

The Effect of Attribution, Brand Image, Price Perception, Social Value, and Quality Perception on Buying Decisions

Consumer
Perceptions of
Modest Fashion

5071

Irma Tuti Handayani
Institut Pertanian Bogor; Bogor, Indonesia
E-Mail: Irmahandayani@apps.ipb.ac.id

Popong Nurhayati
Institut Pertanian Bogor; Bogor, Indonesia

Linda Karlina Sari
Institut Pertanian Bogor; Bogor, Indonesia

Submitted:
AUGUSTS 2025

Accepted:
DECEMBER 2025

ABSTRACT

Indonesia holds strong potential in the global modest fashion market; however, local brands still face challenges due to the dominance of imported products, stronger international brand reputations, and the rapid shift toward e-commerce. This study examines consumer perceptions and determinants of purchase decisions for local modest fashion products in Indonesia. Using SEM-PLS with data from 190 female respondents aged above 18 in the Jabodetabek area who purchased modest fashion in the past six months, results show that quality perception and attribution significantly affect purchase decisions, while price perception and social value do not. Brand image, although correlated with other variables, was not statistically significant in the final model. Findings reveal that consumers are predominantly young, digitally active, and prioritize authenticity, aesthetics, and self-expression. Practically, local brands should leverage emotional and symbolic values through digital storytelling, culturally grounded branding, and value-based differentiation to strengthen competitiveness. Strategically, focusing on digital marketing, social media engagement, and authentic brand narratives can enhance consumer loyalty and sustainability in Indonesia's modest fashion industry.

Keywords: Consumer Behavior, Emotional, Local Brand, Modest Fashion, Purchase Decision, Quality Perception.

ABSTRAK

Indonesia memiliki potensi yang kuat di pasar fesyen modest global; namun, merek lokal masih menghadapi tantangan akibat dominasi produk impor, reputasi merek internasional yang lebih kuat, dan pergeseran cepat ke platform e-commerce. Penelitian ini bertujuan untuk menganalisis persepsi konsumen dan faktor penentu keputusan pembelian produk fesyen modest lokal di Indonesia. Dengan menggunakan SEM-PLS dan data dari 190 responden perempuan berusia di atas 18 tahun di wilayah Jabodetabek yang telah membeli produk fesyen modest dalam enam bulan terakhir, hasil menunjukkan bahwa persepsi kualitas dan atribusi memiliki pengaruh signifikan terhadap keputusan pembelian, sedangkan persepsi harga dan nilai sosial tidak signifikan. Citra merek, meskipun berkorelasi dengan variabel lain, tidak signifikan secara statistik dalam model akhir. Temuan menunjukkan bahwa konsumen didominasi oleh generasi muda yang aktif secara digital dan mengutamakan keaslian, estetika, dan ekspresi diri. Secara praktis, merek lokal sebaiknya memanfaatkan nilai emosional dan simbolik melalui storytelling digital, branding berbasis budaya, dan diferensiasi berbasis nilai. Secara strategis, fokus pada pemasaran digital,

JIMKES

Jurnal Ilmiah Manajemen
Kesatuan
Vol. 13 No. 6, 2025
pp. 5071-5084
IBI Kesatuan
ISSN 2337 – 7860
E-ISSN 2721 – 169X
DOI: 10.37641/jimkes.v13i6.4034

Kata kunci: *Persepsi Konsumen, Emosional, Merek Lokal, Fesyen Modest, Keputusan Pembelian, Persepsi Kualitas.*

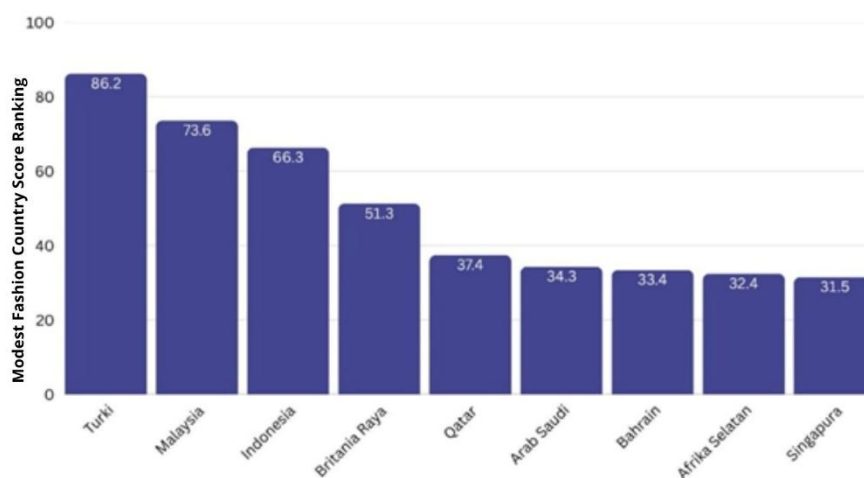
INTRODUCTION

The modest fashion industry has grown rapidly, emerging as one of the fastest-expanding sectors in the global fashion market. Characterized by clothing that is modest and culturally grounded, particularly within Muslim communities, this style has gained global traction alongside rising awareness of the importance of dressing in accordance with religious norms while remaining fashionable (Ajaib & Altunişik, 2022). The trend is no longer confined to Muslim-majority nations but has also attracted Western designers who are introducing modest wear lines to meet increasing demand. Indonesia, home to the world's largest Muslim population, plays a strategic role in this development. According to the Global Islamic Economy Indicator Score by Dinar Standard (2023), Indonesia ranks third globally after Turkey and Malaysia. The report highlights strong domestic growth in modest fashion consumption, supported by rising purchasing power and the expansion of the creative economy. Globally, spending on modest fashion reaches billions of U.S. dollars annually, reinforcing Indonesia's potential as a future global modest fashion hub.

