

MASTER THESIS

# THE EFFECT OF MODEST FASHION INFLUENCERS ON CONSUMER PURCHASE INTENTIONS: A COMPARATIVE STUDY IN A MULTIRELIGIOUS CONTEXT

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October 3rd, 2023

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## ABSTRACT

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Since influencer marketing for the fashion industry is a growing trend, and social media has become a part of people's daily lives, it is valuable to explore if there is a difference in the type of consumers and their purchase intention. Additionally, modest fashion is a growing trend in the fashion industry. So, this study aimed to bridge the gap in the literature by studying the effect of modest fashion social media influencers on the purchase intention of different types of consumers, i.e. Muslims and non-Muslims. In order to analyse this, a quantitative method of research has been conducted based on theories from previous studies regarding endorser-product congruence, endorser-consumer congruence, and religiosity (as a moderator). An online survey has been distributed through social media platforms resulting in a total of 56 respondents. To conduct this survey, three stimuli were used to test the relationships: an influencer wearing hijab, a modest influencer (without hijab), and a non-modest fashion influencer. In order to interpret the outcomes, a linear regression analysis has been conducted after the respondents have been split into two subgroups: Muslim and non-Muslim. The results showed that for Muslim consumers both the endorser-product and the endorser-consumer congruence had a significant positive effect on the purchase intention. For non-Muslim consumers, however, only endorser-consumer congruence had a significant positive effect on the purchase intention. Furthermore, religiosity did not have a significant effect as a moderator variable on the relationship between endorser-consumer congruence and purchase intention in either group. These results suggest that modest fashion influencers can have an effect on both Muslim and non-Muslim consumers provided that the consumer perceives a congruence between themselves and the influencer.

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# 1. INTRODUCTION

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To describe the focus of this study, several subjects are illustrated as an introduction. First, the situation and the complications are described. Second, the research goal and question are stated. Third, the theories that are used for this research and the practical and academic relevance are illustrated. Finally, the outline of the research is mentioned.

## 1.1 SITUATION AND COMPLICATION

Social media has become a part of people's routines due to the huge amount of information it offers to its users globally (Pentina, Guilloux, & Micu, 2018). According to Bianchi, Andrews, Wiese, & Fazal-e-hasan (2017), marketing strategies and trends have been adapted to the changes in social media usage. Thus, marketers are shifting their key channels by identifying social media platforms as a way to interact and communicate with customers.

Companies used to promote their brands on social media platforms through celebrities. However, as a result of changes in social media platforms, influencers came to rise, also known as social media influencers (SMI) or social media endorsers (Xu & Pratt, 2018). Celebrities and SMIs differentiate in the way they gain their fame. Celebrities gain their fame through professional talent, while SMIs share their daily routines, opinions, and experiences on social media platforms. This way the SMIs mark themselves as experts on social media about specific content, such as fitness, food, or fashion. As a result, the SMIs gain a certain amount of followers which they then turn into a primary profession (Schouten, Janssen, & Verspaget, 2020). Through their content and recommendations, social media influencers are able to shape the opinions, actions, and attitudes of consumers and in doing so, influence their purchase intention (Uzunoğlu & Kip, 2014). Consequently, through SMIs and their followers, influencer marketing has become a developing marketing orientation for many industries.

According to McKinsey & Company (2016), fashion is seen as a vital industry since it makes up a substantial part of the world economy. Therefore, companies in the fashion industry have started using influencer marketing as a marketing strategy. According to Grand View Research (2020), the market size of social media influencer marketing was valued at US\$1.5 billion in 2019. Furthermore, the value is expected to grow by 35.7% annually between 2020 and 2027. Lang and Armstrong (2018) suggest that with the changing demands in the fashion industry, shoppers are more considerate about fashion and their purchasing behaviour is affected by fashion trends which are led by social media influencers on social media platforms (Park & Kim, 2016).

One recent trend in the fashion industry is "modest fashion" or "Muslim fashion", which integrates modesty within Western styles. Another term that is used is "Muslim fashion" because it is in accordance with Islam's rulings regarding modesty as a lifestyle and as a way to dress even though a variety of consumers besides Muslims find modest fashion desirable (Menon, Hashim, & Hasim, 2020). Furthermore, Ostrom, et al. (2021) and Field, et al. (2021) have identified several service research priorities about topics that are underresearched but have a high impact on future research. One of the research priorities mentioned is marketing to vulnerable customers, customer minorities and underrepresented customers. It is expected that the modest fashion market is to be valued at US\$361 billion by 2023 compared to US\$270 billion in 2017 (Standard & Reuters, 2018).

Although the idea of modest fashion is not new, the fashion industry has only recently begun to take note of and acknowledge this way of dressing. The fashion industry has acknowledged the rise of Muslim fashion stars and persuaded non-Muslim fashion designers to play a role in modest fashion designs despite the widespread misperception about modest fashion in the West. One of the examples

of the expansion and acceptance of the modest fashion trend is Halima Aden, who is the first hijab-wearing fashion model to participate in the Milan and New York fashion week. Another example would be the collaboration between Hana Tajima, a modest fashion designer, and Uniqlo, a Japanese fashion retailer (Kamarulzaman & Shaari, 2020). By combining fashion trends and religious faith, modest fashion has become popular among young women. Hijabs (headscarf) and burqas (face veil), as well as shirts, bottoms, jackets, or skirts with modest styling, can be worn by followers of modest fashion (Independent, 2019).

A few studies have been conducted from the perspective of Muslim women in terms of purchasing behaviour for example regarding modest clothing in general (Dehyadegari, Esfahani, Kordnaiej, & Ahmadi, 2016), cosmetics (Musa, 2014) and modest activewear (Hwang & Kim, 2021). Nevertheless, these studies have only taken Muslim women into account and without the effect of social media influencers. As mentioned before, modest fashion does not only appeal to Muslims, it could also appeal to non-Muslims since it has integrated with Western fashion styles. In conclusion, there seems to be a lack of literature on whether social media influencers in the modest fashion industry have an effect on the purchase intention of different types of consumers i.e. Muslims and non-Muslims.

## 1.2 RESEARCH OBJECTIVE AND QUESTION

As mentioned before, only a few studies have been conducted regarding influencer marketing in the fashion industry but not about the influence of social media influencers (SMI) on the purchase intention of consumers in the modest fashion industry. One study, Chetioui, Benlafqih and Hind (2019), has analysed the effect of social media influencers on the purchase intention of consumers, but neither on a certain segment of the fashion market nor on different types of consumers. Thus, there is little known about whether social media influencers have an effect on different types of consumers. This study is an attempt to explore consumer behaviours regarding influencers who promote modest fashion, which can be considered an underrepresented segment of the fashion industry.

This study aimed to bridge the gap in the literature by studying the effect of modest fashion social media influencers on the purchase intention of different types of consumers, i.e. Muslims and non-Muslims.

Thus, the following central research question is formed to achieve the research objective:

*“What is the effect of modest fashionwear influencers on social media on the purchase intention of Muslim and non-Muslim consumers?”*

In order to answer the research question appropriately, the following sub-questions have been formed:

1. “What is influencer marketing?”
2. “What is modest fashion?”
3. “How familiar are consumers with modest fashion?”
4. “What is the impact of product-endorser congruence on the purchase intention?”
5. “What is the impact of consumer-endorser congruence on the purchase intention?”
6. “What is the impact of religiosity as a moderator on the purchase intention?”

## 1.3 ACADEMIC AND PRACTICAL RELEVANCE

Academically, several studies have been carried out regarding the purchase intention of consumers in different fashion segments, such as fast fashion or sustainable fashion, but not the modest fashion market. This indicates that there is a lack of empirical research on the topic, even

though modest fashion seems to be a growing trend. So scholars, as well as practitioners, would benefit from more insight into this underrepresented segment of the fashion industry. In addition, by comparing various religious backgrounds, a broader group of consumers can be analysed in this study. Thus, providing insights into whether modest fashion can be considered a niche market specifically appealing to Muslim consumers only.

Considering the rising popularity of social media, academics, and marketers are exploring new strategies for promoting products (Saima & Khan, 2020). As a result, there are many studies about celebrity endorsement, social media, and digital marketing, though studies about influencer marketing are still meagre. This study investigates the effect of modest fashion influencers on the purchase intention of consumers from multiple religious backgrounds, providing new insights into influencer marketing.

This research has two main practical contributions. For both marketers and businesses, it could be interesting to explore a new fashion market segment that is growing globally and to develop a marketing strategy that might appeal to different groups of consumers i.e. Muslims and non-Muslims.

Furthermore, while the modest fashion market is growing, the number of influencers is increasing as well. This study would be practical for the influencers, fashion designers, and entrepreneurs who would want to explore this market to find out whether it is valuable for them to enter it. Subsequently, this study investigates the effect on Muslim and non-Muslim consumers. So, the results could help decide whether to extend the promotion to consumers who are interested in buying modest fashionwear, not just Muslim consumers.

