Muslim women's clothing style and the key factors influencing their intention to purchase modest clothing in the UK

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Abstract

The study reveals that the Muslim consumer segment is under-researched in comparison to all the other major consumer groups. Although Muslims have been identified as an untapped and profitable market segment, many brands are still unable to understand UK-based Muslim women's needs adequately. Western markets especially are relatively underdeveloped in meeting the needs of religious minorities. Thus, clothing desired by Muslim women is not widely available in the UK, and Muslim women struggle to find clothes of their choice. Hence, to enhance the knowledge on UK-based female Muslim consumers, this study identifies Muslim women's preferred clothing styles and investigates the factors influencing Muslim women's intention to purchase modest clothing in the UK. In order to achieve the research aim, the theory of planned behaviour, trait theory and social identity theory were adapted to form the conceptual framework of the study. The data was collected using a structured online questionnaire published on social media groups and pages in the UK from September 2020 to March 2021. As a result, 1087 usable questionnaires were received and used to assess the proposed model fit through structural equation modelling. SPSS software was used for data management and data screening, while AMOS software was used for SEM.

Results revealed that fashion advertising and fashion consciousness were not significant predictors of the intention to purchase modest clothing. Although the influence of traditional media is significant, it is negatively associated with purchase intention. In contrast, religiosity, modesty, frugality, need for uniqueness, subjective norms, digital media, product attributes and perceived availability positively influence the intention to purchase modest clothing. The study broadens the literature on religion, fashion and ethnic minorities, particularly UK-based Muslims, at a time when Islamic marketing and the trend of modest fashion are increasingly growing, and large retailers are trying to attract Muslim consumers. As per the researcher's knowledge, this is a pioneer attempt that examined modesty, fashion advertising, frugality, product availability and product attributes simultaneously in the context of modest fashion.

Declaration

The dissertation or any part of this dissertation has not yet been submitted in support of the application for any other degree or qualification from any other university or any other educational institution. I hereby affirm that this thesis is genuinely my own work, whereas the secondary material used in this thesis is carefully acknowledged and cited as per the university guideline.

Signed: *Nargis Ali*

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List of Acronyms

Abaya: Traditional outerwear for Muslim women AVE: Average variance extracted

CFA: Confirmatory factor analysis

EFA: Exploratory factor analysis

Generation X: Anyone born between 1965 and 1980

Generation Y/generation of the millennials: Anyone born between 1981 and 1996

Generation Z: Anyone born between 1997 and 2012

Hadith: Refers to sayings and deeds of the Prophet Mohammad (PBUH)

Hijab: Generally known as a head covering used by Muslim women

Holy Qur'an: is a sacred book for Muslims

Niqab: Face veil

PI: Purchase intention

Sect: The subgroup of the Islamic school of law followers, e.g., Sunni sect

SEM: Structural equation modelling

Shi'a/Shi'ite: One of the Islamic school of law subgroups that is significantly different from others

SIT: Social identity theory

Sunni: The major subgroup of followers of the Islamic school of law

TPB: Theory of planned behaviour

TRA: Theory of reasoned action

Chapter 1: Introduction

This chapter begins with the research background. It then highlights the significance of the Muslim market. Followed by this, it provides a brief overview of modest fashion and discusses industry insights. Additionally, it presents the research aim and objectives that this study intends to achieve. Finally, it highlights the contribution of this study to the current knowledge and provides the outline of this study.

1.1. Research background

The terms ‘fashion’ and ‘clothing’ are frequently used interchangeably, but, in reality, fashion represents many meanings, while clothing refers to the generic raw materials that an individual wears (Kawamura, 2018; Reilly, 2014). Clothing is tangible, whereas fashion is an intangible force that manifests in a tangible product like clothing. In the context of clothing, fashion communicates an individual's social and economic status, cultural membership, aesthetic preferences, identity, uniqueness, individuality, emotions, experiences and so on (Reilly, 2021; Barnard, 2014). In contrast, clothing is a sort of body covering, usually made with cloth, while cloth is usually manufactured using fibres or other materials (Welters and Lillethun, 2018). According to Cham et al. (2017), clothing is an essential item for consumers as it is considered the second skin of the body. The primary purpose of clothing in ancient times was to protect the body from the weather and natural elements. However, psychologists, religious scholars, etc., emphasise that in modern times the main function of clothing is to provide modesty and fulfil aesthetic needs (Boucher, 1987 in Reilly, 2014). Clothing is important not just because of the material value it provides but also because it denotes things such as individual or group identity and social status (Millan and Mittal, 2017). People choose specific clothing to be a part of their social group and associate more positive traits with people dressed similarly to themselves. Thus, the style of dress helps in creating an impression about its wearer (Reid, Lancuba and Morrow, 1997).

According to Reilly (2021), fashion is often linked to clothing because of the changing nature of the clothing industry and its products. Products offered by the clothing industry include different types of apparel, jewellery and accessories, which are faster to design, manufacture and sell than most other products (Reilly, 2021). Therefore, clothing retail has always been a lucrative business, especially for the UK (Jones and Hayes, 2002), where this sector contributes

significantly to the country's GDP and generates employment for 500,000 people (UKFT, 2021). According to the ONS (2021), online and in-store spending increased in the UK at the same level between 2007 to 2020 due to the increase in population and household income. Despite the fact that clothing retail is the biggest non-food business sector for the UK in financial terms (Goworek et al., 2020), the UK's clothing fashion market is extremely unpredictable (Jones and Hayes, 2002). Additionally, cutthroat competition in fashion retail is a big challenge for organisations.

In recent years, the fashion industry has been significantly transformed due to digital media and globalisation globally (Walter, Kartsounis and Carosio, 2009) and in the UK (John and Hayes, 2002). Consequently, the needs and preferences of apparel consumers have been subjected to frequent changes in the last few years due to social media, cultural integration across borders (Seo and Lang, 2019; Ogunjimi et al., 2021), migration and overseas traveling (Zebal and Jackson, 2019). Furthermore, weather fluctuations are posing a risk for the fashion industry (Martínez-de-Albéniz and Belkaid, 2021), and recently the fashion industry has suffered a setback due to the Covid-19 outbreak (Dinar Standard, 2020). However, despite the drop in sales, the total spending on clothing and retail still stands above 60 billion GBP per annum (Shahbandeh, 2021). The main reason for this is that online sales were boosted during the pandemic because the lockdown restrictions and fear of being infected by the virus forced shoppers to leave brick-and-mortar stores and shop online (Nguyen et al., 2020). In addition, consumers reduced their purchases and spent less on fashion, which is why many retailers could not cover their store expenditures. Consequently, many stores were closed and converted to virtual stores, while many retailers went bankrupt (Carroll, 2020; Sumarliah et al., 2021). For example, modest fashion company Hijup UK was closed after just 18 months of operation (Salam-Gateway, 2020). The world's largest fashion retailer, Inditex, which is known for its ZARA brand, closed 95% of its stores and wrote off merchandise worth around €287 million in 2020 (Financial Times, 2021). Thus, brick-and-mortar retailers are being forced to reform their business strategy and redesign their products (Ogunjimi et al., 2021).

The pandemic has enabled digital businesses to flourish as well as changed the way in which new collections are displayed. Many designers and retail chains are now presenting their collections digitally and physically (Gumuchian and Burrows, 2021). The recent technological advancement and digitalisation have brought changes in the clothing retail sector as well, and the intense competition in the industry means that clothing companies in the UK need to adapt to the new environment to gain a competitive edge (Lamba and Pollock, 2017). In order to

further support the industry, retailers should take advantage of the new opportunities to provide exclusive and desired products to ethnic and racial groups and introduce this offer to other consumers (Solomon, 2019). Wright (2015) also indicated that broadening the range to accommodate different ethnic groups could offer a point of differentiation (Farrag and Hassan, 2015) for the UK, USA and New Zealand's fashion industry (Sumarliah, Khan and Khan, 2021).

Emari (2015) indicated that, at a time when most of the biggest consumer groups are reaching a saturation point, Muslims have been identified as an untapped and feasible market segment. The continuous increase in the Muslim population in the UK as a result of migration has led to the increasing significance of this subgroup in the country's retail sector (Clark, 2021). The needs of the Muslim population include a consideration of the requirements of the religious rules on clothing which influence Muslim's clothing consumption (Aruan and Wirdania, 2020). Due to the increasing importance of this subgroup in the UK and the varying needs of their fashion requirements, Islamic marketing has become an important aspect of the UK retail market. The next section sheds light on the significance of this market segment.

1.2. Significance of the Muslim market

The Muslim market is estimated to be the next big market opportunity after India and China (Islam and Chandrasekaran, 2019). It is estimated that 24% (1,800 million) of the total global population is Muslim (Bukhari et al., 2019). The Muslim population is growing faster as compared to other communities (Pew Research Center, 2017). Additionally, this population is expected to increase by 35% in the next 20 years, and Islam will be the largest religion of the world by 2070 (Pew Research Center, 2015). Solomon (2019) also mentioned that Muslims will make up more than one-quarter of the world's population by 2030 and the Muslim population in many European countries will exceed 10% of the country's entire population. The ONS (2019) also revealed that Muslims are the second-largest religious group after Christians in England and Wales, as illustrated in Figure 1.

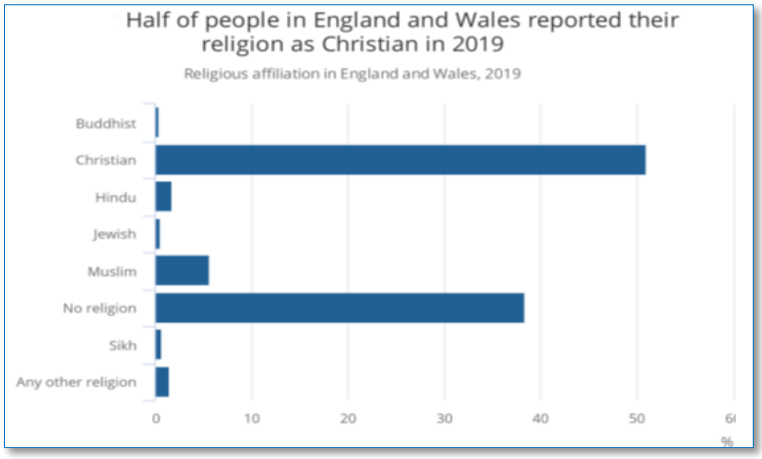
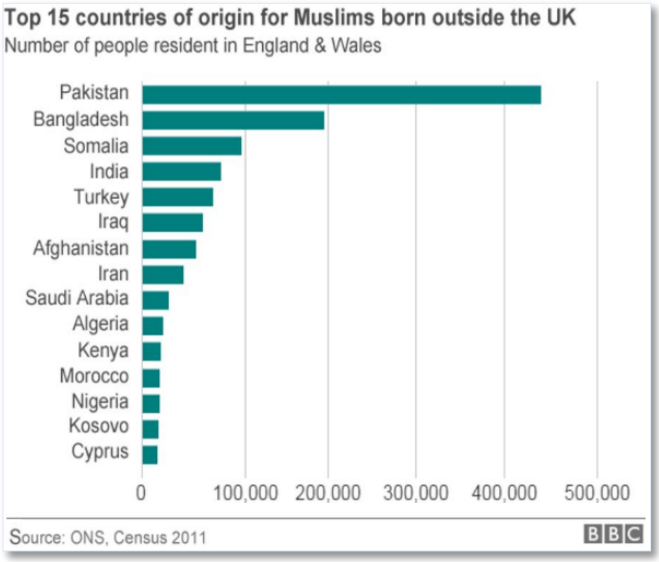


Figure 1: Percentage of religious affiliation in England and Wales (ONS, 2019)

Figure 1 shows that the majority of the UK's population is Christian, but their population is declining while the number of people who do not believe in any religion is increasing. The second-largest proportion of the population in terms of religiosity is comprised of Muslims, whose population is also growing rapidly (ONS, 2012; 2020). In the UK, Muslims are the most ethnically diverse religious group, comprising more than three million people (ONS, 2018). According to the census report of 2011, illustrated in Figure 2, the major ethnic minority groups living in the UK were Pakistanis, Indians, Bangladeshis, Somalis and Turks (Iqbal, 2016). However, ONS (2019) data, also illustrated in Figure 2, shows that Indians, Pakistanis and Black Africans are now the largest ethnic minority groups in the UK.



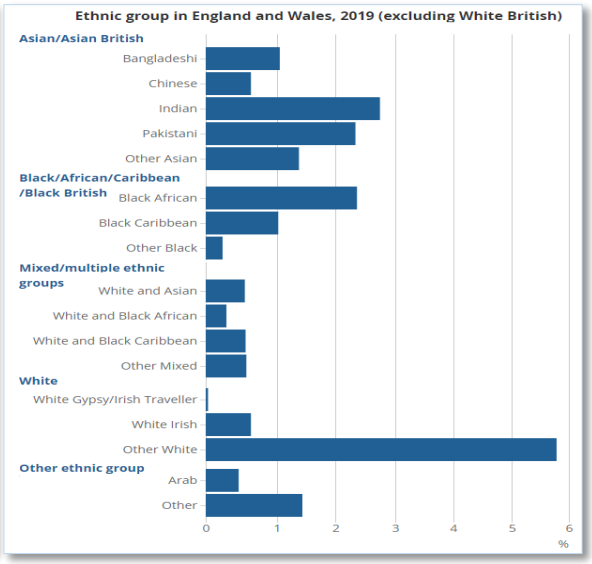


Figure 2: Top 15 countries of origin (BBC News, 2016)

Figure 3: Ethnic group in England and Wales (ONS, 2019)

It can also be seen in Figure 2 that Muslims have a much larger population than other minority religious groups in the UK.

Muslims spend around £174.4 bn a year on modest clothing while the UK market is one of the most significant contributors, with a market value of £20.5 billion at present (Brown, 2016; Gonzalez-Rodriguez, 2019). According to Reuters (2018) and (Lewis, 2019), global spend on modest clothing was projected to rise to around $373 (£344) billion by 2022. However, according to a report published by Salam Gateway (2020), Muslims spent $277 (£255) billion on clothing and footwear in 2019, which decreased by 2.9% (£247 billion) in 2020 when the Covid-19 pandemic hit the fashion industry all over the world.

Like Christmas, the month of Ramadan is one of the biggest sales periods of the year, but retailers could not benefit from Ramadan 2020 (Salam-Gateway, 2020). Despite these circumstances, new launches took place, and fledgling and emerging businesses received greater attention. Moreover, online sales received more attention and popularity among consumers. Despite the store closure, fashion brands successfully marketed their products through online means (Salam-Gateway, 2020). Muslim spending on modest fashion was recorded at US$295 (£272) billion in 2021, indicating that the sector is gaining momentum again (SalamGateway, 2022). It is expected that the expenditure on clothing and footwear by Muslims is expected to rise to $375 (£345.6) billion by 2025 (Salam-Gateway, 2022; Muslim Ad Network, 2022). Exploring and capturing such an exceptional consumer segment in the context of fashion retail could offer a point of differentiation to the challenging fashion retail-clothing sector (Lewis, 2013; Janmohamed, 2016; Sandıkcı, 2018, Ali, 2021). Therefore, several large organisations are trying to convince Muslim consumers that all their products, including fashion items, are officially halal, which means permissible for Muslims (Solomon, 2019). The importance of the Muslim population as consumers can be gauged from the fact that the word halal is no longer limited to food, medicine and cosmetics but is also being associated with holidays, music, websites, and other commodities and services (Solomon, 2019). The fashion industry is also not much behind in attracting this segment. Several fashion brands including Marks and Spencer, Dolce & Gabbana and Uniqlo have introduced clothing lines for Muslim women (Gani, 2016; Slater and Demangeot, 2021). Additionally, Christian Dior and Gucci have also started to make abayas (Sobh, Belk and Gressel, 2014), which is traditional outerwear for Muslim women. This shows that the dress practice of Muslim women and the growing importance of this consumer group worldwide have made Islamic marketing

and Muslim fashion an important aspect of the retail apparel market. The following section provides a brief overview of modest fashion and discusses industry insights.

1.3. Modest fashion and the fashion industry

The trend of modest fashion has emerged as a modern form of dress code that adheres to religious doctrine. It attracts those women who look for a complex relationship between faith and fashion in their attire (Gurbuz, 2014; Lodi, 2020; 2022). It is obvious that religious dietary and dress requirements do create demand for many items, such as kosher food, which Jewish people consume for religious reasons, while others consume it due to its perceived higher quality (Solomon, 2019). Similarly, Muslim women usually wear more modest and conservative clothes for religious reasons while some Muslim women wear these clothes to fit in with the family or community. Moreover, women from other religious groups may also adopt different types of Muslim garments for various personal, spiritual, social or political reasons. Non-Muslim women whose size creates difficulty in sourcing clothes from the mainstream market also look for Muslim designers' clothes in the hope of hiding their unwanted curves (Lewis, 2019). Hence, it can be said that modest fashion is beginning to be recognised as a form of dressing adopted by women from different faith communities, including Muslims, Christians, Jewish and secular people (Lewis, 2013). It is one of the most promising industries with a great deal of potential (Leonnard et al., 2019; Lewis, 2019) that is growing further than the cultural, geographical and religious limits (Khan, Asad and Mehboob, 2017). Modest fashion is not just a trend that will diminish with time; it is an industry that will last (Dinar Standard, 2020).

A report published by the Financial Times (2021) also highlighted that modest fashion is finding a space in the wardrobe of all consumer segments. Clothing with looser waistbands and longer hems is attracting the attention of women of all consumer groups. However, a significant chunk of modest clothing buyers consists of older women and women working from home. The number of consumers searching for maxi and midi dresses on John Lewis's website has increased four to five times. Leading fashion brands such as Nike, Zara, ASOS and H&M are constantly introducing new ranges of modest cloths (Financial Times, 2021; Tarofder et al., 2022). This indicates that modest fashion will be the next trend in the fast fashion industry because its popularity is increasing along with mainstream retail offerings (Dinar Standard, 2020).

The growing recognition of Muslim women's clothing styles as a benchmark of modest fashion offers numerous opportunities for the apparel and textile industry to fulfil the clothing needs of Muslim consumers worldwide and generate significant returns (Dinar Standard, 2020). Therefore, several major fashion brands have produced clothing lines to cater for the needs of Muslim women (Nistor, 2017). Dolce & Gabbana have introduced a hijab and abaya collection. Adidas, Nike and American Eagle Outfitters have also included 'modest wear' in their product line. Recently, H&M also launched the first mainstream modest fashion line, called LTD (Islam and Chandrasekaran, 2019). Tommy Hilfiger and Mango also designed collections around Ramadan for Muslim customers between 2015 and 2016 (Gani, 2016). The growing interest towards Muslims and specifically towards eastern cultures is visible in the designs of high-fashion brands in the UK (Nistor, 2017). Still, they are quite different from the large trendsetting Islamic fashion industry present in Islamic countries (Tarlo and Moors, 2013), as shown in Figure 3. Fashion brands are not providing what Muslim women actually want from fashion brands (Lodi, 2022).

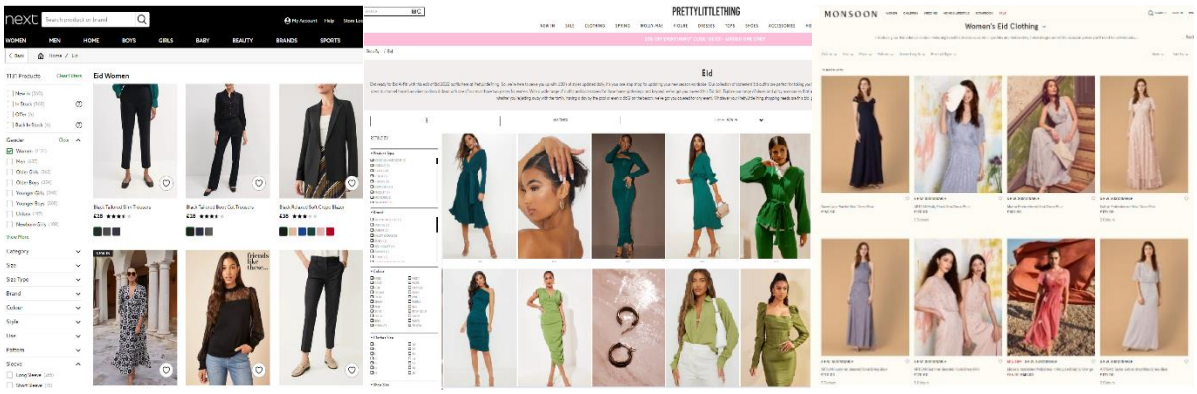


Figure 4: Eid collection 2022

Source: Next.co.uk, 2022; Prettylittlething.com, 2022; Monsoon.co.uk, 2022

The above pictures show different brands' Eid collection 2022, which is not very close to what Muslim women usually wear or expect from fashion brands (See appendix 7 and 8). In particular, the Eid collection offered by PrettyLittleThing reveals the body to a greater extent, whereas the clothing range offered by Monsoon reveals the hands. Additionally, Monsoon's Eid collection is comprised of fewer than 15 dresses, and the prices are much higher than those of other brands, ranging from £130 to £170 for a dress. In contrast, NEXT offers much more decent clothes and the biggest collection of clothes for Muslim women. It is well established that the length and lining of the skirt, the shortness of the sleeves or the depth of the neckline are the biggest concerns for Muslim women (Mossière, 2012; Lodi, 2022). Furthermore,

Muslim women who want large sizes criticise the modest fashion market for not adequately supplying them. Moreover, Black Muslim women have been ignored by mainstream fashion as well as the niche Muslim modest fashion sector due to pigment hierarchies, and ethnic and national distinctions which are well documented among Muslims around the world (Lewis, 2019).

In the UK, Muslim regularly shop at a range of high street clothing retailers, including famous fashion retailers New Look, H&M, M&S, Zara, Peacock and Miss Selfridge (Jamal and Shukor, 2014; Thimm, 2021). However, it can be a challenge to find a single outfit for Muslim women in a western culture, where short and see-through dresses are idolised (Lewis 2013). Conventional and modest fashion brands are mainly focusing on Muslim youth due to the economic significance of this segment. However, because of the heterogeneous nature of the Muslim population, a one size fits all strategy may not apply to all Muslim consumers (Gbadamosi, 2012; Berghammer and Fliegenschnee, 2014).

Although Muslim women's need for modest clothing has created a new opportunity in today's global market (Teimourpour and Hanzaee, 2014), little is known about the purchase and consumption behaviour of this segment (Alserhan and Alserhan, 2012; Abdur-Razzaque and Chaudhry, 2013; Kassim and Zain, 2016; Sandıkcı, 2018). Existing literature misrepresents Muslim consumers and their consumption behaviour (Boulanouar et al., 2017). The main cause for this is that existing research and the global media mostly present the negative side of the Muslim community, such as terrorism, war, Islamic extremism and the 'backwardness' of Muslim societies (Araújo, 2021). There has been a trend in the media to frame Muslim women as oppressed by the burden of the hijab and the religion (Fayaz, 2020). At the same time, anti-Muslim content presented in the media after 9/11 created a negative image of Muslims worldwide (Ahmed and Matthes, 2016; Jamil, 2020). In addition, much of the social literature focuses on views and opinions about the niqab (face veil) and veiling expressed by those who do not wear these items (Piela, 2017). There is a significant lack of positive representation of Muslim communities, especially with a focus on their daily lives, consumption patterns and how they interact with the environment (Barnard, 2020). Moreover, most research on Muslim women's clothing, fashion and hijab has been conducted in Muslim-majority countries, particularly Malaysia and Indonesia, or in the United States (Hassan et al., 2021). Their results do not necessarily reflect other Muslim women living in different countries, such as European Muslim women, who might face different social norms as compared to American Muslim women (Hussain and Cunningham, 2021). Additionally, the influence of religion may vary in

the public sphere of less secular and more secular countries (Brünig and Fleischmann, 2015). Similarly, consumers' purchase intentions and behaviour may vary significantly between countries and even regions, which limits generalisation of research results from one country to another country's context (Alam et al., 2011; Saeed, Grine and Shafique, 2020).

Mainstream retailers are still unclear about how to target ethnic minorities (Emslie, Bent, and Seaman, 2007). Therefore, young Muslims believe that the big brands that make clothes for Muslims do not understand their fashion aesthetic as well as their specific religious needs (Wright, 2015). In view of this, Saeed, Grine and Shafique (2020) suggested that the clothing line must be in line with religion to attract Muslim consumers.

It is understood that demand exists for the development of fashionable modest outfits that could easily appeal to Muslim women living in western countries (Al-Mutawa, 2013; Mooro, 2016). In order to remain competitive, western designers and marketers must focus on this market as modest fashion is gaining momentum in the fashion industry (Weinswig, 2017). It has emerged as the most noticeable and probably the most significant segment of a contemporary cross-faith niche market (Lewis, 2019). If this extension is to be sustained, it should be fully recognised that wearing the hijab and adopting a more modest style of dress symbolises women's commitment to a modest and religious lifestyle first and foremost (IFDC, 2018). Ignoring the diversity of an emerging market (Deb and Sinha, 2015) or applying the same strategies that work on the western luxury market to the Islamic market could prove fatal if they are not in line with Islamic beliefs (Teimourpour and Hanzaee, 2014). Therefore, it is vital to understand these consumers better (Al-Kwifi, Farha and Ahmed, 2019). Extending the discussion on factors that influence Muslim women's purchase intention would yield better understanding (Hassan, 2021) in the context of modest fashion. Research in this context can generate insights that will not only contribute to Islamic marketing literature but also be a reference for the modest fashion industry (Hashim et al., 2022).

Based on the above, this study intends to achieve the following aims and objectives.

1.4. Research aims and objectives

This study aims to identify UK-based Muslim women's most preferred clothing styles and the factors that influence their intention to purchase clothing in the UK. It also intends to identify the differences in the purchase intention of UK-based Muslim women belonging to various demographic groups. The following objectives were devised to achieve these aims.

1. To assess the effectiveness of the TPB's constructs (attitude towards fashion advertising, subjective norms, media, perceived availability and perceived product attributes) in predicting Muslim women's intention to purchase modest clothing in the UK.

2. To investigate the extent to which personality traits, i.e., fashion consciousness, the need for uniqueness, modesty and frugality, influence Muslim women's intention to purchase modest clothing in the UK

3. To assess whether or not religiosity and hybrid identity influence Muslim women's intention to purchase modest clothing in the UK.

4. To identify the differences in the purchase intention of UK's Muslim women belonging to various demographic groups.

5. To find out the most preferred dress styles among Muslim women.

1.5. Contributions of the present research

Despite the economic growth and growing population of Muslims, published empirical research on UK's Muslim's clothing purchase intention is insufficient. Existing literature misrepresents Muslim consumers and their consumption behaviour. Additionally, research on modest fashion is scarce though it has emerged as an untapped and profitable market. Given this, this study broadens the literature on modest fashion, religion, Islamic marketing, fashion and ethnic marketing, consumer behaviour and ethnic minorities, particularly UK-based Muslim women, at a time when Islamic marketing and the trend of modest fashion are increasingly growing, and large retailers are trying to attract Muslim consumers (Lewis, 2015; 2019, Nistor, 2017, Islam and Chandrasekaran, 2019).

Previous literature described only modesty as a branch of faith. While according to the Quran, both modesty and frugality are part of faith for the Muslim community. The literature review chapter of this study explains how these personality traits are related to each other. Moreover, according to the researcher's knowledge, religiosity, modesty, frugality, hybrid identity, fashion advertising, marketing communications and clothing attributes have been investigated in a few isolated studies. However, these factors have never been included in a single model at the same time to examine Muslim women's intention to purchase modest clothing. Moreover, the research on hybrid identity (Ward et al., 2018) and frugality is in its infancy (Shoham et al., 2017), while modesty has been rarely investigated in marketing literature. Hence, this study

attempts to address this gap by integrating and testing above-mentioned elements in the current context.

A review of literature provided in Chapter 2 indicates that most of the research has been either conducted in a Muslim majority country or a single city or location of a Muslim minority country. As shown in Table 1, Gbadamosi (2012) and Emmanuel-Stephen and Gbadamosi (2021) selected London-based African women for their study, while Jamal and Shukor (2014) selected participants from Cardiff University. However, this research is different because the sample of this study consists of heterogeneous ethnicities. Furthermore, it has attracted a total of 1087 UK-based Muslim women from all major cities of the UK. Given this, it is anticipated that the findings of this study will enhance knowledge about UK-based female Muslim consumers and provide insight into their future intentions to purchase clothing. Moreover, the results of this study will enable fashion designers, entrepreneurs and fashion brand managers to develop consumer-centric marketing strategies and tailor products to the needs of UK-based Muslim women.

1.6. Structure of the thesis

This thesis consists of eight chapters. Brief information on each chapter follows:

Chapter 1 begins with the introduction to the study and the research background. It then highlights the significance of the Muslim market. It also provides a brief overview of modest fashion and discusses industry insights. After this, it presents the research aims and objectives that this study intends to achieve. Finally, it highlights the contribution of this study to the current knowledge and provides the study outline.

Chapter 2 aims to shed light on the existing literature relevant to this study. For this purpose, this chapter first discusses modest fashion and how it was originated. It then presents different countries' customs with respect to Muslim women's clothing. The chapter then highlights the key factors affecting Muslim women's intention to purchase modest clothing. These factors include religiosity, modesty, frugality, fashion consciousness, need for uniqueness, subjective norms, traditional and digital media, fashion advertising, perceived product attribute and hybrid identity. This chapter also provides hypotheses associated with each factor used to develop the conceptual framework of this study. Finally, a summary of the whole chapter is provided.

Chapter 3 defines and differentiates the theory and conceptual framework and highlights their importance for research. This chapter also discusses the theories considered in this study. In addition, it justifies the selection of the theories used to develop the study's conceptual framework. Finally, it presents the conceptual framework of this study and provides a summary of the chapter.

Chapter 4 discusses the research methodology and method used in this study. Also, it provides justification of the selection of the sampling frame, research participants and the instrument used for this study. Moreover, ethical issues are also highlighted in this chapter and the chapter ends with a discussion on the statistical techniques used for data analysis.

Chapter 5 discusses the data management and data screening process used in this study. It covers statistical assumptions required for multivariate analysis, i.e., missing data, outliers, normality, linearity and homoscedasticity. In addition, the chapter provides the demographic profile of the research participants, as well as descriptive statistics. Then, the ANOVA results are presented to highlight the differences in the purchase intention of Muslim women. The next part of the chapter comprises exploratory factor analysis and reliability analysis. The chapter ends with a short summary.

Chapter 6 begins with a brief overview of the structural equation modelling techniques. It also depicts the proposed measurement and structural model. In addition, the chapter provides the outcomes of confirmatory factor analysis and structural model fit. Simultaneously, it examines the validity of the constructs. Afterwards, it briefly presents the results of hypothesis testing, and a summary of the chapter.

Chapter 7 discusses the findings of the statistical analysis performed in chapters five and six.

Chapter 8 concludes the thesis and highlights the contribution, practical implications as well as the limitations of this research. Additionally, it provides possible directions for future research.

Chapter 2: Review of the literature

2.1. Introduction

This chapter intends to shed light on the existing literature associated with Muslim women. For this purpose, the chapter first discusses modest fashion and how it originated. It then presents customs of different countries with respect to Muslim women's clothing. Following this, a brief overview of the existing literature is provided and research gaps are highlighted. Afterwards, the chapter discusses the key factors affecting Muslim women's intention to purchase modest clothing. Finally, a chapter summary is provided.

2.2. Modest fashion

Muslim women's attire has gained popularity in the past few years and now it is known as modest clothing, modest dress or sometimes modest fashion (Zabeen, Shams and Sultana, 2017). Modest fashion is defined as apparel that covers the body and that does not make the body shape apparent (Nestorović, 2016). Likewise, the term modest dress refers to clothing that conceals rather than outlines the contours of a woman's body (Lewis, 2013; Tarlo and Moors, 2013). It is a trendy and less skin-revealing form of clothing that satisfies a woman's spiritual and stylistic needs as per her faith and personal preferences. Modest fashion integrates faith with fashion and modesty with modernity, as well as maintaining religious values while wearing designs associated with high-quality global fashion brands (Tarlo, 2010). It is an authentic blend of religious and cultural tenets (Lewis, 2015) that ensures the wearing of stylish clothing and accessories, without any exposure of the body (Mumin, 2010). Therefore, it is named the third 'F' of Islamic marketing following food and finance (Karoui and Khemkhem, 2019).

2.2.1. Origin of modest fashion

Modest fashion is a retail sector that caters to women who require more coverage in their clothing, which is not usually available in clothing sold by mainstream retailers (Lewis, 2013). The phenomenon of modest fashion originated as a consequence of several historical and non-cultural events such as 9/11 and subsequent negative media commentary about Muslims and their religion (Barnard, 2020). Since 9/11 and subsequent incidents, the hijab was over-politicised, particularly in the West, where Muslim women were often portrayed as a passive

victim of traditional patriarchy, as a threat to western societies (Alghafli et al., 2017) or as a victim of Islamophobia (Ahmed and Matthes, 2016; Piela, 2022; Zempi, 2020). In addition, the hijab and Muslim women's attire in general are presented as a symbol of Islamic extremism. Most of the political rhetoric and public debates, particularly in the media, focus on Muslim women, and they are seen as a problematic minority refusing to integrate into and engage with British society. The main reason for this controversy is Muslim women's hijab and clothing (Ryan, 2011), which are usually considered incompatible with western culture and modernity (Lewis, 2015). Therefore, veiled Muslim women are more prone to hate crimes because their dress represents their Muslim identity, race and gender (Zempi, 2020). As a result of these issues, Muslim's ideology and consumption behaviour has undergone the process of a new identity creation (Karoui and Khemkhem, 2019). More Muslim women have become engaged in studying, and paid or professional work. Globalisation and social media have provided them with the freedom to speak and share their opinions. The revolution of digital media and support from secular governments have helped them to construct and maintain their own cultural identity, while integrating into western society (Faraz, 2020). In addition, new Muslim entrepreneurs and fashion designers have provided Muslim women with opportunities to follow trends that are both 'modest' and 'fashionable'. Overall, it is a youthful industry that originated due to influencers, YouTubers shopping hauls and fast-growing start-ups (FinancialTimes, 2021). At the same time, the noticeable growth in the Muslim population and the absence of modest clothing options in most fashion retailers also led to the creation of the modest fashion industry, which was further promoted through social media and other fashion magazines (Aune, Lewis, and Molokotos-Liederman, 2021). Modest fashion is not just a trend that will diminish with time; it is an industry that will last (Dinar Standard, 2020).

2.2.2. Muslim women's dress practice across cultural borders

Dress is often called a window into the social world, which is bound by a set of rules, customs and rituals that guide interactions between people. The interaction between religions, cultures and dresses is interesting. There are many religious organisations for which clothing is a vital symbol of religious identification (Arthur, n.d.). According to Islam and Chandrasekaran (2019), clothing not only differs from one religion to another, but the clothing styles of the believers of the same religion can also be different. This is because people of the same religious group, such as Muslims, reside in various countries (Islam and Chandrasekaran, 2019). Despite belonging to the same religion, Muslims from different countries wear different styles of clothes. In the Indian subcontinent and Pakistan, women wear long tunics and loose pleated

trousers (Siraj, 2011) that include a long scarf called a ‘dupatta’. It is part of the national dress for women in Pakistan and is known as shalwar kameez and dupatta (Qazi and Javid, 2021), as depicted in Appendix 7, which indicates that a woman may or may not cover her head and may wear the dupatta as per her preference. This dress is worn not only by Pakistani women but also by Bangladeshi and Indian women, whose national dress is the sari, as also shown in Appendix 7 (Hussein, 2018; Nawaz et al., 2018). Osella and Osella (2007) pointed to recent changes in the dress style of Indian Muslim women, such as the adoption of shalwar kameez, hijab and Arabic abaya instead of wearing saris. A sari is a piece of cloth that is six yards long, which is worn by being draped around the body. Appendix 7 depicts the draping style of saris worn with a short blouse from different parts of India (Mottaleb and Sonobe, 2013).

Hopkins et al. (2020) indicated that many forms of head covering do not cover the ears and neck, although covering the ears and neck is essential for women who choose to cover their heads for religious purposes. It can be seen in Appendix 7 that the dupatta does not cover the hair completely, so it does not fulfil the religious requirement. Therefore, some women wear an abaya or burqa over shalwar kameez (Ansari, 2021).

The abaya is a loose black robe that provides coverage from head to toe when worn with head coverings, as illustrated in Appendix 7. Middle-Eastern women wear the abaya in public spaces (Ramadan and Mrad, 2017) because it is the official national dress for Arab women in Gulf regions (Akinci, 2020). Over the last few years, the abaya has undergone many changes with the fashion trends, and now it comes in a variety of prints and colours, styles and materials. Unlike Iran and Saudi Arabia, women are not legally bound to wear the abaya in Qatar and the UAE, but they are expected to adhere to local customs and traditions. Young Qatari and Emirati women usually wear jeans and a shirt under the abaya, while some leave the abaya slightly open, with the intent being to show their fashionable clothing and accessories (Sobh, Belk and Gressel, 2014).

According to Almila (2016) and Ramírez (2015), the abaya is originally from Saudi Arabia, and it covers a woman’s body from the neck to the feet. Additionally, this long outfit (abaya) is worn with a headscarf called the ‘shayla’, illustrated in Appendix 7. Saudi women always cover their bodies. However, some women do not cover the face and hands, while some leave only the eyes and hands uncovered. Mutwalli (2015) found that, while all Emirati women wore a burqa in the pre-oil era, the abaya was worn predominantly among wealthy women. Other women often opted for colourful, traditional dresses worn under a sheer black cloth. Older

Emirati women believe that the abaya is an import from Saudi Arabia and was not commonly worn in the past (Zaharias and Leech, 2014). Similarly, a professor of textiles from Riyadh University argues that the abaya is a relatively new trend in Saudi Arabia too, which came from Syria and Iraq less than a century ago (Shimek, 2012). This assertion is supported by an ethnographic study by Akinci (2020) which suggests that Muslim women of African origin wear a shayla.

There are many Muslim countries in African continent and Muslim women wear a variety of costumes across the continent. For instance, Somali women wear a traditional dress called the 'baati' (Samsudin and Lokman, 2016) presented in Appendix 7. Additionally, a few distinctive styles of Arabic-style clothing are considered stylish and fashionable in the Somali community. Such styles are quite similar to the latest styles of abaya worn in the Gulf areas that are loose and provide full coverage. It is compulsory for Somali women to wear long skirts instead of trousers. Moreover, Somali women dress more conservatively and perform various acts of piety and decency in order to distinguish themselves from their counterparts. This is because women who cover themselves in an orthodox style receive more respect in Muslim society. In addition, Somali Muslim women who wear a full-length khimar, with a face veil (niqab) believe that this form of clothing is more pleasing to God. The khimar is a piece of clothing sewn like a semi-circular scarf in which the face of a woman remains visible, but it covers her shoulders, torso and hair. It is available in different lengths that can not only cover the hips but may also cover the knees or ankles (Almila, 2016).

In contrast to Somali women, Egyptian women wear a full-length dress called a 'gallabiyyas' or 'jilbab' (Boulanouar, 2006). Similarly, a majority of Moroccan Muslim women wear long-sleeved floor-length garments called 'djellaba' with a hijab in public places, as shown in Appendix 7. In addition, Moroccan women also wear western outfits such as jeans and shirts, but the hijab seems to be a part of their dress (Bachleda et al., 2014). Moreover, the traditional dress of Moroccan women is the caftan, which is also a long-sleeved, floor-length dress worn with a waist belt. Caftans are now commonly worn at weddings and other special occasions (Kochuyt, 2012).

To some extent, the dress of Nigerian Muslim women looks also similar to the caftan and abaya. However, in order to cover the hair and ears, Nigerian women wear a head wrap called a 'gele'. The gele is a long rectangular piece of fabric wrapped tightly around the head. Over time, African women have created many beautiful styles of gele (Adeoti, 2020), due to which

the gele is also popular among fashionable women of other ethnic groups (Hass and Lutek, 2019).

According to Renne (2013), Nigerian Muslim women from different ethnic backgrounds have adopted different styles of veiling. In the northern part of Nigeria, Muslim women usually wear different types of hijab, but some still like to wear an ‘iborun’ (stole) with a gele (Renne, 2013), as worn by the woman standing on the left in Appendix 7. Similarly, in the southwestern area, most women wear an iborun over a gayle (gele) headdress. The iborun is similar to a stole or shawl and is worn over the shoulder. However, some Muslim women wear an all-encompassing burqa-type garment called an ‘eleeha’ (Renne, 2018). Abubakre (2018) argued that, unlike Muslims in northern Nigeria, not all Muslim women in southwestern Nigeria like to wear headscarves. Furthermore, a growing trend in Nigeria is that Muslim brides, inspired by western media, have started leaving their hair uncovered and wearing tight-fitting clothing during their wedding events. Even their wedding events are widely published in local magazines, television, online blogs and the internet (Abubakre, 2018).

In contrast, Malaysian Muslim women cover their heads and wear a full-sleeved tunic with a long ankle-length skirt or a loose trouser. This dress is called Baju Kurung. Jubah, which covers women from the shoulders to the ankles, is also worn in Malaysia (Thimm, 2018). On the other hand, Afghani women wear a beautifully embroidered and colourful, flattering dress with loose trouser and a shawl, as illustrated in Appendix 7. However, under the Taliban's ruling, they were forced to wear the burqa (BBC News, 2021). The burqa is tent-type outerwear, primarily made from a single piece of cloth, to provide coverage from head to toe, as depicted in Appendix 7. It is the most conservative style of clothing that is worn by Muslim women to cover the face and entire body. The mesh panel sewn into the front of this garment allows women to see out (Ramírez, 2015; Mohammadi and Hazeri, 2021).

Another orthodox or most conservative Muslim country is Iran, where women are required to wear a veil, and piety means not showing the curves of the body (Koo and Han, 2018). Many Iranian women wrap a chador around their body in order to cover themselves from head to toe, as displayed in Appendix 7 (Sobh, Belk and Gressel, 2014). In addition to a chador, Irani women also wear an abaya, or a long overcoat called a ‘Manto’, that is worn with a headscarf and a pant or loose trouser. The manto comes in assorted colours and styles. It is also part of the national dress for Iranian women (Irani and Hanzaee, 2011).

Similarly, Turkish women wear a ‘pardösü’ (an overcoat) with the hijab. However, the decision to wear the hijab depends on the women's choice. Additionally, it is important to look beautiful and stylish whilst dressing modestly in Turkey because it is believed that a woman of an advanced country, i.e., Turkey, must not look old-fashioned. It should be noted that Turkey is a secular country where the hijab was banned post 9/11 in most public places such as universities and hospitals, but now university classrooms are the only place where the hijab is prohibited (Hass and Lutek, 2019). This means that Turkish women can now wear the hijab in public and private places (Yel, 2021).

According to Piela (2017), the niqab (face veil) is still banned in some western countries such as France. Therefore, in western countries, Muslim female converts face more challenges in adopting a Muslim lifestyle, especially clothing. These issues include family disapproval, job discrimination and mainstream society's reactions. People keep their distance from veiled women and consider them less educated or less intelligent. Despite these issues, Muslim converts adopt the hijab and other forms of veiling. It is also observed that some converts adopt an African-style head covering instead of the hijab. This practice enables them to follow their religious values and maintain their social standing (Badran, 2009). Likewise, Hass and Lutek (2019) indicated that white Muslim women wear all Islamic styles, ranging from modest ‘western clothing’ with a hijab or without, to niqabs and burqas, and everything in between. Similarly, Tarlo’s (2010) research has shown that Muslim women who immigrated to London from various parts of the world use different forms of coverings and have different perceptions of modesty.

In contrast, Hwang and Kim (2020) identified that Muslim women usually wear long dresses in western countries like the USA, while they prefer long tops with leggings or joggers as activewear. In addition, these women look for a little loose pants for work-out that do not look similar to trousers. However, some Muslim women perceive that leggings are not sufficiently modest or aligned with their religious beliefs. Nor are the clothes available in fashion retail modest, as they all reveal body shape and curves to some extent. Overall, women are not satisfied with the industry offering (Hwang and Kim, 2020). Due to the low availability of the required clothing in most western regions, Muslim women combine different locally available clothing items to create an overall modest appearance or buy Islamic clothing online (Stoica, 2013).

Based on the above discussion, it can be concluded that the requirement of modesty associated with women's dress has been interpreted in different forms and styles of covering the body and hair in every Muslim state (Sobh, Belk and Gressel, 2014). Despite the differences in styles, these dresses provide coverage from head to ankle. Therefore, this may mean that any type of dress that can cover a woman's entire body is assumed to be Islamic attire (Zabeen, Shams and Sultana, 2017) if it is made of opaque fabric and can also hide the body's figure (Hwang and Kim (2020). However, the modest clothing offered by some British fashion brands does not fulfil this criterion, as shown and discussed on page 20 of Chapter 1. The next section sheds light on the existing literature associated with Muslims, particularly Muslim women.

2.3. An overview of existing research on Muslims

An accurate review of the literature, based on relevant articles from well-known journals, enables the researcher to acquire existing information on the research phenomenon (Hair et al., 2019). While reviewing literature for this study, it was noticed that most research conducted on Muslims in Europe or other western countries revolves around the topics that portray Muslim's negative image and identities. This includes discussion on war, terrorism, migration and Islamic terrorism as per the meta-analysis conducted by Jamil (2020). Islamophobia, women's veil and the hijab are widely studied topics (Ryan, 2011; Ahmed and Matthes, 2016; Piela, 2022; Zempi, 2020). However, given the importance of the growing Muslim population, this segment has attracted the attention of marketers and researchers. Consequently, substantial research has been conducted on Muslim consumers in the business and marketing domain over the past decade, while Islamic finance and halal food remain widely researched topics. One of the studies on Islamic banking was conducted by Usman et al. (2017), focusing on religiosity, information sources and the selection of Islamic banks. Souiden and Rani (2015) also investigated consumers' attitudes and intentions towards Islamic banks, while Husin, Ismail and Rahman (2016) highlighted several factors that influence Muslim consumers' intentions towards Islamic insurance. In addition to these, many studies revolve around halal meat or food (e.g., Ali et al., 2016, Bonne et al., 2008, Mumuni et al., 2018, Abdur-Razzaque and Chaudhry, 2013 and Bukhari et al., 2019). Furthermore, halal cosmetics or personal care products were also investigated by Ansari and Mohammed (2015) and Abd-Rahman et al. (2015), while Al-Kwifi et al. (2019), Karoui and Khemkhem (2019) and Farah (2021) conducted research on halal products wherein no specific product was selected.

In contrast to the above studies, literature related to fashion and marketing mainly revolves around luxury brands, luxury products and the luxury purchase inclinations of Muslims (see, e.g., Kamal, Chu and Pedram, 2013; Chu, Kamal and Kim, 2019; Kassim and Zain, 2016, Soh et al., 2017; Aksoy and Abdul-fatai, 2018; Rahman et al., 2021). Al-Mutawa (2013) also tried to explore why luxury fashion brands attract young Muslim women in Kuwait and how these women explain their perceptions about these brands. In a similar vein, Teimourpour and Hanzaee (2014) reviewed the current challenges and opportunities in the Iranian luxury market, taking into account the religious perspective on the use of luxury products. On the other hand, Ashraf et al. (2017) examined the moderating effect of religiosity between the attitude, subjective norms and perceived behavioural control and purchase intention of luxury fashion products in Pakistan. In addition, Aksoy and Abdulfatai (2019) investigated the effect of religiosity and culture on Nigerian Muslim consumers' intention to purchase luxury goods. Likewise, Rehman et al. (2021) investigated the association between Saudi and Indian consumers' religiosity, perceived functional, individual and social values of luxury and luxury purchase intention.

In addition to the above, the relationship between religiosity and materialism or status consumption has also been studied extensively (Agarwala et al., 2018). The most-cited study was conducted by O'Cass et al. (2013) and examined the effect of religiosity on status consumption and fashion consciousness in Iran. Similarly, Yeniaras and Akkemik (2017) evaluated the relationship between materialism, status consumption tendencies and intrinsic religiosity and investigated their effect on fashion novelty consciousness in Turkey. Likewise, Ilter et al. (2017) assessed the impact of religiosity on materialism in Turkey. Similarly, Rahman et al. (2018) studied religiosity, materialism and fashion clothing involvement as drivers of fashion clothing purchase involvement in Malaysia. Table 1 summarises previous studies on Muslim consumers in the context of fashion and clothing, and a detailed version of this table is provided in Appendix 1.

Table 1: Studies on Muslim consumers' fashion and clothing

Author	Sample/ Method	Research focus and context	Findings
Alam et al., 2011	232 Muslims	Food, clothing, automobiles – Malaysia	Malaysian Muslims consider Islam as their source of reference and spend moderately. Religiosity mediated the relationship between relative and contextual variables and purchase behaviour.
Albrecht et al., 2015	200 female students (aged 17-25)	Muslim women's dress practice – South African	The more modest group placed more importance on religious values and Muslim identity, while the less modest group attributed more importance to social values. Despite these differences, both groups tended to communicate a hybrid identity.
Aruan and Wirdania, 2020	379 Muslim women	Modest fashion clothing– Indonesia	Significant and direct influence of religiosity on purchase intention. Affective attitude and self-presentation partially mediate the effect of religiosity on PI. Affective attitude and self-presentation influence PI.
Bachleda et al., 2014	950 Muslim women	Clothing choice – Morocco.	Intention (variable) was excluded from the model. The effect of interpersonal religiosity and PBC was insignificant. Age, marital status and education assert a more significant impact on behaviour than religiosity and subjective norms. Attitude was negatively related to the behaviour.
Cham et al., 2017	300 males, females, Gen Y	Clothing interest – Malaysia	Price-conscious consumers may not intend to buy a certain brand of clothing, even having strong interest in clothing. However, brand image, word of mouth, self-concept, perceived quality, and need for uniqueness impact purchase intention.
Farrag and Hassan, 2015	350 young males and females	Fashion– Egypt	All dimensions of religiosity were negatively related to the attitude of youths towards fashion.
Gbadamosi, 2012	20 in-depth interviews with African women	Clothing – London	Religion, weather, need for affiliation, comfort, personal factors (demographic) influence clothing acculturation.
Emmanuel-Stephen and Gbadamosi (2021)	20 in-depth interviews with African women	Luxury products –London	Consumption of luxury products motivated by success and evolutionary motives, belongingness, social pressure, cultural affiliation, consumer-brand relationship and hedonism.
Hassan and Harun, 2016	345 women	Hijab fashion clothing – Malaysia	Dressing style, fashion motivation, fashion uniqueness and sources of fashion knowledge positively influence fashion consciousness and indirectly influence hijab fashion consumption.
Hwang and Kim, 2020	328 veiled Muslim women	Modest activewear – USA	The degree of religiosity impacts the purchase behaviour while the most desirable attribute is appropriate concealment.

Hwang and Kim, 2021	415 veiled Muslim women	Modest activewear – USA	Apparel functionality, expressiveness and aesthetics were found to be significant predictors of attitude towards purchasing activewear. Attitude and subjective norm were significantly associated with PI, while religiosity indirectly influences PI through the social norm.
Hussain and Cunningham, 2021	Content analysis of 23 responses, surveyed 282 Muslim students in study 1, 347 in study 2	Pro-sport hijab – USA	Attitude and subjective norms influence purchase intention; description and injunctive norms shape subjective norms, while attitude was based on behavioural beliefs.
Jamal and Shukor, 2014	Mixed method – 220 young males and females British Muslim students	Status consumption – Cardiff-UK	Self-congruity, clothing conformity, need for uniqueness and modesty significantly drive susceptibility to interpersonal influence. Acculturation moderates the effects of self-congruity and SII.
Kamal, Chu and Pedram, 2013	347 Americans, and 312 Arab male and female	Luxury fashion goods – USA and UAE.	Social media usage positively predicts materialism and social media advertising attitudes. Both samples demonstrated positive relationships between materialism and intention to purchase luxury fashion goods.
Leonnard et al., 2019	65 hijabis aged 18-30	Modest sportswear – Indonesia	Expectation, perception and the subjective norm affect consumers' attitude towards modest apparel but not PI. Subjective norms effects PBC and the effect of PBC on PI is higher than Subjective norms.
O'Cass et al., 2013	300 students aged 18-24	Fashion clothing brands – Iran	Religiosity negatively moderates the relationship between status consumption and fashion consciousness. An inverse association was found between status consumption and religiosity. The importance of brand status mediated the relationship between fashion consciousness and willingness to pay a price premium.
Rahman et al., 2018	282 females aged 18-36	Fashion clothing –Malaysia	Materialism, clothing involvement and religiosity emerged as major drivers of clothing purchase involvement. Clothing involvement mediated materialism and fashion clothing purchase involvement.
Siraj, 2011	15 hijabi and 15 non-hijabi women were interviewed	Hijab and modesty – Glasgow, UK	Despite the differences in opinion about hijab, female modesty was found to be important to both hijabi and non-hijabi women.
Sumarliah, Khan and Khan, 2021	366 females aged 17-35 and above	Online purchase of hijab fashion items – Indonesia	Place accessibility, store environment and attitude positively influence purchase intention, while subjective norms directly impact attitude and indirectly influence intention.

