



Electronic Word of Mouth, Fashion Trends, and Income as Predictors of Muslim Consumer Behavior in Urban Indonesia

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Article Info	Abstract
Keywords: Muslim consumers; e-WOM; fashion trends; digital sociology; urban consumption; Bandung City. Article history: Received: 2024-03-06 Revised: 2024-05-15 Accepted: 2024-09-10	This study investigates the extent to which electronic word of mouth (e-WOM), fashion trends, and perceived income level jointly predict the consumption style of Muslim consumers residing in Bandung City, West Java, Indonesia. Grounded in Consumer Culture Theory, Social Identity Theory, and Digital Sociology, the study employs a quantitative cross-sectional design with data from 126 Muslim respondents aged 18 to 32 years, collected through a structured online questionnaire distributed via Google Forms. Partial Least Squares Structural Equation Modeling (PLS-SEM), implemented in SmartPLS 4.0, served as the primary analytical technique given its robustness for reflective latent-variable models and its suitability for moderately sized samples. All three predictor variables demonstrated statistically significant positive effects on consumption style. Fashion trends emerged as the dominant predictor ($\beta = 0.435$, $p < 0.001$, $f^2 = 0.328$), followed by perceived income ($\beta = 0.368$, $p < 0.001$, $f^2 = 0.234$) and e-WOM ($\beta = 0.313$, $p < 0.001$, $f^2 = 0.171$), collectively accounting for 43.1% of variance in consumption style ($R^2 = 0.431$). These findings make a theoretically meaningful contribution by demonstrating that non-economic social forces, particularly fashion-related digital content, may exert stronger explanatory influence over consumption behavior than income capacity alone among urban Muslim millennials. This study extends the Islamic marketing and consumer behavior literature by integrating Digital Sociology with Consumer Culture Theory and Social Identity Theory, providing empirical evidence that aspirational and performative consumption, facilitated by digital influencers and peer-generated online content, is increasingly central within digitally connected Muslim communities. Policymakers and business practitioners may leverage these findings to design targeted digital literacy initiatives and culturally responsive marketing strategies within Muslim-majority urban markets. Future research should examine religiosity and digital literacy as potential moderating variables, employ longitudinal designs, and extend cross-cultural comparisons across Muslim-majority and Muslim-minority settings.

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1. INTRODUCTION

Consumption patterns have become a defining feature of contemporary Muslim social life. Across a wide range of contexts, consumption constitutes a fundamental component of daily routines, encompassing household necessities, educational expenditures, and healthcare-related spending (Jiang et al., 2024; Qiu & Zhang, 2024; Wang et al., 2024). The rapid advancement of information and communication technologies over recent decades has fundamentally transformed how individuals communicate, seek and process information, and engage in commercial transactions. One particularly consequential outcome of this technological evolution is the emergence of Electronic Word of Mouth (e-WOM), which refers to consumer-generated reviews, testimonials, and recommendations disseminated through digital platforms and social networking sites (Adam et al., 2023; Beyari & Garamoun, 2024; Fachrurazi et al., 2023; Ginting et al., 2023; Mensah & Mwakapesa, 2022; Sun et al., 2024).

The scale of online commercial activity linked to e-WOM is substantial. By 2024, the global count of active online shoppers had reached approximately 2.71 billion individuals, representing roughly one-third of the total world population making purchases via e-commerce platforms or social media-based retail channels (DataReportal, 2024; Statista, 2024). This figure reflects a growth of 2.7% relative to the preceding year (DataReportal, 2024). Furthermore, e-WOM has been found to motivate approximately 30.5% of all online shopping behavior, with clothing and fashion accessories recorded as the single highest-frequency purchase category at 44% (Statista, 2024; Sun et al., 2024).

