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Muslim Sportswear Purchase Intention among Young Muslim Women in East Java: The Mediating Role of Attitude

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Abstract: *Muslim sportswear is a growing segment of the modest fashion market, yet existing products are often perceived as uncomfortable, which may discourage purchase. This study aims to analyze the influence of religiosity, perceived comfort, and modest fashion orientation on the purchase intention of Muslim sportswear among Muslim women in East Java who engage in sports, with attitude as a mediating variable. The research employs a quantitative approach using a cross-sectional online survey and Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. Primary data were collected through an online questionnaire, yielding 255 valid responses from purposively screened respondents. The results indicate that religiosity, perceived comfort, and modest fashion orientation have positive and significant effects on attitude, and attitude has a strong positive path to purchase intention, although discriminant validity between these two constructs was not fully established. Attitude also carries significant indirect effects of all three variables on purchase intention. Perceived comfort has the strongest effect on attitude, while religiosity has the weakest. The modest fashion orientation indicators measure interest in style, trends, and perceived benefit rather than adherence to Islamic dress principles. Because all respondents were women, most of them aged 20–24 years. Future research is encouraged to include subjective norm and perceived behavioral control. Overall, these findings can help businesses develop more effective product and marketing strategies by prioritizing comfort alongside modest design.*

INTRODUCTION

The Muslim fashion industry continues to grow as the number of Muslim consumers worldwide increases. The State of the Global Islamic Economy 2024/25 report notes that Muslim consumer spending on clothing and footwear reached 327 billion U.S. dollars in 2023, up 3%

from the previous year, and is projected to reach 433 billion U.S. dollars by 2028 (Kartasasmita, 2026). Indonesia holds a strong position in this market. Data from the Directorate General of Civil Registration and Population (Dukcapil) for the first half of 2024 shows that 245,973,915 Indonesians are Muslim, or 87.08% of the total population of approximately 282.48 million (Muhamad, 2024). In terms of exports, the value of Indonesia's modest fashion exports to OIC member countries reached 990 million U.S. dollars in 2023, up 83% from 540 million U.S. dollars in 2022 (Kartasasmita, 2026).

Muslim fashion is now also making inroads into the world of sports. Sports participation in Indonesia is on the rise. According to data from the Central Statistics Agency, the percentage of the population aged 10 and older who engaged in sports in the past week increased in nearly all provinces from 2021 to 2024 (Atmam, 2025). A DataIndonesia survey of Gen Z also found that running was the most popular sport, practiced by 55.33% of respondents (Atmam, 2025). For Muslim consumers, athletic wear must still adhere to the principles of modest dress. This need has made Muslim athletic wear a growing segment in countries with large Muslim populations, such as Indonesia (Sjahrifa & Fathia, 2019).

This rising demand has not always been met with products that are comfortable to wear. A study of 60 female university students who wear the hijab, aged 18 to 23, at Semarang State University was conducted (Nurrachmad et al., 2026). A total of 85% of respondents complained that sports hijabs felt hot and stuffy, 78% reported a damp scalp due to sweat, and 72% felt that the heat and moisture reduced their performance. If a product feels uncomfortable, consumers may hesitate to buy it, causing manufacturers to miss out on opportunities in this growing market. This opportunity is particularly significant in East Java, which had a population of 41.81 million in 2024 according to BPS data (Darmawan, 2026). East Java is also a strong base of Muslim consumers: its population was 40.67 million in the 2020 Population Census, of which Generation Z and millennials made up 24.80% and 24.32% (BPS, 2021), about 40.18 million residents were recorded as Muslim in 2022 (Darmawan, 2026), and the province has 7,347 pesantren, the second largest number in Indonesia after West Java (izzul, 2025). Manufacturers need to understand what motivates Muslim consumers in this region, especially women, to purchase Muslim sportswear.

Interest in purchasing Muslim sportswear is influenced by several factors. Consumer attitudes are one of them. The Indonesian modest fashion market has been studied using the Theory of Planned Behavior framework, and attitudes were found to have a positive influence on purchasing decisions (Fathoni et al., 2026). Religiosity has also been extensively studied because religious values dictate how Muslims dress. Religiosity has a strong influence on attitudes and indirectly affects the purchase intention for premium hijabs through these attitudes (Najib et al., 2024). The next factor is comfort. In sportswear, comfort relates to heat, sweat, and air circulation (Sari et al., 2026). Consumer perceptions of products have also been shown to influence their attitudes toward modest sportswear (Leonnard et al., 2019). The third factor is modest fashion orientation, which in this study is understood as the extent to which consumers are oriented toward stylish, trend-conscious Muslim sportswear and perceive it as beneficial to buy.

The Theory of Planned Behavior (TPB) serves as the primary foundation for this study. According to Ajzen (1991), interest is a central factor in this theory because it captures the motivational factors that influence behavior; the stronger a person's interest, the more likely they are to engage in that behavior (p. 181). Interest is determined by three factors: attitude toward the behavior, subjective norm, and perceived behavioral control. Attitude is defined as a person's

evaluation-whether positive or negative-of the behavior in question (Ajzen, 1991). The importance of these three factors may vary across behaviors and situations; thus, in some applications, only attitude has a significant effect on interest (Ajzen, 1991). This theory is also open to additional predictors, provided those predictors explain some of the variation in interest after TPB variables are accounted for (Ajzen, 1991). These three points are the reasons why this study focuses the model on attitude and purchase intention, then adds three new variables: religiosity, perceived comfort, and modest fashion orientation. Subjective norms and perceived behavioral control were not included in the model.