Valaei and Nikhashemi, 2017	250 males and females aged 18-27	Fashion apparel industry – Malaysia	Brand, style, price and social identity influence Gen Y purchase intention. No relationship with the country of origin and self-identity. Brand and self-identity influence attitude, while style, price, country of origin and social identity do not shape attitudes towards fashion apparel. These results varied among genders, ages and income groups.
Wright, 2015	Written reflections and interviews – Muslim males and females aged 17-19	Religious identity and consumer behaviour – London, Bolton and Manchester	Islam affects the personality and behaviour of young British Muslims but does not affect their consumption in a simple way. Instead, it presents them with a lifestyle and an attitude to society. They avoid wearing ethnic or traditional clothes because it affects their integration with their social peers. They prefer fashion and lifestyle blogs for consumer-brand interaction instead of Muslim-specific store sections or advertising campaigns.
Yeniaras and Akkemik, 2017.	126 males and 141 females	Fashion consumption– Turkey	Materialism and fashion-novelty consciousness were found to be positively related. However, intrinsic religiosity negatively moderated the relationship between materialism and fashion novelty consciousness.
Yousaf and Malik, 2013	225 young male and female university students	Clothes and snacks – Multan, Pakistan	Consumer behaviour differs as per the level of involvement and the degree of religiosity. In the case of clothing products, the highly religious group was found to be more socially influenced, less recreational and fashion-conscious, and more impulsive. They were more conscious regarding their lifestyle and less confused by overwhelming information and over choice, as compared to the less religious group.

Source: Compiled by the researcher

It is clear from the table above that a large portion of the research relates to Muslims living in Muslim-majority countries. One of those studies was conducted by Siraj in 2011, wherein 15 hijabi and 15 non-hijabi women were interviewed in Scotland to explore the perceptions of modesty and hijab amongst Muslim women. Consequently Siraj (2011) found that women hold different opinions about the hijab. However, despite their differences in opinion about the hijab, females' modesty was important to both hijabi and non-hijabi women. In contrast, Chapman (2018) explored how veiled Muslim women represent the Islamic virtue of modesty. The article concluded that women perceive and adapt Islamic modesty according to their social environment, comprising their families, communities and religious groups. Additionally, Muslim women elaborate modesty as self-imposed labour of moral self-regulation and a relational virtue that prevents forbidden gender relations and provides women with the dignity and freedom to act in society.

In order to extend the literature on acculturation and ethnic minority, Gbadamosi (2012) explored clothing consumption among African women living in London. The analysis of Muslim women's interviews revealed that religion, weather, need for affiliation, comfort and personal factors (demographic) enforce clothing acculturation. Another notable piece of research that focused on acculturation and media was conducted by Slater and Demangeot (2021). The aim of this research was to analyse the public discourse in British and French print media articles to explore how national cultural ideologies inform attitudes about modest fashion. Content analysis revealed that the UK press showcases modest fashion as a sub-segment integrated into global fashion. However, the French press emphasises that modest fashion destabilises and discredits western fashion.

Like the above studies, Dey et al. (2017) also took a qualitative approach to elucidate the duality of British South Asians' (Hindu and Muslim males and females) cultural dispositions. They concluded that young British South Asian adults reflect the characteristics of both their native and host cultures. In addition, the major causes of their dual identities comprise compatibility with ancestral culture, situational restraints, contextual needs and convenience. This suggests that Muslim identities have been a most-researched topic in Europe and the UK in addition to acculturation. Another example of this is an ethnographic and qualitative study conducted by Hass and Lutek (2019) that discovered how Dutch Muslim women could mobilise Islamic dress for identity creation. The study revealed that Dutch Muslim women's choice of clothing is a way to express their capability to choose and act in social action. Thus, Dutch Muslim women are pushing the boundaries of typical Dutch identity while simultaneously stretching the meaning of their religion to construct their own identity. However, this new identity is influenced by the notions of immigration, belongingness, ethnicity and religious knowledge.

Similar to the above, Wright (2015) conducted a qualitative study to explore the importance of identity among young British Muslims and how their identities affect their consumption behaviour. To achieve this objective, written reflections were accumulated, and second and third generations of British Muslims, including males and females aged 17 and 19, were interviewed. As a result, it was noted that religious identity is more important for young British Muslims while British identity takes second place. Furthermore, the participants preferred halal or vegetarian food and strongly wished that McDonald's would offer them halal food. In addition, their knowledge of Islamic finance was insufficient. Nor did females show much interest in wearing ethnic clothing or the abaya, traditional Muslim outerwear. In order to satisfy their need for modesty, these females buy clothes from the high street but combine two

or more garments to form a complete dress for themselves. Additionally, there was a strong sense of uneasiness surrounding the media coverage and a clear sense that it could lead to a negative image of Muslims in British society, consequently affecting their integrity into British society.

Gurbuz (2014) highlighted a book comprised of qualitative research on Muslim women by Reina Lewis and Emma Tarlo that explores how Muslim women perceive modesty and how they compromise their identities during the struggle between faith and fashion in secular societies like the USA. The research also discusses fashion trends and the role of bloggers and designers in creating many niche areas in the fashion industry, including the modest fashion visible on online forums and web stores.

The literature on luxury consumption was also extended in the UK by Emmanuel-Stephen and Gbadamosi (2021). These researchers explored the underlying issues related to Black African women's consumption of luxury fashion products. The findings of their qualitative study revealed that success and evolutionary motives, belongingness, social pressure, cultural affiliation, consumer-brand relationship and hedonism motivate women's consumption of luxury products. In contrast, Hussain et al. (2017) compared Pakistani and UK consumers' intention to purchase counterfeit luxury products. According to their findings, UK-based consumers were not satisfied with the perceived quality of counterfeit luxury products, but Pakistani consumers were highly satisfied. However, the low price of counterfeit luxury products and status consumption increased the intention to purchase counterfeit luxury products of both populations. This shows that research on Muslims living in the UK has also discussed status consumption, which is also reflected in a mixed method study conducted by Jamal and Shukor (2014).

Jamal and Shukor (2014) investigated the moderating effect of acculturation on the antecedents of susceptibility to interpersonal influences and status consumption. According to the findings, modesty, self-congruity, conformity and need for uniqueness were major contributors to susceptibility to interpersonal influences. In addition, susceptibility to interpersonal influences was found to be positively related to status consumption. Moreover, the moderating effect of acculturation on self-congruity and susceptibility to interpersonal influences was also confirmed. According to the researcher's knowledge, this is one of the rare studies that has empirically tested Muslim women's clothing modesty in business research. However, this study

did not measure the influence of the media, yet social media has now become a major source of fashion information for the majority of the population (Saeed, Grine and Shafique, 2020).

A review of literature related to Muslim women further revealed that experimental studies are scarce on Muslim women's clothing purchase behaviour in the UK. Research related to garments and textiles often utilises an experimental method that allows researchers to present pictures to the research participants to obtain their opinions on different styles or things (Pazhoohi, Macedo and Arantes, 2017). An experimental study was conducted by Swami in 2010 in which pictures of hijabi and non-hijabi women were presented to British and non-British male participants to assess the influence of the hijab on men's perceptions of women's attractiveness and intelligence. Results revealed that hijabi women were rated lower than the non-hijabis by both groups of participants (Swami, 2010 in Pazhoohi, Macedo and Arantes, 2017). In contrast, Saeed, Grine, and Shafique (2020) conducted a study to investigate hijab purchase intention of 603 Malay Muslim female university students using the theory of reasoned action. They theoretically and empirically provided evidence that women's hijab purchase intention is influenced by religious commitment, knowledge sources, satisfaction and dressing style. However, the scale used to measure the dressing style was similar to the fashion consciousness scale used in this study (listed in Appendix 3). Furthermore, no particular style was mentioned in the scale or shown through pictures. A similar attempt was made by Hassan and Harun (2016), who investigated the impact of dressing style, fashion motivation, knowledge sources and fashion uniqueness on hijabi Malaysian women's fashion consciousness and hijab fashion consumption. Likewise, another empirical study, conducted by Valaei and Nikhasemi (2017), focused on how clothing style influences Gen Y purchase intention. Like others, these scholars did not include or show clothing style in the survey. This implies that empirical or experimental studies that identify the preferred clothing style of Muslim women are generally scarce.

In the context of modest fashion, Hwang and Kim (2020) explored the differences in purchase behaviour towards modest activewear among high and low religious veiled Muslims using a t-test. The study concluded that the degree of religiosity impacts the purchase behaviour of Muslims in America. Furthermore, content analysis of open-ended questions revealed that the most desirable attribute of modest activewear among Muslim women is appropriate concealment. A subsequent study by Hwang and Kim (2021) indicated that perceived aesthetics and compatibility are important predictors of attitude while attitude and subjective norm are significantly related to the intention to purchase modest activewear. Additionally, religiosity

indirectly influences purchase intention through the subjective norm. However, perceived behavioural control does not predict the intention to purchase modest activewear.

In contrast, Bachleda et al. (2014) conducted a study with 950 Moroccan Muslim women. Their main purpose was to assess the impact of religiosity on women's clothing choices. Surprisingly, their results showed that interpersonal religiosity does not influence the choice of clothing, but age, marital status and education do have a significant effect on a woman's choice of clothing as compared to intrapersonal religiosity. In addition, the effect of perceived behavioural control was insignificant. It should be noted that Bachleda et al. (2014) used Allport's religiosity scale. Likewise, Saeed Grine and Shafique (2020) used the religious commitment inventory developed by Worthington et al. (2003), despite the fact that these instruments were designed to measure religiosity among the Christian community. Due to the differences in cultural practices and religious rituals between Christians and Muslims, these measures are unsuitable for assessing the religiosity of Muslims (Alam et al., 2011). Hence, researchers should consider using Islamic religiosity constructs, as recommended in a review of Muslim consumer research conducted by Salam, Muhamad and Leong (2018).

Agarwala et al. (2018) also presented a summarising review of the marketing literature. According to their finding, religiosity impacts consumers' materialism, intolerance, ethics and risk aversion as well as their attitude towards religious products or services. The study concluded that religious beliefs and rituals, consumers' frugality, involvement with religious group and identification with religious community could be the factors driving the previously identified differences in consumer behaviour.

In contrast, the findings of a qualitative study conducted by Karoui and Khemakhem (2019) in Tunisia suggest that the consumption of religious or halal products is not purely linked to religious affiliation. It is also influenced by several cultural, social and psychological forces. These researchers also found that the process of Islamic consumption is much more complex than imagined. However, the weakness of their study was that it was focused on halal products rather than just a specific halal product.

Based on the literature reviewed above, it is concluded that there is a lack of empirical studies that investigate the factors influencing UK-based Muslim women's intention to purchase modest clothing. Further research gaps in this context are discussed in the following sections.

2.3.1. Lack of empirical studies on British Muslims and modest fashion

According to a review conducted by Hashim et al. (2022), research on modest fashion is scarce despite the claims that this is an untapped and profitable market (Shirazi, 2020). Berghammer and Fliegenschnee (2014) also highlighted that representative data on Muslims in European countries is generally unavailable due to their small populations, under-representation and difficulties in selecting survey participants. As Muslims are an essential and rapidly increasing part of European societies, future studies are imperative to consider them adequately (Berghammer and Fliegenschnee, 2014). Being confined to their homes during the pandemic, people became used to pyjamas, mismatched styles, loungewear, cosy knitwear, loose tops and casual dresses (Kumar, 2022). According to Butler (2021), the demand for casual clothing by the working from home consumer segment increased during Covid-19, which boosted the sales of JD Sports in the UK and Ireland from £52 million to £171 million during lockdown. This remarkable transition points towards a drastic change in fashion and lifestyle, which can be favourable for the modest fashion industry (Kumar, 2022). Moreover, Covid-19 forced people to wear facemasks, which have widely increased the social acceptance and positive outlook of hijab and Muslim women's clothing worldwide, especially in Muslim minority countries like the UK. Hence, quantitative research is needed to examine potential transformations on hijab or modest clothing shopping intention (Sumarliah et al., 2021). Research in the modest fashion context can generate insights that will not only contribute to Islamic marketing literature but also be a reference for the modest fashion industry (Hashim et al., 2022). Hence, this study aims to fill this gap.

2.3.2. Heterogeneous nature of the Muslim community

According to Usman et al. (2017) and Yousaf and Malik (2013), the major problem in examining the effect of religiosity and other factors on consumer choice is the assumption that every Muslim has the same religious belief and practices. However, differences in opinions and choices cannot be avoided, especially between those living in a multicultural western society and a Muslim-majority country (Lewis, 2015). Therefore, Muslims must be viewed as a heterogeneous group with various social classes, sects, and ways of expressing and experiencing their faith in daily life (Bachleda et al. (2014). In a similar vein, Farah and El-Samad (2015) suggest considering the differences between religious sects because the religious sect of consumers play a decisive role in how they view a product or product advertisement. On the other hand, Bachleda et al. (2014) pointed out that age is the most critical factor

influencing Muslim women's choice of clothing. In contrast, Saeed, Grine and Shafique (2020) suggested conducting cross national studies to increase the generalisability of the research on Muslim women. It would also be fascinating to undertake further studies into cross-cultural and contextual comparisons (Alam et al., 2011; Santini, Ladeira and Sampaio, 2018; Agarwala et al., 2018) and their influences on shopping behaviour (Yousaf and Malik, 2013). Hence, research into the heterogeneity of Muslim consumer groups is indeed an essential step for further studies (Floren, Rasul and Ghani, 2019). This presents a research gap that needs to be filled. The diversity of the ethnic population makes the UK a perfect place for such research and to obtain an empirical understanding of the differences among consumers' purchase intentions.

2.3.3. Scarcity of research examining modesty and purchase intention

Most research on Muslim women is focused on materialism and luxurious consumption or status consumption, acculturation, identity formation and identity negotiation. Muslim women's dress practice and modesty are widely discussed in the field of psychology, e.g., Chapman (2018), but empirical studies addressing modesty in the area of business and marketing are scarce in the UK. Moreover, according to the researcher's knowledge, empirical studies that investigate Muslim women's intention to purchase modest clothing are not available in the UK. Since intentions precede behaviour, their role is critical in understanding consumer behaviour. However, little attention has been paid to research on consumer preferences and intentions, even though these are factors that precede behaviour and are fundamental elements in consumer spending and the demand for fashion (Jamal and Shukor, 2014; Workman and Lee, 2017). This represents a research gap that this study intends to fill.

2.3.4. Absence of potential determinants

Islamic marketing and the trend of modest fashion are continuously growing (Lewis, 2019) but many people, including marketers, consider religion to be a taboo subject. Therefore, religion has not been studied extensively. Although, in the last few years, the growing popularity of religion and spirituality has attracted the attention of mainstream marketers (Solomon, 2019; Floren, Rasul and Ghani, 2019), the knowledge on religion and its dimensions is at a preliminary phase, calling for the need for more systematic research (Agarwala et al., 2018), particularly in the context of clothing, since the role of religiosity in Muslim women's choice of dress is not yet clear (Bachleda et al., 2014; Đurović et al., 2016). Bukhari et al. (2019)

stressed that it is vital for companies to examine and understand the effect of faith on the buying behaviour of their specific market segments. However, Yousaf and Malik (2013), Rahman et al. (2017) and Salam, Muhamad and Leong (2019) argue that focusing on religiosity alone is not right. Market should be analysed with a broader vision to yield greater insights (Teimourpour and Hanzaee, 2014; Farrag and Hassan, 2015; Karoui and Khemkhem, 2016). Muslim women's choice of dress is not only motivated by piety (Bachleda et al., 2014), especially in the UK (Lewis, 2013; Barnard, 2020). In addition to religiosity, it is shaped by several social and psychological factors that consequently form women's consumption behaviour (Karoui and Khemkhem, 2019). Also, Table 1 (pages 34-36) indicates that few studies have been published over the past few years on modest fashion or Muslim women; not a single study was found that simultaneously assessed the influence of frugality, modesty, clothing attributes and hybrid identity on modest clothing purchase intention.

Recently, Muslims have been recognised as a potential segment due to their increasing income, which is contradictory to the findings of Agarwala et al. (2018) and Mokhlis (2009) who categorised Muslim consumers as economic and price-conscious shoppers. As frugality is in its infancy (Shoham et al., 2017), it would be fascinating to investigate the influence of frugality on Muslim women's clothing purchase intention because Muslims have been recognised as a potential segment due to their increasing income. This represents a literature gap. Hence, extending the discussion on factors that foster Muslims' purchase intention would yield better understanding (Hassan, 2021) in the context of modest fashion. In order to fill this gap, this study aims to identify and investigate the most relevant factors that influence Muslim women's clothing purchase intention in the UK and the differences in purchase intention of Muslim women belonging to various ethnic backgrounds.

Based on the above, this study aims to achieve the following objectives.

1. To assess the effectiveness of the TPB's constructs (attitude towards fashion advertising, subjective norms, media, perceived availability and perceived product attributes) in predicting Muslim women's intention to purchase modest clothing in the UK.

2. To investigate the extent to which personality traits, i.e., fashion consciousness, the need for uniqueness, modesty and frugality, influence Muslim women's intention to purchase modest clothing in the UK

3. To assess whether or not religiosity and hybrid identity influence Muslim women's intention to purchase modest clothing in the UK.

4. To identify the differences in the purchase intention of UK's Muslim women belonging to various demographic groups.

5. To find out the most preferred dress styles among Muslim women.

2.4. Summary

This chapter began with a brief overview of modest fashion and provided its history. After that, different styles of clothing worn by Muslim women in different Muslim societies were presented. After shedding light on the literature related to Muslims, the gaps in the research were also highlighted and research objectives were listed. The next chapter sheds light on relevant theories and presents a conceptual framework of this study.

Chapter 3: Conceptual framework

This chapter defines and differentiates the theory, theoretical and conceptual frameworks and highlights their importance for research. Moreover, this chapter provides an overview of the relevant theories and justifies the selection of the theories and variables used for this study. Finally, it presents the conceptual framework of this study and summarises the chapter.

3.1. Theory, theoretical framework and conceptual framework

One of the stages of the research process is to review theories, evaluate their relevance to the research question, and formulate hypotheses accordingly (Swanson and Chermack, 2013). The terms theory and theoretical frameworks are often used interchangeably. Theory is defined as "a set of interrelated constructs (variables), definitions, and propositions that presents a systematic view of phenomena by specifying relations among variables, with the purpose of explaining natural phenomena" (Kerlinger, 1979 as cited in Reilly, 2014, pp. 13-14). Similarly, Hair et al. (2014) referred to theory "as a systematic set of relationships that can provide a consistent and comprehensive explanation of the research phenomena". These relationships reflect hypotheses that test or support the theory. However, Reilly (2020) indicates that a proposed hypothesis may be accepted or rejected.

The role of theories in determining a parsimonious set of important variables is significant because it is impossible to observe everything. Theory not only tells what should be observed but also informs how it should be measured. However, some theories limit the scope of the research (Tinsley and Brown, 2000), such as the theory of reasoned action, which does not predict behaviours that require skills, knowledge, resources or the support of other people (Sok, Borges, Schmidt and Ajzen, 2021; Conner and Norman, 2015).

Theory is a summarised version of existing knowledge and therefore, it can be constantly revised, amended or improved (Stockemer, 2019) with the emergence of new knowledge. Additionally, changing part of the whole theory does not invalidate the theory. However, it may transform a theoretical framework into a conceptual framework (Reilly, 2014). Theoretical and conceptual framework differs from each other. A conceptual framework provides details of particular relationships among variables and may either be nested within a theory or entirely based on the theory or theories. "A theoretical framework might be that people tattoo their bodies to mark rites of passage. A conceptual framework will use this theory and examine

specific variables— how do age, social rank, economics, and gender affect tattooing?" (Reilly, 2014, p. 12). Researchers either use a single theory or combine multiple theories to explain a research phenomenon comprehensively (Solomon, 2019). In order to develop the conceptual framework of this study, many theories used in previous studies were considered, but the following section sheds light only on those used in this study.

3.2. The theory of reasoned action

The theory of reasoned action (TRA) was posited by Martin Fishbein and Icek Ajzen in 1975 (Madden et al., 1992; Conner and Norman, 2015). According to Cumming and Corney (1987), TRA assumes that behaviour is rational, and it is grounded on an individual's perception about the available information (Cummings and Corney, 1987). TRA suggests that the actual behaviour of an individual is determined by the behavioural intention while being under volitional control (Ha, 1998). TRA also emphasises that people's behavioural intentions reflect their actual behaviour, whereas behavioural intentions are determined by individuals' attitudes towards the behaviour and subjective norms, as shown in Figure 6 (Dillard, and Pfau, 2002).

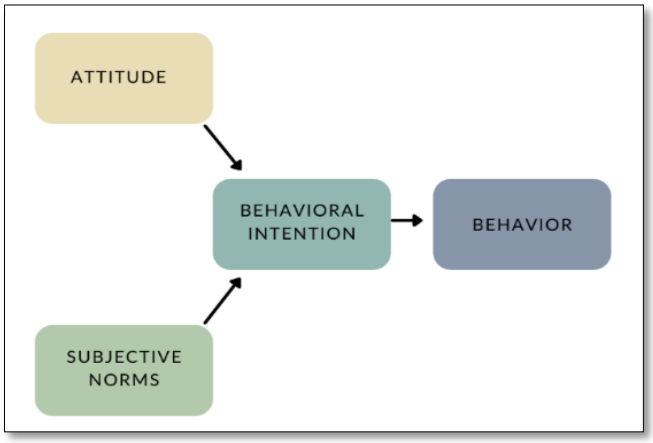


Figure 5: Theory of reasoned action

(Madden, Ellen and Ajzen, 1992)

As per Conner and Norman, (2015), subjective norms are the extent of perceived social pressure that an individual may feel while performing the target behaviour. However, attitude is conceptualised as the evaluation of the behaviour's desirability in the theory of reasoned action (Sok et al., 2021). As per Belleau et al. (2007), the theory attributes the attitude towards an individual's behaviour to be either positive or negative feelings regarding the execution of the targeted behaviour. Attitudes are directed at a given object or target, while intentions basically reflect a person's desire to try to enforce a given behaviour (Ajzen, 2005). Moreover,

behavioural intention assesses an individual's relative strength of intention to conduct a behaviour (Madden, Ellen and Ajzen, 1992).

The main reason for the establishment of TRA was to better understand the association between attitude, intentions and behaviours. As expected, TRA has been found supportive in the prediction of various social behaviours (Ajzen, 1991; Saeed, Grine and Shafique, 2020). Table 2 lists a few relevant studies that have adopted the theory of reasoned action.

Table 2: Summary of TRA studies relevant to apparel and fashion

Researcher	Variables studied	Research Context	Findings
Aksoy and Abdulfatai (2019)	Attitude; Subjective norms; Culture; Religious belief	Luxury fashion goods – 372 Males and females, Nigeria	Purchase intention was influenced by attitude, subjective norms and culture but not influenced by religious beliefs.
Summers, Belleau and Xu (2006)	Attitude; Subjective norms; fashion involvement; controversy perception; personality traits; price/quality/prestige perceptions; demographics	Controversial luxury product – 430 females in the USA	Attitude, SB, controversy perception (social acceptance), and fashion involvement were significant predictors of PI.
Lee and Huang (2020)	Attitude; Social norms; Perceived compatibility; Perceived ecological importance	Online fashion renting – 646 surveys China and USA	Intention to rent online fashion was positively influenced by attitude and social norms, whereas perceived compatibility and ecological importance influence attitude.
Perry (2016)	Attitude; Subjective norms; Self-efficacy; Perceived product characteristics (compatibility, aesthetics)	3D-printed apparel – 1002 people in the USA	Intention is shaped by favourable attitude, characteristic of the product, and to some extent by subjective norm. Positive attitude is determined by aesthetics and compatibility of 3D-printed apparel, self-efficacy and subjective norm.

Though the TRA model has received enormous empirical support, many studies have also found relatively low correspondence between attitudes and behaviours, and it was seen that low correspondence leads to low correlation between the variables (Glanz, Rimer and Viswanath, 2015). Bonne, Vermeir and Verbeke (2008) also reported that attitude and intention

constructs appeared as a single component in factor analysis. Another limitation of TRA is that it is confined to behaviours over which people have volitional (self) control (Ajzen, 1991). This means that TRA does not predict behaviours that require skills, knowledge, resources or the support of other people. It is also unable to predict behaviours that demand the ability to overcome obstacles such as lack of money, time or availability (Sok, Borges, Schmidt and Ajzen, 2021; Conner and Norman, 2015). This limitation prevents the theory from predicting and explaining most types of socially significant behaviours. In order to accommodate the behaviours over which individuals may have limited volitional control, another predictor, 'perceived behavioural control', was included in the TRA model, and the new model was named the theory of planned behaviour (Ajzen, 2012).

3.3. Personality trait

Although there are several theories addressing personality, theorists agree that personality is defined as a person's unique psychological makeup that influences the way s/he reacts to his/her environment (Solomon, 2019), or in different situations (Chen, Ren and Zhang, 2019). Personality determines when, how and where consumers use most products or services. It represents an individual's inner psychological characteristics, such as particular qualities, attributes and traits. These psychological characteristics determine and reflect how a person thinks, acts and responds to marketers' promotion efforts (Schiffman and Wisenblit, 2018).

Every person possesses personality traits that distinguish him/her from others (Jordan, 2010). Personality traits distinctively influence human motivation and behaviour (Opesade and Alade, 2021). Moreover, personality traits are considered precursors to the behaviours in question (Ajzen, 2005; Ewen, 2010). Therefore, Schiffman and Wisenblit (2018) indicate that identifying personality traits related to consumer behaviour has been extremely helpful in developing market segmentation and building standardised product and promotional campaigns.

According to Ajzen (2005), "The trait approach to personality assumes that individuals can be described in terms of a perhaps large, but finite, number of personality characteristics" (p. 19). Until now, considerable research has been conducted to determine the primary traits in human personality. To date, many theorists have proposed different theories to explain personality. However, scholars such as Cattell and Kline (1977) and Eysenck and Eysenck (1987) agreed that five major personality dimensions are sufficient to describe a great variety of traits people

possess (Ajzen, 2005; Opesade and Alade, 2021). These dimensions are known as the big five traits (Shiraev, 2016). The big five trait model encompasses five broad empirically derived dimensions: Neuroticism, Extroversion, Agreeableness, Conscientiousness and Openness. Each of these dimensions represents multiple facets of personality (Gosling, Rentfrow and Swann, 2003; Newgent et al., 2004; Sutin et al., 2011). The need for uniqueness is one of the facets of the dimension of openness, which depicts an individual's receptiveness to new ideas and experiences. Similarly, modesty is related to the agreeableness dimension (Sutin et al., 2011).

Ewen (2010) argued that most personalities consist of 5 to 10 personality traits. Given this, researchers examine traits relevant to their study's context. However, quite a few behavioural studies have integrated personality traits as a factor which affects intention and behaviour (Dezdar, 2017). Likewise, Conner and Abraham (2001) found that a small number of studies have integrated personality theory with social cognitive models like TPB. Table 3 shows some of the traits relevant to fashion and clothing.

Table 3: Personality traits of fashion and clothing consumers

Personality Traits	Context	Author
Fashion leadership, need for uniqueness, materialism	Clothing renting and swapping.	Lang and Armstrong, 2018
Public self-consciousness and self-confidence	Controversial luxury apparel product	Summers, Belleau and Xu, 2006
Fashion consciousness	Online fashion purchase	Adeola et al., 2021
Need for uniqueness	Clothing	Cham et al., 2017
Fashion consciousness, Innovativeness, Desired for unique products	Fashion and beauty	Ramkumar and Woo, 2018
Innovativeness, Opinion leadership	Clothing	Goldsmith, 2002
Trait of vanity, Need for uniqueness	Luxury fashion goods	Soh et al., 2017
Fashion involvement, Need for uniqueness, Need for status, Eco-consciousness, Frugality	Vintage and second-hand fashion	Cervellon, Carey and Harms, 2012
Personality Traits studied in different contexts	**Study focus**	**Author**
Frugality consciousness	Pro-environmental behavioural intention in hotels	Wang, Wang and Zhou, 2020
Frugality	Environmental behavioural intention	Chang, 2012; Fujii, 2007; Chen, Xu and Day, 2017
Modesty	Psychology	Shi et al., 2017
Shyness, Modesty	Personality	Kwiatkowska and Rogoza, 2019
Modesty	Health and wellbeing	Zheng and Wu, 2020
Islamic modesty	Women's health	Enyan et al., 2022

3.4. Theory of planned behaviour

As stated earlier, the theory of planned behaviour (TPB) is a modified version of the theory of reasoned action, and it was modified by adding a new construct, 'Perceived behavioural control', to the TRA by Ajzen in 1980 (Ajzen and Madden, 1986; Ajzen, 2011; 2012). TPB is a well-established theory that investigates a consumer's attitude and intention towards an object, product or service (Ajzen, 1991). TPB assumes that the best predictor of behaviour is intention (Ajzen, 2005; Glanz et al., 2015), which is defined "as the degree to which a person has formulated conscious plans to perform or not perform some specified future behavior" (Warshaw and Davis, 1985, p. 214). Intention can be predicted by three antecedents: attitude, subjective norm and perceived behavioural control (Ajzen, 2015; Hussain and Cunningham, 2021), as shown in Figure 7.

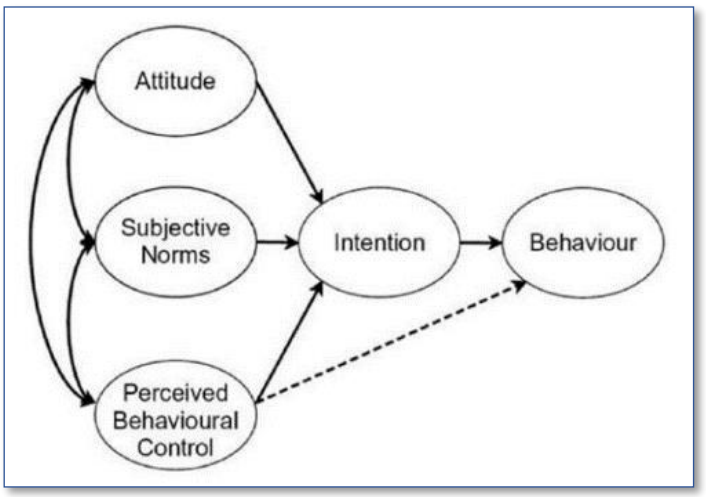


Figure 6: Theory of planned behaviour

(Ajzen, 1991; Madden, Ellen and Ajzen, 1992)

TPB postulates that favourable attitude, supportive subjective norms and facilitating control factors lead to engagement in a behaviour (Ajzen, 2020). It takes into account both individual and social factors (Ajzen, 1991). In TPB, attitudes and perceived behavioural control depict personal factors, whereas subjective norms reflect social factors (Lang and Armstrong, 2018). TPB presumes that attitude towards the behaviour is a function of easily accessible beliefs concerning the behaviour's possible outcomes, called behavioural beliefs. A behavioural belief is the human's subjective probability that performing an attitude of interest will lead to a particular outcome or provide a particular experience (Ajzen, 2020). Ajzen further stated in an interview with Tornikoski and Maalaoui (2019) that attitude refers to an individual's personal preference. It is an enduring, general evaluation of a person, object, advertisement or issue.

Attitudes aid in determining an individual's choice of a person, product or even profession (Solomon, 2019).

Schiffman and Wisenblit (2018) state that attitude is an important concept in marketing research. An attitude is a learned propensity to behave in a consistently favourable or unfavourable manner towards a given object. "In the context of consumer behavior, an 'object' can be a product, brand, service, price, package, advertisement, promotional medium, or the retailer selling the product (p. 193)". Consumers' attitudes and opinions, such as attitude towards advertising, price consciousness and preferred channels of information or exposure to mass media, impact their consumption activities (Solomon, 2019).

The second predictor of intention in the TPB is the subjective norm, which is defined as the extent of perceived social pressure an individual may feel while performing the targeted behaviour (Ajzen, 2015). Subjective norms are based on normative beliefs that affect an individual's behavioural intention (Ajzen, 2011). Normative beliefs reflect the behaviour of important individuals and groups associated with an individual's life and the individual's desire to meet the expectations of these important people (Tornikoski and Maalaoui, 2019; Chi et al., 2021). Consumers are more likely to be socially pressured by close people, such as their peers and family members. In addition, consumers do not just buy products according to their taste because social conformity also plays a vital role in shaping their purchase intentions (Soh, Rezaei and Gu, 2017). Thus, a person's social environment influences his or her motives for product consumption and the way of product evaluation (Solomon, 2019). The more supportive the subjective norms are, the more likely an individual is to perform a particular behaviour (Ajzen, 2020).

Previous research demonstrated that the effect of subjective norms tends to vary in different research contexts (Ajzen, 2011). A meta-analytical review by Han and Stoel (2017) found that the effect of subjective norms on intentions was more significant in research on apparel products than in the study of food behaviour. It is frequently reported that subjective norms show insufficient predictive validity as compared to other constructs of TPB (Hagger, Chatzisarantis and Biddle, 2002; Chatzisarantis et al., 2009). Prior meta-analysis of TPB also reported that subjective norms often have the lowest effect on intention (Armitage and Conner, 2001; Cestac et al., 2011). One reasonable explanation for the less predictive power of SB is that external influences are not included in the subjective norm components (Hsu et al., 2006). Therefore, many researchers have expanded the subjective norms construct with other

variables. A few researchers have replaced the subjective norms construct with normative and informative influence constructs to investigate social influence and to improve predictive power of TPB, such as Kim and Karpova (2009) and Phau et al. (2015). On the other hand, Loureiro and Breazeale (2016) excluded subjective norms while constructing the research framework of their longitudinal investigation of continued online shopping behaviour. In contrast, Hsu et al. (2006) viewed subjective norms as a collective component of interpersonal and external influence, while examining the intention to continue using online shopping in Taiwan. The study included family, friends, etc., as interpersonal influence and media as an external influence, and empirically validated the research model. On the other hand, Conner et al. (1996) conceptualised media norms as subjective norms and reported that pressure from the media to attain a slim body shape significantly impacted the intention and behaviour of women in the UK.

The third predictor of intention, perceived behavioural control, is a function of control beliefs. These beliefs represent an individual's perceived ease or difficulty and perceived power that may facilitate or hinder his or her behaviour (Tornikoski and Maalaoui, 2019). Knowledge, skills, affordability, efforts and duration to perform a given behaviour are identified as some of the control variables (Ajzen, 2012). In addition, sufficient or insufficient time, resources, money and lack of skills and a number of other factors may affect intention to perform a behaviour (Ajzen, 2020). In TPB, an individual's skills, knowledge and background are considered internal factors, whereas availability, time and money are categorised as external factors (Ajzen, 2002). In most studies, PBC often explains more variance than attitude and subjective norms (Ajzen and Madden, 1986; Ajzen, 2012).

3.4.1. Ancillary constructs and TPB

When the TPB was introduced, the possibility of including more predictors in the TPB model was explicitly left open (Ajzen, 1991). However, Ajzen (2011) later emphasised that TPB is sufficient enough to provide an accurate prediction of intention and behaviours, whereas additional predictors should not improve the prediction of outcome variables – intent and behaviour. However, emotions and affect as background factors may influence behavioural, normative or control beliefs (Ajzen, 2011). Similarly, age, gender, religion, media and other sources of information, knowledge and personality traits can be incorporated into the model as background factors that can affect intentions and behaviour indirectly (Ajzen, 2015). Moreover, in order to maintain parsimony, additional predictors should only be suggested for

inclusion after careful deliberation and empirical exploration. In order to be included in the model, proposed variables should be:

1- Relevant to the behaviour under investigation and context of research.
2- Conceptually independent but compatible with existing TPB constructs.
3- Able to predict intention and action, i.e., a causal antecedent of intention.
4- Able to provide consistently improve prediction of intentions or behaviours.
5- Applicable to a wide range of behaviours studied in the social sciences (Ajzen, 2020).

In 2011, Ajzen observed that many researchers had added several direct constructs in the TPB that satisfies the criteria mentioned above, including willingness to perform a behaviour and social support. However, Ajzen (2011) insists that these factors can be accommodated within TPB's original constructs. On the other hand, Conner and Armitage (1998) argued that TPB's original constructs are insufficient to predict intentions and behaviour. Likewise, Chatzisarantis and Hagger (2008) highlighted the insufficiency of the theory of planned behaviour in capturing all the antecedents of a given behaviour. Therefore, investigators continue to expand the TPB model to gain a better understanding of consumers' intentions.

A meta-analytic review by Han and Stoel (2017) revealed that many variables, including self-identity, moral norms and environmental consciousness, have been successfully added to the TPB models, and emerged as strong antecedents of intention and behaviour. Similarly, Thorbjørnsen et al. (2007) noted that self-identity predicted intention directly in many studies. Han and Kim (2010) examined the determinants of consumers' intention to revisit a green hotel from the perspective of TPB. These researchers extended the traditional TPB model with four constructs, namely, service quality, customer satisfaction, overall image and frequency of past behaviour. The study confirmed that the extended model provides a better fit, and explains significantly greater amounts of variance in intention than the traditional TRA and TPB. McMillan et al. (2015) used an extended TPB model to investigate the factors underlying smoking intentions and behaviour. Their findings revealed that perceived family smoking and perceived friends' smoking explain additional variance in the TPB model. Table 4 presents a few more studies that have expanded the theory of planned behaviour and the theory of reasoned action in different contexts.

Table 4: Studies that have extended TRA and TPB

Author/ Theory	Study focus	New variable introduced	Relevant findings
Adeola et al., 2021 (TPB)	Online fashion purchase behaviour	Fashion consciousness; consumers' values (instrumental, terminal)	Fashion consciousness and values were found to be significantly and positively associated with online purchase behaviour.
Aksoy and Abdulfatai, 2018 (TRA)	Luxury products	Culture, Religious beliefs	Intention to purchase luxury products was found to be influenced by attitude, SB and culture but not by religious beliefs and Islamic morals.
Conner et al., 1996 (TPB)	Self-reported dieting behaviours.	Media norms as subjective norms	Researchers found that the pressure from the media to attain a slim body shape significantly impacted intention and behaviour.
Fernandes, 2013 (TPB)	Counterfeit products	Fashion consciousness, ethical judgement, value consciousness, self-ambiguity	All hypotheses were accepted but the relation between fashion consciousness and intention to purchase counterfeit products was found to be insignificant.
Han and Kim, 2010 (TPB)	Green hotel	Service quality, Customer satisfaction, Overall image, frequency of past behaviour	Extended model provided a better fit, and explained significantly greater amounts of variance in intention than the TRA and TPB.
Li and Li, 2021 (TPB)	Mammography screening	Traditional media, New media, Extraversion, Neuroticism	Intention was positively associated with the new media, extraversion and TPB's original constructs.
Summers, Belleau and Xu, 2006 (TRA)	Controversial luxury apparel product	Fashion involvement; controversy perception; price, quality, prestige perceptions; PT (Public self-consciousness and self-confidence)	Attitude, SB, controversy perception (social acceptance), and fashion involvement were significant predictors of PI.
Xu, Summers and Belleau, 2004 (TRA)	Leather products	Fashion involvement, Price perception, Controversy perception, PT (Public self-consciousness and self-confidence)	Controversy perception and personality trait significantly influenced PI.

3.4.2. TPB and other theories

Several studies have combined TPB constructs with different theoretical frameworks to improve the predictive power of behavioural determinants. Integrating TPB and the theory of cognitive dissonance theory, Ashraf et al. (2017) studied the effect of religiosity on intention to purchase luxury products. Similarly, Valaei and Nikhashemi (2017) incorporated TPB with

social identity theory to analyse social influence on consumer behaviour in the fashion apparel industry. Similarly, Thorbjørnsen et al. (2007) complemented TPB with identity and social identity theory. The study proposed two independent determinants of intentions: social identity expressiveness and self-identity expressiveness. Both constructs proved to be strong antecedents of intention to use MMS messaging. However, the subjective norms construct could not capture all social influences. In addition, the extended model explained 62% of the variance in the intention compared to 39.7% of the original TPB model. Likewise, Lang and Armstrong (2018) used TPB and trait theory to study clothing renting and swapping intentions, and found that personality traits assert a significant and direct effect on the intention to rent and swap clothing. Intersecting TPB and the health belief model, Enyan et al. (2022) provided preliminary evidence that women's cancer screening intentions are determined by attitude, subjective norms, PBC, Islamic modesty and faith. Table 5 summarises the studies that incorporated the other theories with TPB.

Table 5: Studies that integrated TPB with other theories

Author /Theory	Study focus	Additional construct used	Relevant findings and suggestion
Dezdar, 2017 (TPB and FFM)	Green information technology	PT (consideration of future consequences, openness)	Personality traits positively related to intention and actual use of IT.
Enyan et al., 2022 (TPB and health belief model)	Cancer screening	TPBs constructs, perceived barriers (faith and modesty)	Islamic modesty and commitment to the faith reduced intention to participate in screening.
HSU et al., 2006 (TPB and EDT)	Online shopping-Taiwan	Media as external influence (TPB), and Satisfaction (Expectation disconfirmation theory)	Empirically validated the research model. External influence (Media) had no effect, while satisfaction had a significant effect on intention.
Lang and Armstrong, 2018 (TPB & Trait theory)	Clothing renting and swapping.	PT= Fashion leadership, need for uniqueness, and materialism	PT asserted a significant and direct effect on the intention to rent and swap clothing.
Thorbjørnsen et al., 2007 (TPB, SIT, ID)	Multimedia Messaging (MMS) adoption	Self-identity expressiveness, social identity expressiveness	SB was found to be insufficient to capture the rich universe of identity. Social influences, Self-identity and SID were significant antecedents of intentions. Extended TPB model explained 62% of the variance in intentions.

* SB= Subjective norms, PT= personality traits, SIT= social identity theory, IDT= Identity theory, EDT= Expectation disconfirmation theory, FFM= five-factor model of personality.

3.4.3. Significance of TPB

Most researchers prefer TPB over TRA because TPB allows them to deal not only with voluntary behaviour but also with behaviours over which people have only limited voluntary control (Ajzen, 2005). In addition, TPB explains more variance in behavioural intention compared to TRA (Madden etal., 1992), and well-established guidelines are available for measuring its construct (Sok et al., 2021). Moreover, TPB provides a structured framework that is very useful for assessing the influence of attitudes, and personal and cultural factors on purchase intention (Kalafatis et al., 1999). TPB is the most influential decision-making model that explains and predicts social human behaviour in a multitude of behavioural domains including consumer behaviour (Ajzen, 2011; 2020; Kim et al., 2013). Meta-analysis by Nardi et al. (2019) and Han and Stoel (2017) indicates that several researchers have applied the theory of planned behaviour to investigate food choice behaviour and TPB model have provided robust estimates. Similarly, the efficacy of TPB is proven in health behaviour studies (McEachan et al., 2011; Li and Li, 2021). Furthermore, studies conducted by Souiden and Rani (2015) and Usman et al. (2017) on Islamic banking employed TPB and achieved a good model fit.

TPB has also been used across cultures (Ajzen, 1991). For example, Kalafatis et al. (1999) compared UK and Greece consumers' intention to buy environmentally friendly products. Their study was based on TPB, while style, price, eco-labelling and material were used as predictors of intention. The findings supported the robustness of the theory of planned behaviour for explaining intentions. Moreover, it is worth noting that TPB provided a better model fit for the UK sample compared to the Greek sample. This shows that TPB is a suitable framework to gauge consumers' intentions in a well-established market like the UK. The significance of TPB in predicting purchase behaviour is even evident in emerging markets dominated by Muslims (Khan, Asad and Mehboob, 2017).

TPB has also been used widely in apparel and textile research (see, for example, Chi et al., 2021; Dabas and Whang, 2022), and has attracted the attention of researchers investigating Muslim consumers' behaviour (see, for example, Bachleda et al., 2014; Hwang and Kim, 2020; 2021). The next section presents an overview of social identity theory.

3.5. Social identity theory

The concept of social identity originated in the early 1970s with Tajfel's work, and it was further developed later by Tajfel and Turner (Hogg and Smith, 2007). Social identity theory emphasises that each individual has multiple 'selves' due to his or her affiliation with different groups, and these group ties are so strong that a person perceives him or herself not just as 'I' but also as 'we' (Tajfel and Turner, 1986). Therefore, s/he likes, trusts and favours those whom s/he feels share the same identity (Burke, 2018). According to Solomon (2019), race, religion and age define an individual's identity and values. In addition, ethnic origin, race and religious background provide valuable clues about a person's consumption decisions. Moreover, race or ethnicity and religion are conceived as a subculture whose members share important beliefs and preferences (Solomon, 2019). Every individual owns multiple identities, and a particular identity activates in a specific situation or context (Tajfel and Turner 1979; Stets and Burke, 2000). Table 6 gives an overview of some studies that have employed identity and social identity theories.

Table 6: Empirical studies on identity and social identity theory

Author	Construct used	Focus of the study/ Theory	Findings
Terry, Hogg and White, 1999	Self-identity; Social identity as perceived norms and group identity	Recycling behaviour- (Theory of planned behaviour, Identity and social identity theory)	Self-identity significantly impacted intention. Perceived norm was associated with intention only for participants who possessed strong group identity.
Fielding, Terry, Masser and Hogg, 2008	Group identification; Group norms; Intergroup perceptions	Sustainable agricultural practice (Theory of planned behaviour and social identity theory)	Intentions were significantly predicted by group norms and intergroup perceptions.
Valaei and Nikhashemi, 2017	Brand, price, style, country of origin, social identity, and self-identity	Fashion apparel industry –Malaysia (TPB, Optimal distinctiveness theory, and Social identity theory)	Intention to purchase fashion apparel is influenced by brand, style, price and social identity but not by country of origin and self-identity. Attitude is shaped by brand and self-identity but not by style, price, country of origin, and social identity.

According to Hogg (2018), "Social identity theory defines group cognitively—in terms of people's self-conception as group members" (p. 112). A group exists psychologically if more than two people consider themselves collectively distinguished from other people based on their common attributes (Burke, 2006). Research suggests that Muslims share a strong bond

via their religion (Solomon, 2019) and their universal religious obligations such as their faith and religious rituals are shared attributes that distinguish Muslims collectively from other religious groups. Thus, people's religious identity consists of relevant content and goals, such as their actions, values and behaviour (Leary and Tangney, 2012). Religious identity provides a unique 'sacred' worldview and 'never-ending' group membership that identification with other social groups cannot provide. Hence, religiosity could be explained, at least partially, by the important cognitive and emotional values that religious group membership offers (Ysseldyk et al., 2010).

Another important identity for people is their national identity, which can be overtly hybrid in many countries (Castillo, 2022). Pieterse (2001) indicated that hybridity is now embedded in identities, consumer behaviour and lifestyle. People can choose one or more identities at a time, which often varies as per social roles and group membership expectations (Castillo, 2022). This is evident in the case of ethnic or religious minorities because they build multiple identities, which permits them to move between two or more contexts (Purchase et al., 2018). This type of hybrid identity is formed in intercultural spaces (Nyman and Kuortti, 2007), where blending and alternating strategies adopted by acculturating individuals allow them to manage multiple cultural identities (Ward et al., 2018). The blend of national and ethnic identities develops a hybrid identity that can be communicated through dress (Albrecht et al., 2015). However, these hybrid identities are prominently visible in the second generation of immigrants compared to their first-generation peers (Ward et al., 2018).

In summary, social identity is a complex and broad topic. Hence, social identity theory has only been discussed here in terms of religiosity and hybrid identity. The next section discusses the theories used in this study.

3.6. Justification for using multiple theoretical perspectives for this research

This study has adopted multiple theoretical perspectives. However, the theory of planned behaviour has played a dominant role in guiding this research. TPB has been selected for this research for several reasons. First, TPB as a theory is applicable whenever there is an attempt to identify the various factors that determine any sort of behaviour, especially the specific intentions that precede specific action or behaviour (Bagozzi, 1981; Shimp and Kavas, 1984 cited in Wang et al., 2007; Fielding et al., 2008). That is, in the present study, Muslim women's intention to purchase clothing. Second, TPB takes personality traits, media and religion into

account. Third, TPB provides an empirically supported conceptual framework and well-established guidelines for measuring its constructs (Sok et al., 2021). Moreover, TPB allows for extension through external variables specific to the buying decision context (Yadav and Pathak, 2016; Fielding et al., 2008) after empirical exploration (Ajzen, 2011). Furthermore, other researchers have also utilised TPB to identify and analyse the determinants of fashion and clothing consumers' intentions and behaviours, as demonstrated in the previous sections.

According to Grodesky et al. (2006), it is often difficult to capture patterns of an individual's behaviour using a single theory. Therefore, several empirical and conceptual studies have integrated different theories to propose additional variables with TPB's constructs. Consequently, their extended TPB models yielded more variance than the traditional TPB model (Watts and Chi, 2019). Given this, Han and Stoel (2017), in their meta-analytic review, suggested incorporating additional constructs relevant to the context to better understand consumer intention and behaviour. Integration of other variables extracted from prior literature with the TPB's original constructs in one model might constitute an attractive research outlet for fashion researchers, academics, marketers and advertisers (Chetioui, Benlafqih and Lebdaoui, 2020). Therefore, this study intersects social identity theory and trait theory with TPB to investigate the influence of external variables on Muslim women's intention to purchase modest clothing.

Clothing is one of the most visible types of consumption, and plays a vital role in social identity construction. It is commonly used to achieve uniformity as well as to distinguish oneself (Broega et al., 2018). Many researchers have utilised social identity theory in fashion and clothing studies, including Valaei and Nikhashemi (2017). The inclusion of social identity concepts in TPB came in response to the findings that the subjective norms had been weak in predicting aspects of social influence (Terry et al., 1999; Armitage and Conner, 2001; Fielding et al., 2008; Thorbjørnsen et al., 2007). Fielding et al. (2008) further highlighted that TPB only focuses on the social pressure that an individual feels from important others. In contrast, social identity takes into account behaviours that will be influenced by the expectations and behaviour of group members who are relevant to that behaviour.

Chatzisarantis and Hagger (2008) also noted that the theory of planned behaviour cannot capture all the antecedents of a given behaviour, but personality traits may improve the predictive validity of the model. Personality and consumers' buying behaviour are closely related (Talwar, Kaur and Duggal, 2020), therefore personality traits can provide a more

comprehensive understanding of consumers (Han and Kim, 2010) in the fashion industry (Adeola et al., 2021) and influence the purchase intention of apparel products (Xu, Summers and Belleau, 2004). Hence, trait theory would support the addition of personality traits as the determinants of intention in the research model of this study. On the other hand, social identity theory would allow the researcher to test the direct influence of religiosity and hybrid identity on the intention to choose modest clothing. The next section provides the rationale to study all the independent variables used in this study.

3.7. Conceptualisation of the constructs in the present research context

As stated earlier, intention refers to an individual's motivation to perform an action, whereas purchase intention denotes an individual's desire to buy a product or service that may lead to an actual purchase (Ajzen, 2015). The theory of planned behaviour postulates that intention is the strongest predecessor to behaviour (Ajzen, 1991; Chetioui, Benlafqih and Lebdaoui, 2020), and stronger intention leads to the performance of a given behaviour (Ajzen, 2020). In the context of this study, it reflects Muslim women's intention to purchase modest clothing in the UK. Prior research suggests that many factors such as presumed quality, attractive design and colour, product uniqueness, price, material, durability, comfort and weather determine consumers' perceptions about a product or brand (Gurel and Gurel, 1979; Zebal and Jackson, 2019). Saeed et al. (2020) concluded that Muslim women's purchase intention is an outcome of social influences, including family, friends, peers, electronic and print media, social media and e-commerce websites. Additionally, Muslims tend to have higher involvement in their purchases to ensure that the products are compliant with the Islamic code (Wilson and Liu, 2010), even in non-food items such as clothing (Ansari and Mohammed, 2015). Therefore, when it comes to clothing, modesty is much more important to Muslim women in the UK (Jamal and Shukor, 2014), while most British Muslims identify themselves as Muslims rather than British (McKenna and Francis, 2019). Albrecht et al. (2015) noted that Muslim girls' clothing styles often represent their hybrid identity. In addition, religiosity, frugality (Agarwala et al., 2018), the need for uniqueness (Cham et al., 2017), product attributes (Hwang and Kim, 2020), product availability (Ajzen, 2020), fashion consciousness and fashion advertising (Salam et al., 2019) also shape the attitudes and intentions of consumers. Table 7 provides a list of determinants relevant to this study's context.

