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Factors Influencing the Purchase Intention of Modest Fashion Products: A Study on Muslim Women Consumers in Malaysia

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Abstract: Recognized as one of the Muslim dominated countries, Malaysia is seen to have a good prospect for marketing modest fashion products. Nevertheless, modest fashion presents unique marketing challenges due to its sensitivity to religious issues and its niche consumer base. While established brands like dUCk, Naelofar, and Jovian are believed to benefit greatly from having well-known figures as their founders, other businesses require effective marketing strategies to compete in the market. Therefore, this research aims to identify the primary factors that drive Muslim women consumers in Malaysia to purchase modest fashion products. The study adopts a quantitative research method, with data collected through an online survey from a sample of 116 valid responses. Data analysis was conducted using SPSS version 29 and AMOS version 29 for Exploratory Factor Analysis (EFA), Confirmatory Factor Analysis (CFA), and Structural Equation Modeling (SEM). The result revealed that two out of three hypotheses were supported. Muslim Influencers (MI) had a significant positive effect on Purchase Intention (PI), while Design and Trend (DT) demonstrated a significant negative effect, suggesting that consumers prioritize modesty over trends. Brand Consciousness (BC), however, was revealed to be insignificant in influencing the PI of Muslim women consumers for modest fashion products. The findings contribute to the understanding of Muslim women's consumer behavior in purchasing modest fashion, offering practical guidelines for brands to prioritize value-aligned marketing strategies. The study also discusses its limitations and provides directions for future research.

Keywords: *Modest fashion, Muslim Influencer, Design and Trend, Brand Consciousness, Purchase Intention*

1. Introduction and Background

Fashion has always been a significant part of our lives. It is a way of portraying one's personality and expressing oneself regarding one's values, beliefs, and attitudes. Over time, trends in fashion evolved, especially with the emergence of new technology and the Internet. The rise in social media use within the community has also influenced the shift in fashion trends. People are now depending on social media influencers and e-Word of Mouth (eWOM) when deciding on which fashion trend to follow. It is believed that fashion reflects societal norms, economic conditions, and technological advancement. As fashion demand increases, so does the number of business players. Businesses in the fashion industry can be described as "any business producing or selling clothes, footwear, and accessories, which may involve manufacturers, wholesalers, or retailers that sell the products through physical or online stores" (Leu & Ridzuan, 2020). According to reports, the global fashion retail market size was estimated to be worth USD 91.25 billion in 2023 and is expected to continue increasing from 2024 to 2032 (Howard, 2024). Considering the nature of the fashion business, it is widely believed that this industry can greatly benefit from digital marketing, given its powerful advantages such as impactful product display, access to a diverse audience, high engagement and interactivity, as well as the ability to identify and respond to industry trends. Consequently, fashion and apparel have become the most popular online shopping categories worldwide.

Within the broader growth of the global fashion industry, modest fashion has become an increasingly prominent niche, driven largely by demand from Muslim consumers. Modest fashion is a term that refers to a fashion style characterized by wearing less-revealing clothes, which usually aligns with religious principles. For Muslims, any clothing worn must comply with the Shariah law in covering the *Aurah,* in which the *aurah* of a man is between the navel and knees, while the *aurah* of a woman is her whole body except face and palms. The dress codes defined in the Quran and Hadith provide guidelines on modest dress for both men and women, emphasizing the importance of covering certain parts of the body with loose and non-revealing garments. As stated in the Quran, Surah Al-A'raf verse 26, "O children of Adam, We have bestowed upon you clothing to conceal your private parts and as adornment. But the clothing of righteousness - that is best". Adhering to these guidelines serves as guidance, allowing Muslims to conduct their lives with respect, humility, and dignity

(Javaid, 2022). Dressing modestly does not mean that Muslims cannot wear stylish or trendy clothes. Many established brands such as Zara and Tommy Hilfiger are now offering modest fashion options specifically tailored for Muslim consumers (Abdelaziz et al., 2021). As the global Muslim population continues to expand, the modest fashion market is also expected to experience substantial growth. It is reported that Muslims' spending on fashion products such as apparel and footwear is expected to rise, reaching 375 billion dollars by 2025 (Bianchi, n.d).

Malaysia stands as one of the global leaders in the modest fashion market. It is known to be one of the Muslim dominated countries with 63.5% of the total population being Muslims (Kaur, 2022). This has made Malaysia a promising market for modest fashion products. For Muslim women in Malaysia, modest attire such as the *Baju Kurung* and Hijab serves as an expression of their faith and identity. Like other fashion shows, Modest Fashion Week has also been held in Malaysia, allowing designers to present their talent and creations while respecting the beliefs and values of their models and customers. Jovian, Duck, Naelofar, and Mimpikita are some of the well-known brands that have gained recognition for their offerings in modest fashion. Supported by the rise in e-commerce use among consumers, Malaysia is expected to experience tremendous growth in its modest fashion market (Lim, 2020). Furthermore, the talent of local designers and their innovations in the field have demonstrated remarkable skills, particularly in modernizing modest fashion while still upholding the cultural heritage and tradition of the region. These innovations have also brought positive changes to the modest fashion market by making it more appealing, trendy, and relevant to a wider audience. Moreover, these designers play a crucial role in producing fresh and fashionable designs, particularly during festive seasons when customers put extra thought and effort into looking their best for such occasions (Leong, 2022).