In the TPB, attitudes are formed from a person's beliefs about the consequences of a behavior, and those beliefs help determine interest (Ajzen, 1991). This study positions its three independent variables as consumers' beliefs and orientations regarding Muslim sportswear. Religiosity represents the belief that one's attire must conform to religious teachings. Perceived comfort represents the belief that the product is comfortable to wear while moving. Modest fashion orientation represents consumers' orientation toward style and trends in Muslim sportswear and the belief that buying it is beneficial. Through this framework, the TPB is used to address the research objectives sequentially. The influence of these three variables on attitude is tested as a relationship from beliefs to attitude. The influence of attitude on purchase intention is tested as a relationship from attitude to purchase intention. The mediating role of attitude was tested as the indirect effect of each belief on purchase intention through attitude, because the model specifies no direct path from the beliefs to purchase intention.

The Theory of Planned Behavior has been applied to young Muslim women in Indonesia, finding that expectations, perceptions, and subjective norms influence attitudes toward modest sportswear (Leonnard et al., 2019). A study of 1,000 Muslim respondents in India concluded that religion does not play a role in the purchase of sportswear, except in terms of the enjoyment of shopping (Baber, 2019). A survey of 412 Muslim women, primarily in West Java, regarding premium hijabs found that religiosity did not have a direct effect on purchase intent but exerted an indirect influence through attitudes (Najib et al., 2024). A survey of 320 Muslim consumers in Jakarta and the surrounding area found that religiosity had a direct effect and strengthened the relationship between attitudes and purchasing decisions (Fathoni et al., 2026). Among 300 Muslim women, religiosity had a direct effect on purchase intention and reinforced the influence of influencer credibility and brand image (Xaviera & Effendi, 2026). Sharia compliance moderates the effect of AI personalization on purchase intention for modest fashion in Pakistan (Hussain, 2025).

Religiosity played no role in the study of Baber (2019), had an indirect effect via attitudes in the study of Najib et al. (2024),and had direct effects in others (Fathoni et al., 2026). Most studies address the hijab or modest fashion in general, so comfort in sportswear is rarely examined. Modest sportswear was addressed in an earlier study, but religiosity and comfort were not included as variables in its model (Leonnard et al., 2019). Studies conducted in Indonesia were carried out in West Java as well as Jakarta and its surrounding (Fathoni et al., 2026). The research focus of one of those studies was limited to premium hijabs, and its authors suggested expanding the scope to a broader range of Muslim fashion (Najib et al., 2024). Based on the author's review, no similar study has yet examined religiosity, comfort, and modest fashion orientation together within a single model with attitude as a mediator, nor has any such study been conducted in East Java.

Given this gap, this study can be developed by examining religiosity, perceived comfort, and modest fashion orientation as determinants of purchase intention for Muslim sportswear, with

attitude serving as a mediator. Theoretically, this study examines whether the TPB model focused on attitude can explain purchase intention for Muslim sportswear after being expanded to include these three factors. Its novelty lies in three aspects. The object of study is Muslim sportswear; perceived comfort is included as a variable; and modest fashion orientation is tested alongside religiosity within a single model. Based on the TPB framework outlined above, this study has five objectives: to examine the influence of religiosity on attitude; the influence of perceived comfort on attitude; the influence of modest fashion orientation on attitude; the influence of attitude on purchase intention; and the indirect effects of these three variables on purchase intention through attitude. This study was conducted in East Java because of its large and young Muslim population and its strong pesantren tradition, as discussed earlier, and because few similar studies have been conducted there. The study focuses on Muslim women, most of whom were young adults, because modest dress and sports hijabs concern female consumers most directly. The results are expected to add to the scientific evidence regarding the roles of religiosity and comfort in Muslim consumer behavior. Business operators can also use the results to determine the focus of their products and promotions for Muslim sportswear.

LITERATURE REVIEW

The Theory of Planned Behavior (TPB) is the theoretical basis of this study, as outlined in the Introduction. In the TPB, attitudes are formed from beliefs about the consequences of a behavior (Ajzen, 1991). Following the expectancy-value model of Fishbein and Ajzen (1975, as cited in Ajzen, 1991), the strength of each belief is multiplied by its evaluation and the products are summed. This logic explains where attitude comes from, which the structure of the TPB alone does not specify. Consumers' assessments of religious guidance on dress, of comfort, and of the style, trend relevance, and benefit of Muslim sportswear are therefore treated here as beliefs and orientations regarding Muslim sportswear that shape attitude.

The model uses only the attitude path of the TPB. The weights of attitude, subjective norm, and perceived behavioral control differ across behaviors and situations, so that in some applications only attitude has a significant effect (Ajzen, 1991; pp. 188–189). However, Leonnard et al. (2019) found that perceived behavioral control had a stronger effect than subjective norm on the intention to buy modest sportswear. Omitting both variables is therefore acknowledged as a limitation of this study.

Hypothesis Development

The Effect of Religiosity on Attitude

Religiosity is defined in this study as the level of belief in and practice of Islamic teachings as reflected in consumption decisions. The concept is difficult to define in a single way. A review of 113 studies concluded that religiosity is highly abstract and that neither its definition nor its number of dimensions has been agreed upon (Abdullah, et al., 2024). Under the TPB, attitudes are formed from beliefs about the consequences of a behavior (Ajzen, 1991). For Muslim consumers, religious teachings on dress can serve as beliefs that underlie the evaluation of Muslim sportswear, so a higher level of religiosity should lead to a more favorable evaluation. Previous studies support this link. In the study of (Najib et al., 2024), religiosity had a strong effect on attitude toward premium hijab ($\beta = 0.661$), and religiosity also had a positive effect on attitude toward halal Japanese food $\beta = 0.227$ (El Ashfahany et al., 2024). A positive relationship between religiosity and attitude toward halal cosmetics was reported among 110 Muslim consumers in Malaysia (Abd Rahman et al., 2015). In the apparel context, Sumarliah et al. (2021)found that religiosity predicted attitude toward online modest wear among 561 Muslim consumers in Indonesia, and Zaki and Elseidi (2023) found a positive relationship between

religiosity and attitude toward Islamic apparel among Muslim women in Egypt. In the study of Saeed et al. (2020), religious commitment significantly influenced hijab purchase intention among 603 Malay Muslim women, and religiosity affected the patronage intention of Muslim fashion store customers both directly and indirectly (Kusumawati at al, 2020). Intra-personal religiosity, added to extend the theory of reasoned action, had a positive effect in a model of halal product choice $\beta = 0.167$ (Mukhtar & Mohsin Butt, 2012). In contrast, (Baber, 2019) found that religion played no role in sportswear purchases among 1,000 Muslim respondents in India, so the effect needs to be tested in East Java. Based on this theoretical and empirical background, the following hypothesis is proposed.