Table 7: Determinants of intention studied in TPB and TRA based studies

Key independent factors	Authors
Attitude towards advertising	Wang et al., 2007; Hashim et al., 2018
Subjective norms	Dehyadegari et al., 2016; Fernandes, 2013; Hwang and Kim, 2021; Hussain and Cunningham, 2021; Aksoy and Abdulfatai, 2019; Lee and Huang, 2020)
Religiosity	Aksoy and Abdulfatai, 2019; Bachleda et al., 2014; Dehyadegari et al., 2016; Hwang and Kim, 2020; Saeed, Grine and Shafique, 2020; Al Balushi, Locke and Boulanouar, 2018
Appropriate concealment	Hwang and Kim, 2020
Fashion consciousness	De-Lenne and Vandenbosch, 2017 ; Lam and Yee, 2014; Fernandes, 2013; Wang, 2020; Sherwani et al., 2018
Frugality	Chang, 2012; Fujii, 2007; Chen, Xu and Day, 2017
Need for uniqueness	Ahmed et al., 2013; Zhang and Cude, 2018 ; Lang and Armstrong, 2018; Aztiani et al., 2019 ; Shen et al., 2014
Media/Sources of fashion knowledge/ Traditional media and new media	Lenne and Vandenbosch, 2017; Saeed, Grine and Shafique, 2020; Belleau et al., 2007; Li and Li, 2021
Media norms	Conner et al., 1996; HSU et al., 2006
Perceived quality/Product quality	Das, 2015; Zhang and Cude, 2018; Wang, et al., 2007; Sherwani et al., 2018; Kim et al., 2017; Soh et al., 2017
Perceived aesthetics, Perceived comfort	Hwang and Kim, 2020
Perceived attribute, Perceived characteristics	Wee et al., 1995; Kalafatis et al., 1999; Usman et al., 2017; Perry, 2016
Dressing style	Saeed, Grine and Shafique, 2020; Valaei and Nikhashemi, 2017
Perceived availability	Bonne et al., 2008 ; Hussain and Cunningham, 2021 ; Abu-Hussin et al., 2017 ; Sherwani et al., 2018
Price consciousness/Price sensitivity/ Perceived price	Valaei and Nikhashemi, 2017; Belleau et al., 2007; Abu-Hussin et al., 2017; Wang et al., 2007
Social identity	Fielding et al., 2008; Valaei and Nikhashemi, 2017

The above-listed factors have been derived from previous literature and used to propose a conceptual framework for this study, shown at the end of this chapter. The next sections explain the relevance of these factors to selected theories in the current context.

3.7.1. Attitude

Different scholars have stressed that attitudes are associated with buying intention and behaviour (Hwang and Kim, 2021; Hussain and Cunningham, 2021; Sumarliah, Khan and Khan, 2021). Consumers are exposed to advertisements every day. Consequently, they are expected to possess reasonably stable and consistent attitudes towards advertising (Hashim et

al., 2018). It is found that a positive attitude towards advertisements influences consumers' intention to purchase products or services in different contexts (Mandliya et al., 2020; Noor et al., 2013; Chetioui, Butt and Lebdaoui, 2021). According to prior marketing literature, attitude comprises attitude towards mobile advertising (Hashim et al., 2018), attitude towards media and advertising (Wang et al., 2007), attitude towards online reviews (Park et al., 2007), attitudes towards social media advertising (Kamal, Chu and Pedram, 2013) and attitude towards fashion influencers (Chetioui, Benlafqih and Lebdaoui, 2020). These studies also concluded that consumers' attitude significantly influences intentions. Accordingly, this study regards fashion advertising as one of the consumer attitudes which may influence Muslim women's intention to purchase modest fashion clothing.

3.7.2. Social influences

As mentioned earlier, subjective norms often have the lowest effect on intention, which is why many researchers have included other variables in the model to improve the predictive ability of this construct (Armitage and Conner, 2001; Cestac et al., 2011). In particular, normative and informative influence (Kim and Karpova, 2009; Phau et al., 2015; Malla and Yukongdi, 2020), media norms (Conner et al., 1996; HSU et al., 2006), traditional media and new media (Li and Li, 2021) have been repeatedly incorporated in the TPB model to predict intentions and behaviours, even though TPB assumes that the media and information sources can only influence intention and behaviour indirectly (Ajzen, 2015). This assumption may not be applicable in the modern age of technological advancement, because a variety of information sources have been introduced in recent decades which may in many ways change or influence consumer choices. People now seek information through online sources as well as traditional sources (Flanagin et al., 2014; Saeed et al., 2020). Covid-19 restrictions have enabled the digital world and online businesses to flourish (Sumarliah, Khan and Khan, 2021). Virtual visual merchandising and promotions encourage women's motivations and intentions (Parker and Kuo, 2022). Social media is now a major source of information for most people, including Muslim women, who acquire information about the latest fashion trends through electronic and print media, social media and e-commerce websites. As a result, these sources positively influence their hijab purchase intention (Saeed, Grine and Shafique, 2020). Given this, traditional and digital media sources are included in the conceptual framework of this study to assess the overall social influences on Muslim women's clothing purchase intention.

3.7.3. Perceived behavioural control

PBC reflects the perceived influence of specific factors that facilitate or hinder the behaviour of interest (Tornikoski and Maalaoui, 2019), and availability of the products or resources is one of these factors that influence consumers' purchase intention (Ajzen, 2020). In the context of this study, PBC refers to the availability of modest clothing and perceived clothing attributes. Past studies have successfully included the perceived availability construct (Bonne et al., 2008; Weissmann and Hock, 2021; Sherwani et al., 2018; Hussain and Cunningham, 2021; Abu-Hussin et al., 2017), perceived quality construct (Wang et al., 2007; Sherwani et al., 2018; Das, 2015; Zhang and Cude, 2018) and product attributes (Wee et al., 1995; Kalafatis et al., 1999; Usman et al., 2017; Summers et al., 2006; Hwang and Kim, 2020) in the TPB models.

3.7.4. Personality and lifestyle traits

Personality and lifestyle traits that are predominately present in fashion or clothing consumers, namely, the need for uniqueness, modesty, fashion consciousness and frugality, are included in the conceptual framework of this study. These traits have been chosen as predictors of clothing purchase intention because current literature repeatedly suggests that Muslim women are fashion conscious (Lewis, 2013; Hassan and Harun, 2016; Rahman et al., 2018), their need for uniqueness is high (Karoui and Khemakhem, 2019; Lewis, 2015) and that modesty is extremely important to Muslim women in the UK (Jamal and Shukor, 2014; Siraj, 2011; Almila, 2016). In addition, devout Muslims usually buy critically essential items, and their responsiveness to sales and good deals (Shoham et al., 2017; Agarwala et al., 2018; Yousaf and Malik, 2013) reflects their high level of frugality. According to Solomon (2019), frugality is relevant to consumer behaviour. Furthermore, frugality and modesty are both deeply rooted in many cultures and emphasised by most religions, but these traits have been largely neglected in consumption studies (Chen et al., 2019; Schultz and Schultz, 2016). Specifically, empirical investigations on modesty in the literature pertaining to Muslims are scarce, as discussed in the literature review chapter.

3.7.5. Religiosity and hybrid identity

In addition to the TPB constructs and personality traits, this study also includes religiosity and hybrid identity in the proposed model because religiosity and hybrid identity have become an interesting topic of research in recent years. A number of studies have demonstrated that identity-related variables directly influence intention (Conner and Armitage, 1998; Fielding et

al., 2008), and hybrid identity can be a useful construct of social identity (Ward et al., 2018), in this context, because Muslim girls' clothing styles often represent their hybrid identity (Albrecht et al., 2015).

Religiosity, on the other hand, should be included as a possible determinant in consumer behaviour models (Mokhlis, 2009) as a predictor of attitude and intention (Aruan and Wirdania, 2020). This is because religion is a powerful social institution that markedly impacts individuals' attitudes, values and behaviours individually or socially (Al-Balushi, Locke and Boulanouar, 2018). In the UK, most British Muslims identify themselves as Muslims rather than British (McKenna and Francis, 2018). This shows their attachment and commitment to their religion. Numerous studies have stressed that Muslim consumers are more influenced by religion than are other faith groups, so it is essential to assess the effect of religiosity in Muslim consumer research (Salam, Mohammad and Leong, 2018). Prior studies have successfully integrated the religiosity construct in the TPB model as a direct or indirect predictor of intention, and these relationships have received substantial empirical support (see, for example, Aruan and Wirdania, 2020; Aksoy and Abdulfatai, 2019; Bachleda et al., 2014; Dehyadegari et al., 2016; Hwang and Kim, 2020; Saeed, Grine and Shafique, 2020).

Based on the above discussion, a conceptual model has been proposed for this study, as illustrated in Figure 8.

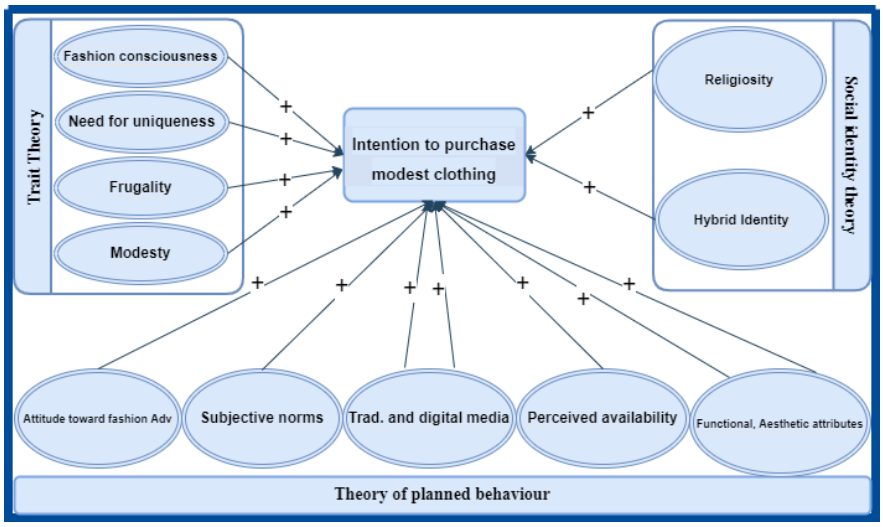


Figure 7: Conceptual framework

The following part of this chapter is focused on the factors, shown in the conceptual framework of this study, that may profoundly influence Muslim women's intention to purchase modest clothes in the UK.

3.8. Religion

The word religion originated from a Latin word, 'religare', which means to bind back (Deb and Sinha, 2015). Religion is defined as "a set of beliefs that are taught since childhood, and people gradually commit to the religion as they have greater understandings towards its teachings" (Alam et al., 2011, p. 84). Religion is a fundamental element of culture which is linked with many facets of consumers' lives and behaviour (Bailey and Sood, 1993 as cited in Teimourpour and Hanzaee, 2014) including the way people dress (Sumarliah et al., 2020).

Religion and religiosity have been acknowledged as the most important influential factors in the field of psychology and sociology across cultural and geographical contexts. However, both of them are still under-researched topics in the domain of marketing and consumer behaviour (Cleveland, Laroche and Hallab, 2013; Bhuian and Sharma, 2017; Islam and Chandrasekaran, 2019). Furthermore, religion has not been adequately investigated in consumer behaviour literature because researchers are unaware of the possible relationships between religion and consumption patterns (Hirschman, 1983). Moreover, religion has been considered a 'taboo' subject that is too sensitive or controversial to submit to investigation in the domain of marketing and consumer research (Bailey and Sood, 1993; Islam and Chandrasekaran, 2019).

3.8.1. Religious principles and practices for Muslims

Every religion assigns guidelines to its believers which direct their path of life (Deb and Sinha, 2015). It is generally believed that Islam is a religion that provides holistic guidelines to its followers regarding all facets of life (Ashraf et al., 2017; Sumarliah et al., 2020), including trading, eating or drinking, dressing, interacting with others, charity or consumption, etc. (Alam et al., 2011). Islam as a faith is constituted of five principles, also known as the five pillars of Islam: Shahada (the profession of faith), prayers, fasting in the month of Ramadan, almsgiving and pilgrimage to Makkah (Abuznaid, 2006; Siraj, 2011; Khan, Asad and Mehboob, 2017). Kahf (1992) mentioned that these five principles are to measure the life of a Muslim decisively. Despite the rich diversity in religious practice among Muslims, the five principles remain the same (Makris, 2006) and bind all Muslim followers together (Alserhan and Alserhan, 2012). The evidence of this is that millions of Muslims visit every year to perform Hajj in Makkah.

Similarly, believers throughout the Muslim community are linked by prayer through a focal point located in Makkah (Clarke, 1988). It is generally believed that prayer helps calm an individual and has a positive effect on people's life and wellbeing (Agarwala, Mishra and Singh, 2018). According to Nawal (2009), a Muslim follower who offers prayers five times a day can be considered to have higher religiosity levels than a Muslim follower who (1) does not pray or (2) does not pray regularly.

The details on the above-mentioned religious practices are guided by the Qur'an and Hadith, which are the two main sources of guidance for all Muslims (Usman, Tjiptoherijanto, Balqiah and Agung, 2017; Nurhayati and Hendar, 2020). Muslims believe that The Qur'an is the word of Allah (God), revealed to Prophet Mohammad (PBUH) through the Angel Gabriel (Clarke, 1988). The Qur'an is explicitly communicated in Arabic and translated into different languages, leading to some divergence of the interpretation of many religious teachings. Therefore, different interpretations of Islamic law may be observed among various Islamic institutions (Usman, Tjiptoherijanto, Balqiah and Agung, 2017; Islam and Chandrasekaran, 2019). Furthermore, people of the same culture and religion might have different opinions about their beliefs and religious teachings. These differences are more visible in Middle-Eastern countries where a Saudi Muslim's lifestyle is more conservative compared to a Muslim from Lebanon or Tunisia. It means that Lebanese or Tunisian Muslims tend to have a more liberal lifestyle (Farah and El-Samad, 2014; Souiden and Rani, 2015).

Despite the above differences, most Muslims encourage their children to follow religious teachings from an early age. In addition, children are taught the difference between halal (permissible) and haram (forbidden) from childhood. As a result, their religious knowledge increases and their religious ideologies become stronger over time, and, eventually, religion becomes a part of their daily lives. Therefore, they prefer to use products that conform to their religious beliefs as it is not possible for them to deviate from the religious ideologies that have prevailed since childhood (Khan, Asad and Mehboob, 2017; Bukhari et al., 2019). This is further supported by the research of Floren, Rasul and Ghani (2019) that concluded that principles and rituals defined by Islam impact consumer behaviour deeply and differently from other religions. In order to produce products that abide by these consumers' religious and other requirements, companies need to examine and understand the effect of faith on the buying behaviour of their specific market segments (Bukhari et al., 2019).

3.8.2. Religiosity and purchase intention

Religiosity is different from religion (Cleveland, Laroche and Hallab, 2013; Deb and Sinha, 2015). However, both are the most powerful sources of shaping or influencing consumer behaviour (Alam et al., 2011; Essoo and Dibb, 2004; Gbadamosi, 2012; Farrag and Hassan, 2015) across countries and even across demographic groups (Floren, Rasul and Ghani, 2019). Many sociologists have claimed that religiosity is a complex and multi-dimensions concept (Brünig and Fleischmann, 2015). Religiosity is referred to as "the degree to which a person adheres to his or her religious values, beliefs, and practices and uses them in daily living" (Worthington et al., 2003, p. 85). A similar definition of religiosity was provided earlier by Delener (1990). According to that, "religiosity is the extent to which beliefs in particular religious values and ideals are held and practised by an individual" (p. 27). Hence, it depicts the intensity of the followers' commitment towards religious beliefs and values (O'Cass et al., 2013; Ilter et al., 2017).

Research has revealed that Muslims' consumption to fulfil their social and psychological needs is directly or indirectly associated with religious mandates such as halal consumption (Karoui and Khemakhem, 2019). According to a systematic review conducted by Floren et al. (2019), religiosity effects many areas of life, work and the daily activities of Muslim consumers, as well as businesses. However, the intensity of this effect solely depends on an individual's degree of religiosity or the product type (Bukhari et al., 2019). Moreover, an individual's choice of a product depends upon the extent to which he or she interprets and follows the teachings of a particular religion (Ali et al., 2016; Hwang and Kim, 2020). This is evident from the research of El-Bassiouny (2014), who found that religious qualification or higher level of religiosity in a Muslim leads them to buy more halal products and services than their counterparts. Likewise, Abou-Youssef et al. (2015) and Usman et al. (2017) unveiled that the choice of Islamic banks varies among Muslims and depends on the level of religiosity. The consumption of Islamic banking is more common among the traditional group with a higher degree of religiosity as compared to the contemporary group of Muslims (Usman, Tjiptoherijanto, Balqiah and Agung, 2017). This indicates that religious consumers are more attracted to religious products (Agarwala, Mishra and Singh, 2018).

With respect to fashion and beauty, Khan (2014) concluded that beliefs on fashion and beauty are based on the level of Islamic conservatism ranging from orthodox Islamic beliefs to more liberal interpretations of Islamic teachings. It should be noted that conservative Muslim women

are those who understand and practise their religion from a conservative perspective regardless of education, income and country of residence. Moreover, their conservative attitude is reflected in their behaviour and dress (Boulanouar et al., 2017). Hence, the difference between a simple Muslim and a religious Muslim is the degree of attachment they have to their religion. A highly devout Muslim prefers to buy Islamic products and services to imitate the way of life adopted by the Prophet Mohammad and his companions (Karoui and Khemakhem, 2019). Similarly, Muslim women who wear sharia-compliant attire do not buy other forms of clothing (Aruan and Wirdania, 2020). In contrast, a consumer who is more inclined towards the glamorous western lifestyle yet still follows the religious guidelines is called a 'contemporary' or 'modern' Muslim consumer (Alserhan, 2011). A modern Muslim consumer adopts a lifestyle similar to a non-Muslim as far as his or her religious beliefs permit, but still does not violate his or her religious beliefs (Teimourpour and Hanzaee, 2014). This new attitude has led to several changes in consumption, and modest fashion is one example (El-Bassiouny, 2018).

According to the prior research, immigrants' religious beliefs influence the adoption or rejection of the host country's products and services, as well as support the establishment of a niche market for religious goods associated with their country of origin (e.g., modest fashion). Despite the dominance of religiosity on consumers' behaviour, the interpretation of religious mandates and prescriptions among consumers is not entirely strict (Floren, Rasul and Ghani, 2019). A woman's choice of the style of clothing reflects her religiosity. In addition, religious knowledge asserts a much greater influence on Muslim women's clothing purchase intention as compared to religious rituals (Aruan and Wirdania, 2020).

As stated earlier, several researchers have agreed that religiosity significantly influences a consumer's choice of a product (Essoo and Dibb, 2004; Wilson and Liu, 2011; Farrag and Hassan, 2015; Karoui and Khemkhem, 2016), decision making in terms of clothing purchase (Yousaf and Malik, 2013) and involvement in fashion clothing purchase (Rahman et al., 2017; 2018). However, O'Cass et al. (2013) argued that religiosity does not assert a direct impact on an individual's fashion clothing involvement. In a similar vein, Bachleda et al. (2014) pointed out that the role of religion in a consumer's choice is not yet clear, especially in relation to clothing choice. In addition, religious consumers tend to be more selective in choosing clothing (Hwang and Kim, 2020). In contrast, El-Bassiouny (2018) indicated that consumption of hijab and modest clothing is driven by religiosity instead of fashion. Likewise, Aruan and Wirdania (2020) found that religiosity enforces consumers' intention to buy sharia-compliant clothes. In addition to this, Yousaf and Malik (2013) and Saeed, Grine and Shafique (2020) emphasised

that the level of religiosity should be determined in order to target consumers because highly religious consumers tend to have different shopping orientation as compared to less religious consumer (Yousaf and Malik, 2013; Ali et al., 2016). Similarly, Islam and Chandrasekaran (2019) and Bukhari et al. (2019) suggested that an individual's degree of religiosity may yield valuable inputs about their marketplace behaviour. Therefore, it can be hypothesised that:

H1: Highly religious consumers will have different i.e., high vs low intentions to purchase modest clothing as compared to moderate or less religious consumers.

H2: Religiosity significantly influences Muslim women's intention to purchase modest clothing.

3.9. Conceptualising modesty

Modesty is a complex personal trait (Woodcock, 2008) that has been widely discussed in health and psychology literature but rarely in the context of marketing. Modesty remains consistent across time and in different situations (Diekmann et al., 2015). Jackson (1973) defined modesty as wearing conservative dress according to socially approved standards, while, according to Barnard (1996), modesty refers to covering certain 'shameful' or 'indecent' parts of the body. However, Andrews (2011) defined modesty as a multidimensional construct with five attributes: dress, behaviour, belief in the value of modesty, the effect of culture on people, and the interaction between people. It is not limited to clothing or character but also applied to every matter of life. It indicates that modesty does not simply mean adhering to a dress code that does not show skin; it implies a host of deeper values about how a woman interacts with the world. In addition, modesty does not belong to any particular culture or religion. Modesty "denotes a moderate self-view—seeing oneself as intermediate, rather than as very positive or very negative, on key personal attributes such as personality traits, abilities and skills, physical appearance, and social behaviour" (Sedikides et al., 2007; p. 165; Shi et al., 2017).

3.9.1. Modesty in clothing from a religious perspective

Clothing is an essential aspect of religion (Agarwala et al., 2018). Every religion proposes guidelines for appropriate behaviour and forms of dress, and Islam stresses modesty (Boulanouar, 2006; Siraj, 2011). Therefore, Kopp (2002) mentioned that religiosity and modesty are interrelated. For Muslims, modesty is a part of faith (Al-Bukhari, N.D. Vol. 1, Book 2, Hadith 24). Therefore, it is required in every aspect of Muslim's life, including clothing

(Hass and Lutek, 2019). However, given the nature of this study, modesty has only been discussed in relation to women's clothing.

According to religious injunctions, Muslim women should wear non-transparent and loose clothing that can cover the entire body, including hair, except the face and hands (Assadi, 2003; Grine and Saeed, 2017; Sumarliah et al., 2020). This rule applies to all women while praying and in a public setting (Powers, 2004; Khan, 2014). Public setting is interpreted here as the company of male strangers rather than outside the house (Hass and Lutek, 2019). It indicates that Muslim women's dress is much more than a headscarf (Hussein, 2007; Sumarliah et al., 2021). Dehyadegari et al. (2016) emphasises that Muslim women are required to veil when socialising with men. However, covering the face has never been a universal custom for Muslim women, while the head veil is used globally (Pickthall, 1984).

Muslim women are supposed to monitor their public behaviour as well as have their public behaviour observed (Mussap, 2009). Furthermore, they are prohibited from showing arrogance, self-indulgence or an exhibition of beauty (Fatema and Islam, 2014; Woodcock, 2008). However, a Muslim woman is allowed to exhibit her beauty in front of her mahram such as her husband, brother and father. Yet, her body from the end of the collar bone to the knees must not be exposed, even in front of any mahram other than her husband (Al-Qaradawi 1995, p.160 as cited in Boulanouar, 2006). It shows that Muslim women's choice of clothing can be different at distinct places and occasions and for different people (Boulanouar, 2006; Almila, 2016). This is somewhat supported by the Surah An-Nur of the Holy Qur'an that explains modesty as follows.

"And say to the believing women that they should lower their gaze and guard their modesty; that they should not display their beauty and ornaments except what (must ordinarily) appear thereof; that they should draw their veils over their bosoms and not display their beauty; and that they should not strike their feet in order to draw attention to their hidden ornaments" (Al-Qur'an 24:31).

The above-mentioned injunction of the Qur'an for believing women applies to all Muslim women. This is set up in detail and brings out clearly the implications of modesty (Pickthall, 1984). It should be noted that the ruling about modesty is not only for women; Muslim men are also instructed to dress and behave modestly (Khan and Mythen, 2018), as mentioned in the Holy Qur'an (Surah An-Nur):

“Say to the believing men that they should lower their gaze and guard their modesty” (Al-Qur’an 24:30).

This implies that both men and women should avoid wearing provocative clothing and should not stare at the opposite gender (Fay, 2010; Sumarliah et al., 2020). The detail of a man’s modesty is defined in Surah Al Ma’arij verses 29 and 30, which suggest that a man should protect his modesty and should not reveal his body from the navel to the knees to any woman other than his legitimate wives (Al-Qur’an 70:29-30). God will grant forgiveness and great rewards to those men and women who protect their modesty and perform religious rituals, i.e., prayers, charity and good deeds (Al-Qur’an 33:35). Hence, Muslim women cover themselves to demonstrate their obedience to their faith and to avoid the undesired or unnecessary attention of the opposite gender (Siraj, 2011; Hasan and Harun, 2016; Sumarliah et al., 2020). Research shows that conservative religious clothing decreases visual access to women's curvaceous body features and instead focuses visual attention on the face. It is proven in experimental studies conducted on Muslim veiling that hijabi women are less attractive to men than non-hijabi women (Pazhoohi, Macedo and Arantes, 2017). The benefit of veiling is also stated in the following verse of the Holy Qur’an:

“O Prophet! Ask your wives, daughters, and believing women to draw their cloaks (veils) over their bodies. In this way it is more likely that they will be recognized ‘as virtuous’ and not be harassed” (Al-Qur’an 33:59).

It is clear from the above-mentioned verse that several rules such as women's conservative clothing, lowering of the gaze, safeguarding the chastity of both men and women, and segregation between genders were imposed to protect women's dignity and to build a better society by preventing the spread of prostitution or other shameful acts. None of these is meant to curtail women's freedom or to stop their development (Eniola, 2013). Rather, Muslim scholars emphasise that modesty in clothing and behaviour promotes a virtuous public place (Boulanouar, 2006; Khan and Mythen, 2018). Therefore, physical appearance is not important for individuals holding strong religious beliefs. Instead, modest clothes are important to them (Đurović, Tiosavljević, and Šabanović, 2016). Furthermore, it is established from the research of Saeed, Grine and Shafique (2020) that Muslim women firmly believe that the hijab is a core religious obligation, an act of worship and a way of expressing respect towards religious values. Hence, hijab, which also includes dress, reflects women's personal preferences and commitment to religious values. By wearing Islamic garments, a Muslim woman

communicates her commitment to her religion (Shirazi, 2000, cited in Albrecht et al., 2015). In other words, wearing hijab is the implementation of religious belief and the act of obeying God (El-Bassiouny, 2018; Karoui and Khemakhem, 2019; Sumarliah et al., 2021).

3.9.2. Modesty and clothing purchase intention

Religious restrictions about clothing are known to affect the purchase of certain fashion items (Essoo and Dibb, 2004). Therefore, Dehyadegari et al. (2016) mentioned that the practice of fundamental religious beliefs might influence women's perceptions of modesty and choice of clothing. In addition, women's greater familiarity with the religious aspects and their tendency to comply with religious recommendations will finally lead to the enhancement of demand and the intention to purchase veil clothing (Dehyadegari et al., 2016).

According to Blackwell (2016), religious beliefs positively influence religious-driven modesty. Therefore, British Muslim women dress modestly to show devotion to their religious beliefs (Jamal and Shukor, 2014). Similarly, Chapman (2018) identified that Muslim women who wear the hijab or niqab had not been forced to wear it; it becomes solely their personal choice after engaging in prayer or visiting the Holy place of Mecca. Jamal and Shukor (2014) further revealed that young British Muslims appear to value modesty in clothing much more than seeking conformity. The strength of faith among Muslim women encourages the wearing of modest dress in public (Mussap, 2009). On the other hand, Tarlo (2007) observed about British Muslim women, "their understanding of the degree to which women should cover stems not from their backgrounds, but from their interpretative readings of the Qur'an, their individual spiritual journeys, their commitment to being identified as Muslim and their conviction of the hijab's social and religious benefits" (p. 169).

Almila (2016) identified that, whether Muslim women are religious or not, they wear more veiled clothes in religious ceremonies. Since Muslims acknowledge that the veil is an Islamic prescription, the length of the skirt, the shortness of the sleeves or the depth of the neckline are the biggest concerns for Muslim women (Mossière, 2012). Most veiled women state that obeying God and the Islamic shariah is their reason for wearing the veil (Gokariksel and Secor, 2010). However, Bachleda et al. (2014) argue that a woman's religiosity cannot be determined by what she wears. In contrast, Yousaf and Malik (2013) identified that country of residence significantly impacts the religious orientation that directly influences the perception of modesty which, in turn, impacts the choice of clothing. Likewise, Kopp (2002) revealed that women

who have lived for longer in western countries wear more modest clothing than women who have only lived in western countries for a shorter period. One of the reasons for this change in migrants' clothing could be that a Muslim woman wearing any form of veiling is often viewed or regarded as an extremist or security threat (Rosenberg, 2019). This stigma has increased appearance consciousness in Muslim women and that is why they want to be modest as well as fashionable (Saeed, Grine and Shafique, 2020).

According to Albrecht et al. (2015), the dress practices of Muslim women are varied, ranging from a complete Islamic dress to western wear. This means some women wear loose, long and full-sleeved dresses with a headscarf while their face, hands and feet can be seen, whilst other women wear a burqa that reveals only their eyes (Poushter, 2014; Everett et al., 2015; Huda, 2016). On the other hand, Muslim women have been seen wearing different types of fashion clothing with or without a headscarf in the UK (Lewis, 2015). Similarly, Siraj (2011) also agreed that different degrees of modest dress exist. On the one hand, women consider the hijab as an integral part of modest clothing, while, on the other hand, it is not necessary to cover the hair, but clothes that do not show the body are preferred.

Given the above, it can be concluded that the interpretation of modesty about clothing varies among Muslim consumers (Wright, 2015). In addition, the extent of modesty is based on the intensity of an individual's commitment to her religion (O'Cass et al., 2013). Nevertheless, despite the differences in clothing practice, research shows that modesty is the primary concern for every woman, and every Muslim woman aims to conceal her skin and body figure appropriately (Siraj, 2011; Almila, 2016). Therefore, it can be hypothesised that:

H3: Modesty significantly influences Muslim women's intention to purchase modest clothing.

3.10. Frugality

Frugality is a lifestyle trait which reflects an individual's practice of self-restraint in the acquisition of unnecessary goods and services. Research suggests that frugal consumers tend to be more practical in their purchases, usage and disposition of products. Moreover, these individuals avoid any unnecessary desire to purchase products for short-term use and prefer to maximise the use of existing products or resources (Lastovicka et al., 1999; Evers et al., 2018). According to Goldsmith et al. (2014), frugal individuals do not take much interest in material goods and carefully use their resources, i.e., money. In addition to that, they buy high-end and superior-quality products from off-price retailers. Similar findings were reported by Wang et

al. (2021), who identified that most frugal individuals avoid buying expensive things, look for product alternatives, and strive to buy better products at a lower price. Furthermore, they always try to obtain more merchandise or benefits with less money. Not only do frugal people focus on long-term benefits, but researchers also mentioned that these people feel happy after saving money.

According to Lastovicka et al. (1999), a consumer's frugality aids in determining how they utilise merchandise and services. Research suggests that every consumer tends to be value conscious and price conscious to some degree (Wang et al., 2021), but frugality further enhances the extent of their value and price consciousness, even in the millionaires who willingly live a low-cost life. In addition, unfortunately, people are sometimes forced to adopt a frugal lifestyle for many reasons, such as unemployment or poor economic conditions (Goldsmith et al., 2014). Therefore, it can be concluded that the extent of frugality is governed by the available resources or standard of living. Additionally, variation in the degree of frugality may be observed among different cultures, countries (Shoham and Brenčič, 2004), or religions. The next section sheds light on frugality from a religious perspective.

3.10.1. Frugality from a religious perspective and purchase intention

Religiosity and frugality are positively related to one another (Yeniaras and Akarsu, 2017). According to Lastovicka et al. (1999), all major religions, including Christianity, Judaism and Buddhism, discourage excess in acquisition. Similarly, Muslims have been suggested to be moderate in their consumption. Muslims believe that life in this world is short and worldly pleasure is temporary. Therefore, religious people may live a low-profile lifestyle (Islam and Chandrasekaran, 2019). According to religious injunctions, extravagance or excessive display of wealth and status is prohibited for Muslims (Woodcock, 2008; Al-Mutawa, 2013; Farrag and Hassan, 2015). It is also supported by the Surah al-A'raf and Surah Al-An-am of the Holy Qur'an that Allah does not like extravagance, as mentioned below.

"O children of Adam! attend to your embellishments at every time of prayer, and eat and drink and be not extravagant; surely He does not love the extravagant" (Al-Qur'an 7:31).

Islam and Chandrasekaran (2019) highlighted that Islam does not mention any limit in terms of extravagance; extravagance varies from context to context. Furthermore, Islam is not against living a good life, which is evident by the following Qur'anic verse.

"He (Allah) is the One Who produces gardens—both cultivated and wild—and palm trees, crops of different flavours, olives, and pomegranates—similar in shape, but dissimilar in taste. Eat from the fruit they bear and pay the dues at harvest, but do not waste. Surely He (Allah) does not like the wasteful." (Al-Qur'an 6:141).

Many companions of Prophet Mohammad were wealthy and lived a prosperous life. Also, Prophet Mohammed appreciated perfumes, nice horses, beautiful clothes, etc., on many occasions (Islam and Chandrasekaran, 2019). Given this, many Muslims believe that they are blessed with better resources (income) by which they can obtain better-quality products (Bukhari et al., 2019). However, according to the Holy Qur'an, spending wealth to show off or pride in wealth is prohibited (Al-Qur'an 4:38). Hence, a Muslim should be extra careful in all his or her purchases due to religious obligations (Wilson and Liu 2010, 2011**)**. As dictated in the Holly Qur'an:

"And give the relative his right, and [also] the poor and the traveller, and do not spend wastefully." (Al-Qur'an 17:26)

Given this, religious Muslims spend moderately, as recommended by their religion (Alam et al., 2011). Research by Almila (2016) also shows that most converts take less interest in fashion and spend little on their wardrobe, despite having a good financial status. In addition, they recycle their clothes and choose functional and less conspicuous dress styles. This is because moderation is considered to be one of the qualities of a true Muslim, as mentioned in Surah Al-Furqan of the Holy Qur'an:

"And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate." (Al-Qur'an 25:67)

Inclination towards a cognitive appraisal of the above-mentioned Islamic-rooted guiding principles prevents Muslim buyers from spending excessively despite their financial stability and higher education. Even if they possess a high-impulsive buying tendency, still they spend moderately (Nayebzadeh and Jalaly, 2014). However, Emari (2015) argues that some people in Iran, the Gulf and Turkey violate religious principles in this regard. In contrast, research related to Pakistani consumers revealed that Muslim consumers tend to be moderate even in buying halal food items (Bukhari et al., 2019). Likewise, Shoham et al. (2017) revealed that Muslims save money and spend carefully. These findings are similar to that reported by Alam

et al. (2011), who noted that all purchases by Muslim consumers are made under the religious precept, leading them to spend moderately.

According to Farrag and Hassan (2015), highly religious consumers with more Islamic knowledge spend less on fashion products than their less religious counterparts. But, on the other hand, it is noticed that highly religious consumers try to obtain a fair value for their money and have a high tendency to purchase products that are on sale (Sood and Nasu, 1995; Yousaf and Malik, 2013). In addition to that, devout Muslims usually buy critically essential items (O'Cass et al., 2013) and possess a lower materialistic tendency (Agarwala et al., 2018). Therefore, Agarwala et al. (2018) and Mokhlis (2009) categorised Muslim consumers as economic and price-conscious shoppers.

In contrast to the above findings, Lewis (2015) pointed out that Muslims are the potential market segment for brands due to their high spending on clothing. Over time, Muslim women have become more involved in education and professions, which has increased their fashion awareness, media usage and their need for stylish clothing. As a result, these women are spending money on clothes and fashion, thereby challenging the absolute stereotypes of Muslim women portrayed in the media (Lewis, 2015). In the same way, Sandikci (2018) mentioned that the dramatic growth of the halal industry indicates a significant increase in the Muslim consumers' spending power, which has probably changed Muslim consumers' purchase and consumption behaviour. As such, Almila (2016) found that Muslim women's opinions differ on the acceptable price of clothing. Nevertheless, whatever the case is, the reality is that frugality is a significant dimension of consumer behaviour and can potentially restrain an individual's intentions or behaviour (Shoham and Brenčič, 2004). Hence, in order to find out the potential changes in Muslims' frugal nature mentioned in earlier studies, it is essential to measure the influence of frugality on the intention to purchase modest clothing of Muslim women residing in the UK. Therefore, it is hypothesised that:

H4: Frugality significantly influences Muslim women's intention to purchase modest clothing.

3.11. Need for uniqueness

Consumers' need for uniqueness is one of the personality traits of human beings (Zhang and Cude, 2018). It is defined as an individual's desire to distinguish herself from others by acquisition, utilisation and disposition of less widely available consumer goods for the pursuit of constructing and enhancing self or social identity (Tian et al., 2001; Lang and Armstrong,

2018). Similarly, the theory of uniqueness states that the need for uniqueness reflects individuals' motivation to see themselves as different and distinctive from others through the achievement of meaningful self-identification (Soh, Rezaei and Gu, 2017). Thus, fashion uniqueness is a way through which individuals' display their perceptions, opinions and attitudes by wearing certain clothing or acquiring particular material that is different from other as well as new in the marketplace (Casaló, Flavián and Ibáñez, 2017). The use of unique and rare products not only fulfils these individuals' desire to look different from others but also makes them feel highly privileged in the society (Belk, 2001; Ünal, Deniz and Akin, 2019).

The need for uniqueness is important for consumers as human beings have an inherent inclination for preserving and maintaining their personality in order to distinguish themselves from others. In addition, individuals with a high degree of requirement concerning their uniqueness are mainly independent and innovative and have less concern about social censure (Park and Park, 2016). Likewise, Workman and Kidd (2000) indicated that a higher need for uniqueness enhances creativity, independence and willingness to risk social disapproval. For example, Muslim women create new styles by combining multiple garments to satisfy their need for modesty, often regarded as their need to fit into a multicultural society such as the UK and USA (Lewis, 2015). In the same way, Cham et al. (2017) reported that Generation Y consumers want to distinguish themselves from others with their unique fashion ideas. For this purpose, they rapidly understand new fashion concepts and promote new fashion ideas and trendy clothing styles through the media, which in turn increases the interest of others in the clothing of these young fashion inventors.

From the above, it can be concluded that clothing is often used as a source of communication for self-expression. Furthermore, a person's choice of clothes represents their expression and differentiating attributes in comparison to those of others (Cham et al., 2017). According to Abosag et al. (2020), consumers' need for uniqueness, generated from the requirement to avoid the apparel commonly used by others, leads them to select designer fabrics and trending fashion. Thus, in the pursuit of differentiation, consumers with a higher need for uniqueness often lose interest in the products or brands that are commonly used by others.

According to Shao, Grace, and Ross (2019), the need for uniqueness is one of the most important personality traits that make consumers choose high-end luxury brands over low-cost luxury brands. In support of this, Seo and Lang (2019) mentioned that the customisation of apparel is highly appreciated among affluent consumers because personalised apparel allows

them to show their individuality and personality. This is further supported by Lang and Armstrong (2018), who found that the customers' purchasing trait of uniqueness is based on proactive exploration of the unfamiliar products that the mainstream does not use.

In contrast to the above, Ruvio, Shoham and Brencic (2008) identified that the need for uniqueness varies across national boundaries. According to their findings, some countries like Arab countries and Palestine have a low need for uniqueness. Their traditions and social barriers are a particular reason for the low need for uniqueness. Conversely, the need for uniqueness is greater in countries where social constraints do not influence people's behaviours. This is supported by Lang and Armstrong's study (2018), which revealed that American women's intention to rent and swap clothing highly depends on their need for uniqueness. On the other hand, Soh, Rezaei and Gu (2017) reported that the need for uniqueness of young Malaysian consumers influences their intention to purchase luxury fashion goods.

Prior studies suggest that devout Muslims usually wear Islamic garments to show their individuality from the mainstream society and to form symbolic boundaries based on the in-group and out-group rules (Sandikci and Ger, 2010). On the other hand, Zebal and Jackson (2019) found that Muslims perceive that most foreign brands sell thousands of clothes of the same design while ethnic retailers sell few clothes of one design. Therefore, Muslims prefer ethnic brands over foreign fashion brands because they do not like to wear the same design as everyone else. Given this, it can be said that Muslim consumers think and behave differently from others because religiosity is generally reflected in behaviours (Karoui and Khemakhem, 2019).

When it comes to British Muslims, Jamal and Shukor (2014) revealed that British Muslims' need for uniqueness satisfies their need for differentiation and their need for assimilation. However, affiliation and individualism are competing motivations because, with an increase in the need for inclusiveness, the need for uniqueness also increases, creating the perception of staying dissimilar to others (López, Sicilia and Moyeda-Carabaza, 2017). Hence, Islamic or modest attire allows Muslim women to feel distinct whether from secularist inhabitants or from their orthodox and highly traditional counterparts (Karoui and Khemakhem, 2019).

Hassan and Harun (2016) found out that fashion-conscious Muslim women prefer unique fashion styles as compared to other Muslim women in order to exhibit their individuality. Similarly, Albretch et al. (2015) identified that Muslim girls are more concerned with

expressing their individuality than conforming to dress practices. They merge Islamic and western clothing styles in unique ways to create a new clothing style (Albretch et al., 2015). Their unique fashion sense stimulates them to differentiate themselves from others while their need for uniqueness is associated with higher purchase intention (Cham et al., 2017). Similarly, Karoui and Khemakhem (2019) indicated that the need for uniqueness is one of the most powerful forces that affect the behaviour of Muslim consumers as well as other consumers. The higher an individual's need for uniqueness, the more likely he or she will consider adopting a new fashion. In addition, a higher need for uniqueness leads to a higher purchase intention (Zhang and Cude, 2018). Hence, the need for uniqueness is deemed to be related to purchase intention (Cham et al., 2017) as it appears to be a strong predictor of purchase intention (Bian and Forsythe, 2012; Lang and Armstrong, 2018). Given this, it is hypothesised that:

H5: Need for uniqueness significantly influences Muslim women's intention to purchase modest clothing.

3.12. Fashion consciousness

The fashion consciousness construct is derived from the self-consciousness construct developed by Fenigstein, Scheier, and Buss (1975, as cited in Gould and Stern, 1989). According to Nam et al. (2007), fashion consciousness is defined as a person's involvement with fashion and the style of clothing. Fashion-conscious people take an interest in all aspects of fashion, they are aware of the latest fashion trends and possess the ability to dress similarly to or imitate others (O'Cass et al., 2013). In addition to that, fashion-conscious individuals enjoy shopping and continually update their wardrobe with the changing fashion trends. This means an individual does not have to be a fashion innovator or an opinion leader to be considered fashion conscious (Hassan and Harun, 2016). Instead, fashion consciousness reflects individuals' awareness about their physical appearance, fashion trends and the clothing they wear (Kaur and Anand, 2018).

In recent years, fashion consciousness has emerged as a strong influential antecedent in consumer behaviour research for examining the attitude and behaviour of Muslim women towards fashion (Salam, Muhamad and Leong, 2019). However, O'Cass et al. (2013) argued that Islam and fashion have often been inversely related to one another. This view is supported by Farrag and Hassan (2015), who reported a negative relationship between religious dimensions and the attitude of Egyptian youth towards fashion. Likewise, Yeniaras and

Akkemik (2017) found a negative relationship between extrinsic religiosity and fashion consciousness.

According to Farrag and Hassan (2015), a consumer with more Islamic knowledge and who abides by the teachings of Islam does not prefer fashionable models and western brands, and tends to be less involved in fashion clothing purchase (Rahman et al., 2018). Similarly, Yousaf and Malik (2013), indicated that highly religious consumers are less recreational and fashion conscious. In addition, Almila (2016) revealed that religious women tend to be less interested in the appearance of clothing. These findings are similar to that found in Islam and Chandrasekaran (2019), who suggest that religiosity and fashion do not go hand in hand. Instead, more religious people tend to show less novelty fashion consciousness and brand consciousness. Moreover, highly religious individuals may not prefer expensive fashion brands.

According to an ethnographic study conducted in Finland on Somali women and converts by Almila (2016), fashion, non-fashion and anti-fashion behaviours are closely related to social class. Young lower-class Muslim women are likely to deploy explicitly anti-fashion strategies. They tend to adopt more covering and more 'conservative' dress styles. It is also noted that most anti-fashion women or women with little interest in fashion follow fashion trends to some extent and focus on their personal appearance. This shows that anti-fashion does not mean that they are against fashion; they simply do not like certain types of clothing such as miniskirts and tops. On the contrary, their attitude towards Muslim fashion and trends is positive because they help them comply with their religious beliefs (Hussain and Cunningham, 2021).

Unlike the above studies, Rahman et al. (2018) revealed that Muslims with different levels of religiosity are involved in fashion. The fashion consciousness of the Muslim minorities in the west as well as the majoritarian Muslim population in a country like Malaysia is influenced by the sources of fashion knowledge that lead to the consumption of hijab fashion (Khalid and Akhtar, 2018).

Muslim women prefer to wear custom-made clothes and seem to be more concerned about the latest style of hijab fashion trends (Hassan and Harun, 2016). Due to their awareness of the latest fashion trends, fashion-conscious consumers differentiate between more popular and less popular fashion trends that may boost or reduce their personality or social standing through their clothing (O'Cass et al., 2013). Moreover, these consumers pay a premium price for new

fashion brands in order to enhance their social status (O'Cass et al., 2013). Sandikci and Ger (2010) also identified that covered women are well involved in fashion consumption and more concerned about the latest style of hijab fashion trends (Hassan and Harun, 2016) even in the UK (Lewis, 2013). Although these fashion-conscious Muslims adopt a modern lifestyle, they also respect their religious values (Salam, Muhamad and Leong, 2019).

Fashion-conscious Muslim women struggle between their desire for fashion and Islamic values in order to integrate with their Muslim and non-Muslim peers (Shukor, 2012; Wright, 2015). Conservative garments sold by Islamic shops in the UK are not Muslim women's preferred choice (Lewis, 2013). Moreover, the younger generation do not have the desire to wear ethnic or traditional Islamic clothing in public (Wright, 2015). The connections Muslim youths have with their global peers justifies the stronger influence of fashion consciousness as compared to religion (Salam, Muhamad and Leong, 2019). Based on this, the following hypothesis is developed.

H6: Fashion consciousness significantly influences Muslim women's intention to purchase modest clothing.

3.13. Fashion advertising

Advertising is defined as a procedure to transmit information about a product or service to the public, typically through a broadcast medium such as TV or newspaper. Advertising is a highly effective way to change consumer attitudes about advertised products, consequently improving the chances of selling them. It employs logical arguments, graphic images or celebrities to persuade consumers (Solomon, 2019). Fashion ads, especially the top fashion brands' ads, do not make informational claims and allow viewers to form their opinions based on the images shown in the ads (Phillips and McQuarrie, 2011; Taylor and Costello, 2017). However, Deb and Sinha (2015) revealed that Muslim consumers' attitudes towards any product become negative when its advertisements violate their religious values. In addition, products or brands that conflict with the faith of Muslims and their religious guidelines may face religiously motivated boycotting, which ultimately affects the way consumers judge these brands or products (Deb and Sinha, 2015).

Several studies have examined the attitude of individuals towards advertising across various cultural and economic contexts. Also, the influence of religion on the attitude formation towards advertising (Farah and El-Samad, 2014) and marketing activities is well documented

(Teimourpour and Hanzaee, 2014). Moreover, as mentioned earlier, certain commercial activities may be detrimental due to their conflict or non-compliance with the religion (Deb and Sinha, 2015) and this may lead to marketplace intolerance (Agarwala, Mishra and Singh, 2018). This assertion can be supported by the example of boycotting faced by Nike in 1996 when Nike had to recall 800,000 pairs of athletic shoes because the logo on the shoe sole resembled the Arabic alphabet for Allah (GOD). In contrast, Sunsilk's Live Clean & Fresh shampoo was advertised in Malaysia. The ad featured a girl wearing a tudung (Malaysian headscarf) in which not a single hair was visible. Sunsilk's pitch was that the shampoo removes excessive oil from the scalp and hair, which is a common issue among headscarf wearers. These examples show that religious symbolism should be used in product designing, advertising and marketing with caution (Solomon, 2019).

Rajagopal (2018) suggests that companies must understand traditions, consumer preferences and behaviours to avoid making mistakes and communicating wrong messages, as well as taking advantage of cross-cultural opportunities. The use of photographs and videos is quite common in marketing and advertising. However, according to Islamic teachings, photography of any living thing is forbidden (Boulanouar et al., 2016). Therefore, Saudi Arabia, the most conservative Islamic country, does not allow advertising containing women-related products or showing women's faces. Furthermore, it is not permitted to play music in Saudi Arabian shopping malls and stores. Hence, in order to establish lingerie and beauty stores in Saudi Arabia, British retailer Marks & Spencer made significant adjustments in its business and marketing strategies according to Saudis' religious values and traditions. These changes include hiring only female sales staff for its lingerie stores, using female mannequins without a head or face, and not playing music in its stores. In addition, M&S uses in-store photos and video promotions which require separate photoshoots. Consequently, Saudi Arabia has become one of the most lucrative markets for Marks & Spencer (Kotler and Armstrong, 2021).

It is worth noting that the beliefs and responses towards fashion advertising differ across different consumer groups and even within different sub-groups of Muslim consumers (Solomon, 2019). This notion is supported by Farah and El-Samad (2015), who revealed that the level of offensiveness caused by an advertisement varies between two major sects of Muslims. This means that adverts for healthcare products offend Sunni Muslims more than Shiite Muslims. In contrast, gender and sex-related product advertisements are more offensive for Shiite Muslims as compared to Sunnis. Likewise, in an earlier study, Farah and El-Samad (2014) identified that advertising and marketing activities undertaken by companies in the

Muslim markets might fail due to violation of Islamic injunctions. This is because Muslim consumers are more offended by certain advertisements than Christian consumers. For example, advertising of both male and female undergarments or female hygiene products can be extremely offensive for Muslim consumers because this type of advertisements reveals images of those body parts that must be covered as per their religious belief (Farah and El-Samad, 2014). This indicates that sexually provocative and inappropriate content used in marketing communication is prohibited in Islam. Therefore, Muslims tend to have an unfavourable outlook towards socially inappropriate content in fashion advertising. Even Muslim youths form negative beliefs and attitude towards fashion advertising if it is not aligned with their religious values (Salam, Muhamad and Leong, 2019). On the other hand, young British Muslims want brands to use fashion blogs to reach out to them because advertising campaigns aimed at Muslims make them feel apart from British society (Wright, 2015).

Teimourpour and Hanzaee (2014) identified that religious affiliation appears to affect media usage and preference as well. In addition, a higher volume or frequency of fashion advertising is regarded as a source of increasing materialism and as corrupting social values and morals. Likewise, some researchers have pointed out that the increasing volume of fashion marketing activities in Pakistan is affecting Pakistani youth. On the other hand, Salam, Muhamad and Leong (2019) revealed that consumers from developing nations tend to have a more favourable attitude towards advertising. Muslim females hold a positive outlook and are more proactive in their behaviours towards fashion advertising than their male counterparts. Also, these women tend to look at the negative aspects of the advert while acquiring information on fashion products. Furthermore, they like informational content in fashion advertising such as new styles and trends (Salam, Muhamad and Leong, 2019). In addition, the advertising consciousness level of less religious consumers is greater than that of more religious individuals (Yousaf and Malik, 2013). Therefore, it seems plausible to investigate whether or not fashion advertising influences the purchase intention of Muslim women in the UK. It is hypothesised as:

H7: Fashion advertising significantly influences Muslim women's intention to purchase modest clothing.

3.14. Subjective norms

Subjective norms are defined as the perceived social pressures of an individual that are based on normative beliefs, and affect an individual's behavioural intention (Ajzen, 2011). The theory

of planned behaviour suggests that the normative beliefs reflect the behaviour of important individuals and groups associated with an individual's life and the individual's desire to meet the expectations of these important people (Tornikoski and Maalaoui, 2019; Chi, Gerard, Yu and Wang, 2021). Consumers are more likely to be socially pressured by close people such as their peers and family members. In addition, consumers do not just buy products according to their taste because social conformity also plays a vital role in shaping their purchase intentions (Soh, Rezaei and Gu, 2017). Thus, consumers' social environment influences their product consumption motives and their method of product evaluation (Solomon, 2019). This indicates that perceived social pressure from family, friends and society determines an individual's intention to perform or not to perform a behaviour (Ajzen, 1991; Childers and Rao, 1992) and product or brand selection (Bearden and Etzel, 1982).

Prior research suggests that the reference group may influence an individual's product and brand selection (Bearden and Etzel, 1982) and consumption behaviour. Also, positive word of mouth through friends, colleagues, family members and social networks is a robust mechanism to draw people's attention to a particular product (Cham et al., 2017). People who are actively affiliated with religious groups tend to be more interdependent (Agarwala, Mishra and Singh, 2018). Individuals are more susceptible to normative influences and hold strong social values because of their interaction with other members of a religious organisation (Alam et al., 2011). Affiliation with religious groups may enhance an individual's awareness about using or rejecting a product that suits or hurt the religious beliefs (Deb and Sinha, 2015). This is because individuals act according to the norms of the social groups with which they associate (Childers and Rao, 1992). However, normative influences or subjective norms are likely to differ across cultures (Fishbein and Ajzen, 2010), behaviours, populations and time periods (Tornikoski and Maalaoui, 2019). As such, (Mourali et al., 2005) found that French Canadians were more susceptible to normative influence than English Canadians. The primary reason for this is that subjective norms are even more influential in collectivist societies where people tend to perceive themselves as interdependent with their groups. This view is further supported by a comparative analysis by Cho and Lee (2015). The study investigated the impact of subjective norms and other factors on Koreans and Americans' intention to engage in self-protection behaviour. The findings revealed that subjective norms influence Koreans (collectivistic society) more than Americans (individualistic society).

