheres to Islam. However, the fashion style describes the degree of adherence a person has to applying Islamic teachings and how the image of a Muslim is viewed in his social environment (Damayanti 2014). Regarding self-image and social status, the Muslim fashion style can be a particular attraction that makes one accepted in a social group (H. Sito Rohmawati., 2020). In a business context, such things can be used as a force to carry out marketing activities. A seller must understand how to cultivate the consumer's attraction through various messages, including physical appearance. This is what is meant by Kotler & Amstrong (2012) as an emotional attraction that can form a consumer's positive or negative view of a seller. In other words, the Muslim fashion of a seller can attract consumers and thus boost their beliefs emotionally.

2. Personal Branding

Personal branding is how a person builds an image and reputation in public. It involves several processes, such as self-identification, exploration, and communication of values, privileges, and uniqueness, to distinguish oneself from others, increase credibility, and build trust (Montoya, 2009). In marketing, personal branding has several advantages for the seller, namely, indicating the consumer's character and personality and giving an overview of the expertise, competence, quality, and professionalism it has (Franzia., 2018).

3. Trust

Trust is the key to a relationship with others. Trust is a mental attitude that describes affection for others in a relationship. One will have confidence when relationships are built in line with expectations. Trust is built through various interactions between people who know each other (Pavlou, 2003). Trust can enhance collaboration, loyalty, and communication. Trust can minimize conflict, risk, and uncertainty. Generally, beliefs are influenced by internal factors that include character, motivation, emotions, and external factors such as culture and social norms (Epping Randy. C., 2007). In the marketing context, trust refers to the judgment and attitude of consumers towards marketers. Consumer confidence is the entire knowledge and conclusion made by consumers about the objects, attributes, and benefits, which can be the person (seller), product, or brand, that can influence consumers to judge whether things can be trusted or not (Mowen & Minor., 2012). In online shopping, the interaction between consumers and marketers occurs virtually. This raises various consumer doubts and uncertainties in the transaction process carried out online. Therefore, consumer confidence is important because it helps consumers reduce uncertainty and risk when transacting with sellers online (Muslimah et al., 2020).

4. Purchase Decision

Purchase decisions are a major aspect of consumer behavior. Generally, they can be understood as decisions taken by consumers to buy the goods or services they need. The purchase decision covers several stages, including finding information, performing alternative evaluations, making purchasing decisions, and determining post-purchase behavior (Kotler & Keller 2018). In the online purchasing process through social media, several motives drive purchasing decision-making, such as time efficiency, value (in this case, price), quality offered, and interaction regarding information, security, and ease of transaction (Suhari., 2008).

5. Personal Branding, Trust, And Social Media Purchase Decisions

Muslim fashion style is a religious symbol for those who embrace Islam and a way of expressing self-image in the social environment (Dewi Nyoman A.P et al., 2021). The expression explains that a Muslim fashion style can be personal branding for someone. Personal branding can describe the seller's self-image as a strong character or brand and build a reputation and credibility with the consumer. In modern marketing, social media has become a means that makes it easy for consumers to interact with marketers to obtain various information about the products they need (Andini Natasya. P., 2014). Consumer trust reflects consumer confidence in the seller or product offered. If the seller has good personal branding, consumers will feel more trusting and confident in making transactions with them; conversely, if the seller has terrible

personal branding, this will make consumers hesitate to make transactions (Wahyu Amalia & Prihandari Satvikadewi., 2020). Purchasing decisions are consumer actions to select and purchase the products they need. This can be influenced by consumer confidence. If consumers trust the seller and the products offered, they will buy. If consumers have low trust in the product or products offered, they tend to decide not to buy them (Mustapa et al., 2022).

The concept used in this study only gives a general picture of how personal branding through social media influences consumer beliefs and purchasing decisions. Through the critical review, we have not looked at the concept; the concept specifically discusses how Muslim fashion as a form of personal branding affects consumer purchasing trust and decisions via social media. Therefore, the research's hypothesis is: First (H1), Muslim fashion style influences personal branding. Second (H2), personal branding influences trust, and third (H3), trust influences purchasing decisions through social media. Thus, the model of this research can be described as follows:
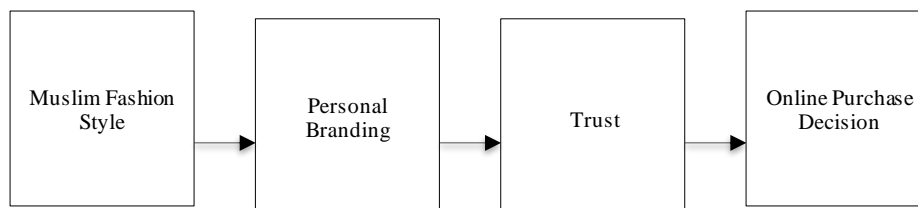

