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VALUE CONGRUITY AND MODEST FASHION PURCHASE DECISIONS AMONG YOUNG MUSLIM CONSUMERS IN BANTEN, INDONESIA

Suryani[1*], Fadhilla Oktaviani[2], Asti Aini[3], Nihayatul Maskuroh[4], Adzan Noor Bakri[5]
[1,2,3,4]Universitas Islam Negeri Sultan Maulana Hasanuddin Banten, Indonesia
[5]Universitas Islam Negeri Palopo, Indonesia
[1]suryani@uinbanten.ac.id, [2]fadilla.oktaviana@uinbanten.ac.id,
[3]asti.aini@uinbanten.ac.id, [4]nihayatul.maskuroh@uinbanten.ac.id,
[5]adzan.noor@uinpalopo.ac.id

*Corresponding Author: suryani@uinbanten.ac.id

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Abstract: This study examines how value congruity relates to modest fashion purchase decisions alongside religiosity, electronic word-of-mouth (e-WOM), Islamic moral identity, and attitude. Research Methods: A cross-sectional online survey in Banten, Indonesia, yielded 101 eligible cases from 206 responses collected from July 31 to September 11, 2026. Participants were aged 17–25, and 99.0% were students. Associations were estimated through path analysis of unit-weighted composite scores with 5,000 paired bootstrap resamples. Results: Religiosity was associated with Islamic moral identity (β = .814), while value congruity was associated with attitude (β = .763) and purchase-decision scores (β = .639); all three p values were below .001. The equations accounted for 66.3%, 76.2%, and 82.2% of the respective in-sample score variance. Other direct paths, interactions, and exploratory indirect effects were not significant. However, CON–KEP HTMT was .920, and shared-method diagnostics raised concerns. Conclusion: Value congruity warrants further investigation, but measurement overlap, the student-dominated sample, and the cross-sectional design prevent a definitive claim that it is a distinct causal driver. The results support further testing of value-aligned communication rather than claims about verified purchasing behavior.

Keywords: value congruity; modest fashion; Islamic consumer behavior; e-WOM

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INTRODUCTION

Modest fashion has developed from a niche expression of religious dress into a visible component of contemporary Islamic lifestyle consumption. For Muslim consumers, clothing can carry functional and aesthetic value while simultaneously communicating modesty, moral discipline, identity, and belonging. This dual character makes modest fashion particularly relevant to Islamic economics and business because consumer choice is not reducible to price, design, or convenience; it also involves the compatibility of marketplace offerings with religiously informed values. Recent scholarship confirms the rapid expansion of research on Islamic modest fashion and identifies religiosity, attitude, digital platforms, brand-related factors, and perceived value as recurrent determinants of consumer behavior (Pardiansyah et al., 2026). Empirical work also shows that self-congruence, trust, attitude, and intrinsic motivations can shape consumer responses in halal and modest-fashion settings (Anwar, 2025; Sholihah et al., 2025). In Indonesia, where Muslim consumers are highly active on social media and e-commerce platforms, modest fashion is therefore both a commercial category and a value-laden consumption domain.

Digitalization has further changed the way Muslim consumers evaluate fashion products. Electronic word-of-mouth (e-WOM) exposes consumers to reviews, user experiences, influencer recommendations, comparative information, and community conversations before a purchase is made. Meta-analytic evidence shows that e-WOM credibility, usefulness, source characteristics, and information adoption can shape consumer responses (Handoyo, 2024; Ismagilova et al., 2020a, 2020b; Verma et al., 2023). Platform-specific research further shows that e-WOM effectiveness varies across social media and online shopping environments because credibility and information diagnosticity are processed differently (Ni & Cheng, 2024). In modest-fashion settings, Indonesian evidence indicates that religiosity, attitude, trust, perceived value, and digital factors contribute to online purchase-related outcomes (Fathoni et al., 2026; Sholihah et al., 2025; Sumarliah et al., 2022). Research on hijab purchasing also shows that social-media influencers and e-WOM can affect purchase-related behavior, although the strength and boundary conditions of those effects vary by context (Dehyadegari et al., 2025). These findings imply that digital influence is important, but its effectiveness may depend on how consumers interpret the meaning of a message rather than merely on how often the message is encountered.

For Muslim consumers, one critical interpretive mechanism is value congruity. Value congruity refers to the perceived alignment between a consumer's personal values and the values represented by a product, brand, organization, or communication. Congruity theory proposes that consistency among evaluative elements facilitates favorable attitudes, whereas inconsistency creates pressure for adjustment (Osgood & Tannenbaum, 1955). Consumer research similarly shows that people are more likely to develop favorable evaluations and consumption responses when market offerings reflect values they consider personally important (Sirgy, 1982; Ziniel & Gransden, 2023). Recent studies reinforce the relevance of value-based fit: brand-self value congruity can shape

responses to sustainability communication (Tofighi et al., 2024), value-congruent appeals can strengthen behavioral responses when communication matches consumers' value priorities (Yan et al., 2024), and self-congruence has been linked to trust and brand image in halal fashion (Anwar, 2025). In modest fashion, this logic is particularly salient because messages emphasizing modesty, appropriateness, simplicity, and moral restraint may resonate differently from messages foregrounding status display, excessive consumption, or trend pressure.