## 1.4 OUTLINE OF THE THESIS

In the next chapter, firstly, the theoretical framework will be illustrated in which the definition of influencer marketing, the match-up theory, the role of self-concept and self-congruity, and modest fashion will be explained. Additionally, the conceptual framework for this study will be presented. Secondly, the methodology will be explained regarding the research design, the data collection method, the variables that will be used, and the data analysis method. Thirdly, the results of the tests regarding the hypotheses and variables will be shown. Finally, the findings of the study, the implications, and limitations will be explained.

# 2 THEORETICAL FRAMEWORK

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In this chapter, a few relevant theories are illustrated. First, a few concepts are clarified, such as influencer marketing, the match-up theory, the role of self-concept and self-congruity, and modest fashion. Finally, the conceptual framework with its relevant components is presented.

## 2.1 DEFINITION OF INFLUENCER MARKETING

Influencer marketing can be described as a tool whereby influential online personalities are deployed with conveying brand messages to their followers through sponsored content (Sammis, Lincoln, & Pomponi, 2015). Social media influencers are ordinary people who become well-known on social media for having knowledge about topics such as travel, fashion, food, technology, education, etc. According to (Campbell & Grimm, 2019), a social media influencer can be described as a person who posts content on social media for compensation. The compensation could be in the form of money or in kinds such as free trips, services, experiences, or products.

The convergence of numerous opposing factors is responsible for the recent expansion of influencer marketing. First, consumer media consumption has shifted from paper to digital (Campbell & Grimm, 2019). Second, the reaction of consumers to online advertisements is different since consumers are more goal-directed when they are online. This makes them more averse to overt advertising which in turn makes advertising online difficult. Thus, marketers adapted their way of advertising by using softer, less explicit advertisements and more genuine advertising methods (Cho & Cheon 2004; Campbell & Grimm 2019). Third, the consumers' consideration and evaluation stages in their decision-making require more information (Lindsey-Mullikin & Borin, 2017). Finally, the internet makes it simple to group customers based on common interests (Campbell & Grimm, 2019). As a result, influencers that appeal to long-tail, specialised audiences are more likely to develop.

In short, all these forces combined are changing the advertising industry since many companies are not prepared for creating digital experiences for consumers who spend a large amount of their time online (Mallia & Windels, 2011). There seems to be a distinct difference between marketing on social media and traditional ways. On social media, there is the expectation of 24/7 engagement and response with a need for a flexible and dynamic marketing structure that responds quickly to customer reaction patterns and popular subjects. Thus, marketers are using influencers to take some control away from the agency by utilizing their skill sets and close connections with the target audience. This is a significant change in online marketing and has led to a quickly growing, more potent group of influencers. This way companies have the opportunity to reach a specific audience directly without having to set up an expensive marketing strategy (Kaplan & Haenlein, 2010).

## 2.2 MATCH-UP THEORY

According to the match-up theory, visual imagery in advertisements can deliver supplementary information compared to information in verbal arguments (Rossiter & Percy, 1980). In other words, according to this theory, celebrity endorsements seem to be more effective when the qualities of the celebrity are passed on to the promoted product and there seems to be a congruence between the product and the endorser.

Consumers also indicated that influencer success depends on how relevant the endorser is to the product (Schouten, Janssen, & Verspaget, 2020). As mentioned before, influencers post content and share information about their topic of interest, for example, modest fashion. As a consequence, the followers of the influencer may more easily create an association between the product and the endorser (Schouten, Janssen, & Verspaget, 2020). Thus, followers might disapprove of the influencer when a product is endorsed that does not fit the domain of interest of the influencer.

Several previous studies have found that there is a positive significant effect on the effectiveness of an advertisement when there seems to be congruence between the celebrity and the product (Choi & Rifon, 2012; Kamins & Gupta, 1994 & McCormick, 2016). In addition, according to Pradhan, Duraipandian & Sethi (2016), congruency between the endorser and the product has a significant effect on the brand attitude as well as the purchase intention.

## 2.3 THE ROLE OF SELF-CONCEPT AND SELF-CONGRUITY

Self-concept can be defined as the way an individual thinks and feels about him or herself with respect to others (Choi & Rifon, 2012). In terms of consumers' consumption, the self-concept has been shown to influence that behaviour.

The theory of self-concept started as a unidimensional construct containing two components: the ideal and actual self-concepts (Usakli & Baloglu, 2011). Later it has been theorized as having more



than two components, thus developing into a multidimensional construct consisting of four components: ideal self-concept, actual self-concept, social self-concept, and ideal social self-concept (Sirgy, *Self-concept in consumer behavior: A critical review.*, 1982). The ideal self-concept implies how a person would like to see themselves and the actual self-concept describes how a person actually sees themselves. The social self-concept concerns the way a person thinks others see them, while the ideal social self-concept indicates how a person prefers to be seen by others (Sirgy, 1982).

An extension of the self-concept could be the self-congruity theory. In this theory, consumers are inclined to choose products that match with their self-concept. Consequently, the higher the congruence, the greater the likelihood to purchase (Usakli & Baloglu, 2011). According to the self-congruity theory, the cognitive fit between the characteristics of a product and the consumer's self-concept influences consumer behaviour (Usakli & Baloglu, 2011).

Similar to self-concept, self-congruity has also been considered a multidimensional construct containing four components, namely actual self-congruity, ideal self-congruity, social self-congruity, and ideal-self congruity (Sirgy, *Self-concept in consumer behavior: A critical review.*, 1982). To illustrate, actual self-congruity explains the congruity between how an individual perceives themselves (actual self-concept) and the product, while ideal self-congruity describes the congruity between the way an individual ideally views themselves (ideal self-concept) and the product. The congruity between the social self-concept and product is considered a social self-congruity, whereas congruity between the ideal social self-concept and product is defined as the ideal social self-congruity (Sirgy, 1985).

Consumers follow celebrities for the values they have and convey these values by buying and using the product that is endorsed to improve their self-concept (Xu & Pratt, 2018; Choi & Rifon, 2012). Especially young consumers have a higher tendency to see celebrities as an example for their own identity development (Boon & Lomore, 2001). Furthermore, according to the social influence theory, a person's willingness to take on attitudes or behaviour recommended by an influencer depends on how that person perceives themselves regarding the influencer (Kelman, 1961). Therefore, celebrity endorsers can have an effect on a consumer's ideal self-concept (Choi & Rifon, 2012).

## 2.4 MODEST FASHION

Fashion plays a role in shaping the cultural identity of consumers who express themselves through their fashion choices (Hassan & Harun, 2016). Cardoso et al. (2010) suggest that fashion is utilized as a means of communicating social identity through codes and as a form of personal expression.

As mentioned before, a recent trend in fashion is modest fashion, which combines Western styles with elements of modesty, as seen in the figure below. The growth of modest fashion worldwide provides women with a wide range of options for items that adhere to Islamic Shari'ah (Waninger, 2015). The increasing popularity of modest fashion indicates that individuals who are not necessarily Muslim are actively seeking out products that align with a preference for modest or conservative fashion that does not emphasize sexuality (Tarofder, Sultana, Ismail, Salem, & Musah, 2022). This idea is reinforced by the research of Hassan, Puspa, Nurul, & Firdaus (2018), who found that both international and high-street brands have created a space for modest fashion. As a result, this trend not only celebrates religion but also appeals to a fashion-savvy society that includes non-Muslims. As its popularity continues to grow and demand increases, modest fashion celebrates diversity, and inclusion (Tarofder, Sultana, Ismail, Salem, & Musah, 2022).

Hence, as mentioned before, modest fashion can also apply to other faiths, such as Christianity and Judaism, or to women who do not consider themselves religious at all (Lewis, 2015). According to

(Lewis & Tarlo, 2011) dressing modestly does not only apply to religious women but also to non-religious and secular women. Even women who identify themselves as religious stated that their faith is not the key motivator for their modest dressing. In other words, the concept of modest fashion is not exclusive to Muslims only.

A definition of modest fashion according to Nestorovic (2016) is that the head and body are covered in accordance with Shari'ah guidelines. Furthermore, the clothes ought to be loose enough to not be able to characterize a body's shape. Second, the fabric should be thick enough to conceal the body's contour and skin tone. Consequently, as modest fashion is not exclusive to Muslims only, in this study it is defined as loose, non-transparent clothing which could include a hijab (head covering), as seen in the examples below.



Figure 1 Image of modest fashion (Tribune, 2019).



Figure 2 Image of modest fashion (Tribune, 2019).

## 2.5 CONCEPTUAL FRAMEWORK

Based on the theories from the theoretical framework, there are a few variables that have an influence on the purchase intention of consumers. Consequently, to analyse the research objective of this study, product-endorser congruence and endorser-consumer congruence are considered as two independent variables and religiosity as a moderating variable. Moreover, it should be taken into consideration that the conceptual framework is constructed this way to analyse both consumer groups i.e. Muslim and Non-Muslim. Thus, to demonstrate the expected relationship between the variables, a conceptual framework is seen in Figure 3.

### 2.5.1 Role of congruence between influencer and product

The congruence between the influencer and the product is investigated. According to Schouten et al. (2020); Xu & Pratt (2018); Kamins and Gupta (1994), an advertisement can be successful if the product that is endorsed is relevant to the expertise of the influencer. In other words, the purchase intention will be enhanced, the more relevant the product is to the influencer's topic of interest, which builds upon the match-up theory previously mentioned in the theoretical framework. Hence, the following hypothesis is proposed:

H1: Perceived product-influencer congruence has a positive significant effect on the purchase intention of modest fashionwear.

