

## The Influence of e-WOM, Fashion Trends, and Income on the Consumption Style of the Muslim Community in Palopo City: A Quantitative Analysis

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**Abstract:** This study aims to examine the influence of electronic word of mouth (e-WOM), fashion trends, and income on the consumption style of the Muslim community in Palopo City, Indonesia. Utilizing a quantitative approach with data from 126 respondents aged 18–32 years and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), the research confirms that all three variables significantly affect consumption style. Fashion trends exhibit the strongest influence, followed by income and e-WOM. The findings highlight how digital culture, particularly fashion content on social media, reshapes consumer identity and behavior among young Muslims, often transcending traditional income-based consumption models. This research contributes to global consumer studies by integrating Islamic socio-cultural dimensions with digital sociology and consumer culture theory. It provides evidence that aspirational and performative consumption—mediated by influencers and online peer reviews—is increasingly prevalent in urban Muslim communities. The study recommends future research to explore longitudinal changes in digital consumption behavior, assess moderating variables such as religiosity and digital literacy, and conduct cross-cultural comparisons to evaluate the universality of these patterns across Muslim-majority and minority contexts.

**Keywords:** Muslim Consumers, E-WOM, Fashion Trends, Digital Sociology, Urban Consumption

## Introduction

Consumption style has become an integral part of the life of Muslims today. Wherever they are, consumption is an integral part of their daily activities, especially in terms of household needs, education, and health.<sup>1,2,3</sup> Many parts of people's lives have changed drastically due to the rapid advancement of communication and information technology in recent decades. Including the way people communicate, access information, and shop. One of the phenomena that has emerged as a result of this technological advancement is Electronic Word of Mouth (e-WOM).<sup>4,5,6,7,8,9</sup> These online reviews and recommendations greatly influence consumers' purchasing decisions. In 2024, the number of online shoppers worldwide will reach 2.71 billion, indicating that 33% of the global population makes purchases through eCommerce platforms or social media stores. This figure increased by 2.7% compared to the previous year. In addition, e-WOM contributed 30.5% in motivating people to shop online, with the highest purchase frequency recorded in the clothing and accessories category, at 44%.

Recent research shows that e-WOM has a significant impact on consumptive behavior.<sup>10,11,12</sup> Recent research related to fashion trends also shows how fashion trends on social media affect the consumption patterns of the Muslim millennial generation. Studies that address consumption behavior from the perspective of Islamic economics show that income significantly influences consumption styles. Existing studies have identified the influence of e-WOM, fashion trends, and income on consumption styles,

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1 Jiang, H., Liu, L., & Zhang, Y. (2024). Household Decision-Making Choices: Investment in Children's Education or Self-Consumption. *Behavioral Sciences*, 14(3), 224. <https://doi.org/10.3390/bs14030224>

2 Qiu, Y., & Zhang, F. (2024). Impact of health shocks on household consumption structure. *Frontiers in Public Health*, 12. <https://doi.org/10.3389/fpubh.2024.1431833>

3 Wang, Y., Zheng, Y., & Li, Y. (2024). Enhancing Older Household Consumption: The Impact of Long-Term Care Insurance in China. *The Journals of Gerontology, Series B: Psychological Sciences and Social Sciences*, 79(6). <https://doi.org/10.1093/geronb/gbae039>

4 Adam, M., Ibrahim, M., Putra, T. R. I., & Yunus, M. (2023). The effect of e-WOM model mediation of marketing mix and destination image on tourist revisit intention. *International Journal of Data and Network Science*, 7(1), 265–274. <https://doi.org/10.5267/j.ijdns.2022.10.007>

5 Beyari, H., & Garamoun, H. (2024). The Impact of Online Word of Mouth (e-WOM) on End-User Purchasing Intentions: A Study on e-WOM Channels' Effects on the Saudi Hospitality Market. *Sustainability*, 16(8), 3163. <https://doi.org/10.3390/su16083163>

6 Fachrurazi, F., Silalahi, S. A. F., Hariyadi, H., & Fahham, A. M. (2023). Building halal industry in Indonesia: the role of electronic word of mouth to strengthen the halal brand image. *Journal of Islamic Marketing*, 14(8), 2109–2129. <https://doi.org/10.1108/JIMA-09-2021-0289>