This reasoning can also be interpreted through cognitive dissonance theory, although dissonance was not directly measured in the present study. Festinger (1957) argues that individuals are motivated to reduce inconsistency among cognitions, beliefs, and actions. In digital shopping environments, dissonance can arise when online information conflicts with established expectations or values, and consumers may respond by discounting information, delaying a decision, or seeking confirming evidence (Anas et al., 2025). For Muslim consumers, a fashion recommendation may therefore be evaluated not only for credibility or usefulness but also for moral compatibility. Value-consistent messages may plausibly involve less evaluative tension, whereas value-incongruent messages may be more readily resisted even when they are popular or technically informative. In this study, cognitive dissonance theory is used as an interpretive lens for such consistency processes rather than as a directly tested psychological mechanism.

The preceding literature suggests that modest fashion evaluations combine religious values, identity, digital information, and perceptions of value fit. The Value-Attitude-Behavior (VAB) hierarchy and moral-identity perspective provide a basis for examining these elements together. Existing modest fashion research has emphasized religiosity, attitude, e-WOM, trust, perceived value, and related predictors of intention or choice (Fathoni et al., 2026; Pardiansyah et al., 2026; Sholihah et al., 2025; Sumarliah et al., 2022). Value congruity has received attention in branding, sustainability, services, and fan consumption, with related evidence emerging in halal fashion (Anwar, 2025; Tofighi et al., 2024; Ziniel & Gransden, 2023). This study asks whether value congruity remains associated with attitude and self-reported purchase decisions when religiosity, e-WOM, and Islamic moral identity are considered simultaneously. It treats this question as an exploratory assessment of a closely related set of consumer measures.

The study uses responses from young Muslim consumers residing in Banten Province, Indonesia, predominantly students. It examines religiosity, e-WOM, Islamic moral identity, consumer attitude, value congruity, and self-reported purchase decision. The VAB hierarchy provides the principal theoretical structure, while cognitive dissonance offers an interpretive perspective. The empirical contribution is an assessment of associations among observed composite scores, including whether value congruity is associated with attitude and purchase decision after adjustment for the other measures. Interactions with e-WOM and indirect paths are examined as secondary analyses. Neither causal mechanisms nor psychological dissonance are established by this design.

Theoretical framework and hypothesis development

The VAB model conceptualizes behavior as the downstream outcome of a hierarchy in which relatively enduring values shape attitudes and attitudes subsequently guide behavior (Homer & Kahle, 1988). Related work has applied value-based perspectives to green and ethical consumption, including Muslim consumers (Alsaad et al., 2022; Cheung & To, 2019; Ghazali et al., 2018). Here, religiosity represents religious value orientation, attitude represents general evaluation of modest fashion, and purchase decision denotes a self-reported score covering choice, confidence, purchase experience, and repurchase willingness. Islamic moral identity concerns the importance of Islamic moral values to the self. Electronic word-of-mouth supplies external information, while value congruity concerns the perceived alignment and desired consistency of digital messages with personal values. These conceptual roles motivate the directional hypotheses below. They do not make the observed scores interchangeable with error-free latent variables or verified buying behavior.

The questionnaire also included perceived behavioral control (PBC), based on access, resources, time, and control over purchasing (Ajzen, 1991). Complete PBC answers were available for only 79 of the 101 eligible cases. Preliminary measurement diagnostics also identified substantial overlap with purchase decision. PBC was therefore excluded from the six-measure analysis. Because this choice followed examination of completeness and measurement diagnostics, the final specification is treated as exploratory. Excluding PBC does not establish that behavioral control is theoretically irrelevant.

Religiosity can shape the moral standards through which Muslims interpret everyday consumption. Multidimensional approaches to Muslim religiosity emphasize belief, practice, knowledge, experience, and consequences in daily life (El-Menouar, 2014). Moral identity theory further suggests that moral traits become behaviorally consequential when they are central to the self (Aquino & Reed, 2002). Among Muslim consumers, religiosity has been associated with moral certainty and ethical-consumption intentions, indicating that religious commitment can strengthen moral evaluation even when situational cues vary (Alsaad et al., 2022). In VAB terms, religiosity also provides a normative value framework for evaluating whether a consumption category is desirable and appropriate. When modest fashion is perceived to support modesty, appropriateness, and religiously consistent self-presentation, stronger religious commitment should make favorable evaluation more likely. Consistent with this reasoning, Indonesian modest-wear research has found religiosity to predict attitude toward online modest-wear purchasing (Sumarliah et al., 2022). Accordingly, religiosity is expected to strengthen Islamic moral identity and to support a more favorable attitude toward modest fashion.

H1: *Religiosity positively influences Islamic moral identity.*

H2: *Religiosity positively influences consumer attitude toward modest fashion.*

Electronic word-of-mouth provides external informational cues during search and evaluation. Classical e-WOM research emphasizes the ability of consumer-generated messages to transmit product experiences and evaluations across digital platforms

(Hennig-Thurau et al., 2004). More recent evidence indicates that source credibility, usefulness, information diagnosticity, and information adoption are important pathways through which e-WOM affects consumer responses (Ismagilova et al., 2020a; Ngo et al., 2024; Ni & Cheng, 2024; Verma et al., 2023). The attitudinal mechanism is not limited to information exposure: credible and useful peer evaluations can shape beliefs about expected quality, appropriateness, and consumption outcomes, and those beliefs are then summarized in a more favorable or unfavorable overall evaluation of the product category. In modest fashion, online reviews can reduce uncertainty about fabric, sizing, quality, price, and styling while also communicating social approval. Therefore, e-WOM is expected to contribute to both attitude formation and purchase decisions.