### 2.5.2 Role of congruence between influencer and consumer

When consumers aspire to achieve their ideal selves and view certain celebrities as role models, they tend to mimic their behaviours and adopt the attitudes endorsed by those celebrities whose images align with their own ideal self-image. Consequently, if there is a strong match between a celebrity's image and a consumer's desired self-image, it can lead to a more favourable attitude and a greater intention to purchase (Xu & Pratt, 2018).

In this study, the concept of "ideal self-congruity" applies due to the relationship between the influencer and the consumer. As a result, congruence between the endorsement of celebrities, and

the consumers' "ideal self" seem to have a positive impact on the effectiveness of the endorsement (Choi & Rifon, 2012). In other words, consumers who find that they are more ideally congruent (so not actual self-congruity) with the celebrity endorser show positive attitudes in terms of purchase intention toward the promoted product.

In terms of self-congruity, the consumer is likely to buy or choose a product or brand that is in accordance with her or his self-concept. According to (Usakli & Baloglu, 2011), congruity has a positive impact on the purchase intention of consumers. Thus, the following hypothesis is proposed:

H2: Ideal self-congruity with the influencer has a positive significant effect on the purchase intention of modest fashionwear.

### 2.5.3 Role of religiosity

Religion can be defined as: "an organized system of beliefs, practices, rituals and symbols designed (a) to facilitate closeness to the sacred or transcendent (God, higher power, or ultimate truth/reality), and (b) to foster an understanding of one's relation and responsibility to others in living together in a community" (Koenig, McCullough, & Larson, 2000, p. 18).

Religiosity refers to the degree to which an individual subscribes to the beliefs and values of a particular religion, and acts in accordance with those beliefs and values (Hwang & Kim, 2021). As an important source of personal values, religiosity is also likely to impact attitudes, given that attitudes are formed on the foundation of values (Ajzen, 1991). When one's religious identity is highly salient, it is more probable that their behaviour will be guided by the expectations associated with that identity (Weaver & Agle, 2002). Numerous studies have explored the influence of religiosity on marketing and consumer behavior, and Islamic teachings, for instance, affect various aspects of people's lives, including consumption patterns and consumer behavior, such as food and clothing choices (Hwang & Kim, 2021; Bakar, Lee, & Hazarina Hashim, 2013; Mokhlis, 2006).

According to various previous studies, religion has a positive significant effect on consumers' purchase behaviours (Hwang & Kim, 2021; Graafland, 2017; Swimberghe, Sharma, & Flurry, 2009; Essoo & Dibb, 2004;). It was mentioned in the previous chapter that women who do not identify themselves as religious or Muslim can still dress modestly. However, based on prior studies, religiosity does play a role in the attitudes of consumers, such as the purchase intention. So, this study could provide new insights into the theory by analysing whether religiosity has a moderating effect on the relationship between endorser-consumer congruence and purchase intention. Hence the following hypothesis is proposed:

H3: The religiosity of the consumer moderates the relationship between endorser/consumer congruence and purchase intention.

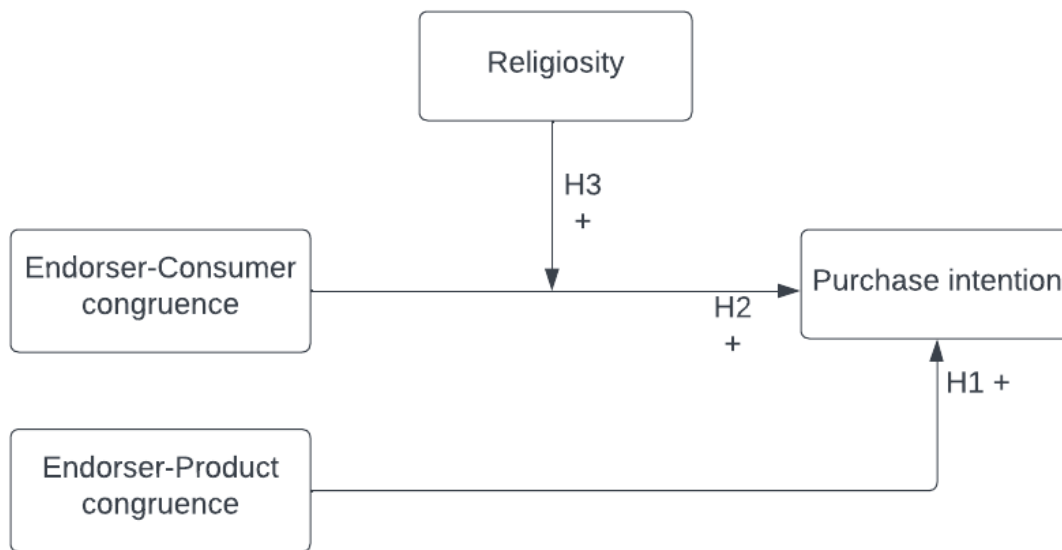


Figure 3 Conceptual framework

### 3 METHODOLOGY

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This chapter describes the systematic approach of conducting this study. First, an overview of the research design will be given. Subsequently, the data collection method will be discussed. Furthermore, the selection of the sample is clarified. Afterward, an explanation of how the variables are measured is given. Moreover, the reliability of the study is discussed and finally the analysis of the data is described.

#### 3.1 RESEARCH DESIGN

In order to investigate the research question and the sub-questions, different types of research methods were applied. As seen in Table 1, two methods are used, literature and an online survey as a quantitative type of research. A quantitative method of research is used for this study to generalize results regarding the purchase intention of modest fashionwear of Muslims and non-Muslims. Since the objective of this study is to investigate whether there is an effect of modest fashion influencers on the purchase intention of different types of consumers, an online survey has been designed. By conducting an online survey, it is expected to reach a larger sample to test the hypotheses and answer the research questions of this study, thereby generalizing the results.

Table 1 Research methods per sub-question

Sub-question	Research method
SQ 1. "What is influencer marketing?"	Literature
SQ 2. "What is modest fashion?"	Literature
SQ 3. "How familiar are consumers with modest fashion?"	Survey
SQ 4. "What is the impact of product-endorser congruence on the purchase intention?"	Survey
SQ 5. "What is the impact of consumer-endorser congruence on the purchase intention?"	Survey
SQ 6. "What is the impact of religiosity as a moderator on the purchase intention?"	Survey

### 3.2 DATA COLLECTION

In order to reach a large and diverse group of respondents to examine their behaviour, a quantitative survey has been prepared in Qualtrics. The survey link was posted on the researcher's social media accounts including Instagram, Facebook, Whatsapp, and LinkedIn in order to have a large sample to sustain a diversity of the respondents. In order to limit bias, since the survey is found through the researcher's account, it was also posted anonymously on Facebook groups for women and students. This way the relevance and reliability of the study were taken into account. Furthermore, completing an online survey is more accessible and practical for a respondent to participate in since it can be done remotely.

### 3.3 SAMPLE

Given that the survey is spread through several social media platforms, not everyone from the population could be included. As a result, the participants of the online survey are selected through non-probability convenience sampling.

In order to test the mentioned hypotheses, one survey was designed and distributed randomly via diverse social media platforms. Within the survey, a randomizer had been added that randomly showed a combination of two stimuli. Subsequently, the three combinations consisted of either an influencer with a hijab and a modest influencer or an influencer with a hijab paired with a non-modest influencer or a modest influencer and a non-modest influencer (Appendix 4). So, all questions of the survey were shown to each respondent, however Qualtrics randomly selected the combination of the stimuli that were be presented.

Furthermore, for the selection of an influencer with hijab Omayya Zein was found with 1.5 million followers on Instagram and almost 1 million followers on TikTok (Appendix 1). In the photograph she is wearing a hijab and a blue modest dress (loose and non-transparent), which was shown to the respondent. She has been selected randomly by using Google search and according to an article by Cosmopolitan, she is one of the most popular modest fashion influencers on social media (Damji, 2022).

Moreover, Dina Tokio was selected as the modest fashion influencer who is wearing a modest dress without a hijab on (Appendix 2). She is also a fashion influencer who has 1.2 million followers on Instagram (Perelberg, 2022). Additionally, she is also selected randomly by using Google search.

Also randomly selected through a Google search, Camila Coelho who has 9.9 million followers on Instagram and has started her own fashion brand (Appendix 3) (Amra and Elma, 2023). She was used as an example of a non-modest fashion influencer, since she is not wearing nor promoting clothing as a modest fashion influencer.

By including a randomizer in the survey with three different combinations of stimuli the validity and reliability of the study are improved. This way none of the respondents were able to see all three photos in one survey, and by doing so their biased answers were kept to a minimum. Furthermore, as a means to minimize the difference in clothing types and styles, one type of clothing has been selected in the advertisements of the influencers, namely a dress. This way this study sought to maximize the validity of the results by keeping the differences in clothing styles to a minimum.