A growing body of empirical research affirms the significant influence of e-WOM on consumptive behavior among diverse consumer segments (Al-Dmour et al., 2024; Li et al., 2023; Rahaman et al., 2022). Parallel scholarship examining fashion trends demonstrates that fashion-related content disseminated through social media meaningfully shapes the purchasing patterns of the Muslim millennial generation. From an Islamic economics perspective, income has likewise been identified as a foundational determinant of individual and household consumption styles. Notwithstanding these documented relationships, a notable gap remains in the literature regarding how fashion trends differentially affect consumption behavior across varying income groups, particularly within Muslim community settings (Ashraf et al., 2023; Shin et al., 2025).

Bandung City, the capital of West Java Province and one of Indonesia's most prominent metropolitan centers, represents a compelling and underexplored research context for this inquiry. The city is home to a large and predominantly Muslim population with considerable socioeconomic diversity, including notable variation in income levels and in the degree of access to digital information among its residents. The Muslim community in Bandung is increasingly integrated into broader national and global information networks through widespread internet connectivity and active social media use, enabling rapid exposure to emerging trends and diverse consumer influences. This digital connectivity exerts measurable effects on local consumption patterns, especially in the domains of fashion and lifestyle (Mutmainah & Romadhon, 2023; Ruslan et al., 2023). In a dynamic urban environment such as Bandung, fashion trends originating from major metropolitan centers or from international sources are quickly adopted within local communities, making it an especially relevant site for studying the interplay of digital influence and consumption behavior.

The present study seeks to address the identified gap by systematically examining the simultaneous influence of e-WOM, fashion trends, and income on the consumption style of the Muslim community in Bandung City. Understanding the interplay among these three variables is expected to generate valuable insights for government policymakers, business practitioners, and the academic community, and to support the development of effective strategies aimed at promoting digital literacy, economic empowerment, and responsible information use.

On the basis of the theoretical and empirical foundations reviewed above, this study advances three directional hypotheses. H1 posits that e-WOM exerts a statistically significant positive effect on Muslim consumers' consumption style in Bandung City. H2 posits that fashion trends exert a statistically significant positive effect on consumption style. H3 posits that income level exerts a statistically significant positive effect on consumption style. These three hypotheses are tested simultaneously through PLS-SEM to assess the relative and combined explanatory contributions of each predictor. The comparative explanatory power of each variable is treated as an empirical question to be determined by the analytical findings, rather than predetermined by theoretical assumption.

The relationships among e-WOM, fashion trends, and income with consumption style are grounded in three complementary theoretical frameworks. Digital Sociology, as articulated by Lupton (2015) and Orton-Johnson and Prior (2013), examines how digital technologies reconfigure social structures, identities, and everyday practices, with algorithmically curated content and peer-generated digital environments shaping purchasing dispositions and lifestyle aspirations. Social Identity Theory, originally formulated by Tajfel and Turner (1979), posits that individuals derive part of their self-concept from membership in social groups and seek to maintain a positive social identity through group-conforming behavior. In consumer contexts, this manifests as alignment with community fashion norms and sensitivity to peer endorsement through e-WOM channels. Consumer Culture Theory (CCT), developed by Arnould and Thompson (2005), treats consumption as a site of cultural meaning-making, wherein consumers construct identities, negotiate social relationships, and perform cultural memberships through market-mediated practices. Together, these three frameworks provide a multi-layered interpretive lens for understanding why Muslim consumers in urban Bandung exhibit consumption patterns simultaneously shaped by digital influence, social belonging, and cultural expression.

This study contributes to the expanding literature on Muslim consumer behavior by empirically validating a framework that integrates e-WOM, fashion trends, and income as predictors of consumption style. Whereas prior studies have predominantly examined these variables in isolation, this research uniquely investigates their simultaneous explanatory contributions within a digital and Islamic socio-cultural context. The findings extend the theoretical relevance of Digital Sociology and Social Identity Theory as interpretive lenses for understanding Muslim consumption, particularly among younger urban populations. The study additionally contributes to Consumer Culture Theory by illustrating how non-economic determinants, including social validation and online peer influence, may assume explanatory primacy over conventional income-based consumption models in digitally connected Muslim communities.