H3: *e-WOM positively influences consumer attitude toward modest fashion.*

Islamic moral identity should also influence how consumers evaluate modest fashion. Moral identity functions as an internal evaluative standard: when moral traits are central to the self, objects and behaviors that symbolically support those traits should be evaluated more favorably, whereas options that threaten self-consistency should be evaluated less favorably (Aquino & Reed, 2002). In a modest-fashion context, consumers with a stronger Islamic moral identity should therefore evaluate the category more positively when it is associated with modesty, appropriateness, simplicity, and morally consistent self-presentation. Related halal-fashion research shows that self-congruence can shape brand trust and brand image, supporting the broader proposition that identity-related fit influences marketplace evaluation (Anwar, 2025). Cognitive dissonance theory provides a complementary rationale: identity-inconsistent options may create evaluative tension, but this study does not measure dissonance directly. On this basis, Islamic moral identity is expected to support a more favorable attitude toward modest fashion.

H4: *Islamic moral identity positively influences consumer attitude toward modest fashion.*

Value congruity captures a more situational form of value evaluation. Whereas religiosity reflects relatively enduring values and Islamic moral identity represents their internalization, value congruity assesses whether a specific message or product meaning is perceived as aligned with the consumer's values. Research outside the Islamic-fashion domain shows that value congruence can increase consumption and favorable evaluation (Tofighi et al., 2024; Yan et al., 2024; Ziniel & Gransden, 2023). Recent halal-fashion evidence on self-congruence also indicates that perceived fit between the consumer and the brand can strengthen trust and brand image (Anwar, 2025). The effect is theoretically consistent with congruity theory and, more cautiously, with dissonance-reduction logic: alignment should facilitate acceptance, while inconsistency may increase resistance. Value congruity is therefore expected to predict both attitude and purchase decision directly.

H5: *Value congruity positively influences consumer attitude toward modest fashion.*

Attitude is conventionally treated as one of the most proximal psychological antecedents of behavioral intention and choice (Ajzen, 1991). The VAB hierarchy

similarly proposes that value-based evaluations are translated into behavior through attitude. Prior modest-fashion research has identified attitude as an important antecedent of online purchase intention (Sumarliah et al., 2022). Accordingly, a more favorable attitude toward modest fashion is expected to strengthen purchase decisions.

H6: *Consumer attitude positively influences modest-fashion purchase decision.*

The model also evaluates whether religiosity, e-WOM, Islamic moral identity, and value congruity exert direct effects on purchase decisions. These paths recognize that consumer decisions may not always follow a fully mediated hierarchy. Religious values may enter final choice as a normative criterion; e-WOM may provide decisive evidence at the point of purchase; moral identity may encourage self-consistent action; and value congruity may directly reduce uncertainty regarding whether a particular purchase is acceptable. Prior Islamic consumer research has reported both direct and indirect effects of religiosity and digital influence, suggesting that their role can vary across contexts (Fathoni et al., 2026; Floren et al., 2020).

H7: *Religiosity positively influences modest-fashion purchase decision.*

H8: *e-WOM positively influences modest-fashion purchase decision.*

H9: *Islamic moral identity positively influences modest-fashion purchase decision.*

H10: *Value congruity positively influences modest-fashion purchase decision.*

As a secondary analysis, the model also evaluates whether value congruity conditions the effectiveness of e-WOM. If digital messages match the consumer's values, the information may be easier to accept and incorporate into attitude and purchase evaluation. If messages are value-incongruent, consumers may discount or resist the information. This expectation is consistent with evidence that e-WOM effectiveness depends on platform, message characteristics, credibility, diagnosticity, and other contextual boundary conditions (Ni & Cheng, 2024; Verma et al., 2023). Because cognitive dissonance was not directly measured, the moderation hypothesis is framed as a value-fit boundary condition rather than as a direct test of dissonance. The moderating role of religiously grounded value fit remains underexplored in the modest-fashion literature.

H11: *Value congruity moderates the effect of e-WOM on consumer attitude toward modest fashion.*

H12: *Value congruity moderates the effect of e-WOM on modest-fashion purchase decision.*

METHOD

Research design, population, and sampling

This study used a cross-sectional online survey of individual Muslim consumers residing in Banten Province, Indonesia. Purposive recruitment targeted people with relevant modest fashion purchasing and digital-information experience. Eligibility required Banten residence, Muslim identity, age of at least 17 years, a reported modest fashion purchase in a recall window worded as "the previous six to twelve months," and

prior exposure to relevant online reviews or recommendations. The original recall wording was retained in screening; the questionnaire did not distinguish a uniform six-month from a twelve-month horizon. The sample was not selected through a probability design and is not representative of all Muslim consumers in Banten.

The analysis uses the 206-response collection window from July 31 to September 11, 2026. Of these responses, 74 failed the residence criterion, 23 the age criterion, 38 the purchase criterion, and 20 the e-WOM criterion; none failed the Muslim-identity criterion. Counts overlap because one person could fail several criteria. In total, 105 responses failed at least one criterion, leaving 101 eligible cases with complete answers to all 48 main items. The analyzed respondents were aged 17–25; 100 (99.0%) identified as students, and 86 (85.1%) were aged 17–20. Table 1 describes this restricted sample. An illustrative regression-power calculation using six predictors, $\alpha = .05$, power = .80, and an omnibus effect size of $f^2 = .15$ gives a minimum near 98 cases under Cohen's (1988) framework. Meeting that benchmark does not ensure adequate power for small individual paths, interactions, or indirect effects.