H1: Religiosity has a positive and significant effect on attitude toward Muslim sportswear.

The Effect of Perceived Comfort on Attitude

Perceived comfort is defined as consumers' assessment of how comfortable Muslim sportswear is to wear during activity, particularly regarding heat, moisture, and air circulation. Under the TPB, a belief that a product is comfortable is a belief about a favorable outcome, so consumers who feel comfortable are expected to evaluate the product more positively (Ajzen, 1991). The active function and the comfort function of sportswear were positively related to attitude (Lee et al., 2025). The fit between a product and functional needs influenced the attitude of veiled Muslim women toward modest activewear (Hwang & Kim, 2021). International sports hijab brands focus on moisture management, ventilation, and secure fit (Saaidin et al., 2024). The relevance of comfort in this context is also shown by Sari et al. (2026), where 85% of 60 hijab-wearing students complained about poor ventilation in sports hijabs. Based on this theoretical and empirical background, the following hypothesis is proposed.

H2: Perceived comfort has a positive and significant effect on attitude toward Muslim sportswear.

The Effect of Modest Fashion Orientation on Attitude

Modest fashion orientation is defined in this study as the extent to which consumers are oriented toward stylish and trend-conscious Muslim sportswear, including their interest in choosing models that suit their taste and their perception that buying it is beneficial. This definition follows the content of the five questionnaire items, which refer to stylish and attractive appearance, following and recognizing current trends, choosing models that suit personal style, and perceived benefit. The items do not ask directly whether the clothing complies with Islamic dress principles, so the construct is not a measure of adherence to those principles. Under the TPB, consumers' beliefs about the attributes of a product determine their evaluation of it Ajzen (1991), so a stronger orientation toward stylish Muslim sportswear is expected to go together with a more favorable attitude. Modest dress from an Islamic perspective is understood mainly as clothing that follows Islamic dress codes by covering the female body (Furehaug, 2024). Prior work on modest sportswear has stressed modesty-related attributes, such as body coverage Hwang & Kim (2020)and brand modesty 0.729; Leonnard et al. (2019), which this study did not measure. These studies are cited as context for the product category and not as direct evidence for this hypothesis. Modest fashion has also become a mainstream trend, so the strength of its effect on attitude must be tested empirically (Kamarulzaman, 2023). Students in Malaysia held a strong perception of Muslim women's sportswear (Azri & Sahari, 2025). Based on this theoretical and empirical background, the following hypothesis is proposed.

H3: Modest fashion orientation has a positive and significant effect on attitude toward Muslim sportswear.

The Effect of Attitude on Purchase Intention

Attitude is a person's evaluation, positive or negative, of the behavior in question (Ajzen, 1991). Purchase intention in this study is the willingness of Muslim consumers to buy Muslim sportswear. According to the TPB, the more favorable the attitude toward a behavior, the stronger the intention to perform it (Ajzen, 1991). A positive relationship has been found in several studies. In the study of Najib et al. (2024), attitude had a positive effect on the intention to buy premium hijab ($\beta = 0.096$), and in the study of Nora & Sriminarti (2023), it had a positive effect on halal product purchase intention ($\beta \approx 0.30$). Among the TPB constructs, only attitude significantly influenced purchase intention for Islamic apparel (Zaki & Elseidi, 2023). Attitude was also significantly related to halal food purchase intention (Suleman et al., 2021). The effect was weaker in El Ashfahany et al. (2024), at $\beta = 0.228$ and $p = 0.074$, which is significant only at the 10% level. This variation indicates that the effect of attitude must be tested for a specific product and context. Based on this theoretical and empirical background, the following hypothesis is proposed.

H4: Attitude has a positive and significant effect on purchase intention for Muslim sportswear.

The Mediating Role of Attitude

In the TPB, salient beliefs are the basis of intention and action, with behavioral beliefs working through attitude (Ajzen, 1991). This logic places attitude between consumers' beliefs about a product and their intention to buy it. This logic was supported by evidence that religiosity had no significant direct effect on intention to buy premium hijab ($\beta = 0.017$) but had a significant indirect effect through attitude ($\beta = 0.064$; (Najib et al., 2024). Religiosity likewise had no significant direct effect on the intention to consume sustainable fashion in Indonesia, and its effect ran through attitude and perceived behavioral control (Nurzaman & Herdiani, 2023). To the author's knowledge, similar evidence is not yet available for perceived comfort and modest fashion orientation in the context of Muslim sportswear, so hypotheses H5b and H5c are exploratory. Based on this theoretical and empirical background, the following hypotheses are proposed.

H5a: Attitude mediates the effect of religiosity on purchase intention for Muslim sportswear; that is, religiosity has a positive and significant indirect effect on purchase intention through attitude.

H5b: Attitude mediates the effect of perceived comfort on purchase intention for Muslim sportswear; that is, perceived comfort has a positive and significant indirect effect on purchase intention through attitude.

H5c: Attitude mediates the effect of modest fashion orientation on purchase intention for Muslim sportswear; that is, modest fashion orientation has a positive and significant indirect effect on purchase intention through attitude.