2. METHODS

2.1. Research Design and Population

This study adopts a quantitative research design, selected for its capacity to produce statistically measurable evidence and to enable the systematic testing of hypothesized causal relationships among variables. The constructs under investigation include Electronic Word of Mouth (e-WOM), Fashion Trends, and Income as independent variables, and Consumption Style as the dependent variable. Partial Least Squares Structural Equation Modeling (PLS-SEM) was selected as the primary analytical method due to its suitability for models involving multiple latent variables, its robustness when applied to non-normally distributed data, and its appropriateness for datasets of moderate size (Ghozali, 2015).

The target population of this study comprises Muslim individuals residing in Bandung City who have engaged in online purchasing of clothing and fashion accessories. The study focuses

specifically on individuals between 18 and 32 years of age, encompassing both male and female participants. Inclusion criteria required that respondents identify as Muslim and possess prior experience purchasing fashion items through online retail or social media-based platforms. Individuals without online shopping experience were excluded from the sample. Given the absence of reliable population-level data on the exact number of Muslim online fashion shoppers in Bandung, the population was treated as infinite for sample size determination purposes.

2.2. Sample Size and Sampling Procedure

Sample size determination followed methodological guidelines appropriate for PLS-SEM analysis. In accordance with the rule of thumb established by Hair et al. (2017), the minimum sample size should be ten times the maximum number of structural paths directed at any single construct. Given that Consumption Style, as the endogenous construct, receives three structural paths, the minimum required sample is 30 under this criterion. A complementary power analysis conducted using G*Power 3.1, specifying a medium effect size ($f^2 = 0.15$), a significance level of 0.05, and a statistical power of 0.80, yielded a minimum required sample of 92 respondents. The study subsequently targeted a sample of 100 to ensure conservative adequacy and rounded upward to 100 to ensure adequacy. Following the data collection process, 126 valid and complete responses were obtained and included in the final analysis.

Respondent recruitment employed a combination of nonprobability and purposive sampling approaches. Participants were recruited through social media platforms as well as local Muslim community networks in Bandung City, ensuring that the sample adequately represented the intended target demographic.

2.3. Data Sources and Instrument Development

The study draws upon both primary and secondary data sources. Primary data were gathered via structured online questionnaires distributed through Google Forms. Prior to the main data collection phase, a pilot test was administered to evaluate and refine the questionnaire items. This study was conducted in accordance with the ethical principles governing research involving human participants. Prior to data collection, ethical clearance was obtained from the Institutional Review Board of Universitas Islam Bandung (Ethical Approval Number: UIB-IRB-2024-011). All participants were fully informed of the purpose of the study, the voluntary nature of their participation, and their right to withdraw at any time without consequence. Written informed consent was obtained from all respondents prior to their participation. Respondent anonymity and data confidentiality were maintained throughout the data collection and analysis process in compliance with applicable data protection regulations. Expert validation by academics and practitioners with relevant subject matter expertise was also conducted to verify the clarity, relevance, and coherence of each item. Secondary data were sourced from academic textbooks, peer-reviewed journal articles, and scientific publications pertinent to the theoretical foundations of the study.

Each questionnaire item was assessed using a five-point Likert scale, with response options ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Internal consistency reliability was evaluated using Cronbach's Alpha and Composite Reliability, while validity was assessed through convergent and discriminant validity analyses.

2.4. Data Analysis Procedure

Data analysis proceeded through several sequential stages. Preliminary assumption tests, including normality and multicollinearity assessments, were conducted prior to the main analysis. The core analytical procedure involved PLS-SEM, implemented through SmartPLS 4.0. This software enabled simultaneous evaluation of the measurement model (outer model) and the structural model (inner model), providing a comprehensive assessment of the relationships

among latent constructs and the overall fit of the proposed model. Model fit assessment followed the PLS-SEM-specific criteria recommended by Henseler, Ringle, and Sarstedt (2015), who identify the Standardized Root Mean Square Residual (SRMR) as the primary fit index for PLS-based structural models, given that classical fit indices such as NFI and CFI were originally developed for covariance-based SEM (CB-SEM) and do not directly transfer to PLS-SEM contexts. Accordingly, SRMR was used as the primary fit criterion in this study.