Table 1. Sociodemographic profile of the analyzed sample

Characteristic	**Category**	**n**	**%**
Residence	Banten Province	101	100.0
Gender	Female	76	75.2
Gender	Male	25	24.8
Age	17–20 years	86	85.1
Age	21–25 years	15	14.9
Highest or current education	Senior high school (SMA/SMK/MA)	32	31.7
Highest or current education	Bachelor level (S1), completed or in progress	69	68.3
Occupation	Student at school or university	100	99.0
Occupation	Entrepreneur	1	1.0
Primary information platform	TikTok	72	71.3
Primary information platform	Instagram	17	16.8
Primary information platform	Marketplace	11	10.9
Primary information platform	WhatsApp	1	1.0
Purchase frequency in survey recall window	Once	20	19.8
Purchase frequency in survey recall window	2–3 times	59	58.4

Characteristic	Category	n	%
Purchase frequency in survey recall window	4–5 times	6	5.9
Purchase frequency in survey recall window	>5 times	16	15.8
Analytical sample	Complete cases in final six-construct model	101	100.0

Note. Percentages use n = 101. The education question combined highest completed and currently pursued education; S1 therefore cannot be interpreted solely as a completed bachelor's degree. Purchase frequency refers to the administered six-to-twelve-month wording.

Source: Authors' questionnaire responses, 2026

Measures and data collection

The online questionnaire contained eight substantive items for each of six measures: religiosity (REL), electronic word-of-mouth (EWO), Islamic moral identity (IMI), consumer attitude (SIK), value congruity (CON), and purchase decision (KEP). All 48 items used a five-point agreement scale from 1 (strongly disagree) to 5 (strongly agree). REL reflected religious commitment and consumption-related judgment; EWO combined exposure, information content, credibility checks, and comparison behavior; IMI addressed moral self-definition and expression; SIK measured general evaluation of modest fashion. CON included perceived alignment and preferences for communication consistent with modesty, simplicity, and Islamic values. KEP combined product prioritization, decisional confidence, reported purchasing, and willingness to buy again. KEP is therefore interpreted as a self-reported purchase-decision composite, rather than a direct measure of transaction frequency or expenditure.

Items were contextualized using the conceptual literature on Muslim religiosity (El-Menouar, 2014), moral identity (Aquino & Reed, 2002), e-WOM (Hennig-Thurau et al., 2004; Ismagilova et al., 2020a, 2020b), attitude (Ajzen, 1991), and value congruity (Osgood & Tannenbaum, 1955; Sirgy, 1982). These references provide conceptual grounding; the questionnaire is not described as a verbatim reproduction of previously validated scales. Appendix A reproduces the administered Indonesian items so that their content and overlap can be assessed. Screening and profile questions preceded the substantive measures. All 101 selected cases had complete, in-range main-item answers.

Composite score path analysis

The analysis estimates paths among observed composite scores. Each score is the unweighted mean of its eight raw agreement items and is standardized before regression. The EWO × CON interaction is the product of standardized EWO and CON scores, subsequently centered and standardized. Ordinary least squares estimates three equations: IMI on REL; SIK on REL, EWO, IMI, CON, and EWO × CON; and KEP on REL, EWO, IMI, SIK, CON, and EWO × CON. The coefficients describe associations among fixed, equally weighted scores. This approach does not correct the path estimates for measurement error.

Scale diagnostics included Cronbach's alpha, first-component loadings, and CR and AVE calculated from those loadings (Fornell & Larcker, 1981; Hair et al., 2021).

These component-based checks are distinguished from a confirmatory or PLS measurement model. Item-level HTMT was calculated using Henseler et al. (2015), with .90 as the main reference and .85 as a stricter sensitivity reference. CON–KEP HTMT2 was calculated from geometric means of indicator correlations following Roemer et al. (2021). Shared-method concerns were examined descriptively using the first unrotated component of all 48 items and full-collinearity VIFs (Kock, 2015); these checks do not prove the absence or presence of a particular bias source.

Statistical inference used 5,000 paired bootstrap resamples with random seed 20261024. Composite standardization, the product interaction, and all regressions were recalculated in each resample. Bootstrap standard errors and percentile 95% confidence intervals are reported for direct, interaction, and indirect estimates. Two-sided p values use the standard-normal reference applied to the original estimate divided by its bootstrap standard error. The numerical reproduction used Python 3.12.14, NumPy 2.3.5, and SciPy 1.17.0. R^2, adjusted R^2, VIF, and partial f^2 summarize the score regressions; no out-of-sample prediction claim is made.

Participation was voluntary. All 101 selected responses recorded agreement with the questionnaire's consent statement, which described academic use and confidentiality. No respondent names, contact details, or individual answers are disclosed in the article. Screening was based on the recorded eligibility answers.

RESULTS AND DISCUSSION

Descriptive statistics and scale diagnostics

Table 2 reports composite-score means and standard deviations. Religiosity and moral identity had the highest means, at 4.521 (SD = 0.587) and 4.530 (SD = 0.596), respectively. EWO averaged 4.296 (SD = 0.695), SIK 4.217 (SD = 0.773), CON 4.090 (SD = 0.744), and KEP 4.142 (SD = 0.731). These values describe generally favorable responses in a young, predominantly student sample. The high means suggest possible upper-end concentration, but they do not by themselves establish restricted variance or explain a non-significant path.

Cronbach's alpha ranged from .921 to .972. For an exploratory check of each item block, a first principal component was estimated from the standardized items. Component loadings and the corresponding CR and AVE are reported in Table 2 as descriptive scale diagnostics. REL1 had the lowest component loading (.698); the other blocks had minimum loadings of at least .755. CR exceeded .95 for IMI, SIK, CON, and KEP, indicating that item redundancy requires attention (Hair et al., 2021). These results establish high internal consistency, rather than complete validation of the contextualized scales.