The conceptual model is presented in Figure 1. The model has no direct paths from the three independent variables to purchase intention, following the TPB logic that beliefs influence intention through attitude.

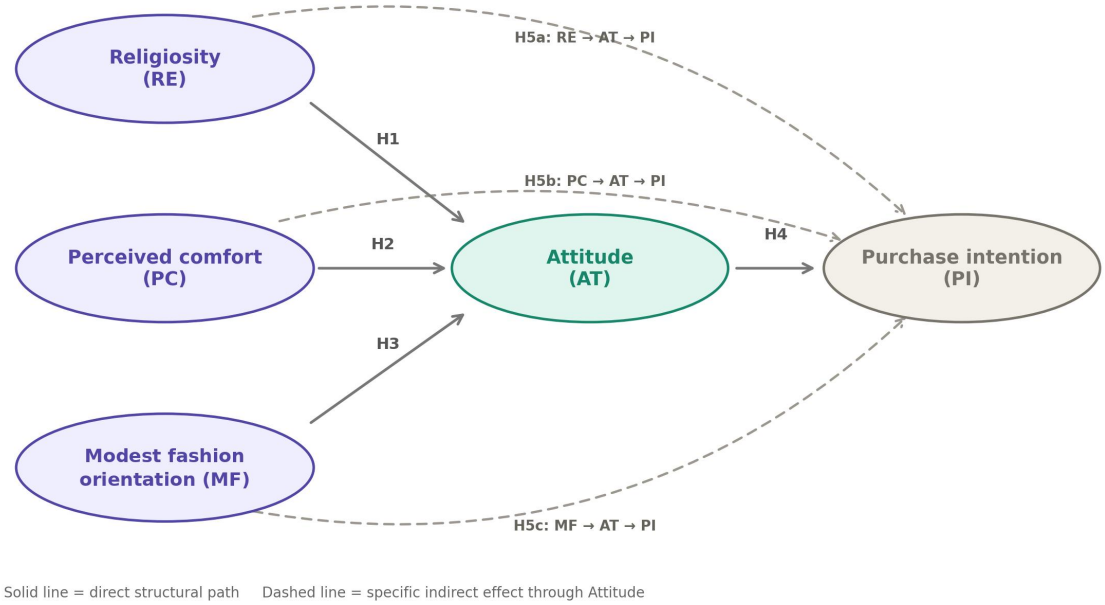

Figure 1. Conceptual Model and Hypothesized Indirect Effects

METHOD

Research Design

This study employed a quantitative, cross-sectional online survey to examine the relationships among religiosity, perceived comfort, modest fashion orientation, attitude, and purchase intention. The proposed model was tested using PLS-SEM, which supports the estimation of relationships among latent constructs and the assessment of explanatory and predictive performance (Hair et al., 2019).

Population and Sample

The target population comprised Muslim consumers residing in East Java. The questionnaire was distributed online using Google Forms in September 2026 (2–11 September) and yielded 273 responses. Respondents were screened using four eligibility criteria: being Muslim, residing in East Java, having participated in sports activities, and being familiar with or interested in Muslim sportswear. During data screening, 18 responses were excluded because they did not meet one or more of these criteria or because their answers to the screening questions were inconsistent (for example, a respondent who reported living in Bangkalan but answered that they did not live in East Java). The cause of such inconsistencies cannot be determined, although they may indicate response errors. Consequently, 255 responses were retained for the final PLS-SEM analysis. The sample was therefore purposively screened and should not be regarded as a probability sample.

A minimum target of 250 respondents was set, equal to ten times the 25 questionnaire items (RE1–RE7, PC1–PC3, MF1–MF5, AT1–AT5, and PI1–PI5). A ratio of 10 observations per variable is considered acceptable Hair et al. (2019), but this ratio is not specific to PLS-SEM. The sample was therefore also checked against PLS-SEM guidance. The 10 times rule, which refers to the largest number of arrowheads pointing at a construct (three in this model, or 30 observations), is only a rough guideline, and power analysis or the inverse square root method is

preferred (Hair et al., 2022; Kock & Hadaya, 2018). For a minimum path coefficient of 0.11–0.20, a 5% significance level, and 80% power, the inverse square root method requires 155 observations (Hair et al., 2022). The 255 valid responses meet both the 250-respondent target and this requirement. Applying the formula to the weakest path (religiosity → attitude, β = 0.148) gives 283 observations, so the estimate for H1 should be interpreted with caution.

Variables and Measurement

The model comprised five reflective constructs: religiosity (RE), perceived comfort (PC), modest fashion orientation (MF), attitude (AT), and purchase intention (PI). The final measurement model retained four religiosity indicators (RE1, RE2, RE3, and RE7), three perceived-comfort indicators (PC1–PC3), five modest-fashion-orientation indicators (MF1–MF5), five attitude indicators (AT1–AT5), and five purchase-intention indicators (PI1–PI5). RE4–RE6 were excluded during measurement-model refinement because they did not meet the retained indicator criteria. All constructs were modeled reflectively. All items were statements rated on a five-point Likert scale (1–5), with higher scores indicating stronger agreement.