3. RESULTS

3.1. Respondent Characteristics

A total of 126 respondents participated in this study. Female respondents constituted the majority, numbering 84 individuals (66.67%), while male respondents numbered 42 (33.33%). With respect to occupational background, private sector employees represented the largest group with 44 respondents, followed by civil servants (38 respondents), entrepreneurs (20 respondents), students (14 respondents), and respondents with other types of employment (10 respondents). This distribution reflects the urban labor market profile of Bandung City, where private sector employment is the dominant occupational category.

3.2. Measurement Model Evaluation

3.2.1. Convergent Validity

Convergent validity was assessed based on the outer loading values computed for each indicator. Following established guidelines, indicators with loading values exceeding 0.70 were considered valid, while values in the range of 0.50 to 0.60 were regarded as marginally acceptable (Chin, 2015). Indicators with loadings below 0.50 were removed from the model prior to structural analysis. As reported in Table 1, all indicators across the four constructs demonstrated outer loading values above 0.70, confirming satisfactory convergent validity. The e-WOM construct was measured by seven indicators with loadings ranging from 0.729 to 0.874. The Fashion Trends construct comprised six indicators with loadings between 0.744 and 0.848. The Income construct was represented by eight indicators with loadings ranging from 0.750 to 0.845. The operationalization of income as a multi-indicator reflective latent construct follows the subjective income measurement approach recommended in behavioral consumer research (Netemeyer et al., 2003; Mowen and Minor, 2001). Rather than treating income as a single observed variable (e.g., reported monthly earnings), this study operationalizes income as a multidimensional perception encompassing perceived financial adequacy, spending capacity for fashion items, savings availability, access to credit or installment purchasing, ability to purchase premium brands, financial comfort relative to peers, perceived economic security, and self-assessed economic status. This subjective approach captures the behavioral relevance of income more accurately than a single-item measure in contexts where consumer decision-making is driven by perceived rather than objective financial capacity (Shim et al., 2010). The Consumption Style construct was measured by seven indicators with loadings between 0.768 and 0.849.

Table 3.1. Outer Loading Values by Construct

Indicator	e-WOM	Consumption Style	Income	Fashion Trends
E1	0.761			
E2	0.729			
E3	0.729			
E4	0.823			
E5	0.797			
E6	0.817			
E7	0.874			

Indicator	e-WOM	Consumption Style	Income	Fashion Trends
GK1		0.768		
GK2		0.849		
GK3		0.827		
GK4		0.818		
GK5		0.775		
GK6		0.821		
GK7		0.815		
P1			0.845	
P2			0.750	
P3			0.838	
P4			0.794	
P5			0.808	
P6			0.829	
P7			0.810	
P8			0.769	
TF1				0.787
TF2				0.744
TF3				0.848
TF4				0.777
TF5				0.839
TF6				0.798

Source: Data Processing (2024)

3.2.2. Discriminant Validity

Discriminant validity was assessed using the Fornell-Larcker criterion, which requires the square root of the Average Variance Extracted (AVE) for each construct to exceed its highest correlation with any other construct in the model. As presented in Table 2, all constructs satisfied this criterion. The Heterotrait-Monotrait Ratio (HTMT) was additionally employed as a complementary discriminant validity criterion. All HTMT values fell below the recommended threshold of 0.90 (Hair et al., 2017), as shown in Table 3, providing further confirmation of adequate discriminant validity across all construct pairs. A noteworthy observation in Table 2 concerns the negative correlations between Fashion Trends and e-WOM ($r = -0.051$) and between Income and e-WOM ($r = -0.053$). While these values are negligible in magnitude, their negative directionality warrants theoretical attention. The near-zero negative correlation between Fashion Trends and e-WOM suggests that in the Bandung Muslim consumer context, fashion-trend awareness may be driven primarily by visual and observational channels, such as direct social media browsing and influencer content, rather than by text-based peer reviews and evaluative testimonials that characterize e-WOM. Similarly, the marginally negative correlation between Income and e-WOM may reflect that higher-income respondents, who have greater access to established brand channels and in-store consultation, rely comparatively less on peer-generated digital reviews. These patterns are consistent with findings from Rahaman et al. (2022), who noted differential reliance on e-WOM across socioeconomic strata. Notwithstanding their substantive negligibility, these correlations should be interpreted cautiously as they may also reflect sampling-specific characteristics inherent to the 126-respondent convenience sample drawn from Bandung City, and may not generalize across broader or more demographically diverse populations.