Table 2. Descriptive statistics and exploratory scale diagnostics

Scale	M (SD)	Cronbach α	CR PCA	AVE PCA	PCA loading range	Interpretation
REL	4.521 (0.587)	.921	.939	.658	.698–.872	High consistency; content limits remain
EWO	4.296 (0.695)	.938	.950	.706	.795–.889	High consistency; inspect redundancy
IMI	4.530 (0.596)	.951	.959	.746	.824–.899	High consistency; inspect redundancy
SIK	4.217 (0.773)	.972	.976	.838	.879–.946	High consistency; inspect redundancy
CON	4.090 (0.744)	.968	.973	.819	.852–.926	High consistency; inspect redundancy
KEP	4.142 (0.731)	.956	.964	.771	.755–.916	High consistency; inspect redundancy

Note. All measures use n = 101. CR and AVE are calculated from first-component loadings in separate principal component analyses; they are descriptive scale diagnostics, not latent-variable PLS estimates. High reliability does not establish content or discriminant validity.

Source: Reproduction from the questionnaire responses, 2026

As an exploratory sensitivity check, removing REL1 from the REL composite changed REL → IMI from β = .814 to .821, CON → SIK from .763 to .767, and CON → KEP from .639 to .640. The corresponding R^2 values were .675, .760, and .822. This point-estimate comparison indicates little numerical dependence on REL1, but does not resolve content overlap or constitute an independent validation of the measurement model.

Item-level HTMT identifies an unresolved distinction between CON and KEP: the ratio was .920, exceeding the prespecified .90 reference threshold (Henseler et al., 2015). SIK–CON was .891, and REL–IMI was .874; both exceed a stricter .85 reference. Recalculated HTMT2 for CON–KEP was .920, with a 90% percentile bootstrap interval of [.855, .962] based on 5,000 paired resamples and the geometric-mean approach of Roemer et al. (2021). The interval excludes 1.00, but its upper bound exceeds .90. It therefore does not resolve the failure of the chosen .90 criterion. The strong CON–KEP association is interpreted as potentially influenced by overlapping item content, rather than as an unambiguous effect of a distinct construct. No items were removed merely to obtain a favorable HTMT value.

Table 3. Discriminant validity based on HTMT

Construct	REL	EWO	IMI	SIK	CON	KEP
REL	—	.723	.874	.650	.656	.685
EWO	.723	—	.815	.639	.702	.762
IMI	.874	.815	—	.693	.711	.759
SIK	.650	.639	.693	—	.891	.826
CON	.656	.702	.711	.891	—	.920
KEP	.685	.762	.759	.826	.920	—

Note. The principal reference is HTMT < .90; the stricter .85 reference is also discussed. CON–KEP fails the principal reference.

Source: Indicator correlations from the questionnaire responses, 2026

Composite path model results

The three equations accounted for 66.3% of the in-sample variance in IMI (adjusted R^2 = .660), 76.2% in SIK (adjusted R^2 = .749), and 82.2% in KEP (adjusted R^2 = .811). These are explanatory results for observed scores and are not evidence of out-of-sample predictive performance. Within-equation VIF values ranged from 1.000 to 4.549. The largest was CON in the KEP equation (4.549), followed by IMI in that equation (4.526). Several values above 3 warrant caution when separating the incremental contributions of related scores.

Table 4. Explanatory results for the composite score equations

Outcome	N	Predictors	R^2	Adjusted R^2	Maximum VIF
IMI	101	1	.663	.660	1.000
SIK	101	5	.762	.749	4.463
KEP	101	6	.822	.811	4.549

Note. Predictors include the standardized product interaction where applicable. VIF refers to predictors within each equation and is distinct from the full-collinearity diagnostic reported below.

Source: Ordinary least squares reproduction of the questionnaire responses, 2026

Hypothesis testing

Three of the twelve direct and interaction hypotheses were supported at the .05 level: REL → IMI, CON → SIK, and CON → KEP (Table 5). Their coefficients were .814, .763, and .639, with bootstrap standard errors of .089, .092, and .116, respectively. All three had $p < .001$ and 95% intervals excluding zero. Their partial f^2 values were 1.968, 1.159, and .505. The remaining direct paths and interactions were not significant. These results describe conditional associations among composite scores; the high explained variance and large CON coefficients must be considered alongside the measurement and shared-method concerns.

Table 5. Direct and interaction estimates

Hyp	Path	β	t	p	f^2	95% CI	Decision
H1	REL → IMI	.814	9.112	< .001	1.968	[.580, .914]	Supported
H2	REL → SIK	.090	0.962	.336	.011	[-.088, .280]	Not supported
H3	EWO → SIK	-.035	0.342	.733	.002	[-.214, .182]	Not supported
H4	IMI → SIK	.122	1.072	.284	.014	[-.084, .363]	Not supported
H5	CON → SIK	.763	8.290	< .001	1.159	[.536, .904]	Supported
H6	SIK → KEP	.069	0.581	.561	.006	[-.102, .366]	Not supported
H7	REL → KEP	.000	0.002	.998	< .001	[-.151, .167]	Not supported
H8	EWO → KEP	.156	1.714	.086	.049	[-.035, .320]	Not supported
H9	IMI → KEP	.109	1.118	.264	.015	[-.098, .293]	Not supported
H10	CON → KEP	.639	5.507	< .001	.505	[.394, .846]	Supported
H11	EWO×CON → SIK	.037	0.695	.487	.003	[-.056, .151]	Not supported
H12	EWO×CON → KEP	-.023	0.480	.631	.002	[-.137, .057]	Not supported

Note. β = standardized composite-score regression coefficient. SEs and percentile 95% confidence intervals use 5,000 paired bootstrap resamples; p values use a two-sided normal reference for β divided by bootstrap SE. A p value below .05 indicates support for the directional hypothesis when the coefficient has the expected sign.