In Indonesia, modest fashion has evolved from fulfilling religious obligations to representing a lifestyle. Consumers are increasingly selective, valuing not only religious compliance but also aesthetics, comfort, quality, and durability (Islami et al., 2021). Urban lifestyle shifts and digitalization have accelerated this growth, with brands leveraging Instagram, TikTok, and e-commerce to reach wider audiences. Local brands such as Heaven Lights, Vanilla Hijab, and Buttonscarves have successfully attracted attention through innovative designs, high-quality materials, and strong marketing, competing with global players like Zara, Uniqlo, and H&M. However, challenges persist in fostering consumer loyalty, as some perceive international brands as higher in quality and exclusivity, while others favor local brands for affordability and cultural identity. Factors including product quality, design, price, comfort, religious values, and marketing strategies continue to shape consumer perceptions and purchase decisions (Ajetunmobi & Laobangdisa, 2024).

The rapid development of e-commerce and social media has significantly facilitated consumer access to modest fashion products, broadening the market and increasing brand visibility. The endorsement of modest fashion by celebrities and influencers has further strengthened public interest in this trend (Wahyuni & Ramadhan, 2021). In response, many local brands collaborate with public figures to expand their audience reach and maintain competitiveness amid rising market saturation. Additionally, the growing emphasis on sustainability and ethical fashion has begun to shape consumer purchasing behavior. Increasing awareness of the fashion industry's environmental impact has encouraged a shift toward eco-friendly materials, fair production, and support for local enterprises. These shifts create new opportunities for Indonesian modest fashion brands to differentiate themselves through stylish, high-quality, and sustainability-oriented products.

The modest fashion ecosystem serves as a crucial indicator for analyzing the creative industry's global dynamics. A country's rank within this ecosystem reflects not only financial capacity and infrastructure but also social awareness of modest values and innovation in developing inclusive, competitive products. Financial indicators highlight access to capital, while social and innovation aspects represent cultural adoption and creative strength. Thus, analyzing these rankings is essential to understanding each nation's potential and challenges in developing a sustainable global modest fashion ecosystem, as illustrated in Figure 1



Source: *Salaamgateway (2024)*

Figure 1. Score Rank for Modest Fashion Based on the Country

Modest fashion has emerged as a vital component of the global creative industry, representing the intersection of cultural expression, religious values, and contemporary global trends. Evaluating the modest fashion ecosystem is crucial for understanding the economic and social contributions of different countries to the industry's growth (Azwar & Aqbar, 2024). According to Global Islamic Economy (GIE) indicators by Dinar (2023), Türkiye leads with consistently high scores, followed by Malaysia, which excels in financial indicators, and Indonesia in third place with strong awareness performance. Singapore ranks fourth, performing well in financial and awareness aspects but lagging in innovation, while Italy holds fifth place with dominance in finance but weaker social indicators. These rankings highlight the growing importance of modest fashion and the need for deeper insights into consumer behavior. This study aims to analyze how consumer perceptions of local modest fashion products are formed and to identify key factors influencing purchasing decisions, enabling local brands to strengthen competitiveness in both domestic and global markets.

LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

The Effect of Attribution on Buying Decision

Modest fashion is a rapidly growing segment of the global fashion industry, serving consumers who seek clothing that balances modesty with trendiness and aesthetic appeal. Beyond body coverage, modesty conveys values, identity, and personal or spiritual expression (Rosenberg, 2019). Rosenberg frames modest fashion as a feminist approach, enabling women to navigate aesthetics, identity, and power while adhering to moral or religious principles. Market growth is driven by the expanding global Muslim population, rising cultural identity among younger generations, consumer awareness of religious values, social media influence, and increasing purchasing power of Muslim women (Radwan et al., 2019). Top-selling e-commerce items combine modesty with modern, fashionable designs, reflecting consumers' desire for functionality, aesthetics, and cultural symbolism (Putri et al., 2025).

Attribution theory, introduced by Heider (1958) and elaborated by Kelley (1960), explains consumer behavior through internal factors (e.g., talent, effort, ability) and external factors (e.g., environment, luck, circumstances) shaping product perceptions. In fashion, consumers assess brand quality via internal factors like innovation and production quality or external factors such as trends, influencer endorsements, and

marketing strategies. Positive reviews and endorsements associate products with high quality, while criticism fosters negative perceptions, influencing purchase decisions (Samsuar, 2019).

Pratama and Sinduwiatmo (2024) applied attribution theory to digital payment adoption, finding that internal attributions, such as security, data protection, product benefits, ease of use, and acceptance of digital payments, enhance trust, while external factors, such as promotions, smooth experiences, user-friendly applications, and social influence, also shape consumer choices.

H1: Attribution has a positive influence on buying decision.

The Effect of Brand Image and Price Perception on Buying Decision

Brand image and price perception are central drivers of purchase intention in the modest fashion industry, where consumers prioritize value alignment and economic fairness. Brand image reflects consumers' perceptions based on their experiences and brand-related meanings. Tahir et al. (2024) identify brand reputation, trustworthiness, and identity as core components that reinforce satisfaction and loyalty. Supporting this, Kim and Oh (2020) show that sustainability, ethics, and product quality enhance brand competitiveness even in fast fashion. A strong brand image also shapes emotional attachment and behavioral outcomes: Anggraeni (2015) found that positive perceptions of local fashion brands encourage emotional engagement and word-of-mouth, while Cuesta et al. (2022) demonstrate that brand image mediates links between satisfaction, happiness, and loyalty. Moreover, Rehman and Al-Ghazali (2022) highlight its crucial role in connecting social advertising and personal characteristics to purchasing behavior. When consumers perceive a brand as reputable, trustworthy, and aligned with their identity, purchase intention strengthens.

Price perception also significantly influences purchasing decisions. It captures consumers' judgments about whether a product's price is fair and justified. A key dimension is price fairness, which Bernarto et al. (2022) show to enhance satisfaction, particularly when paired with a strong brand image and low perceived risk. Zietsman et al. (2019) similarly find that price fairness shapes value perception and perceived service quality, factors relevant to modest fashion consumers seeking proportional value. Discount attractiveness further contributes to price perception: Ali and Bhasin (2019) report that perceived discount appeal boosts repurchase intention, while Cakici et al. (2019) note that fairness and satisfaction mediate the effect of discounts on loyalty. Complementarily, Setiawan et al. (2021) confirm that positive experiences combined with favorable price perceptions strengthen loyalty. In a competitive, modest fashion market, the interplay between strong brand image and fair price perception builds satisfaction, emotional connection, and long-term loyalty, ultimately driving purchase intention.

H2: Brand image has a positive influence on buying decision.