Nevertheless, understanding the modest fashion market can be challenging as it involves Shariah rulings in marketing activities (Zainudin et al., 2019; Hisham et al., 2023). Various studies have examined the drivers of Purchase Intention (PI) on modest fashion products (Aruan & Wirdania, 2020; Sumarliah et al., 2022; Zaki & Elsaidi, 2023). However, previous studies focused solely on one factor while examining PI. Hence, there is a lack of clarity regarding which factors businesses should emphasize in their marketing strategies, as other factors were not examined simultaneously. Following this, the study is guided by the central question: "Which factors primarily drive Muslim women consumers in Malaysia to purchase modest fashion products?". Through the Stimulus-Organism-Response (SOR) theory, this study aims to investigate the primary factors that drive Muslim women consumers in Malaysia to purchase modest fashion products, focusing on the influence of Muslim Influencers (MI), Design and Trend (DT), and Brand Consciousness (BC).

The structure of this study comprises five main sections. The introductory section outlines the background and objectives, followed by a review of the relevant literature. The third section details the methodology employed, while the fourth discusses the research findings. The final section concludes the study with a summary, implications, limitations and directions for future research.

2. Literature Review

Women's fashion had a profound influence on various aspects of society and the global economy. It was reported that the women's fashion industry is projected to grow by nearly 5% by 2025, driven by women's empowerment, the increasing number of working women, evolving fashion trends, greater spending on emerging products, and the rising use of online shopping platforms. While it is widely believed that every woman is inseparable from fashion, Islam, however, has set guidelines for the dress attire of its followers, especially women, as it places high respect for women and aims to protect their dignity. This clothing, which should cover the head and body, adheres to the Shariah principle of wearing a loose outfit made of material that is thick enough to conceal the body shape and the color of the skin (Nestorovic, 2016 as cited in Zainudin et al., 2019). Although modest fashion products are often synonymous with Muslim women, it has been revealed that non-Muslims are also interested in them. The Star reported that modest fashion continues to attract a rising number of followers worldwide, primarily due to its loose and comfortable clothing, as well as its minimalist style, but always inclusive (Agency, 2023).

As the concept of modest fashion wear gains attention worldwide, many researchers have also become interested in studying this area. Zainudin et al. (2019), Zaki et al. (2021), and Zaki and Elseidi (2023) have

investigated the impact of brand personality on the PI of Muslim consumers for modest fashion products. Results of the studies highlighted the importance of brand personality in creating brand differentiation and gaining a competitive advantage over competitors. Righteousness, simplicity, femininity, modesty, and Islamic dimensions were revealed to have a positive influence on the brand personality of modest fashion, as well as brand loyalty. The findings have then provided businesses in this industry with insights on which factors to focus on in building their brand personality, which in turn, influenced the PIs of their customers. Nevertheless, these studies solely discussed the role of brand in influencing customers' PIs. As religious concern was reported to be still a dominant factor in Muslim women consumers' purchasing decisions, there is a need to look beyond branding and investigate other Islamic marketing factors, such as MI and modesty in design, which may shape Muslim women's purchase decisions.

The rise in social media use has opened up opportunities for businesses to explore influencer marketing, which significantly influences consumer purchase decisions. Social media is a cost-effective digital marketing tool that offers numerous advantages to businesses. With social media, people on the Internet are now more active than ever (Jan et al., 2020). It has opened doors for businesses to expand their reach and increase brand awareness, particularly through social media ads and influencer partnerships. Chetioui et al. (2020) stated that influencer marketing is a strategic marketing tool that allows fashion brands to enhance brand awareness, increase market share and generate purchase intention from existing and potential customers. This is especially evident in partnerships collaborating with social media influencers who possess a substantial follower base and demonstrate high levels of audience engagement.

Numerous studies have examined to investigated the influence of social media influencers on consumers' PI of fashion products. Moreover, Tiwari et al. (2024) reported that consumers demonstrate a higher likelihood of purchasing fashion products promoted by social media influencers, especially when the influencers are perceived as trustworthy in their reviews. This finding aligns with Wiedmann and Matteinheim (2021), who revealed that influencers' trustworthiness has the most substantial impact on PI. While prior studies have established social media influencers as a valuable marketing tool for promoting fashion products, the role of MI in influencing the PI of Muslim female consumers regarding modest fashion products is still scarce. Hence, this study will also investigate the effect that MI has on the PI of modest fashion products among Muslim women, aiming to fill the existing research gap.

Theoretical Foundation – Stimulus Organism Response (SOR) Theory

The theory underpinning the present study is the Stimulus–Organism–Response (SOR) theory, originally developed by Mehrabian and Russell (1974) to understand the complexity of human behavior (Duong, 2023). The model suggests that an external stimulus (S) triggers emotional responses in the organism (O), which then results in a behavioral response (R) (Zhu et al., 2020). Although it originated in environmental psychology, its application has been extended into various areas such as consumer behaviour, organizational behaviour, and leadership studies (Hochreiter et al., 2023). As the world faces complex technological advancements, researchers have studied the effects, roles, and influences of digital marketing on consumers' PI and behaviors based on the SOR model (Zhu et al., 2020; Lin et al., 2022; Liu et al., 2023).