3.14.1. Subjective norms and Muslim consumers

According to Bian and Forsythe (2012), most of the Muslim population originated from collective societies where the emphasis is on to conforming to social norms. Hence, subjective norms can appear to be a strong predictor of the intentions of Muslim women. Aksoy and Abdulfatai (2019) explained that the Nigerian Muslims' intention to purchase a luxury good is influenced by subjective norms and cultural trends. Similarly, Bachleda et al. (2014) indicated that a friend's opinion significantly affects Moroccan Muslim women's choice of clothing. Likewise, Malaysian women choose to wear hijab fashion in order to gain acceptance of their peers and conformity to special occasions (Hassan and Harun, 2016). On the other hand, Yousaf and Malik (2013) revealed that highly religious Pakistani Muslims are more likely to be influenced by their friends, family and colleagues when it comes to clothing.

Solomon (2019) pointed out that Asians emphasise family and most Muslims live with other family members. However, the interesting thing is that their family includes grandparents, uncles, aunts, cousins, etc. Therefore, familial influence is frequently reported in many studies, such as the one by Hassan (2021), which indicates that family is an important link in strengthening religious ties, which further contributes to formation of intentions. Bashir, Lodhi and Mahmod (2017), on the other hand, reported that purchase intentions of young Pakistani females are more influenced by their families and social media. Similarly, Saeed, Grine and Shafique (2020) reported that Muslim women's choices are mostly influenced by their families and peers in Malaysia. Moreover, the family's religious affiliation determines Muslim women's hijab clothing purchase intention. Therefore, Malay Muslim women make sure that their purchases meet the expectations of their family, friends and peers as well as fulfil their fashion requirement. In contrast, Zabeen, Shams and Sultana (2017) reported from Bangladesh that the social circle of Muslim women has now been extended due to education, career and opinion leaders such as youth icons and celebrities, which consequently enhances their desire to ensure modesty and beauty in their attire.

As the UK is considered to be an individual country (Hofstede, 2009), hence British Muslims perhaps may not be affected by subjective norms. This assertion can be supported by a study conducted in South Africa, an individualistic society, in which Albrecht et al. (2015) found that Muslim girls appeared to be more concerned with expressing their individuality than conforming to the dress practices. In addition, social values are important to females who adopt a less modest dress style, while females adopting more modest wear give more importance to

religious values. Similarly, the study conducted by Đurović et al. (2016) in Serbia pointed out that Muslim girls who cover themselves are not influenced by other cultural patterns. Also, they do not feel as much pressure to conform to western society as those girls who adopt western clothing. This clearly demonstrates that religion may holistically impact many people's lives and behaviour more than societal influences.

Support for the above claim can be found in a recent study by Hussain and Cunningham (2021) which proves that subjective norms can emerge as a strong predictor of the purchase intention of Muslim women in an individualistic country, i.e., America. According to the finding of this study, family bonding and association with other Muslim females and religious groups impact Muslim females' consumption of products and strengthen their intention to buy the hijab and Muslim clothing. In addition, male family members such as father or husband may also influence women's hijab consumption. However, women's involvement on social media sites reduces the influence of male family members on their purchases and reflects their freedom in their home environment (Hussain and Cunningham, 2021).

Another study conducted in the USA, by Hwang and Kim (2020), found that highly religious consumers tend to be more concerned about how they are perceived by others and subjective norms are significantly associated with veiled Muslim women's intention to purchase modest activewear. Similarly, Jamal and Shukor (2014) pointed out that British females seem to depend on advice provided by significant others when it comes to their choice of clothing. Therefore, it would seem likely that, regardless of which form of clothing a young British Muslim woman selects to wear, her selection of a dress will be influenced by important others. Hence, it can be hypothesised that:

H8: Subjective norms significantly influence Muslim women's intention to purchase modest clothing.

3.15. Media

Media is a well-known influential source that has the potential to change consumers' opinions and lifestyles (Croucher et al., 2010; Ahmed and Matthes, 2016; Nadeem et al., 2019; Kizgin et al., 2018). Companies usually select a range of readily available media as part of their media planning to be able to deliver their message effectively to the desired audience as well as to achieve business objectives (Gebreselassie and Bougie, 2019). According to Husin, Ismail and Rahman (2016), brochures, billboard advertising, magazine, television and radio

advertisements can potentially influence consumers' perceptions towards products. However, retailers also interact with consumers through digital platforms, including websites, digital catalogues, email, social media and blogs (Kotler and Armstrong, 2021). Like others, British fashion retailers use several online and offline media sources including email newsletters, fashion magazines, catalogues, websites and social networks to increase their brand presence and to reach their existing and potential consumers (Rowley, 2009).

Workman and Lee (2017) highlighted that fashion-conscious individuals often read fashion magazines and newspaper articles related to fashion. Additionally, they observe clothing styles on TV and attend fashion shows. However, a qualitative study by Boardman and McCormick (2018) revealed that m-commerce is the preferred shopping platform for mainstream British consumers aged below 20. Moreover, these young shoppers do not use multi shopping channels to buy from fashion brands. The study also reported that the usage and popularity of m-commerce declines with age, and e-commerce becomes an essential choice for consumers. The main reason for this is convenience, availability of a range of products, shopping ideas, or consumers' exploration and adventurous habits. In addition, catalogues have lost importance among all age groups, while the 60+ population prefers shopping in physical stores due to convenience and enjoyment. Similarly, Kotler and Armstrong (2021) emphasised that the rapidly evolving digital media is reducing the dominance of traditional media. Despite that, retailers still utilise various traditional promotion tools such as magazines and catalogues, newspapers, and in-store demonstrations and displays.

According to Solomon (2019), people absorb information from several media sources and often struggle to form an attitude towards many things. The dramatic increase in available sources of information in recent decades has facilitated people in many ways. People now seek information through online sources as well as using traditional sources (Flanagin et al., 2014). A bit of web surfing permits people to find kindred spirits worldwide, gain information about products, and even provide feedback about a product (Solomon, 2019). Likewise, Muslim women acquire knowledge about the latest trends and dress style through online shops, print, digital and social media, which consequently influences their purchase intention (Saeed, Grine and Shafique, 2020).

De-Lenne and Vandenbosch (2017) further explained that social media is considered to be a more rich media than traditional media. The main cause of this is social media's interactive features and its capability to engage and influence consumers' attitudes. It is also seen that the

information available on social media could influence consumers' purchase decisions (Shang, Wu and Sie, 2017). Similarly, Ahmed and Matthes (2016) suggest that news and information available on social media platforms play a critical role in shaping public opinions and cultural perceptions. In addition, social networking has a strong impact on immigrants' maintenance of their heritage cultures and adaptation to their host cultures. In the same vein, Kizgin, Jamal, Dey and Rana (2018) pointed out that consumers' consumption, religious views and opinions are highly influenced by information available on social media. This assertion is confirmed by Nadeem, Buzdar, Shakir and Naseer (2019), who found that higher usage of the internet among students leads to ignorance of religious obligations and affects their daily life performance. However, Madahi and Sukati (2012) found that the influence of advertising and media on consumers' purchase intention is not significant. In contrast, Bashir, Lodhi and Mahmood (2017) identified that young females' purchase intention is more influenced by social media nowadays. Moreover, virtual visual merchandising and promotions stimulate the purchase intention of Generation Y women more than Generation X (Parker and Kuo, 2022).

People now seek information through traditional sources as well using online sources and they perceive online commercial information as being more reliable than information obtained from other channels (Flanagin et al., 2014). Hence, in order to attract immigrant consumers through digital or social marketing, it is essential to gain in-depth insights into their personal media preferences (Kizgin, Jamal, Dey and Rana, 2018) that influence Muslim women's purchase intention (Saeed, Grine and Shafique, 2020). Hence, two hypothesis are formulated to identify the preferred sources of media as follows:

H9a: Traditional media significantly influences Muslim women's intention to purchase modest clothing.

H9b: Digital media significantly influences Muslim women's intention to purchase modest clothing.

3.16. Perceived product availability

The term 'perceived availability' refers to whether a consumer feels s/he can easily acquire or use a particular product. Sometimes, consumers are eager to buy their desired products, but the intention to purchase is reduced due to actual or perceived availability (Vermeir and Verbeke, 2008). For example, western markets are relatively underdeveloped in meeting the needs of religious minorities. Therefore, it is often challenging to obtain halal (permissible for Muslims)

products that are generally not available, particularly in markets in small towns. In order to obtain a desired product, people visit different shops where they sometimes find a limited range of the desired product that is often available at higher prices than the traditional products offered by mainstream retailers (Mumuni et al., 2018). This means that unavailable or limited edition products become more attractive to and valuable for consumers (Solomon, 2019). Thus, product scarcity affects a product's usual price and the consumer's intention to buy it (Wu et al., 2012). Given this, Nguyen et al. (2019) suggest that an adequate supply of the products can help maintain standard prices and facilitate consumers' purchase intention. Similarly, Khare et al. (2020) identified that the availability of organic clothing enhances consumers' purchases and influences consumption.

As stated earlier, Muslim women's clothing purchase intention is influenced by religious injunctions. In addition, Muslim consumers tend to be more selective in choosing clothes. The main reason for this may be that every Muslim woman aims to conceal her skin and body figure appropriately. However, there is limited stock of modest wear available in the western retail market, and most of that reveals body shapes and curves to some extent (Hwang and Kim, 2020). Furthermore, mainstream fashion retailers sell a wide variety of short and see-through dresses, so it is often challenging for Muslim women to find an outfit (that provides full coverage) (Lewis, 2013).

Hassan and Harun (2016) pointed out that modern and sophisticated Muslim women are adopting a modern lifestyle, thus changing traditional dress while adhering to the shariah-compliant dress code (Hassan and Harun, 2016). Research suggests that people generally do not like to spend a lot of time looking for products; rather, they choose readily available products (Singh and Verma, 2017). However, Muslim women often visit high street western brands to find appropriate outfits. Due to the low availability of the required clothing in most western regions, Muslim women combine different locally available clothing items to create an overall modest appearance or buy Islamic clothing available online to satisfy their religious, cultural and fashion requirements (Lewis, 2015; Stoica, 2013). It is apparent that Muslim women believe that faith and modernity can be maintained together (Tarlo and Moors, 2013; Farrag and Hassan, 2015). Therefore, these women are looking for brands that fulfil their requirements (Al-Mutawa, 2013; Janmohamed, 2016).

According to Almila (2016), fashion-conscious women criticise the commercial fashion industry and fashion trends. Their perception is that the industry is unable to fulfil Muslims'

aesthetic demands in line with the criteria prescribed by their religion. This is supported by a report published by Dinar Standard (2020), which states that some modest fashion brands do not fully comply with Islamic injunctions on clothing, which is also shown in Chapter 1. Hence, in order to acknowledge the religious and fashion requirements of Muslim women, retailers must offer a wide range of modest wear targeting veiled and non-veiled women (Hwang and Kim, 2020) because easy availability of the product impacts the purchasing capability of Muslim women (Hussain and Cunningham, 2021). Based on this, following hypothesis is formed:

H10: Perceived product availability significantly influences Muslim women's intention to purchase modest clothing.

3.17. Product attributes

Product attributes are the features or characteristics of the products, such as design, style and colours. These attributes represent society's aesthetic values and also influence the design and marketing strategy of the products (Rajagopal, 2018). Literature suggests that product attributes influence the attitude of consumers to a greater or lesser extent (Martin, 1998). In a study conducted by Wee et al. (1995), product attribute variable performed better than other variables in predicting the intention to purchase counterfeit goods. Hence, it is crucial to identify which attribute is important to consumers in order to fulfil their needs and desires (Usman et al., 2017).

According to Bukhari et al. (2019), consumer purchases depend on particular needs. For example, most Muslims do not choose products that are religiously forbidden or undesirable such as non-halal food. Similarly, materials used for clothing should not contain or be made from haram (forbidden) things such as the skin of a pig or of animals that eat filth (Sumarliah et al., 2020). Hence, companies must produce clothes that comply with Muslim women's belief (Hussain and Cunningham, 2021).

Earlier research conducted by Farrag and Hassan (2015) pointed out that practising Muslims with more Islamic knowledge give more importance to comfort, select duller colours, and prefer more conservative, modest and formal clothing styles. However, there are many Muslims whose personal preferences dominate their choices. The importance of religion diminishes if the product meets their needs (Bukhari et al., 2019), such as the need of presumed quality, preferred material, style or design, and colour (Gurel and Gurel, 1979). Other factors

such as comfort, apparel fitting, durability and colour combination also lead to purchase of retail apparel clothing brands (Zebal and Jackson, 2019).

According to the functional, expressive and aesthetic consumer needs model, aesthetic attributes of clothing include colour, style, design and appearance while functional attributes include comfort and fit, quality, material and protection from weather (Hwang, Chung and Sanders, 2016). Given this, product (modest clothing) attributes are divided into two categories: functional attributes and aesthetic attributes. The following sections cover these attributes in detail.

3.17.1. Clothing style

Clothing style is a broad term, and everyone interprets it according to their own understanding (Reid et al., 1997). According to Koukounas et al. (2017), clothing style can be revealing or conservative. Revealing clothes include tight-fitting attire, short skirt or low-cut top while conservative clothing includes loose-fitting, long-sleeved top and pants. Moreover, a revealing clothing style can be considered provocative in most societies such as Saudi Arabia while conservative clothing may restrict the unwanted attention of the opposite gender (Koukounas et al., 2017). This suggests that clothing style creates an impression about its wearer (Reid, Lancuba and Morrow, 1997).

In terms of the clothing style of Muslim women, Albrecht et al. (2015) noted that many South African girls have adopted a western-style of clothing to some extent. Muslim women look for fashionable clothing (Al-Mutawa, 2013). In addition, clothing style is one of the essential elements that form the purchase intention of Muslim women towards fashion apparel (Valaei and Nikhashemi, 2017). Moreover, well-designed casual attire is the most-wanted attribute of women (Chowdhury and Akter, 2018). Therefore, Muslim prefer to buy ethnic brands because they believe that ethnic brands offer more attractive designs than foreign or western brands (Zebal and Jackson, 2019). People need to understand that hijabi women can also look fashionable regardless of their religion. Also, it is imperative to understand that, besides the prominent segment such as hijabs, abayas and traditional casual wear, there are still many untapped niche areas in the modest fashion industry (Dinar Standard, 2020). Hence, appealing apparel designs are crucial to compete in this industry (Leonnard et al., 2019).

In contrast to the above, Hwang and Kim (2020) conducted a study on veiled women in the United States and identified that Muslim women opt for clothes that conceal the skin and body

figure appropriately. Therefore, the most essential clothing attributes for Muslims are opaque fabric, longer length and loose fit. They do not prefer leggings, so they always look for slightly loose pants for their work-out that do not look like trousers. Most Muslim women do not even consider elbow-length sleeves (quarter-length sleeves) to be modest, which is why they prefer long-sleeved clothes (Hwang and Kim, 2020). Similarly, Farrag and Hassan (2015) found that religious women prefer more conservative, modest and formal styles of clothing. Ultra-fashionable forms of the hijab are often criticised as they are not aligned to religious prescription (Almila, 2016).

Based on the conflicting findings discussed above, it can be deduced that further investigation into Muslim women's clothing style choices is warranted. Thus, Saeed, Grine and Shafique (2020) also suggested paying attention to the desired dressing style of the targeted market.

3.17.2. Colour

Colour is the most influential factor that determines consumer choice and purchase intention related to apparel (Hasani et al., 2018). According to Presley and Campassi (2013), Asian consumers, especially Indians, prefer western clothes and show intent to purchase western clothes similar to their traditional clothing in terms of colours and designs. Moreover, they like dark colours such as red, yellow, magenta and purple, while they do not like neutral colours. Similarly, Muslim women also have specific preferences regarding the colours of their clothes and their overall appearance (Almila, 2016). They want a wide range of colours (Hwang and Kim, 2020) that co-ordinate with their other clothes. Although colour is the key influential factor that shapes attitudes towards hijab, Muslim's traditional clothes such as the abaya are mostly available in grey and black colours (Hussain and Cunningham, 2021).

Farrag and Hassan (2015) mentioned that devout Muslim women prefer duller colours to the avoid attention of others. In contrast, a study by Zebal and Jackson (2019) revealed that Bangladeshi migrants admire Bangladeshi clothing brands due to their exceptional colour combination. Bonnardel et al. (2018) analysed gender differences in colour preferences between Indian and British students. The study concluded that colour preferences of males across both cultures were identical but there were prominent differences in the colour preferences of Indian and British females. Moreover, British females like cool pink, lavender and purple shades, while Indian females prefer warm pink shades. This suggests that the importance and preferences of colours varies across countries. In the west, the bride's dress is

mostly white, while, in Asia, white is considered a sign of grief or peace (Rajagopal, 2018). Therefore, Hwang and Kim (2020) emphasise that appropriate modest colours and prints must be further analysed in order to provide a variety of options to Muslim women. Hence, it would be fascinating to identify whether Muslim women in the UK prefer bright colours or dull colours.

3.17.3. Perceived quality

According to Kim, Choe and Petrick (2018), perceived quality is referred to as the opinion of consumers regarding the quality of a service or a product and its ability to fulfil their expectations. Research by Soh, Rezaei and Gu (2017) indicates that perceived quality is associated with purchase intention. Also, higher perceived quality is linked with greater purchase intention (Flanagin et al., 2014). Mokhlis (2009) indicated that Muslim consumers place greater emphases on quality. Likewise, Esso and Dib (2004); Yousaf and Malik (2013) found a positive relationship between religiosity and quality consciousness. In a study conducted by Zebal and Jackson (2019) in Bangladesh, participants indicated that Bangladeshi brands provide more durable clothes that last for years as compared to foreign brands. The excellent quality provided by the local brands is also an important reason why people buy clothes from their local or ethnic brands.

Like other Muslim consumers, quality is a matter of concern for British Muslims; it is noticed that they are highly conscious about the quality of their things and prefer to buy the best for themselves and also as gifts for people residing in their motherland (Gbadamosi, 2012). Likewise, Cham et al. (2017) concluded that perceived quality plays a key role in enhancing consumers' interest in clothing, which in turn leads to higher intention to purchase clothing. Therefore, clothing manufacturers and retailers should strive to provide the product quality desired by consumers by using good-quality materials and workmanship.

3.17.4. Clothing comfort

According to Sontag (1985), physical comfort is “a mental state of physical well-being expressive of satisfaction with physical attributes of a garment such as air, moisture, heat transfer properties, and mechanical properties such as elasticity, flexibility, bulk, weight, texture, and construction” (p. 10). Physical comfort in terms of clothing fit and mobility impacts the overall evaluation of clothing (Hwang et al., 2016), which is why attributes such as clothing size and fit are critical to the consumer purchasing process (Eckman et al., 1990).

Comfort has been shown to be one of the top three evaluative criteria for both Asian and US consumers (Bye and McKinney, 2007). Nam et al. (2007) examined the importance of clothing attributes (fit, comfort, quality and fashion) between higher and lower fashion-conscious consumers in the USA. Their results revealed that women tend to value clothing fit and comfort more than fashion**.** Hwang and Kim (2020) studied Muslim women's attitude and purchase intention towards modest activewear in the USA. Their findings revealed that highly religious women prefer more comfortable clothes as compared to less religious women. Similar findings were reported by Farrag and Hassan (2015), who examined the impact of different religious dimensions on the attitude of Egyptian Muslim youth towards fashion. Albrecht et al. (2015), on the other hand, conducted a study on Muslim women in South Africa and found that comfort and practicality were the most important clothing attributes for them. Similarly, Hussain and Cunningham (2021) found that comfort and convenience shape Muslim women's attitude towards hijab. Like others, London-based Muslim women also prefer comfort and durability so that the clothes last longer, even after being washed several times (Gbadamosi, 2012).

3.17.5. Weather and material

Consumers' physical environment influences their motives for product consumption and the way they evaluate a product. In addition, physical environment, particularly temperature, can drastically influence consumption (Solomon, 2019). According to Shafee (2019), clothing is considered a means to protect humans from the severity of the weather. Previous literature associated with ethnic minorities suggests that African women promote their cultural background through their dress abroad. However, this is not always the case. For instance, the difference between the weather conditions of Africa and the UK significantly affects their choice of clothing and forces them to adopt the host country's clothing style (Gbadamosi, 2012). Likewise, Albrecht et al. (2015) revealed that weather affects Muslim women's choice of clothing. The weather in Asian countries is indeed warm, and the weather of most foreign countries is often cold. Therefore, fabric thickness plays a significant role to accommodate the layering of clothing. Muslim women prefer lightweight fabric for clothing, but that should not be sheer or mesh material (Hwang and Kim, 2020). However, clothing features such as weather-friendliness and sustainability offered by ethnic brands are unavailable in most western brands (Zebal and Jackson, 2019).

Based on the above literature and according to Hwang and Kim (2020), it can be concluded that religious consumers tend to be more selective in choosing clothes. Hence, it is vital to

provide updated information to designers and manufacturers so that they can expand the existing range of modest wear in line with the attributes desired by women (Hwang and Kim, 2020). Given this and in line with the EFA model, it is hypothesised that:

H11-a: Functional attributes, namely, comfort, quality and weather, significantly influence Muslim women's intention to purchase modest clothing.

H11-b: Aesthetics attributes, namely, colour and style, significantly influence Muslim women's intention to purchase modest clothing.

3.18. Hybrid identity

Hybrid identity is the fusion of two or more cultures, co-existing in a single individual (Leavy and Smith, 2008). Hybrid identity is formed in intercultural spaces (Nyman and Kuortti, 2007). As people move from one place to another, they either quickly integrate into the mainstream culture, or they choose to disassociate themselves from the mainstream culture while resisting the integration process (Solomon, 2019). Thus, hybridity is an acculturating individual's response to pressure by the dominant group to assimilate. In this situation, an individual adopts the dominant culture but modifies it to reflect facets of their ethnic culture (Lowe, 1996 in Chin, 2009). This type of identity is mainly influenced by consonance between host and ancestral cultures, situational constrained or contextual requirements (Dey et al., 2018). It means ethnic minorities, especially Muslim females, attempt to construct new identities in response to unfair treatment at workplaces, stigmatisation, or social and economic exclusion. For Muslim females living in the UK, social exclusion is the factor that has the most impact on their sense of belonging (Warren, 2018). Muslim consumers encounter many challenges in western societies whereas Muslims living in Muslim-majority countries are almost unaware of these issues (Wang et al., 2021). These challenges include finding a balance between religion, ethnic traditions and culture of the host country or maintaining conformity with ethnic, religious and various outgroups in terms of food, clothing or lifestyle (Floren, Rasul and Ghani, 2019). Therefore, individuals seem to act and behave in a way that is consonant with the social group with which they identify (Childers and Rao, 1992). Their hybrid identity permits them to move between the two or more contexts (Purchase et al., 2017).

An ethnographic study by Hass and Lutek (2019) revealed that how Dutch Muslim women mobilise Islamic dress for identity creation. Their choice of clothing is a way to express their capability to choose and act in social action. Thus, Dutch Muslim women are pushing the

boundaries of typical Dutch identity while simultaneously stretching the meaning of their religion to construct their own identity. However, this new identity is influenced by the notions of immigration, belongingness, ethnicity and religious knowledge (Hass and Lutek, 2019). Solomon (2019) indicated that people's religious background is a major element of their identity. Religion serves as a framework for personal and social identity in various political and cultural contexts (Clarke, 1988). Individuals with a strong religious identity may have a favourable response towards religious products due to their emotional commitment to their faith. These individuals feel proud of their belonging to their religion (Agarwala, Mishra and Singh, 2018). According to Karoui and Khemakhem (2019), many Muslim consumers believe that Islamic products or clothing can be used as a tool, to reflect their identity for themselves and others. Akinci (2020) illustrated that Muslims in the UAE use their national dress either to persuade fellow nationals that they are Emiratis or to remind immigrants who Emirati citizens are. This indicates that clothing is one of the most significant symbols of the expression of (national) identity; as such, the bagpipes and the tartan kilt represent Scottish identity.

In contrast to the above, El-Bassiouny (2018) observed that many women in Egypt admit that the hijab forces them to think twice before doing anything wrong. This is because people generally assume that every woman who wears a hijab is a Muslim, so these women do not want to misrepresent their religion by doing anything wrong (El-Bassiouny, 2018). Likewise, an Indonesian university student mentioned that she avoids wrong and forbidden things such as gossiping because she wears the chador – although the chador does not prevent her from finding trendy clothes that are in line with the religious mandate (Rosida, 2019).

Mossiere (2012) stated that Muslim women continuously negotiate between the traditional and the modern world due to the increased flow of numerous cultural, religious and moral resources that have shaped fashion. Therefore, women adopt different dress strategies to form their religious and social representations of their Muslim identity, which is in line with their beliefs as well as accommodating their western context and culture. The desire to find a new form of expression of Muslim identity in the global community has fuelled Muslim women's interest in fashion. This situation has paved the way for the fashion players to design and manufacture contemporary-style garments and expand their businesses by meeting the growing needs of Muslim women (Hassan and Ara, 2021).

The trend of modest fashion has emerged as a modern form of dress code that adheres to religious doctrine. It particularly attracts those woman who look for the complex relationship

between the faith and fashion in their attire (Gurbuz, 2014). It is not only that the veil provides necessary coverage; it also represents the impression of fashionableness and modernity. It reflects their self-image, modern style and personality, representing the real ideal Muslim women who are often called Muslima (Hassan and Ara, 2021).

Islamic identity has emerged as one of the most significant elements that influence Muslim consumers (Karoui and Khemakhem, 2019). Robinson (2005) also highlighted that religion is a more important identification as compared to ethnicity for British Muslims. However, Lewis (2015) argues that religion does not influence their consumption directly. The reason could be the level of their religiosity or religious knowledge, as Arli et al. (2017) indicated that Millennials are a less religious generation as compared to previous generations. In contrast, a large-scale study conducted in the UK revealed that Muslim girls who actively engage in religious practices identify themselves as Muslim rather than British (McKenna and Francis, 2019). It is understandable that the more women value their Muslim identity, the more they dress in accordance with Islamic requirements (Albrecht et al., 2015).

According to Khan, Asad and Mehboob (2017), an individual who identifies himself or herself as a Muslim strives to ensure that whatever s/he buys or uses is in accordance with religious precepts. However, Sandikci and Ger (2010) assert that Muslims are constructing a new and hybrid identity, which is both religious and modern. Young or educated women are more likely to be exposed to western influences through the media or through working within a multicultural environment (Bachleda et al., 2014). The complex relationship between faith, contemporary society and the media has formed Muslim women's identity in UK (Wright, 2015). Hence, the image of UK's young Muslim women is much more complex and diverse than people may imagine (Lewis, 2015). Wright (2015) identified that the young generation of Muslims in the UK avoid wearing ethnic or traditional Islamic clothing because doing so could affect their integrity with their social peers. However, Deb and Sinha (2015) reported that Muslims prefer to choose a foreign brand that is aligned with their religious beliefs. Also, foreign brands with a small twist of ethnic flavour are more likely to attract Muslim consumers (Deb and Sinha, 2015). Muslim women blend Islamic and contemporary western clothing uniquely, to express their ethnic, national and religious identities in their dress practice (Albrecht et al., 2015; Lewis, 2015). This type of dress practice reflects their hybrid identity: modest and avant-garde (Khan and Mythen, 2018). Given this, it is hypothesised as follows:

H12: Hybrid identity significantly influences Muslim women's intention to purchase modest clothing.

3.19. Summary

This chapter began with a brief overview of modest fashion and provided its history. After that, different styles of clothing worn by Muslim women in different Muslim societies were presented. After shedding light on the literature related to Muslims, the gaps in the research were also highlighted. The remaining part of this chapter was focused on the factors that may profoundly influence Muslim women's intention to purchase modest clothes. These factors are religiosity, modesty, frugality, fashion consciousness, need for uniqueness, subjective norms, traditional and digital media, fashion advertising, perceived product attribute and hybrid identity. In total, 14 hypotheses are proposed in this chapter, and each hypothesis is stated with its corresponding factor. However, 13 hypotheses were used to develop the conceptual framework of this study and one hypothesis will be tested using ANOVA, that is, highly religious consumers will have different intentions to purchase modest clothing as compared to moderate or less religious consumers. The conceptual framework and supporting theories are discussed in the next chapter.

3.20. List of Hypotheses

H1: Highly religious consumers will have different intentions to purchase modest clothing as compared to moderate or less religious consumers.

H2: Religiosity significantly influences Muslim women's intention to purchase modest clothing.

H3: Modesty significantly influences Muslim women's intention to purchase modest clothing.

H4: Frugality significantly influences Muslim women's intention to purchase modest clothing.

H5: Need for uniqueness significantly influences Muslim women's intention to purchase modest clothing.

H6: Fashion consciousness significantly influences Muslim women's intention to purchase modest clothing.

H7: Attitude toward fashion advertising significantly influences Muslim women's intention to purchase modest clothing.

H8: Subjective norms significantly influence Muslim women's intention to purchase modest clothing.

H9a: Traditional media significantly influences Muslim women's intention to purchase modest clothing.

H9b: Digital media significantly influences Muslim women's intention to purchase modest clothing.

H10: Perceived product availability significantly influences Muslim women's intention to purchase modest clothing.

H11a: Functional attributes of clothing significantly influence Muslim women's intention to purchase modest clothing.

H11b: Aesthetic attributes of clothing significantly influence Muslim women's intention to purchase modest clothing.

H12: Hybrid identity significantly influences Muslim women's intention to purchase modest clothing.

3.21. Summary

This chapter briefly discussed and distinguished theory, theoretical framework and conceptual framework. Additionally, an overview of the theories relevant to this research was provided, followed by a justification of the selection of theories and variables used in this study. These factors are religiosity, modesty, frugality, fashion consciousness, need for uniqueness, subjective norms, traditional and digital media, fashion advertising, perceived product attributes, product availability and hybrid identity. The research framework of this study was also presented. Followed by this, all factors were discussed in details. In total, 14 hypotheses are proposed, and each hypothesis is stated with its corresponding factor. However, 13 hypotheses were used to develop the conceptual framework of this study and one hypothesis will be tested using ANOVA, that is, highly religious consumers will have different intentions to purchase modest clothing as compared to moderate or less religious consumers.

Finally, a list of proposed hypotheses was provided. The next chapter covers the method and methodology used in this study.

Chapter 4: Research methodology and method

This chapter discusses the research methodology and method used in this study. Also, it provides justification of the selection of sampling frame, research participants and the instrument used for this study. Moreover, ethical issues are also highlighted in this chapter and the chapter ends with a discussion on the statistical techniques used for data analysis.

4.1. Introduction

The research methodology is a way through which the researcher achieves the aim of the study in a concise manner following a particular procedure. The methodology assists the researcher in guiding the data collection and analysis and then filling the gap that has been addressed in the research (Creswell, 2014). It incorporates the research philosophy, research approach, research strategy and data collection method, whereas the research method is a systematic process for accumulating and interpreting data (Bryman and Bell, 2007). The choice of a suitable research method depends upon the research topic, research questions and objectives (Al-Zefeiti and Mohamad, 2015). In addition, the research philosophy, possible choices, strategies and the time horizon must be interrelated. This ensures that the core data collection techniques and analysis procedures are appropriate and coherent for the research under study (Creswell and Creswell, 2018). Therefore, this research has also followed a specific methodology and method in order to examine the factors that affect Muslim women's choices pertaining to clothing and purchase intention, especially in the UK. In the following sections of this chapter, the methodology and methodology used in this study are discussed. In addition, a pilot test of the instrument used in this study is presented and ethical issues are highlighted.

4.2. Research philosophy

A research philosophy is defined as a set of beliefs and assumptions which underpins the research strategy and methods that researchers choose as part of their research strategy (Creswell, 2014). However, the choice of research philosophy is based on the type or nature of research question that the researcher seeks to answer (Bryman, 2016). Researchers utilise different approaches, including realism, interpretivism, positivism and pragmatism; the most often used are interpretivism and positivism (Creswell and Creswell, 2018).

Pragmatism allows individual researchers to choose multiple methods, techniques and procedures of research that best meet their needs and purposes (Tashakkori and Creswell, 2007b). Pragmatic researchers can maintain both subjectivity in their own reflections on research and objectivity in data collection and analysis (Morgan, 2007; Shannon-Baker, 2016). In contrast, interpretivism tries to understand the research participant's worldview from his or her point of view in order to obtain a rich insight into the phenomenon. Interpretivism emphasises narratives, perceptions, stories and interpretations to provide new understanding of a research phenomenon and focuses on developing theories (Creswell and Creswell, 2018). It is subjective in nature and focuses on the details of the research problem (Bryman, 2016).

In contrast, the nature of positivism is objective. Positivists believe that only observable phenomena can yield reliable data and facts. Social scientists often adopt a positivist stance that requires quantitative data. However, positivists can also use qualitative data. In addition, positivists employ a systematic way of conducting research including statistical techniques to analyse data. In positivism, the researcher uses established theories or multiple theories to formulate hypotheses (Bryman, 2016). These hypotheses are either accepted or rejected as a result of statistical analysis. This also helps the researcher in analysing cause-effect relationships (Hair et al., 2010).

In order to assess the purchase intention of Muslim women in the UK, a number of hypotheses have been formed in this study using the theory of planned behaviour, trait theory and social identity theory. These hypotheses will be tested using statistical techniques, which proves that this study has adopted a positivist stance.

4.3. Research approach

The research approach refers to the procedures that a researcher chooses to conduct research. It includes the intersection of philosophical assumptions, research design and specific methods (Creswell, 2014). A feature of research designs is the approach to reasoning that they incorporate. According to Creswell and Creswell (2018), there are three distinct approaches to research: deductive, inductive and abductive. However, the majority of research undertakes deductive or inductive reasoning or a combination of both (Creswell and Creswell, 2018).

The deductive approach starts with a testable concept, or a set of hypotheses based on an existing theory or theories that researchers derive from prior literature (Bryman, 2016). In other words, the deductive approach is based on scientific principles in which researchers adopt

existing theory or theories to explain causal relationships between variables under study. It is a highly structured approach, which is quicker to complete if the researcher devotes the time to set up the study before data collection and analysis. In addition, it requires a large sample size and allows generalisation of the study findings (Creswell and Creswell, 2018). However, it does restrict participants in expressing their views as opposed to the inductive approach, in which participants can express their opinions in detail (Bryman, 2016).

In contrast to the deductive approach, the inductive approach offers the flexibility of making changes to the research direction as the research progresses. This relates to theory generation, and it may take longer for data collection and analysis. In addition, the researcher may fear that at the end of the research no useful data patterns and theory will emerge (Creswell, 2014). The inductive approach is suitable when a researcher wants to understand why something is happening whereas deductive research describes what is happening (Bryman, 2016). Therefore, it is deemed more appropriate to adopt a deductive stance as this research aims to investigate the factors that are likely to influence Muslim women's purchase intention rather than understanding why different factors influence their purchase intention. Also, this research aims to test existing theories rather than developing a new theory, which justifies the adoption of a deductive stance.

4.4. Research purpose

There are three reasons for undertaking social research projects: exploratory, explanatory and descriptive (Sue and Ritter, 2012). The aim of exploratory research is to gain in-depth knowledge, usually through qualitative methods, from individuals who have sufficient knowledge about the topic or process under study (Sue and Ritter, 2012). In addition, exploratory research focuses on hypothesis formation rather than hypothesis testing. It can be conducted in three different ways: by searching existing literature, conducting focus groups or interviewing experts in the relevant field. Moreover, it is flexible and adaptable as it allows the researcher to change the research direction as new data emerges (Bryman, 2016).

In contrast, descriptive research may adopt a qualitative or quantitative data collection technique, usually through probability sampling, to describe people, products or situations. In addition, descriptive research can be part of exploratory or explanatory research. This type of research emphasises collected data to describe the characteristics of the population rather than following a structured hypothesis (Sue and Ritter, 2012).

Unlike the research purposes mentioned above, explanatory research is quite different. It is guided by a hypothesis that determines the type of the relationship between variables under study. Explanatory research may investigate a number of factors contributing to the satisfaction of consumers or people towards an object or behaviour. Also, explanatory research usually employs probability sampling because it often aims to generalise the findings to the population from which the sample is drawn. For this purpose, researchers collect quantitative data and consequently perform statistical analysis (Sue and Ritter, 2012). As mentioned earlier, this study intends to establish causal relationship among the variables used to investigate Muslim women's purchase intention in the UK. Furthermore, the researcher will use a survey questionnaire to achieve the objectives of this study; therefore, the nature of this research is explanatory.

4.5. Research design

Research methods can be associated with various types of research designs such as qualitative, quantitative or mixed method (Bell, Bryman and Harley, 2019). According to Bryman (2016), a qualitative approach is suitable when little or nothing is known about the objectives of the research as it provides a detailed understanding about the research problem under study. In addition, it only requires a few observations to gain in-depth insights into how people act, think and feel in a particular context or about certain things. In order to establish different views of phenomena, researchers use various methods that involve text and image data such as observations, audio-visual interviews and focus groups. The results of qualitative research usually help to build a theory (Creswell and Creswell, 2018). However, for an inexperienced researcher, a qualitative approach can be difficult and may lead to errors (Hair et al., 2019).

In contrast, quantitative research seeks to generalise the research outcomes to the target population. Thus, it may consist of hundreds to thousands of observations (Stockemer, 2019). Additionally, a quantitative method permits the researcher to describe the research problem numerically and determine the relationships among two or more variables (Bryman, 2016). In quantitative research, systematic measures are usually used to collect data, usually through surveys. A variety of mathematical, statistical or computational techniques are then used to analyse the data (Bell, Bryman and Harley, 2019; Creswell and Creswell, 2018).

In order to study a research phenomenon, researchers sometimes may employ both qualitative and quantitative methods. This combination is called a mixed method approach in which the

data may be combined by embedding, merging or connecting (Creswell, 2014; Bell, Bryman and Harley, 2019). According to Saunders and Bezzina (2015), research in Europe has been strongly oriented to qualitative methodologies and alternative perspectives. Therefore, many studies conducted on the Muslim population in western countries have also adopted a qualitative method. Moreover, it is challenging to select a large number of survey participants from the Muslim community. Consequently, the availability of representative data on the Muslim population in European countries is generally scarce, mainly due to Muslim being in the minority in European countries and the difficulty of selecting Muslim participants for research (Berghammer and Fliegenschnee, 2014). In order to fill this gap, this study has adopted a positivist stance that requires quantitative data, which can be collected through a survey strategy (Bell, Bryman and Harley, 2019).

4.6. Survey strategy

The survey strategy is the most effective and inexpensive strategy to collect the required data from a large population in a short period (Hoyle, 2015). It can be employed in person, through the post or online through available online platforms such as the organisation's websites, survey companies and social media platforms (Sue and Ritter, 2012).

An online survey is similar to a postal survey. However, in contrast to the postal survey, online surveys allow access to a much broader population at no cost and within a shorter time. Consequently, online surveys achieve higher response rates than traditional mail-in surveys (Stockemer, 2019). In addition, online surveys can be stored instantly in an online database which consequently minimises the risk of data entry errors (Hoyle, 2015). Moreover, online surveys can also present still images and videos, which might not be feasible to include in postal or face-to-face surveys (Sue and Ritter, 2012).

People usually respond honestly to online surveys. This is because online platforms are generally considered to be secure due to the lack of direct communication between researchers and respondents (Sue and Ritter, 2012). Online surveys are extremely helpful in obtaining answers to socially undesirable questions or phenomena, especially when the question is about violating the rules made by the society or imposed by religion (Stockemer, 2019). As mentioned in Chapter 2, Muslim women are obliged to follow particular rules set by their religion and society. However, some women do not observe the religious guidelines associated with dress due to their personal values or other reasons. Therefore, there is a strong possibility

that such women will respond to online surveys openly. For this reason, an online survey strategy has been utilised for this study to investigate Muslim women's purchase intention of clothing. The survey instrument used for this study is discussed in section 4.8 and presented in Appendix 3.

4.7. Selectivity of the research participants

A review of literature suggests that research associated with Muslim women is either focused on university students or young people. Several researchers, including Albrecht et al. (2015), Cham et al. (2017), Farrag and Hassan (2015), Hussain and Cunningham (2021), Leonnard et al. (2019), Lewis (2015), O'Cass et al. (2013), Rahman et al. (2018), Sumarliah et al. (2021), Valaei and Nikhashemi (2017), Wright (2015) and Yousaf and Malik (2013), neglected the population aged over 36. However, the reality is that more mature and elderly buyers may be more confident in making purchase decisions about religiously motivated products (Khan, Asad and Mehboob, 2017) such as modest clothing. According to a report published by the Financial Times (2021), a significant chunk of modest clothing buyers consists of older women and women working from home. This is because more than 70% of women in their late 30s to mid-50s are in full-time or part-time employment and can be considered economically established or affluent. Furthermore, women's interest in fashion starts to decrease from the age of 55. Hence, ignoring mature women and women over the age of 36 is not a wise decision for fashion retail (Birtwistle and Tsim, 2005).

4.8. Instrument development

Hair et al. (2019) suggest that a clear, comprehensive and straightforward indicator must be used to measure the concept accurately. In addition, a construct or a factor should contain many indicators because a single item cannot precisely measure a complex concept like quality. Moreover, an indicator should measure a single concept rather than mixing two concepts or suggestions. Hence, it is essential to avoid using the word 'and' or the word 'or' to combine or distinguish two different concepts in a single item of a scale. Instead of using these words, it is better to use two separate statements. In addition, researchers can use 10% negatively worded items to reduce bias in response (Tabachnick and Fidell, 2013; Hair et al., 2019).

Given the guidelines mentioned above, a structured questionnaire is developed to measure the dependent and independent constructs of the study. In addition, all variables have been measured on a popular five-point scale proposed by Likert in 1932 because scale points lead to

variability in the data, which consequently provides accurate statistical analysis (Hair et al., 2019). Moreover, the survey questionnaire has been extracted from peer-reviewed literature and adapted to suit the research objectives. Moreover, all the instructions required for respondents to answer the survey questions are provided on each page of the questionnaire. Furthermore, participant inclusion criteria are clearly mentioned in the participant information sheet to ensure that participants understand why they have been approached to take part in the study. The questionnaire is divided into three sections, as discussed below.

a) **Eligibility criteria**: Section A begins with a brief introduction to the topic and screening questions. Furthermore, the questionnaire mentions that it is compulsory to answer section A in order to take part in the survey. Two screening questions related to the country of residence and gender are included to ensure that participants are women based in the UK. Additional questions, i.e., "Are you a Muslim by birth or revert" and "What is your religious sect?" have been added to ensure the participants are Muslim and aware of their religious sect. The first three questions were measured on a dichotomous scale (Yes/No). In order to assess religious sect, three response options were listed as 1 (Sunni), 2 (Shiite), 3 (Other). This is because Sunni and Shiite are the two major well-known sects among Muslims (Farah, 2021).

b) **Demographics:** Section B consists of demographic questions relating to age, education, occupation, marital status, income, self-perceived religiosity and ethnicity. A list of ethnicities has been added to the questionnaire so that participants can choose their ethnicity from it. This list includes Pakistanis, Indians, Bangladeshis, Turkish, Middle Eastern, Nigerians, Somalis, etc. According to the ONS (2011), most of the Muslim population in the UK came from Pakistan, Bangladesh, Somalia, India and Turkey. Hence, known major ethnic groups are included as a response option, and the "Other; please specify" option is provided to unveil other ethnicities.

   Income and age have been assessed using an ordinal scale. Six response options are provided with set brackets for age, ranging from 18 to 46 and over, as presented in Appendix 3. Income has also been examined with five set brackets to increase participants' responses as some participants may feel uncomfortable revealing their actual age or income (Stockemer, 2019). Similarly, marital status and occupation have been rated on an ordinal scale where the response options for marital status are single, married, divorced, separated

or widowed. Likewise, participants' occupation has been measured with five response options, i.e., student, paid employee, self-employed, unemployed and retired.

The questionnaire also includes five options for measuring participants' education, from which respondents have to choose only one option to indicate their level of education. Finally, a single-item scale has been used to assess the self-perceived religiosity of the research participants. According to Abdul-Khalek (2007) and Berghammer and Fliegenschnee (2014), the single-item scale of self-assessed religiosity is practical and reliable for surveys. This scale consists of four response options anchoring from not at all religious to highly religious.

c) **Dependent and independent variables:** Section C comprises 69 items related to the factors influencing women's clothing purchase intention. All items are rated on a five-point Likert scale (interval-level response) anchored from strongly disagree (1) to strongly agree (5). In order to measure religiosity, nine items have been adopted from the Islamic religiosity index developed by Shabbir (2007 as cited in Rehman and Shabbir, 2010). This scale has been widely used in subsequent studies by several researchers such as Alam et al. (2011) and Yeniaras and Akkemik (2017).

The scale used to assess the level of modesty among Muslim women has five items adapted from Abou-Youssef et al. (2011), Andrews (2011) and Smith et al. (2017). All items are shown in appendix C. The main reason for using different studies to form a scale of modesty for this research is the difficulty of finding an appropriate scale that fits this research context. The scale of modesty developed by Andrew (2014) examines the health behaviour of Jewish women. Similarly, Blackwell (2016) developed a measure of modesty for Christian women. Gurel and Gurel (1979), on the other hand, included modesty as a construct to conceptualise clothing interest. However, none of these scales seems appropriate for assessing modesty in this research context due to the differences in religious beliefs among Christians, Jews and Muslims.

In order to assess fashion consciousness, four items have been taken from the work of Sprotles and Kendall (1986), whose consumer decision-making style inventory has been extensively used in fashion and textile studies (Yousaf and Malik, 2013). In addition, five items to assess the need for uniqueness among research participants were derived from Hasan and Harun (2016). In contrast, perceived product attributes are measured using 10 items extracted from Gurel and Gurel (1979) and Kim and Arthur (2003).

For this study, social influences have been categorised into three separate categories, that is, subjective norms, traditional media and digital media. Five items have been used to measure the influence of traditional media on the intention to purchase modest clothing: email promotion, advertisement through television, billboards and banners, newspapers and fashion magazines. These items were also used by Shephard et al. (2016) and Belleau et al. (2007). Similarly, five items reflecting digital media have been extracted from Bagga and Bhatt (2013) to identify those sources of digital media that influence the clothing purchase intention of Muslim women in the UK. Likewise, subjective norms have been assessed with five indicators adapted from Kim and Seock (2019).

The influence of attitude towards fashion advertising on participants' clothing purchase intention has been examined with four items used by Salam, Muhamad and Leong (2019). In addition, frugality is measured using six items obtained from the popular frugality scale developed by Lastovicka et al. in 1999. Similarly, hybrid identity is measured by five items drawn from the research of Albrecht et al. (2015). Likewise, three items are adapted from Hansen and Jensen (2009) to assess perceived product availability, while the intention to purchase clothing has been measured by three indicators used by Perry and Lee (2017).

d) **Clothing styles:** Section D presents some pictures of different types of clothes. These pictures have been extracted from a study conducted by Northover (2020). Participants will be shown pictures of different clothing styles, and after looking at the photos, they will be asked to choose the clothing they usually wear.

As this questionnaire has adapted some scales, face validity is essential after preparing the questionnaire, and this is discussed next.

4.9. Face validity

According to Hair et al. (2019), adapted scales used in a new context must be re-validated. For this purpose, six PhD researchers were approached to discuss the wording of the scales (Kalshoven et al., 2011). They also assessed the indicators and their association with the measured construct, as suggested by Hair et al. (2019). After careful consideration, the religiosity scale extracted from three different sources was replaced with the scale of religiosity developed by Rehman and Shabir (2010). Moreover, according to the researchers' feedback, a few changes were made to the modesty measure, and the five items listed in Appendix 3 were retained for the data collection.

4.10. Reliability

Reliability is said to be the degree to which the results are consistent and free of error. In this step, researchers examine whether the questions or constructs formulated are adequate and reliable for further testing (Tabachnick and Fidell, 2013). According to Hair et al. (2010), the reliability of scores on an instrument leads to meaningful interpretations of data. Therefore, combining two or more scales or modifying an existing scale requires re-establishing validity and reliability during data analysis (Creswell, 2014). In addition, Creswell and Creswell (2018) indicated that the most important form of reliability for a multi-item measure is to test its internal consistency. Moreover, researchers commonly use Cronbach's alpha test to measure internal reliability, whereas the recommended value of Cronbach's alpha is between 0.7 and 0.9.

According to Bryman and Bell (2011), an alpha coefficient of 0.80 is preferable to confirm internal reliability. In contrast, many other scholars, such as Schutte et al. (2000) and Hair et al. (2011), emphasise that an alpha coefficient higher than 0.70 is acceptable. However, Bagga and Bhatt (2013) argue that an alpha score of 0.60 or higher is also reliable, but any value below 0.6 shows a lack of internal consistency or reliability.

To improve the internal consistency, Tabachnick and Fidell (2013) suggest that indicators can be removed from the scale, but only if their removal improves the reliability (Hair et al., 2011). In order to assess the reliability of the measures used in this study, Cronbach's alpha was calculated. The results of the pilot testing can be seen in Table 8, whereas the results of the full-scale survey are presented in Chapter 5.

4.11. Pilot study

A pilot study is also referred to as a feasibility study. Bryman and Bell (2015) recommended conducting a pilot study before administering the full-scale survey because it helps to identify problematic aspects of the questionnaire, e.g., ambiguous or sensitive questions. Furthermore, pre-testing ensures the clarity of the instrument and increases the reliability of the scale, which in turn increases the chances of the research instrument being improved before the data collection. Moreover, a pilot study ensures that the research instrument accurately addresses research questions and objectives (Creswell and Creswell, 2018). Furthermore, researchers also investigate with the help of a pilot study whether the planned statistical tests can be conducted on the data accumulated or not (Tabachnick and Fidell, 2013). Given this, an offline pilot study

was conducted to ensure that Muslim women understood the research topic and questions and this would then likely be the case for the participants in the full-scale survey.

According to Creswell and Creswell (2018), a small subset of the target population is sufficient for a pilot study. Hence, in order to conduct pilot testing for this study, a survey questionnaire was distributed among those Muslim women who agreed to take part in pretesting. Furthermore, a participant information sheet (Appendix 2) was provided to them beforehand so that these women fully understood the purpose and the importance of the survey. Moreover, the definitions of terms and instructions on how to complete the questionnaire were provided as well. Additionally, the respondents were assured of complete privacy to mitigate any insecurities related to participating in this research.

Upon completion of the questionnaire, participants were requested to provide oral feedback regarding the clarity of the questions and their relevance to the research context. Participants were slightly concerned about the length of the survey instrument because the average time to complete the survey was about 15 to 20 minutes. It is quite natural that lengthy questionnaires cause fatigue in some research participants (Tabachnick and Fidell, 2013). Consequently, it was deemed unnecessary to shorten the questionnaire. In total, 44 women agreed to participate in pilot testing, but only 37 questionnaires were received from participants. However, five of these were incomplete. Therefore, the remaining 32 questionnaires were coded to assess the reliability of the questionnaire using SPSS 27 software. The results of the reliability are presented as follows.

Table 8: Summary of the pilot study reliability test

S.N.	Construct	No. of items	Cronbach's alpha	Comments
1	All constructs	66	0.840	Accepted
2	Religiosity	9	0.862	Accepted
3	Modesty	5	0.714	Accepted
4	Traditional media	6	0.858	Accepted
5	Subjective norms	5	0.706	Accepted
6	Digital media	6	0.664	Not accepted
7	Fashion consciousness	4	0.817	Accepted
8	Need for uniqueness	5	0.738	Accepted
9	Product attribute	9	0.742	Accepted
10	Frugality	6	0.704	Accepted
11	Product availability	3	0.765	Accepted
12	Purchase intention	3	0.851	Accepted
13	Hybrid identity	5	0.721	Accepted

It can be seen in Table 8 that the reliability of the digital media scale is less than the acceptable value of 0.70. Therefore, Cronbach's alpha test was performed again to determine if any individual item of the construct could be deleted to improve the alpha value, as shown in Table 9.

Table 9: Cronbach's alpha test for the unaccepted construct (Digital media)

Construct	SPSS Codes	Item	Cronbach's alpha	Cronbach's alpha if item
Digital media	DG1	Shopping at stores gives me more satisfaction and enjoyment than shopping online.	**0.664**	0.625
	DG2	Social media is a good source of information about fashion and products.		0.595
	DG3	Blogs are an important source of information regarding fashionable clothes.		0.608
	DG4	Viral information (videos/articles etc.) influences my perception towards the products.		**0.724**
	DG5	I usually read online reviews of products before making a purchase decision.		0.588
	DG6	Clothing brands' pages on social networking websites are useful in spreading awareness about		0.565

As a result of the above repeated test, item DG4 was excluded from the digital media scale to improve reliability. Table 10 represents the final results of the reliability analysis of the research instrument after deleting the DG4 indicator from the construct digital media.

