

SOCIAL MEDIA INFLUENCER CREDIBILITY AND BRAND IMAGE ON PURCHASE INTENTION IN MODEST FASHION: THE MODERATING ROLE OF ISLAMIC RELIGIOSITY

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Article history:

Received
12 March 2025

Revised
19 August 2025

Accepted
9 January 2026

Available online
31 January 2026

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Abstract:

Background: The rapid expansion of social media has significantly transformed marketing communication and consumer purchasing behavior. Social media platforms enable brands to reach consumers more effectively through influencer marketing, which has become a prominent promotional strategy in the fashion industry. One segment experiencing substantial growth is modest fashion, which is closely associated with Muslim values while also appealing to a wider consumer base. In Indonesia, the modest fashion industry continues to develop alongside the influence of social media influencers (SMIs).

Purpose: This study aims to investigate the influence of social media influencer (SMI) credibility and brand image on purchase intention in the modest fashion industry. In addition, this study examines the moderating role of Islamic religiosity in the relationship between SMI credibility and purchase intention, as well as between brand image and purchase intention.

Design/methodology/approach: This study employs a quantitative research approach. Data were collected through an online questionnaire distributed to 300 Muslim women in Indonesia who actively follow modest fashion influencers on social media platforms, particularly Instagram and TikTok. Respondents were selected using purposive sampling to ensure relevance to the research context. The data were analyzed using Partial Least Squares–Structural Equation Modeling (SEM-PLS) with SmartPLS 4, following measurement and structural model evaluations to test the proposed hypotheses and moderation effects.

Findings/Result: The results indicate that SMI credibility and brand image have a significant positive effect on purchase intention. Among the dimensions of SMI credibility, perceived expertise is identified as the strongest predictor of purchase intention, suggesting that consumers place high importance on influencers' knowledge and competence in modest fashion. Brand image also significantly influences purchase intention, with innovation emerging as the most dominant dimension. Furthermore, Islamic religiosity is found to have a significant direct effect on purchase intention. The moderation analysis shows that Islamic religiosity strengthens the relationship between SMI credibility and purchase intention, as well as between brand image and purchase intention.

Conclusion: This study concludes that SMI credibility and brand image play a crucial role in shaping consumers purchase intention toward modest fashion products. Islamic religiosity enhances these relationships, indicating that consumers with higher religiosity levels are more responsive to credible influencers and positive brand perceptions.

Originality/value (State of the art): This study contributes to the literature by providing empirical evidence on the moderating role of Islamic religiosity in influencer marketing within the modest fashion context. The findings extend existing purchase intention models by integrating cultural and religious dimensions, offering both theoretical and managerial insights.

Keywords: online shopping, influencer marketing, perceived expertise, perceived trustworthiness, brand innovation

How to Cite:

Xaviera, Y. A., Effendi, J., & Jahroh, S. (2026). Social media influencer credibility and brand image on purchase intention in modest fashion: The moderating role of Islamic religiosity. *Indonesian Journal of Business and Entrepreneurship*, 12(1), 187. <https://doi.org/10.17358/ijbe.12.1.187>

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INTRODUCTION

Social media has become the most effective promotional platform, providing access to various forms of information, including content community sites, wikis, internet forums, and product recommendations (Zeng and Gerritsen 2014; Cheung et al. 2020). This trend is reflected in the continuous growth of social media users over the years. According to Data Reportal (2023), the number of social media users increased from 1.72 billion in 2013 to 4.76 billion in 2023, accounting for 60% of the global population (Yonatan 2023).

A similar trend is observed in Indonesia, where We Are Social (2024) reports a steady rise in internet users. As of January 2024, Indonesia had 185 million internet users, representing 66.5% of the national population of 278.7 million, as illustrated in Figure 1.

With the rapid rise of social media usage, marketing strategies and trends have adapted accordingly. As a result, interaction and communication with customers have shifted to social media platforms, becoming the primary channel for brands to market their products (Deniz 2023). The use of digital marketing is essential for enhancing market intensity and brand image (Faizurrohman et al. 2021). One form of digital marketing is influencer/affiliate marketing (Rauf et al. 2021). Social media influencers (SMIs) or social media endorsers have emerged as a key marketing

strategy for brand promotion (Joshi et al. 2023). SMIs possess strong appeal, providing consumers with visual satisfaction and a sense of connection (Rahmi et al. 2017). Consequently, brands and companies perceive SMIs as valuable marketing channels and strategic assets for fostering long-term relationships with consumers (Augustine and Dwianika 2019). In 2023, influencer marketing spending in Indonesia reached USD 190 million (We Are Social 2024).