The conceptual framework for this study is constructed based on the SOR model and theory. The stimulus (S) for this study will be the factors influencing the PI of modest fashion products, namely MI, DT, and BC, while the response (R) will be the consumer's actual PI. According to Senanu et al. (2022), marketing stimuli can directly influence consumers' engagement behaviors even in the absence of internal organismic processes. Hence, the study omits the element of organism (O) from the framework.

Hypotheses Development

Muslim Influencers

Influencers are individuals who can influence the behaviour of others, especially regarding their purchasing decisions or opinions. These influencers typically have thousands to millions of followers, also known as mega-influencers (Geyser, 2024). Given their wide audience reach, influencer marketing is now considered one of the most effective marketing strategies, particularly with the rise in social media use among customers. Fashion brands are among others that can highly benefit from the influencer marketing strategy. Through this opportunity, businesses can reach their niche target audience by approaching or collaborating with influencers

whose expertise or content aligns with a brand's identity.

According to Anuar (2023), Muslim women influencers from Generation Z and Y in Malaysia actively engaged in producing fashion-related content on social media platforms such as TikTok, which receive high impressions and engagement from their followers. The study by Arianti and Hadiprawoto (2024) also revealed a strong positive relationship between social media influencers and modest fashion consumer behavior (Arianti & Hadiprawoto, 2024). Additionally, influencers with strong audience engagement can significantly affect consumer purchase decisions, as their reviews are often perceived as credible by their followers (Sanno, 2022). Accordingly, it is hypothesized that:
H1: Muslim influencers have a positive impact on Muslim women consumers' purchase intention of modest fashion products.

Design and Trends
According to Cham et al. (2018), consumers of fashion products typically create interest through sensory cues, including its appearance, texture and overall feel of the item. The quality of a fashion product is also usually associated with its intrinsic attributes, including design, size, shape, material used, and perceived durability. It is believed that fashion consumers are more interested in the design of clothes than in their materials, as they seek public acceptance by following the latest designs and trends, especially with the increased use of social media (Shafaat et al., 2020). In addition, Hu and Shiau (2015) stated that fashion consumers are easily influenced by the design and style of clothing during their fashion-oriented shopping process, which has also become a significant factor in customers' PI.

Nevertheless, a study by Park and Park (2021) reported that religious concerns still have a greater influence on Muslim women's choice of preferences, regardless of the fashion trends and design. It was revealed that veiled women (Hijabis) who are highly interested in modest fashion abide by Islamic rules while continuing to explore fashion trends. They chose to adhere to their religious principles, especially when the latest fashion sometimes conflicts with the concept of modesty (Haidar, 2019). Furthermore, it is believed that Muslims are more involved in sustainable practice as Islam also teaches them the responsibility for the environment. Therefore, the fast fashion trend of trendy clothes may be a setback for consumers as it is seen as a major contributor to unsustainable fashion consumption (Razzaq et al., 2018). Following this, it is hypothesized that:
H2: Design and trends hurt Muslim women consumers' purchase intention of modest fashion products.

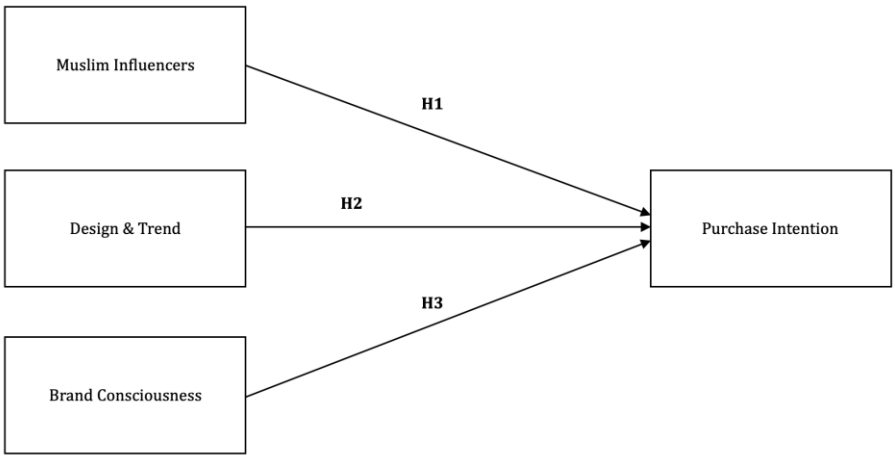
Brand Consciousness
Samaddar et al. (2024) defined Brand Consciousness (BC) as a cognitive and emotional tendency that emphasizes preference for brand-name products. According to Giovannini et al. (2015), brand familiarity reduces consumers' perceived risk involved in purchasing behaviour. Brand-conscious customers often exhibit behaviors such as high sensitivity towards brands during the shopping process, a deep understanding of the product quality associated with various brands, and a willingness to invest more in a branded product that they perceive as superior and of higher quality (Çavuşoğlu et al. 2021). The concept of BC and brand image is interdependent. A strong brand image can enhance BC through effective marketing strategies, making the brand more recognizable and desirable to customers. Studies have shown that BC is a key determinant of consumer product knowledge, which in turn influences PI (Ye & Bose, 2022). Concerning modest fashion products, Islamic brands that have effectively conveyed their personality of providing modest fashion wear, usually due to extensive advertising and market awareness, are believed to have higher popularity among Muslim consumers. The association of modest fashion brands with characteristics like honesty, trust and moral integrity reflects the core teachings of Islam, which advocate for fairness, justice, and ethical behaviour, especially in terms of quality and attention to detail (Zaki & Elseidi, 2023). Hence, the study expects that:
H3: Brand consciousness has a positive impact on Muslim women consumers' purchase intention of modest fashion products.