Table 10: The final results of the Cronbach's alpha values

S.N.	Construct	No. of items	Cronbach's alpha	Comments
1	All constructs	65	0.840	Accepted
2	Religiosity	9	0.862	Accepted
3	Modesty	5	0.714	Accepted
4	Traditional media	6	0.858	Accepted
5	Subjective norms	5	0.706	Accepted
6	Digital media	5	0.724	Accepted
7	Fashion consciousness	4	0.817	Accepted
8	Need for uniqueness	5	0.738	Accepted
9	Product attribute	9	0.742	Accepted
10	Frugality	6	0.704	Accepted
11	Product availability	3	0.765	Accepted
12	Purchase intention	3	0.851	Accepted
13	Hybrid identity	5	0.721	Accepted

4.12. Research ethics

Confidentiality and anonymity are essential for research involving human participants (Sue and Ritter, 2012). However, true anonymity in social science research is rare because some personal information is always required. Hence, it is always recommended to obtain informed consent from the participants, especially when collecting personal information such as name, age, height or gender. However, completion and return of the questionnaire also indicates participants' consent, particularly in online surveys (Weathington, Cunningham and Pittenger, 2010). In this study, participants were selected on the basis of religion, country of residence and ethnicity because the target population for this study is UK-based Muslim women from different ethnic backgrounds. In addition to that, any information that can locate or identify participants, such as participant's name, address or email, has not been asked in the questionnaire. Furthermore, study participants were assured that their personal information would not be shared with anyone or in any way.

Prior to data collection, ethical approval was obtained from the Liverpool John Moores University Research Ethics Committee (18/LBS/015), which states that the researcher will maintain all ethical standards of the university while carrying out this research. Consequently, all ethical standards of the university were maintained while carrying out this research. For instance, an information sheet was published with the questionnaire so that the participants could understand the purpose of the study, and the advantages and disadvantages of taking part in the survey, as suggested by Weathington, Cunningham and Pittenger (2010). It was also clearly mentioned in the information sheet that participation in this study is voluntary and can be withdrawn at any stage of the research (Bryman and Bell, 2015). In addition, participants were encouraged to contact the researcher through social media messengers or email for further enquiries about this research before or after participating in the study. Participants were made aware that the outcome of the study will be publicised in the form of a thesis, peer-reviewed articles and conference presentations. They were also informed about the time it would take to fill out the survey and advised to retain a copy of the participant information sheet.

In order to preserve the confidentiality, each participant of this research was assigned an anonymous code in the data file as suggested by Tabachnick and Fidell (2013). Also, the data was stored on an LJMU password-protected computer (M: Drive) to ensure privacy and confidentiality.

4.13. Sampling and sample

Sampling involves any procedure utilised to draw conclusions about a larger population based on the measurements of a portion of that population (Bell, Bryman and Harley, 2019; Creswell and Creswell, 2018). The first step of the sampling process is defining what the target population of desired characteristics is (Bhattacherjee, 2012). In this study, the target population is UK-based Muslim women. However, it is not feasible to study the entire population under investigation, so a subgroup of the target population is generally required, also called a sample (Sue and Ritter, 2012). For this study, UK-based Muslim women are the target population, but it is impractical to approach all Muslim women living in the UK. Therefore, a small portion of the sample was drawn for this study, which is discussed in detail in section 4.13.2 (sampling size).

4.13.1. Sampling frame

The second step of the sampling process is to design or choose an appropriate sampling frame. The sampling frame corresponds to the list or resources that identify the members of the target population, such as employees of an organisation or subscribers to a service (Sue and Ritter, 2012; Weathington Cunningham and Pittenger, 2010). This indicates that it is important to identify an appropriate sampling frame because it is impossible to include all the professional employees in the world if the researcher intends to study professional employees. However, the employee lists of one or more professional organisations can be used as a sampling frame (Bhattacherjee, 2012). As mentioned earlier, the sample for this study is Muslim women, and many Muslim women often go to the mosque, either for prayers or to attend religious events. According to a report published by the ONS (2012) the majority of the Muslim population resides in London, Birmingham and Manchester. Therefore, East London mosque, Birmingham central mosque and Darul Amaan mosque in Manchester were selected initially as a suitable sampling frame for this study. These mosques, at one time, could accommodate approximately 10,000 worshippers. However, the face-to-face data collection plan could not be implemented due to the Covid-19 pandemic.

To avoid further delays, it was decided to collect the data online. Another reason for collecting the data online is that many researchers have successfully utilised online platforms for data collection. Additionally, the UK is one of the top three countries in Europe where internet usage is high. Moreover, 99% of people between the ages of 16 and 44 use the internet in the UK (ONS, 2019). Likewise, another report, published in early 2020, states that 96% of families had

an internet connection and more than 55% of individuals shop online for clothing and fashion accessories in the UK (ONS, 2020). In addition, individuals aged 16 to 54 are equally using the internet. Moreover, social networking and acquiring knowledge about goods and services are two of the most popular activities on the internet in the UK (ONS, 2019). Given this, Facebook is chosen as a sampling frame for this study.

According to Statista (2020), Facebook (73% internet users) is the second most used and popular social networking site after YouTube (78% internet users) in the UK. Its composition of a massive and diverse ethnic population makes it convenient to connect with an inaccessible population for research purposes. Moreover, Facebook allows the creation of groups and pages that consist of people who have common interests. In addition, it is easier to approach people through private messaging on Facebook (Bhutta, 2012). To date, several researchers have used social media platforms like Facebook to identify and approach hard-to-reach populations (Biedermann, 2018). Hard-to-reach populations include but are not limited to populations that are relatively low in numbers compared to the general population and those who do not disclose their membership of a particular group due to social stigmas. These may include migrants, minority groups or religious groups (Baltar and Brunet, 2012).

Due to the nature of this research, only UK-based Muslim women are required to participate in the study. In order to achieve the representative samples and mitigate the risk of non-response bias, multiple Facebook groups from different geographical locations of the UK were used as a sampling frame.

4.13.2. Sampling size

The final step of sampling is determining a suitable sample size from the sampling frame (Bhattacherjee, 2012). This is because the careful selection of a sample of a sufficient size is compulsory for generalisation of the results and to use certain statistical techniques (Hair et al., 2010). According to Gorard (2003), there are several methods to determine an appropriate sample size, such as Yamanae (1967) formula in which ‘n’ depicts the sample size and ‘N’ denotes the sample population while ‘e’ indicates an acceptable error (Israel, 1992).

$$\mathbf{n = \frac{N}{1 + N\,(e)^2}}$$

Where n: Sample size N: Population e: Sample error (usually 0.05 acceptable error)

Yamanae (1967) formula requires the size of the targeted population to determine the sample size. Therefore, in order to calculate the sample size for this study, it is necessary to find out how many Muslim females reside in the UK. According to the ONS (2021), the total population of the UK was 66.8 million in 2019; Figure 9 reveals the percentage of males and females in the UK by ethnic group.

Percentage of male and female population in each ethnic group

Ethnicity	Male %	Female %
All	49	51
Asian	50	50
Bangladeshi	52	48
Chinese	47	53
Indian	51	49
Pakistani	51	49
Asian other	49	51
Black	48	52
Black African	48	52
Black Caribbean	47	53
Black other	50	50
Mixed	50	50
Mixed White/Asian	51	49
Mixed White/Black African	50	50
Mixed White/Black Caribbean	50	50
Mixed other	49	51
White	49	51
White British	49	51
White Irish	48	52
White Gypsy/Traveller	50	50
White other	47	53
Other	55	45
Arab	58	42
Any other	54	46

Figure 8: Male and female population by ethnic group (ONS, 2018)

According to the ONS (2018), the total population of the UK is comprised of 49% males and 51% females. The ONS report also states that the number of men and women in all ethnic groups is more or less the same, as shown in the above figure. It means that 51% of the Muslim population consists of women, whereas the total Muslim population was estimated at 3,372,966 between 2017 and 2018 (ONS, 2018). Hence, it can be assumed that the UK is home to 1,720,213 Muslim women and recruitment of 400 participants would be enough to achieve the research objectives as per the Yamanae (1967) formula (Israel, 1992).

$$\mathbf{n = \frac{N}{1 + N\,(e)^2}} \longrightarrow \mathbf{n = \frac{1,720,213}{1 + 1,720,213\ \ (0.05)^2}} \longrightarrow \mathbf{n = 399.9}$$

Where n: Sample size N: Population e: Sample error (usually 0.05 acceptable error)

According to Hair et al. (2010), samples size can also be determined according to the statistical technique required for the analysis. In addition, it is also important to consider the number of subgroups needed for analyses and the number of variables used in the study (Gorard, 2003). Given this, Shi et al. (2019) recommended that the sample size for large models with more than 60 variables must be over n=500. Similarly, Kline (2015) pointed out that the structural equation modelling technique requires a larger sample size to produce accurate results and increased power of significance test. Moreover, it has been proved in different published studies that a small sample size may generate a low power of significance, which makes interpretation of significance testing difficult. Moreover, the standard errors for the effects of latent variables could be inaccurate if the sample size is not big enough. Therefore, Hair et al. (2019b) suggested having a larger sample size to fulfil the intended purpose of the analysis.

Different benchmarks have been suggested to determine the minimum sample size for structural equation modelling by different authors. Kline (2015) identified that the requirement of the sample size varies and depends on various factors. For instance, a sample size of <200 could be too small for a complex model with non-normal distribution and missing data where the estimation technique is not maximum likelihood. To address these issues, Kline (2015) proposed collecting 20 samples for each item in the scale. However, a perfect sample should consist of 10 responses for every item in the scale, but the ratio of five responses is also adequate for each item (Bentler and Chou, 1987; Gorard, 2003; Hair et al., 2019). In addition to that, the sample must have at least 20% more responses to deal with the problems in collected data, such as missing data or straight-lining.

Since the questionnaire used to assess Muslim women's purchase intention in this study consists of 69 items, a ratio of 10:69 seems perfect for this study according to the above discussion. This also means that a sample consisting of 828 participants is required for this study, which includes an additional (140) 20% of responses to address any issue that may arise in the dataset.

4.14. Sampling techniques used in this study

Selection of sampling technique depends on the type of research question, objectives, availability of the data collection resources such as time and the ease of access to research participants (Daniel, 2012). Probability sampling requires more time and resources as compared to non-probability sampling. Furthermore, some sort of sampling frame is also required for probability sampling. It is advised to use a non-probability sampling technique if the sampling frame cannot be constructed (Fielding et al., 2017). Although Facebook has been selected as a sampling frame for this study, purposive sampling was used to select the Facebook pages and groups that consist of UK-based Muslims. The majority of the groups chosen for data collection are women-only groups where the group admin judges the profile before accepting someone into the group. In order to become a group member, individuals may be required to disclose their city of residence, gender, religion or other criteria set by group admins. This process ensures that an individual who wishes to become a member of the group has a common interest or some kind of association with existing group members (Baltar and Brunet, 2012). This process helps to avoid unnecessary responses that may distort the data analysis and consequently the results of the analysis.

After careful selection of Facebook pages and groups, convenience sampling was employed to collect data from those Facebook pages and groups where permission from the administrator was not required. However, where access to Facebook group users was impossible without an admin's approval, a snowball sampling technique was used. In order to obtain help posting the data collection request on such Facebook groups, group admins were approached directly, as Baltar and Brunet (2012) suggested. Administrators of these Facebook groups were requested to fill in the questionnaire as well as to post it on their pages and groups. Unfortunately, some of those did not respond. However, those who responded not only published the research ad in their groups but also sent repeated requests to their group members to participate in this research. The next section provides more detail about the data collection.

4.15. Data collection

According to Lowry (2015), there are two methods for data collection: if the researcher gathers first-hand data, then such a method is called primary, while if the researcher uses data already gathered by other researchers, then such a method is called secondary. Early discussions in this chapter revealed that primary data is required to fulfil the objectives of this study which can be obtained through an online survey. One of the best ways to generate an adequate sample is to

post an invitation to answer a survey on the appropriate web pages (Bryman, 2012). Therefore, an invitation (poster) was designed to attract Muslim women on Facebook. This poster with the hyperlink to the online questionnaire and information sheet was posted onto multiple Facebook groups, as mentioned in the previous section.

Initially, a lower response rate was observed because web-based surveys often yield a low response rate (Han and Kim, 2010). However, analysis of participants' subgroups such as age and ethnicity require a larger sample because the number of participants in each subgroup determines the margin of error for that group (Sue and Ritter, 2012). In addition, larger sample sizes decrease the likely error in generalising the results to the target population (Tabachnick and Fidell, 2013). According to a report published by the ONS (2011), the proportion of the UK's ethnic minority population is unequal, and the majority is made up of Pakistanis, Indians, Somalis and Bangladeshis. Given this, the data was collected continuously from July 2020 to March 2021 until an appropriate number of responses were collected from all subgroups (except ethnicity) in order to meet the minimum threshold for statistical techniques used for this study. Subsequently, more than 2000 individuals voluntarily participated in the study, whereas the minimum sample size required for this research was 400 to 828. However, the initial screening of the questionnaires revealed that some of the participants only filled in the demographic part, and only 1087 questionnaires were usable for further analysis.

4.16. Data analysis techniques

Grard (2003) stresses that it is important to choose an analysis technique even before the data collection. According to Tabachnick and Fidell (2013), researchers use parametric and non-parametric tests or both, but parametric tests are more powerful than non-parametric tests. Also, parametric tests are more likely to detect patterns in the data. However, the choice of a suitable technique, whether dependence or independence, depends on the types of measures and the inclusion of one or more dependent variables. Moreover, the data must consist of dependent and independent variables based on some theory (Hair et al., 2010).

In addition to the above, the research objectives and the nature of the data also determine the appropriate multivariate analysis technique (Hair et al., 2010). For example, the primary purpose of this study is to investigate the factors influencing the intention of Muslim women to purchase clothing and quantitative data is required to achieve this objective. In addition, the conceptual framework of this study is based on theories and combines many independent

variables (IVs) and one dependent variable (DV). Hence, it is clear that a multivariate statistical technique is appropriate for the data analysis of this study. This is because the multivariate technique analyses several independent and dependent variables simultaneously and reveals the complex interrelationships among variables (Tabachnick and Fidell, 2013). Additionally, multivariate analysis techniques help the analyst capture a more complex phenomenon inside one analytic frame (Gorard, 2003). For example, multiple regression technique is used to predict a single dependent variable from several independent variables, wherein IVs and DV can be numerical or categorical (Hair et al., 2014). Hence, it is a dependence technique in which one or more independent variables predict one or several dependent variables (Hair et al., 2010).

Another well-known, robust and flexible analytic technique is structural equation modelling (SEM). SEM is capable of measuring multiple interrelated relationships simultaneously as compared to traditional multivariate techniques (Hair et al., 2010). In addition, SEM has been widely applied in numerous empirical studies in social sciences to explain the impact of different factors on consumers' intention. For example, Bachleda et al. (2014) collected data from 950 Moroccan Muslim women to examine the effects of religiosity and other factors related to women's choice of clothing and purchase intent, for which they used SEM as an analytical tool. Similarly, Valaei and Nikhashemi (2017) investigated Gen Y consumers' attitude and purchase intention towards fashion apparel in Malaysia by adopting the SEM approach. Abd-Rahman et al. (2015) also utilised SEM to assess the attitude and buying intention of Muslims towards halal cosmetics. Furthermore, Teimourpour and Hanzaee (2014) applied SEM technique to analyse the challenges and opportunities of the luxury market in Iran. Therefore, structural equation modelling technique has also been employed in this study to assess the hypothesised relationships of the variables under study using AMOS 28 software.

According to Tabachnick and Fidell (2013), preliminary data analysis is essential. Therefore, SPSS software will be used for evaluation of descriptive statistics, assessment of plots, graphs and correlations to avoid unnecessary errors and inaccurate conclusions about the relationships between variables (Hoyle, 2015). Moreover, multiple regression technique will be also used to assess multivariate normality of the dataset using SPSS27, as suggested by Pallant (2011). Afterwards, descriptive statistics will be discussed because they highlight the important numerical features or pattern of the data, which are usually summarised in tables, graphs or charts (Pallant, 2011).

As mentioned earlier, the variables used in this study have been taken from several studies, so it is important to identify the basic structure of these variables (Tabachnick and Fidell, 2013). Hair et al. (2010) suggest that an interdependence technique focuses on the relationship among variables, cases or objects. Moreover, all dependent or independent variables present in the dataset can be analysed simultaneously using interdependence techniques. Hence, exploratory factor analysis will be performed to identify the underlying groups of variables used for this study.

Another interdependence techniques, confirmatory factor analysis, will be used to test the proposed model and validity of the construct used in this research. Like EFA, CFA is also an interdependent technique. However, it is different from EFA in many aspects, such as EFA is conducted at an initial stage of the research. In contrast, CFA is performed at a later stage of the same study, but it does not have a rotation phase like EFA. EFA identifies a pattern of interrelated variables that can form a factor while CFA is based on restricted models, which means that CFA requires a predefined set of variables that can represent a factor. In addition, CFA provides a number of relevant statistics to assess the accuracy of the whole model, but this feature is not available in most applications of EFA (Petscher et al., 2013).

In order to perform CFA, a theoretical model must be developed before the analysis and even the data collection, while this is not the case in EFA. Hence, CFA is a confirmatory technique (Tabachnick and Fidell, 2013). It verifies the factors that consist of three or more observed variables (Hair et al., 2010). CFA begins with model specification, which is a difficult step in SEM analysis (Tabachnick and Fidell, 2013). In order to specify a model for this study, a thorough review of the available literature and theories related to the research phenomenon was conducted. As a result, the most relevant variables and indicators were chosen to answer the research questions. Simultaneously, it was ensured that the selected constructs are related to each other in some way so that they can represent well the consumer's intention to purchase clothing. After consulting theories and related empirical research, a research model that is relevant to the present study has been developed for testing as suggested by Petscher et al. (2013).

Although a multi-factor model can have at least two items in each construct, it is better to include three to five indicators to obtain an over-identified model of which fit values can be computed (Kline, 2015). Hence, it was ensured that each construct consisted of three to five

items. Once the model has been specified, the next step is to choose an appropriate estimation method to determine if the model is identifiable.

In SEM, maximum likelihood (ML), generalised least squares (GLS), weighted least squares (WLS) and asymptotically distribution free (ADF) estimation are the generally used estimation techniques. However, maximum likelihood estimation is the most widely used method that produces reliable estimates under many circumstances as compared to the other estimation techniques (Hair et al., 2010). ML performs well with sample sizes above 500. In contrast, GLS performs better with sample sizes under 500 whereas the ADF estimator is a poor choice for sample size below 2500 (Tabachnick and Fidell, 2013). In addition, ADF and WLS techniques can be used if non-normality exceeds the suggested threshold such as skewness beyond 3 and kurtosis above 8. In contrast, ML and GLS assume multivariate normality among all the observed variables and produce almost similar estimates when the assumption of multivariate normality is met. However, ML is robust enough to produce consistent estimates under slight to mild non-normality such as skewness and kurtosis values -/+ 1.5. Also, it is available in AMOS as the default option (Petscher et al., 2013; Pituch and Steven, 2016).

After selection of an appropriate estimation technique, the model can be tested. Model testing determines how well the data fits the theoretical model (Petscher et al., 2013). However, there is no consensus about model fit in SEM (Pituch and Steven, 2016). According to Tinsley and Brown (2000), many fit indices are available to assess the extent to which observed data supports the specified model. In addition, it is imperative to examine at least one absolute index, one incremental index and the model's X^2 (Hair et al., 2014). The Chi-square (X^2) fit index is a frequently reported measure that should be statistically nonsignificant. The acceptable value for this statistic is between 1 and 3. However, X^2 is quite sensitive to small or large sample sizes, and in the presence of non-normality, it rejects virtually all models (Tinsley and Brown, 2000). Hence, it is better to report Chi-square with other fit statistics (Petscher et al., 2013; Tabachnick and Fidell, 2013) because it may not be possible to obtain a chi-square p-value of greater than 0.05 mostly in large samples (Pituch and Steven, 2016; Hair et al., 2014).

The most commonly used fit indices are CFI (>0.95), TLI (>0.95) and RMSEA. In addition to these, SRMR should be reported because SRMR value less than 0 indicates a perfect model fit, whereas SRMR value greater than 0.1 suggests a poor model fit (Hair et al., 2010; Kline, 2015). Likewise, RMSEA value less than 0.05 indicates a closer fit and a value above 0.08 denotes a

bad fit (Pituch and Steven, 2016). CFI produces accurate results across all estimation methods and GFI remains consistent across all estimation techniques. In contrast, TLI performs best with the maximum likelihood method. GFI, CFI and TLI can range from zero to one but a value above 0.90 is considered acceptable (Petscher et al., 2013; Tinsley and Brown, 2000). The table 11 shows a list of fit measures available to assess the model fit.

Table 11: Goodness-of fit-measures

Fit Index		Acceptable values	Reference
Measures of absolute fit	χ2 (Chi-square)	Between 1 and 3	Hair et al., 2010
	Degree of freedom	>0 in order to be over-identified	Hair et al., 2010
	Probability	>0.05	Hair et al., 2010
	GFI	0.95 or above	Hair et al., 2010
	AGFI	0.90 or above	Pituch and Stevens, 2016
	RMR and SRMR (badness of fit measure)	0= Perfect fit	Pituch and Stevens, 2016; Hu and Bentler,1999
		<0.05= Good fit	Pituch and Stevens, 2016; Hu and Bentler,1999
		0.05 to 0.10 acceptable fit	Pituch and Stevens, 2016
		>0.10 suggest a problem in model fit.	Hair et al., 2010
	RMSEA (badness of fit measure)	0.05 or less= close fit; 0.05 to 0.08= Adequate fit	Pituch and Stevens, 2016
		<0.060	Hair et al., 2010; Hu and Bentler,1999
Incremental fit measures		0.90 or above	Pituch and Stevens, 2016
	NFI	0.95 or above	Kline, 2005; Tabachnick & Fidell, 2013
	RFI	0.95 or above	Hair et al., 2010
	IFI	0.90 or above	Pituch and Stevens, 2016; Hair et al., 2010
	NNFI/TLI (Goodness-of-fit measure)	0.90 or above	Pituch and Stevens, 2016
	CFI	0.95 or above	Pituch and Stevens, 2016; Hair et al., 2010; Tabachnick and Fidell, 2013
Parsimonious fit measures	PNFI	>0.80	Hair et al., 2010
	PGFI/PCFI	>0.80	Hair et al., 2010
		Closer to 1 but may be substantially smaller in the presence of a lot of parameters	Tabachnick and Fidell, 2013

4.17. Statistical technique considered to determine group differences

T test for independent sample is the most extensively used parametric test in social science research which compares the mean score of two groups such as gender. It requires one interval

variable as a dependent variable and one categorical variable as an independent variable. Chi-square test, on the other hand, can be used to compare two categorical variables. In contrast, ANOVA can handle more than two groups at a time, which means that an independent variable containing any number of categories can be analysed in ANOVA (Gorard, 2003). There are many types of ANOVA, such as One-way-ANOVA that compares the means across three or more groups. It analyses one independent variable and one dependent variable at a time. However, if the analyst wishes to use two independent variables at a time with one dependent variable, two-way ANOVA is the best choice (Pallant, 2011). In contrast, MANOVA, also known as multivariate analysis of variance, deals with multiple dependent variables (Hair et al., 2014).

This study includes age, income, ethnicity, education, employment status and marital status as categorical variables. Each variable has at least three or more groups, such as six age groups listed in the age variable, and the researcher aims to point out the differences in the purchasing intention of Muslim women of different ages. Therefore, the one-way ANOVA technique will be performed to assess the effect of categorical variables mentioned above on the dependent variable (Intention to purchase), as recommended by Hair et al. (2014) and Pallant (2011). Further detail about each of the tests mentioned in this section is provided in the following chapter.

4.18. Summary

In this chapter, the research methodology and method used in this study were discussed. Additionally, the reason for choosing the sampling technique and the instrument used in this study is justified. Moreover, ethical issues are also highlighted in this chapter. Finally, statistical techniques were discussed.

Chapter 5: Preliminary data analysis

This chapter discusses the data management and data screening process used in this study. It covers statistical assumptions required for multivariate analysis, that is, missing data, outliers, normality, linearity and homoscedasticity. In addition, it provides the demographic profile of the research participants, as well as descriptive statistics. Following this, the results of ANOVA are presented to highlight the differences in the purchase intention of Muslim women. The next part of the chapter comprises exploratory factor analysis and reliability analysis. The chapter ends with a short summary.

5.1. Response rate

Although the required sample size was between 400 and 828, more than 2000 responses were received from individuals who participated voluntarily in the study. One of the reasons for the high response rate may be women's interest in fashion and clothing. Another reason for it may be that the data for this study were collected during the first national lockdown, and, at that time, most of the population were confined to their homes. Furthermore, the questionnaire was published many times on multiple Facebook pages and groups continuously, which could be another reason for the higher response rate.

5.2. Data screening and management

It is important to check whether or not the data fulfils the assumptions required for the application of the chosen parametric statistical techniques. Therefore, data screening was carried out to identify missing data, abnormal distribution of the data, and the outliers, as recommended by Tabachnick and Fidell (2013) and Hair et al. (2014). The following sections cover the preliminary analysis techniques used in this thesis.

5.2.1. Missing data

In order to assess the missing data in the dataset of this study, all responses received from the participants were carefully reviewed using descriptive statistics in SPSS. Consequently, it was found that some participants had left section B (demographic section) blank. This type of missing response is known as MNAR (missing not at random). It was also noted that a few respondents did not answer a few of the questions, which is categorised as MCAR (missing

completely at random). According to Hair et al. (2014), it is best to eliminate such missing values that exist in a particular set of questions or at the end of a questionnaire (Hair et al., 2014). Tabachnick and Fidell (2013) also suggest that if random missing values exist in a small number of observations, the easiest way to deal with them is to eliminate them from the dataset.

In view of the above guidelines, surveys with a blank demographic section and incomplete surveys were deleted. Additionally, 38 observations with missing responses were removed, as suggested by Tabachnick and Fidell (2013). The remaining 1101 answers were then considered usable for further analysis.

5.2.2. Outliers

Extreme scores or observations that are different from the rest are called outliers (Pituch and Stevens, 2016). Outliers cause undue influence and sometimes distort the outcome of any kind of multivariate analysis (Hair et al., 2014; Tabachnick and Fidell, 2013). Outlying values in the dataset may occur due to data entry errors, incorrect treatment of missing data or careless answers from participants (Pallant, 2005). But sometimes, valid scores received from research participants who do not meet the inclusion criteria appear as outliers. These responses can be different from or more extreme than the responses of the desired population, thereby it is preferable to delete them (Tabachnick and Fidell, 2013; Kline, 2015).

As this research is related to the purchase intention of Muslim women living in the UK and non-UK female residents may not be familiar with UK fashion trends, therefore, 14 responses from male participants and women living outside the UK were excluded from the dataset. The remaining 1087 cases of the dataset were screened to identify further univariate and multivariate outliers.

a) Univariate outliers

Extreme or unusual scores on a single variable are considered to be univariate outliers. A score that is beyond three standard deviations from the mean may be considered an outlier (Kline, 2015). Outliers can be easily detected by calculating Z scores (Hair et al., 2014; Pituch and Stevens, 2016). According to Kline (2015), any value of Z score greater than ± 3 should be considered as a univariate outlier. However, in larger sample sizes, a few standardised scores up to ± 3.29 are acceptable (Tabachnick and Fidell, 2013). Pituch and Stevens (2016) argued

that Z-scores > 4 are also tolerable if the sample size is above 100. Likewise, Hair et al. (2010) recommended a threshold value of standard scores up to 4 for large sample sizes.

In order to identify outlying observations in the dataset of this study, Z scores were estimated for each of the raw scores. The results showed that, with the exception of the three indicators used to estimate religiosity and four indicators related to the product attribute scale, the Z scores of all indicators were lower than the threshold values mentioned in the previous paragraph.

According to Tabachnick and Fidell (2013), a problematic indicator can be removed as it may reduce the outliers related to the rest of the scale's indicators. However, it is important to consider whether the extraction of that item serves the purpose of the scale or measure (Tabachnick and Fidell, 2013). Hence, all outlying values found in the religiosity and product attribute scale were visually examined. Visual inspection revealed that the scores were accurate and received from the desired population, but the three items on the scale of religiosity contained a few outlying values between 9 and 20. Similarly, the product attribute scale had a few observations with outlying values up to 5.43. It was also seen that a majority of respondents agreed or strongly agreed with the statements of this scale. As a result, scores related to strongly disagree were appearing as outliers. Since all scores were valid, it was decided to retain all items until they caused any major issue in subsequent analysis.

b) Multivariate outliers

Multivariate outliers can be of two types:

1- Observations with extreme scores on two or more variables.

2- Observations that consist of a pattern of unusual scores or cases that are different from other cases (Kline, 2015; Pituch and Stevens, 2016).

Multivariate outliers usually exist in a dataset obtained from several heterogeneous groups (Tabachnick and Fidell, 2013). However, these outliers can be checked by inspecting the Mahalanobis distances (Pallant, 2011). This analysis evaluates the position of each case compared with the centre of all cases on a set of variables. A relatively high Mahalanobis D^2 with a low p-value may lead to the rejection of the null hypothesis that the observation comes from the same population as the rest (Kline, 2015). Hair et al. (2010) suggested using the conservative threshold levels for D2/df measurements, that is, 0.001 or 0.005.

In order to find the presence of multivariate outliers in the dataset of this study, Mahalanobis distance has been calculated using Amos software 28. The output of the test, shown in Appendix 5c, presented a few outlying values that are below the statistical significance level 0.001, proposed by Kline (2015). According to Tabachnick and Fidell (2013), multivariate outliers tend to hide other multivariate outliers. After deleting the first set of identified multivariate outliers, another set of observations appears as the extreme value. Therefore, it was decided to retain all these observations for use in further analysis because the presence of a few outliers within a large sample size is not really a significant concern (Hair et al., 2010).

5.3. Assumptions of statistical analysis

Certain assumptions must be met before conducting any statistical test. Normality, homoscedasticity and linearity are some of the issues that must be addressed to some extent while using any multivariate techniques (Hoyle, 2015). All univariate and multivariate statistical tests can be significantly affected due to the violation of these assumptions. For instance, ANOVA, factor analysis, structural equation modelling and multiple regression require normally distributed data (Hair et al., 2014; Kline, 2015). However, the assumptions of multiple regression are likely to be violated in any real research project and this does not affect the validity of the work (Gorard, 2003).

5.3.1. Normality

The term normality is used for the distribution of the data. It is crucial to assess a dataset's degree of departure from normality because undesirable characteristics of a variable such as abnormal or asymmetrical distribution may limit its use in multivariate analysis. Normality is of two types, univariate and multivariate. In most cases, univariate normality usually indicates multivariate normality (Hair et al., 2014) and if a variable is multivariate normal it will also be univariate normal (Hair et al., 2010).

Normality can be checked using graphical plots or statistical tests such as Shapiro-Wilk and Kolmogorov-Smirnov tests (Steven, 2009; Pituch and Steven, 2016). However, Shapiro-Wilk and Kolmogorov-and Smirnov tests of normality are less useful for fewer than 30 and more than 1000 observations (Hair et al., 2014). Tabachnick and Fidell (2013) suggests that univariate normality can also be assessed by inspecting skewness and kurtosis values (Tabachnick and Fidell, 2013), while Kline (2015) recommends that an examination of skewness and kurtosis values is the best option to detect multivariate non-normality in most

cases. Skewness denotes the asymmetrical distribution of the data, whereas the term kurtosis is used for the peakedness, flatness or heavier tails in the distribution of a variable.

Given the sample size of this study, it is considered appropriate to assess normality by examining the skewness and kurtosis values using SPSS software. As a result, most variables were found to be within the range of ±1 suggested by Hair et al. (2010) or within the more relaxed threshold value of ± 2 recommended by Pituch and Stevens (2016). However, a few items were found to be out of this threshold value, which can be seen in the following table.

Table 12: List of items with higher skewness and kurtosis values

S. No.	Scale	Item	Skewness	Kurtosis
1	Hybrid identity	I associate myself with people from the Muslim culture as well as those from other cultures.	-1.593	2.401
2	Functional attributes	Durability and comfort are both important factors to be considered when selecting clothes.	-1.854	3.958
3		I consider the fabric texture when choosing my clothes.	-1.619	2.697
4		I prefer clothing that fits properly.	-1.889	4.380
5		I find it difficult to buy clothes suitable to the warm temperature.	-1.536	2.114
6	Religiosity	I believe there is only one Allah.	-13.236	207.421
7		I believe Muhammad (PBUH) is the last Prophet.	-15.791	268.215
8		I am obliged to perform Hajj if I meet the prescribed criteria.	-6.767	54.819

The table above shows that one item of hybrid identity scale and three items of the religiosity scale are severely skewed and kurtotic, while items in the product attribute scale have also exceeded the cut-off value of ± 2.

According to Jamal and Shukor (2014), non-normal distribution of some variables like religiosity is common (Jamal and Shukor, 2014). Pallant (2011) in social sciences (Pallant, 2011). However, sever non-normality may cause issues in SEM (Petscher et al., 2013). Therefore, data transformation techniques such as taking the logarithm or square root were applied to normalise the problematic items (Hair, Black, Babin and Anderson, 2014; Pallant, 2011). However, none of the transformation techniques were successful in normalising the religiosity scale. Most of the time, even after the transformation, the variables remained highly skewed or highly kurtotic (Tabachnick and Fidell, 2013). The reason here is that Muslim believers never disagree with these statements that they believe in Allah and Mohammad

(PBUH) and are obliged to perform Hajj. These items measure Muslims' beliefs, while other items of the religiosity scale measure religious practice. Hence, exclusion of the three items related to belief would not affect the hypothesis formed in this study; that is, religiosity influences Muslim women's intention to purchase modest clothing. It was also proved in an earlier study, conducted by Aksoy and Abdulfatai (2019), that religious beliefs do not influence Muslim consumers' purchase intention. Hence, three items, listed in Table 12 on the previous page, were excluded from the religiosity scale.

5.3.2. Transformation of product attribute scale items

In the case of the absence of linearity, removal of outliers or linearising transformations can be considered (Petscher, Schatschneider and Compton, 2013). Data transformation increases confidence in the interpretation and prediction from multiple regression. It can be applied to either dependent or independent variables or both and it creates a new variable (Hair et al., 2014). However, the choice of the transformation technique depends on the shape of the distribution (Pallant, 2011) and positive or negative skewness (Tabachnick and Fidell, 2013).

Since all the items of the product attribute scale have substantial negative skewness, the best way to achieve normality is to reflect these items and then apply log or inverse transformation for positive skewness, as recommended by Tabachnick and Fidell (2013) and Kline (2015). Hence, new items have been created by applying the following formulas using the transform variable command in SPSS26.

Reflect and logarithm formula: new variable = LG10(K-X)

Reflect and inverse formula: new variable = 1 / (K – X)

Although both transformation techniques were applied to the skewed items, reflect and inverse method seemed to be more appropriate. In the formulas above, K is the highest score of the variable in which 1 needs to be added. For example, 5 is the highest score in the product attribute scale and 1 was added to it, whereas X was replaced by the skewed variable that needs transformation. This transformation reduced the skewness and kurtosis significantly and improved the reliability of the scale as well.

According to Gorard (2003), transformation to resolve non-linearity may lead to further issues like difficulty in interpreting the results. Therefore, reflected variables can be interpreted in the reverse direction or can be reflected back to make interpretation easy. Given this, the following

formula was used to reflect back the variables, in which X is the transformed variable (Tabachnick and Fidell, 2013).

Reflect and inverse formula: new variable = 5+1-X

Since the data has met the assumption of univariate normality, the next section examines multivariate normality, linearity and homoscedasticity.

5.3.3. Multivariate normality, linearity and homoscedasticity

Multivariate normality assumes that all the variables have a linear relationship with one another (Tabachnick and Fidell, 2013), whereas the term homoscedasticity is used for equal variances (Hair et al., 2014). Most of the estimation techniques in SEM, including maximum likelihood method, require multivariate normal distribution of the observed variables (Tabachnick and Fidell, 2013). The assumption of linearity among the variables and homoscedasticity should also be satisfied to employ multivariate analysis, including SEM, because non-normal distribution of any variable or existence of outliers may cause heteroscedastic residuals (Kline, 2015). The existence of non-linear relations among the observed variables decreases the correlations between them, and, consequently, it affects the outcome of SEM analysis. However, in the case of the violation of these assumptions, removal of outliers or linearising transformations can be considered (Petscher, Schatschneider and Compton, 2013).

One of the simplest ways to determine if the data meets these assumptions is to carry out visual inspection of the standardised or studentised residual plots such as histogram, normal probability plot and scatter plot. All of these can be generated through multiple regression (Hair et al., 2014; Pituch and Stevens, 2016). For instance, scatterplots show the intensity of strength and negative or positive relationship among the variables. A scatterplot with a straight line depicts a strong correlation among the variables, whereas a circle or blob point without a clear pattern indicates a 0 correlation. A scatterplot that represents a roughly straight line indicates that a linear relationship exists among the variables, whereas a curve on the scatterplot represents non-linearity (Pallant, 2011).

In order to assess the abovementioned assumptions, residual analysis was conducted. The assumption of normality was assessed through the histogram of the standardised residuals (Figure 10), which demonstrates that the data is almost within the bell curve of the histogram. This means that the study variables are approximately within the boundaries of a normal

distribution. In addition, no major curve is observed in the normal probability plot (Figure 10). Moreover, the residuals are almost connected to the straight diagonal line, which means that the data distribution is normal, and the data met the assumption of linearity (Pallant, 2011). Furthermore, no cone-shaped or curvy pattern is observed in the scatterplot of the standardised residuals against the standardised predicted values of the dependent variable (Figure 10). Hence, the assumption of homoscedasticity is also satisfied (Danis, 2016).

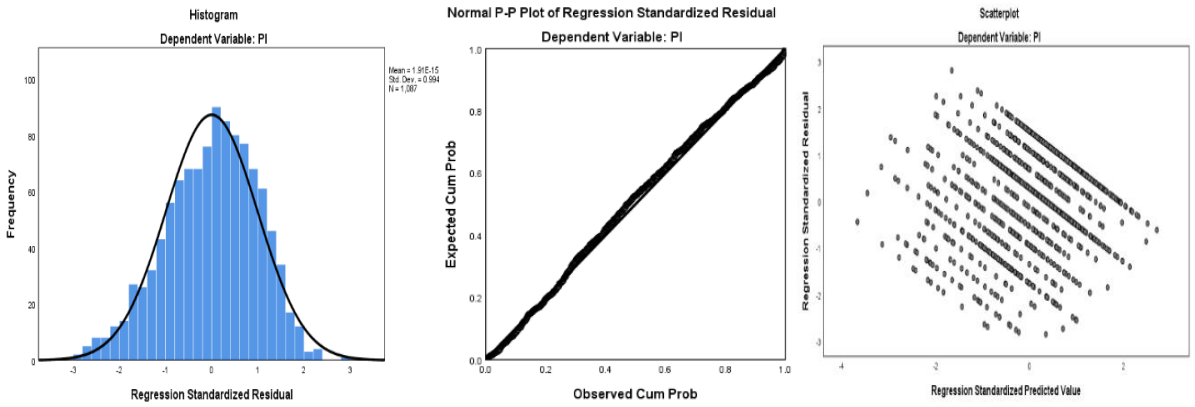


Figure 9: Histogram (left), P-P plot (centre) and scatter plot (right)

Although some outliers in the scatter plot seem greater than the suggested threshold ± 3.3, it is not necessary to take any action because the sample size of this study is quite large (Pallant, 2011). A sample size of 200 or more can substantially reduce the adverse effect of non-normality. Even the results of ANOVA conducted on a large sample size may not be affected due to non-normality (Hair et al., 2010). According to Petscher, Schatschneider and Compton (2013), five subjects for each indicator are sufficient when the assumption of normality is satisfied. However, in the presence of non-normality, a minimum of 10 observations are required for each item. This study has a sample size of 1087 and 66 variables. Hence, minor violation of the assumptions would not affect most of the parametric techniques as they are robust enough to tolerate slight violations of the underlying assumptions (Pallant, 2011).

5.4. Demographic profile of the research participants

Demographic information provides details about the research participants. Demographic variables are treated as independent variables and may contain categories such as gender and marital status or continuous scales such as years of education (Salkind, 2010). The demographic data of this study consists of age, income, marital status, occupation, ethnicity and self-perceived religiosity. All demographic variables were treated as categorical variables, except ethnicity, which was treated as a continuous variable. The result for the descriptive statistics of demographics, generated through SPSS 28, is summarised in tables 13 and 14.

Table 13: Summary of the demographic characteristics

Construct		Frequency	Percent	Cumulative percent
Age	18-25	109	10.0	10.0
	26-30	137	12.6	22.6
	31-35	203	18.7	41.3
	36-40	280	25.8	67.1
	41-45	175	16.1	83.2
	46 or above	183	16.8	100.0
Education	GCSC/O levels or secondary school	89	8.2	8.2
	A levels/BTEC diploma or	201	18.5	26.7
	Undergraduate degree	404	37.2	63.8
	Postgraduate degree	358	32.9	96.8
	Doctoral degree	35	3.2	100.0
Marital status	Single	153	14.1	14.1
	Married/In a relationship	840	77.3	91.4
	Divorced/Separated/Widowed	94	8.6	100.0
Occupation	Working (paid employee)	536	49.3	49.3
	Working (self-employed)	162	14.9	64.2
	Student	98	9.0	73.2
	Un-employed	265	24.4	97.6
	Retired	26	2.4	100.0
Income	Less than £10000	131	12.1	12.1
	£11000-£20000	187	17.2	29.3
	£21000-£30000	193	17.8	47.0
	£31000-£40000	189	17.4	64.4
	£40000 or more	387	35.6	100.0
Sect	Sunni	939	86.4	86.4
	Shia	52	4.8	91.2
	Other	96	8.8	100.0
Self-perceived religiosity	Very religious	182	16.7	16.7
	Moderately religious	823	75.7	92.5
	Slightly religious	78	7.2	99.6
	Not at all religious	4	0.4	100.0

Age is one of the most important demographic characteristics. In this study, participants' ages ranged from 18 to 46 and over. A closer look at the data reveals that the proportion of participants aged 18-25 (10%) and 26-30 (12.6%) is relatively lower than that of the other participants. The highest proportion of participants is in the 31-35 age group (18.7%) and the 36-40 age group (25.8%). The ages of the rest of the respondents fell in the 41-45 (16.1%) and 46 or above (16.8%) age groups.

Table 13 revealed that most of the participants are undergraduates (37.2%), postgraduate (32.9%) or have achieved a doctoral degree (3.2%). In addition, about 18.5% of respondents have completed A levels, BTEC or equivalent, and 18.5% have completed GCSC/ O levels or secondary school. It depicts that a significant chunk of this study's sample consists of educated women.

In terms of marital status, about 14.1% women are single, followed by 77.3% married or in a relationship and only 8.6% women are divorced, separated or widowed. Additionally, most of the participants of this study (49.3%) are engaged in full-time paid work, or self-employed (14.9%), while 24.4% are unemployed. The rest of the participants are either students (9%) or retired (2.4%).

Analysis of the household income shows that most women (35.6%) have an annual household income of more than £40,000, while 17.4% reported an income between £31,000 and £40,000; 17.8% respondents declared an income of between £21,000 and £30,000, followed by 17.2% who reported an income of between £11,000 and £20,000. Only 12.1% mentioned that their income was less than £10,000.

In terms of self-perceived religiosity, the majority of participants consider themselves moderately religious (75.7%), whereas 16.7% perceive themselves as highly religious, 7.2% as slightly religious and 0.4% not at all religious.

Data accumulated to identify religious sect shows that 86.4% of participants belong to the Sunni sect, while 4.8% have identified themselves as Shia. The rest of the participants (8.8%) chose the 'Other' option, in which they described themselves as just Muslims, Qadianis, etc. The demographic section of the questionnaire also asked about the respondents' ethnicity. The list of ethnicities is presented in Table 14.

Table 14: Ethnicity

Ethnicity	Frequency	Percent	Cumulative Percent
White/Irish	59	5.4	5.4
Bangladeshi	124	11.4	16.8
Pakistani	470	43.2	60.1
Turkish	5	0.5	60.5
Somali	11	1	61.5
Nigerian	35	3.2	64.8
Black African	29	2.7	67.4
South African	10	0.9	68.4
North African	3	0.3	68.6
Black Caribbean	4	0.4	69
Indian	145	13.3	82.3
Iraqi	3	0.3	82.6
Irani	3	0.3	82.9
Chinese	3	0.3	83.2
Middle Eastern	20	1.8	85
Afghani	4	0.4	85.4
European Muslim	39	3.6	89
Algerian	4	0.4	89.3
Moroccan	12	1.1	90.4
Syrian	2	0.2	90.6
Other (Please specify)	70	6.4	97.1
Mixed Race	32	2.9	100
Total	**1087**	**100**	

It can be seen in Table 14 that the majority of respondents were Pakistanis (43.2%), Indians (13.3%), Bangladeshis (11.4%), White/Irish (5.4%) and Europeans (3.6%). A further 3.2% participants reported their ethnicity as Nigerians, 2.7% as black African, 0.9% as South African, 0.3% as North African and 0.4% as black Caribbean, making a total of 7.5% 'African and British African participants'. In addition, 2.9% of mixed-race women also participated in the study. The other 15.6% of the participants described their ethnicity as Turkish, Somali, Iranian, Chinese, Iraqi, Middle Eastern, Afghani, Algerian, Moroccan, Syrian and others. It is clear from Table 14 that the UK is indeed home to people belonging to many ethnic groups. This may be the reason why about 6.4% of people opted for 'Other' as an ethnic category, despite the questionnaire providing a long list of ethnic groups.

5.5. Descriptive analysis

The previous section of this study has reported on the demographic characteristics of the research participants. Similarly, the descriptive analysis of Likert-scale data is presented in this section. As shown in Chapter 3, the conceptual model of this study is made up of the 13 factors:

purchase intention, fashion consciousness, need for uniqueness, subjective norms, fashion advertising, traditional media and digital media, perceived availability of the product, functional and aesthetic product attributes, religiosity, modesty and hybrid identity. All items used to represent these factors have been measured on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). In addition, all constructs have been treated as continuous variables, as suggested by Kline (2015). Moreover, two items were reverse coded because they appeared with negative values in the reliability analysis, while the other items related to the same scale had positive values. These items are FR4 and ATTR9. Detailed descriptions of the items, percentage data for each scale, means and standard deviations are provided in the following sections using tables.

5.5.1. Religiosity

Religiosity was measured with nine items. From the descriptive statistics of this scale shown in Table 15, it is clear that the intensity of agreement is significantly higher than that of disagreement on this scale. Almost all the study participants believe in Allah (Mean=4.98, SD=0.105) and Mohammad (PBUH) (Mean=4.99, SD=0.196). In addition, they agreed that they are obliged to perform Hajj (Mean=4.93, SD=0.371). They also pray five times a day (Mean=4.04, SD=0.999), fast during Ramadan (Mean=3.96, SD=1.129) and recite the Holy Qur'an (Mean=4.02, SD=0.972). Furthermore, participants indicated that they have the necessary knowledge about their religion (Mean=4.11, SD=0.897). They also try to avoid major and minor sins (Mean=4.11, SD=0.832) and follow Islamic injunction in every matter of their life (Mean=4.10, SD=0.835). It is also visible in the following table that the standard deviation value of a few items is closer to zero, which means most of the responses received on these items are approximately identical (Rumsey, 2018).

Table 15: Descriptive analysis for religiosity

Construct and Items		Participant responses (%)					Mean	Standard deviation
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree		
Religiosity	RL1	0.10		0.50	0.60	98.90	4.98	0.196
	RL2			0.20	0.40	99.40	4.99	0.105
	RL3	1.75	8.19	12.97	38.64	38.45	4.04	0.999
	RL4	4.05	9.66	12.60	33.76	39.93	3.96	1.129
	RL5	1.56	7.73	13.71	41.21	35.79	4.02	0.972
	RL6	0.37		1.38	2.85	95.40	4.93	0.371
	RL7	0.92	5.61	12.88	42.59	37.99	4.11	0.897
	RL8	0.83	3.50	14.17	46.64	34.87	4.11	0.832
	RL9	0.74	3.96	13.98	47.10	34.22	4.10	0.835

5.5.2. Modesty

The scale used to measure modesty consist of five items. The descriptive analysis given in Table 16 reveals that the respondents of the present study attributed the same importance to all items. They think that the veil is obligatory (Mean=3.82, SD=1.164) and women's heads should be covered (Mean=3.81, SD=1.140). Most of them do not wear revealing clothing (Mean=3.97, SD=1.041), and tight-fitting clothes bother them (Mean=3.99, SD=1.040). In addition, they wear less attractive clothing to avoid attention (Mean=3.94, SD=1.008).

Table 16: Descriptive analysis for modesty

Construct and Items		Participant responses (%)					Mean	Standard deviation
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree		
Modesty	MOD1	6.2	7.5	19.0	33.1	34.2	3.82	1.164
	MOD2	4.9	9.7	18.0	34.6	32.8	3.81	1.140
	MOD3	2.9	5.3	22.2	31.1	38.5	3.97	1.041
	MOD4	3.2	5.2	19.6	33.1	38.9	3.99	1.040
	MOD5	2.9	5.6	19.1	38.6	33.7	3.94	1.008

5.5.3. Frugality

Frugality was measured with six items. The descriptive statistics given in Table 17 reveal that the mean scores of these items are between 3.63 and 4.16, indicating a higher level of frugality. It is easy to observe in the table that most participants agreed that they mainly buy at sales prices (Mean= 3.83, SD=1.236) and carefully watch their spending (Mean=4, SD=1.076). In addition, they prefer low-priced products (Mean=3.63, SD=1.137) and buy products only if needed (Mean=3.72, SD=1.122). Participants also believed that, if an existing item can be reused, there is no need to buy something new (Mean=4.16, SD=0.972). Furthermore, they are willing to wait to make a purchase if they can save money by doing so (Mean=3.92, SD=1.081).

Table 17: Descriptive analysis for frugality

Construct and Items		Participant responses (%)					Mean	Standard deviation
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree		
Frugality	FR1	6.40	11.20	14.10	29.50	38.70	3.83	1.236
	FR2	3.22	7.73	15.27	33.30	40.48	4.00	1.076
	FR3	3.96	14.35	23.00	31.92	26.77	3.63	1.137
	FR4	5.15	10.49	18.03	39.37	26.95	3.72	1.122
	FR5	2.30	5.15	11.32	36.98	44.25	4.16	0.972
	FR6	3.50	8.83	15.46	36.98	35.23	3.92	1.081

5.5.4. Need for uniqueness

This scale is comprised of five items. The descriptive statistics presented in Table 18 show that most respondents do not like to try new products and services before others (Mean=2.13, SD=1.147). Also, they are less likely to buy a product if it is scarce (Mean=2.67, SD=1.275). The dispersion and central tendency of the two items UN2 and UN4 indicate that participants slightly agreed that they enjoy wearing clothes that are different from styles that many people wear (Mean=3.31, SD=1.191). Additionally, they enjoy shopping at stores that sell different and unusual merchandise (Mean=3.19, SD=1.193). However, they have taken almost a neutral stance on preferring custom-made clothing over ready-made clothes (Mean=3.06, SD=1.267).

Table 18: Descriptive analysis for need for uniqueness

Construct and Items		Participant responses (%)					Mean	Standard deviation
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree		
Need for uniqueness	UN1	38.09	28.61	20.70	7.82	4.78	2.13	1.147
	UN2	9.38	14.54	28.70	29.99	17.39	3.31	1.191
	UN3	22.91	24.29	26.68	15.64	10.49	2.67	1.275
	UN4	9.75	19.23	27.97	28.15	14.90	3.19	1.193
	UN5	14.17	19.60	27.69	23.28	15.27	3.06	1.267

5.5.5. Fashion consciousness

This scale was measured with the four items listed in Table 19. The mean value of the first two items listed in the table clearly indicates that a majority of respondents disagreed that they keep their wardrobe up to date with changing fashion (Mean=2.73, SD=1.179), and they usually have at least one outfit of the newest style (Mean=2.72, SD=1.276). However, they have taken a neutral standpoint on the third item, that fashionable, attractive styling is very important to them (Mean=2.89, SD=1.228). In contrast, more than half of the respondents agreed that, to get variety, they shop in different stores and buy different brands (Mean=3.410, SD=1.363).

Table 19: Descriptive analysis for fashion consciousness

Construct and Items		Participant responses (%)					Mean	Standard deviation
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree		
Fashion Consciousnes	FC1	18.70	24.40	28.30	22.40	6.20	2.730	1.179
	FC2	21.90	24.50	23.10	21.20	9.40	2.720	1.276
	FC3	17.10	21.10	27.30	25.20	9.30	2.890	1.228
	FC4	13.90	13.20	17.00	30.00	25.90	3.410	1.363

5.5.6. Fashion advertising

The extent to which digital media is effective in influencing the purchases of Muslim women was measured with four items. The descriptive statistics of the fashion advertising construct, presented in Table 20, show that most respondents disagreed that they pay close attention to fashion advertising (Mean=2.30, SD=1.187) and fashion ads provide information on brands that offer their desired features (Mean=2.38, SD=1.232). However, the participants took a slightly neutral stance on the statement that fashion ads keep them up to date about the latest fashion (Mean=2.50, SD=1.264). In addition, they disagreed that fashion ads are enjoyable as compared to other types of ads (Mean=2.28, SD=1.149).