Source: Reanalysis of the questionnaire responses, 2026

Religiosity and Islamic moral identity

The REL → IMI association is consistent with the proposition that religiosity and moral self-definition are closely related. Moral-identity theory explains why values that are central to the self can guide judgment (Aquino & Reed, 2002), and research among Muslim consumers links religiosity with moral certainty in ethical consumption (Alsaad et al., 2022). However, this survey does not establish that religiosity temporally forms identity. The conceptual and empirical proximity of REL and IMI also means that their large coefficient should not be interpreted as proof of a causal identity-development process.

The adjusted associations of religiosity with SIK ($\beta = .090$, $p = .336$) and KEP ($\beta \approx .000$, $p = .998$) were not significant. This does not establish that religiosity is irrelevant to consumption. It indicates little additional association in these equations after the other scores are included. Religiosity was high on average, but its SD of 0.587 and the overlap among related measures should be considered before attributing the result to homogeneity. Contextual variation in the religiosity–consumption relationship has also been discussed in Islamic consumer research (Fathoni et al., 2026; Floren et al., 2020).

The conditional associations of electronic word of mouth

EWO was not significantly associated with SIK ($\beta = -.035$, $p = .733$) or KEP ($\beta = .156$, $p = .086$) in the adjusted equations. This differs from significant e-WOM relationships reported in hijab-clothing research and broader e-commerce evidence (Dehyadegari et al., 2025; Handoyo, 2024). The present EWO block combines exposure, technical information, credibility checks, and comparison behavior, which may obscure more specific information-processing processes (Ngo et al., 2024; Ni & Cheng, 2024). All eligible respondents had prior e-WOM exposure, but this selection does not demonstrate an absence of variation in e-WOM quality or use. The KEP measure also combines reported choice, confidence, and repurchase willingness, so its results should not be directly equated with studies of purchase intention or verified transactions.

Online recommendations may help this sample compare products, but the study does not identify the stages at which information becomes decisive. A non-significant adjusted coefficient is not evidence that reviews or digital communication have no practical value. The estimate may depend on the broad EWO measure, the composition of the sample, and the inclusion of closely related value and decision scores. Modest fashion research has examined several distinct outcomes, including impulse buying and purchase intention, which should remain separate from the present outcome (Dehyadegari et al., 2025; Fathoni et al., 2026; Sholihah et al., 2025).

Value congruity and purchase decision scores

CON had positive adjusted associations with SIK ($\beta = .763$) and KEP ($\beta = .639$). This pattern is compatible with the idea that perceived value alignment is relevant to consumer evaluation. Related studies examine value fit in fan consumption, sustainability communication, and halal fashion (Anwar, 2025; Tofighi et al., 2024; Yan et al., 2024; Ziniel & Gransden, 2023). However, the current CON block includes both perceived alignment and preferences for value-consistent messages, while its HTMT with KEP

exceeds .90. The coefficients therefore cannot establish that a clearly distinct value-congruity mechanism dominates other determinants of buying.

The SIK → KEP estimate was small and non-significant (β = .069, p = .561) after adjustment for CON and the other scores. This limits support for the proposed attitudinal link in this sample, but does not overturn the VAB hierarchy. A broad favorable evaluation of modest fashion can differ from a specific choice, and the overlapping CON and KEP measures may also redistribute their conditional associations. The data do not establish that value congruity bypasses attitude as a causal route to purchasing.

Cognitive dissonance provides an interpretation of why consumers might resist messages that conflict with their values (Anas et al., 2025; Festinger, 1957). However, dissonance was not measured, and the study did not compare reactions to experimentally varied congruent and incongruent messages. Consequently, neither reduced psychological tension nor resistance to a particular message is an observed mechanism in these data. These processes remain questions for future experimental research.

Non-significant moderation and mediation

Neither EWO × CON interaction was significant: β = .037 for SIK (p = .487) and β = −.023 for KEP (p = .631). Thus, the sample did not provide sufficient evidence that the adjusted EWO associations differed by CON. This finding does not prove that moderation is absent or that the slopes are equivalent across value-congruity levels. The sample-size calculation assumed a medium omnibus effect and did not establish sufficient power for small interactions.

Indirect effects were evaluated as exploratory associations because no separate mediation hypotheses were prespecified. Table 6 reports all seven indirect paths, including their bootstrap intervals. Each interval included zero. The serial estimate REL → IMI → SIK → KEP was .007 (p = .776; 95% CI [−.008, .084]). These results do not establish the proposed mediation pathways. Moreover, cross-sectional data cannot identify temporal mediation even when a product-of-coefficients estimate is significant.

Table 6. Exploratory indirect associations

Indirect path	**β**	**p**	**95% CI**
REL → IMI → SIK	.099	.290	[-.065, .302]
REL → IMI → KEP	.088	.266	[-.078, .243]
IMI → SIK → KEP	.008	.776	[-.010, .105]
REL → SIK → KEP	.006	.664	[-.026, .035]
EWO → SIK → KEP	-.002	.873	[-.020, .045]
CON → SIK → KEP	.053	.531	[-.086, .250]
REL → IMI → SIK → KEP	.007	.776	[-.008, .084]

Note. Effects are products of the relevant standardized score-regression coefficients. Percentile 95% intervals use the same 5,000 paired resamples as Table 5; all intervals include zero. Estimates describe cross-sectional indirect associations, not identified temporal mediation.