Purchase Intention
Purchase intention (PI) reflects a consumer's willingness or planned effort to acquire a specific product or service at a future time (Nguyen et al., 2022). A PI can be influenced by many factors, depending on the context of the products. Past studies have identified several factors that are believed to influence the purchase of fashion products (Saleem & Ellahi, 2017; Din et al., 2018; Cham et al., 2018; Chetioui et al., 2020). These include

influencer marketing, social media marketing, eWOM, e-commerce, brand image, and perceived quality. It was revealed that the mentioned factors positively influence the PI of fashion products. However, the present study differs from the previous one in that it aims to examine the influence of factors such as BC, DT, and MI in the context of modest fashion products. As Malaysia is a Muslim dominated country, examining the influence of these factors on Muslims, especially women consumers' PI on modest products, is crucial to guide the marketing strategies of businesses in this industry.

Based on the analysis of the literature, a research framework has been developed with three exogenous variables acting as the stimulus (S), namely MI, DT, and BC, and one endogenous variable, namely PI, which acts as the response (R), as illustrated in Figure 1.

Figure 1: Research Framework



Source: Author's work

3. Research Methodology

Instrument and Data Collection

The study employed a quantitative research design utilizing Google Forms with a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) to measure the various research variables. The constructs of the questionnaires are adapted and adopted from previous studies that have been established. The adopted constructs were based on the work of Giovannini et al. (2015), Kartajaya et al. (2019), and Cham et al. (2020). The adapted constructs, in contrast, were based on the work of Chetioui et al. (2019) and Widyanto and Sitohang (2022). Demographic variables, including gender, age, occupation, monthly income, and monthly expenditure on fashion products, were also included in the initial section of the questionnaire. It is essential to note that this study exclusively targeted Muslim women consumers. Hence, the "gender" option was limited to only "female" to ensure that only female respondents participated in the questionnaire.

Sampling Method

The population of this study consists of general Muslim women consumers of modest fashion products in Malaysia. As the aim of the study is to identify the primary factors influencing Muslim women's consumption of modest fashion products, the present study employed a purposive sampling method to collect data exclusively from female respondents. The rule of thumb was used to determine the minimum number of samples, which involved multiplying the number of items in the questionnaire by a factor of 5. The study consists of 21 items, which require a minimum of 105 samples. The sample for this study initially consisted of 157 female respondents. However, some outliers were identified and removed during the data screening process, resulting in 116 valid responses. Despite the small sample size, the model fit indices demonstrate satisfactory results, suggesting that the data are appropriate for statistical testing of the proposed framework. In addition, Reinartz et al. (2009) highlighted that SEM remains statistically robust despite limited sample sizes.

Aligned with this, the 116 sample also exceeded the minimum sample required based on the commonly accepted rule of thumb. Nonetheless, it is worth noting that the sole focus on Muslim women consumers in Malaysia may limit the generalizability of the results across different regions and genders. Therefore, caution should be taken when applying the results to a more diverse population.

Data Analysis Procedure

The data were then analyzed to identify its factors using Exploratory Factor Analysis (EFA), checked on the compatibility of the model using Confirmatory Factor Analysis (CFA), and tested the hypothesis using SEM. The EFA test was performed using SPSS version 29, while CFA and SEM were conducted using AMOS version 29.

4. Results

Demography

Table 1 presents the demographic information of respondents, including their gender, age, occupation, monthly income level, and monthly expenditure on fashion products. Aligned with the study's objective, a total of 116 valid responses were recorded from female participants. In terms of age, the majority of respondents (37.1%) fell within the 25-30 year old range. In addition, the respondents were predominantly government servants, students, and private employees, accounting for 33.6%, 30.2% and 29.3%, respectively. Regarding monthly income, the majority of respondents (32.8%) have a monthly income of more than RM 5,000, while the second-highest category is less than RM 1,500 (30.2%). Lastly, it can be observed that the majority of them (38.8%) spend less than RM 100 on fashion products monthly.

Table 1: Demographic information of the respondents (n=116)

Characteristics	Frequency	Percent (%)
Gender		
Female	116	100
Age		
<25	27	23.3
25-30	43	37.1
31-35	23	19.8
36-40	12	10.3
>40	11	9.5
Occupation		
Student	35	30.2
Entrepreneur	5	4.3
Government Servants	39	33.6
Private Employee	34	29.3
Pensioner	1	0.9
Other	2	1.7
Monthly Income		
<RM 1500	35	30.2
RM 1500 - RM 2500	11	9.5
RM 2500 - RM 3500	14	12.1
RM 3500 - RM 4500	9	7.8
RM 4500 - RM 5000	9	7.8
>RM 5000	38	32.8
Monthly Spending on Fashion Products		
<RM 100	45	38.8
RM 100 - RM 200	38	32.8
RM 200 - RM 300	22	19.0
RM 300 - RM 400	6	5.2

RM 400 - RM 500	2	1.7
>RM 500	3	2.6

Exploratory Factor Analysis (EFA)

The data screening process was conducted before proceeding to the EFA stage. Some outliers were removed from the data to ensure the total sample remained above the minimum number of samples. Following this, 21 items were examined using EFA regarding multicollinearity, the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy, Bartlett's test of sphericity, anti-image matrices, communalities, Total Variance Explained, as well as the rotated component matrix.