H3: Price perception has a positive influence on buying decision.

The Effect of Social Value on Buying Decision

Social value in the context of consumption refers to the non-material benefits perceived by consumers, such as social, emotional, religious, and cultural identity values that are reflected in a product or brand. In the modest fashion industry, social value is a critical dimension as it is closely tied to the personal and community values embraced by consumers. Lashitew et al. (2022) highlight that the creation of social value in products, especially in the base of the pyramid segment, can strengthen the emotional bond between a brand and consumers through alignment with religious and social values. When a modest fashion product reflects the values of faith or religious beliefs, consumers are more likely to feel appreciated and connected both morally and spiritually.

Cultural identity and social emotions are also key aspects of social value. Kabbara and Zucchella (2023) found that modest fashion serves as a medium for cultural expression

and identity, particularly among female entrepreneurs operating cross-cultural businesses. This is supported by Ezekwem et al. (2025), who show that cultural representation in products enhances emotional connection and consumers' sense of ownership toward those products. Meanwhile, Chen et al. (2025) explain that the social experience and collective values created by a product can offer intangible, non-material added value. According to a study by Rasoo et al. (2020), social value is also highly related to how a product is perceived within a social and emotional community context, where interpersonal relationships and social acceptance form a part of the purchase decision. Therefore, in the modest fashion industry, social value is not merely an additional benefit, but the core of the value proposition built by the brand.

H4: Social value has a positive influence on buying decision.

The Effect of Quality Perception on Buying Decision

Perceived product quality in the fashion industry is significantly influenced by factors such as comfort, durability, and design aesthetics, which are ensured through a rigorous quality control process implemented by producers to meet consumer expectations. Brands that consistently maintain high product quality tend to earn greater consumer trust, particularly among those with positive past experiences, thereby enhancing their reputation in a competitive market. According to Rahman and Putri (2021), consumer loyalty to local modest fashion brands is strongly shaped by product quality and pricing. Consumers who are satisfied with a product's quality are likely to remain loyal, even when faced with cheaper alternatives, as they prioritize material quality, design, and comfort over cost. Consequently, brands aiming to retain customers must ensure their product quality consistently meets or exceeds consumer expectations.

Purchase intention, defined as the final stage in which a prospective consumer commits to purchasing a product or service, arises from positive perceptions of the product (Kotler & Keller, 2022). This process involves recognizing a need, gathering relevant information, and selecting the most suitable option, with key indicators including problem recognition, information search, evaluation of alternatives, and need identification (Kotler & Keller, 2022). Purwianti and Ricarto (2018) identify trust, convenience, product attributes, price, and promotion as critical factors influencing purchase decisions. Previous research by Alawiah and Utama (2023) demonstrates that brand image significantly impacts consumer and public perceptions of car brands in Indonesia, while Talibandang et al. (2023) found that online trust positively and significantly affects purchase decisions in Facebook thrift shops, with increased buyer confidence leading to higher purchase rates.

H5: Quality perception has a positive influence on buying decision.

Figure 2 illustrates the conceptual framework explaining the factors that influence consumer buying decisions. The model shows that buying decisions are affected by five main constructs: attribution, brand image, price perception, social value, and quality perception. Attribution consists of external and internal attributions, which are influenced by variables such as social influence, social media trends, influence effect, motivation and need, consumer knowledge, lifestyle, and consumer habits. Brand image is shaped by brand reputation, brand trustworthiness, and brand identity. Price perception is determined by price fairness and perceived discount attractiveness, while social value is derived from religion value, cultural identity value, and social and emotional value. Lastly, quality perception is influenced by endurance, comfort, and aestheticness. Each construct (H1–H5) is hypothesized to have a significant impact on consumer buying decisions.

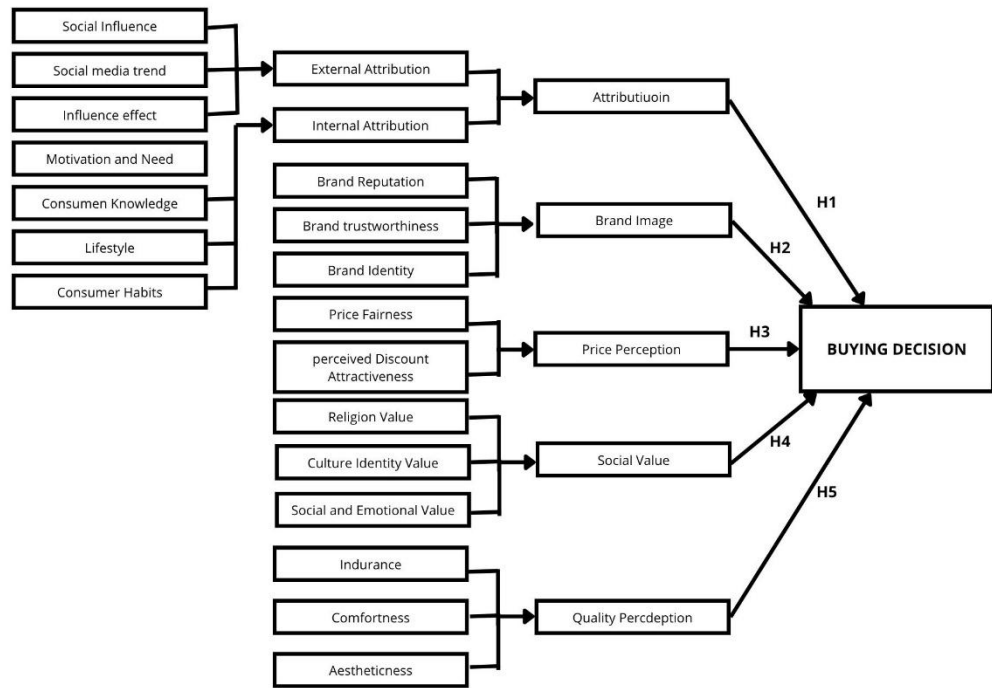


Figure 2. Theoretical Framework

RESEARCH METHODS

This study employed a quantitative research approach with a descriptive and verificative design to identify the characteristics of local modest fashion consumers in Indonesia and to analyze the factors influencing their purchase decisions, including product quality, price, design, social environment, and market trends. Data were collected between February and April 2025 using questionnaires distributed both online via Google Forms and directly by the researcher in the Greater Jakarta area (Jakarta, Bogor, Depok, Tangerang, Bekasi/Jabodetabek), a metropolitan region characterized by diverse socio-economic and lifestyle profiles.