To keep respondents focused on the dress instead of the aesthetics of the photographs, the idea initially was to blur the background of the photos. By doing this, the pictures themselves were blurred as well, which lead to a blurry photo of the influencers and the dresses. So, after attempting that, it had been decided not to blur the background of the pictures. Furthermore, to keep the survey short but effective, only one photograph with one influencer has been chosen as a stimulus. Finally, since religiosity might be sensitive or personal to people, before asking the final questions regarding religiosity in the survey (part 4), an extra question has been added, namely: "Are you willing to answer two more questions related to your religious beliefs?". If the respondent selected "no" as an answer, the survey would end, but if they answered affirmatively two more questions regarding religiosity were asked.

### 3.4 MEASUREMENT OF VARIABLES

In order to measure the variables used in the survey and to maintain reliability, a Five-point Likert-type scale ranging from 'strongly agree' to 'strongly disagree' has been used. For some questions the scale ranges from 'very likely' to 'very unlikely'. It was decided this way to increase response quality while reducing respondents' "frustration level" (Babakus & Mangold, 1992; Sachdev & Verma, 2004). A more detailed overview regarding the items used for the survey can be found in Appendix 5.

In Table 2, the survey variables and measurement items are illustrated. Sociodemographic information is not included in this table, a detailed overview can be found in Appendix 5. In the first part of the survey the demographic variables, such as age, gender, education, occupation, and religion are measured. The purpose of these questions was to illustrate and detect the diversity of the respondents based on demographic attributes. Subsequently, questions regarding social media influencers were asked i.e. whether the respondent is familiar with the term and whether he or she follows any social media influencers. After that, questions regarding consumer-endorser congruence, product-endorser congruence, religiosity and purchase intention were asked based on a literature review.

Table 2 Measurement of items and variables

Variable	Measurement items
Product-endorser congruence	This influencer and her clothes are a good match with each other (Xu & Pratt, 2018).
Product-endorser congruence	This influencer is wearing modest fashionwear (Xu & Pratt, 2018).
Consumer-endorser congruence	This influencer and her clothes are a good match with my personality (Chetioui, Benlafqih, & Lebdaoui, 2020)
Consumer-endorser congruence	The influencer and the clothes are a good match with the way I want to dress (Chetioui, Benlafqih, & Lebdaoui, 2020).
Consumer-endorser congruence	This influencer and I wear the same type of clothes (Chetioui, Benlafqih, & Lebdaoui, 2020).
Consumer-endorser congruence	This influencer wears the type of clothing I want to wear (in the future) (Chetioui, Benlafqih, & Lebdaoui, 2020).
Religiosity	This influencer wears the type of clothing I want to wear due to my religious beliefs (Hwang & Kim, 2021).
Religiosity	I would buy the clothes this influencer is wearing because I want to dress like her due to my religious beliefs (Hwang & Kim, 2021).
Purchase intention	I would buy the clothes this influencer is wearing (Hwang & Kim, 2021).
Purchase intention	I would buy the clothes this influencer is wearing because I want to dress like her (Xu & Pratt, 2018).

### 3.5 RELIABILITY

As a way to test the reliability of the study, an internal consistency test has been performed. Cronbach's alpha has been used to check the reliability in SPSS and the results are presented in Table 3. The measurement items regarding the congruence between the endorser and the product for the modest and non-modest groups did not show an internal consistency since the values are lower than 0.6. This means that the amount of items used to measure the relationship between endorser and product congruence is too low to be internally consistent. The analyses regarding this construct have been conducted while taking these results into account. The three remaining measurement constructs however did show an internal consistency for all three stimuli since the outcomes were all above 0.8.

Table 3 Internal consistency with Cronbach's alpha

		Hijab	Modest	Non-modest
Measurement constructs	No. items	Cronbach's $\alpha$	Cronbach's $\alpha$	Cronbach's $\alpha$
Endorser/product congruence	2	.671	.527	.282
Endorser/consumer congruence	4	.804	.908	.876
Religiosity	2	.887	.909	.824
Purchase intention	2	.849	.910	.945

### 3.6 DATA ANALYSIS

Before analysing the outcomes of the study, the dataset was checked for missing data and outlier data. Since the sample size can be considered small, any outliers could have had an impact on the outcome of the survey. After the data was analysed through box plots and scatter plots, outliers



were subsequently removed from the dataset. The missing data was manually checked in the data set and also removed. Thereafter, the descriptives were analysed for the entire study and then per stimulus. In order to reduce bias, three groups were formed for the study and every respondent was presented with a random combination of two stimuli. The combinations were: “hijab and modest”; “hijab and non-modest”; and “modest and non-modest”. Thus, every stimulus was shown twice overall, indicating that more respondents answered questions per photograph than per group. Subsequently, to gain insights into the data, the analysis was carried out per stimulus instead of per group. Through this way of analysing, the differences in measurement items about the hijab, modest and non-modest influencers were simpler to differentiate and interpret.

To analyse the data, the mean of individual items within each measurement construct was calculated, therefore computing them into a single variable for each construct per stimulus. After these variables were formed, the correlations based on Spearman’s rank coefficient were analysed to test the significance between variables. Since the statements are based on a 5-point Likert scale, and no assumptions regarding a linear relationship between the variables were made, Spearman’s Rho was decided instead of Pearson’s R.

After the correlation analyses, the hypotheses were tested with a linear regression in SPSS. Considering the variable ‘religiosity’ to be a moderator on the relationship between endorser-consumer congruence and purchase intention, a moderation analysis has been conducted in SPSS. To execute this analysis the variables ‘religiosity’ and ‘endorser-consumer congruence’ were changed into standardized variables with a mean value of 0. Consequently, a new variable was computed by multiplying the standardized variables with each other, to serve as an interaction term in the linear regression analysis. While testing the hypotheses, the nominal variable ‘religion’ has been recoded into a dichotomous variable, i.e. Muslim and non-Muslim to be able to split the data file to see if there are significant differences between the groups. The analysis was conducted this way to address the main research question of this study.

## 4 RESULTS

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In this chapter, the results of the study are first illustrated through the descriptive statistics of the collected data. After that, the correlations between the variables are discussed and finally, the regression analyses regarding the hypotheses are presented and explained.

### 4.1 DESCRIPTIVE STATISTICS

To gain more insights into the data, the means, the standard deviation, and the variances of the measurement items are explained. Table 4 demonstrates the descriptive statistics of the demographics of the 56 respondents. The findings show that respondents were mainly female (92.9%) and primarily aged between 18-24 years (42.9%). Regarding education, 37.5% of the respondents had a University Bachelor’s degree. Furthermore, half of the respondents were highly familiar with social media influencers. However, based on the mean ( $M=2.64$ ) and variance ( $S^2=2.052$ ) there is a variety in the responses that indicates that the familiarity is moderate.

Additionally, 78.6% of the respondents follow a social media influencer, while 48.2% follow between 1 to 5 modest fashion influencers. Moreover, 41.1% of the respondents follow a social media influencer on 2 platforms and the most used platform was Instagram. Furthermore, Islam was the predominant religion (69.6%). As stated before, the questions regarding religiosity were presented to the respondents after they had given explicit consent. This implies that 45 respondents (80.4%) gave

consent and answered these questions. This indicates that 55.4% of the 45 respondents consider themselves moderately religious (M = 3.02). Additionally, in terms of religiosity regarding prayer, 33.9% of the respondents stated that they pray multiple times a day. In conclusion, the statistics give a perception of the religious views of the sample which could affect the outcome of the study.

Table 4 Descriptive statistics | Demographic information

Measurement item	F%	M	SD	Var.
Age	42.9%	2.52	1.009	1.018
Gender	92.9%	1.07	.260	.068
Education	37.5%	5.89	2.103	4.425
Familiarity with Social Media Influencers	50.0%	2.64	1.432	2.052
Following Social Media Influencer	78.6%	1.17	.379	.144
Following social media platform	41.1%	2.07	1.093	1.195
Familiarity modest fashion	42.9%	2.54	1.375	1.890
Following modest fashion influencer	48.2%	1.47	.504	.254
Following - the amount of modest fashion influencer	48.2%	.66	.721	.519
Modest fashion purchases from influencer	62.5%	2.70	.463	.214
Religion	69.6%	1.88	1.738	3.020
Religiosity	55.4%	3.02	0.401	.441
Religiosity-prayer	33.9%	3.40	1.250	1.564
N = 56				

Table 5 illustrates the descriptives for each measurement construct per stimulus that were shown to the respondents. By analysing the stimuli separately instead of combined as a group, specific information per stimulus is given.

The means for the endorser-product congruence for the three stimuli is 4.00 for the hijab, 4.09 for the modest, and 2.69 for the non-modest. The modest influencer has the highest outcome in terms of the mean (M=4.09), followed by the influencer with a hijab with a mean of 4.00 (M=4.00). For non-modest the mean appears to be the lowest (M=2.69), indicating that respondents did not find this influencer to be congruent with modest fashion although the dress did seem to be congruent with the influencer. The results show that the influencer wearing the modest dress had the highest mean

congruence with the promoted clothes. The highest variability in the data was in the modest influencer stimulus, with a standard deviation of the mean of 1.052 (SD=1.052).