The fashion industry plays a significant role in Indonesia's economic growth (Burhanudin et al. 2020). Consumer fashion trends are heavily influenced by social media influencers (SMIs). According to Populix (2022), clothing is the most purchased product category on social media platforms (61%), followed by beauty products (43%) and food & beverages (38%). One emerging trend in the industry is modest fashion. While often associated with Muslim fashion, it also appeals to non-Muslim consumers (Menon et al. 2020). As the country with the world's largest Muslim population, Indonesia ranks third after Turkey and Malaysia in the rapid growth of the modest fashion industry, according to the State of Global Islamic Economy Report 2023. The same report highlights Indonesia as one of the top 10 exporters and importers of modest fashion among Organization of Islamic Cooperation (OIC) countries, with exports valued at USD 540 million and imports reaching USD 1.62 billion.

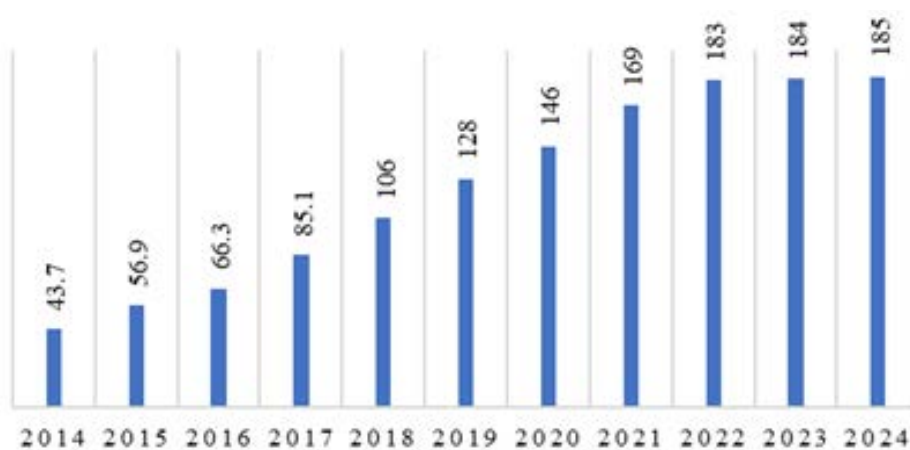


Figure 1. Number of internet users as of January 2014-2024

Although modest fashion is not a new concept, it has only recently gained recognition and attention within the fashion industry. While modest fashion is not exclusively tied to any particular religion, it is often associated with Muslim dress codes (Menon et al. 2020). The fashion industry has embraced the rise of Muslim fashion icons and has invited non-Muslim designers to contribute to modest fashion designs. A notable example is the collaboration between Hana Tajima, a modest fashion designer, and Uniqlo, a Japanese fashion retailer. The interplay between religious beliefs and fashion trends has contributed to the growing popularity of modest fashion, particularly among young women (Kamarulzaman and Shaari 2020).

Despite its market potential, research on modest fashion purchase behavior remains limited. Previous studies have examined influencer marketing in cosmetics, general fashion, and modest activewear (Nurhandayani et al. 2019; Nafees et al. 2021; Hwang and Kim 2021; Rathnayake and Lakshika 2023; Saripah et al. 2023; Mutmainah and Romadhon 2023; Octaviani and Selamat 2023; Tina et al. 2023). However, little attention has been given to how SMI credibility and brand image influence purchase intention specifically in modest fashion. A recent study by Arianti and Hadiprawoto (2024) addressed this issue but focused only on perceptions of influencer religiosity, without considering consumers' own religiosity as a moderating factor. Given that religiosity shapes knowledge, attitudes, and practices (Ibnunas dan Harjawati 2021), its role in purchase intention deserves closer examination.

Previous studies have highlighted the role of SMIs in influencing consumer behavior across various sectors, such as general fashion, cosmetics, and modest activewear. However, their impact on purchase intention in the context of modest fashion has not been fully explored, particularly when considering the role of Islamic religiosity. To address this gap, this study proposes examining the moderating role of Islamic religiosity in the relationship between SMI credibility, brand image, and purchase intention in modest fashion.

This study aims to analyze the influence of SMI credibility and brand image on modest fashion purchase intention, and to investigate the moderating role of Islamic religiosity in these relationships.

It is expected that SMI credibility, particularly perceived expertise, will emerge as the strongest predictor of purchase intention, while brand innovation will dominate brand image. Islamic religiosity is predicted to strengthen the effects of both SMI credibility and brand image, serving as a cultural–spiritual moderator. These findings are anticipated to extend purchase intention models by incorporating religiosity and to provide practical insights for modest fashion brands in designing influencer collaborations and brand positioning strategies.