The study population comprised consumers of local modest fashion products, and the sample was determined using non-probability sampling techniques following the research method from Sugiyono (2009), specifically purposive sampling, based on the criteria of being at least 18 years old, residing in Jabodetabek, and having purchased local modest fashion products within the past six months, combined with quota sampling to ensure proportional representation of respondents from Jakarta, Bogor, Depok, Tangerang, and Bekasi (Sukabumi, 2022). A total of 190 respondents were targeted, following Hair et al. (2019), who recommend a sample size of five to ten times the number of indicators (38) for SEM-PLS analysis.

The research instrument consisted of closed-ended Likert-scale questionnaires complemented by open-ended questions, along with secondary data obtained from relevant literature. The analysis examined independent variables, namely product quality, price, design, social environment, and market trends, and a dependent variable, namely consumer purchase decision perception. Data analysis procedures included validity and reliability testing, descriptive statistical analysis, SEM-PLS, and F-tests, with data processing conducted using Microsoft Excel 2019, IBM SPSS Statistics 29, and SmartPLS 4.0.

RESULTS

The majority of respondents in this study reside in the Bogor area (22%), followed by Jakarta (21%) and Tangerang (17%), indicating that local modest fashion consumers mostly come from urban areas with access to fashion trends and the development of the

creative industry. In terms of age, most respondents are between 25–34 years old (36%) and 18–24 years old (34%), reflecting that the younger generation, especially Millennials and Gen Z, are the primary target market for local modest fashion, as they tend to be more aware of identity, religious values, and aesthetics in clothing. Regarding education, the majority of respondents hold a bachelor’s degree or equivalent (74%), indicating that modest fashion consumers generally have a higher education level, making them more rational and selective in making purchasing decisions. In terms of occupation, most respondents are private employees (25%) and students (21%), showing that local modest fashion is popular among young professionals and students who are socially and digitally active. From an income perspective, the majority of respondents earn less than IDR 5,000,000 per month (54%), suggesting that the local modest fashion market is still dominated by lower-middle-class consumers who tend to seek affordable yet high-quality products. Most respondents are unmarried (72%), reinforcing the idea that modest fashion is a lifestyle choice for young individuals still focused on self-discovery and personal appearance. In their daily activities, respondents most frequently engage in hanging out (15%), shopping (14%), and self-care (12%), indicating that modest fashion purchase decisions are closely linked to an active and social lifestyle. As for hobbies, most respondents enjoy traveling (21%), photography (15%), and reading (15%), which suggests that modest fashion is not only used for dressing purposes but also serves as a form of self-expression and visual representation in their activities.

Table 1. Divided Respondent Quota

Region	Number of Population (Number)	Proportion (%)	Quota (People)
Jakarta Capital City	10,672,100	35	67
Bogor City/Regency	6,637,559	22	42
Depok City	2,145,400	7	13
Tangerang City/Regency	5,265,151	17	32
Bekasi City/Regency	5,842,001	19	36
Total	30,562,211	100	190

Source: Processed from the Central Statistics Agency (2023)

Table 1 shows the respondent quota distribution. Based on the specified criteria for data eligibility, a total of 190 samples are included. This comprises 67 respondents from Jakarta Regency/City, 42 respondents from Bogor Regency/City, 13 respondents from Depok City, 32 respondents from Tangerang Regency/City, and 36 respondents from Bekasi Regency/City. All respondents are women aged over 18 who have previously purchased modest fashion products

All variables in this study received positive responses, with averages in the agree category. Attribution scored 4.12, dominated by external factors such as social media and influencer influence, indicating that digital exposure heavily shapes purchase decisions. Brand image averaged 4.07, with brand reputation as the strongest dimension, highlighting the importance of public trust and credibility. Price perception scored 3.49, suggesting fairness but limited influence on purchasing decisions. Social value averaged 3.53, with confidence and social acceptance as key aspects, emphasizing cultural and religious identity. Perceived quality scored 4.02, led by aesthetics, reinforcing the role of visual appeal. Purchase decision averaged 4.10, triggered primarily by problem recognition, further supported by information search and alternative evaluation. Decisions are largely driven by perceived quality, brand image, and external digital and social influences. This study employs Structural Equation Modelling (SEM) using the Partial Least Squares (PLS) approach to examine the influence of social media campaigns on brand image, brand equity, and customer satisfaction, analyzed via SmartPLS 4. Following Hair et al. (2019), the SEM-PLS procedure involves two stages: evaluating the measurement model (outer model) and the structural model (inner model). The outer model tests the validity and reliability of indicators, ensuring they represent the latent

variables, including convergent validity, discriminant validity, and composite reliability (Ghozali, 2021). Convergent validity is assessed via outer loading and Average Variance Extracted (AVE), with indicators below 0.70 removed (Hair et al., 2019), as shown in Figure 3.

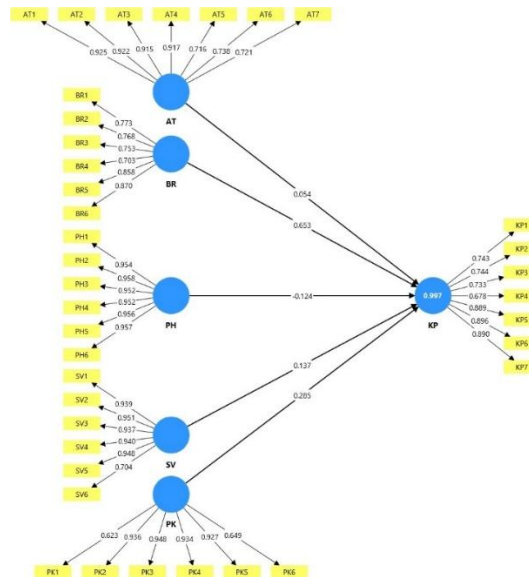


Figure 3. Outer loading result before dropping

Based on Figure 3, it can be seen that there are two indicators with outer loading values below 0.70, and thus they need to be removed or dropped because they do not meet the standard outer loading criteria according to Hair et al. (2019). These indicators are PK1, which has an outer loading value of 0.623; PK6, with an outer loading value of 0.649; and KP4, with an outer loading value of 0.678. After dropping the indicators, PK1, PK6, and KP4. The new outer loading values were obtained and can be seen in Figure 4.