The items of each construct were adapted from previously published instruments and modified to the context of Muslim sportswear. The religiosity items were adapted from Farhan et al. (2026), whose items were in turn derived from Kusumawati et al. (2020). The perceived comfort items were adapted from Hwang & Kim (2021), and the modest fashion orientation items were adapted from the fashion innovativeness scale of Sumarliah et al. (2021), which was developed for Indonesian modest-wear consumers. The items were reworded to refer to Muslim sportswear. As administered (translated here from the Indonesian questionnaire), the five items state that the respondent prioritizes stylish and attractive Muslim sportswear (MF1), always follows the latest trends in Muslim sportswear (MF2), is able to recognize those trends (MF3), is interested in choosing models that suit her own style (MF4), and feels that buying Muslim sportswear is beneficial (MF5). The items therefore measure orientation toward fashion, trends, style, and perceived benefit within the Muslim sportswear category. They do not ask directly whether the clothing complies with Islamic dress principles, so the construct is not a measure of adherence to those principles. The label modest fashion orientation is used because the object is Muslim sportswear, a modest-dress product category, and not because a level of adherence to Islamic dress rules was measured. The adapted items have not been validated in a separate study, and their content validity for this construct is acknowledged as a limitation. The attitude and purchase intention items were adapted from (Maulani & Hidayah, 2022). The attitude items state that the respondent always chooses (AT1) and always looks for (AT2) Muslim sportswear that conforms to Islamic principles, chooses to use Muslim sportswear (AT3), considers it important (AT4), and wants the people closest to her to use it (AT5). The purchase intention items refer to willingness to pay more (PI1), wait longer (PI2), search for the product (PI3), and travel far (PI4), and to the intention to buy in the future (PI5), each with respect to Muslim sportswear.

Data Analysis

Data were analyzed using PLS-SEM in SmartPLS 4 (Ringle, Wende, & Becker, 2024). The measurement model was evaluated using indicator loadings, internal consistency reliability (Cronbach's alpha, rho_A, and composite reliability), average variance extracted (AVE), and discriminant validity using the heterotrait–monotrait ratio (HTMT) and the Fornell–Larcker criterion. Following Hair, Risher, et al. (2019), loadings around 0.708 or higher, reliability values of at least 0.70, and AVE values above 0.50 were treated as benchmarks for acceptable measurement quality. HTMT was used to assess whether constructs were empirically distinct.

The structural model was assessed using inner variance inflation factors (VIF), coefficients

of determination (R^2), and effect sizes (f^2). Hypotheses were tested using bootstrapping with 5,000 subsamples and two-tailed significance testing at $\alpha = 0.05$. Indirect effects were evaluated through their bootstrapped confidence intervals and p-values. Because the model contains no direct paths from religiosity, perceived comfort, and modest fashion orientation to purchase intention, mediation was tested as specific indirect effects through attitude using bootstrapping with 5,000 subsamples Hair et al. (2022), and no full or partial mediation classification is made. Common method bias was not tested statistically and is discussed as a limitation. Predictive performance was examined using PLSpredict with 10-fold cross-validation and 10 repetitions, following the recommended procedures (Hair & Risher, 2019).

RESULT AND DISCUSSION

The final sample comprised 255 valid responses from Muslim women in East Java. Their demographic characteristics, covering age, occupation, monthly income, and region, are presented in Table 1.

Table 1. Respondent Profile (n = 255)

Characteristic	Frequency (n)	Percentage (%)
Gender: female	255	100.0
Age:		
15–19 years	18	7.06
20–24 years	212	83.1
25–29 years	23	9.02
30–35 years	1	0.39
> 40 years	1	0.39
Occupation :		
High School/College Students	197	77.3
Private-Sector Employees	21	8.24
Stay-at-Home Moms	17	6.67
Entrepreneurs/Self-Employed Individuals/Freelancers	14	5.49
Teachers/Contract Teachers	3	1.18
Civil Servants/ASN	1	0.39
Other	2	0.78
Monthly income:		
< Rp1 million	166	65.1
Rp1-3 million	64	25.1
Rp3-5 million	13	5.10
Rp5-10 million	8	3.14
>Rp10 million	4	1.57
Region:		
Bakorwil I	21	8.24
Bakorwil II	23	9.02
Bakorwil III	10	3.92
Bakorwil IV	188	73.7
Bakorwil V	13	5.10
Total	255	100.0

Source: questionnaire data (2026).

Based on Table 1, all 255 respondents were women. Most of them were aged 20–24 years (83.1%) and were high school or college students (77.3%), so the sample consists mostly of young adult consumers. This is consistent with the income profile, in which 65.1% of respondents reported a monthly income below Rp1 million. In terms of region, 73.7% of respondents lived in Bakorwil IV, while the others came from the four remaining regional coordinating areas of East Java. The profile therefore shows that the findings primarily represent female consumers, most of them aged 20–24 years, and should not be generalized uncritically to all consumers in East Java.

Measurement Model

Before the hypotheses were tested, the measurement model was evaluated to ensure that each construct met the criteria for reliability and validity. The outer loadings of all indicators are summarized in Table 2.

Table 2. Outer Loadings Outcomes

Indicators	RE	MF	PC	AT	PI	Result
RE1	0.827					Valid
RE2	0.785					Valid
RE3	0.817					Valid
RE7	0.742					Valid
MF1		0.721				Valid
MF2		0.756				Valid
MF3		0.741				Valid
MF4		0.791				Valid
MF5		0.779				Valid
PC1			0.843			Valid
PC2			0.850			Valid
PC3			0.885			Valid
AT1				0.841		Valid
AT2				0.858		Valid
AT3				0.860		Valid
AT4				0.827		Valid
AT5				0.756		Valid
PI1					0.762	Valid
PI2					0.822	Valid
PI3					0.814	Valid
PI4					0.795	Valid
PI5					0.768	Valid

Note. Indicators are valid when the outer loading exceeds 0.70. RE = Religiosity; MF = Modest fashion orientation; PC = Perceived comfort; AT = Attitude; PI = Purchase intention. Source: Output from SmartPLS 4.

Following the benchmark of Hair, Risher, et al. (2019), an indicator is considered valid when its outer loading is about 0.70 or higher. Table 2 shows that all retained indicators met this criterion, with outer loadings ranging from 0.721 (MF1) to 0.885 (PC3), so all indicators were declared valid. Indicators RE4–RE6 were removed during model refinement because they did not meet the retention criteria. Reliability and convergent validity were then examined using Cronbach's alpha and AVE, as shown in Table 3.