7 Ginting, Y. M., Chandra, T., Miran, I., & Yusriadi, Y. (2023). Repurchase intention of e-commerce customers in Indonesia: An overview of the effect of e-service quality, e-word of mouth, customer trust, and customer satisfaction mediation. *International Journal of Data and Network Science*, 7(1), 329–340. <https://doi.org/10.5267/j.ijdns.2022.10.001>

8 Mensah, I. K., & Mwakapesa, D. S. (2022a). The Influence of Electronic Word of Mouth (e-WOM) Communications on Citizens' Adoption of Mobile Government Services. *International Journal of Electronic Government Research*, 18(1), 1–21. <https://doi.org/10.4018/IJEGR.298025>

9 Sun, Y., Ding, W., Wang, X., Ren, X., & Purwanegara, M. S. (2024). The relationship between electronic word-of-mouth, customer loyalty and resistance to innovation. *Asia Pacific Journal of Marketing and Logistics*, 36(12), 3427–3445. <https://doi.org/10.1108/APJML-07-2023-0624>

10 Al-Dmour, R., Al-Dmour, H., & Al-Dmour, A. (2024a). The Crucial Role of EWOM: Mediating the Impact of Marketing Mix Strategies on International Students' Study Destination Decision. *Sage Open*, 14(2). <https://doi.org/10.1177/21582440241247661>

11 Li, S., Chen, J., & Chen, Y. (2023). The effect of repeat purchase information in electronic word-of-mouth (eWOM) on purchase intention. *Journal of Consumer Behaviour*, 22(6), 1493–1508. <https://doi.org/10.1002/cb.2235>

12 Rahaman, Md. A., Hassan, H. M. K., Asheq, A. Al., & Islam, K. M. A. (2022a). The interplay between eWOM information and purchase intention on social media: Through the lens of IAM and TAM theory. *PLOS ONE*, 17(9), e0272926. <https://doi.org/10.1371/journal.pone.0272926>

but none have specifically examined how fashion trends affect consumption styles in various income groups, especially in the context of Muslim communities.<sup>13,14</sup>

The purpose of this study is to fill in the gaps of previous research on the influence of e-wom, fashion trends and income on the consumption style of the Muslim community in Palopo City. The city of Palopo has unique social and economic characteristics, with different income levels and access to digital information among its residents. The Muslim community of Palopo City is increasingly connected to the outside world through the internet and social media which allows them to quickly access various information and the latest trends. This certainly has an impact on the consumption style of the Muslim community, especially in terms of fashion or fashion.<sup>15,16</sup> In developing cities such as Palopo, fashion trends from big cities or abroad can be quickly adopted by local communities. The income factor also plays an important role in consumption styles. e-WOM indicators that affect purchase decisions include: information, knowledge, and answers.<sup>17</sup> Understanding the relationship and influence of these three factors will provide valuable insights for various parties, including governments, business actors, and academics, and it is hoped that effective strategies can be found to improve people's welfare through digital literacy, economic empowerment, and accurate and useful information.

The initial hypothesis in this study suggests that electronic word-of-mouth (e-WOM), fashion trends, and income levels have a significant influence on the consumption style of the Muslim community. These findings are in line with various recent studies that position e-WOM as an important mediator in the consumer decision-making process. As a digital marketing tool, e-WOM has proven to be very effective because it can influence brand preferences and consumer loyalty through reviews, testimonials, and recommendations that are widely spread on social media. On the other hand, ever-evolving fashion trends also play a role in shaping consumption styles, especially as information about the latest trends is disseminated massively through social media and other online platforms. Influencers and fashion bloggers play an important role in disseminating this information, which ultimately influences the dress style and preferences of the Muslim community.