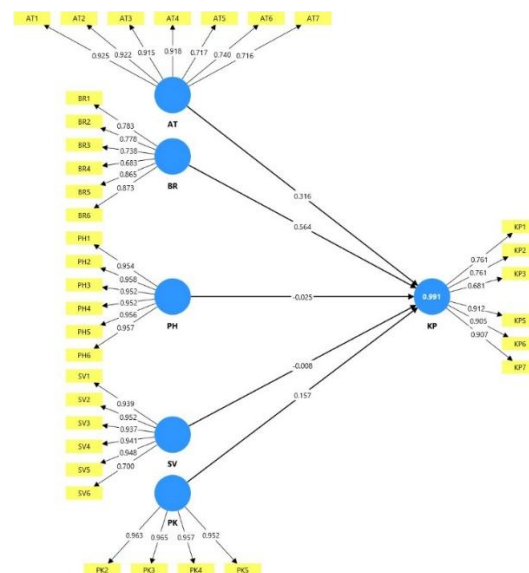


Figure 4. Outer Loading Result After the First Dropping

Based on Figure 4, it can be seen that after the initial removal. there are still two indicators with outer loading values below 0.70. Therefore, a second round of removal is necessary, as these indicators do not meet the standard outer loading criteria according to

Hair et al. (2019). The indicators in question are BR4, which has an outer loading value of 0.683, and KP3, with an outer loading value of 0.681. After dropping indicators BR4 and KP3, new outer loading values were obtained and are presented in Figure 5.

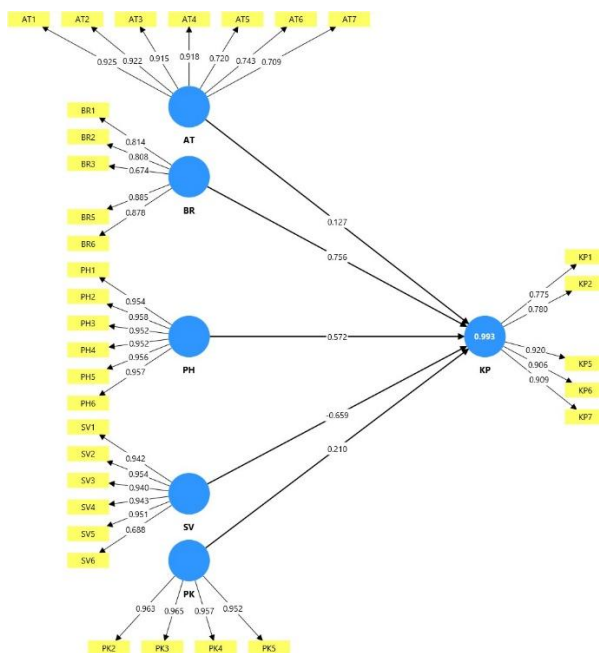


Figure 5. Outer Loading Result After the Second Dropping

Based on Figure 5, it can be seen that after the removal. there is still one indicator with an outer loading value below 0.70. Therefore, it needs to be removed or dropped for the third time, as it does not meet the standard outer loading criteria according to Hair et al. (2019). The indicator in question is BR3, which has an outer loading value of 0.674. After dropping the BR3 indicator, new outer loading values were obtained and are presented in Figure 6.

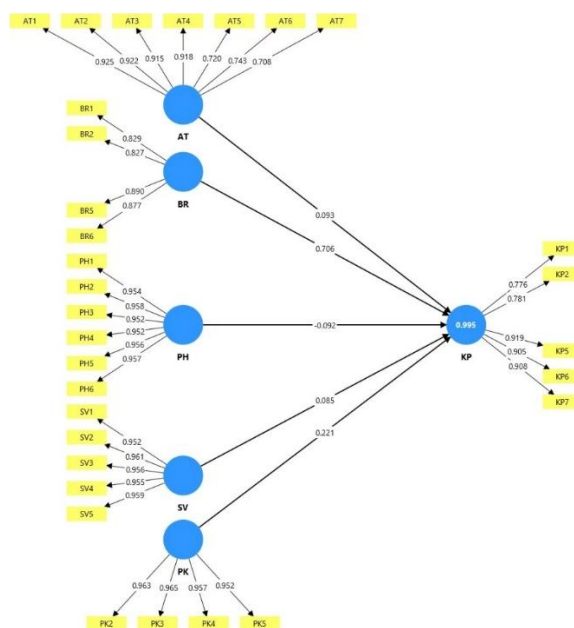


Figure 6. Outer Loading Result After the Third Dropping

Based on Figure 6, it can be seen that after the removal process, all indicators for each variable have outer loading values above 0.70. Thus. It can be concluded that all

indicators are valid and meet the established criteria in total. There are 31 indicators, consisting of 7 indicators for the attribution variable, 4 indicators for the brand image variable, 6 indicators for the price perception variable, 5 indicators for the social value variable, 4 indicators for the quality perception variable, and five indicators for the purchase decision variable. Next, the convergent validity test is conducted by considering the Average Variance Extracted (AVE) value. According to Hair et al. (2019), the AVE value for each latent variable should be greater than 0.5 to meet the validity criteria. The AVE results in this study are presented in Table 2.

Table 2. Average Variance Extracted (AVE) Value

Variable	Average Variance Extracted (AVE)
Attribution	0.708
Brand Image	0.733
Buying Decision	0.740
Price Perception	0.912
Quality Perception	0.920
Social Value	0.914

Based on Table 2, all latent variables in this study exhibit Average Variance Extracted (AVE) values greater than 0.50, indicating that the constructs demonstrate adequate convergent validity and meet the recommended criteria for further analysis. Consequently, the analysis proceeds to the assessment of discriminant validity. The purpose of the discriminant validity test is to evaluate the extent to which each construct is empirically distinct from other constructs in the model. In other words, the indicators of each latent variable should be clearly differentiated from those of other latent variables. Discriminant validity is further assessed by comparing the correlations between constructs with the square root of the AVE in accordance with the Fornell–Larcker criterion. The results of the Fornell–Larcker analysis for each construct are presented in Table 3.