Table 3. Validity and Reliability Tests Results

Construct	Cronbach's Alpha	AVE
Religiosity (RE)	0.804	0.629
Modest fashion orientation (MF)	0.818	0.575
Perceived comfort (PC)	0.823	0.739
Attitude (AT)	0.886	0.688
Purchase intention (PI)	0.852	0.628

Note. AVE = average variance extracted. Source: Output from SmartPLS 4.

Table 3 shows that all constructs met the reliability criterion. Cronbach's alpha ranged from 0.804 (religiosity) to 0.886 (attitude), above the 0.70 benchmark, and rho_A (0.810–0.889) and composite reliability (0.871–0.917) were also above 0.70, which indicates that the indicators measure each construct consistently. AVE values ranged from 0.575 (modest fashion orientation) to 0.739 (perceived comfort), above the 0.50 benchmark, so each construct explains more than half of the variance of its indicators. These results support internal consistency and convergent validity (Hair, Risher, et al., 2019).

Discriminant validity was assessed using the heterotrait–monotrait ratio (HTMT) and the Fornell–Larcker criterion. The HTMT results are presented in Table 4 and the Fornell–Larcker results in Table 5.

Table 4. Heterotrait-Monotrait Ratio (HTMT)

Construct	RE	MF	PC	AT	PI
RE					
MF	0.603				
PC	0.679	0.685			
AT	0.664	0.780	0.829		
PI	0.646	0.802	0.708	**0.919**	

Note. Values above 0.90 (bold) indicate a discriminant validity concern (Hair, Risher, et al., 2019). RE = Religiosity; MF = Modest fashion orientation; PC = Perceived comfort; AT = Attitude; PI = Purchase intention. Source: SmartPLS 4 output.

Table 4 shows that most HTMT values were below the 0.90 limit, ranging from 0.603 to 0.829, which indicates that these constructs are empirically distinct. The exception was the attitude–purchase intention pair (HTMT = 0.919; upper 95% confidence bound = 0.975), which exceeded 0.90. The perceived comfort–attitude pair was also close to the limit (HTMT = 0.829; upper bound = 0.905).

Table 5. Fornell-Larcker Criterion

Construct	RE	MF	PC	AT	PI
RE	**0.793**				
MF	0.507	**0.758**			
PC	0.557	0.572	**0.859**		
AT	0.568	0.683	0.711	**0.829**	
PI	0.542	0.686	0.595	0.800	**0.793**

Note. Diagonal values (bold) are the square roots of AVE; off-diagonal values are inter-construct correlations. RE = Religiosity; MF = Modest fashion orientation; PC = Perceived comfort; AT = Attitude; PI = Purchase intention. Source: SmartPLS 4 output.

The Fornell–Larcker results in Table 5 show that the square root of AVE (diagonal values) exceeded the correlations with other constructs for religiosity (0.793), modest fashion orientation (0.758), perceived comfort (0.859), and attitude (0.829). For purchase intention, however, the

square root of AVE (0.793) was slightly below its correlation with attitude (0.800).

Overall, the measurement model showed adequate indicator reliability, internal consistency, and convergent validity, but discriminant validity between attitude and purchase intention was not fully established. This suggests that the two constructs are empirically close in this sample, so the structural relationship between them should be interpreted cautiously. A possible explanation, which this study did not test statistically, lies in the content of the attitude indicators. AT1 and AT3 describe choosing and using Muslim sportswear, AT2 describes looking for it when buying (similar to PI3, the willingness to search for the product), and AT5 describes wanting close persons to use it. AT4 is the item closest to an evaluative judgment. Most of these statements therefore describe behavior or behavioral wishes rather than an evaluation of the behavior Ajzen (1991), and this overlap in content may contribute to the high HTMT value (0.919). This explanation rests on item wording only. It has not been confirmed by re-estimating the model with revised indicators, and no indicator was removed for this reason.

Structural Model and Hypothesis Testing

After the measurement model was evaluated, the structural model was assessed. Collinearity was not a concern because inner VIF values ranged from 1.00 to 1.73. The coefficients of determination are shown in Table 6.

Table 6. Coefficient of Determination

Construct	R^2	R^2 Adjusted	Explanatory power
Attitude (AT)	0.633	0.628	Moderate
Purchase intention (PI)	0.641	0.639	Moderate

Note. Source: SmartPLS 4 output.

Table 6 shows an R^2 of 0.633 for attitude and 0.641 for purchase intention. This means that religiosity, perceived comfort, and modest fashion orientation together explain 63.3% of the variance in attitude, and attitude explains 64.1% of the variance in purchase intention. The adjusted R^2 values were 0.628 and 0.639, indicating moderate explanatory power. The remaining 36.7% and 35.9% of the variance are explained by other variables not included in this study.

Path coefficients and hypothesis testing were conducted using bootstrapping with 5,000 subsamples at the 5% significance level. The estimated model is shown in Figure 2 and the test results are summarized in Table 7.