Figure 1. Research Model

3. RESEARCH METHOD

This type of research is explanatory with a quantitative approach that aims to test the hypotheses of the variables proposed in this research (Muslim fashion style, personal branding, trust, and purchasing decisions). The data in this research was obtained through an online questionnaire distributed via various social media to followers of the Della Novella 26 online shop. The sampling technique used was purposive sampling. The sample criteria are followers who have made online purchases or frequently make online purchases on the TikTok della_novela26 online shop account. Based on these criteria, the total research sample was 238 people.

Data analysis in this research uses Smart Partial Least Squares (Smart PLS). This application can carry out variant-based structural equation analysis simultaneously and can be used to test measurements with structural models. The measurement model is used to test validity and reliability, while the structural model is used to test causality. Smart PLS can also be used to explain whether or not there is a relationship between latent variables (Lela Nurlela Wati, 2021).

4. RESULTS AND DISCUSSION

4. 1 RESULTS

a. Respondents Profile

The respondents in this study were 238 followers of Della Novella and 26 online shops on TikTok social media. Of the 238 questionnaires distributed, only 152 received responses, or 63.9% of Della Novella's 26 online shop followers. Thus, the number of respondents in this study was 152. The respondent profiles can be seen in the following table:

Table 2 | Respondents Profile

Category	Sub Category	Number	Presentation (%)
Gender	Male	57	37,5
	Female	95	62,5
	15 – 24	63	41,4
Age	25 – 34	55	36,1
	35 – 44	34	22,4
	Catholic	63	41,4
Religion	Islam	47	30,9
	Christian	42	27,6
	Students	38	25

	Bachelor	54	35,5
Job	Indonesian National Army / Police	13	8,6
	Employes	18	11,8
	Entrepreneur	9	9
	Civil Service Office	16	24,3
	Other	4	2,6
Instinct: Making Online Purchases	Always	73	48,02
	Frequently	51	33,6
	Rarely	28	42,6

Source: Questioner Data Process Results (2023)

This table shows that women are the most dominant consumers of the Della Novella 26 online shop, with a percentage of 62.5%. Consumers aged 15–24 years are the most dominant respondents, with a percentage of 41.4%. Always appearing in a Muslim woman's fashion style in various promotional content videos is a characteristic of the seller's della_novela26 online shop; however, the majority of consumers involved as respondents in this research are Catholic, with a percentage of 41.4%. The most dominant work background of respondents is that of students, with a percentage of 35.5%. Most respondents, 48.02%, stated that they always make purchases online.

b. Data Analysis Results

The data analysis technique in this study uses smart PLS applications with three criteria for outer models: convergence validity, discriminant validity, and composite reliability. Convergence validity in measurement models with reflective indicators is assessed based on the correlation between the item or component scores estimated using the smart PLS software. Individual reflective sizes are categorized as high when they have correlations of more than 0.70 with the measured structure, but for early-stage studies, measuring scales of loading values of 0.5 to 0.6 can be considered sufficiently satisfying (Ghozali Imam, 2006).

Table 3 | Cibvergent Validity

	Original Sample (O)	Expected Size	Description
Muslim Fashion Style → *Personal Branding*	0,616	> 0,5	Meets the sample loading measurement scale. There's a connection between Muslim fashion style and personal branding.
Personal Branding → Trust	0,551	> 0,5	Meets the sample loading measurement scale. There's a relationship between personal branding and trust.
Kepercayaan → Online Purchase Decision	0,750	> 0,5	Meets the sample loading measurement scale. There is a relationship between trust and online purchasing decisions.