Table 3.2. Discriminant Validity Results (Fornell-Larcker Criterion)

Construct	Consumption Style	e-WOM	Fashion Trends	Income
Consumption Style	0.811			
e-WOM	0.271	0.791		
Fashion Trends	0.459	-0.051	0.800	
Income	0.399	-0.053	0.110	0.806

Source: Data Processing (2024)

Table 3.3. HTMT Results

Construct Pair	HTMT Value
e-WOM and Consumption Style	0.276
Fashion Trends and Consumption Style	0.499
Fashion Trends and e-WOM	0.175
Income and Consumption Style	0.429
Income and e-WOM	0.138
Income and Fashion Trends	0.171

Source: Data Processing (2024)

3.2.3. Variance Inflation Factor

The Variance Inflation Factor (VIF) was computed to detect potential multicollinearity among model indicators. All VIF values across the indicators ranged from 2.109 to 3.342, well below the critical threshold of 5.0, indicating the absence of serious multicollinearity in the measurement model. These results confirm that the indicators provide independent contributions to their respective constructs without problematic redundancy.

3.2.4. Average Variance Extracted

AVE values for all constructs exceeded the minimum recommended threshold of 0.50 (Ghozali, 2015). Specifically, the Consumption Style construct recorded an AVE of 0.657, e-WOM recorded 0.626, Fashion Trends recorded 0.639, and Income recorded 0.649. These values confirm that each set of indicators accounts for a substantial proportion of variance in its associated construct.

Table 3.4. Average Variance Extracted (AVE) Results

Construct	AVE
Consumption Style	0.657
e-WOM	0.626
Fashion Trends	0.639
Income	0.649

Source: Data Processing (2024)

3.2.5. Composite Reliability and Cronbach's Alpha

All constructs demonstrated Cronbach's Alpha and Composite Reliability values exceeding the threshold of 0.70, confirming strong internal consistency and instrument reliability. As shown in Table 5, Consumption Style recorded a Cronbach's Alpha of 0.913 and a Composite Reliability (rho_c) of 0.931. e-WOM recorded values of 0.904 and 0.921, respectively. Fashion Trends recorded values of 0.887 and 0.914, while Income recorded values of 0.923 and 0.937. These results confirm that the questionnaire instrument used in this study is reliable and internally consistent across all latent constructs. It is noted that the rho_a value for the e-WOM construct (0.951) marginally exceeds its rho_c value (0.921). Under standard PLS-SEM practice, the Dijkstra-Henseler rho_a is not expected to substantially exceed rho_c for reflective constructs (Dijkstra and Henseler, 2015). This anomaly may be attributable to the presence of minor cross-loadings

among e-WOM indicators that are captured by rho_a but not by rho_c, which does not penalize indicator cross-loadings in the same manner. The rho_c value (0.921) remains well above the recommended threshold of 0.70, and the Cronbach's alpha (0.904) provides an additional corroborating reliability estimate. The elevated rho_a should be interpreted with appropriate caution and verified against the raw SmartPLS output; nonetheless, given that all other reliability indicators are within acceptable ranges, the overall reliability of the e-WOM construct is considered satisfactory for the purposes of this study.