Table 20: Descriptive analysis for fashion advertising

Construct and Items		Participant responses (%)					Mean	Standard deviation
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree		
Fashion advertising	AD1	33.49	25.11	24.47	12.14	4.78	2.30	1.187
	AD2	32.84	22.63	22.91	16.84	4.78	2.38	1.232
	AD3	29.99	21.62	23.28	19.04	6.07	2.50	1.264
	AD4	34.22	22.72	26.86	13.43	2.76	2.28	1.149

5.5.7. Subjective norms

This scale was measured with five items, shown in Table 21. The mean value of the first item, “My family and relatives think I should wear modest clothes”, clearly indicates that the ratio of agreement and disagreement was equal among the participants (Mean=2.98, SD=1.379). In contrast, most respondents agreed that their friends and colleagues (Mean=3.46, SD=1.139) and other people whose opinion they value wear modest clothes (Mean=3.97, SD=1.022). In addition, 85.6% of the respondents accepted that it is better to wear modest clothes in front of male family members (Mean=4.39, SD=0.864), while 56.3% admitted that many people who are close to them want to see them in modest dresses (Mean=3.59, SD=1.186).

Table 21: Descriptive analysis for subjective norms

Construct and Items		Participant responses (%)					Mean	Standard deviation
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree		
Subjective Norms	SUB1	19.96	18.58	23.09	20.61	17.76	2.98	1.379
	SUB2	6.07	15.55	23.55	36.15	18.68	3.46	1.139
	SUB3	2.39	6.72	19.41	34.77	36.71	3.97	1.022
	SUB4	1.20	2.48	10.76	27.14	58.42	4.39	0.864
	SUB5	6.72	10.86	26.13	29.16	27.14	3.59	1.186

5.5.8. Traditional media

Five sources of traditional media were listed in the survey to assess the influence of traditional media on the purchase intention of Muslim women: email promotion (Mean=2.44, SD=1.167), television (Mean=2.36, SD=1.105), billboards and banners advertisement (Mean=2.31, SD=1.052), newspaper (Mean=2.19, SD=1.045) and magazines (Mean=2.72, SD=1.217). It is clear from the average mean scores of all items that these sources do not influence the purchases of the majority of respondents. Table 22 provides the detail of the descriptive statistics.

Table 22: Descriptive analysis for traditional media

Construct and Items		Participant responses (%)					Mean	Standard deviation
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree		
Traditional media	TM1	28.33	22.82	30.08	14.44	4.32	2.44	1.167
	TM2	28.06	26.13	29.99	13.06	2.76	2.36	1.105
	TM3	28.33	26.77	32.29	10.76	1.84	2.31	1.052
	TM4	32.93	27.05	29.62	8.65	1.75	2.19	1.045
	TM5	23.09	17.76	27.51	27.05	4.60	2.72	1.217

5.5.9. Digital media

The scale used to measure digital media consists of five items. The descriptive statistics of these items given in Table 23 reveals that most participants agreed that shopping at stores gives them more satisfaction and enjoyment than shopping online (Mean=3.64, SD=1.052). They also agreed that a company's social media fan-pages are useful in spreading awareness about the brand and its product offerings (Mean=3.46, SD=1.155). In addition, participants think social media is a good source of information about fashion and products (Mean=3.38, SD=1.181), whereas hijabi bloggers influence their perception about a product (Mean=3.27, SD=1.225). Moreover, the highest proportion of the participants read online reviews of products before making a purchase decision (Mean=3.63, SD=1.167).

Table 23: Descriptive analysis for digital media

Construct and Items		Participant responses (%)					Mean	Standard deviation
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree		
Digital media	DM1	6.72	5.80	21.80	47.84	17.85	3.64	1.052
	DM2	9.02	9.94	24.66	39.19	17.20	3.46	1.155
	DM3	9.48	12.79	25.21	35.79	16.74	3.38	1.181
	DM4	11.50	14.08	27.14	30.73	16.56	3.27	1.225
	DM5	7.45	9.02	21.34	37.17	25.02	3.63	1.167

5.5.10. Perceived product availability

This construct was measured with three Likert-scale items. It is clear from the scores shown in Table 24 that the intensity of agreement is significantly higher than the disagreement. Most respondents acknowledge that they always make an effort to find clothes that follow the Islamic code of dress (Mean=4.01, SD=1.037), but it is not easy to find desired clothes in retail stores (Mean=3.83, SD=1.199) that are aligned with Islamic guidelines (Mean=3.76, SD=1.219).

Table 24: Descriptive analysis for perceived product availability

Construct and Items		Participant responses (%)					Mean	Standard deviation
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree		
Perceived product availability	AV1	2.12	9.11	12.97	36.89	38.91	4.01	1.037
	AV2	4.60	13.71	12.79	31.55	37.35	3.83	1.199
	AV3	5.40	14.60	12.30	33.30	34.30	3.76	1.219

5.5.11. Product attributes

This construct was assessed using 10 items; five items represent functional attributes, and five items are related to aesthetic attributes. It is apparent from the descriptive statistics given in Table 25 that respondents give high importance to durability and comfort (Mean=4.59, SD=0.684) and fabric texture (Mean=4.62, SD=0.624). In addition, participants prefer clothes that fit properly (Mean=4.59, SD=0.673), while product quality influences their choice of clothing (Mean=4.47, SD=0.712). Moreover, they desperately look for modest clothes suitable for warm weather (Mean=4.52, SD=0.737).

In terms of aesthetic attributes, most participants like neutral colours such as black, white and grey (Mean=3.84, SD=1.154), followed by soft and subdued colours (Mean=3.75, SD=1.079). They also prefer natural colours such as tan, beige or brown (Mean=3.39, SD=1.264). However, they are almost equally split regarding liking brightly coloured clothing (Mean=3.12, SD=1.232), while a majority of them prefer smaller prints rather than larger prints (Mean=3.67, SD=0.988).

Table 25: Descriptive analysis for product attributes

Construct and Items		Participant responses (%)					Mean	Standard deviation
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree		
Product attributes	ATR1	0.4	1.1	5.7	25.2	67.6	4.59	0.684
	ATR2	0.2	0.2	6.0	25.1	68.5	4.62	0.624
	ATR3	0.5	0.7	5.6	25.5	67.7	4.59	0.673
	ATR4	0.1	1.4	8.2	31.7	58.6	4.47	0.712
	ATR5	0.3	1.4	8.8	25.3	64.2	4.52	0.737
	ATR6	9.0	16.4	25.6	24.6	24.5	3.39	1.264
	ATR7	4.4	10.3	18.6	30.5	36.2	3.84	1.154
	ATR8	4.1	8.1	24.7	34.8	28.2	3.75	1.079
	ATR9	9.5	24.7	27.6	20.8	17.4	3.12	1.232
	ATR10	3.2	4.8	36.7	32.0	23.3	3.67	0.988

5.5.12. Hybrid identity

The scale used to measure hybrid identity consisted of five objects. It is evident from the descriptive statistics provided in Table 26 that approximately 76% of participants self-identified as Muslim and British (Mean=4.12, SD=1.149). The mean scores of their association with people of both cultures are slightly higher (Mean=4.33, SD=0.930) than their participation in activities relating to both cultures (Mean=3.80, SD=1.228). Moreover, most participants combine British fashion trends with their Islamic garments (Mean=4.01, SD=1.132) and alternate between Muslim and western clothing styles (Mean=3.54, SD=1.344).

Table 26: Descriptive analysis for hybrid identity

Construct and Items		Participant responses (%)					Mean	Standard deviation
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree		
Hybrid identity	HYB1	4.23	7.82	11.68	23.92	52.35	4.12	1.149
	HYB2	2.12	3.40	9.20	29.71	55.57	4.33	0.930
	HYB3	6.90	9.29	18.12	28.43	37.26	3.80	1.228
	HYB4	5.15	6.62	12.60	33.12	42.50	4.01	1.132
	HYB5	12.33	11.04	17.02	29.81	29.81	3.54	1.344

5.5.13. Purchase intention

Muslim women's intention to purchase modest clothing was measured with three items. Table 27 demonstrates that more than 65% of participants agreed that they would buy clothes specially designed for Muslim women if these were made available (Mean=3.79, SD=1.185). Participants also agreed that they would be willing to buy clothes specially designed for

Muslim women in the future (Mean=3.80, SD=1.161), and they would be satisfied with clothes specially designed for Muslim women (Mean=3.74, SD=1.059).

Table 27: Descriptive analysis for purchase intention

Construct and Items		Participant responses (%)					Mean	Standard deviation
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree		
Purchase intention	PI1	4.23	14.63	13.62	32.93	34.59	3.79	1.185
	PI2	3.59	14.17	15.55	32.38	34.31	3.80	1.161
	PI3	4.69	7.18	22.63	40.29	25.21	3.74	1.059

5.6. One-way ANOVA with post hoc analysis

According to Pallant (2011), there are many types of ANOVA, such as one-way ANOVA that compares the means across three or more groups. It analyses one independent variable and one dependent variable at a time. However, if the analyst wishes to use two independent variables at a time with one dependent variable, two-way ANOVA is the best choice. In contrast, MANOVA, also known as multivariate analysis of variance, deals with multiple dependent variables (Hair et al., 2014).

In this study age, income, self-perceived religiosity, sect, ethnicity, education, employment status and marital status have been included categorical variables such. Each of them has at least three groups. For example, there are six age groups listed in the age variable, and the researcher aims to point out the difference in the purchasing intention of Muslim women of different ages. Therefore, the one-way ANOVA technique has been used to assess the effect of categorical variables mentioned above on the dependent variable (purchase intention). In addition, post hoc tests were performed to pinpoint statistically significant differences among all possible combinations of group means (Hair et al., 2014). Table 28 shows the results of ANOVA for marital status, education, employment status, income and sect where statistically non-significant F values indicate no significant difference is present among the groups.

Table 28: Results of ANOVA

ANOVA results for education
Purchase Intention

ANOVA	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	49.545	4	12.386	1.286	0.273
Within Groups	10418.207	1082	9.629		
Total	**10467.752**	**1086**			

ANOVA results for marital status
Purchase Intention

ANOVA	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	32.035	2	16.017	1.664	0.190
Within Groups	10435.717	1084	9.627		
Total	**10467.752**	**1086**			

ANOVA results for employment status
Purchase Intention

ANOVA	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	32.805	4	8.201	0.850	0.493
Within Groups	10434.946	1082	9.644		
Total	**10467.752**	**1086**			

ANOVA results for income
Purchase Intention

ANOVA	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	25.719	4	6.430	0.666	0.615
Within Groups	10442.032	1082	9.651		
Total	**10467.752**	**1086**			

ANOVA results for Religious sect
Purchase Intention

ANOVA	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	0.753	2	0.377	0.039	0.962
Within Groups	10466.998	1084	9.656		
Total	**10467.752**	**1086**			

In contrast to the above results, ANOVA test outcomes related to age and self-perceived religiosity appeared with statistically significant p-values (Tables 29 and 30), which indicate that group differences are present for the dependent variable (purchase intention). However, the p-values for Levene's test of homogeneity presented in Tables 29 and 30 are below the significance value of 0.05, suggesting that the variances are not equal. Therefore, pairwise comparisons are made using the Games-Howell procedure, as described in the next sections (Verma and Abdel-Salam, 2019).

Table 29: Levene's test of homogeneity of variances for age

		Levene Statistic	df1	df2	Sig.
Purchase Intention	Based on Mean	6.031	5	1081	0.000
	Based on Median	3.140	5	1081	0.008
	Based on Median and with adjusted df	3.140	5	984.320	0.008
	Based on trimmed mean	5.305	5	1081	0.000

Table 30: Levene's test of homogeneity of variances for self-perceived religiosity

		Levene Statistic	df1	df2	Sig.
Purchase Intention	Based on Mean	8.181	2	1084	0.000
	Based on Median	4.905	2	1084	0.008
	Based on Median and with adjusted df	4.905	2	1074.673	0.008
	Based on trimmed mean	6.306	2	1084	0.002

a) One Way ANOVA with post hoc analysis for age

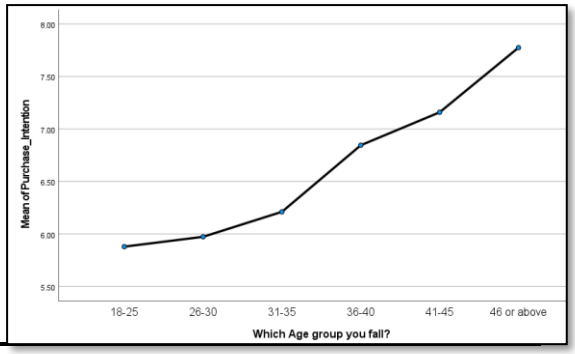
Participants' age was measured using a categorical scale that provided six options to choose the age from, ranging from 18 to 46 or over. The result from an ANOVA test conducted for age is given in Table 31, which indicates that purchase intention is significantly different between age groups, F(5,1081)= 9.65, p=0.000. Also, the mean plot reveals that the intention to purchase modest clothes is higher in women over 36 as compared to women under 35.

Table 31: ANOVA results for age

Purchase intention

ANOVA	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	447.253	5	89.451	9.650	0.000
Within Groups	10020.499	1081	9.270		
Total	**10467.752**	**1086**			

Mean plot of age



As stated earlier, Levene's test of homogeneity detected inhomogeneities of variances among groups (Tables 29 and 30). Therefore, the Games-Howell post hoc test was performed to identify particular differences between groups (Verma and Abdel-Salam, 2019; Lee and Lee, 2018). The results of the post hoc test provided in Table 32 revealed that the 18-25 age group is not very different from the 26-30 age group (p = 1.000) and the 31-35 age group (p = 0.897). However, there are significant differences between the 18-25 age group compared to the 36-40 age group (p = 0.020) and 41-45 age group (p = 0.004). Also, the 18-25 age group differs significantly from the 46 or above age group (p = 0.000).

The 26-30 age group is statistically different from the 36-40 age group (p = 0.031), 41-45 age group (p = 0.007) and 46 or above age group (p = 0.000). Similarly, the 31-35 age group is also

different from the 41-45 age group (p = 0.046) and 46 or above age group (p = 0.000), whereas the 36-40 age group is statistically different from the 18-25 age group (p = 0.020) and 26-30 age group (p = 0.031). However, no statistically significant difference was observed between women aged 36-40, women aged 41-45 and women aged 46 or over.

In view of these results, the null hypothesis of no difference in the purchase intention of different age groups can be rejected and it can be concluded that age influences the intention to purchase clothes and purchase intention varies among different age groups.

Table 32: Games-Howell post hoc test - multiple comparisons

Dependent Variable: Purchase Intention

(I) Which Age group you fall?	(J) Which Age group you fall?	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
18-25	26-30	-0.09386	0.32464	1.000	-1.0258	0.8381
	31-35	-0.33198	0.31359	0.897	-1.2318	0.5678
	36-40	-.96588*	0.30383	0.020	-1.8379	-0.0939
	41-45	-1.27972*	0.35116	0.004	-2.2877	-0.2717
	46 or above	-1.89515*	0.35992	0.000	-2.9277	-0.8626
26-30	18-25	0.09386	0.32464	1.000	-0.8381	1.0258
	31-35	-0.23813	0.29789	0.967	-1.0918	0.6156
	36-40	-.87202*	0.28760	0.031	-1.6961	-0.0479
	41-45	-1.18587*	0.33722	0.007	-2.1534	-0.2183
	46 or above	-1.80129*	0.34632	0.000	-2.7944	-0.8082
31-35	18-25	0.33198	0.31359	0.897	-0.5678	1.2318
	26-30	0.23813	0.29789	0.967	-0.6156	1.0918
	36-40	-0.63390	0.27506	0.194	-1.4209	0.1532
	41-45	-.94774*	0.32659	0.046	-1.8845	-0.0110
	46 or above	-1.56317*	0.33598	0.000	-2.5263	-0.6001
36-40	18-25	.96588*	0.30383	0.020	0.0939	1.8379
	26-30	.87202*	0.28760	0.031	0.0479	1.6961
	31-35	0.63390	0.27506	0.194	-0.1532	1.4209
	41-45	-0.31384	0.31723	0.921	-1.2239	0.5962
	46 or above	-0.92927	0.32689	0.053	-1.8664	0.0079
41-45	18-25	1.27972*	0.35116	0.004	0.2717	2.2877
	26-30	1.18587*	0.33722	0.007	0.2183	2.1534
	31-35	.94774*	0.32659	0.046	0.0110	1.8845
	36-40	0.31384	0.31723	0.921	-0.5962	1.2239
	46 or above	-0.61543	0.37130	0.561	-1.6802	0.4493
46 or above	18-25	1.89515*	0.35992	0.000	0.8626	2.9277
	26-30	1.80129*	0.34632	0.000	0.8082	2.7944
	31-35	1.56317*	0.33598	0.000	0.6001	2.5263
	36-40	0.92927	0.32689	0.053	-0.0079	1.8664
	41-45	0.61543	0.37130	0.561	-0.4493	1.6802

*** The mean difference is significant at the 0.05 level.**

b) ANOVA with post hoc analysis for self-perceived religiosity

Self-perceived religiosity was measured using a categorical scale that provided four options: very religious (N=182), moderately religious (N=823), slightly religious (N=82) and not at all religious (N=4). Since four observations related to not at all religious could not be used appropriately in the analysis, these observations were recoded to combine them with the next category (slightly religious) before analysis, as Pallant (2011) suggested. The result from an ANOVA test conducted for self-perceived religiosity is featured in Table 33, which indicates that a statistically significant difference exists between groups, F(2,1084)= 23.005, p=0.000. This can be supported by the mean plot, where it is clear that the mean values of purchase intention are not the same for all groups. It also indicates that highly religious women are more likely than other women to buy modest clothing. Moreover, significant p-values (0.000) generated by the Games Howell Post Hoc test (Table 34) confirm that all three groups differ significantly from each other in terms of intention to purchase clothing.

Table 33: ANOVA results for self-perceived religiosity

Purchase intention

ANOVA	Sum of Squares	df	Mean Squa	F	Sig.
Between Groups	426.210	2	213.105	23.005	0.000
Within Groups	10041.542	1084	9.263		
Total	10467.752	1086			

Mean plot of self-perceived religiosity

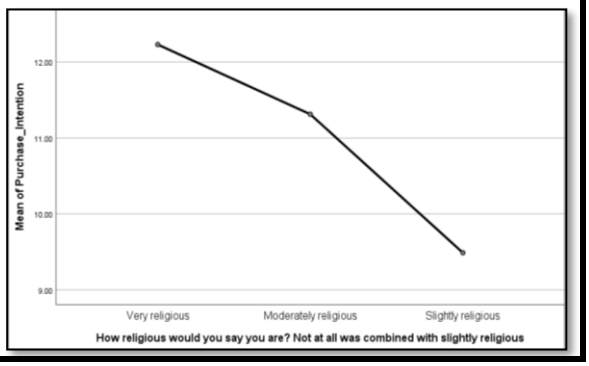


Table 34 : Games-Howell post hoc test - Multiple comparisons

Dependent Variable: Purchase Intention

(I) How religious would you say you are?	(J) How religious would you say you are?	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Very religious	Moderately religious	.91850*	0.22710	0.000	0.3835	1.4535
	Slightly religious	2.74296*	0.41976	0.000	1.7478	3.7381
Moderately religious	Very religious	-.91850*	0.22710	0.000	-1.4535	-0.3835
	Slightly religious	1.82447*	0.38436	0.000	0.9093	2.7396
Slightly religious	Very religious	-2.74296*	0.41976	0.000	-3.7381	-1.7478
	Moderately religious	-1.82447*	0.38436	0.000	-2.7396	-0.9093

*. The mean difference is significant at the 0.05 level.

5.7. Factor analysis

The primary purpose of factor analysis techniques is to identify a pattern or clusters of interrelated observed variables to put the information contained in the various original indicators into new composite factors without losing much of the original information (Hair et al., 2014). Factor analysis is a commonly used interdependence technique (Gorard, 2003) and it can be exploratory or confirmatory. Researchers perform exploratory factor analysis for data reduction or data summarisation at the beginning of the multivariate analysis (Pallant, 2011). CFA, on the other hand, is used at an advanced stage of the research to test a theory or the specific hypothetical relationships. Another clear distinction between the two is that EFA can identify interrelated observed variables that can form a latent factor, whereas CFA needs model specification (Tabachnick and Fidell, 2013; Kline, 2015).

Unlike other analytic techniques, factor analysis can simultaneously analyse all the dependent and independent variables of a dataset, which means there is no distinction between independent and dependent variables. Instead, multiple indicators explain a composite factor rather than predicting a dependent variable (Pituch and Stevens, 2016). As mentioned in the previous chapter, exploratory factor analysis and confirmatory factor analysis techniques will be used in this study. Therefore, the following section covers exploratory factor analysis, whereas confirmatory factor analysis is performed in the next chapter.

5.7.1. Suitability of the data for exploratory factor analysis

Exploratory factor analysis consists of three stages and the first step is to ensure that the data is suitable for factor analysis. For instance, the sample size must be large or at least consist of a minimum of 300 cases. However, a sample consisting of 150 observations may also suffice if many high-loading marker variables are present in the dataset (Pallant, 2011). On the other hand, Hair et al. (2014) suggests that the sample should have at least 50 observations to carry out factor analysis, while the sample size of this study is 1087. Hence, the sample size requirement is met.

It is also recommended that the assumptions of normality, linearity and homoscedasticity are met before proceeding to exploratory factor analysis, and the most crucial statistical assumption among them is normality. A significant departure from normality, homoscedasticity and linearity may decrease the observed correlations (Hair et al., 2014). In this study, sections 5.3.1

and 5.3.2 demonstrate that the variables used in this study have met almost all of these assumptions.

After meeting the assumptions, the next step is to evaluate the overall significance of all correlations within the correlation matrix and suitability of the data for factor analysis. In order to accomplish this goal, the KMO measure of sampling adequacy and Bartlett's test of sphericity was used, as suggested by Hair et al. (2010). The KMO measure of sampling adequacy ranges between 0 and 1, but 0.60 is recommended as a minimum value to perform a good factor analysis. Bartlett's test, on the other hand, should be statistically significant, as shown in Table 35, where statistically significant (χ^2=22763.408, df=1035, p<0.05) Bartlett's test and KMO of 0.852 implies that all the variables of this study are sufficiently correlated and can be submitted for factor analysis (Pallant, 2011).

Table 35: KMO and Bartlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.852
Bartlett's Test of Sphericity	Approx. Chi-Square	22763.408
	df	1035
	Sig.	0.000

5.7.2. Factor extraction and rotation

The second step of factor analysis is choosing an appropriate technique for factor extraction and rotation. SPSS software offers several techniques for factor extraction: (a) principal component analysis, (b) principal axis factoring, (c) maximum likelihood, (d) alpha factoring, (e) image factoring, (f) generalised least square and (g) unweighted least square (Pituch and Stevens, 2016). However, principal component analysis (PCA) is available as a default technique in SPSS (Pallant, 2011), whereas the other commonly used method is principal axis factoring, also called common factor analysis. Both PCA and PAF produce similar results when the number of variables is 30 or more, and communalities for most variables are 0.60 or above (Hair et al., 2014). Moreover, if the number of variables is large, the various methods will yield similar results to some extent (Denis, 2016). In contrast to other forms of factor analysis, PCA provides a unique mathematical solution (Tabachnick and Fidell, 2013).

PCA assumes that that all indicator variance is common (shared) variance (Petscher et al., 2013). PCA exerts a combination of uncorrelated linear variables. The first linear combination of the variables accounts for the maximum amount of variance, and the second linear group

accounts for the next largest amount of variance. This process continues until the last linear group of variables derives the maximum amount of variance in the original variables (Pituch and Stevens, 2016). In addition, PCA extracts maximum variance from the dataset with each component (factor). The PCA method is mostly used with varimax rotation, also known as orthogonal method of rotation (Pallant, 2011; Tabachnick and Fidell, 2013).

Rotation makes the interpretability of the retained factors easier (Kline, 2015). According to Hair et al. (2010), factor rotation is the procedure of manipulating or adjusting the factor axes to obtain a simpler and realistically more meaningful factor solution. There are two common factor rotation types: oblique and orthogonal. An oblique method of rotation imagines that factors are correlated in the analysis, and the orthogonal method of rotation believes that factors are uncorrelated in the analysis. Oblique methods include promax and oblimin factor rotation, and orthogonal methods include orthomax, equamax, quartimax and varimax. Amongst all the orthogonal techniques, varimax is generally considered to be the best for obtaining a simplified factor structure. Therefore, this study utilised principal component analysis with varimax rotation to identify the number of reliable and interpretable factors in the dataset. The last step of EFA was the interpretation of the factor pattern matrix and to make a decision regarding the number of components to be retained for CFA.

5.7.3. Factor retention criteria

The scree test and Kaiser's eigenvalue >1 criterion are the most used factor retention criteria. However, Pituch and Stevens (2016) recommended using multiple criteria because each criterion has certain strengths and limitations. For instance, the number of variables indicated by the scree plot is usually right if the sample size is large and the number of variables is about 40 or fewer. In addition, the number of variables identified by the scree plot should be approximately equal to the result obtained after dividing all the items used in the analysis by 3 or 5 (Tabachnick and Fidell, 2013). In contrast, the eigenvalue criterion is most reliable when the number of variables is between 20 and 50 (Hair et al., 2014). Since this study has 66 observed variables, the Cattell’s scree test and Kaiser's eigenvalue with the percentage of variance criterion were used to assess the adequacy of extraction and the number of factors. In addition, communality and factor loadings have been evaluated to retain a more manageable and parsimonious set of components.

a) **Cattell's scree test:** it was proposed by Cattell in 1966. It is a graphical method in which eigenvalues are plotted on the y-axis for each of the total possible number of factors located on the x-axis (Tabachnick and Fidell, 2013). This method generally retains those factors that account for a fairly large and distinct amount of variance (Pituch and Stevens, 2016). Therefore, the scree plot produced with the initial and final factor solution of the variables under study was visually inspected to locate the point where the eigenvalues drop below 1, as suggested by Petscher et al. (2013). Visual examination of the graph (Figure 11) that originated from the final EFA revealed that the plot sloped steeply downwards initially after the second factor and then slowly turned into an approximately horizontal line, as mentioned by Hair et al. (2014). The vertical line of eigenvalues on the y-axis changed to a horizontal line after factor 16 (initial EFA) and factor 13 (final EFA). From the same point, the eigenvalue that existed on the y-axis began to fall below 1.

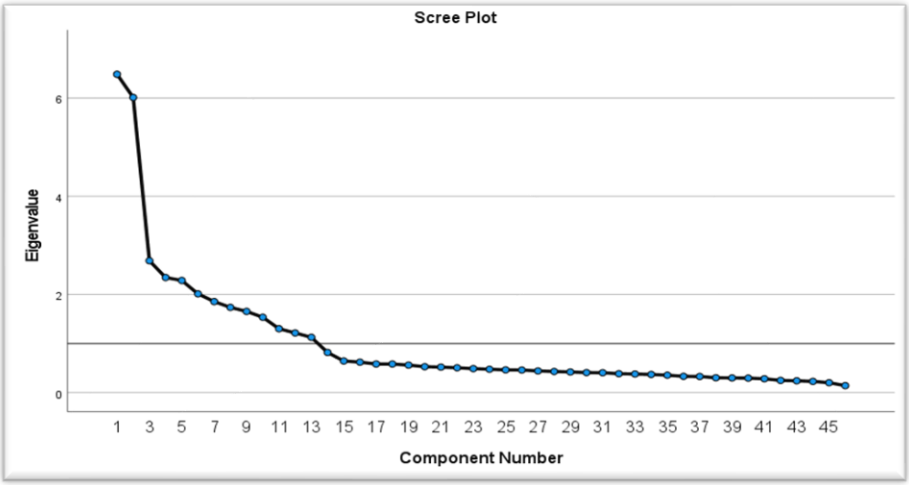


Figure 10: Scree plot

b) **Eigenvalue:** eigenvalue, also called latent root, is a widely utilised criterion for factor retention in the PCA method. It measures the proportion of variance in the observed variables explained by their latent factor (Pallant, 2011; Petscher et al., 2013). The eigenvalue is usually reported as part of an initial run with PCA. The rule is to retain only the factors having eigenvalues greater than 1, because this denotes a significant amount of variation explained by a latent factor (Tabachnick and Fidell, 2013; Pituch and Stevens, 2016). Hence, all factors having eigenvalues greater than 1 were deemed significant and retained (Table 36). This result is exactly the same as the result obtained from the Cattell's scree test presented in the previous paragraph, in which 13 factors with more than 1 eigenvalue were extracted as a result of the final attempt of EFA.

c) **Percentage of variance criterion:** this criterion was used in this study to ensure practical significance for the extracted factors by ensuring that they explain a minimum of 60% of the total variance. As the information is often less precise in the social sciences, a factor solution that accounts for 60% of the total variance is satisfactory. In some cases, the amount of variance below than that is also acceptable (Hair et al., 2014). For the purpose of this study, the initial factor solution was run with 66 items that achieved 63.37% variance of the total variance extracted by successive factors. This percentage was further improved in the final run of EFA, which yielded 46 variables with 70.12% of the total variance, illustrated in the cumulative % column located in Table 36. The complete table is available in the Appendix 4d.

Table 36: Total variance explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.487	14.101	14.101	6.487	14.101	14.101	4.127	8.973	8.973
2	6.014	13.074	27.175	6.014	13.074	27.175	3.256	7.079	16.052
3	2.686	5.840	33.015	2.686	5.840	33.015	3.024	6.574	22.626
4	2.345	5.099	38.114	2.345	5.099	38.114	2.377	5.167	27.793
5	2.285	4.968	43.081	2.285	4.968	43.081	2.325	5.054	32.847
6	2.012	4.374	47.456	2.012	4.374	47.456	2.263	4.919	37.766
7	1.855	4.032	51.487	1.855	4.032	51.487	2.260	4.913	42.679
8	1.737	3.776	55.263	1.737	3.776	55.263	2.181	4.740	47.420
9	1.654	3.596	58.859	1.654	3.596	58.859	2.129	4.629	52.049
10	1.535	3.338	62.197	1.535	3.338	62.197	2.121	4.610	56.659
11	1.302	2.830	65.027	1.302	2.830	65.027	2.103	4.571	61.230
12	1.216	2.643	67.670	1.216	2.643	67.670	2.095	4.555	65.785
13	1.127	2.450	70.120	1.127	2.450	70.120	1.994	4.335	70.120
14	0.818	1.778	71.898						

d) **Communality:** the communality is a cumulative measure of the strength of association between a given variable and a set of factors (Pituch and Stevens, 2016). It represents the proportion of variance in a variable that is due to the factors, and the squared multiple correlation of the variable as predicted from the factor. It ranges from 0 to 1 in PCA (Tabachnick and Fidell, 2013), whereas 0.50 is considered a cut-off value for a variable to be retained (Hair et al., 2014). Based on this, all items with a communality value less than 0.5 were excluded from the further analysis. A list of excluded items and the communality table are available in appendices 4 and 4c.

e) **Factor loading:** factor loading plays a vital role in acquiring a good model. Also, it reflects the degree of relationship between each item and each factor (Tabachnick and Fidell, 2013). According to Hair et al. (2010), factor loadings > ±0.5 are generally considered practically significant. Using this threshold for the factor loadings pattern matrix was examined. Initial EFA that was performed with 66 items yielded 16 components with eigenvalues exceeding 1. However, the pattern matrix showed that the two items of the frugality scale and one item of the fashion advertising scale formed component 16. As these items were not measuring the same concept, there was no reason to retain them. In addition, a few items had a factor loading of less than 0.50. Moreover, a few items were simultaneously representing two separate components, also called cross-loading. Despite the use of different rotation methods, the items persistently had a cross-loading. Therefore, 15 problematic items were excluded from the subsequent analysis, as recommended by Hair et al. (2014). Apart from that, the hybrid identity scale was also dropped due to cross and low factor loadings.

After interpreting the factor loadings and communalities, subsequent factor analysis was performed that empirically clustered the remaining 46 variables into 13 composite components (factors) as expected. Each group of observed variables represented a set of highly interrelated components (factors), as shown in the pattern matrix table (Appendix 4b). Also, it is apparent from Table 36 that all the extracted components have an eigenvalue above 1, whereas the percentage of variance explained by the 13 factors is 70.12%. This result is also consistent with the scree plot illustrated in Figure 11. Overall, the EFA results are consistent with the proposed model, except the hybrid identity scale. The next section presents the reliability of the factors yielded through EFA.

5.8. Reliability

Reliability is said to be the degree of the results that are consistent and free of error. In this step, the researchers examine whether the questions or constructs formulated are adequate and reliable for further testing. Reliability of scores on an instrument leads to meaningful interpretations of data (Hair et al., 2014). According to Creswell (2014), the most important form of reliability for a multi-item measure is to test its internal consistency. Researchers commonly use Cronbach's alpha test to measure internal reliability, and the recommended value of Cronbach alpha is between 0.7 and 0.9. According to Kline (2016) and Hair et al.

(2010), a coefficient around 0.90 is considered excellent and 0.80 is deemed good, while 0.70 reflects appropriate reliability. The low reliability of a latent variable can also be tolerated to some degree where the sample size is large enough (Kline, 2016).

In order to evaluate the reliability scores of the measures used in this study, Cronbach's alpha test was performed. It can be seen in Table 37 that the Cronbach's alpha of all constructs fell within a range of 0.734 and 0.897, indicating good internal consistency. Only the subjective norms scale fell below the expected threshold of Cronbach's alpha, with an alpha value of 0.689. Many researchers have reported that subjective norms often yield a low alpha value; for example, Vermeir and Verbeke (2008) obtained 0.61. According to Hair et al. (1998), 0.60 or a higher reliability is satisfactory for multi-item measures, whereas the lower limit of acceptability of Cronbach's alpha is 0.60 to 0.70 (Hair et al., 2010). Given this, the subjective norm scale was retained for subsequent analysis. The summary of the reliability test is presented in the table below.

Table 37: Summary of the reliability test of the full-scale survey

S. No.	Construct	Number of indicator	Cronbach's alpha	Comments
1	Purchase intention	3	0.897	Accepted
2	Religiosity	6	0.894	Accepted
3	Modesty	3	0.764	Accepted
4	Frugality	3	0.770	Accepted
5	Need for uniqueness	3	0.776	Accepted
6	Fashion consciousness	3	0.851	Accepted
7	Fashion advertising	3	0.868	Accepted
8	Subjective norms	4	0.689	Accepted
9	Digital media	5	0.851	Accepted
10	Traditional media	4	0.869	Accepted
11	Perceived product availability	3	0.823	Accepted
12	Product attributes- functional	3	0.734	Accepted
13	Product attributes- aesthetics	3	0.763	Accepted

5.9. Summary

Data screening was initiated with more than 2000 observations, but 1087 observations were retained after dealing with missing data. Reflect and inverse transformation technique was applied to the belief dimension of religiosity scale and product attribute scale. After that, Mahalanobis distance test was performed that yielded a few outliers. Given the sample size of this study, no action was taken to deal with multivariate outliers. Multiple regression was used to generate standardised residual plots, that is, histogram, normal probability plot and scatter

plot. Visual inspection of these plots revealed that the data almost satisfied the normality, linearity and homoscedasticity assumptions.

The demographic profile of the research participants and descriptive statistics of the Likert-scale data were also presented. The one-way ANOVA test was run to identify the significant and non-significant differences in purchase intention of demographic groups. In order to identify the number of interrelated and interpretable factors in the dataset, principal component analysis with varimax rotation was employed. Finally, reliability analysis was performed for 13 variables extracted through EFA.

The next chapter continues the analysis of quantitative data, where CFA will provide even more detailed results about this dataset.

Chapter 6: Inferential data analysis

6.1. Introduction

This chapter begins with a brief overview of the structural equation modelling techniques. It also depicts the proposed measurement and structural model. Additionally, it provides the outcomes of confirmatory factor analysis and structural model fit. Simultaneously, it examines the validity of the constructs. Afterwards, it briefly presents the results of hypothesis testing, and, finally, the chapter summary.

6.2. Structural equation modelling

Structural equation modelling (SEM) has become a popular and widely applied statistical method for testing and advancing theories in the last few decades (Petscher et al., 2013). SEM is useful for testing or modifying an existing model or models or for testing specific hypotheses relationships in a proposed model (Ullman and Bentler, 2012). It simultaneously examines the relationship between multiple dependent and independent variables or control variables. It also estimates a large number of associated parameters at the same time, such as error terms, interactions and correlation (Collier, 2020; Tabachnick and Fidell, 2013).

According to Kline (2015), SEM offers more flexibility than the general linear model because it generates better estimates of effect size for observed variables as compared to ANOVA and multiple regression. In addition, it is the only statistical technique that directly accommodates measurement error, which is not possible in multiple regression (Hair et al., 2014). Moreover, it allows graphical models of the hypothesised relationships among the variables to be drawn, which can be easily interpreted (Tabachnick and Fidell, 2013). Due to these numerous benefits, this study has utilised SEM to perform confirmatory factor analysis and path analysis, which are special types of SEM (Ullman and Bentler, 2012). However, prior to setting up SEM analysis, certain assumptions must be fulfilled (Hoyle, 2015). The most fundamental assumptions are multivariate normality (Pituch and Steven, 2016) and missing data, which can have a profound effect on the results (Hair et al., 2010). As previously mentioned, the variables used in this study have satisfied all the statistical assumptions required for SEM analysis.

In addition to the statistical assumptions, SEM requires a relatively large sample size because it is based on covariances, and covariances are more stable when estimated from a large sample

(Tabachnick and Fidell, 2013). As stated earlier, the sample size of this study is 1087, implying that the data is suitable for SEM analyses. Hence, a two-step approach was taken to proceed with SEM, as Hair et al. (2014) suggested.

In the first step, CFA has been conducted to assess the proposed measurement model fit and evaluate the construct validity, while the second step involves testing the present study's hypothesised structural model.

6.3. Measurement model

Based on the EFA results reported in the previous chapter, a measurement model was developed to specify the relations between observed and latent factors using AMOS 28. The proposed measurement model diagrammed in Figure 12 has 13 latent factors (46 observed variables), including the dependent variable. These factors are intention to purchase, attitude towards fashion advertising, subjective norms, traditional media, digital media, perceived availability, perceived aesthetic attributes, perceived functional attributes, fashion consciousness, the need for uniqueness, modesty, frugality and religiosity.

The measurement model includes indicators with independent errors and each set of indicators depends on only one factor. All factors of the model have been represented by ovals and the observed variables are shown in rectangles. In addition, the two-headed arrows shown in the model are indicating covariance between factors while the single-headed arrows are representing a causal path from a factor to the respective indicator (Hair et al., 2014). In addition, it can be seen in the measurement model that each factor of the model has at least three indicators, as suggested by Kline (2015). Since the model is specified (Figure 12), the next step is to choose an appropriate estimation method to determine if the model is identifiable.

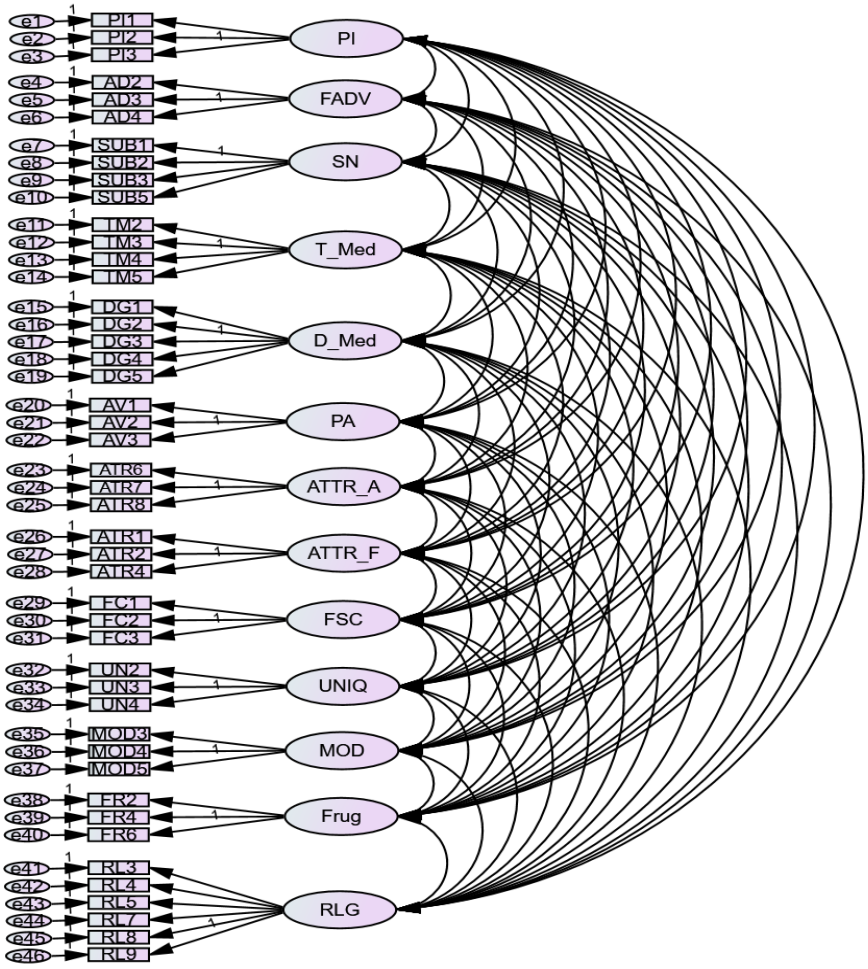


Figure 11: Measurement model based on EFA outcomes

Where **PI:** Intention to purchase, **FADV:** Fashion advertising, **SN:** Subjective norms, **T_Med:** Traditional media, **D_Med:** Digital media, **PA:** Perceived availability, **ATTR_A:** Perceived aesthetic attributes, **ATTR_F:** Perceived functional attributes, **FSC:** Fashion consciousness, **UNIQ:** Need for uniqueness, **MOD:** Modesty, **Frug:** Frugality, **RLG:** Religiosity.

6.3.1. Measurement model testing

Model testing determines how well the data fit the theoretical model (Petscher et al., 2013). In order to assess the overall fit of the measurement model of this study, the maximum likelihood method has been used. It is well documented that maximum likelihood assumes multivariate normality and is robust enough to produce consistent estimates under slight to mild non-normality (Petscher et al., 2013; Pituch and Steven, 2016). Moreover, the maximum likelihood estimation method is the most widely used method that performs well with sample sizes above 500 (Tabachnick and Fidell, 2013) as in this study. Figure 13 presents the output path diagram of the CFA first run.

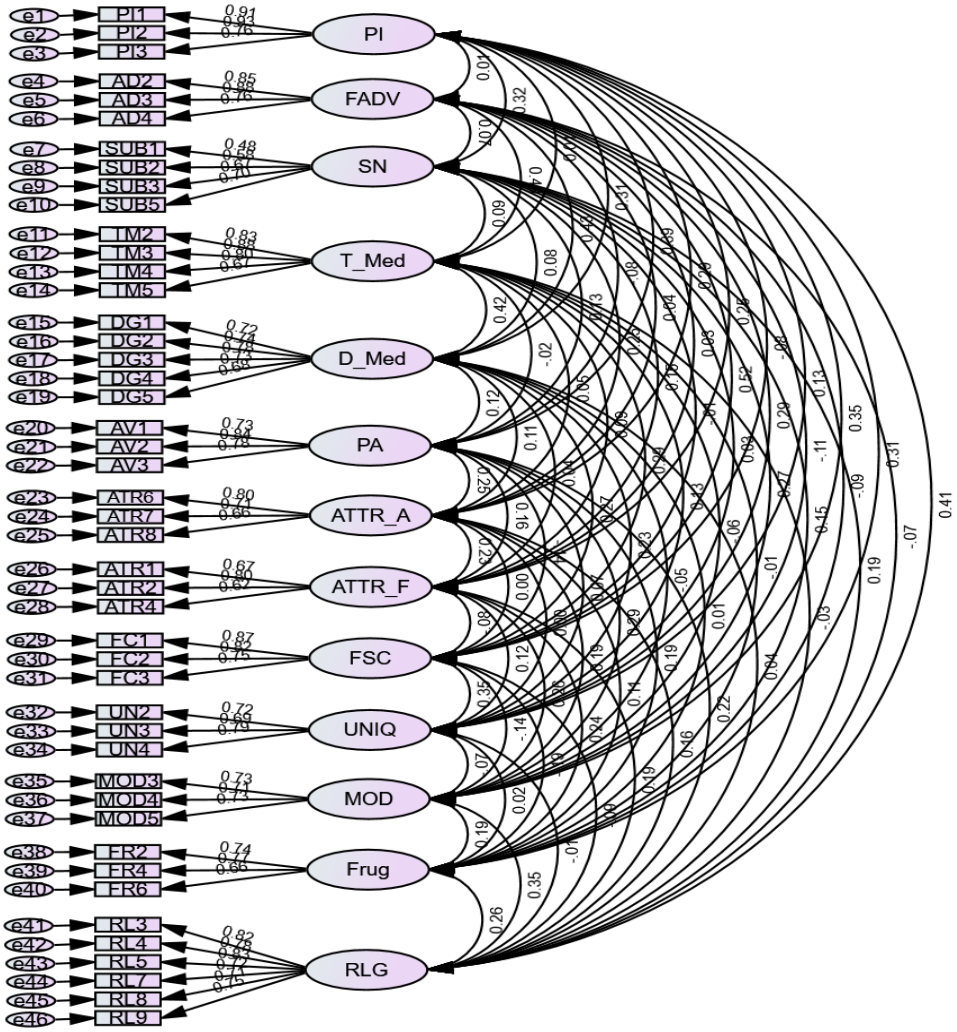


Figure 12: CFA output diagram (first run)

Where **PI:** Intention to purchase, **FADV:** Fashion advertising, **SN:** Subjective norms, **T_Med:** Traditional media, **D_Med:** Digital media, **PA:** Perceived availability, **ATTR_A:** Perceived aesthetic attributes, **ATTR_F:** Perceived functional attributes, **FSC:** Fashion consciousness, **UNIQ:** Need for uniqueness, **MOD:** Modesty, **Frug:** Frugality, **RLG:** Religiosity.

6.3.2. Measurement model evaluation

Many fit indices are available to assess the extent to which observed data support the specified model (Tinsley and Brown, 2000). But it is imperative to examine more than one fit statistic to assess the overall structural model fit, which includes reporting one absolute index, one incremental index and the model's X2 (Hair et al., 2014). The most commonly used fit indices are GFI, CFI, TLI and RMSEA. In addition to these, SRMR should be reported because SRMR value less than 0 indicates a perfect model fit, whereas SRMR value greater than 0.1 suggests poor model fit (Hair et al., 2010; Kline, 2015). Likewise, RMSEA value less than 0.05 indicates a closer fit and a value above 0.08 denotes a bad fit (Pituch and Steven, 2016). CFI produces

accurate results across all estimation methods, and GFI remains consistent across all estimation techniques. In contrast, TLI performs best with the maximum likelihood method (Petscher et al., 2013; Tinsley and Brown, 2000).

Fit indices obtained after the first run of CFA (Table 38) show that the measurement model of this study achieved a chi-square value of 2.212 with 911 degrees of freedom (p=0.000). Although the chi-square (X2) should be statistically nonsignificant, it is quite sensitive to small or large sample sizes (Tinsley and Brown, 2000; Hair et al., 2014). Given the sample size, significant p-value is not a concern for this study. Moreover, it can be seen in the following table that the values of SRMR, RMR, RMSEA and CFI are in the acceptable range. In contrast, TLI and GFI values are slightly lower than the threshold value of 0.95, indicating there is room for improvement in model fit.

Table 38: Goodness-of-fit statistics for the measurement model

Goodness-of-fit measures	Recommended value for good fit	Initial test results	Interpretation	Reference
χ^2 Chi-square	Between 1 and 3	2.212	Acceptable	Hair et al., 2010
Degree of freedom	> 0	911	Acceptable	Hair et al., 2010
P-value	>0.05	0	Acceptable	Hair et al., 2010
GFI	>0.95	0.924	**Unacceptable**	Hair et al., 2010
AGFI	>0.90	0.910	Acceptable	Pituch and Stevens, 2016
SRMR	0= Perfect fit >0.1= Poor fit	0.0375	Acceptable	Hair et. al., 2010; Kline, 2015
RMR	<0.05= Good fit	0.045	Acceptable	Pituch and Stevens, 2016; Hu and Bentler, 1999
RMSEA	<0.05= Close fit	0.033	Acceptable	Pituch and Stevens, 2016
NFI	>0.90	0.913	Acceptable	Pituch and Stevens, 2016
IFI	>0.90	0.950	Acceptable	Pituch and Stevens, 2016; Hair et al., 2010
NNFI/TLI	>0.95	0.943	**Unacceptable**	Hair et al., 2010
CFI	>0.95	0.950	Acceptable	Pituch and Stevens, 2016; Tabachnick and Fidell, 2013
PNFI	>0.80	0.803	Acceptable	Hair et al., 2010
PCFI	>0.80	0.836	Acceptable	Tabachnick and Fidell, 2013

Where GFI: Goodness-of-fit index, AGFI: Adjusted goodness-of-fit index, RMR: Root mean square residual, SRMR: Standardised root mean square residual, RMSEA: Root mean square error of approximation, NFI: Normal fit index, NNFI: Non-normed fit index, TLI: Tucker-Lewis index, IFI: Incremental fit index, CFI: Comparative fit index.

Hair et al. (2014) suggest that the overall model fit must be within the acceptable range before the hypothetical relationship is examined. In a similar vein, Tarka (2018) indicates that SEM models seldom achieve the best fit at the initial stage. Therefore, modification is imperative for

all SEM models. Model modification includes examination of standardised regression weights, standardised residuals and modification indices (Petscher et al., 2013).

6.3.3.Measurement model modification

In this research, both unstandardised and standardised estimates were requested. However, standardised estimates, also known as factor loadings, were interpreted because they are constrained to a range between +/- 1. The minimum cut-off value for standardised regression weight is 0.5, whereas a factor loading above 0.70 or higher is ideal (Hair et al., 2014; Kline, 2015). Standardised regression weights calculated for this study (Table 39) show that most standardised loadings are above the lowest cut-off value of 0.5 except for two variables associated with the subjective norms construct (SUB1: 0.479 and SUB2: 0.584).

Table 39: Standardised regression weights

Variables			Estimate	Variables			Estimate
AD4	<---	FADV	0.757	DM5	<---	D_Med	0.683
AD3	<---	FADV	0.883	UN4	<---	UNIQ	0.790
AD2	<---	FADV	0.853	UN3	<---	UNIQ	0.691
TM5	<---	T_Med	0.669	UN2	<---	UNIQ	0.722
TM4	<---	T_Med	0.804	PI3	<---	PI	0.757
TM3	<---	T_Med	0.885	PI2	<---	PI	0.928
TM2	<---	T_Med	0.826	PI1	<---	PI	0.910
DM3	<---	D_Med	0.779	MOD5	<---	MOD	0.726
DM2	<---	D_Med	0.745	MOD4	<---	MOD	0.706
DM1	<---	D_Med	0.719	MOD3	<---	MOD	0.730
DM4	<---	D_Med	0.729	RL9	<---	RLG	0.751
AV3	<---	PA	0.784	RL8	<---	RLG	0.709
AV2	<---	PA	0.835	RL7	<---	RLG	0.717
AV1	<---	PA	0.727	RL5	<---	RLG	0.830
ATR8	<---	ATTR_A	0.658	RL4	<---	RLG	0.776
ATR7	<---	ATTR_A	0.707	RL3	<---	RLG	0.819
ATR6	<---	ATTR_A	0.802	FR6	<---	Frug	0.664
ATR4_TRANS_INVERSE	<---	ATTR_F	0.625	FR4	<---	Frug	0.773
ATR2_TRANS_INVERSE	<---	ATTR_F	0.801	FR2	<---	Frug	0.742
ATR1_TRANS_INVERSE	<---	ATTR_F	0.671	SUB1	<---	SN	**0.479**
FC3	<---	FSC	0.745	SUB2	<---	SN	**0.584**
FC2	<---	FSC	0.824	SUB3	<---	SN	0.674
FC1	<---	FSC	0.873	SUB5	<---	SN	0.703

Collier (2020) suggests that any standardised loading value below 0.6 should be deleted because it can affect convergent and discriminant validity. In contrast, Hair et al. (2010) recommend deleting standardised loadings lower than 0.5. It is also recommended to use modification indices as a guideline for model improvement of those relationships that can be

justified theoretically. MI gives important information about the potential cross-loading of indicators. It also identifies the extent of model misspecification without estimating numerous new models (Hair et al., 2014). MI estimated for this study (Appendix 5a) indicates that covariance between the error terms of measured variables RL8 and RL9 would reduce the value of X^2 by about 90 points. The outcome of the modification index further suggests that adding error covariances between SUB1 and SUB2 as well as SUB2 and SUB3 would improve the model fit. Other potential re-specification includes adding a covariance between ATR1 and ATR4, DM1 and DM2, and DM1 and DM5. The addition of these six parameters in the final model was deemed plausible because each of them belongs to its corresponding observed variable (Hair et al., 2014). The re-specified model was tested, and Figure 14 shows that all factor loadings are now above the suggested threshold value of 0.5.