The means for the endorser-consumer congruence is 3.00 for hijab, 2.95 for modest, and 2.12 for non-modest. This suggests that for the influencer with hijab, the mean congruence of consumers is the highest. Moreover, for this construct, the highest variability in the data was in the modest stimulus as well (SD=1.379).

In terms of religiosity, the means for hijab were M=3.01, for modest M=3.05, and for non-modest M=1.77. This indicates that the mean for religiosity in the modest influencer stimulus is the highest, but the variability in the data in that type of influencer is also the highest among the three (SD=1.643). The mean outcomes are not considered to be high overall but moderate and even low for the non-modest influencer (M=1.77).

Regarding the measurement construct of purchase intention, the means were M=2.90 for hijab, M=2.71 for modest, and M=1.83 for non-modest. The results indicate that the mean for the purchase intention for the influencer with a hijab was the highest and the non-modest the lowest among the three. In addition, the data involving the modest influencer had the highest variability for religiosity as well (SD=1.293).

In conclusion, the results of the descriptives show that the influencer with hijab had the highest outcomes, and the non-modest influencer had the lowest outcomes overall.

Table 5 Descriptive statistics per stimulus

Measurement construct	Influencer - Hijab			Influencer - Modest			Influencer – Non-Modest		
	F%	M	SD	F%	M	SD	F%	M	SD
Endorser-product congruence	44.6%	4.00	.725	28.6%	4.09	1.052	30.3%	2.69	.708
Endorser-consumer congruence	28.5%	3.00	.847	17.9%	2.95	1.379	26.8%	2.12	.854
Religiosity	19.6%	3.01	1.136	19.7%	3.05	1.643	25.0%	1.77	.808
Purchase intention	25.0%	2.90	1.128	26.4%	2.71	1.293	16.1%	1.83	.954
N	39			38			35		

Table 6 illustrates the results of the outcomes for Muslim respondents per stimulus. Endorser-product congruence had the highest outcome for the influencer with hijab (M=3.98), then the modest influencer (M=3.90), and lowest for the non-modest influencer (M=2.69). Furthermore, the endorser-consumer congruence appeared to be the highest for the influencer with hijab (M=3.24), followed by the modest influencer (M=2.92). However, for the modest influencer, there seemed to be a variability in the data (SD=1.498). Again, the lowest outcome for endorser-consumer congruence was for the non-modest influencer (M=1.87). Furthermore, in terms of religiosity, the results showed that the influencer with hijab had the highest mean (M=3.41), followed by the modest influencer (M=3.00), and lowest for the non-modest influencer (M=1.40). For this variable as well, the modest influencer showed the highest variability in the data (SD=1.561). Finally, regarding the purchase intention, the influencer

with hijab again had the highest mean score (M=3.19), followed by the modest influencer (M=2.52), and the lowest for the non-modest influencer (M=1.62). In conclusion, for Muslim respondents, the influencer with hijab had the highest outcome for every variable, while the non-modest influencer had the lowest.

Table 6 Descriptive statistics | Muslim respondents per stimulus

Measurement construct	Influencer - Hijab		Influencer - Modest		Influencer – Non-Modest	
	M	SD	M	SD	M	SD
Endorser-product congruence	3.98	.686	3.90	1.163	2.69	.708
Endorser-consumer congruence	3.24	.801	2.92	1.498	1.87	.711
Religiosity	3.41	1.127	3.00	1.561	1.40	.548
Purchase intention	3.19	1.076	2.52	1.246	1.62	.941
N	27		25		26	

The results of the outcomes for non-Muslim respondents per stimulus are shown in Table 7. Endorser-product congruence had the highest outcome for the modest influencer (M=4.46), followed by the influencer with hijab (M=4.04), and lowest for the non-modest influencer (M=2.67). Furthermore, the endorser-consumer congruence also appears to be the highest for the modest influencer (M=3.00), followed by the non-modest influencer (M=2.86). However, for the modest influencer, there seemed to be a variability in the data (SD=1.173).

The lowest outcome for endorser-consumer congruence appeared to be for the influencer with hijab (M=2.46). Furthermore, in terms of religiosity, the results showed that the modest influencer had the highest mean (M=2.46), while the lowest for the influencer with hijab (M=2.13). Finally, for purchase intention however, the non-modest influencer had the highest mean score (M=2.50), followed by the modest influencer (M=2.42), and the lowest for the influencer with hijab (M=2.25). In conclusion, for non-Muslim respondents, the modest influencer had the highest outcomes overall, while the influencer with hijab had the lowest.

Table 7 Descriptive statistics | Non-Muslim respondents per stimulus

Measurement construct	Influencer - Hijab		Influencer - Modest		Influencer – Non-Modest	
	M	SD	M	SD	M	SD
Endorser-product congruence	4.04	.838	4.46	.691	2.67	.750
Endorser-consumer congruence	2.46	.706	3.00	1.173	2.86	.830
Religiosity	2.13	.742	2.46	.877	2.44	.464
Purchase intention	2.25	1.034	2.42	.954	2.50	.750
N	12		13		9	

## 4.2 CORRELATIONS

In order to determine to gain insights into the relationship between the variables, a correlation analysis has been conducted per stimulus. Table 8 shows the results of the correlations between the variables for the influencer with hijab. For the measurement construct “endorser-product congruence” none of the variables are significantly correlated. The coefficients are considered to be low, with a range between .206 and .257. Hence, the outcomes for this construct were taken into account when conducting analyses involving this variable.

Regarding the construct endorser-consumer congruence, the variables religiosity (.626\*\*) and purchase intention (.818\*\*) are significantly correlated. Thus, the correlation between endorser-consumer congruence and religiosity indicates that there is a moderate positive correlation between the two variables. Additionally, for purchase intention, it means that there is a strong positive correlation between the two variables. Moreover, the correlation between purchase intention and religiosity (.743\*\*) indicates that there is a high positive correlation between the two variables.

Table 8 Spearman's Rho correlation matrix - hijab

Measurement construct	1	2	3	4
1. Endorser-product congruence	1.000	.257	.206	.225
2. Endorser-consumer congruence	.257	1.000	.626**	.818**
3. Religiosity	.206	.626**	1.000	.743**
4. Purchase intention	.225	.818**	.743**	1.000

\*. Correlation is significant at the 0.05 level (2-tailed).

\*\*. Correlation is significant at the 0.01 level (2-tailed).

Table 9 shows the correlations between the variables for the modest influencer stimulus. The endorser-product congruence is significantly correlated with the other variables but indicates a weak positive relationship ranging from .324 to .481. Furthermore, there appears to be a high positive correlation between endorser-consumer congruence and religiosity (.850\*\*) and purchase intention (.801\*\*). In addition, between the variables of purchase intention and religiosity, there appears to be a strong positive correlation as well (.811\*\*).

Table 9 Spearman's Rho correlation matrix - modest

Measurement construct	1	2	3	4
Endorser-product congruence	1.000	.398*	.324*	.481**
Endorser-consumer congruence	.398*	1.000	.850**	.801**
Religiosity	.289	.850**	1.000	.811**
Purchase intention	.481**	.801**	.811**	1.000

\*. Correlation is significant at the 0.05 level (2-tailed).

\*\*. Correlation is significant at the 0.01 level (2-tailed).

Table 10 illustrates the correlations between the variables for the non-modest influencer. For this stimulus, the endorser-product congruence appears to be lower correlated compared to the other stimuli, ranging from .127 to .322. Moreover, the correlation between endorser-consumer congruence and religiosity (.629\*\*) and purchase intention (.673\*\*) is considered to be moderately related.

Furthermore, religiosity and purchase intention have a correlation of (.716\*\*) indicating a positive moderate to good relation as well.

Table 10 Spearman's Rho correlation matrix - non-modest

Measurement construct	1	2	3	4
Endorser-Product congruence	1.000	.322	.130	.127
Endorser-Consumer Congruence	.322	1.000	.629**	.673**
Religiosity	.130	.629**	1.000	.716**
Purchase intention	.127	.673**	.716**	1.000

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 11 shows the result of the correlations between the variables regarding Muslim respondents. The endorser-product congruence coefficients are considered to be low but significant, with a range from .356\* to .372\*. Thus indicating that the relationship between this variable and the other variables is significant but weak. The coefficients for endorser-consumer congruence appear to be higher and significant for religiosity (.813\*\*) and purchase intention (.876\*\*). Furthermore, the correlations between purchase intention and religiosity are considered to be moderately positively related as well (.682\*\*).

Table 11 Spearman's Rho correlation matrix - Muslim respondents

Measurement construct	1	2	3	4
Endorser-Product congruence	1.000	.356*	.372*	.371*
Endorser-Consumer Congruence	.356*	1.000	.813**	.876**
Religiosity	.372*	.813*	1.000	.682**
Purchase intention	.371*	.876**	.682**	1.000

\*. Correlation is significant at the .05 level (2-tailed).

\*\* . Correlation is significant at the .01 level (2-tailed).

Table 12 shows the result of the correlations between the variables regarding non-Muslim respondents. The endorser-product congruence coefficients are considered to be negative, low, and insignificant, with a range from -.309 to -.248. Thus indicating that the relationship between this variable and the other variables is weak and negative but not significant. The coefficients for endorser-consumer congruence appear to be higher and significant for religiosity (.660\*\*) and purchase intention (.520\*\*). Furthermore, the correlations between purchase intention and religiosity are considered to be moderately positively related as well (.696\*\*).