Table 3.5. Composite Reliability and Cronbach's Alpha

Construct	Cronbach's Alpha	CR (rho_a)	CR (rho_c)
Consumption Style	0.913	0.916	0.931
e-WOM	0.904	0.951	0.921
Fashion Trends	0.887	0.891	0.914
Income	0.923	0.927	0.937

Source: Data Processing (2024)

3.3. Structural Model Evaluation

3.3.1. Model Fit

Model fit assessment for PLS-SEM follows the criteria recommended by Henseler, Ringle, and Sarstedt (2015), who identify the Standardized Root Mean Square Residual (SRMR) as the primary fit criterion for PLS-based structural models. Unlike covariance-based SEM (CB-SEM), PLS-SEM does not minimize a global fit function; accordingly, classical fit indices such as NFI and CFI, which were developed for CB-SEM, do not constitute primary fit criteria in PLS-SEM contexts (Henseler et al., 2015; Hair et al., 2017). The SRMR value obtained in this study was 0.087, which falls within the acceptable threshold of below 0.10 established for PLS-SEM applications (Henseler et al., 2015), thereby indicating an adequate approximation between the implied and observed correlation matrices. This result supports the overall structural adequacy of the proposed model. For reference and transparency, the NFI value of 0.705 is reported, consistent with its inclusion in the SmartPLS 4.0 output; however, given its CB-SEM origin and limited applicability in PLS-SEM evaluation, it is not interpreted as a primary indicator of model fit in this study. The chi-square statistic was recorded at 817.542, reported for completeness. The convergent and discriminant validity indicators, combined with the R2 value of 0.431 and Q2 value of 0.267, collectively confirm the model's explanatory and predictive adequacy for the purposes of this study.

Table 3.6. Model Goodness of Fit

Index	Saturated Model	Estimated Model
SRMR	0.087	0.087
d_UIS	3.086	3.086
d_G	1.243	1.243
Chi-square	817.542	817.542
NFI	0.705	0.705

Source: Data Processing (2024)

3.3.2. Coefficient of Determination

The R-squared value for the Consumption Style construct was 0.431, indicating that approximately 43.1% of the variance in consumption patterns is collectively explained by e-WOM, Fashion Trends, and Income. The remaining 56.9% of unexplained variance points to the presence of additional determinants not captured within the current model. Candidate variables likely to account for this residual variance include individual religiosity, which has been

identified as a significant moderator of Muslim consumer behavior (Ashraf et al., 2023; Shin et al., 2025); digital literacy, which mediates the capacity to critically evaluate e-WOM content and trend-related information (Mutmainah and Romadhon, 2023); peer group identification and social conformity pressures beyond formal social norms; psychological constructs such as materialism, self-esteem, and fear of missing out (FOMO); and contextual platform-specific features such as ease of access to online payment and return policies. These considerations are incorporated into the future research agenda outlined in the Conclusion section. The adjusted R-squared value of 0.417 confirms the model's satisfactory explanatory capacity and its robustness to sample size adjustments.

3.3.3. *Effect Size*

The f-squared (f^2) values were computed to assess the partial effect of each predictor construct on the dependent variable. The f^2 value for e-WOM was 0.171, reflecting a weak-to-medium effect on Consumption Style. Fashion Trends produced an f^2 value of 0.328, indicating a medium effect, while Income produced an f^2 value of 0.234, also consistent with a medium effect (Ghozali, 2014).

Table 3.7. f^2 Effect Size Results

Path	f^2 Value	Effect Level
e-WOM to Consumption Style	0.171	Weak-to-medium
Fashion Trends to Consumption Style	0.328	Medium
Income to Consumption Style	0.234	Medium

Source: Data Processing (2024)

3.3.4. *Predictive Relevance*

The Q-squared value for the Consumption Style construct was 0.267, derived from SSO = 882.000 and SSE = 646.086. A Q^2 value above zero confirms that the model possesses meaningful predictive relevance for the endogenous construct, indicating that approximately 26.7% of the variance in Consumption Style can be attributed to the predictive capacity of the model.

3.3.5. *Hypothesis Testing*

Hypothesis testing was conducted through a bootstrapping procedure, with statistical significance assessed at an alpha level of 0.05, corresponding to a critical t-value of 1.96. The results are presented in Table 8.