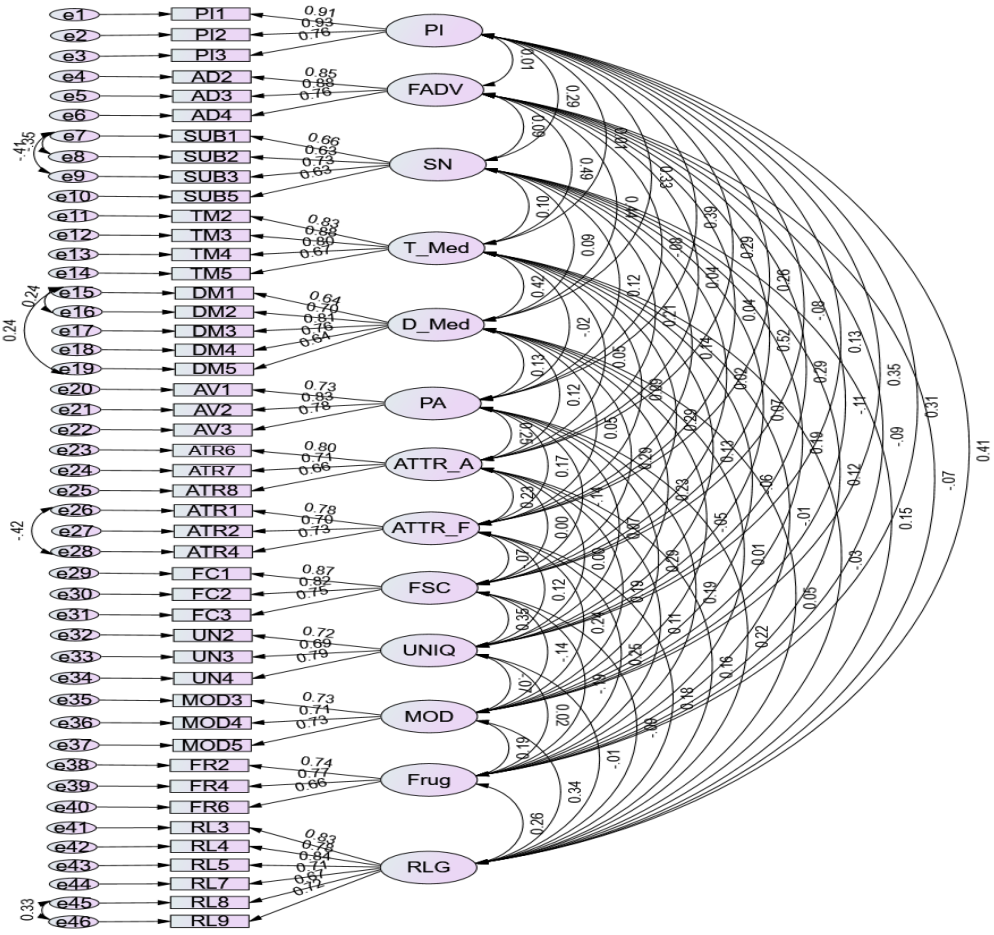


Figure 13: CFA output diagram (Second run)

It can be seen in Table 40 that the inclusion of additional parameters in the final model has reduced the chi-square and improved the TLI value, implying that the model is improved. The chi-square value for the re-specified model is 1.935 with 905 degrees of freedom (p=0.000).

Positive degrees of freedom indicate that sufficient information in the sample dataset of this study is available to estimate every specified parameter uniquely (Kline, 2015). According to Hair et al. (2014), a model becomes over-identified when the solution for a measurement model finds positive degrees of freedom with a corresponding chi-square value. In contrast, a model with zero or negative degrees of freedom represents a just-identified or an under-identified model, which means there is limited or insufficient information in the sample dataset to estimate every specified parameter uniquely (Petscher et al., 2013).

The goodness-of-fit results of the present study also show that the GFI (0.934) is marginally lower than the suggested cut-off value of 0.95, which was expected given this study's sample size (N=1079) and numbers of observed variables used (Hair et al., 2014). RMR, SRMR and RMSEA values are below the conservative threshold value of 0.05, indicating that the observed data support the specified model. The TLI and CFI values exceeded the recommended value of 0.95, providing additional support that the model is reasonably fit.

Table 40: Goodness-of-fit statistics for the measurement model

Goodness-of-fit measures		Recommended value for good fit	Initial	Re-specified	Interpretation
Measures of absolute fit	χ^2 Chi-square	Between 1 and 3	2.212	1.935	Acceptable
	Degree of freedom	> 0	911	905	Acceptable
	P-value	>0.05	0	0	Acceptable
	GFI	>0.95	0.924	0.934	Acceptable
	AGFI	>0.90	0.910	0.922	Acceptable
	SRMR	<0.05= good fit	0.037	0.036	Acceptable
	RMR	<0.05= good fit	0.045	0.043	Acceptable
	RMSEA	<0.05= close fit	0.033	0.029	Acceptable
Incremental fit measures	NFI	>0.90	0.913	0.924	Acceptable
	IFI	>0.90	0.95	0.962	Acceptable
	NNFI/TLI	>0.95	0.943	0.956	Acceptable
	CFI	>0.95	0.95	0.962	Acceptable
Parsimonious fit measures	PNFI	>0.80	0.803	0.808	Acceptable
	PCFI	>0.80	0.836	0.841	Acceptable

Where GFI: Goodness-of-fit index, AGFI: Adjusted goodness-of-fit index, RMR: Root mean square residual, SRMR: Standardised root mean square residual, RMSEA: Root mean square error of approximation, NFI: Normal fit index, NNFI: Non-normed fit index, TLI: Tucker-Lewis index, IFI: Incremental fit index, CFI: Comparative fit index.

Since the measurement model has achieved a good level of goodness-of-fit, the next step is to find evidence of construct validity. The following section examines convergent and discriminant validity of the constructs used in this study.

6.4. Convergent validity

Byrne (2010) indicated that convergent validity denotes the extent to which observed variables of a latent construct are correlated. In other words, all observed variables of a latent construct must have statistically significant and substantial correlation with each other (Tinsley and Brown, 2000). In CFA, convergent validity is achieved when all measured variables related to a latent factor share a high proportion of variance in common (Hair et al., 2014). In order to achieve convergent validity, standardised regression weights and composite reliability must be above 0.7, while the value of an average variance extracted should be greater than 0.5 (Moutinho and Huarng, 2013). However, as per Hair et al.'s (2014) recommendations, standardised loading of 0.5 or above is also good.

Based on the above, all standardised regression weights of the measurement model were examined using the cut-off value of 0.5. Figure 14 shows that all standardised loadings of the measurement model of this study exceeded the suggested threshold, demonstrating an adequate level of convergent validity. Hence, the next method used to assess convergent validity was estimating composite reliability.

a) Composite reliability

According to Hair et al. (2010), Cronbach's alpha underestimates reliability. The alpha value of the 12 constructs of this study is above 0.7, as shown in Table 41. However, the subjective norms scale fell below the expected threshold of 0.7 with an alpha value of 0.691, which may be acceptable if other methods of convergent validity establish a good convergent validity. Hence, composite reliability was calculated manually to ensure the reliability of the constructs, as shown in Appendix 5b. Table 41 displays composite reliability scores of all the constructs. It can be seen in the table that composite reliability for each factor is above the recommended threshold of 0.70, thus demonstrating adequate internal consistency.

Table 41: Convergent reliability

Construct	Convergent reliability			Comments
	Cronbach's alpha	Composite reliability	AVE	
Purchase intention	0.897	0.901	0.754	Accepted
Attitude towards fashion advertising	0.868	0.871	0.693	Accepted
Subjective norms	0.689	0.760	0.442	Unacceptable
Traditional media	0.869	0.875	0.640	Accepted
Digital media	0.851	0.838	0.510	Accepted
Perceived availability	0.823	0.826	0.613	Accepted
Perceived aesthetic attributes	0.763	0.768	0.526	Accepted
Perceived functional attributes	0.734	0.781	0.543	Accepted
Fashion consciousness	0.851	0.856	0.665	Accepted
The need for uniqueness	0.776	0.779	0.541	Accepted
Modesty	0.764	0.764	0.519	Accepted
Frugality	0.770	0.771	0.529	Accepted
Religiosity	0.894	0.892	0.581	Accepted

b) Average variance extracted

AVE is also an indicator of convergent validity. Therefore, AVE was calculated to provide further evidence of convergent validity (see Appendix 5b). For this purpose, the sum of all squared standardised factor loadings was divided by the number of indicators to extract AVE (Hair et al., 2014). As a result, all constructs secured an AVE value above 0.50, indicating strong evidence of convergent validity. However, subjective norms demonstrated slightly lower convergent validity with an AVE of 0.442, as demonstrated in Table 41. According to Fornell and Larcker (1981), it is not a significant issue because the composite reliability of subjective norms construct is above the recommended threshold. Given this, it was decided to retain this construct in the final model as it is an important facet of the theory of planned behaviour. The next step is to assess discriminant validity.

6.5. Discriminant validity

Discriminant validity implies that a factor is genuinely different from other factors and only measures the factor it is supposed to measure (Hair et al., 2014). In order to achieve discriminant validity, a construct must share more variance with its indicators in comparison to another construct. Discriminant validity also denotes the extent of correlation between the observed variables of different factors. Therefore, significant cross-loading or significant

correlation among the observed variables of different constructs indicates a lack of discriminant validity (Byrne, 2010).

One of the best ways to assess discriminant validity is to inspect the squared correlation between two constructs that should be lower than the corresponding AVE of both constructs (Fornell and Larcker, 1981 in Moutinho and Huarng, 2013; Hair et al., 2014). Given this criterion, AVE values of all constructs derived from the CFA model were compared with the squared correlations among these constructs. Table 42 shows AVE values in diagonal and squared correlations (shared variance) off-diagonal. It can be seen in the table that the values of AVE are higher than the other values in the rows and columns, indicating good discriminant validity.

Table 42: Discriminant validity

Construct	AVE	MSV	RLG	FADV	SN	T_Med	D_Med	PA	ATTR_A	ATTR_F	FSC	UNIQ	PI	MOD	Frug
RLG	0.581	0.166	**0.762**												
FADV	0.693	0.272	-0.072	**0.833**											
SN	0.442	0.082	0.153	0.092	**0.665**										
T_Med	0.640	0.241	-0.028	0.491	0.103	**0.800**									
D_Med	0.510	0.190	0.049	0.436	0.087	0.423	**0.714**								
PA	0.613	0.154	0.215	-0.085	0.122	-0.015	0.128	**0.783**							
ATTR_A	0.526	0.084	0.157	0.042	0.208	0.052	0.125	0.250	**0.725**						
ATTR_F	0.543	0.068	0.179	0.039	0.138	0.093	0.047	0.172	0.229	**0.737**					
FSC	0.665	0.272	-0.085	0.522	0.021	0.292	0.286	-0.142	0.002	-0.070	**0.816**				
UNIQ	0.541	0.121	-0.009	0.289	0.070	0.134	0.230	0.069	0.004	0.117	0.348	**0.735**			
PI	0.754	0.166	0.407	0.008	0.287	0.008	0.334	0.393	0.289	0.260	-0.075	0.127	**0.868**		
MOD	0.519	0.126	0.339	-0.106	0.195	-0.064	-0.046	0.289	0.195	0.244	-0.138	-0.075	0.355	**0.721**	
Frug	0.529	0.096	0.255	-0.091	0.115	-0.010	0.007	0.188	0.106	0.247	-0.194	0.020	0.310	0.192	**0.727**

Where **RLG:** Religiosity, **FADV:** Fashion advertising, **SN:** Subjective norms, **T_Med:** Traditional media, **D_Med:** Digital media, **PA:** Perceived availability, **ATTR_A:** Perceived aesthetic attributes, **ATTR_F:** Perceived functional attributes, **FSC:** Fashion consciousness, **UNIQ:** Need for uniqueness, **MOD:** Modesty, **Frug:** Frugality, **PI:** Intention to purchase.

Since the measurement model has achieved an adequate fit and the validity of the constructs is established. The next step is to examine the structural model fit.

6.6. Structural model

As shown in the previous section, the measurement model of this study achieved a good level of fit and provided evidence of construct validity. Therefore, the next step is to convert the final measurement model into a hypothesised model. The model initially proposed for this research was based on TPB, Trait Theory and Social Identity Theory. But the hybrid identity construct was excluded before conducting SEM, as suggested by EFA. The modified model has 12 exogenous variables (**RLG**, **FADV**, **SN**, **T_Med**, **D_Med**, **PA, ATTR_A, ATTR_F, FSC, UNIQ**, **MOD and Frug),** and one endogenous variable (**PI**). It can be seen in Figure 15 that all the latent factors of the hypothesised model are represented in ellipses, and the observed variables are shown in rectangles. Error terms are shown as small ellipses, whereas residual error associated with the endogenous variable is presented in a small circle. In addition, single-headed arrows from latent factors to endogenous variables (PI) indicate a causal path.

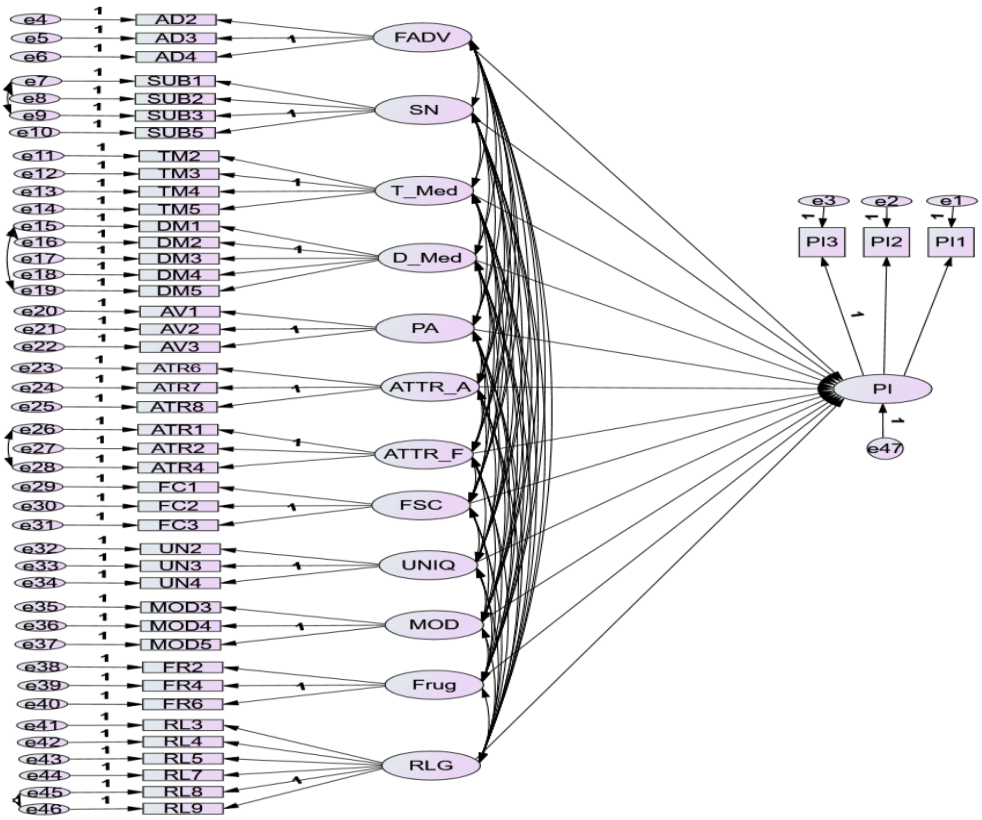


Figure 14: Structural model

Where **PI:** Intention to purchase, **FADV:** Fashion advertising, **SN:** Subjective norms, **T_Med:** Traditional media, **D_Med:** Digital media, **PA:** Perceived availability, **ATTR_A:** Perceived aesthetic attributes, **ATTR_F:** Perceived functional attributes, **FSC:** Fashion consciousness, **UNIQ:** Need for uniqueness, **MOD:** Modesty, **Frug:** Frugality, **RLG:** Religiosity.

6.6.1. Structural model fit

The model shown in Figure 15 was estimated using the maximum likelihood method with AMOS 28. The complete model-fit results are provided in Appendix 5e, whereas Table 43 displays a summary of the goodness-of-fit information for the estimated model. It can be seen that the model's chi-square is X^2 1.935/df 905 ($p < 0.000$). All absolute fit measures and comparative measures are greater than the suggested thresholds. Therefore, it can be concluded that the model has achieved the recommended threshold values, suggesting a good fit between the hypothesised model and the observed data (Hu and Bentler, 1999).

Table 43: Goodness-of-fit statistics for the hypothesised model

Goodness-of-fit measures		Recommended value for good fit	Measurement model results	Causal model results	Interpretation
Measures of absolute fit	χ^2 Chi-square	Between 1 and 3	1.935	1.935	Acceptable
	Degree of freedom	> 0	905	905	Acceptable
	P-value	>0.05	0	0	Acceptable
	GFI	>0.90 (N>1000)	0.934	0.934	Acceptable
	AGFI	>0.90	0.922	0.922	Acceptable
	SRMR	<0.05= good fit	0.036	0.036	Acceptable
	RMR	<0.05= good fit	0.043	0.043	Acceptable
	RMSEA	<0.05= close fit	0.029	0.029	Acceptable
Incremental fit measures	NFI	>0.90	0.924	0.924	Acceptable
	IFI	>0.90	0.962	0.962	Acceptable
	NNFI/TLI	>0.95	0.956	0.956	Acceptable
	CFI	>0.95	0.962	0.962	Acceptable

Where GFI: Goodness-of-fit index, AGFI: Adjusted goodness-of-fit index, RMR: Root mean square residual, SRMR: Standardised root mean square residual, RMSEA: Root mean square error of approximation, NFI: Normal fit index, NNFI: Non-normed fit index, TLI: Tucker-Lewis index, IFI: Incremental fit index, CFI: Comparative fit index.

6.7. Hypothesis testing

The main purpose of conducting SEM in this study was to assess whether the proposed structural paths are significant and in the anticipated direction. The structural model presented in Figure 16 shows the path coefficient between each exogenous construct and endogenous construct in standardised form. It can be seen in the model that three out of 12 structural paths produced negative path coefficients, implying that three exogenous variables have a negative

relationship with PI. Conversely, the positive path coefficients indicate that the remaining nine exogenous variables positively influence the endogenous variable (PI).

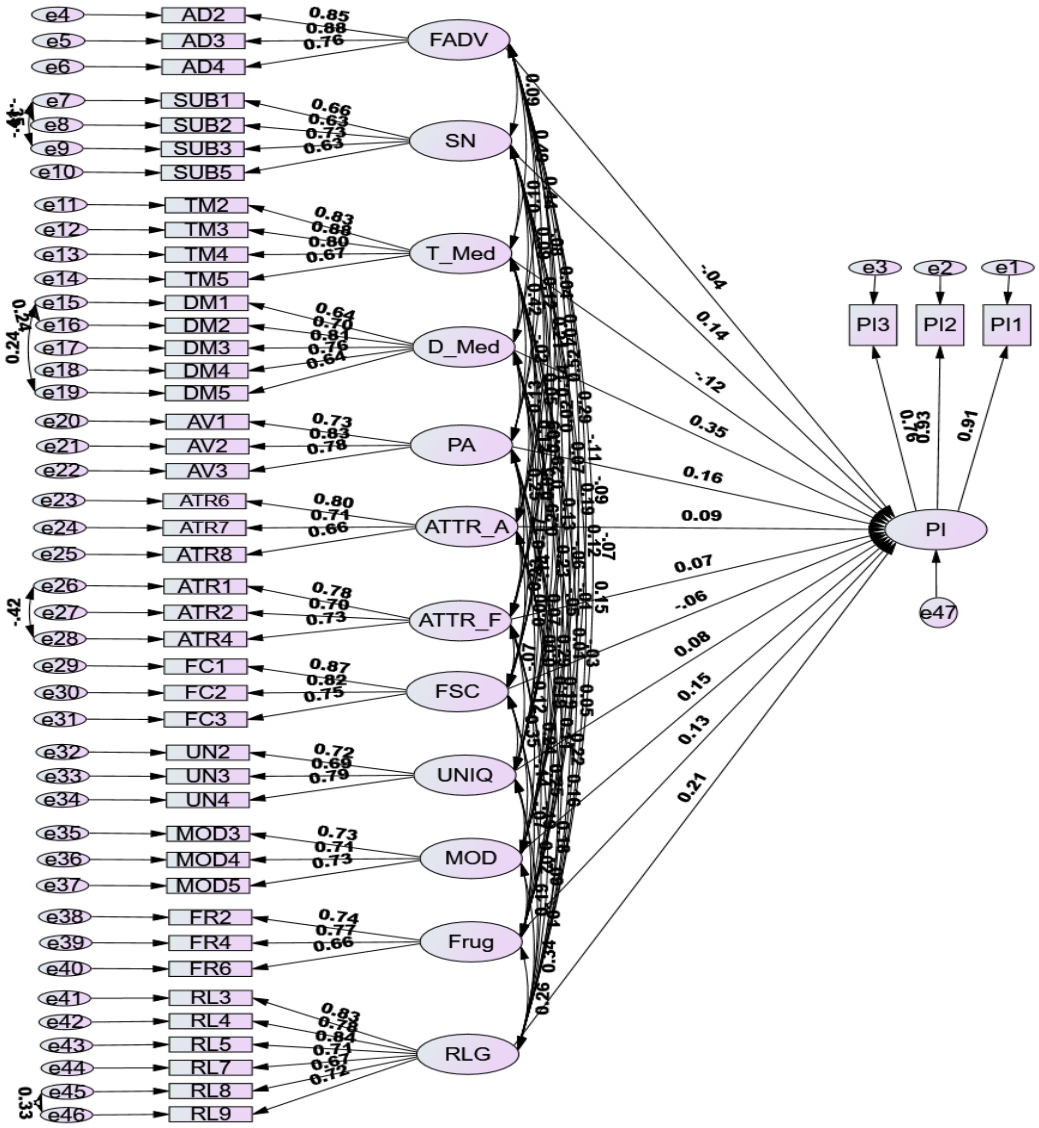


Figure 15: Standardised path estimates for the structural model

In order to assess the strength of causal relationships between endogenous and exogenous constructs, the t-values associated with path coefficients were examined. The suggested cut-off value for t statistics is ±1.96, indicating that the path coefficient is statistically significant. Table 44 shows unstandardised regression weights, t-values and significance for proposed hypothetical relationships. It is apparent from the table below that 10 out of the 12 constructs have a t-value greater than ±1.96.

Table 44: Overview of hypothesis testing results

Structural path description				Unstan-dardised parameter estimates	Standard error	Critical ratio (t-value)	P-value	Result
H2	PI	<---	RLG	0.282	0.041	6.807	***	Hypothesis supported
H3	PI	<---	MOD	0.164	0.038	4.34	***	Hypothesis supported
H4	PI	<---	Frug	0.149	0.036	4.16	***	Hypothesis supported
H5	PI	<---	UNIQ	0.064	0.028	2.303	0.021	Hypothesis supported
H6	PI	<---	FSC	-0.048	0.031	-1.543	0.123	Hypothesis rejected
H7	PI	<---	FADV	-0.038	0.035	-1.071	0.284	Hypothesis rejected
H8	PI	<---	SN	0.153	0.032	4.868	***	Hypothesis supported
H9a	PI	<---	T_Med	-0.115	0.032	-3.6	***	Hypothesis rejected
H9b	PI	<---	D_Med	0.291	0.03	9.614	***	Hypothesis supported
H10	PI	<---	PA	0.138	0.027	5.111	***	Hypothesis supported
H11a	PI	<---	ATTR_F	0.309	0.14	2.201	0.028	Hypothesis supported
H11b	PI	<---	ATTR_A	0.102	0.036	2.87	0.004	Hypothesis supported

Notes: ***Significant at p<0.001, **Significant at p<0.01, *Significant at p<0.05

Based on the above listed results, the conclusions of the proposed hypotheses are as follows.

Hypothesis 2: Religiosity significantly influences Muslim women's intention to purchase modest clothing.

This hypothesis posits that RLG influences PI. According to the results presented in Table 44, RLG has a significant and positive link with PI, as expected (β= 0.282, p<0.001). Hence, the proposed hypothesis is supported.

Hypothesis 3: Modesty significantly influences Muslim women's intention to purchase modest clothing.

This hypothesis was evaluated to identify the influence of MOD on PI. The result shows that the relationship between MOD and PI is positive and statistically significant (β= 0.164, p<0.001). It indicates that the proposed hypothesis is supported by the data, and MOD influences PI.

Hypothesis 4: Frugality significantly influences Muslim women's intention to purchase modest clothing.

This hypothesis was intended to examine the influence of Frug on PI. The proposed relationship achieved statistical significance, and the relationship between both constructs is in the

anticipated direction (β= 0.149, p<0.001). It means that Frug positively influences PI, indicating support for the proposed hypothesis.

Hypothesis 5: The need for uniqueness significantly influences Muslim women's intention to purchase modest clothing.

This hypothesis was intended to examine the influence of UN on PI. The causal path between UN and PI has shown a positive and significant relationship between both constructs, but the magnitude is small (β= 0.064, p<0.05). Although the result supported the proposed hypothesis, the fact is that UN does not influence PI substantially.

Hypothesis 6: Fashion consciousness significantly influences Muslim women's intention to purchase modest clothing.

According to this hypothesis, FSC influences PI. The hypothesis testing result indicates that the relationship between FSC and PI is negative and statistically insignificant (β= -0.048, p>0.05). This result does not favour the proposed hypothesis because the direction of the relationship is inverse between both constructs.

Hypothesis 7: Attitude towards fashion advertising significantly influences Muslim women's intention to purchase modest clothing.

This hypothesis was evaluated to identify the influence of FADV on PI. The result shows that the relationship between FADV and PI is negative and statistically insignificant (β= -0.038, p>0.05). It implies that the proposed hypothesis is rejected, and FADV does not influence PI.

Hypothesis 8: Subjective norms significantly influence Muslim women's intention to purchase modest clothing.

According to this hypothesis, SN asserts an influence on the PI. The test results indicate a positive and significant relationship between SN and PI (β=0.153, p<0.001). Hence, the proposed hypothesis is supported.

Hypothesis 9a: Traditional media significantly influences Muslim women's intention to purchase modest clothing.

This hypothesis was intended to examine the influence of T_Med on PI. Although the proposed relationship achieved statistical significance, it is not in the anticipated direction (β= -0.115,

p<0.001). This means that T_Med negatively influences PI, indicating that the data used in this study does not support the proposed hypothesis.

Hypothesis 9b: Digital media significantly influences Muslim women's intention to purchase modest clothing.

This hypothesis aimed to test the influence of D_Med on PI. Results show that D_Med has a positive yet significant relationship with PI (β= 0.291, p<0.001). In addition, it is worth noting that the effect of D_Med on PI is stronger than the rest of the predictors, meaning that the hypothesis is accepted.

Hypothesis 10: Perceived product availability significantly influences Muslim women's intention to purchase modest clothing.

This hypothesis suggests that PA influences PI. The data supported the hypothesis because the hypothesis test revealed that PA and PI have a significant and positive relationship to one another (β= 0.138, p<0.001).

Hypothesis 11a: Functional attributes of clothing significantly influence Muslim women's intention to purchase modest clothing.

This hypothesis posits that ATTR_F significantly influences PI. According to the results presented in Table 44, the path coefficient value between ATTR_F and PI is positive and significant (β= 0.309, p<0.05), indicating that the data used in this study supported the proposed hypothesis.

Hypothesis 11b: Aesthetic attributes of clothing significantly influence Muslim women's intention to purchase modest clothing.

This hypothesis was evaluated to identify the influence of ATTR_A on PI. The result shows that the relationship between both constructs is positive and statistically significant (β= 0.102, p<0.001). It implies that the proposed hypothesis has been accepted.

6.8. Summary

In this chapter, confirmatory factor analysis was performed with 13 constructs using AMOS 28. The initial model showed that GFI and TLI were slightly lower than the expected threshold values. However, the model fit improved in the second run of the CFA. Afterwards, convergent

and discriminant validity were assessed, and the measurement model was converted into a structural model. Finally, hypothesis testing was performed, and the results were presented. The next chapter discusses these findings with regard to existing literature and theory.

Chapter 7: Findings and discussions

7.1. Introduction

This chapter is designed to answer the aim and objectives of this research. Simultaneously, it compares the literature reviewed in Chapter 2 and Chapter 3 with the findings of this study. The goal of this study was to identify Muslim women's preferred clothing styles and to investigate the factors influencing Muslim women's intention to purchase modest clothing in the UK. This study also identified differences in their purchase intentions based on their demographic characteristics. In order to achieve this goal, five objectives were devised, as discussed in the following sections, which also answer these objectives.

7.2. Research objective 1

To assess the effectiveness of the TPB construct (attitude towards fashion advertising, subjective norms, media, perceived availability and perceived product attributes) in predicting Muslim women's intention to purchase modest clothing in the UK.

7.2.1. Factor 1: Attitude towards fashion advertising

TPB postulates that a favourable attitude leads to the performance of a behaviour (Ajzen, 2020). The results of this study indicate that the relationship between attitude towards advertising and PI is negative and insignificant (β= -0.038, $p>0.05$). This shows that Muslim women's intention to purchase modest clothing is not influenced by their attitude towards fashion advertising. This is contrary to the proposed relationship, implying that the hypothesis is rejected. This is because participants indicated that fashion advertisements do not provide information about the brands that offer the desired product characteristics, nor do the fashion ads provide updates on the latest Muslim fashions. Another reason for participants' negative attitude towards fashion advertising could be that most fashion advertisements violate Muslim's religious values, as reported in previous studies by Deb and Sinha (2015) and Salam, Muhamad and Leong (2019). Muslims tend to be offended by such advertising that exhibits females' body unnecessarily and disrespects their religious and cultural values (Wilson and Ayad, 2021). Furthermore, a higher volume or frequency of fashion advertising is regarded as a source of increasing materialism and corrupting social values and morals (Teimourpour and Hanzaee, 2014). Hence, it can be assumed that fashion advertising is not an effective tool to

attract Muslim consumers in the UK unless it is in line with their religious and cultural values or provides the desired information on products.

7.2.2.Factor 2: Subjective norms

According to the theory of planned behaviour, subjective norms represent an individual's perceived social pressure. TPB postulates that supportive subjective norms motivate an individual to engage in a particular behaviour (Ajzen, 2020). The findings of this study confirmed that subjective norms positively and significantly influence the intention to purchase modest clothing ($\beta=0.153$, $p<0.001$). This means that Muslim women's intention to purchase modest clothing is influenced by the clothing style of their friends, colleagues and the people closest to them, as reported in the previous literature. Friends' opinions significantly affect Muslim women's choice of clothing (Bachleda et al., 2014). Similarly, Jamal and Shakur (2014) pointed out that British Muslim women rely on the advice of significant others when choosing a dress. Therefore, it is highly likely that their clothing style is more influenced by others. Likewise, previous studies identified the vital role of subjective norms in determining Muslim women's intention to purchase modest activewear (Hwang and Kim, 2021) and a pro-sport hijab (Hussain and Cunningham, 2021).

Descriptive statistics of the items excluded during EFA unveiled that 56.3% of respondents think that the people close to them want to see them in modest dresses, whilst 85.6% of participants prefer to wear modest clothing in front of male family members. This implies that the perceived influence of male family members on women's choice of clothing is greater than that of the other referents. In contrast, Hussain and Cunningham (2021) found that the female members of the family and society assert a stronger influence on women's intention to purchase a pro-sport hijab in USA (Hussain and Cunningham, 2021). According to their sequential study's content analysis findings, the influence of male family members on women's pro-sport hijab purchase intention was profound. However, the findings of their quantitative study ran contrary to this, indicating that the female members of the family and society assert a more substantial influence on women's intention to purchase a pro-sport hijab in the USA. Hussain and Cunningham (2021) attributed these conflicting results to data collection methods. Since they recruited participants through social media for the quantitative phase of the study, they assumed that the presence of Muslim women on social media sites reflects their freedom in their home environment. Therefore, male family members do not profoundly influence the activities of participants. Since this study used the same method for data collection, the finding

related to the male family members can provide a direction to the inconsistent findings of Hussain and Cunningham (2021). Overall, the findings of the present study support the theory of planned behaviour as well as affirm that despite living in an individualistic country, UK Muslims tend to value collectivism.

7.2.3.Factor 3: Traditional media

As stated in Chapter 2, British fashion retailers use several online and offline media sources, including email newsletters, fashion magazines, catalogues, websites and social networks to increase their brand presence and to reach their existing and potential consumers. In order to identify the most influential media, two hypotheses were proposed, which aimed to assess the influence of traditional and digital media on Muslim women's clothing purchase intention. Although the proposed relationship between the digital media and PI achieved statistical significance, it is not in the anticipated direction (β= -0.115, $p<0.001$). This indicates that traditional media has a negative relation with purchase intention. It means that email, television, billboard and banner advertisements, newspaper and magazines do not assert any influence on Muslim women's intention to purchase modest clothing. These results ran contrary to the research of Hassan and Harun (2016), which revealed that Muslim women find information about hijab fashion from various sources, including catalogues, fashion magazines, fashion fairs and the internet, which consequently increases their fashion consciousness and hijab fashion consumption. However, the findings of present study emphasised that traditional media has lost its value among most respondents of this study, as informed by Kotler and Armstrong (2021). This is because social media is considered a richer media than traditional media, as explained by De-Lenne and Vandenbosch (2017). People now seek information through online sources as well as using traditional sources, and they perceive online commercial information as more reliable than information obtained from other channels (Flanagin et al., 2014).

7.2.4.Factor 4: Digital media

The hypothesis testing conducted for this study also revealed similar findings regarding digital media. Even the effect of digital media on respondents' intention has been found to be more significant than the rest of the predictors used in this study. The results showed that intention is positively linked with the digital media construct (β= 0.291, $p<0.001$), indicating that digital media significantly influences Muslim women's intention to purchase modest clothing, as

found by Li and Li (2021). For the participants of this study, social media and the organisation's social media fan pages are useful in spreading awareness about the brand and its product offerings. In addition, shopping in stores is more satisfying and enjoyable than shopping online. Moreover, online reviews of the products and hijabi bloggers facilitate their purchase decision. These findings support the previous studies. The use of product reviews has skyrocketed in recent years. Additionally, user-generated higher ratings or reviews not only positively impact potential consumers' perception of product quality but also increase purchase intention and sales across various consumer goods and services (Flanagin et al., 2014). Serman and Sims (2020) in Birkbeck University London revealed that credible bloggers influence their followers' intentions. On the other hand, Wright (2015) identified that Muslim youth in the UK prefers to be approached through fashion and lifestyle blogs.

7.2.5. Perceived behavioural control (Factors 5, 6, 7)

PBC reflects the perceived influence of specific factors that facilitate or hinder the behaviour of interest (Tornikoski and Maalaoui, 2019), and the availability of the products or resources is one of these factors that influence consumers' purchase intention (Ajzen, 2020). In the context of this study, PBC refers to the availability of modest clothing and perceived clothing attributes.

a) Factor 5: Perceived product availability

The results pertaining to perceived product availability ($\beta = 0.138$, $p<0.001$) suggest that perceived product availability positively and significantly influences Muslim women's intention to purchase modest clothing. Likewise, prior studies have demonstrated that perceived availability of the product resulted in a higher intention to purchase halal meat (Bonne et al., 2008), sustainable and non-sustainable products (Weissmann and Hock, 2021), and halal-certified products (Abu-Hussin et al., 2017). For the respondents of this study, finding their desired clothes in retail stores is not easy. However, they always try to find clothes that follow the Islamic dress code.

b) Factors 6 and 7: Perceived product attributes

Product attributes are the features or characteristics of the products, such as design, style and colours (Rajagopal, 2018). In this study, clothing attributes were divided into two categories: functional attributes and aesthetic attributes. Consequently, two hypotheses were also proposed. After hypothesis testing, it was found that the data supported both hypotheses.

However, it is apparent from the results that the aesthetic attributes have a more profound influence on intention than do the functional attributes of clothing. This suggests that colour is the most influential factor that determines consumers' choice and intention to purchase apparel products, as observed by Hasani, Sadeghpour and Alavi (2018), Hwang and Kim (2021) and Hussain and Cunningham (2021).

The positive and statistically significant relationship between aesthetic attributes and intention ($\beta= 0.102$, $p<0.001$) suggests that aesthetic attributes (colour) of clothing play a vital role in forming Muslim women's intention to purchase modest clothing in the UK. Most participants prefer to buy clothes in neutral colours such as black, white and grey (66.7%), followed by soft and subdued colours (63%). In contrast, natural colours such as tan, beige or brown seem to be the choice of only 49.1% respondents. Moreover, only 38.2% of participants showed an interest in bright colours. These findings support Hwang and Kim (2020), who indicated that Muslim women want a wide range of colours. Farrag and Hassan (2015) also found that devout Muslim women prefer dull colours. In contrast, Bonnardel et al. (2018) demonstrated that British females like cool pink, lavender and purple shades.

The results related to clothing functionality showed that functional attributes also predict Muslim women's intention to purchase modest clothing positively and significantly ($\beta= 0.309$, $p<0.05$). This means that durability, comfort, fabric texture and suitability for warm temperatures are the most important functional attributes that Muslim women want in their clothing. These findings resonate with Kim and Arthur (2003), who found that the functionality of clothing drives the purchase intention of Asian American consumers. Indeed, studies by Zebal and Jackson (2019) and Hwang and Kim (2020) also support these findings.

Overall, it is clear from the above discussion on the results of research objective 2 that, except for attitude towards advertising and traditional media, all constructs of the TPB influence Muslim women's intention to purchase modest clothing in UK.

7.3. Research objective 2

The second objective of this research was to investigate the extent to which personality traits influence Muslim women's intention to purchase modest clothing in the UK. Personality is defined as a person's unique psychological makeup that influences the way they react to their environment (Solomon, 2019). Psychological characteristics include particular qualities, attributes and traits (Schiffman and Wisenblit, 2018). In this study, psychological

characteristics refer to the personality traits of consumers who prefer modest clothing. As stated in Chapter 1, the second objective of this study was to investigate the extent to which personality traits influence Muslim women's intention to purchase modest clothing in the UK. For this purpose, important traits found predominantly in fashion or apparel consumers were included in the structural model. These factors were fashion consciousness, the need for uniqueness, modesty and frugality. The results obtained after hypothesis testing revealed that three out of the four traits influence Muslim women's intention to purchase modest clothing in the UK. The detailed findings are as follows.

7.3.1. Factor 8: Fashion consciousness

Fashion consciousness is defined as a person's awareness of and involvement with fashion and clothing style. In this study, fashion consciousness was measured with four items. However, one item (FSC4) was excluded, as recommended by EFA. The hypothesis stated that fashion consciousness influences Muslim women's intention to purchase modest clothing in the UK. Contrary to the expectation, the outcome of hypothesis testing indicated that the relationship between fashion consciousness and purchase intention is negative and statistically insignificant (β= -0.048, $p>0.05$). This implies that most respondents are not fashion conscious. Consequently, fashion consciousness does not influence Muslim women's intention to purchase modest clothing in the UK. This finding is inconsistent with past studies, which emphasised that covered women are strongly involved in fashion consumption (Sandikci and Ger, 2010; Rahman et al., 2018). It also denotes that not every Muslim woman on social media is necessarily as fashionable as the digitally savvy young hijabi bloggers or fashionistas mentioned in the study of Kavakci and Kraeplin (2017) or Lewis (2015). This shows that fashion leaders tend to have higher fashion consciousness than fashion followers (Hassan and Harun, 2016).

In this case, it is worth mentioning that the descriptive statistics of the fourth item, excluded before the hypothesis testing, revealed that more than half of the respondents buy different brands and shop at different stores to get variety. A possible reason for this could be the scarcity of modest clothing or the unavailability of the desired functional or aesthetic clothing attributes. In addition, price sensitivity or value consciousness could be other potential factors that lead to variety-seeking behaviour.

7.3.2. Factor 9: Consumers' need for uniqueness

As defined earlier, the need for uniqueness represents an individual's desire to distinguish herself from others by acquisition, utilisation and disposition of less widely available consumer goods. Initially, this construct had five items but items one and five were excluded before CFA. Consequently, hypothesis testing with three items confirmed that respondents' need for uniqueness influences their purchase intention. This finding is in line with Cham et al. (2017) and Soh, Rezaei and Gu (2017), who found that the need for uniqueness leads to higher purchase intention. However, the weak relationship between uniqueness and intention ($\beta = 0.064$, $p<0.05$) found in this research indicates that the need for uniqueness is not a strong predictor of Muslim women's intention to purchase modest clothing in the UK. The possible explanation for this weak relationship, as given by Ruvio and Belk (2012), is that uniqueness is considered less important in Europe and the UK than in their Australian and North American counterparts.

It should be noted that descriptive statistics showed that nearly 47.38% of respondents enjoy wearing clothes that are different from styles that many people wear, and 43% like to shop at stores that sell different and unusual merchandise. However, only 26.13% of the respondents indicated that they like to buy scarce products. This means that respondents' need for uniqueness is, in fact, their need for a variety of clothing styles. This finding is interesting because it strengthens the findings discussed in the previous section, which indicated that Muslim women buy different brands and shop at different stores to get variety. From these findings, it can be inferred that Muslim women's desired clothing styles or features are not readily available in British retail, and this situation triggers their variety-seeking behaviour.

7.3.3. Factor 10: Modesty

In the present context, modesty simply means adhering to a dress code that covers a woman's body as per the religious mandate. Modesty was assessed using three items in SEM. The result showed that modesty positively and significantly influences Muslim women's intention to purchase modest clothing ($\beta = 0.164$, $p<0.001$). This implies that most respondents do not wear revealing or tight-fitting clothing. In addition, most participants of this study wear less attractive clothing to avoid attention. This finding corresponds to the results of previous studies, suggesting that appropriate concealment is the most desirable attribute for Muslim women (Hwang and Kim, 2020). In addition, modesty is important for both hijabi and non-hijabi

women in the UK (Siraj, 2011; Almila, 2016). Moreover, British women dress modestly to show devotion to their religious beliefs (Jamal and Shukor, 2014).

7.3.4.Factor 11: Frugality

As stated earlier, frugality reflects an individual's practice of self-restraint in the acquisition of unnecessary goods and services. In order to examine the influence of frugality on the PI, three observed variables were used. The result revealed that frugality positively and significantly influences the intention to purchase modest clothing ($\beta = 0.149$, $p<0.001$). These results show that participants are cautious about spending and are willing to wait for their desired purchases if by doing so they can save money. These findings correspond to the previous studies that indicated that Muslims usually buy critically essential items and are responsive to sales and good deals (Shoham et al., 2017; Agarwala et al., 2018; Yousaf and Malik, 2013).

Interestingly, despite exhibiting high levels of frugality, participants' intention to purchase modest clothing is high. The possible explanation for this finding is that frugal individuals buy high-end and superior-quality products from off-price retailers (Goldsmith et al. (2014), and Muslim women's opinions differ on the acceptable price of clothing (Almila, 2016). Another possible reason could be the higher prices of the available modest fashion clothing in British retail, as highlighted in Chapter 1.

Based on the above discussion, this study concluded that modesty is Muslim women's most prominent personality trait that profoundly influences their clothing purchase intention. After modesty, frugality plays a vital role in determining purchase intention. However, the need for uniqueness influences their intention less than their frugality. In contrast, the fashion consciousness level seems low in most participants. Hence, it does not influence Muslim women's intention to purchase modest clothing. These findings denote that not every Muslim female social media user is as fashionable as the young hijabi bloggers or fashionistas that have been a central part of many studies, including Kavakci and Kraeplin (2017) and Lewis (2015). However, more than half of the respondents buy different brands and look for variety. Given the higher level of modesty and frugality participants exhibited, the possible reason for their variety-seeking attitude could be the scarcity of modest clothing, price sensitivity or value consciousness.

7.4. Research objective 3

The third objective of this study was to assess whether or not religiosity and hybrid identity influence Muslim women's intention to purchase modest clothing in the UK. As stated in Chapter 5, the construct of hybrid identity was excluded from the model during exploratory factor analysis. Hence, the third objective of this study is partially fulfilled, as discussed next.

7.4.1. Factor 12: Religiosity

The influence of religiosity on purchase intention was assessed using six items. According to the results presented in the previous chapter, there is a positive relationship between religiosity and PI, and its role in predicting intention is important and prominent. This shows that the level of religiosity is higher among the participants of this study, due to which their intention to buy modest clothes is also firm. These findings reject the claim made by Bachleda et al. (2014) that the role of religion in consumers' clothing choices is not yet clear. However, this study's findings are in line with the preposition of theory and support a large body of literature. As such, they correspond to a previous study conducted by El-Bassiouny (2018), who indicated that the trend of hijab wearing and hijab consumption is associated with religious ideology rather than fashion. Likewise, Aruan and Wirdania (2020) found that religiosity enforces consumers' intention to buy sharia-compliant clothes. Moreover, Saeed, Grine, and Shafique (2020) affirmed that religiosity increases hijab purchase intention.

7.5. Research objective 4

The fourth objective of this study was to identify the differences in the purchase intention of the UK's Muslim women belonging to various demographic groups. In order to satisfy this research objective, a one-way ANOVA test was performed. The test outcomes showed that participants' purchase intention was not significantly different based on their marital status, education, employment status, sect and income. However, significant differences were observed between age groups and religiosity levels.

In this study, self-perceived religiosity was measured using a categorical scale that provided four options: very religious, moderately religious, slightly religious and not at all religious. Since four observations related to not at all religious could not appropriately be used in the analysis, these observations were recoded to combine with the next category (slightly religious) before analysis, as Pallant (2011) suggested. In contrast, participants' age was measured using

a categorical scale that provided six options to choose the age, ranging from 18 to 46 or over. The results of demographic data reflect the ages of the Muslim population published on the ONS website, where the majority of the Muslim population is between 30 and 40 years old (Figure 17).

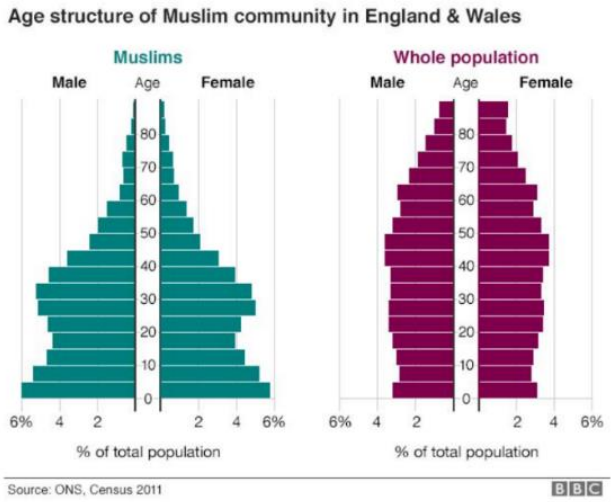


Figure 16: Age structure of the Muslim population in the UK (BBC News, 2016)

The result from an ANOVA test conducted for age showed that purchase intention is significantly different between age groups, F(5,1081)= 9.65, p=0.000. The mean plot and post hoc test revealed that the intention to purchase modest clothing is higher in women over 35 as compared to younger women. This may imply that intention to purchase modest clothing gradually increases as the women's age increases.

In terms of self-perceived religiosity, ANOVA test results indicated that participants' purchase intentions are significantly different, F(2,1084)= 23.005, p=0.000, based on the religiosity level. Furthermore, the post hoc test and mean plot elucidated that highly religious women are more likely than others to buy modest clothing. In view of these results, it can be concluded that Muslim women's purchase intention varies based on self-perceived religiosity and age. These findings are in line with previous scholars, who pointed out that age is one of the critical factors influencing Muslim women's choice of clothing (Bachleda et al., 2014) and purchase intention varies across different age groups (Valaei and Nikhashemi, 2017).

Another interesting finding is that Muslim women's education level, marital status, income, sect or employment do not significantly impact their purchase intention. It may also mean that their purchase intention of modest clothing remains consistent no matter how educated they

are, whether they are employed or unemployed, or have a high income or a low one. These results are consistent with Khan (2014), who indicated that conservative Muslim women practise their religion from a conservative perspective regardless of education, income and country of residence. The next section discusses the findings associated with the fifth objective of this study.

7.6. Research objective 5

The purpose of this objective was to find out the most preferred dress styles among Muslim women. In order to achieve this objective, participants were asked to choose the clothing styles they usually wear. For this purpose, they were shown clothing styles, presented in Appendix 6, and asked to choose the ones that they usually wear. These styles were chosen as representative of the main styles of clothing worn in the UK. The descriptive statistic results for the picture data revealed that the dress practices of Muslim women are varied, ranging from complete Islamic dress to western wear, as observed by Albrecht et al. (2015) in South Africa. Frequency analysis performed for this study further revealed that midi dress with kimono (style 1, 28.1%), short-sleeved fitted t-shirt with skinny jeans (style 2, 8.6%), short-sleeved blouse with skinny jeans (style 3, 15.5%), and fitted scoop-neck full-sleeved top with ankle-length skirt (style 8, 19.6%) are the least-worn clothing styles. This also means that a small proportion of respondents wear tight-fitted or short-sleeved clothes. Moreover, the midi dress worn by mainstream society is not a preferred choice of the UK's Muslim women, even if it is worn with a kimono (Japanese-style outerwear).

Although styles 8 and 9 are similar, 45.4% of respondents selected style 9. The difference between the two styles is that the top of style 9 is loose-fitted and covers the collar bone, whereas the top of style 8 is a fitted scoop-neck full-sleeved top. The result indicates that most women avoid wearing tight-fitting dresses and deeper necklines. The slight difference between the number of wearers of style 5 (flared jeans, 42.1%), style 6 (tight jeans, 37.3%), and style 7 (loose trousers, 41.6%) shows that Muslim women prefer flared jeans and trousers compared to tight jeans.

In contrast, 58.7% of participants wear skinny jeans with a long-line, full-sleeved shirt (style 4), whereas 52.2% wear a long-sleeved tunic with skinny jeans and a long jacket (style 10). It turns out that most Muslim women wear skinny jeans only with long-line loose tops, so that their body curves remain invisible.

Although more than 50% of the participants are Pakistanis and Indians, whose national dress is a knee-length tunic and loose trousers or sari, 80.8% of respondents stated that they wear style 11, which is an ankle-length, flared maxi dress usually worn by people of Arab origin or Bangladeshi women in the UK. Although the maxi dress is also similarly popular among the women of mainstream British society, their sleeve lengths are usually shorter, necklines are deeper, and lengths vary. In addition, most maxi dresses sold in the UK reveal the body because these are often worn in summer.

Unlike the maxi dress usually sold in the UK, clothing style 11 provides full coverage from shoulder to toe. Hence, the findings of this study reflect Muslim women's high need for modesty and high demand for maxi dresses. Interestingly, these findings are consistent with a report published in the Financial Times (2021). According to the report, modest fashion is taking its place in the wardrobes of all consumer segments. Dresses with looser waistbands and longer hems are catching the attention of women from all consumer groups. Additionally, the number of customers searching for maxi and midi dresses on the John Lewis website has increased four to five times.

The findings of the present study are also similar to those of Hwang and Kim (2020), who identified that US-based Muslim women opt for clothes that conceal the skin and body figure appropriately. For Muslims, the most essential clothing attributes are opaque fabric, longer length and loose fitting. They do not prefer leggings and always look for slightly loose pants for work-outs that should not look like either casual or formal trousers. Most Muslim women do not even consider elbow-length sleeves to be modest, which is why they prefer long-sleeved clothes (Hwang and Kim, 2020). Similarly, Farrag and Hassan (2015) found that religious women prefer more conservative, modest and formal styles of clothing. Ultra-fashionable forms of the hijab are often criticised as these are not aligned with religious prescription (Almila, 2016).

In summary, everyday dress practices of Muslim women are quite different from the clothing offered to them by British fashion retail. Figure 4 in Chapter 1 clearly showed that the clothing provided by most brands is not in line with Muslims' religious or cultural traditions. This means that, despite acknowledging the growing importance of Muslim consumers, brands are still unable to understand the needs of the UK's Muslim women in terms of clothing and fashion.

7.7. Summary

In this chapter, the aims and objectives of this research were discussed. Also, the results of this study were compared with the literature reviewed in Chapter 2 and Chapter 3. The primary purpose of this study was to investigate the factors that influence Muslim women's intention to purchase modest clothing in the UK and to identify differences in the purchase intention of these women by demographic characteristics. According to the findings of this study, fashion advertisements, fashion consciousness and traditional media sources do not increase Muslim women's modest clothing purchase intention. In contrast, digital media and religiosity appeared to be the strongest predictors of intention. Similarly, modesty and frugality emerged as the most salient personality traits among Muslim women, which significantly enhance their intention to purchase clothing. In contrast, the effect of their need for uniqueness on intention is relatively small. However, the role of subjective norms and perceived behavioural control in shaping Muslim women's intention to purchase modest clothing is significant. Furthermore, Muslim women's intention to purchase clothing in the UK increases as their age increases and also depends on their level of religiosity. In addition, highly religious women are more likely than other women to buy modest clothing.

Chapter 8: Conclusion

This chapter provides a summary of this thesis and highlights the contributions and practical implications as well as the limitations of this research. Additionally, it provides possible directions for future research.

8.1. Summary of the chapters

The first chapter of this study started with the research background. The growing importance of the Muslim market was then highlighted. In addition, modest fashion was briefly introduced and the industry's previous and current developments were discussed. Next, the aims and objectives of this study were stated, and the expected contribution of this study to knowledge was identified. Finally, the prospective outline of this study was provided.