Table 3. Fornell-Larcker Criterion Value

Variable	Attribution	Brand image	Buying Decision	Price perception	Quality perception	Social Value
Attribution	0.842					
Brand Image	0.971	0.856				
Buying Decision	0.986	0.991	0.860			
Price Perception	0.666	0.605	0.629	0.955		
Quality Perception	0.959	0.901	0.942	0.664	0.959	
Social Value	0.663	0.603	0.627	0.998	0.659	0.956

Based on Table 3, which presents the Fornell–Larcker criterion values, all constructs exhibit square root values of the Average Variance Extracted (AVE) that are higher than their correlations with other constructs, as indicated by the bold diagonal values, such as social value (0.956), perceived quality (0.959), and brand image (0.856). This finding indicates that each variable in the model demonstrates good discriminant validity, as it is able to clearly distinguish itself from other constructs within the model. The highest correlation is observed between purchase decision and brand image (0.991), suggesting that brand image has a very strong influence on consumers' decisions to purchase local modest fashion products. Furthermore, purchase decision also shows high correlations with perceived quality (0.942) and perceived price (0.629), indicating that consumers' perceptions of product quality and price are important factors driving purchase behavior. Meanwhile, the attribution variable exhibits its highest correlation with brand image (0.971), signifying that factors such as lifestyle, consumer knowledge, and external influences, including social media trends, play a significant role in shaping brand image in the minds of consumers.

Table 4. Path Coefficient Values

Hypotesis	Relations	Original Sample (O)	T-Statistics	P-Values	Hypotesis status
H1	Attribution → Buying Decision	0.093	2.218	0.027	Rejected H ₀ → Accepted H ₁
H2	Brand Image → Buying Decision	0.706	26.608	0.000	Rejected H ₀ → Accepted H ₂
H3	Price Perception → Buying Decision	-0.092	0.995	0.320	Accepted H ₀ → Rejected H ₃
H4	Social Value → Buying Decision	0.085	0.929	0.353	Accepted H ₀ → Rejected H ₄
H5	Quality Perception → Buying Decision	0.221	10.779	0.000	Rejected H ₀ → Accepted H ₅

Based on Table 4, the relationship between attribution and purchase decision shows a significant effect, with a coefficient value of 0.093, a t-statistic of 2.218, and a p-value of 0.027. Therefore, Hypothesis H1 is accepted, indicating that higher consumer perceptions of attribution related to local modest fashion products lead to stronger purchase decisions. Similarly, Hypothesis H2, which examines the influence of brand image on purchase decisions, is accepted and exhibits the largest coefficient value of 0.706, with a p-value of 0.000. Consequently, H₀₂ is rejected, suggesting that brand image, formed through factors such as ease of purchase, innovation, and creativity, has a highly significant influence on purchase decisions. This finding indicates that positive consumer perceptions of brand image play a crucial role in driving purchases of modest fashion products. In contrast, Hypotheses H3 and H4, which test the effects of price perception and social value on purchase decisions, are rejected, with p-values of 0.320 and 0.353, respectively, exceeding the 0.05 significance threshold. This result implies that price and social value do not significantly influence consumer purchase decisions. Meanwhile, Hypothesis H5, which examines the effect of perceived quality on purchase decisions, is accepted, with a coefficient value of 0.221, a t-statistic of 10.779, and a p-value of 0.000. This indicates that consumers' perceptions of product quality have a significant and positive impact on purchase decisions. The results of this path analysis confirm that, in the context of local modest fashion products, perceived quality and attribution play an important role in influencing purchasing decisions, whereas price perception and social value do not exert a significant effect.

DISCUSSION

Previous studies have demonstrated that consumer perception plays a significant role in influencing product purchase decisions. Sardanto and Ratnanto (2016) found that perceptions of product variety, price, and service quality significantly affected consumers' purchase decisions. Similarly, Ari et al. (2023) examined the influence of consumer behavior and consumer perception on purchasing decisions for second-hand clothing products and reported that purchase decisions were positively influenced by consumer behavior and consumption habits. In addition, consumer perception was also found to significantly affect purchase decisions in the context of second-hand clothing. Moreover, consumer behavior and consumer perception jointly influenced purchase decisions. This research is grounded in the previously discussed theories. The aspects examined include consumer perception constructs derived from internal and external attribution theory, brand image perception, price perception, value perception, and quality perception.

Hypothesis testing shows that consumers' perception of product attribution, such as origin, uniqueness, or brand background, significantly affects purchase decisions (coefficient 0.093, t-statistic 2.218, p-value 0.027), indicating that positive perceptions increase the likelihood of purchase and that product stories create emotional closeness (Kotler et al., 2022). Brand image has a very strong influence on purchase decisions (coefficient 0.706, t-statistic 26.608, p-value 0.000), reflecting the importance of

reputation, style, and exclusivity in shaping preferences (Aaker, 1996). Price perception is not significant (coefficient -0.092, t-statistic 0.995, p-value 0.320), suggesting that consumers prioritize quality and emotional attributes over price. Perceived quality positively influences purchase decisions (coefficient 0.221, t-statistic 10.779, p-value 0.000), confirming its role in assessing value and driving intentions. Social value shows no significant effect (coefficient 0.085, t-statistic 0.929, p-value 0.353), implying that consumers focus more on personal considerations than social pressure, although social value can be enhanced through community-based strategies, influencer collaborations, or culture-oriented brand communication.