Source: Smart PLS Data Process Results (2023)

4.2 DISCUSSION

Calculations are required against the T-value to test the significance of indirect influence. The value of the T-count is then compared to the table T value, which is ≥ 1,655. If the number T-value is greater than the T-table value, then it can be concluded that there is a mediation influence. Based on bootstrap estimates using sample case 238 and the original sample number 152, the parameter coefficient value for the structural model can be seen in Figure 2 and Table 4, which are the results of analysis using smart PLS software to see the test results against the proposed research hypothesis.
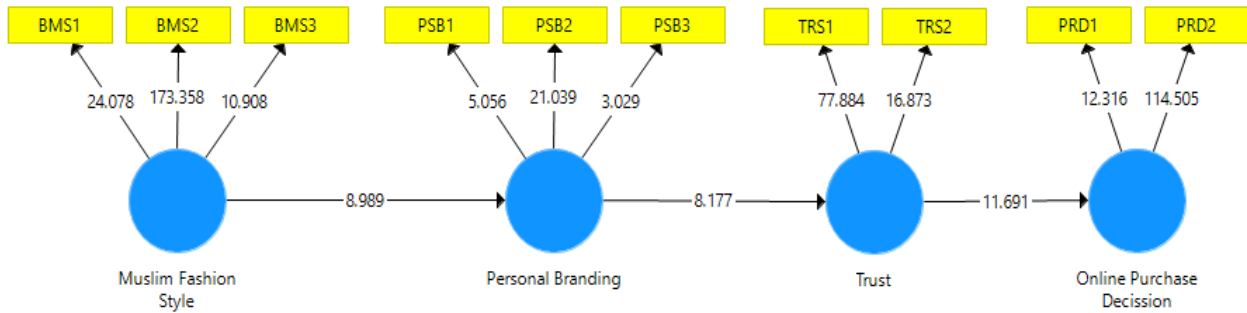
Figure 2. Path Diagram Hypothesis Test Results

Table 4 | Hypothesis Testing: Path Coefficients (Mean, STDEV, T-Values)

Hipotesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistic (O/STERR)	T-count ≥ 1,655
Muslim Fashion Style → Personal Branding	0,616	0,635	0,069	0,069	8,989	Hypothesis Accepted
Personal Branding → Trust	0,551	0,571	0,067	0,067	8,177	Hypothesis Accepted
Trust → Online Purchase Decision	0,750	0,763	0,064	0,064	11,691	Hypothesis Accepted

Source: Smart PLS Data Process Results (2023)

Test results showed that Muslim fashion style variables significantly influenced personal branding, with a statistical T-value of 8,989 (≥1,655). Thus, the H1 hypothesis is acceptable. These results show that when sellers consistently update marketing content through TikTok accounts with a Muslim fashion style look, consumers perceive that style as depicting a good personality so that it can be trusted. This is what Sartika et al. (2022) mean: Muslim fashion style is not just a religious symbol for its users but an expression of self in the social environment. Then, Muslim fashion seller's styles become personal brands that depict self-image, character, reputation, and good credibility in the minds of consumers. Thus, it can be understood that when the consumer's perception of Muslim-style seller fashion is evaluated positively, the self-image, character, and reputation of the seller's credibility are better in the spirit of the consumer. On the contrary, when the Muslim fashion style of the seller is assessed negatively by consumers, then the image of self, the character, the reputation, and the credibility of the seller get worse in the eyes of the consumer.

The results of further analysis showed that the personal branding variable significantly influenced confidence with a statistical T value of 8,177 (≥ 1,655), so the H2 hypothesis in this study was accepted. This is in line with the study's results by Faujiah et al. (2022), which explains that confidence in personal branding sellers, judged according to the consumer's viewpoint, drives their confidence to transact online. This shows that personal branding built by the seller through social media positively influences consumer confidence. Thus, the better the personal branding seller is in the minds of consumers, the stronger the confidence they have in the seller, and, on the contrary, the worse the personal branding seller is in the minds of consumers, the weaker the trust they have in transacting with the seller.

The results of the further analysis showed a significant influence of the confidence variable on the purchase decision with a statistical T of 11,691 (≥ 1,655). Thus, the H3 hypothesis in this study was accepted. This result explains that when the personal branding seller is valued well by the consumer, then the confidence in the mind of consumers is further created, so the trust that wakes up becomes a motivation for consumers to decide to buy the product sold. Reliability to the seller becomes an important

factor in consumer decision-making before buying a product to avoid various adverse impacts. (Indani et al., 2023). Consumer confidence can drive online purchasing decisions because they feel this is a positive experience, such as adequate information about the product, mastery of the service, and ease of transaction (Amalia & Yulianthini., 2022). Thus, the higher consumer confidence in the seller, the greater the consumer's confidence to make a purchase decision.