In Chapter 2, modest fashion and its history were described, and clothing styles worn by women in different Muslim societies were presented. A detailed review of the existing literature on Muslims, especially Muslim women, was then conducted. After reviewing the existing literature on migration, acculturation, identity, religion, health and marketing, gaps in the literature were identified. Next, the factors influencing Muslim women's intention to purchase modest clothing were discussed. These factors are religiosity, modesty, frugality, fashion consciousness, need for uniqueness, subjective norms, traditional and digital media, fashion advertising, aesthetic and functional product attributes, and hybrid identity. In total, 14 hypotheses were proposed in this chapter, and each hypothesis was stated with its corresponding factor.

The third chapter explained the difference between theory, theoretical framework and conceptual framework. In addition, the theory of planned behaviour was discussed in detail, and other supporting theories were also reviewed. The theory of planned behaviour was adapted to develop the research framework. Personality traits, religiosity and hybrid identity were included in the model using trait theory and social identity theory. Therefore, the justification for selecting multiple theories and additional variables was given. Finally, the research framework of this study was presented, and a list of proposed hypotheses was provided.

Chapter 4 was confined to the research methodology and method used in this study. For this study, a positivism philosophy and deductive reasoning were deemed to be the most suitable for the defined aim and objectives. Consequently, a quantitative research method and a survey strategy were employed. The nature of this research is explanatory because several hypotheses were proposed and tested in this research. In this chapter, the process of questionnaire development, face validity and pilot test results were discussed as well. Then it was explained how the sample size for data collection was determined, why Facebook was chosen as the sampling frame, and why multiple non-probability sampling techniques were used to collect data. Moreover, the data collection method was explained, and ethical issues were also highlighted. Finally, statistical techniques were discussed.

Chapter 5 was allocated to preliminary data analysis. Therefore, data screening was initiated with 2000 observations, but 1087 observations were retained after dealing with missing data. In order to normalise the belief dimension of the religiosity scale and product attribute scale, reflect and inverse transformation technique was applied. Mahalanobis distance test was then performed, which yielded a few outliers. Given the sample size of this study, no action was taken to deal with multivariate outliers. Multiple regression was used to generate standardised residual plots, i.e., histogram, normal probability plot and scatterplot. Visual inspection of these plots revealed that the observed data almost satisfied the normality, linearity and homoscedasticity assumptions.

The demographic profile of the research participants and descriptive statistics of the Likert-scale data were also presented in Chapter 5. An ANOVA test was conducted to identify the significant and non-significant differences in purchase intention of different demographic groups. In order to identify the number of interrelated and interpretable factors, principal component analysis with varimax rotation was employed. Finally, reliability analysis was performed for 13 variables extracted through EFA.

In Chapter 6, confirmatory factor analysis was performed with 13 constructs using AMOS 28. The initial model showed that GFI and TLI were slightly lower than the expected threshold values. However, the model fit improved in the second run of the CFA. Afterwards, convergent and discriminant validity were assessed, and the measurement model was converted into a structural model. Finally, hypothesis testing was carried out, and results were presented.

Chapter 7 was dedicated to the discussion of the research findings. Therefore, each research objective stated in Chapter 1 was restated in this chapter. The findings associated with each objective were then discussed and compared with the literature reviewed in chapters 2 and 3.

The current chapter provides a summary of this thesis and highlights the contributions and practical implications as well as the limitations of this research. Furthermore, it provides possible directions for future research.

8.2. Research aims

This section evaluates whether this research has successfully achieved the research aims described in Chapter 1. The primary purpose of this study was to identify Muslim women's preferred clothing style and investigate the factors that influence Muslim women's intention to purchase modest clothing in the UK. It also aimed to identify differences in the purchase intention of these women by demographic characteristics.

For this purpose, a detailed review of the literature on Muslims was carried out. As a result, the key factors influencing Muslim women's intention to purchase modest clothing were identified and used to develop this study's conceptual framework. These factors are modesty, frugality, fashion consciousness, need for uniqueness, attitude towards fashion advertising, subjective norms, traditional and digital media, perceived product availability, product attributes (aesthetic and functional), religiosity and hybrid identity. Consequently, 13 hypotheses were proposed to investigate the direct influence of independent variables on the dependent variable (purchase intention). The theory of planned behaviour was used as a main theoretical foundation of this study. However, additional variables were included in the research framework using trait theory and social identity theory. The construct of hybrid identity was dropped during exploratory factor analysis. The model was tested with 12 independent variables using SEM in Chapter 6. The results showed that nine of the 12 factors influence Muslim women's intention to purchase modest clothing in the UK.

In order to identify the differences, one-way ANOVA was performed. ANOVA test outcomes for marital status, education, employment status, income and sect indicate that no significant difference exists among the groups. However, Muslim women's intention to purchase modest clothing differs on the bases of age and self-perceived religiosity. However, purchase intention seems to be varied between age groups and levels of self-perceived religiosity.

8.3. Theoretical contributions

This study has contributed to the literature in many ways. Firstly, this study broadened the literature on religion, Islamic marketing, fashion and ethnic marketing, consumer behaviour and ethnic minorities, at a time when Islamic marketing and the trend of modest fashion are increasingly growing, and large retailers are trying to attract Muslim consumers worldwide.

Secondly, according to the researcher's knowledge, religiosity, modesty, frugality, fashion advertising, media and clothing attributes have been investigated in a few isolated studies. However, these factors have never been incorporated in a single model at the same time to examine clothing consumers' purchase intention, and especially Muslim women's intention to purchase modest clothing. This study combined these factors to develop a unique and comprehensive framework, and empirically demonstrated that personality traits (modesty, frugality and the need for uniqueness) significantly and directly predict Muslim women's intention to purchase modest clothing. It also means that the theory of planned behaviour can be extended by including personality traits as the direct measures of intention.

Thirdly, frugality is mostly studied in environmental studies and sustainable consumption studies, while modesty has rarely been investigated in marketing literature. Hence, this study attempted to address this gap by integrating and testing the above-mentioned elements in the current context.

Fourthly, most of the research has been conducted in either a Muslim majority country or a single city or location of a Muslim minority country including the UK. In contrast, the sample of this study is from different UK cities and consists of heterogeneous ethnicities. Additionally, this study has attracted a total 1087 Muslim women from all the UK's major cities. The results of the demographic data reflect the ages of the Muslim population published on the ONS website, where the majority of the Muslim population is between 30 and 40 years old (BBC News, 2016). Thus, the findings of this research are important, and the novelty of this study is based on the development of a comprehensive research framework that investigates the factors that influence Muslim women's intention to purchase clothing in the UK.

Fifthly, the study adds to the body of knowledge by demonstrating that Muslim women's education level, marital status, income, sect or employment do not significantly impact their purchase intention. It may also mean that their purchase intention of modest clothing remains consistent no matter how educated they are, whether they are employed or unemployed, or

have a high income or a low one. Moreover, Muslim women's intention to purchase clothing in the UK increases as their age and level of religiosity increases.

Finally, empirical or experimental studies that identify the preferred clothing style of Muslim women are generally unavailable in the UK. Hence, this study identified the clothing styles that Muslim women adopted in the UK. The findings of this research confirm that most brands are still unaware of the actual need of Muslim women in terms of clothing. It seems that most brands assume that all Muslim women are fashionable. However, this study's findings showed that the participants' fashion consciousness level is low. Therefore, it does not influence their purchase intention. This is also reflected in the preferred clothing choices of the study respondents, which are different from the modest clothing offered by many British brands.

8.4. Practical implications

This research offers a number of practical implications, as follows:

First of all, most modest fashion ads are limited to social media shared content by companies and hijabi bloggers. The women seen in fashion advertisements by big brands do not belong to the vast majority of migrant communities living in the UK. Choosing the most famous native celebrities for modest fashion branding can increase the intention to buy modest clothing.

Second, brands should understand that most Muslim women have the convenience of buying good-quality clothes from e-tailers or directly from their native countries at reasonable prices. Therefore, retailers need to pay special attention to how to source good-quality clothes at a low price. Additionally, brands should avoid unnecessary lavish advertisements as Muslim women often have a negative attitude towards fashion advertising which affect their intention to purchase clothing.

Third, Muslim women's choice of product is guided by a cognitive process which leads them to prefer what is assumed to be allowed by their faith. Therefore, in order to attract Muslim consumers, marketing campaigns by local and international brands should convey the message that the brand is in line with their religious mandate and complements Muslim women's dressing styles. This in turn would increase Muslim womens' intention to purchase modest clothing.

In virtual shopping, it is sometimes difficult to trust vendors and evaluate product quality. Hence, companies should consider including a virtual 'try on' option on their websites as well

as on their social media platforms to increase fashion consumer satisfaction and their intention to purchase clothing.

Muslim women pay a lot of attention to the functional features of clothing. As summers in the UK are now becoming longer and hotter than previously, the need for modest summer clothing will also increase. Therefore, light, breathable and durable materials should be used to produce summer dresses for Muslim women to enhance their intention to purchase modest clothing. Moreover, it is clear from the results of this research that most women do not prefer to buy brightly coloured clothes. Hence, offering beautiful clothes in subdued colours will definitely boost the intention to buy modest clothes.

8.5. Limitations

Despite this study's interesting theoretical and practical implications, it also has some shortfalls. Firstly, this research focused on UK-based Muslim women; thus, the study participants were Muslim (female) Facebook users living in the UK. Therefore, the outcomes of this study cannot be generalised to female consumers from other faith groups and Muslim women living in other countries or Muslim women with little or no skills of IT.

Secondly, quota and stratified sampling are suitable for comparing groups based on ethnicity because these sampling techniques ensure the adequate representation of smaller groups in the sample. However, this study employed purposive and snowball sampling methods. Consequently, the ethnic group sizes of Muslim women in the data set obtained for this study were insufficient to identify differences among ethnic groups. Therefore, the purchase intention of Muslim women belonging to different ethnic groups could not be compared.

Given the unequal and insufficient sample sizes of ethnic groups, the applicability of the research model to different ethnic groups could not be tested.

Another limitation of this study is the low GFI value of the final model. Likewise, AVE value of subjective norm scale affected the validity of subjective norm scale.

Finally, modesty and religiosity have the potential to affect many aspects of human life. However, both are broad topics, and a detailed investigation of these factors was beyond the scope of this study. Therefore, due to the nature of this research, religiosity and modesty were discussed and investigated only with respect to women's clothing.

8.6. Recommendations for future research

This section offers suggestions for future research as follows.

First of all, future researcher can examine this study's structural model's applicability to different populations or other fashion products. Since modest fashion is making its way into the wardrobes of all consumer segments. Therefore, comparative studies must be conducted to confirm the growing demand for modest clothing among other religious groups. Comparative studies can identify the facilitating factors and barriers to adopting modest fashion, as well as the similarities in the choice of clothing of different faith groups.

Even though all participants of this study were social media users, the results revealed that most of them enjoy shopping in brick-and-mortar stores. However, given the increase in online shopping during and after Covid-19, it is imperative to investigate Muslim women's online and offline purchase behaviour simultaneously. Future studies may also investigate the factors that trigger Muslim women's variety-seeking behaviour.

The increasing use of the internet and digital media has exposed Muslim women to global fashion. This means that western fashion in Muslim-majority countries like Pakistan and Bangladesh has also got the attention of Muslim women. This would have also fuelled the demand for western wear in these emerging markets. Therefore, it may be fascinating to examine Muslim women's attitudes and intention towards buying western-style clothing or modest clothing available in the UK market.

Influencer marketing has emerged as an influential source in marketing. An influencer, whether mega or micro, plays a vital role in the success or failure of any brand and can stimulate consumers' intentions to buy products or services. Therefore, it is vital to identify which social media influencer plays a dominant role in influencing the purchases of Muslims. In particular, investigating the effect of religious influencers, religious bloggers, vloggers and native country's celebrities on the intentions to follow religious rituals and obligations, intention to acquire and use fashion and beauty products, or adoption of fashion and fashion products can be a beneficial area of research.

Overall, the findings of this study enriched the knowledge about UK-based Muslim female consumers. The results of this study will enable fashion designers, entrepreneurs and fashion

brand managers to develop consumer-centric marketing strategies and tailor products to the needs of Muslim women.

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Appendices

Appendix 1 : Studies related to Muslims Fashion and clothing

Researcher	Independent Variables	Dependent Variable	Research Context	Sample	Findings	Theory-Model
Alam et al., 2011	Religiosity, Relative and contextual factors (Trend of fashion, Price of the product, Brand name, Quality, Image, Peer pressure, Good sales presentation, Good customer services)	Consumer's buying behaviour	Food, clothing and automobile --- Malaysia	232 Muslims from the middle and upper-income groups.	Malaysian Muslims consider Islam as their source of reference and spend moderately. Religiosity mediated the relationship between relative and contextual variables and purchase behaviour of Muslim consumers.	Theory of consumer behaviour developed by the West
Albrecht et al., 2015	Theoretical values; Religious values; Economic values; Exploratory values; Aesthetic values; Political values; Social values; Muslim/ethnic identity; Hybrid identity; South African national	Dress practice of Muslim female	South African	200 female students (aged 17-25)	The more modest group placed more importance on religious values, Muslim identity, while the less modest group attributed more importance to social values. Despite these differences, both groups tended to communicate a hybrid identity.	Allport, Vernon, and Lindzey (1960) values and identity theory
Aruan and Wirdania, 2020	Ideological, Intellectual, ritual, experimental and consequential dimensions of religiosity	Affective attitude and Self-presentation attitude as mediator of Purchase intention	Modest fashion clothing-Indonesia	379 Muslim women	Significant and direct influence of religiosity on purchase intention. Affective attitude and self-presentation partially mediate the effect of religiosity on purchase intention. Affective attitude and self-presentation influence purchase intention.	NA
Bachleda et al., 2014	Religiosity (Interpersonal and intrapersonal), Attitude, Subjective Norms, Perceived behavioural control	Clothing choice as a mediator and Purchase intention	Clothing choice --- Morocco.	950 Muslim women	Interpersonal religiosity did not influence the choice of clothing. Age, marital status and education found to have a more significant impact on a woman's choice of clothing than religiosity. PBC found insignificant.	TPB
Cham et al., 2018	Brand image, Word of mouth, Self-concept, Perceived quality, Need for uniqueness, Price consciousness	Clothing interest as a mediator and Purchase intention	Clothing Interest -- Malaysia	300 Males, females , Gen-Y	Price-conscious consumers may not intend to buy a certain brand of clothing, even having strong interest. Brand image, word of mouth, self-concept, perceived quality, and need for uniqueness deemed related to purchase intention.	NA

Researcher	Independent Variables	Dependent Variable	Research Context	Sample	Findings	Theory-Model
Dehyadegari et al., 2016	Subjective norms. Religiosity	Islamic veil involvement as mediator / PI	Veil-Iran	483 women	Significant indirect relationship found between veil involvement, subjective norms and religiosity. The greater familiarity of women with the religious aspects and their tendency to comply with its recommendations can finally lead to the enhancement of demand and purchase intention of veil clothing.	TRA
Farrag and Hassan, 2015	Ideological, Intellectual, ritualistic, experimental and consequential dimensions of religiosity, Attitude towards fashion	Attitude toward fashion	Fashion-Egypt	350 young males and females	A negative relationship exists with all of the religiosity dimensions and attitude of youth towards fashion.	NA
Gbadamosi, 2012	NA	NA	Clothing-London	20 in-depth interviews with African women	Religion, weather, Need for affiliation, Comfort, Personal factors (demographic) influences clothing acculturation.	NA
Hassan and Harun, 2016	Dressing style, Fashion motivation, Fashion uniqueness, Sources of fashion knowledge	Fashion consciousness as mediator and hijab fashion	Hijab fashion clothing-Malaysia	345 women	Dressing style, fashion motivation, fashion uniqueness and sources of fashion knowledge positively influence fashion consciousness and indirectly influence hijab fashion consumption.	NA
Hwang and Kim, 2020	Religiosity; Perceived aesthetics; Perceived comfort; Perceived compatibility; Subjective norm; Perceived behavioural control	Attitude and Purchase intention	Modest Activewear, USA	328 Veiled Muslim women of all age groups	The degree of religiosity impacts the purchase behaviour while the most desirable attribute is appropriate concealment.	TPB
Hwang and Kim, 2021	Religiosity; Perceived aesthetics; Perceived comfort; Perceived compatibility; subjective norm; Perceived behavioural control	Attitude and Purchase intention	Modest Active-wear, USA	415 Veiled Muslim women of all age groups	Perceived aesthetic attributes and compatibility with regard to apparel functionality, expressiveness, and aesthetics are significant predictors of attitude toward purchasing activewear. Attitude and subjective norm are significantly associated with purchase intention while religiosity indirectly influences purchase intention through the social norm.	FEA and TPB

Researcher	Independent Variables	Dependent Variable	Research Context	Sample	Findings	Theory-Model
Hussain and Cunningham, 2021	Religious compliance, comfort and convenience, matching colour, price, and empowerment-availability, financial situation, and others' opinion as Perceived behavioural control	Attitude, Subjective norms	Pro-sport Hijab-USA	Content analysis 23 responses and surveyed 282 and 347 Muslim Student	Attitude and subjective norm influence purchase intention, Description and injunctive norms shape subjective norm while attitude was based on behavioural beliefs.	TPB
Jamal and Shukor, 2014	Need for Uniqueness, Modesty, Self-congruity, Clothing conformity, Normative influence, Informational influence, Acculturation	Status consumption	Cardiff-UK	Focus groups, interviews and questionnaires with 220 young British Muslim students (Males and females)	Self-congruity, clothing conformity, need for uniqueness and modesty are major contributors to SII. Acculturation moderates the effects of self-congruity and SII.	NA
Kamal, Chu and Pedram, 2013	Materialism, Social Media Usage, Attitudes Toward Social Media Advertising	Purchase Intention	Luxury fashion goods - USA and UAE.	347 Americans and 312 Arab male/female	Social media usage positively predicts materialism and social media advertising attitudes. Both samples showed positive relationships between materialism and purchase intention toward luxury fashion goods.	Social comparison theory
Leonnard et al., 2019	Expectation, Perception, Subjective norms, PBC, Attitude	Intention	Modest sportswear, Jakarta-Indonesia	65 Hijabis aged 18-30	Expectation, perception and the subjective norm effects consumer's attitude toward modest apparel but not PI. SB effects PBC and the effect of PBC on PI is higher than SB.	Theory of planned behaviour
O'Cass et al., 2013	Fashion consciousness, Willingness to pay a premium price, Religiosity	Status consumption	Fashion clothing brands-Iran	Surveyed 300 students, aged 18 - 24	Religiosity negatively moderates the relationship between status consumption and FC. An inverse association found between status consumption and religiosity. Importance of brand status mediated the relationship between FC and willingness to pay a price premium for fashion clothing brands.	NA
Rahman et al., 2018	Materialism, Religiosity, Fashion clothing involvement as a mediator	Purchase	Fashion clothing - Malaysia	282 females aged 18-36	Materialism, fashion clothing involvement and religiosity are significant drivers of fashion clothing purchase involvement. Fashion clothing involvement mediates the relationship between materialism and fashion clothing purchase involvement.	Conceptual and statistical models for mediated moderation (adopted from Hayes, 2012)

Researcher	Independent Variables	Dependent Variable	Research Context	Sample	Findings	Theory-Model
Siraj, 2011	NA		Focused on Hijab and modesty--Glasgow, UK	15 hijabi and 15 non-hijabi women were interviewed	Despite the differences in opinion about Hijab, female modesty found to be important to both Hijabi and Non-hijabi women.	NA
Sumarliah, Khan and Khan, 2021	Place accessibility, Store environment, Subjective norms, Attitude towards online hijab purchase as mediator	Online hijab purchase intention during Covid-19	Focused on online purchase of hijab fashion items - Indonesia	366 females aged 17-35 and above	Place accessibility, store environment and attitude positively influence purchase intention while subjective norms directly impact attitude and indirectly influence intention.	TRA
Valaei and Nikhashemi, 2017	Brand, price, style, country of origin, social identity, and self-identity	Purchase Intention	Fashion apparel industry-Malaysia	250 Male, female aged 18-27	Brand, style, price, and social identity influence Gen-Y purchase intention. No relationship with the country of origin and self-identity. Brand and self-identity influence attitude while style, price, country of origin, and social identity do not shape attitudes towards fashion apparel. Results varied among genders, ages, and income groups.	TPB, optimal distinctiveness theory, and social identity theory
Wright, 2015	Religious identity, Ethnicity, Nationality, Language, Region	NA- Focused on Religious identity and consumer behaviour	London, Bolton and Greater Manchester.	Written reflections and, Interviews with the second and third generation of Muslims -- Males, females aged 17-19.	Islam affects the personality and behaviour of young British Muslims but does not affect their consumption in a simple way. Instead, it presents them with a lifestyle and an attitude to society. They avoid wearing ethnic or traditional clothes because it affects their integrity with their social peers. They prefer fashion and lifestyle blogs for consumer-brand interaction instead of Muslim specific store sections or advertising campaign.	NA
Yeniaras and Akkemik, 2017.	Materialism	Status consumption tendencies, Intrinsic religiosity as moderators and fashion-novelty consciousness as DV.	Turkey	126 males and 141 females, carrying explicit religious symbols, e.g., religious dress, Headscarf etc.	Materialism and fashion-novelty consciousness were found to be positively related. However, intrinsic religiosity negatively moderated the relationship between materialism and fashion novelty consciousness.	Veblen ([1899]1970) and Simmel's ([1904]1957) status consumption theory

Researcher	Independent Variables	Dependent Variable	Research Context	Sample	Findings	Theory-Model
Yousaf and Malik, 2013	High-quality consciousness; Brand consciousness; Novelty-fashion innovative consciousness Recreational shopping consciousness; Price sensitivity; Impulsiveness consciousness; Over-choice confusion; Habitual, brand-loyal orientation; Social consciousness; Advertising consciousness; Lifestyle Consciousness; Convenience consciousness	Religiosity and level of Involvement as a moderator-- Consumer decision-making style	Clothes and snacks - Multan, Pakistan	225 young male and females University students	Consumer behaviour differs as per the level of involvement and the degree of religiosity. In the case of clothing products, the highly religious group was found to be more socially influenced, less recreational and fashion-conscious, and impulsive. More conscious regarding their lifestyle and less confused by overwhelming information and over choice, as compared to the less religious group.	Extended Sproll and Kendle model

Appendix 2 : Participant information sheet

LIVERPOOL JOHN MOORES UNIVERSITY

PARTICIPANT INFORMATION SHEET

LJMU's Research Ethics Committee Approval Reference: 18/LBS/015

YOU WILL BE GIVEN A COPY OF THIS INFORMATION SHEET

Title of Study: Factors affecting Muslim women's choices on clothing in UK – A study of Modest Fashion in clothing retail.

School/Faculty: Liverpool Business School

Principal Investigator: Nargis Ali, PhD student
Email address: N.ali@2017.ljmu.ac.uk

Contact Details of Academic Supervisor

Name: Dr. Olatunde Durowoju
Email address: O.A.Durowoju@ljmu.ac.uk

Address: Liverpool Business School
Liverpool John Moores University
Redmonds Building, Brownlow Hill
Liverpool - L3 5UG, United Kingdom

You are being invited to take part in a research study. Before you decide, it is important for you to understand why the study is being done and what participation will involve. Please take time to read the following information carefully and discuss it with others if you wish. Ask us if there is anything that is not clear or if you would like more information. Take time to decide whether or not you wish to take part. Thank you for reading this.

1. **What is the purpose of the study?**

   The purpose of the study is to explore and identify the factors that are likely to affect Muslim women's purchase intention toward clothing available in UK.

2. **Why have I been invited to participate?**

   You are being invited to take part in this research because you are a UK-based, Muslim woman. This study focuses on the factors that affect Muslim women's purchase intention

of fashion clothing therefore adult Muslim women who veil in some way has been approached to take part in this study.

3. **Do I have to take part?**

No. Your participation is voluntary. It is up to you to decide whether or not to take part. If you do decide to take part, you will be given this information sheet to keep and be asked to sign a consent form. You are still free to withdraw at any time and without giving a reason. A decision to withdraw will not affect your rights.

4. **What will happen to me if I take part?**

If you decided to take part, you will need to fill out a questionnaire and give that back to the researcher. It could take approximately 15 to 20 minutes.

5. **What are the possible disadvantages and risks of taking part?**

There are no disadvantages and risks involved in this study.

6. **What are the possible benefits of taking part?**

There are no direct benefits involved in the study. However, it is hoped that your participation will enhance understanding of your attitude towards available products in clothing retail that will help fashion designers and entrepreneurs of clothing retail sector to customize their products and marketing strategies according to your requirement.

7. **What will happen to the data provided and how will my taking part in this project be kept confidential?**

Questionnaires are anonymous. Participants are not asked to write their name or any other identifying information on the questionnaire. The data collected during this study will be stored confidentially for five years in order to complete the PhD research and publish the thesis online.

8. **Limits to confidentiality**

Not applicable

9. **What will happen to the results of the research project?**

The results of the research project will be used to complete and publish a PhD thesis, articles and conference presentations.

10. **Who is organising and *[If applicable]* funding/commissioning the study?**

This study is organised by Liverpool John Moores University.

11. **Who has reviewed this study?**

This study has been reviewed by, and received ethics clearance through, the Liverpool John Moores University Research Ethics Committee (Reference number: **18/LBS/015**).

12. What if something goes wrong?

If you have a concern about any aspect of this study, please contact the relevant investigator who will do their best to answer your query. The researcher should acknowledge your concern within 10 working days and give you an indication of how they intend to deal with it. If you wish to make a complaint, please contact the chair of the Liverpool John Moores University Research Ethics Committee (researchethics@ljmu.ac.uk) and your communication will be re-directed to an independent person as appropriate.

13. Data Protection Notice

The data controller for this study will be Liverpool John Moores University (LJMU). The LJMU Data Protection Office provides oversight of LJMU activities involving the processing of personal data, and can be contacted at secretariat@ljmu.ac.uk. This means that we are responsible for looking after your information and using it properly. LJMU's Data Protection Officer can also be contacted at secretariat@ljmu.ac.uk**.** The University will process your personal data for the purpose of research. Research is a task that we perform in the public interest.

Your rights to access, change or move your information are limited, as we need to manage your information in specific ways in order for the research to be reliable and accurate. If you withdraw from the study, we will keep the information about you that we have already obtained.
You can find out more about how we use your information by contacting secretariat@ljmu.ac.uk.

If you are concerned about how your personal data is being processed, please contact LJMU in the first instance at secretariat@ljmu.ac.uk. If you remain unsatisfied, you may wish to contact the Information Commissioner's Office (ICO). Contact details, and details of data subject rights, are available on the ICO website at: https://ico.org.uk/for-organisations/data-protection-reform/overview-of-the-gdpr/individualsrights/

14. Contact for further information

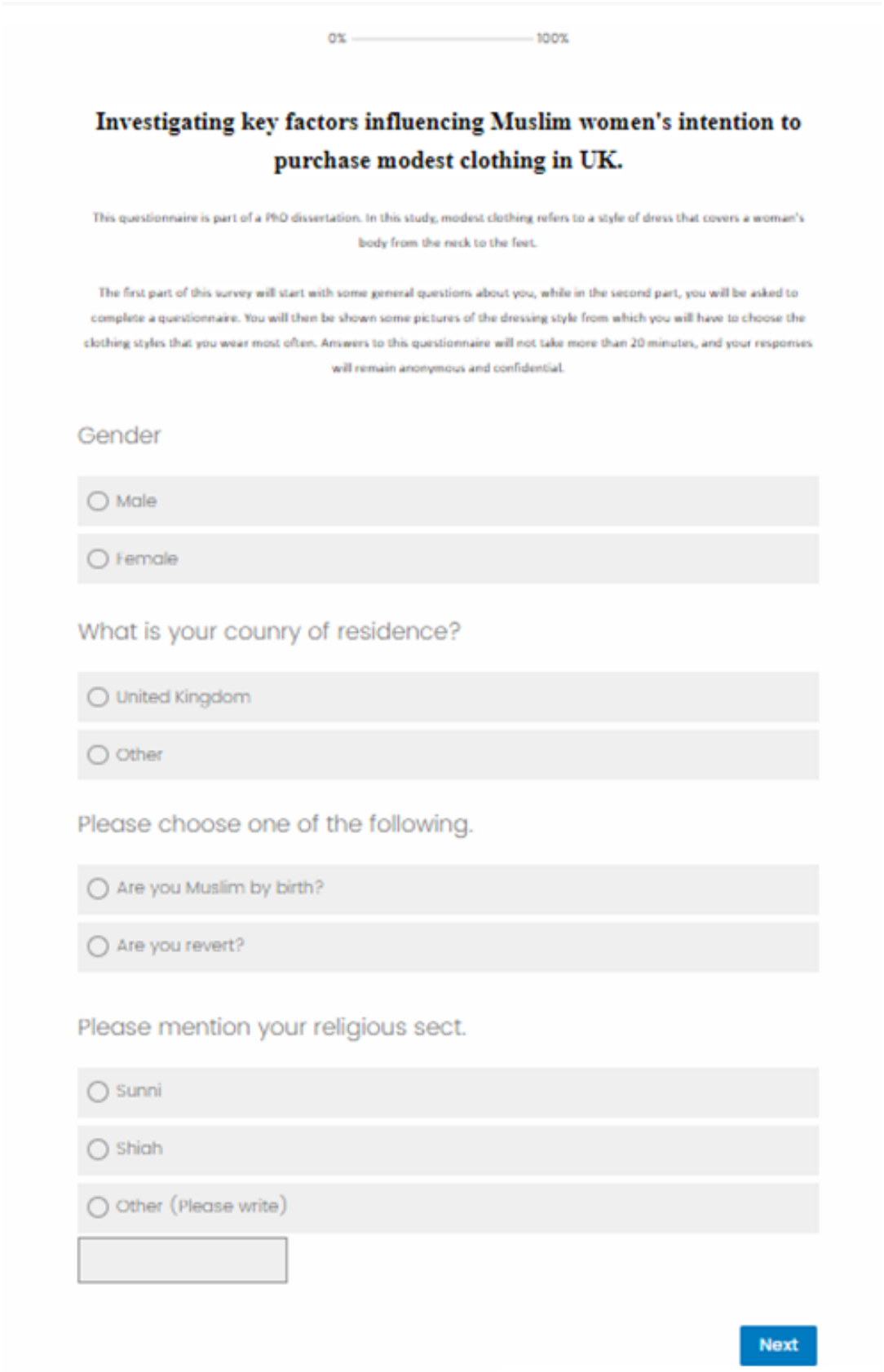
Nargis Ali

Email : *N.ali@2017.ljmu.ac.uk*

Thank you for reading this information sheet and for considering taking part in this study.

Note: Please retain a copy of the participant information sheet with a copy of the signed consent form.

Appendix 3: Survey Instrument



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Investigating key factors influencing Muslim women's intention to purchase modest clothing in UK.

This questionnaire is part of a PhD dissertation. In this study, modest clothing refers to a style of dress that covers a woman's body from the neck to the feet.

The first part of this survey will start with some general questions about you, while in the second part, you will be asked to complete a questionnaire. You will then be shown some pictures of the dressing style from which you will have to choose the clothing styles that you wear most often. Answers to this questionnaire will not take more than 20 minutes, and your responses will remain anonymous and confidential.

Gender

- Male
- Female

What is your counry of residence?

- United Kingdom
- Other

Please choose one of the following.

- Are you Muslim by birth?
- Are you revert?

Please mention your religious sect.

- Sunni
- Shiah
- Other (Please write)

Next

Section B

What is your race or ethnicity? Please choose one of the following.

- ◯ White/Irish
- ◯ European Muslim
- ◯ Bangladeshi
- ◯ Pakistani
- ◯ Indian
- ◯ Turkish
- ◯ Somali
- ◯ Nigerian
- ◯ Black African
- ◯ Black Caribbean
- ◯ Algerian
- ◯ Moroccan
- ◯ Syrian
- ◯ Middle eastern
- ◯ Iraqi
- ◯ Afghani
- ◯ Irani
- ◯ Chinese
- ◯ Other (Please specify)

Which Age group you fall?

- ○ 18-25
- ○ 26-30
- ○ 31-35
- ○ 36-40
- ○ 41-45
- ○ 46 or above

What is the highest level of school you have completed or the highest degree you have received?

- ○ GCSC/O levels or Secondary school
- ○ A levels/BTEC diploma or equivalent
- ○ Undergraduate Degree
- ○ Postgraduate Degree
- ○ Doctoral degree

Which statement best describes your current employment status?

- ○ Student
- ○ Working (paid employee)
- ○ Working (self-employed)
- ○ Un-employed
- ○ Retired

What is your marital status?

- ○ Single
- ○ Married/In a relationship
- ○ Divorced/Separated/Widowed

Household annual income

- ○ Less than £10000
- ○ £11000-£20000
- ○ £21000-£30000
- ○ £31000-£40000
- ○ £40000 or more

How religious would you say you are?

- ○ Very religious
- ○ Moderately religious
- ○ Slightly religious
- ○ Not at all religious

SECTION C

	Purchase intention of Modest clothing	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	I would buy clothes that are specially designed for Muslim women if it were available.					
2	I am willing to buy clothes that are specially designed for Muslim women in the future.					
3	I would be satisfied by clothes that are specially designed for Muslim women.					
	Religiosity	**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
1	I believe there is only one Allah.					
2	I believe Muhammad (PBUH) is last Prophet.					
3	I regularly offer prayer five times a day.					
4	I fast regularly during Ramadan.					
5	I regularly recite the Holy Quran.					
6	I am obliged to perform Hajj if I meet the prescribed criteria.					
7	I know the basic and necessary knowledge about my religion.					
8	I always try to avoid minor and major sin.					
9	I always try to follow Islamic junctions in all matters of my life.					
	Modesty in clothing practice	**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
1	I think that veil (covering the whole body except face) is obligatory.					
2	I think women's heads should be covered.					
3	I do not wear revealing clothing.					
4	I purposely wear clothing that is less attractive to avoid attention.					
5	Wearing tight fitted dress in public bothers me.					
	Subjective Norms	**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
1	My family and relatives think I should wear modest clothes.					
2	My friends and colleagues usually wear modest clothes.					
3	The people in my life whose opinion I value wear modest clothes.					
4	It is better to wear modest clothes in front of male family members.					
5	Most people around me want me to see in modest clothes.					
	Traditional media	**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
1	I like buying products promoted via emails.					
2	I like buying products advertised on television.					
3	I like buying products advertised on billboards/banners.					
4	I like buying products featured in newspapers.					
5	I like buying products featured in magazines.					
	Digital media	**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
1	Shopping at stores gives me more satisfaction and enjoyment than shopping online.					
2	Company's websites and social media Fan-pages are useful in spreading awareness about the brand and its product offerings.					
3	Social media is a good source of information about fashion and products.					
4	Hijabi bloggers influence my perception towards the fashion products.					
5	I usually read online reviews of products before making a purchase decision.					
	Fashion advertising	**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
1	I pay close attention to fashion advertising.					
2	Fashion ads tells me which brands have features I am looking for.					
3	Fashion ads helps me stay up to date about latest fashion products.					
4	Fashion ads are more enjoyable than other type of ads.					

	Fashion Consciousness	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	I keep my wardrobe up to date with the changing fashions.					
2	I usually have at least one outfit of the newest style.					
3	Fashionable, attractive styling is very important to me.					
4	To get variety, I shop in different stores and buy different brands.					
	Need for uniqueness	**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
1	I like to try new products and services before others do.					
2	I am more likely to buy a product if it is scarce.					
3	I would prefer to have custom-made clothes than to buy them ready-made.					
4	I enjoy wearing clothes different from styles that many people wear.					
5	I enjoy shopping at stores that carry merchandise that is different and unusual.					
	Frugality	**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
1	I buy as much as possible at sale prices.					
2	I carefully watch how much I spend.					
3	The lower price products are usually my choice.					
4	I usually buy products more than I need them.					
5	If I can re-use an item I already have, there's no sense in buying something new.					
6	I am willing to wait on a purchase I want so that I can save money.					
	Perceived product attribute	**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
1	Durability and comfort both are important factors to be considered when selecting clothes.					
2	I consider the fabric texture when choosing my clothes.					
3	I prefer clothing that fit properly.					
4	Quality of the product is a factor that influences my selection of clothing.					
5	I find it difficult to buy modest clothes suitable to the warm temperature.					
6	I like natural colours such as tan, beige, or brown while buying clothes.					
7	I like neutral colours such as black, white, grey.					
8	I like soft and subdued colours.					
9	I like bright colours for my clothes.					
10	I choose clothing with small prints, even though a larger design looks equally good on me.					
	Perceived availability	**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
1	I make effort to always find clothes that follow the Islamic code of dress.					
2	I think it is not easy for me to find the clothes that I want in retail stores.					
3	Sometimes, it seems too difficult to find clothes that adhere to Islamic guidelines at high street shops.					
	Hybrid identity	**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
1	I am both a Muslim and a British					
2	I associate myself with people from the Muslim culture as well as those from other cultures.					
3	I participate in both Muslim and British cultural activities.					
4	I combine British fashion trends with my Islamic garments.					
5	I alternate between Muslim and Western clothing styles.					

Section D: clothing styles

Appendix 4 : Communality statistics for the observed variables (EFA)

Communalities

	Initial	Extraction
FC1	1.000	0.824
FC2	1.000	0.784
FC3	1.000	0.706
UN2	1.000	0.689
UN3	1.000	0.667
UN4	1.000	0.746
FR2	1.000	0.688
FR4	1.000	0.722
FR6	1.000	0.686
AD2	1.000	0.808
AD3	1.000	0.834
AD4	1.000	0.736
RL3	1.000	0.718
RL4	1.000	0.668
RL5	1.000	0.728
RL7	1.000	0.628
RL8	1.000	0.609
RL9	1.000	0.660
MOD3	1.000	0.719
MOD4	1.000	0.641
MOD5	1.000	0.665
TM2	1.000	0.751
TM3	1.000	0.797
TM4	1.000	0.772
TM5	1.000	0.608
DM1	1.000	0.672
DM2	1.000	0.668
DM3	1.000	0.656
DM4	1.000	0.616
DM5	1.000	0.672
SUB1	1.000	0.512
SUB2	1.000	0.579
SUB3	1.000	0.593
SUB5	1.000	0.638
ATR6	1.000	0.744
ATR7	1.000	0.691
ATR8	1.000	0.615
AV1	1.000	0.705
AV2	1.000	0.778
AV3	1.000	0.764
PI1	1.000	0.851
PI2	1.000	0.864
PI3	1.000	0.742
ATR1	1.000	0.653
ATR2	1.000	0.740
ATR4	1.000	0.645

Extraction Method: Principal Component Analysis.

Appendix 4b : Rotated component matrix (EFA)

Rotated Component Matrix[a]

	Component												
	1	2	3	4	5	6	7	8	9	10	11	12	13
RL5	0.838												
RL3	0.831												
RL4	0.796												
RL7	0.781												
RL9	0.780												
RL8	0.745												
DM5		0.814											
DM1		0.791											
DM2		0.783											
DM3		0.736											
DM4		0.681											
TM4			0.862										
TM3			0.859										
TM2			0.832										
TM5			0.711										
FC1				0.870									
FC2				0.839									
FC3				0.768									
PI2					0.833								
PI1					0.832								
PI3					0.763								
AV2						0.855							
AV3						0.851							
AV1						0.777							
AD3							0.835						
AD2							0.815						
AD4							0.775						
SUB5								0.773					
SUB3								0.732					
SUB2								0.704					
SUB1								0.637					
UN4									0.843				
UN2									0.808				
UN3									0.784				
MOD3										0.826			
MOD5										0.763			
MOD4										0.748			
ATR6											0.844		
ATR7											0.815		
ATR8											0.753		
FR4												0.824	
FR6												0.805	
FR2												0.790	
ATR2													0.846
ATR4													0.762
ATR1													0.751

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 7 iterations.

Appendix 4c : List of excluded items from final EFA

S. No.	Construct	Item
1	Fashion consciousness	To get variety, I shop in different stores and buy different brands.
2	Need for uniqueness	I like to try new products and services before others do.
3		I would prefer to have custom-made clothes than to buy them ready-made.
4	Modesty	I think that veil (covering the whole body except face) is obligatory.
5		I think women's heads should be covered.
6	Frugality	I buy as much as possible at sale prices.
7		The lower price products are usually my choice.
8		If I can re-use an item I already have, there's no sense in buying something new.
9	Product attributes	I find it difficult to buy modest clothes suitable to the warm temperature.
10		I like bright colours for my clothes.
11		I choose clothing with small prints, even though a larger design looks equally good on me.
12	Subjective Norms	It is better to wear modest clothes in front of male family members.
13	Traditional media	I like buying products promoted via emails.
14	Fashion advertising	I pay close attention to fashion advertising.
15	Hybrid Identity	I am both a Muslim and a British
16		I associate myself with people from the Muslim culture as well as those from other cultures.
17		I participate in both Muslim and British cultural activities.
18		I combine British fashion trends with my Islamic garments.
19		I alternate between Muslim and Western clothing styles.

Appendix 4d : Total variance explained (EFA)

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.487	14.101	14.101	6.487	14.101	14.101	4.127	8.973	8.973
2	6.014	13.074	27.175	6.014	13.074	27.175	3.256	7.079	16.052
3	2.686	5.840	33.015	2.686	5.840	33.015	3.024	6.574	22.626
4	2.345	5.099	38.114	2.345	5.099	38.114	2.377	5.167	27.793
5	2.285	4.968	43.081	2.285	4.968	43.081	2.325	5.054	32.847
6	2.012	4.374	47.456	2.012	4.374	47.456	2.263	4.919	37.766
7	1.855	4.032	51.487	1.855	4.032	51.487	2.260	4.913	42.679
8	1.737	3.776	55.263	1.737	3.776	55.263	2.181	4.740	47.420
9	1.654	3.596	58.859	1.654	3.596	58.859	2.129	4.629	52.049
10	1.535	3.338	62.197	1.535	3.338	62.197	2.121	4.610	56.659
11	1.302	2.830	65.027	1.302	2.830	65.027	2.103	4.571	61.230
12	1.216	2.643	67.670	1.216	2.643	67.670	2.095	4.555	65.785
13	1.127	2.450	70.120	1.127	2.450	70.120	1.994	4.335	70.120
14	0.818	1.778	71.898						
15	0.644	1.401	73.299						
16	0.621	1.350	74.648						
17	0.583	1.267	75.916						
18	0.583	1.267	77.182						
19	0.561	1.219	78.401						
20	0.528	1.148	79.549						
21	0.520	1.130	80.679						
22	0.506	1.100	81.779						
23	0.489	1.063	82.842						
24	0.476	1.035	83.877						
25	0.463	1.007	84.884						
26	0.460	1.000	85.884						
27	0.442	0.961	86.845						
28	0.430	0.935	87.780						
29	0.420	0.914	88.694						
30	0.408	0.886	89.580						
31	0.405	0.880	90.460						
32	0.385	0.837	91.297						
33	0.379	0.824	92.121						
34	0.369	0.803	92.924						
35	0.355	0.772	93.696						
36	0.331	0.720	94.416						
37	0.328	0.714	95.129						
38	0.302	0.657	95.787						
39	0.299	0.650	96.436						
40	0.295	0.642	97.078						
41	0.282	0.613	97.691						
42	0.249	0.540	98.231						
43	0.241	0.524	98.755						
44	0.229	0.497	99.252						
45	0.202	0.438	99.690						
46	0.143	0.310	100.000						

Extraction Method: Principal Component Analysis.

Appendix 5a : Modification Indices (CFA First run)

Suggested covariances			M.I.	Par Change
e7	<-->	MOD	25.418	-0.145
e10	<-->	e7	48.406	0.256
e40	<-->	FADV	15.517	0.078
e42	<-->	e41	14.994	0.057
e43	<-->	e41	22.185	0.054
e45	<-->	e41	19.624	-0.052
e45	<-->	e43	18.38	-0.048
e46	<-->	e41	31.76	-0.063
e46	<-->	e42	16.405	-0.055
e46	<-->	e44	13.771	0.043
e46	<-->	e45	90.289	0.104
e37	<-->	ATTR_A	12.945	0.066
e3	<-->	MOD	13.687	0.062
e19	<-->	D_Med	14.043	0.085
e19	<-->	T_Med	27.373	-0.111
e18	<-->	PI	13.385	0.067
e18	<-->	ATTR_A	10.816	0.069
e14	<-->	D_Med	25.275	0.121
e14	<-->	e45	11.108	0.059
e31	<-->	e37	10.188	-0.069
e9	<-->	e7	10.8	-0.106
e26	<-->	FSC	12.712	-0.019
e28	<-->	FSC	12.96	0.021
e28	<-->	ATTR_A	12.394	0.019
e23	<-->	e26	10.281	-0.02
e20	<-->	MOD	14.831	0.069
e20	<-->	SN	13.296	0.08
e20	<-->	e46	10.972	0.046
e15	<-->	e19	33.049	0.124
e15	<-->	e18	10.764	-0.071
e16	<-->	e18	17.095	-0.095
e16	<-->	e14	15.622	0.096
e16	<-->	e15	26.891	0.103
e17	<-->	e18	24.721	0.112
e17	<-->	e15	27.907	-0.103
e12	<-->	e14	25.844	-0.088
e13	<-->	e14	17.295	0.081
e8	<-->	PI	11.488	-0.067
e8	<-->	PA	10.103	-0.091
e8	<-->	e7	15.989	-0.151
e8	<-->	e9	28.007	0.133
e8	<-->	e22	13.165	-0.096
e4	<-->	e44	10.316	0.049
e6	<-->	ATTR_F	10.773	-0.018

Appendix 5b : Calculations for composite reliability and AVE

Construct	Items	Factor loading	Squared Loadings (estimate sqaured)	Sum of sqaured loadings	AVE (G/number of items)	Delta=1-Estimates sqaured	Sum of Loadings	Sum of loadings sqaured	Sum of delta	CR denominat	CR
	AD4	0.757	0.573			0.427					
	AD3	0.883	0.780			0.220					
FADV	AD2	0.853	0.728	2.080	0.693	0.272	2.493	6.215	0.920	7.135	0.871
	SUB1	0.66	0.436			0.564					
	SUB2	0.629	0.396			0.604					
	SUB3	0.732	0.536			0.464					
SN	SUB5	0.634	0.402	1.769	**0.442**	0.598	2.655	7.049	2.231	9.280	0.760
	TM4	0.804	0.646			0.354					
	TM3	0.884	0.781			0.219					
	TM2	0.827	0.684			0.316					
T_Med	TM5	0.668	0.446	2.558	0.640	0.554	3.183	10.131	1.442	11.573	0.875
	DM1	0.642	0.412			0.588					
	DM3	0.814	0.663			0.337					
	DM2	0.702	0.493			0.507					
	DM4	0.756	0.572			0.428					
D_Med	DM5	0.642	0.412	2.551	0.510	0.588	3.556	12.645	2.449	15.094	0.838
	AV3	0.784	0.615			0.385					
	AV2	0.834	0.696			0.304					
PA	AV1	0.728	0.530	1.840	0.613	0.470	2.346	5.504	1.160	6.664	0.826
	ATR8	0.659	0.434			0.566					
	ATR7	0.708	0.501			0.499					
ATTR_A	ATR6	0.801	0.642	1.577	0.526	0.358	2.168	4.700	1.423	6.123	0.768
	ATR4_TRANS_INVERSE	0.726	0.527			0.473					
	ATR2_TRANS_INVERSE	0.698	0.487			0.513					
ATTR_F	ATR1_TRANS_INVERSE	0.784	0.615	1.629	0.543	0.385	2.208	4.875	1.371	6.246	0.781
	FC3	0.745	0.555			0.445					
	FC2	0.824	0.679			0.321					
FSC	FC1	0.873	0.762	1.996	0.665	0.238	2.442	5.963	1.004	6.967	0.856
	UN4	0.789	0.623			0.377					
	UN3	0.692	0.479			0.521					
UNIQ	UN2	0.722	0.521	1.623	0.541	0.479	2.203	4.853	1.377	6.231	0.779
	PI3	0.757	0.573			0.427					
	PI2	0.928	0.861			0.139					
PI	PI1	0.91	0.828	2.262	0.754	0.172	2.595	6.734	0.738	7.472	0.901
	MOD5	0.728	0.530			0.470					
	MOD4	0.706	0.498			0.502					
MOD	MOD3	0.728	0.530	1.558	0.519	0.470	2.162	4.674	1.442	6.116	0.764
	RL9	0.718	0.516			0.484					
	RL8	0.671	0.450			0.550					
	RL7	0.711	0.506			0.494					
	RL5	0.84	0.706			0.294					
	RL4	0.784	0.615			0.385					
RLG	RL3	0.834	0.696	3.487	0.581	0.304	4.558	20.775	2.513	23.288	0.892
	FR6	0.664	0.441			0.559					
	FR4	0.772	0.596			0.404					
Frug	FR2	0.742	0.551	1.587	0.529	0.449	2.178	4.744	1.413	6.156	0.771

Appendix 5c: Observations farthest from the centroid (Mahalanobis distance)

Observation number	Mahalanobis d-squared	p1	p2
42	119.8	0	0
679	119.635	0	0
669	111.941	0	0
169	108.062	0	0
1040	107.656	0	0
988	106.891	0	0
574	105.623	0	0
611	105.557	0	0
365	102.781	0	0
149	102.682	0	0
117	99.419	0	0
599	99.397	0	0
997	98.838	0	0
1042	93.192	0	0
688	93.181	0	0
355	92.512	0	0
693	89.545	0	0
107	89.507	0	0
50	89.435	0	0
711	89.034	0	0
190	89.014	0	0
91	88.736	0	0
198	88.396	0	0
57	87.266	0	0
1003	86.23	0	0
906	84.653	0	0
1070	84.559	0	0
428	84.335	0	0
1072	83.889	0.001	0
708	81.526	0.001	0
603	81.451	0.001	0
201	81.44	0.001	0
1039	81.237	0.001	0

Appendix 5d : Complete model fit results (CFA First run)

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	170	2015.518	911	.000	2.212
Saturated model	1081	.000	0		
Independence model	46	23107.394	1035	.000	22.326

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.045	.924	.910	.779
Saturated model	.000	1.000		
Independence model	.231	.375	.347	.359

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.913	.901	.950	.943	.950
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.880	.803	.836
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	1104.518	978.397	1238.338
Saturated model	.000	.000	.000
Independence model	22072.394	21581.147	22570.017

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	1.856	1.017	.901	1.140
Saturated model	.000	.000	.000	.000
Independence model	21.278	20.324	19.872	20.783

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.033	.031	.035	1.000
Independence model	.140	.139	.142	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	2355.518	2370.899	3204.019	3374.019
Saturated model	2162.000	2259.800	7557.462	8638.462
Independence model	23199.394	23203.556	23428.988	23474.988

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	2.169	2.053	2.292	2.183
Saturated model	1.991	1.991	1.991	2.081
Independence model	21.362	20.910	21.820	21.366

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	530	546
Independence model	53	54

Appendix 5e : Complete model fit results (Structural model)

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	176	1751.154	905	.000	1.935
Saturated model	1081	.000	0		
Independence model	46	23107.394	1035	.000	22.326

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.043	.934	.922	.782
Saturated model	.000	1.000		
Independence model	.231	.375	.347	.359

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.924	.913	.962	.956	.962
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.874	.808	.841
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	846.154	731.456	968.624
Saturated model	.000	.000	.000
Independence model	22072.394	21581.147	22570.017

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	1.612	.779	.674	.892
Saturated model	.000	.000	.000	.000
Independence model	21.278	20.324	19.872	20.783

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.029	.027	.031	1.000
Independence model	.140	.139	.142	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	2103.154	2119.077	2981.601	3157.601
Saturated model	2162.000	2259.800	7557.462	8638.462
Independence model	23199.394	23203.556	23428.988	23474.988

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	1.937	1.831	2.049	1.951
Saturated model	1.991	1.991	1.991	2.081
Independence model	21.362	20.910	21.820	21.366

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	606	625
Independence model	53	54

Appendix 6 : Muslim women's preferred clothing styles

Most used clothing style		Overall Frequency	Percent	Most used clothing style		Overall Frequency	Percent
Style 1		305	28.1	**Style 7**		452	41.6
Style 2		93	8.6	**Style 8**		213	19.6
Style 3		169	15.5	**Style 9**		493	45.4
Style 4		638	58.7	**Style 10**		567	52.2
Style 5		458	42.1	**Style 11**		878	80.8
Style 6		405	37.3				

Appendix 7: Most worn traditional dresses worn by Muslim women

Sari (Bhattacharya, 2018)

Abaya with niqab, abaya with headscarf (Sethi and Shen, 2021)

Shalwar kameez and dopatta (Reviewit.pk, 2022)

Somali Baati with shayla (Vogue, 2017)

Djellaba-sky-blue (Elle-UK, 2019)

Nigerian Muslim women's clothing styles (Guardian News Nigeria, 2019

Burqa (BBC News, 2021)

Afghani dress (BBC News, 2021)

Irani Chador (Hashemi, 2020)

Irani Manto (Hashemi, 2020)