The initial stage of EFA led to the removal of four items due to multicollinearity issues and low communalities. Consequently, the remaining 17 items were analyzed, which demonstrated a determinant value of 0.0006 (def > 0.0001), indicating no evidence of collinearity issues. As presented in Table 2, the KMO measure of sampling and Bartlett's test of sphericity were also conducted, with a KMO value of 0.824, surpassing the threshold value of 0.50, and Bartlett's test of $p < 0.001$, indicating that the data were suitable for EFA.

Table 2: Kaiser-Meyer-Olkin (KMO) measure of sampling and Bartlett's test of sphericity

Kaiser-Meyer-Olkin (KMO)		.824
Bartlett's Test of Sphericity	Approx. Chi-Square	1048.892
	df	136
	Sig.	< .001

As for anti-image Measure of Sampling Adequacy (MSA) and communality, all values were ensured to be more than 0.50, indicating acceptable sampling adequacy and shared variance across items. The results of the EFA were later extracted into four factors, using eigenvalues greater than 1, which accounted for 69.222% of the total variance. In order to identify the factor structure, Varimax rotation was employed, and items with a factor loading higher than 0.50 were retained for further analysis. As presented in Table 3, the factor loadings of each item ranged from 0.698 to 0.874, indicating the robustness of the factor model. Reliability analysis was performed for each factor using Cronbach's alpha (α), with all values exceeding 0.7, indicating strong internal consistency among the items within each construct. Accordingly, the individual items belonging to the four factors are presented in Table 4.

Table 3: Results of EFA and Cronbach's alpha (α) for each factor

	Factor			
	1	2	3	4
X12	0.730			
X13	0.814			
X14	0.786			
X16	0.864			
X17	0.874			
X7		0.793		
X8		0.814		
X9		0.787		
X10		0.785		
X1			0.723	
X2			0.848	
X4			0.705	
X5			0.825	
X18				0.698
X19				0.705

X20				0.796
X21				0.819
Cronbach's Alpha	0.903	0.869	0.810	0.763

Note: KMO = 0.824; Bartlett's test of sphericity, $p < 0.001$

Table 4: Individual items belonging to the four factors

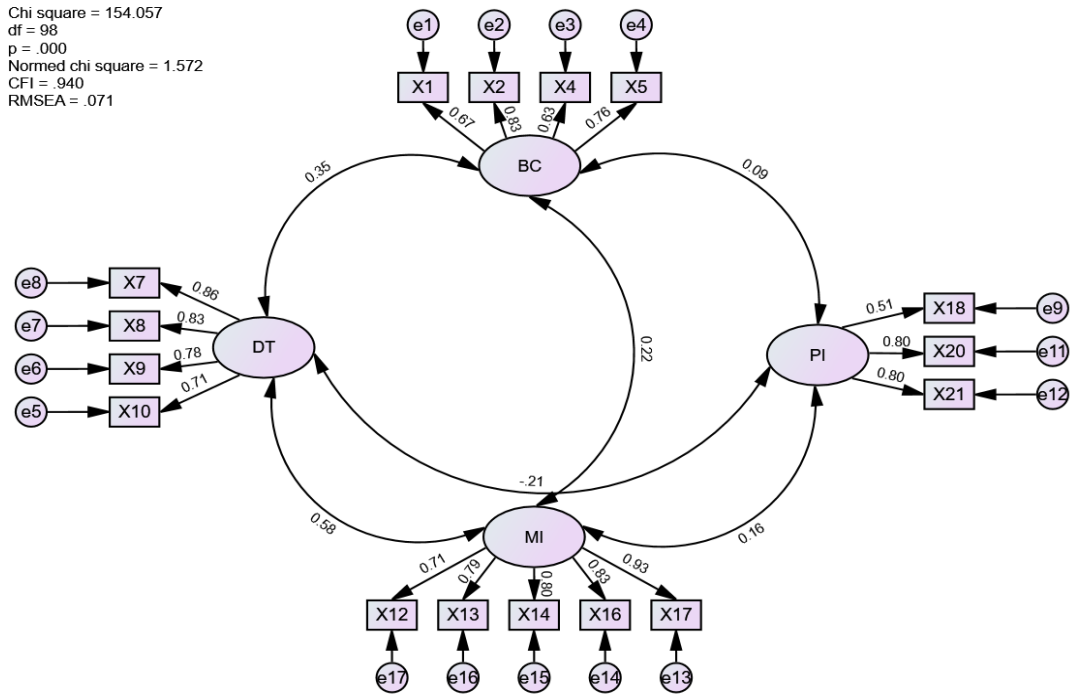
Item no.	Item	Factors
X12	I do believe that the Muslim influencers I follow are convincing	Muslim Influencers (MI)
X13	I do believe that Muslim influencers' advertising is a good reference for purchasing modest fashion products	
X14	I will buy a product only if the Muslim influencer referring to it has a good reputation	
X16	I do trust brands advertised by Muslim fashion influencers I follow	
X17	I generally recommend products advertised by the Muslim influencers I follow	
X7	I usually have one or more outfits of the newest style	Design and Trends (DT)
X8	I keep my wardrobe up-to-date with the changing fashions	
X9	Fashionable and attractive styling is very important to me	
X10	To obtain fashion variations, I shop in different stores and choose different brands	
X1	I pay attention to the brand names of the clothes I buy	Brand Consciousness (BC)
X2	Sometimes I am willing to pay more money for clothing because of its brand name	
X4	I pay attention to the brand names of most of the products I buy	
X5	I buy well-known brand products even if the price is high	
X18	I am willing to pay more for modest fashion products that adhere to religious principles.	Purchase Intention (PI)
X19	I am willing to wait longer to buy modest fashion products that adhere to the religious principles.	
X20	I prefer to buy modest fashion products even when the brand is not very popular.	
X21	I intend to purchase modest fashion products in the future	