To design an effective business strategy for the local modest fashion industry, the Segmentation, Targeting, and Positioning (STP) approach was adopted as it systematically divides the market, selects promising segments, and develops strong brand positioning (Camilleri, 2017; Khandelwal et al., 2020). STP is appropriate because attribution, brand image, and perceived quality significantly influence purchasing decisions, reflecting the impact of personal characteristics, brand perception, and quality assessments (Andaleeb, 2016). The market can be segmented demographically (age 25–34, highest purchase frequency), psychographically (modern lifestyle with cultural/religious orientation), and behaviorally (high response to brand image and quality, regular purchases) (Khandelwal et al., 2020). The primary target is the 25–34 age group with upper-middle income, strong brand and quality preferences, online shopping tendencies, and a preference for modern, culturally relevant designs (Camilleri, 2017). Brands should be positioned as fashionable, high-quality, representative of personal identity, and digitally accessible through social media, e-commerce, and storytelling, enhancing differentiation and brand image while aligning with empirical findings. Chi-Square results indicate a significant relationship between age and purchase frequency, guiding targeted promotions and product tailoring (Andaleeb, 2016). Brands should focus on strong storytelling, high-quality products, social media engagement, and culturally relevant designs to attract target consumers, while STP helps optimize resources and promotions for high-potential segments.

CONCLUSION

This study successfully identifies the characteristics of local modest fashion consumers in Indonesia, who are predominantly young adults aged 20–35 years, mostly women residing in urban areas, exhibiting lifestyles that blend religiosity with openness to global fashion trends, preferring digital shopping through social media and e-commerce, and favoring brands that reflect personal values, identity, and meaningful storytelling. The findings indicate that perceived quality, brand image, and product attribution significantly influence purchase decisions, while price perception and social value are non-significant, although social media, digital reviews, and influencers strengthen external attribution, emphasizing the importance of emotional and symbolic values over purely rational considerations.

Practical implications suggest that local modest fashion brands can adopt a Blue Ocean Strategy, leveraging cultural differentiation, innovative design, and enhanced digital experiences, such as virtual fitting rooms, visually compelling storytelling campaigns, cross-sector collaborations, and sustainable practices, to strengthen brand image, build consumer loyalty, and expand both domestic and international market presence. Limitations include the study's focus on urban consumers and reliance on self-reported data, which may limit generalizability and introduce response bias. Future research should explore the effects of social value, sustainability initiatives, and digital engagement strategies across diverse demographic and geographic segments, as well as investigate long-term brand loyalty and potential for global market expansion.

REFERENCES

- [1] Aaker, D. A. (1996). Measuring brand equity across products and markets. *California management review*, 38(3), 34-39.
- [2] Ajaib, N., & Altunişik, R. (2022). Emerging modest fashion industry: What plays a greater role in modest dressing, religion or culture? Implications for strategic marketing. In *Strategic Islamic Marketing: A Roadmap for Engaging Muslim Consumers* (pp. 251-267). Cham: Springer International Publishing.
- [3] Ajetunmobi, O. A., & Laobangdisa, S. (2024). The effect of cultural and socio-economics factors on consumer perception. *Consumer Perceptions and Food*, 12(1), 23-44
- [4] Alawiah, W., & Utama, A. P. (2023). Pengaruh kualitas produk, harga, dan citra merek pada keputusan pembelian mobil. *Kajian Branding Indonesia*, 5(1), 17-34.
- [5] Ali, A., & Bhasin, J. (2019). Understanding customer repurchase intention in e-commerce: Role of perceived price, delivery quality, and perceived value. *Jindal Journal of Business Research*, 8(2), 142-157.
- [6] Andaleeb, S. S. (2016). *Market segmentation, targeting, and positioning. In Strategic marketing management in Asia: case studies and lessons across industries* (pp. 179-207). Leeds: Emerald Group Publishing Limited.
- [7] Anggraeni, A. (2015). Effects of brand love, personality and image on word of mouth; the case of local fashion brands among young consumers. *Procedia-Social and Behavioral Sciences*, 211(2), 442-447.
- [8] Ari, M. Y., Fanggalda, R. E., Dhae, Y. K., & Fanggalda, A. H. (2023). Pengaruh perilaku konsumen dan persepsi konsumen terhadap keputusan pembelian produk pakaian bekas di kota kupang (studi pada mahasiswa/i Universitas Nusa Cendana). *GLORY Jurnal Ekonomi Dan Ilmu Sosial*, 4(2), 335-447.
- [9] Azwar, A., & Aqbar, K. (2024). Strategi penguatan industri halal di Indonesia: Analisis SWOT. *AL-KHIYAR: Jurnal Bidang Muamalah dan Ekonomi Islam*, 4(1), 47-71.
- [10] Bernarto, I., Purwanto, A., & Masman, R. R. (2022). The effect of perceived risk, brand image and perceived price fairness on customer satisfaction. *Jurnal Manajemen*, 26(1), 35-50.
- [11] Cakici, A. C., Akgunduz, Y., & Yildirim, O. (2019). The impact of perceived price justice and satisfaction on loyalty: the mediating effect of revisit intention. *Tourism Review*, 74(3), 443-462.
- [12] Camilleri, M. A. (2017). Market segmentation, targeting and positioning. In *Travel marketing, tourism economics and the airline product: An introduction to theory and practice* (pp. 69-83). Cham: Springer International Publishing.
- [13] Chen, H., Zhang, T., Costanza, R., Kubiszewski, I., Sloggy, M. R., Wu, L., & Luo, H. (2025). Assessing individual and social values of cultural services of a protected area through online deliberation. *Ecological Economics*, 235(1), 108-110.
- [14] Cuesta-Valiño, P., Gutiérrez-Rodríguez, P., & Núñez-Barriopedro, E. (2022). The role of consumer happiness in brand loyalty: a model of the satisfaction and brand image in fashion. *Corporate Governance: The International Journal of Business in Society*, 22(3), 458-473.
- [15] Dinar Standard. (2023). *State of the Global Islamic Economy Report*. DinarstandardNew. Retrieved on June 10, 2025, from <https://www.dinarstandard.com/post/state-of-the-global-islamic-economy-report-2023>.
- [16] Ezekwem-Obi, A., Blythe, S., & Grace, R. (2025). "Your culture is in you": Cultural identity and connection for children from culturally diverse backgrounds in care: A scoping review of child perspectives. *Child Protection and Practice*, 2(2), 100-134.
- [17] Ghozali, I. (2013). *Aplikasi Analisis dengan program SPSS*. Semarang: Badan Penerbit Universitas Diponegoro.
- [18] Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2019). Multivariate data analysis . Cengage Learning. *Hampshire, United Kingdom*, 633(1), 321-344.
- [19] Heider, F. (1958). *Perceiving the other person*. New York: John Wiley & Sons.
- [20] Islami, A. Z. D., Darwis, R. H., & Safar, J. (2025). Analisis pola perilaku muslimah gen-Z dalam memilih trend fashion ditinjau dari aspek gaya berpakaian (studi pada mahasiswa/i Fakultas Ekonomi dan Bisnis Islam IAIN Bone). *Bisnis-Net Jurnal Ekonomi dan Bisnis*, 8(1), 285-300.
- [21] Kabbara, D., & Zucchella, A. (2023). Transnational entrepreneurship. Insights from female entrepreneurs in the modest fashion industry. *Journal of International Management*, 29(5), 101-158.
- [22] Kelley, H. H. (1960). The analysis of common sense. A review of "The psychology of interpersonal relations" by Fritz Heider. *Contemporary Psychology*, 5(2), 1-3.
- [23] Khandelwal, K., Jakhar, T., & Khandelwal, T. (2020). Segmentation, Targeting and Positioning. *International Research Journal of Engineering and Technology (IRJET)*, 2(3), 2395-0056.
- [24] Kim, Y., & Oh, K. W. (2020). Which consumer associations can build a sustainable fashion brand image? Evidence from fast fashion brands. *Sustainability*, 12(5), 17-23.
- [25] Kotler, P., Keller, K. L., & Chernev, A. (2022). *Marketing Management* (Edisi ke-16, Global Edition). Harlow: Pearson Education Limited.
- [26] Lashitew, A. A., Narayan, S., Rosca, E., & Bals, L. (2022). Creating social value for the 'base of the pyramid': An integrative review and research agenda. *Journal of Business Ethics*, 178(2), 445-466.