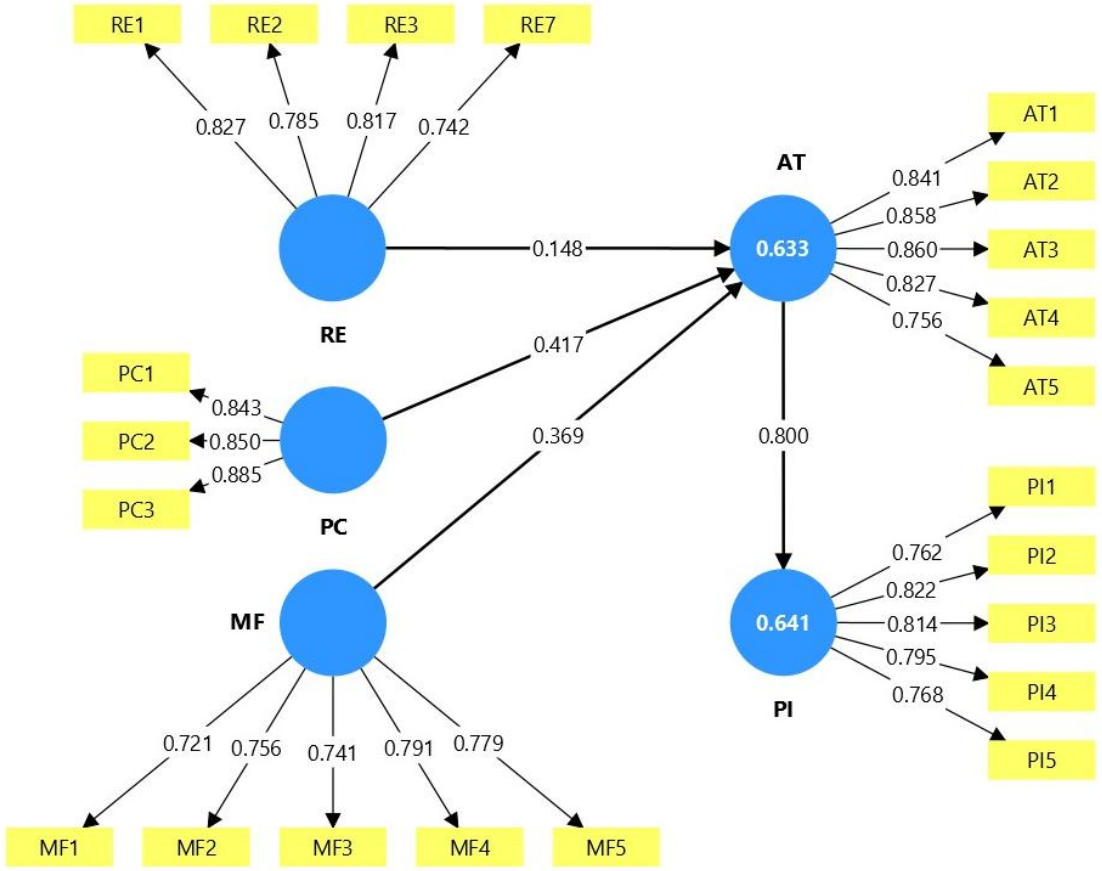

Figure 2. Estimated Structural Model (SmartPLS 4)

Note. Values on arrows from constructs to indicators are outer loadings; values between constructs are path coefficients; values inside AT and PI indicate R^2. Source: SmartPLS 4 output.

Table 7. Structural Model and Specific Indirect Effects

Hypothesis	Path	β	t	p	95% CI	f^2	Decision
H1	RE → AT	0.148	2.898	0.004	[0.051, 0.250]	0.038	Supported
H2	PC → AT	0.417	7.017	< 0.001	[0.301, 0.535]	0.274	Supported
H3	MF → AT	0.369	5.814	< 0.001	[0.234, 0.484]	0.230	Supported
H4	AT → PI	0.800	26.001	< 0.001	[0.734, 0.854]	1.782	Supported
H5a	RE → AT → PI	0.118	2.809	0.005	[0.041, 0.205]	–	Supported
H5b	PC → AT → PI	0.334	6.900	< 0.001	[0.241, 0.433]	–	Supported
H5c	MF → AT → PI	0.295	5.535	< 0.001	[0.184, 0.394]	–	Supported

Note. Bootstrapping with 5,000 subsamples; two-tailed test; α = 0.05. CI = bias-corrected 95% confidence interval. Source: SmartPLS 4 output.

Based on the bootstrapping results at the 5% significance level (t-statistic > 1.96 and p-value < 0.05), all hypotheses were supported. Religiosity had a positive and significant effect on attitude (β = 0.148, t = 2.898, p = 0.004), so H1 is supported. Perceived comfort had a positive and significant effect on attitude (β = 0.417, t = 7.017, p < 0.001), so H2 is supported. Modest fashion orientation also had a positive and significant effect on attitude (β = 0.369, t = 5.814, p < 0.001), so H3 is supported. Attitude had a strong positive path coefficient to purchase intention (β = 0.800, t = 26.001, p < 0.001), so H4 is statistically supported; given the discriminant validity concern above, this coefficient is read as a strong statistical association and not as a proven causal effect. The indirect effects through attitude were significant for religiosity (β = 0.118, p = 0.005),

perceived comfort (β = 0.334, p < 0.001), and modest fashion orientation (β = 0.295, p < 0.001), so H5a, H5b, and H5c are supported.

Among the three antecedents, perceived comfort had the largest effect on attitude, followed by modest fashion orientation and religiosity. Because the estimated model did not include direct paths from the three antecedents to purchase intention, these findings establish significant indirect effects but do not allow a full-versus-partial mediation classification.

Predictive Power (PLSpredict)

PLSpredict yielded positive Q^2predict values for all five purchase-intention indicators (0.256–0.410), indicating improvement over a naïve indicator-mean benchmark. However, the PLS-SEM RMSE exceeded the linear-model RMSE for three of the five indicators. Following Hair et al. (2022), when fewer indicators than the linear model yield lower prediction errors, predictive power is low; the out-of-sample predictive power for purchase intention is therefore considered low. For attitude, Q^2predict ranged from 0.301 to 0.478, and the PLS-SEM RMSE was lower than the linear-model RMSE for four of the five indicators, indicating medium predictive power. The CVPAT showed that the model predicts significantly better than the indicator-average benchmark (p < 0.001) but not significantly better than the linear model (p = 0.575).