Confirmatory Factor Analysis (CFA)

In ensuring the fitness of the measurement model, Confirmatory Factor Analysis (CFA) was performed using AMOS version 29. Three fit indices were assessed, including Normed Chi-Square, Comparative Fit Index (CFI), and Root Mean Square Error Approximation (RMSEA). According to Hair et al. (2010), the recommended threshold values for these indices include a Normed Chi-Square below 5, a CFI above 0.9, and an RMSEA below 0.08. Based on the analysis, it was observed that the values of the three indices met the guidelines, with a Normed Chi-Square of 1.572, a CFI of 0.940, and an RMSEA of 0.071.

Figure 2 presents the analysis of the measurement model for the four constructs: MI, DT, BC, and PI. One item, X19 under PI, was dropped due to its low loadings while maintaining the minimum number of three items per construct. Following this, Table 5 demonstrates the convergent validity analysis of the four constructs, including standard loadings, Construct Reliability (CR), and Average Variance Extracted (AVE). All values surpassed the recommended minimum thresholds of 0.5 for standard loadings, 0.7 for CR, and 0.5 for AVE. On the other hand, Table 6 presents the discriminant validity analysis of the model, which is tested by examining the squared correlation of the construct with other constructs. The results revealed that the values of all squared correlations were below 0.5, indicating that discriminant validity was established.

Figure 2: Measurement Model



Source: Author's work

Table 5: Convergent Validity

Variable items		Std. loading	CR	AVE
Muslim Influencers			0.903	66.4%
X12	I do believe that the Muslim influencers I follow are convincing	0.71		
X13	I do believe that Muslim influencers' advertising is a good reference for purchasing modest fashion products	0.79		
X14	I will buy a product only if the Muslim influencer referring to it has a good reputation	0.80		
X16	I do trust brands advertised by Muslim fashion influencers I follow	0.83		
X17	I generally recommend products advertised by the Muslim influencers I follow	0.93		
Design & Trend			0.869	63.5%
X7	I usually have one or more outfits of the newest style	0.86		
X8	I keep my wardrobe up-to-date with the changing fashions	0.83		
X9	Fashionable and attractive styling is very important to me	0.78		
X10	To obtain fashion variations, I shop in different stores and choose different brands	0.71		
Brand Consciousness			0.810	52.8%
X1	I pay attention to the brand names of the clothes I buy	0.67		
X2	Sometimes I am willing to pay more money for clothing because of its brand name	0.83		
X4	I pay attention to the brand names of most of the products I buy	0.63		
X5	I buy well-known brand products even if the price is high	0.76		
Purchase Intention			0.716	51.3%
X18	I am willing to pay more for modest fashion products that adhere to the religious principles	0.51		
X20	I prefer to buy modest fashion products even when the brand is not very popular	0.80		
X21	I intend to purchase modest fashion products in the future	0.80		