METHODS

This study, conducted among Indonesian social media users (May–Nov 2024), quantitative survey with online questionnaires and in-depth interviews (4 respondents) are used to analyze purchase intentions toward modest fashion. Using purposive sampling, the survey targeted Muslim women who follow modest fashion influencers. Sample size followed Hair et al. (2014), which recommends 5–10 respondents per indicator. With 30 indicators, the required sample was 150–300; this study utilized 300 respondents. While purposive sampling enabled focus on relevant consumers, it also limits the generalizability of findings

Primary data were collected through online questionnaires and supported by four in-depth interviews. The interviews were used to contextualize and interpret statistical results, particularly regarding the role of Islamic religiosity in purchase intention. Descriptive statistics were employed to examine respondents' socio-demographics, while Structural Equation Modeling–Partial Least Squares (SEM-PLS) was applied for hypothesis testing. Following Hair et al. (2017) and Sarstedt et al. (2019), the analysis involved two stages: (1) evaluating the measurement model, and (2) assessing the structural model, including moderation effects. Validity and reliability were established through discriminant validity (Fornell–Larcker, Heterotrait-monotrait ratio (HTMT)), convergent validity (loading ≥ 0.50 , AVE > 0.50), and reliability measures (Cronbach's Alpha > 0.70 , Composite Reliability > 0.70). The inner model was evaluated using path significance ($t \geq 1.96$, $p \leq 0.05$), predictive accuracy (R^2 , $Q^2 \geq 0$), and effect size (f^2). All analyses were conducted with SmartPLS 4.

Marketing trends have moved towards digital platforms, especially influencer marketing, as a result of the increase in social media usage. Through social networks, brand items are promoted by social media influencers, or SMIs. Modest fashion is becoming a major trend in Indonesia, where the fashion sector makes a substantial economic contribution. Research on this subject is still scarce, though. Using religiosity as a moderating variable, this study investigates the minimal impact of SMI credibility and brand image on purchase intention. The results are intended to help companies create more specialised goods and advertising campaigns. The conceptual framework of this study is illustrated in Figure 2.

Based on the literature review presented earlier, the hypotheses of this study are as follows:

- H1: SMI Credibility influences Purchase Intention.
- H2: Brand Image influences Purchase Intention.
- H3: Islamic Religiosity influences Purchase Intention.
- H4: SMI Credibility influences Purchase Intention, moderated by Islamic Religiosity.
- H5: Brand Image influences Purchase Intention, moderated by Islamic Religiosity.

RESULTS

Respondent Characteristics

This study surveyed 300 Muslim women who had purchased products from brands such as Heylocal, ButtonScarves, and LozyHijab. The majority of respondents were aged 18–24 (81.7%), held a bachelor’s degree (72.7%), and were students (60.7%). Most respondents had a monthly income of IDR1.000.000–2.500.000 (53%), followed modest fashion influencers on both Instagram and TikTok (45%), and engaged in daily social media usage (90.7%).

First-Stage Outer Model Evaluation

The first-stage measurement model evaluation focuses on the causal relationship between dimensions and measurement items (Yamin, 2023), assessing only convergent and discriminant validity. Table 1 presents the PLS-Algorithm measurement results for this stage. All items within the dimensions of perceived expertise, attractiveness, and perceived trustworthiness meet the minimum loading factor threshold of ≥ 0.7 . Additionally, the evaluation of Composite Reliability (CR) and Average Variance Extracted (AVE) confirms that each dimension indicator meets reliability standards, with CR exceeding the minimum requirement of > 0.7 and AVE values above 0.5, ensuring indicator reliability at the dimensional level.