Implications for Islamic business and modest-fashion marketing

For Islamic business practice, the observed associations suggest that value alignment deserves attention alongside the informational quality of digital communication. Firms can examine whether descriptions, product imagery, and recommendations accurately convey appropriateness, comfort, modesty, and benefits. The normative relevance of moderation and avoiding excess is expressed in the Qur'an's treatment of appropriate adornment and wastefulness (7:31; 17:26–27). This ethical context helps explain the research question; the survey does not measure compliance with those injunctions or establish that religiously framed marketing improves sales. Consumer ethics also concerns how moral expectations interact with contemporary markets and media (Mohamed Nasir, 2022).

Value-consistent communication can therefore be treated as a practical proposition to test, with transparent information and accurate product claims. The present study did not compare campaign volumes, influencer strategies, conversion rates, or sales revenue. It cannot show that a small number of value-consistent recommendations outperforms a larger campaign. Such comparisons require experiments or prospective transaction data, including consumers outside student networks.

Methodological caution

Several issues limit a distinct interpretation of the CON coefficient. The administered CON items combine judgments of actual fit with preferences about what messages should communicate. The KEP items combine choice, confidence, purchase experience, and repurchase willingness. High item consistency and the CON–KEP HTMT of .920 therefore require scrutiny of content as well as numerical thresholds. In addition, the first unrotated principal component across all 48 items accounted for 58.3% of item variance. Full-collinearity VIFs, obtained by regressing each composite on the other five, ranged from 2.868 to 6.829; CON was 6.829 and KEP 5.604. Four of the six exceeded the 3.3 diagnostic reference discussed by Kock (2015). These diagnostics do not identify a unique cause of shared variance, but they prevent a claim that common method bias has been ruled out. Replication should separate predictor and outcome measurement and use external purchase records or other sources.

CONCLUSION

Among 101 young Muslim respondents in Banten, 99.0% of whom were students, religiosity was positively associated with Islamic moral identity, while value congruity was positively associated with attitude and self-reported purchase-decision scores. These were the three supported direct paths in the composite-score model. The remaining direct paths, product interactions, and exploratory indirect effects were not significant at .05. The findings concern conditional associations in this sample, rather than verified transactions or causal effects.

The study identifies value congruity as a candidate for further research within Islamic consumer behavior. It does not establish a distinct causal mechanism because CON and KEP did not meet the chosen discriminant-validity reference and shared-

method diagnostics raised concerns. The non-significant attitude, interaction, and indirect estimates also provide limited support for the proposed extensions of the VAB framework. Cognitive dissonance remains an interpretive perspective for future testing.

For practitioners, the results motivate careful testing of communication that reflects consumers' values while providing credible information. They do not justify reducing e-WOM investment, claiming a proven sales advantage, or applying the findings to all Muslim consumers. Prospective studies can test these propositions with clearly differentiated measures, broader recruitment, and transaction-based outcomes.

The principal limitations are the purposive student-dominated sample, its narrow age range, the cross-sectional single-source design, and the ambiguous six-to-twelve-month recall wording. The combined completed/current education question also limits interpretation of educational attainment. Contextualized item content, possible redundancy, unresolved CON–KEP discrimination, and high full-collinearity values restrict the interpretation of specific coefficients. Fixed, equally weighted composites and exploratory principal-component diagnostics do not separate measurement error from structural relationships. PBC was excluded after completeness and diagnostic checks, and small interaction or indirect effects may have been underpowered. The REL1 point-estimate sensitivity check addresses only one numerical choice. Future work should refine the measures before new data collection, document their development, recruit more diverse consumers, and separate information exposure, value appraisal, and actual buying over time.

DECLARATIONS

About Authors

Suryani (SS) https://orcid.org/0009-0008-6804-6829
Fadhilla Oktaviani (FO) https://orcid.org/0000-0001-8857-5359
Asti Aini (AA) https://orcid.org/0009-0006-9720-8941
Nihayatul Maskuroh (NM) https://orcid.org/0000-0001-7244-9331
Adzan Noor Bakri (ANB) https://orcid.org/0009-0004-4726-1942

Author Contributions

Conceptualization: SS and ANB; Methodology: SS and ANB; Software: ANB; Validation: SS and ANB; Formal Analysis: SS; Investigation: SS; Resources: ANB; Data Curation: ANB; Writing – Original Draft: ANB; Writing – Review and Editing: SS, AA, and FO; Visualization: ANB, NM; Supervision: SS. All authors have read and agreed to the published version of the manuscript.

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The authors declare that they have no competing financial interests or personal relationships that could have influenced the work reported in this article.

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This study used a minimal-risk, anonymous online survey. Participation was voluntary, informed consent was obtained electronically, and parental consent was obtained for participants aged 17 years. Data were analyzed only in aggregate, so formal ethical approval was not required.

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APPENDIX A QUESTIONNAIRE ITEMS

All items were administered in Indonesian using the same agreement scale from 1 (strongly disagree) to 5 (strongly agree). Each block contains eight items. REL = religiosity; EWO = electronic word of mouth; IMI = Islamic moral identity; SIK = consumer attitude; CON = value congruity; KEP = self-reported purchase decision. The table preserves the recorded wording; the truncated final word in KEP2 appears in the source export. The conceptual sources discussed in Methods are not claims of verbatim scale adoption.