Table 3.8. Hypothesis Testing Results (Bootstrapping)

Path	Beta (O)	Mean (M)	Std. Dev.	T-statistic	p-value	Decision
e-WOM to Consumption Style	0.313	0.322	0.066	4.750	0.000	Supported
Fashion Trends to Consumption Style	0.435	0.436	0.047	9.281	0.000	Supported
Income to Consumption Style	0.368	0.374	0.063	5.827	0.000	Supported

Source: Data Processing (2024)

The analysis of the first hypothesis reveals that e-WOM exerts a significant positive effect on Consumption Style (beta = 0.313, T = 4.750, $p < 0.05$). The T-statistic substantially exceeds the critical value of 1.96, and the p-value falls below the significance threshold, thereby supporting the hypothesis.

With respect to the second hypothesis, Fashion Trends demonstrated the strongest positive effect on Consumption Style among the three predictors (beta = 0.435, T = 9.281, $p < 0.05$). The T-statistic

far exceeds the critical value, and the p-value is well below 0.05, confirming the significance of this relationship.

Regarding the third hypothesis, Income was found to exert a significant positive effect on Consumption Style (beta = 0.368, T = 5.827, $p < 0.05$). Both the T-statistic and the p-value confirm that this hypothesis is supported at the 5% significance level.

4. DISCUSSION

The results of this study provide important insights into the consumption behavior of Muslim communities in urban Indonesia, with specific reference to Bandung City. All three independent variables were confirmed to exert statistically significant effects on consumption style, though the magnitude of influence differed meaningfully across predictors.

4.1. e-WOM and Consumption Style

The analysis demonstrates that e-WOM exerts a statistically significant yet comparatively moderate influence on consumption style among the Muslim community in Bandung City. This finding aligns with prior literature affirming that consumer-generated digital content, including product reviews, testimonials, and social media recommendations, holds meaningful power to shape purchasing intentions and brand loyalty (Beyari and Garamoun, 2024; Rahaman et al., 2022; Sun et al., 2024). In the context of Bandung City, where digital penetration is substantial and smartphone-based internet access is pervasive, e-WOM functions as a primary source of consumer trust and validation, particularly among digitally active youth populations. This result affirms the growing strategic importance of digital trust ecosystems in shaping Muslim consumer behavior, and highlights the need for businesses to cultivate genuinely transparent and credible online communication (Al-Dmour et al., 2024). Whereas e-WOM was identified as a significant predictor, its relatively modest path coefficient in comparison to Fashion Trends suggests that its influence is filtered through the broader social and cultural dynamics that characterize consumption in an urban Muslim context.

4.2. Fashion Trends and Consumption Style

Among the three predictor variables, fashion trends emerged as the most influential determinant of consumption style among the Muslim community in Bandung City. This result underscores the potent role of social media platforms such as Instagram, TikTok, and YouTube in accelerating the diffusion of fashion content within urban Muslim communities (Park & Kim, 2021). Muslim consumers in Bandung, especially younger individuals, actively engage with fashion influencers and content creators who integrate modest fashion sensibilities with contemporary aesthetic preferences. This engagement reflects a dynamic process of identity negotiation, in which fashion functions not merely as a stylistic preference but as a vehicle for social alignment and the expression of group belonging. The study's findings are consistent with broader consumer culture frameworks, which position clothing choices as forms of symbolic communication that signal social identity and community membership (Lee et al., 2023). The widespread adoption of prevailing fashion trends within Bandung's Muslim population further reflects an ongoing cultural negotiation between religious tradition and urban modernity, suggesting that fashion consumption is simultaneously a religious, social, and commercial phenomenon.

4.3. Income and Consumption Style

Income was found to exert a significant but moderate effect on consumption style. This finding suggests that while financial capacity remains a meaningful enabling condition for consumption activity, its influence is partially moderated by social and cultural forces. In the contemporary digital economy, consumption has become increasingly aspirational and performative in character, with many individuals choosing to participate in prevailing trends despite financial

constraints, facilitated by the availability of affordable fashion alternatives and the expanding accessibility of credit-based purchasing mechanisms (Prabowo & Putri, 2022). These patterns challenge traditional microeconomic assumptions about the primacy of income as a consumption determinant, and are consistent with emerging scholarship in behavioral economics and cultural consumer studies. The findings indicate that income does not fully determine consumption capability or preference; rather, digital accessibility and the pursuit of symbolic social goals function as equally consequential drivers of consumption behavior.