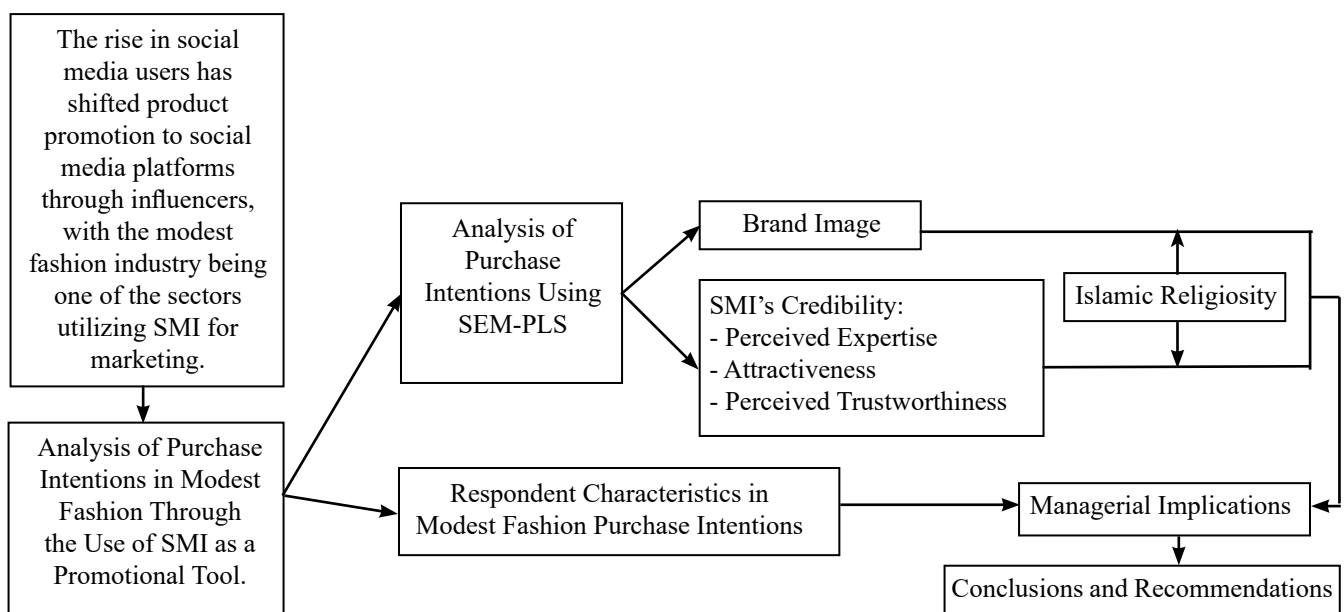


Figure 2. Framework of thought

Second-Stage Outer Model Evaluation

In this stage, the dimension-level outer model results from the previous step are used as a dataset to assess the variable level. Similar to the first stage, the evaluation examines loading factors, Cronbach's alpha, composite reliability, and AVE to determine if they meet the minimum thresholds. Based on Table 2,

several indicators BI5 and BI6 from brand image and R3 and R4 from Islamic religiosity were eliminated for failing to meet the minimum criteria. The remaining 16 indicators show loading factor values above 0.7 and AVE values exceeding 0.5, confirming their validity. Additionally, composite reliability and Cronbach's alpha values for all variables exceed 0.7, indicating strong reliability across the study's variables.

Table 1. First-stage outer model evaluation

Dimensions	Indicator	Loading Factor	Cronbach's Alpha	Composite Reliability	AVE
Attractiveness	AT1	0.821	0.870	0.911	0.719
	AT2	0.899			
	AT3	0.833			
	AT4	0.837			
Perceived expertise	PE1	0.843	0.899	0.925	0.713
	PE2	0.880			
	PE3	0.807			
	PE4	0.804			
	PE5	0.886			
Perceived trustworthiness	PT1	0.762	0.868	0.910	0.717
	PT2	0.829			
	PT3	0.900			
	PT4	0.889			

Table 2. Second-stage outer model evaluation

Variable	Indicator	Loading Factor	Cronbach's Alpha	Composite Reliability	AVE
SMI's Credibility	Attractiveness	0.861	0.882	0.927	0.810
	Perceived expertise	0.958			
	Perceived trustworthiness	0.878			
Brand Image	BI1	0.905	0.916	0.938	0.752
	BI2	0.908			
	BI3	0.863			
	BI4	0.746			
	BI7	0.902			
Purchase Intention	PI1	0.710	0.920	0.932	0.735
	PI2	0.890			
	PI3	0.896			
	PI4	0.894			
	PI5	0.879			
Islamic Religiosity	R1	0.954	0.946	0.965	0.902
	R2	0.956			
	R5	0.940			

Inner Model Evaluation

The inner model assessment examines the R-square value and hypothesis testing using the bootstrapping technique to obtain path coefficients and T-statistics. The R-square value measures the extent to which exogenous latent variables influence endogenous variables. On the Table 3, the purchase intention variable has an R-square of 0.619 and an adjusted R-square of 0.613. According to Henseler et al. (2009) and Hair et al. (2017), R-square values of 0.75, 0.50, and 0.25 are considered strong, moderate, and weak, respectively. The R-square of 0.613 falls within the moderate-to-strong category, indicating that SMI credibility and brand image collectively influence purchase intention by 61.3%.