Model-fit indices were interpreted as supplementary evidence rather than decisive criteria. The SRMR was 0.079 for the estimated model (0.074 for the saturated model), near the commonly used 0.08 benchmark. Nevertheless, the other fit statistics exceeded their bootstrap-based limits, and PLS-SEM fit measures should be interpreted cautiously Hair et al.(2019)

Discussion

Religiosity had a positive but small effect on attitude (H1). This direction agrees with Najib et al. (2024), El Ashfahany et al. (2024), Sumarliah et al. (2021), and Zaki & Elseidi (2023), but the effect is much smaller than the β = 0.661 reported by Najib et al. (2024)for premium hijab. It is also the weakest of the three predictors, with a small and non-significant f^2 (0.038, p = 0.176). One possible explanation, which this study did not test, is that for sportswear the obligation to cover the body can be met with clothing that consumers already own, as Najib et al. (2024) , argued for premium hijab, so religious belief matters less than how the product feels and looks. The result also agrees with Baber (2019), who found that religion played little role in sportswear purchases. Because the sample of 255 is below the 283 respondents needed to detect this path, the result should be treated as tentative.

Perceived comfort had the largest effect on attitude (H2). This agrees with Lee et al. (2025), who found that comfort and active functions related positively to attitude, and with the complaints about heat and poor ventilation in sports hijab reported (Sari et al., 2026). Under the TPB, comfort works as a belief about a favorable outcome of using the product. This finding extends the TPB to a variable that is rarely tested among Muslim consumers and suggests that comfort is a more decisive belief than religious belief in this context.

Modest fashion orientation also had a significant effect on attitude (H3). The indicators measure interest in stylish and attractive Muslim sportswear, following and recognizing trends, choosing models that suit one's taste, and the perceived benefit of buying, so this result shows that consumers who are more oriented toward fashion and trends in Muslim sportswear tend to hold a more favorable attitude toward it. It should not be read as direct evidence that adherence to Islamic dress principles raises attitude, because no indicator measured such adherence. The result is consistent with the observation that modest fashion has become a mainstream trend Kamarulzaman (2023), but it cannot be compared directly with studies of body coverage such as

Hwang & Kim (2020), which concern a different attribute. Whether adherence to Islamic dress principles influences attitude toward Muslim sportswear remains to be tested with indicators designed for that purpose.

Attitude strongly predicted purchase intention (H4), in line with the TPB of Ajzen (1991) and with Najib et al. (2024) , Nora & Sriminarti (2023), and Zaki & Elseidi (2023), although the coefficient here ($\beta = 0.800$) is far larger than in those studies (for example, $\beta = 0.096$ in Najib et al., 2024). One possible explanation is the discriminant validity problem noted above (HTMT = 0.919), although this study did not test it statistically. Several attitude statements describe habits of choosing and seeking Muslim sportswear and the wishes of close persons (see the Measurement Model section), which are close to intention itself. The large coefficient and f^2 may therefore partly reflect the overlap between the two constructs. Because the data are cross-sectional and self-reported, the path is best read as a strong statistical association consistent with the TPB and not as a pure or proven causal effect.

Attitude carried significant indirect effects of all three independent variables on purchase intention (H5a–H5c). The indirect effect of religiosity agrees with the pattern in Najib et al. (2024) and Nurzaman & Herdiani (2023), and the indirect effects of perceived comfort and modest fashion orientation provide new evidence in the Muslim sportswear context. Because the model did not include direct paths, this study shows significant indirect effects through attitude but cannot establish whether the mediation is full or partial, and these indirect effects depend on the strong attitude–purchase intention path discussed above.

The model explained a moderate share of variance in attitude and purchase intention, yet its out-of-sample predictive power was low. This means the model is better suited to explaining the relationships among the constructs in this sample than to predicting new consumers' intentions.

CONCLUSION

This study tested a TPB-based model in which religiosity, perceived comfort, and modest fashion orientation influence attitude, and attitude influences purchase intention for Muslim sportswear among Muslim women in East Java. All hypotheses were statistically supported. Perceived comfort and modest fashion orientation were the stronger determinants of attitude, religiosity had a small effect, and attitude carried significant indirect effects of all three variables on purchase intention. Modest fashion orientation here refers to orientation toward style, trends, and perceived benefit of Muslim sportswear, not to adherence to Islamic dress principles, and the strong attitude–purchase intention path should be interpreted cautiously because discriminant validity between the two constructs was not fully established. Theoretically, the findings suggest that a TPB model focused on attitude and extended with beliefs about the product can account for a large share of the variance in purchase intention for Muslim sportswear in this sample, and that comfort deserves more attention in Muslim consumer research.

Practically, producers and sellers of Muslim sportswear should give priority to comfort, such as lightweight fabric, ventilation, and ease of movement, and communicate it clearly together with modest design. Religious messages are unlikely to be sufficient on their own, given the small effect of religiosity on attitude.

This study has several limitations. First, the model excluded subjective norm and perceived behavioral control, and future research could add them and test direct paths. Second, all respondents were women, mostly students aged 20–24, and nearly three quarters lived in the Surabaya–Madura area (Bakorwil IV), so the findings cannot be generalized to all of East Java or to male consumers. Third, discriminant validity between attitude and purchase intention was not

fully established (HTMT = 0.919), the model fit indices exceeded the bootstrap limits, predictive power was low, common method bias could not be ruled out because all data came from a single self-reported questionnaire and were not tested for it, and the indicators of modest fashion orientation and attitude need to be revised and revalidated for content validity: the modest fashion orientation indicators measure style, trend, and perceived benefit rather than adherence to Islamic dress principles, and several attitude indicators describe choosing, seeking, and using behavior and may overlap with purchase intention. Fourth, the study measured intention rather than actual purchase. Future studies should use a more balanced sample across regions, refine the instruments, and examine actual buying behavior.

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