Table 6: Discriminant Validity

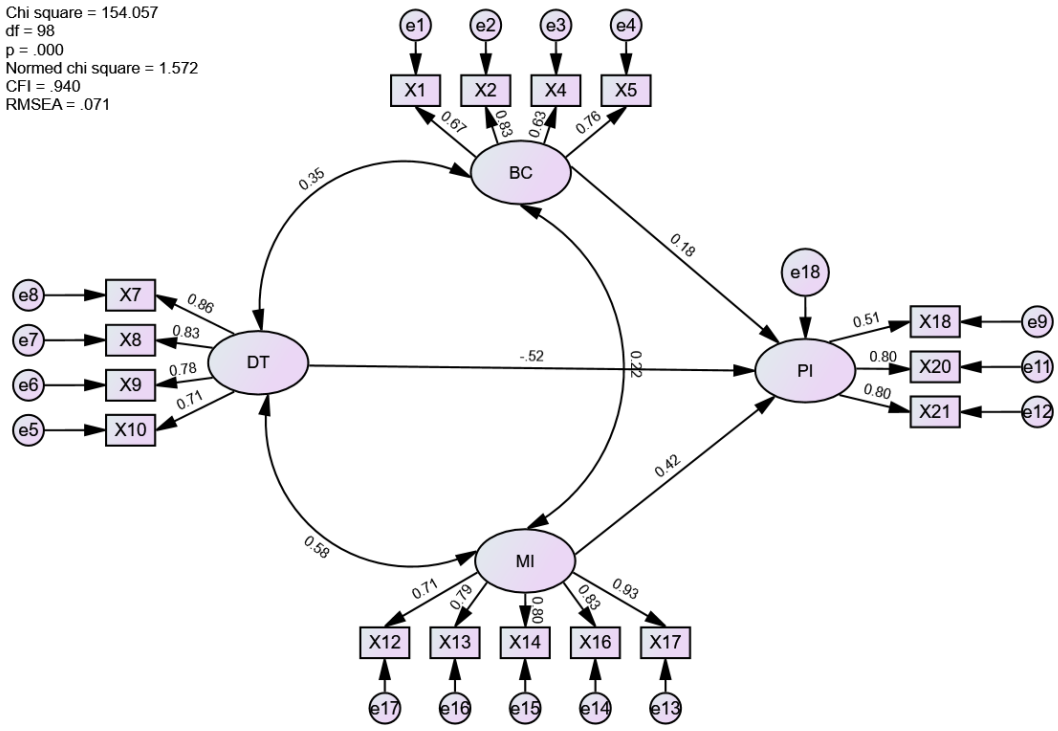
	MI	DT	BC	PI
MI	1.00	0.34	0.05	0.03
DT	0.58	1.00	0.12	0.04
BC	0.22	0.35	1.00	0.01
PI	0.16	-0.21	0.09	1.00

Structural Equation Modelling (SEM)

Figure 3 illustrates the full hypothesized model, as examined using Structural Equation Modeling (SEM) and AMOS software version 29. The fit indices of Normed Chi-Square, CFI, and RMSEA were ensured to meet the threshold values of less than 5, greater than 0.9, and less than 0.08, respectively. The full-fledged structural model then demonstrated a satisfactory goodness of fit based on the stated indices. Additionally, Table 7 presents the model's output, including the standardized estimates (coefficients) and *p*-values, as well as the results of the tested hypotheses.

It was observed that two path coefficients, namely MI → PI and DT → PI, were proven to be statistically significant, with both at $p < 0.01$. Thus, H1, which states that MI has a positive impact on the PI of Muslim women consumers for modest fashion products, and H2, which suggests that DT hurts the PI of Muslim women consumers for modest fashion products, were supported. As hypothesized, MI has a positive impact on PI with *p*-value = 0.006 ($p < 0.01$) and $\beta = 0.42$, while DT hurts PI with *p*-value = 0.003 ($p < 0.01$) and $\beta = -0.52$. However, it was reported that DT has a stronger negative influence on PI (-0.52) compared to the positive influence of MI (0.42). On the other hand, H3, which states that BC has a positive impact on Muslim women consumers' PI on modest fashion products, was rejected with *p*-value = 0.148 ($p > 0.05$) and $\beta = 0.18$, suggesting that BC has no significant relationship with Malaysian Muslim women consumers' PI.

Figure 3: Full-fledged Structural Model



Source: Author's work

Table 7: Significance of the path coefficients in the structural model

Path	Estimate	S.E.	C.R.	β	p	Sig.	Remarks
H1: MI → PI	0.198	0.072	2.760	0.42	0.006	<0.01	Supported
H2: DT → PI	0.266	0.090	2.950	-0.52	0.003	<0.01	Supported
H3: BC → PI	0.126	0.087	1.448	0.18	0.148	Not significant	Rejected

Discussion

The study, which aimed to investigate the factors influencing Muslim women consumers' PI for modest fashion wear, demonstrated that two out of three hypotheses were supported, suggesting that MI and DT significantly affect Muslim women's PI for modest fashion. Firstly, H1 stated that MI has a positive impact on the PI of Muslim women consumers for modest fashion, and the result presented a significant value of $p < 0.01$, supporting the hypothesis. This finding aligns with a previous study on the positive impact of MI on consumer behavior in a modest fashion (Arianti & Hadiprawoto, 2024).

Secondly, H2 stated that DT negatively impacts Muslim women's PI of modest fashion. The result also presented a significant value of $p < 0.01$, which supported the hypothesis that Muslim consumers continue to observe religious principles, particularly in the concepts of modesty and responsibility in clothing, as demonstrated in previous studies (Haidar, 2019; Razzaq et al., 2018). The analysis also revealed a notably strong negative influence $\beta = -0.52$, indicating that Muslim women consumers in Malaysia place greater emphasis on religious values, and that overly designed and trendy clothing may be perceived as non-Shariah compliant, ultimately discouraging PI.

As for H3, which stated that BC has a positive impact on Muslim women consumers' PI for modest fashion, the result revealed otherwise, thus rejecting the hypothesis and suggesting that Muslim women consumers in Malaysia are less concerned about the brand. The discrepancy in the result may be due to several factors. Firstly, considering that the majority of the study's sample (38.8%) spend less than RM 100 on their monthly fashion product purchases, this may indicate a lack of emphasis on brands when shopping for fashion products, as well-known fashion wear brands are usually associated with higher prices. Moreover, the study's context, which focuses on Muslim women consumers, may reflect a higher emphasis on modesty, comfort, and the ability of fashion wear to adhere to Shariah guidelines, rather than focusing on the brands' names when purchasing modest fashion products.