Table 12 Spearman's Rho correlation matrix - Non-Muslim respondents

Measurement construct	1	2	3	4
Endorser-Product congruence	1.000	-.304	-.309	-.248
Endorser-Consumer Congruence	-.304	1.000	.660**	.520*
Religiosity	-.309	.660**	1.000	.696**
Purchase intention	-.248	.520*	.696**	1.000

\*. Correlation is significant at the .05 level (2-tailed).

\*\* . Correlation is significant at the .01 level (2-tailed).

### 4.3 LINEAR REGRESSION

In order to test the three hypotheses, linear regression analyses has been used. The two stimuli 'hijab' and 'modest' were computed into one variable for these analyses since both are considered to be modest fashionwear in this study. For H1 and H2 simple linear regressions are conducted per group of respondents, i.e. Muslim and non-Muslim. For H3, the variable 'religiosity' was hypothesised to be a moderator variable on the relationship between endorser-consumer congruence and purchase intention. Thus, this hypothesis has been tested through a moderation analysis. In addition, H3 was conducted per group of respondents (Muslim, non-Muslim) as well.

#### 4.3.1 Results Muslim respondents

Table 13 illustrates the results of the regression analysis for 39 Muslim respondents. The overall model fit for H1 was found to be weakly significant ( $F(1,37) = 15.226, p < .001$ ) with an  $R^2$  of .292. The R-squared ( $R^2$ ) showed that approximately 29.2% of the variability in the dependent variable 'purchase intention' can be explained by the independent variable 'endorser-product congruence'. The R-squared value of 29.2% is considered to be a low outcome in the variability of the data.

The constant term is the expected value of the purchase intention when the endorser-product congruence is zero. In other words, when the endorser-product congruence is at zero, the value of purchase intention is approximately .235. The coefficient for endorser-product congruence was .665 which means that for every one point (on the 5-point Likert scale) increase in endorser-product congruence, the purchase intention for modest fashionwear increases by .665 points. As shown in Table 14, the results for Muslim respondents provided a significant positive relationship between the endorser-product congruence and the purchase intention.

In addition, the overall model fit for H2 was also found to be significant for Muslim respondents  $F(1,37) = 78,338, p < .001$  with an  $R^2$  of .679. The R-squared ( $R^2$ ) shows that approximately 67.9% of the variability in the dependent variable 'purchase intention' can be explained by the independent variable 'endorser-consumer congruence', which can be considered a moderate amount of variability.

As shown in Table 13, the coefficient for endorser-product congruence was .832 which means that for every one point (on the 5-point Likert scale) increase, endorser-consumer congruence, the purchase intention for modest fashionwear increases by .832 points. Thus, indicating a strong positive relationship. As shown in Table 14, the results for Muslim respondents provided a significant positive relationship between the endorser-consumer congruence and the purchase intention.

For H3 the overall model fit was also found to be significant ( $F(3,35) = 12,686, p .003$ ) for Muslim respondents with an  $R^2$  of .736. This analysis was conducted to explore the relationship between endorser-consumer congruence, religiosity, and purchase intention. The R-squared showed that approximately 73.6% ( $R^2=0.736$ ) of the variability in the dependent variable 'purchase intention' can be explained by the two variables 'endorser-consumer congruence' and 'religiosity'. Consequently, there was a significantly positive relationship found between endorser-consumer congruence and purchase intention ( $\beta = .619, t = 4,515, p < .001$ ).

The regression coefficient ( $\beta=.619$ ) indicates that there is a moderately positive relationship between endorser-consumer congruence and purchase intention of modest fashionwear. Furthermore, religiosity also had a significant effect on purchase intention ( $\beta = .309, t = 2,359, p = .024$ ). The regression coefficient ( $\beta = .309$ ) however showed a below-moderate strength in the relationship.

In addition, the interaction between endorser-consumer congruence and religiosity did not show a significant relationship ( $\beta = -.053$ ,  $t = -.557$ ,  $p = .581$ ). This indicates that religiosity did not prove to be a moderator variable in this relationship. As shown in Table 14, there seemed to be no significant interaction effect.

Table 13 Results hypotheses per subgroup

	Muslim sample (N=39)			Non-Muslim sample (N=17)			Entire sample (N=56)		
	H1 B (SE)	H2 B (SE)	H3 B (SE)	H1 B (SE)	H2 B (SE)	H3 B (SE)	H1 B (SE)	H2 B (SE)	H3 B (SE)
Constant	.235 (.697) n.s.	.299 (.309) n.s.	.119 (.297) n.s.	2.609 (1,240) ) n.s.	.527 (.567) n.s.	-.141 (.800) ) n.s.	.921 (.638) ) n.s.	.314 (.266) n.s.	.162 (.251) n.s.
Endorser-product congruence	.665 (.170)* *			-.033 (.291) n.s.			.455 (.154) )**		
Endorser-consumer congruence		.832 (.094)* *	.624 (.138)* *		.701 (.195)* *	.416 (.266) ) n.s.		.813 (.084)* *	.564 (.111) **
Religiosity			.264 (.112)* *			.602 (.313) ) n.s.			.307 (.094)* *
Interaction (Endorser-consumer congruence * Religiosity)			-.052 (.093) n.s.			.095 (.268) ) n.s.			-.025 (.079) n.s.
R-squared (R <sup>2</sup> )	.292	.679	.736	.001	.462	.581	.139	.636	.702

Note. \* $p < .05$ , \*\* $p < .01$



Table 14 Results hypotheses

Hypotheses	Muslim sample (N=39)		Non-Muslim sample (N=17)		Entire sample (N=56)	
H1. Endorser - Product congruence → Purchase intention	<.001**	Supported	.911	Not supported	.005**	Supported
H2. Endorser - Consumer congruence → Purchase intention	<.001**	Supported	.003**	Supported	<.001**	Supported
H3. Religiosity → Endorser - Consumer congruence	.581	Not supported	.728	Not supported	.753	Not supported

Note. \* $p < .05$ , \*\* $p < .01$

#### 4.3.2 Results non-Muslim respondents

The results of the regression analysis for 17 non-Muslim respondents are also illustrated in Table 13. The overall model fit for H1 was not found to be significant ( $F(1,15) = .013$ ,  $p .911$ ) with an  $R^2$  of .001. The R-squared ( $R^2$ ) shows that approximately none of the variability in the dependent variable 'purchase intention' can be explained by the independent variable 'endorser-product congruence'. This result is the opposite of what was found for Muslim respondents.

Furthermore, the constant term is the expected value of the purchase intention when the endorser-product congruence is zero. In other words, when the endorser-product congruence is at zero, the value of purchase intention is approximately 2,609. The coefficient for endorser-product congruence was -.033 which means that for every one point (on the 5-point Likert scale) increase in endorser-product congruence, the purchase intention for modest fashionwear decreases by .033 points. As shown in Table 14, the results for non-Muslim respondents did not provide a statistically significant relationship between the endorser-product congruence and the purchase intention.

For H2 however, the overall model fit was found to be significant ( $F(1,15) = 12,686$ ,  $p .003$ ) with an  $R^2$  of .462 (Appendix 5). The R-squared ( $R^2$ ) showed that approximately 46.2% of the variability in the dependent variable 'purchase intention' can be explained by the independent variable 'endorser-consumer congruence'. An R-squared of .462 can be considered as a below moderate value.

Moreover, the constant term is the expected value of the purchase intention when the endorser-consumer congruence is zero. In other words, when the endorser-product congruence is at zero, the value of purchase intention is approximately .527. The coefficient for endorser-consumer congruence was .701 which means that for every one point (on the 5-point Likert scale) increase in endorser-product congruence, the purchase intention for modest fashionwear increases by .701 points. As shown in Table 14, the results for non-Muslim respondents provided a statistically significant positive relationship between the endorser-consumer congruence and the purchase intention.

In comparison with Muslim respondents, the overall model fit regarding H3 for non-Muslim respondents was also found to be significant ( $F(3,13) = 6,007$ ,  $p .008$ ) with an  $R^2$  of .581. This analysis was conducted to analyse the relationship between endorser-consumer congruence, religiosity, and purchase intention. The R-squared showed that approximately 58.1% ( $R^2 = .581$ ) of the variability in the

dependent variable 'purchase intention' can be explained by the two variables 'endorser-consumer congruence' and 'religiosity'.

Consequently, there was no significant relationship found between endorser-consumer congruence and purchase intention ( $\beta = .403$ ,  $t = 1,563$ ,  $p = .142$ ). In addition, the regression coefficient ( $\beta = .403$ ) indicates that there is a below-moderate positive relationship between endorser-consumer congruence and purchase intention of modest fashionwear. Furthermore, religiosity also did not show a significant effect on purchase intention ( $\beta = .477$ ,  $t = 1,921$ ,  $p = .077$ ). The regression coefficient ( $\beta = .477$ ) also showed a below-moderate strength in the relationship.