Code	Administered Indonesian statement
REL1	Saya meyakini bahwa ajaran Islam perlu menjadi dasar dalam menilai perilaku konsumsi saya.
REL2	Saya berusaha menjalankan kewajiban agama secara konsisten.
REL3	Saya berusaha memahami ajaran Islam sebagai pedoman dalam kehidupan sehari-hari.
REL4	Saya berusaha menerapkan nilai Islam dalam keputusan sehari-hari.
REL5	Saya mempertimbangkan nilai agama dalam aktivitas konsumsi sehari-hari.
REL6	Saya berusaha menghindari perilaku konsumsi yang berlebihan.
REL7	Saya memperhatikan batasan halal, kepantasan, dan kesederhanaan dalam aktivitas konsumsi.
REL8	Saya berusaha menjadikan ajaran Islam sebagai pertimbangan dalam berbagai pilihan hidup sehari-hari.
EWO1	Saya sering melihat ulasan atau rekomendasi modest fashion di media sosial atau marketplace.
EWO2	Saya sering membaca komentar pengguna lain tentang produk modest fashion.

Code	Administered Indonesian statement
EWO3	Ulasan online memberikan informasi teknis produk seperti bahan, ukuran, harga, foto, dan pengalaman pemakaian.
EWO4	Komentar pengguna menjelaskan pengalaman nyata terkait kualitas produk modest fashion.
EWO5	Rekomendasi digital biasanya memuat informasi tentang model, bahan, harga, dan kenyamanan produk modest fashion.
EWO6	Saya memeriksa apakah ulasan berasal dari pembeli nyata, akun terpercaya, atau sumber yang kredibel.
EWO7	Saya menganggap pengalaman pengguna lain penting dalam menilai produk modest fashion.
EWO8	Saya menggunakan ulasan dan komentar pengguna online untuk membandingkan beberapa produk modest fashion.
IMI1	Nilai moral Islam merupakan bagian penting dari diri saya.
IMI2	Saya memandang diri saya sebagai Muslim yang perlu menjaga akhlak dalam pilihan sehari-hari.
IMI3	Saya merasa cara berpakaian dapat mencerminkan komitmen saya terhadap nilai moral Islam.
IMI4	Saya ingin perilaku saya mencerminkan akhlak yang baik.
IMI5	Kesederhanaan merupakan bagian dari citra diri yang ingin saya jaga sebagai Muslim
IMI6	Saya mempertimbangkan kepantasan menurut nilai Islam ketika memilih pakaian.
IMI7	Saya menghindari pilihan fashion yang mendorong sikap pamer atau berlebihan.
IMI8	Saya ingin pilihan pakaian saya mencerminkan pribadi yang sopan dan bermoral.
SIK1	Secara umum, saya memandang modest fashion sebagai jenis produk yang positif.
SIK2	Saya menilai modest fashion sebagai produk yang sesuai dengan kebutuhan saya.
SIK3	Modest fashion saya nilai sebagai produk yang bermanfaat bagi kebutuhan berpakaian saya.
SIK4	Saya memiliki pandangan positif terhadap produk modest fashion.
SIK5	Saya merasa nyaman dengan konsep dan tampilan produk modest fashion.
SIK6	Saya menilai modest fashion mendukung penampilan yang sopan.
SIK7	Saya menilai modest fashion memiliki nilai positif sebagai pilihan berpakaian.
SIK8	Saya menyukai modest fashion karena tampilannya sopan dan nyaman digunakan.
CON1	Isi pesan digital tentang modest fashion sesuai dengan prinsip kepantasan yang saya anut.
CON2	Rekomendasi online tentang modest fashion tidak bertentangan dengan prinsip konsumsi sederhana yang saya yakini.
CON3	Gaya penyampaian ulasan online tentang modest fashion sesuai dengan nilai kesopanan yang saya pegang.
CON4	Saya lebih mudah menerima informasi digital jika pesan tersebut sejalan dengan nilai Islam yang saya pegang.
CON5	Saya menilai pesan e-WOM tentang modest fashion perlu mencerminkan kepantasan dan kesederhanaan.
CON6	Saya menilai rekomendasi modest fashion lebih sesuai dengan nilai saya ketika menampilkan manfaat, kepantasan, dan kesederhanaan.
CON7	Saya melihat adanya keselarasan antara pesan digital modest fashion dan nilai moral pribadi saya.
CON8	Saya memperhatikan apakah pesan digital tentang modest fashion sesuai dengan nilai moral saya.
KEP1	Saya memutuskan membeli modest fashion ketika produk tersebut sesuai dengan kebutuhan berpakaian saya.
KEP2	Saya merasa yakin terhadap pilihan saya ketika membeli produk modest fashio
KEP3	Saya menjadikan modest fashion sebagai pilihan utama ketika membeli produk fashion.
KEP4	Saya memilih produk modest fashion dibanding produk fashion lain yang kurang sesuai dengan kebutuhan saya.
KEP5	Saya cenderung memilih brand modest fashion yang kualitas, model, dan harganya sesuai dengan kebutuhan saya.

Code	Administered Indonesian statement
KEP6	Saya pernah melakukan pembelian modest fashion setelah mempertimbangkan kebutuhan dan pilihan produk secara matang.
KEP7	Saya bersedia membeli kembali modest fashion yang sesuai dengan harapan saya.
KEP8	Saya menentukan produk modest fashion yang akan dibeli setelah mempertimbangkan informasi produk yang tersedia.