5. Conclusions and Recommendations

The study presents several insights, especially for modest fashion businesses targeting Muslim women consumers. Firstly, businesses are encouraged to incorporate MI in their marketing strategies, as it has been proven to positively influence the PI of Muslim women consumers of modest fashion products. The rise in social media usage among consumers has made platforms such as Instagram and TikTok highly beneficial for marketing modest fashion products. Notably, this also aligns with a past study, which reported that women who follow influencers, such as a hijab model, enjoy seeing their styles and prefer to buy the outfit combinations they offer. They also visit the stores that carry the products, while simplifying their decision-making process (Karakavak & Ozboluk, 2022).

Nevertheless, because MI is influential, it is crucial to note that DT has a stronger negative influence on the PI, which suggests that Muslim women consumers in Malaysia do not prefer extravagant designs or fast-trending fashion. Hence, businesses should be cautious in designing and producing modest fashion wear to ensure that it adheres to Shariah guidelines and fulfills the needs of Muslim women. Furthermore, apart from focusing on and investing in branding strategies, businesses should also ensure that their products embody modesty, as it has been revealed that the brand does not significantly influence Muslim women consumers in Malaysia to purchase modest fashion.

Additionally, this study offers valuable policy implications, particularly in supporting the development of the modest fashion sector as part of Malaysia's Halal economy strategy (Agency, 2024; Ahmed, 2019). Firstly, government agencies that play significant roles in promoting Malaysian modest fashion, such as the Malaysia

External Trade Development Corporation (MATRADE), could leverage influencer marketing by collaborating with Malaysian MI to promote local modest fashion brands both domestically and internationally. Notably, the negative impact of DT demonstrated in this study suggests that policymakers should encourage Shariah-compliant designs and integrate a Halal Marketing framework, rather than trend-driven innovation, which may contradict the value of modesty.

In light of the Stimulus-Organism-Response (SOR) theory, this study presents a refined application of the theory by focusing on the direct relationship between stimuli and response, without the mediating factor of the consumer's internal state process. The findings support the flexibility of the SOR framework, particularly within the Islamic marketing context. The exclusion of organisms also demonstrates the adaptability of this theory in contexts where cognitive or emotional mediators are less prominent due to strong external normative influences, such as religious values. Hence, the model of this study supports and enhances the capability of SOR theory to predict the purchasing behavior of Muslim women in modest fashion products.

While this study highlights the importance of understanding specific consumer preferences and the potential of influencer marketing in niche markets, it has several limitations. This includes a small sample size of only Muslim women consumers, which may affect the generalizability of results. Future studies could consider a larger sample size by including more diverse populations across genders and regions to enhance the findings and their applicability to different market segments. Additionally, the concept of DT was studied generally, which may be influenced by thoughts on the DT of everyday outfits. Future research can investigate the influence of this factor on the PI of Muslim women consumers, specifically during festive seasons such as Eid, which are commonly associated with newly designed and trendy clothing, to provide deeper insights for businesses targeting seasonal markets. Finally, as religious concern is believed to be an influential factor in the PI of modest fashion products, future research could investigate the moderating effect of religiosity to examine further consumer response based on their level of religious adherence.

Overall, modest fashion is particularly significant for Muslim women. Islam has established detailed guidelines for women to cover their *Aurah* as it emphasizes high respect for women and aims to protect their dignity. As Allah mentioned in The Quran Surah Al-Ahzab verse 59:

يَٰٓأَيُّهَا ٱلنَّبِيُّ قُل لِّأَزۡوَٰجِكَ وَبَنَاتِكَ وَنِسَآءِ ٱلۡمُؤۡمِنِينَ يُدۡنِينَ عَلَيۡهِنَّ مِن جَلَٰبِيبِهِنَّۚ ذَٰلِكَ أَدۡنَىٰٓ أَن يُعۡرَفۡنَ فَلَا يُؤۡذَيۡنَۗ وَكَانَ ٱللَّهُ غَفُورٗا رَّحِيمٗا

O Prophet! Ask your wives, daughters, and believing women to draw their cloaks over their bodies. In this way, it is more likely that they will be recognized ˹as virtuous˺ and not be harassed. And Allah is All-Forgiving, Most Merciful (33:59)

Offering modest fashion to Muslim consumers is one way in which Muslim-owned businesses can fulfill their responsibility to the *Muslim Ummah.* Producing and designing fashion that adheres to Islamic principles aligns with the *Maqasid Al-Shariah* or the objectives of Islamic rulings, which fall under *Daruriyat* (necessities) in the protection of faith and religion (Deen). Additionally, businesses can help and encourage consumers to observe the Maqasid Al-Shariah in their daily lives by promoting modest and appropriate attire. Therefore, this study has achieved its objective of investigating the factors influencing Muslim women consumers' PI for modest fashion wear and provides insights for modest fashion businesses as well as supporting the Islamic guidelines in marketing Muslim-related products, especially for Muslim women consumers.

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