In addition, the interaction between endorser-consumer congruence and religiosity did not show a significant relationship ( $\beta = .079$ ,  $t = .355$ ,  $p = .728$ ). This indicates that religiosity did not prove to be a moderator variable in this relationship. As shown in Table 14, the interaction did not show a significant effect on purchase intention.

#### 4.3.3 Results overall

The overall model fit regarding H1 was found to be significant ( $F(1,54) = 8,701$ ,  $p < .005$ ) with an  $R^2$  of .139. The R-squared ( $R^2$ ) shows that approximately 13.9% of the variability in the dependent variable 'purchase intention' can be explained by the independent variable 'endorser-product congruence'. The R-squared is considered to be a low outcome for the overall results as well.

The constant term is the expected value of the purchase intention when the endorser-product congruence is zero. In other words, when the endorser-product congruence is at zero, the value of purchase intention is approximately .921. The coefficient for endorser-product congruence was .455 which means that for every one point (on the 5-point Likert scale) increase in endorser-product congruence, the purchase intention for modest fashionwear increases by .665 points. As shown in Table 14, the results for all respondents provided a significant positive relationship between the endorser-product congruence and the purchase intention (H1).

Furthermore, the overall model fit was found to be significant ( $F(1,54) = 94,407$ ,  $p < .001$ ) as well with an  $R^2$  of .636, which can be found in Appendix 5. The R-squared ( $R^2$ ) shows that approximately 63.6% of the variability in the dependent variable 'purchase intention' can be explained by the independent variable 'endorser-consumer congruence'. The constant term is the expected value of the purchase intention when the endorser-consumer congruence is zero. In other words, when the endorser-consumer congruence is at zero, the value of purchase intention is approximately .314.

The coefficient for endorser-consumer congruence was .813 which means that for every one point (on the 5-point Likert scale) increase in endorser-consumer congruence, the purchase intention for modest fashionwear increases by .813 points. In Table 14, the results for all respondents provided a statistically significant positive relationship between the endorser-consumer congruence and the purchase intention (H2).

In addition, the overall model fit for H3 was also found to be significant ( $F(3,52) = 40,926$ ,  $p < .001$ ) with an  $R^2$  of .702. This analysis was conducted to analyse the relationship between endorser-consumer congruence, religiosity, and purchase intention. The R-squared showed that approximately 70.2% ( $R^2 = .702$ ) of the variability in the dependent variable 'purchase intention' can be explained by the two variables 'endorser-consumer congruence' and 'religiosity'. Consequently, a significant positive relationship was found between endorser-consumer congruence and purchase intention ( $\beta = .552$ ,  $t = 5,062$ ,  $p < .001$ ).

The regression coefficient ( $\beta = .552$ ) indicates that there is a moderate positive strength in the relationship between endorser-consumer congruence and purchase intention of modest fashionwear. Furthermore, religiosity also showed a significant effect on purchase intention ( $\beta = .354$ ,  $t = 3,284$ ,  $p = .002$ ). Additionally, the regression coefficient ( $\beta = .354$ ) showed a below-moderate strength in the relationship. However, the interaction between endorser-consumer congruence and religiosity did not show a significant relationship ( $\beta = -.025$ ,  $t = -.317$ ,  $p = .753$ ). This indicates that religiosity did not prove to be a moderator variable in this relationship. As shown in Table 14, there seemed to be no significant interaction effect in the overall sample as well.

## 5 DISCUSSION

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### 5.1 CONCLUSION

This study aimed to bridge the gap in the literature by studying the effect of modest fashion social media influencers on the purchase intention of different types of consumers, i.e. Muslims and non-Muslims. So, to answer the research question: “What effect do modest fashionwear influencers on social media have on the purchase intention of Muslim and non-Muslim consumers?”, three hypotheses had been formulated. To examine this, the relationship between endorser-product congruence (H1), endorser-consumer congruence (H2), and religiosity as a moderator (H3) on purchase intention has been analysed. Since the research question is about two groups of consumers, i.e. Muslim and non-Muslim, the hypotheses have been tested on both groups.

As a result, the data suggest that for Muslim consumers both the endorser-product and endorser-consumer congruence have a significant positive effect on the purchase intention of modest fashionwear. This means that both H1 and H2 are significantly supported by Muslim consumers. For non-Muslim consumers, however, endorser-consumer congruence was the only variable that had a significant effect on purchase intention. The correlations showed that there was no significant relation between endorser-product congruence with any of the other variables for the non-Muslim respondents. However, it did show a weak significant correlation for the Muslim respondents.

Consequently, the weak significant correlation could have been a reason that the hypothesis (H1) was supported for Muslim respondents, but not for non-Muslim respondents. Furthermore, the results indicate that religiosity is not considered a moderator between endorser-consumer congruence and purchase intention, since the hypothesis (H3) is not statistically significant for either of the groups. However, the results showed that religiosity had a significant effect on purchase intention as an independent variable for the entire sample, and for Muslim consumers.

The results from the data from the entire sample showed that endorser-product congruence (H1) and endorser-consumer congruence (H2) had a significant effect on purchase intention. However, (H3) was also not supported in the entire sample, showing no significant effect of religiosity as a moderator.

In conclusion, the outcomes of this study show that modest fashion influencers (either with or without hijab), can have a significant positive effect on the purchase intention of both Muslim and non-Muslim consumers provided that the consumers perceive congruence between the influencer and themselves. Additionally, for Muslim consumers, the perceived fit between the promoted product and the influencer also has a significant effect on the purchase intention of modest fashionwear.

## 5.2 IMPLICATIONS

One of the results of this study was that endorser-consumer congruence does have an effect on the purchase intention of modest fashionwear, no matter if the consumer is a Muslim or non-Muslim. This result fits with the theory that a consumer is more likely to buy or choose a product or brand that is in accordance with her or his self-concept and that congruity has a positive impact on the purchase intention of consumers (Usakli & Baloglu, 2011). In practice, this indicates that if companies decided to use influencer marketing as a marketing strategy for modest fashion, they could use modest fashion influencers. This would appeal to a broader group of consumers since both Muslim and non-Muslim consumers would want to purchase it as long as it fits their self-concept.

Since the results showed that both Muslims and non-Muslims have the intention to purchase modest fashionwear, this also fits with the theory that individuals who are not necessarily Muslim are seeking out products that align with a preference for modest or conservative fashion that does not emphasize sexuality (Tarofder, Sultana, Ismail, Salem, & Musah, 2022). In practice, this indicates that for example, fashion designers may want to consider entering the modest fashion segment, since there is a variety of consumers that are interested in modest fashionwear.

By considering religiosity as a moderator variable and not an independent variable on purchase intention, the outcomes of the study brought new insight because it did not have a significant effect as a moderator. However, the results showed that even though religiosity was not significant as a moderator, it can have a direct effect as an independent variable. Thus, bringing the theory from previous studies to a clearer understanding that religiosity could have a significant effect on consumers' purchase behaviours (Hwang & Kim, 2021; Graafland, 2017; Swimberghe, Sharma, & Flurry, 2009; Essoo & Dibb, 2004).

However, the results did not show endorser-product congruence to have an effect on the purchase intention of non-Muslim respondents. This does not fit the theory that an advertisement can be successful if the product that is endorsed is relevant to the expertise of the influencer (Schouten, Janssen, & Verspaget, 2020).

## 5.3 LIMITATIONS AND FUTURE RESEARCH

Even though this study gives insights into influencer marketing in the modest fashion industry, there are some limitations to be considered. Firstly, the generalizability of the results is limited by the sample size. A larger sample size with more diversity in religion could be a base for further research since the demographics of this study showed that less than half of the respondents considered themselves non-Muslim. This puts a limit on the generalizability of this study.

Secondly, it is beyond the scope of this study to find out whether the photographs that were used as stimuli affected the answers to the questionnaire or the influencers themselves. Even though the stimuli were limited to one type of clothing (a dress) to minimize the differences in the photos, it could have been that the photos themselves were more appealing to the respondent than the promoted dress. So, future research could use a photograph of the face and names of different influencers and put a photo of the same piece of clothing for each of them. Thirdly, since only one type of clothing style was presented in the stimuli, i.e. a dress, future research could be conducted about a different style of modest clothing, such as streetwear or casual, or a combination of more than one.

Fourthly, religiosity did not prove to be a moderator in the relationship between endorser-consumer congruence and purchase intention. However, it could be that religiosity does have an effect

on purchase intention as an independent variable. Since analysing that relationship was beyond the scope of this research, it could be taken into consideration for future research.

Fifthly, the correlations for endorser-product congruence were considered to be low and insignificant for the hijab and non-modest stimuli. With a larger sample size and more measurement items, this could have been minimized. Consequently, this could have put a limit on the generalizability of the outcomes of the study.

Finally, since the data collection of this study has been carried out through an online survey, it could have been that respondents did not understand a question, or did not give honest answers, especially since this study was also related to the religion and religiosity of the respondents. A qualitative method of data collection, such as semi-structured interviews could give participants the possibility to discuss such matters in a private and supportive environment.

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# APPENDICES

## APPENDIX 1. STIMULUS HIJAB



omayazein • Volgen





omayazein Adding color to my summer wardrobe Don't miss @modanisa\_usa Summer deals with up to 70% off! Use my coupon code: OMAYZEIN for extra off!