4.4. Interplay Among Variables

The combined explanatory power of e-WOM, fashion trends, and income accounts for approximately 43.1% of the variance in consumption style ($R^2 = 0.431$), providing a substantively meaningful account of consumer behavior among urban Muslim communities in Bandung City. Collectively, these three variables illuminate how consumption decisions are shaped not exclusively by financial capacity, but through a complex interplay of social validation, digital engagement, and trend awareness. The findings reveal a shifting paradigm in consumer behavior, wherein the determinants of consumption are increasingly multidimensional and interwoven across digital, social, and economic domains. For business practitioners and policymakers, these insights underscore the necessity of advancing digital literacy programs, promoting ethical practices among digital influencers, and implementing inclusive economic policies that ensure digital consumerism contributes constructively to individual and community welfare (Lee et al., 2023).

From a theoretical standpoint, the finding that fashion trends exert a stronger explanatory influence on consumption style than income ($\beta = 0.435$ vs. $\beta = 0.368$) carries meaningful implications for Consumer Culture Theory and Islamic marketing scholarship. It empirically challenges the classical economic assumption of income primacy in consumption behavior and repositions identity-driven, socially motivated consumption as a central dynamic within Muslim-majority urban markets. This finding is consistent with Social Identity Theory, wherein the aspiration to align with a desirable social group frequently overrides rational utility maximization. Furthermore, the moderate but significant role of e-WOM ($\beta = 0.313$) indicates that peer-generated digital content functions as a complementary trust mechanism rather than a primary behavioral driver in this population. Taken together, these results suggest that Digital Sociology frameworks are more explanatorily productive than income-centric models when studying Muslim millennial consumer behavior in the current digital era. Businesses operating in Muslim-majority urban markets are therefore advised to invest in fashion-forward digital content strategies that resonate with the identity aspirations and social belonging needs of this demographic, rather than relying solely on price-based or income-targeted approaches.

5. CONCLUSION

This study provides a systematic empirical analysis of the influence of electronic word of mouth, fashion trends, and income on the consumption style of the Muslim community in Bandung City, Indonesia. The findings confirm that all three independent variables exert statistically significant effects on consumption style. Fashion trends were identified as the dominant predictor, followed by income and e-WOM in descending order of influence. These results carry both theoretical and practical significance. Theoretically, the study demonstrates that non-economic forces, particularly fashion-related digital content and identity-driven social validation, exert comparatively stronger explanatory power over Muslim consumer behavior than financial capacity alone, thereby challenging classical income-primacy assumptions and extending the explanatory scope of Consumer Culture Theory, Social Identity Theory, and Digital Sociology within Islamic marketing contexts.

The study emphasizes the strategic importance of enhancing digital literacy to enable community members to evaluate online information more critically, thereby supporting better-informed consumption decisions and promoting broader community welfare.

The findings hold practical implications for policymakers and business actors in Bandung City, pointing to the utility of targeted strategies that incorporate digital literacy initiatives and economic empowerment programs to optimize consumption outcomes within this context. Four directions for future research are proposed. First, demographic expansion studies should examine consumption behavior across broader age ranges and rural Muslim communities to identify potential behavioral contrasts with the urban patterns documented here. Second, longitudinal analyses employing time-series or panel data designs are needed to track shifts in consumer behavior over time in response to ongoing digital transformation and economic change. Third, future studies should incorporate moderating and mediating variables, including religiosity, digital literacy, and psychological characteristics such as materialism and social anxiety, to produce more nuanced explanatory models. Fourth, cross-cultural comparisons between Muslim communities across different national and regional contexts would help to assess the universality or cultural specificity of the consumption patterns identified in this study.

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