This study's overall results and discussion show that the Muslim fashion style as a personal branding seller significantly influences consumer confidence and purchasing decisions through social media. These findings provide some important practical implications for sellers who want to enhance their personalized branding through Muslim fashion to increase consumer trust and purchase decisions via social media, which can be seen in the following table:

Table 5 | Practical Implications of Research

Variable	Benefits For The Seller	Practical Implications
Muslim Fashion Style → Personal Branding	Consumers perceive the Muslim fashion style of the seller as reflecting a good and trusted personality.	1. Consistency in displaying authentic Muslim fashion 2. Following the trends and aesthetics of Muslim fashion
Personal Branding → Trust	A good personal branding seller boosts consumer trust.	1. Tell inspiring stories about yourself and your business. 2. Show your true self and build open communication. 3. Building interactions and communities on social media.
Trust → Online Purchase Decision	Consumer trust in sellers encourages them to buy products online through social media.	1. Fulfilling promises and providing good customer service. 2. Provides a quick and responsive response to consumer questions and complaints. 3. Displaying testimonials and positive reviews from consumers.

The table above shows that Muslim fashion style is an important aspect of building personal branding for sellers in the current digital era. This is because Muslim fashion styles provide an initial impression and a representation of values and identity for consumers. Appearance is the first thing consumers see when interacting with sellers on social media. A neat, polite, and consistent Muslim fashion style with Islamic sharia can give a positive and professional impression. Among the many online sellers, unique and distinctive Muslim fashion styles can be a differentiator that attracts consumers' attention. Muslim fashion style can be a tool to represent the values and identity of the wearer. (Dewi Nyoman A.P, et al., 2021).

Building a strong personal brand through Muslim fashion styles can help sellers increase credibility and trust, illustrate differentiating characteristics from competitors, and build strong consumer relationships. Sellers can do this by creating interesting and inspiring content, such as stories about themselves and their journey to building a business, sharing useful tips and information for target consumers, and displaying creative and engaging content. Apart from interesting content, sellers can also build personal branding through authenticity and transparency by showing their true selves, building open communication with consumers, and being transparent about the products and services offered. Furthermore, sellers can build interaction on social media by answering consumer questions and comments quickly and kindly and holding giveaways and contests to increase engagement. Building personal branding requires time and effort, so sellers must consistently present a positive self-image on all social media platforms. Appropriate personal branding through social media is a seller's strength in developing and increasing online sales (Franzia., 2018).

In online marketing, sellers can build and increase consumer trust in several ways, such as by increasing commitment and keeping promises with consumers, responding quickly and responsively to consumers through various communication channels, being transparent, and guaranteeing safe consumer transactions. Some of these things make consumers feel that the seller they choose is caring, reliable, professional, and responsible. Consumer trust is important in increasing sales and building long-term customer relationships (Puterima & Sumar, 2023). Consumers' trust in personal branding, which is depicted through the seller's Muslim fashion style, is a factor that influences their considerations in making purchasing decisions.

5. CONCLUSION

Through the results of this research, the following conclusions were drawn:

Muslim fashion style influences personal branding significantly. Muslim fashion style is personalized branding representing self-image, character, reputation, and good credibility in consumer perception. When the perception of the consumer about the style of a Muslim seller is evaluated positively, then the image of self, the character, the reputation, and the credibility of the seller become better in the minds of consumers; on the contrary, when the Muslim fashion seller style is evaluated negatively by consumers, then the self-imagery, character, and reputation of the vendor become worse in the spirit of the consumer.

Personal branding has a significant influence on trust. The better the personal branding of the seller is in the mind of the consumer, the stronger the confidence that consumers have in the salesman, and, on the contrary, the worse the personal branding of a seller in the consumer's mind, the weaker the trust that consumer has in the transaction with the seller.

Trust has a significant effect on purchasing decisions. Trust in sellers is an important factor for consumers before buying a product. The stronger the trust that consumers have in the seller, the greater the consumer's confidence in making purchasing decisions, and conversely, the weaker the consumer's trust in the seller, the less consumer confidence in making purchasing decisions.

6. LIMITATION AND IMPLICATION

This research has limitations: firstly, the research object is a seller who does not have a popular brand as it is in a public figure. When the same research is done on sellers with popular brands, it is possible to obtain different results. Secondly, research is conducted on sellers who only use social media (TikTok). Further research can be done with sellers that use more than one social media platform so that it is possible to get different outcomes. Thirdly, this research only uses personal branding variables, trust, and consumer purchasing decisions. Subsequent research can replace or add other variables to get better and more varied research results.

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