- [27] Lestari, D., & Putri, A. (2022). Strategi brand lokal dalam persaingan industri modest fashion. *Jurnal Bisnis dan Pemasaran*, 10(2), 78–90.
- [28] Pratama, T. R. I., & Sinduwiatmo, K. (2024). Pandangan mahasiswa terhadap shopeepay sebagai metode pembayaran. *CONVERSE Journal Communication Science*, 1(1), 37-47.
- [29] Purwianti, L., & Ricarto, T. (2018). Analisa faktor-faktor yang mempengaruhi purchase intention pada pengguna smartphone di Batam. *Jurnal Manajemen Maranatha*, 18(1), 41-56.
- [30] Putri, N. F., Hameed, A., Akin, M., Akin, I., Khan, M. Z., Banerjee, S., & Zaidi, S. M. T. (2025). Analysing the modest fashion market: an empirical study of e-commerce best-selling products. *Journal of Islamic Marketing*, 16(3), 841-869.
- [31] Putri, S., & Yulianto, H. (2023). Sustainability dalam industri modest fashion: tren dan tantangan. *Jurnal Ekonomi Hijau*, 8(3), 102–115.
- [32] Radwan, M., Kamal, M., Khavarinezhad, S., & Calandra, D. (2019). Influencing factors on modest fashion market: A case study. *International Journal of Applied Research in Management and Economics*, 2(1), 12-22.
- [33] Rahman A. & Putri S. (2021). Analisis loyalitas konsumen pada brand modest fashion lokal. *Jurnal Manajemen Pemasaran*, 12(3), 98–112.
- [34] Rasoolimanesh, S. M., Iranmanesh, M., Amin, M., Hussain, K., Jaafar, M., & Ataeshad, H. (2020). Are functional, emotional and social values interrelated? A study of traditional guesthouses in Iran. *International Journal of Contemporary Hospitality Management*, 32(9), 2857-2880.
- [35] Rehman, F. U., & Al-Ghazali, B. M. (2022). Evaluating the influence of social advertising, individual factors, and brand image on the buying behavior toward fashion clothing brands. *Sage Open*, 12(1), 21-25.
- [36] Rosenberg, T. (2019). Wrapped in meaning: Modest fashion as feminist strategy. *NORA-Nordic Journal of Feminist and Gender Research*, 27(4), 285-289.
- [37] Salaam Gateway. (2024). *Modest fashion stands tall amid mainstream brands*. SGIE Report 2023/2024. Retrieved In June 10, 2025, from <https://salaamgateway.com/story/sgie-report-202324-modest-fashion-stands-tall-amid-mainstream-brands>.
- [38] Samsuar, S. (2019). Atribusi. *Jurnal Ilmu Komunikasi Network Media*, 2(1), 23-25.
- [39] Sardanto, R., & Ratnanto, S. (2016). Pengaruh persepsi konsumen terhadap keputusan pembelian pada angkringan kota kediri. *BENEFIT*, 3(1), 31-44.
- [40] Setiawan, E. B., Valdhavessa, D., Bambang, H., Marina, S., Desa, L., Bilqis, F. R., ... & Sidjabat, S. (2021). How to build customer loyalty: Through customer experience, perceived price, and customer satisfaction. *Turkish Journal of Computer and Mathematics Education*, 12(4), 1546-1554.
- [41] Sugiyono, M. P. P., & Kuantitatif, P. (2009). Kualitatif, dan R&D. Bandung: Alfabeta.
- [42] Sukabumi, S. P. (2022). Teknik pengambilan sampel umum dalam metodologi penelitian: Literature review. *Jurnal Ilmiah Pendidikan Holistik (JIPH)*, 1(2), 85-114.
- [43] Tahir, A. H., Adnan, M., & Saeed, Z. (2024). The impact of brand image on customer satisfaction and brand loyalty: A systematic literature review. *Heliyon*, 10(16), 11-15.
- [44] Talibandang, F., & Sangkaeng, A. C. (2023). Pengaruh online trust dan purchase intention terhadap keputusan pembelian thrift shop di facebook. *Journal of Psychology Humanlight*, 4(2), 73-91.
- [45] Wahyuni, T., & Ramadhan, F. (2021). Peran influencer dalam meningkatkan brand awareness modest fashion lokal. *Jurnal Media Sosial dan Bisnis*, 9(2), 88–105.
- [46] Zietsman, M. L., Mostert, P., & Svensson, G. (2019). Perceived price and service quality as mediators between price fairness and perceived value in business banking relationships: A micro-enterprise perspective. *International Journal of Bank Marketing*, 37(1), 2-19.