Dress product code: 8159973  
Wearing size: 6 U.S  
Discount code: OMAYZEIN

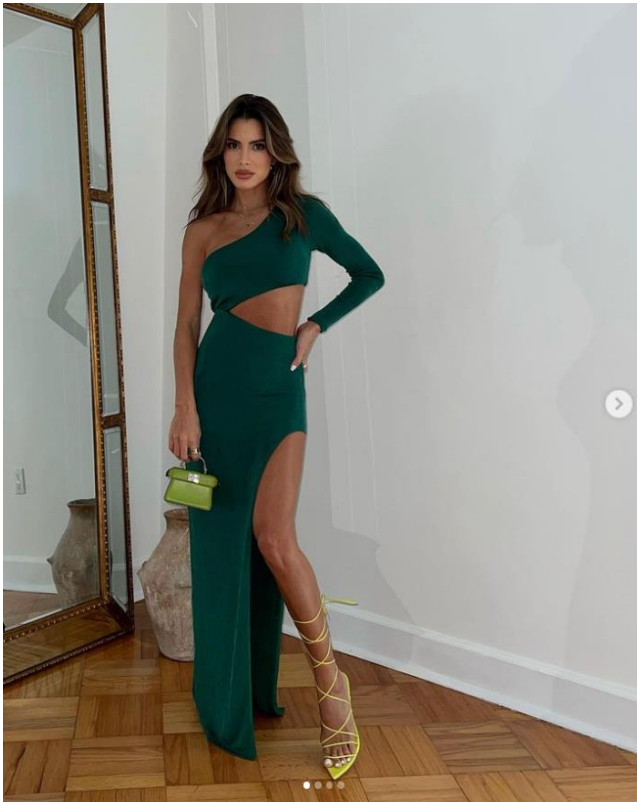
## APPENDIX 2. STIMULUS MODEST



 **dinatokio** • Follow

 **dinatokio** When you've had a productive week. MOOD #style  
161w See translation

## APPENDIX 3. STIMULUS NON-MODEST



 **camilacoelho** • Follow

 **camilacoelho** green is my new black 🍀 (my whole energy rn on last slide - when my mom tries to take my photos 🤔) Outfit from NEW @camilacoelhocollection drop - avail at @revolve .com !

Verde é meu novo preto (já há um tempo)! 🍀 Fotos antes de quase chorar de rir com minha mãe tentando me ajudar com conteúdo 🤔 #ootd #style #fashion  
28w See translation

# APPENDIX 4. SURVEY FLOW



## Survey flow Draft

Survey flow visualization showing a sequence of blocks and groups:

- Show Block: Introduction/consent (1 Question)
- Show Block: Block 1 (7 Questions)
- Randomizer
  - Randomly present 1 of the following elements
  - Evenly Present Elements
- Group: Group 1 Omayya + Dina
  - Show Block: Block 2 Omayya Zein (2 Questions)
  - Show Block: Block 3 Dina Tokio (2 Questions)
  - + Add a New Element Here
- Group: Group 2 Omayya + Camila
  - Show Block: Block 2 Omayya Zein (2 Questions)
  - Show Block: Block 4 Camila Coelho (2 Questions)
  - + Add a New Element Here
- Group: Group 3 Dina + Camila
  - Show Block: Block 3 Dina Tokio (2 Questions)
  - Show Block: Block 4 Camila Coelho (2 Questions)
  - + Add a New Element Here
- Show Block: Question Tour Block 4 (4 Questions)
- Show Block: Block 5 (3 Questions)

## APPENDIX 5. MEASUREMENT OF ITEMS

	Variables	Measurement items	Items
<b>Part 1</b>	Familiarity with social media influencers	Are you familiar with the term 'social media influencer'? (Chetioui, Benlafqih, & Lebdaoui, 2020)	To a great extent Somewhat Very little Not at all
	Following social media influencers	Do you follow a social media influencer? (Chetioui, Benlafqih, & Lebdaoui, 2020)	Yes No Don't know
	Social media platform	On which social media platform do you follow social media influencers? (Xu & Pratt, 2018)	Facebook Instagram Youtube TikTok Snapchat Pinterest LinkedIn Other
	Familiarity with modest fashionwear	Are you familiar with modest fashion? (Chetioui, Benlafqih, & Lebdaoui, 2020)	To a great extent Somewhat Very little Not at all
	Following modest fashion influencers	Do you follow an influencer that promotes modest fashion? (Chetioui, Benlafqih, & Lebdaoui, 2020)	Yes No Don't know
	Following modest fashion influencers	How many modest fashion influencers do you follow? (Chetioui, Benlafqih, & Lebdaoui, 2020)	1-5 6-10 >10
	Purchase intention	Have you ever bought clothing that was promoted by a modest fashion influencer? (Chetioui, Benlafqih, & Lebdaoui, 2020)	Yes No Don't know
<b>Part 2</b>	Product-endorser congruence	This influencer and her clothes are a good match with each other (Xu & Pratt, 2018).	Strongly disagree Disagree Neither agree or disagree Agree Strongly agree
	Product-endorser congruence	This influencer is wearing modest fashionwear (Xu & Pratt, 2018).	Strongly disagree Disagree Neither agree or disagree Agree Strongly agree

	Consumer-endorser congruence	This influencer and her clothes are a good match with my personality (Chetioui, Benlafqih, & Lebdaoui, 2020)	Strongly disagree Disagree Neither agree or disagree Agree Strongly disagree
	Consumer-endorser congruence	The influencer and the clothes are a good match with the way I want to dress (Chetioui, Benlafqih, & Lebdaoui, 2020).	Strongly disagree Disagree Neither agree or disagree Agree Strongly agree
	Consumer-endorser congruence	This influencer and I wear the same type of clothes (Chetioui, Benlafqih, & Lebdaoui, 2020).	Strongly disagree Disagree Neither agree or disagree Agree Strongly agree
	Consumer-endorser congruence	This influencer wears the type of clothing I want to wear (in the future) (Chetioui, Benlafqih, & Lebdaoui, 2020).	Strongly disagree Disagree Neither agree or disagree Agree Strongly agree
	Religiosity	This influencer wears the type of clothing I want to wear due to my religious beliefs (Hwang & Kim, 2021)	Strongly disagree Disagree Neither agree or disagree Agree Strongly disagree
	Purchase intention	I would buy the clothes this influencer is wearing (Hwang & Kim, 2021).	Very unlikely Unlikely Neutral Likely Very likely
	Purchase intention	I would buy the clothes this influencer is wearing because I want to dress like her (Xu & Pratt, 2018).	Very unlikely Unlikely Neutral Likely Very likely
	Religiosity	I would buy the clothes this influencer is wearing because I want to dress like her due to my religious beliefs.	Very unlikely Unlikely Neutral Likely Very likely
<b>Part 3</b>	Age	What is your age? (Chetioui, Benlafqih, & Lebdaoui, 2020)	<18 18-24 25-30 31-40 40 and above
	Gender	What is your gender? (Chetioui, Benlafqih, & Lebdaoui, 2020)	Male Female Other Prefer not to say

	Education	What is your level of education? (Chetioui, Benlafqih, & Lebdaoui, 2020)	High school Undergraduate Master Doctorate Other
	Religion	What is the religion you identify yourself most close to? (Graafland, 2017)	Islam Christianity Judaism Buddhism No religion Other
<b>Part 4</b>	Religiosity	How religious do you consider yourself? (Graafland, 2017)	Not religious Slightly religious Moderately religious Very religious Don't know
	Religiosity-prayer	How often do you pray alone? (Graafland, 2017)	Never Once a week A few times a week Once everyday Multiple times a day Only when I feel the need



## APPENDIX 6. LINEAR REGRESSION ANALYSIS OUTCOMES

Table 1 Results hypotheses - Muslim respondents

Hypotheses	Coefficient	SE	$\beta$	p	R <sup>2</sup>	Results
H1. Endorser - Product congruence → Purchase intention	.665	.170	.540	<.001**	.292	Supported
H2. Endorser - Consumer congruence → Purchase intention	.832	.094	.824	<.001**	.679	Supported
H3. Religiosity → Endorser - Consumer congruence	-.052	.093	-.053	.581	.736	Not supported

Note. \* $p < .05$ , \*\* $p < .01$

Table 2 Results hypotheses - non-Muslim respondents

Hypotheses	Coefficient	SE	$\beta$	p	R <sup>2</sup>	Results
H1. Endorser - Product congruence → Purchase intention	-.033	.291	-.029	.911	.001	Not supported
H2. Endorser - Consumer congruence → Purchase intention	.701	.195	.680	.003**	.462	Supported
H3. Religiosity → Endorser - Consumer congruence	.095	.268	.079	.728	.581	Not supported

Note. \* $p < .05$ , \*\* $p < .01$

Table 3 Results hypotheses - overall

Hypotheses	Coefficient	SE	$\beta$	p	R <sup>2</sup>	Results
H1. Endorser - Product congruence → Purchase intention	.455	.154	.373	.005**	.139	Supported
H2. Endorser - Consumer congruence → Purchase intention	.813	.084	.798	<.001**	.636	Supported