The hypothesis testing was conducted by analyzing the path coefficient, t-statistic, and p-values. A relationship between variables is considered significant if the p-value is ≤ 0.05 or the t-statistic is ≥ 1.960 (Hair et al., 2017). As shown in Table 4, hypotheses 1 to 3 are supported, as all t-statistics exceed 1,960 and p-values are below 0.05. Among the examined variables, SMI credibility has the strongest influence on purchase intention, with a path coefficient of 0.369. This indicates that for every unit increase in SMI credibility, purchase intention increases by 3.69%.

Moderation Analysis Evaluation

To determine whether a variable acts as a moderator, its significance is assessed based on the t-statistic and p-value. Additionally, the path coefficient is examined if positive, the moderating variable strengthens the relationship between other variables, and vice versa. The results of the moderation analysis for Islamic

Religiosity are presented in Table 5. Islamic Religiosity significantly moderates the influence of SMI Credibility and Brand Image on Purchase Intention. The strongest moderating effect is observed in the interaction between Islamic Religiosity and Brand Image, with a path coefficient of 0.215 (t-statistic = 2.998, p-value = 0.003). This is followed by the interaction between Islamic Religiosity and SMI Credibility, which also has a significant moderating effect with a path coefficient of 0.154 (t-statistic = 3.012, p-value = 0.003). These findings align with prior research by Fara et al. (2016), Dahlawy (2022), and Handayani et al. (2022), which suggest that religiosity moderates the impact of corporate or brand image on consumer purchase intention.

Managerial Implications

The findings of this study suggest that business practitioners in the modest fashion industry should utilize Instagram and TikTok influencers who possess strong expertise in styling modest fashion, including coordinating hijabs, tops, and bottoms, as well as recommending suitable accessories. Companies are encouraged to conduct regular market research and continuously innovate based on consumer preferences, such as offering unique color selections, distinctive patterns, and appealing fabric choices to attract customers. In addition, aligning business practices with Islamic business ethics is essential to enhance consumer trust, particularly in relation to modesty values and ethical marketing practices. From the consumer perspective, it is important to carefully evaluate the credibility of social media influencers when considering fashion recommendations, as inaccurate or misleading reviews may result in dissatisfaction when the purchased products do not meet expectations.

Table 3. R-square calculation

	R-square	R-square Adjusted
Purchase Intention	0.619	0.613

Table 4. Path coefficient values

	Path Coefficient	T statistics	P values
Brand Image → Purchase Intention	0.231	1.987	0.046
SMI Credibility → Purchase Intention	0.369	5.179	0.000
Islamic Religiosity → Purchase Intention	0.323	3.619	0.000

Table 5. Path coefficient for moderation analysis

Variable Interaction	Path Coefficient	T-Statistic	P-Value
Islamic Religiosity × SMI Credibility → Purchase Intention	0.154	3.012	0.003
Islamic Religiosity × Brand Image → Purchase Intention	0.215	2.998	0.003

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

This study concludes that social media influencer (SMI) credibility and brand image significantly influence purchase intention in the modest fashion industry. SMI credibility has a positive effect on purchase intention, with perceived expertise emerging as the most influential dimension. Brand image also positively affects purchase intention, indicating that consumers perceptions of the brand play an important role in shaping their buying decisions. Furthermore, Islamic religiosity moderates the relationship between SMI credibility and purchase intention, as well as between brand image and purchase intention, strengthening both effects. These findings confirm the study's objective of examining the direct effects of SMI credibility and brand image on purchase intention and the moderating role of Islamic religiosity within the context of modest fashion.

Recommendations

For future research, a more detailed comparison of consumer behavior across different brands would be beneficial. Additionally, integrating alternative theoretical frameworks such as electronic Word-of-Mouth (e-WOM) theory, in combination with Technology Acceptance Models (TAM) or the Unified Theory of Acceptance and Use of Technology (UTAUT), could improve accuracy by incorporating the role of social media adoption. Future studies could also explore perceived religiosity as a dimension within SMI Credibility and introduce hedonism as a moderating variable to provide a more comprehensive understanding of consumer behavior.

FUNDING STATEMENT: This research did not receive any specific grant from funding agencies in the public, commercial, or not - for - profit sectors.

CONFLICTS OF INTEREST: The author declares no conflict of interest.

DECLARATION OF GENERATIVE AI STATEMENT:

During the preparation of this work the authors used ChatGPT in order to grammar checking, restructure the paragraph, and polish text. After using this tool/service, the authors reviewed and edited the content as needed and take full responsibility for the content of the published article.

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