Nevertheless, income is seen as a more dominant factor than e-WOM and fashion trends, as it directly determines a person's purchasing power and the type of products that are accessible. The approach of consumer economics theory shows that consumption behavior is highly dependent on income levels, where individuals with higher incomes have the flexibility to choose higher-quality products and follow trends more consistently. In the context of the Muslim community in Palopo, the new normal conditions also affect consumption patterns that are increasingly adaptive to lifestyle changes, but are still limited by the economic capabilities of each individual. Therefore, income is a factor that not only affects the quantity of consumption, but

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13 Ashraf, S., Williams, A. M., & Bray, J. (2023a). Female Muslim identity and modest clothing consumption in the UK. *Journal of Islamic Marketing*, 14(9), 2306–2322. <https://doi.org/10.1108/JIMA-05-2021-0167>

14 Shin, J., Lew, Y. K., & Seo, M. (2025). Between Fashion and Piety: Hijab Influencers and Religious Communities in the Consumer Socialization of Indonesian Muslims. *Clothing and Textiles Research Journal*, 43(1), 3–18. <https://doi.org/10.1177/0887302X231191238>

15 Mutmainah and Muhammad Ryan Romadhon, "Influence of Halal Lifestyle, Islamic Branding, and Social Media Marketing on Muslim Fashion Purchasing Decisions," *Airlangga Journal of Innovation Management* 4, no. 2 (December 8, 2023): 158–71, <https://doi.org/10.20473/ajim.v4i2.49714>.

16 Budiana Ruslan et al., "Sustainable Consumer Behavior: Bibliometric Analysis for Future Research Direction in Muslim Fashion Context," *Sustainability* 15, no. 24 (December 14, 2023): 16824, <https://doi.org/10.3390/su152416824>.

17 Setiawan, Dadan. Pengaruh e-WOM terhadap Keputusan Pembelian. Jakarta: Prenadamedia Group, 2021.

also the quality and lifestyle preferences, making it a more influential variable compared to e-WOM and fashion trends alone.

This study contributes to the evolving body of literature on Muslim consumer behavior by empirically validating a conceptual framework that integrates e-WOM, fashion trends, and income. While prior research has examined these variables in isolation, this study uniquely investigates their interrelationship within a digital and Islamic socio-cultural context. The results underscore the relevance of digital sociology and social identity theory in understanding Muslim consumption, particularly among younger urban populations. Furthermore, the study extends Consumer Culture Theory by illustrating how non-economic variables like social validation and online influence can override traditional income-based consumption models.

## **Research Method**

### **Types of Research and Population Overview**

This study uses a quantitative approach because it aims to analyze the relationship between the variables Electronic Word of Mouth (e-WOM), Fashion Trends (TF), and Income (P) to Consumption Style (GK) in the Muslim community. The quantitative approach was chosen because it was able to provide statistically measurable data and allowed researchers to systematically test the causal relationships between variables. In addition, the Partial Least Squares Structural Equation Modeling (PLS-SEM) method is used because it has the advantage of analyzing complex models with a relatively large number of latent indicators and variables. PLS-SEM is also considered appropriate considering that the characteristics of the data in this study are non-normal and the sample size used is not too large. Thus, the quantitative approach and the selection of the PLS-SEM method are considered most appropriate to describe and test the relationships between variables in the context of the consumption behavior of the Muslim community.

### **Research Population and Sampling**

This study aims to examine the experiences of Muslims who shop for clothes and accessories online, focusing on individuals aged between 18 and 32 years, both male and female. The inclusion criteria for participants are that they must be Muslim and have experience in purchasing clothing or fashion accessories through online platforms. Respondents who have never shopped online were excluded from the sample. As the exact number of online Muslim shoppers in Palopo is unknown, the population is considered infinite, meaning that the total number cannot be precisely determined due to data limitations.

To determine the appropriate sample size, the Lemeshow formula was applied with the following parameters:  $z = 1.96$  (corresponding to a 95% confidence level),  $p = 0.5$  (assumed population proportion for an infinite population), and  $d = 0.1$  (margin of error). By inputting these values, the calculation yielded a sample size of 96, which was then rounded up to 100 to ensure adequacy.

The sampling technique used in this study is a combination of nonprobability sampling and purposive sampling. Nonprobability sampling implies that not every individual in the population has an equal chance of being selected. Within this approach, purposive sampling was employed by selecting participants based on specific inclusion criteria relevant to the study's objectives. Respondents were recruited through online platforms, particularly social media, and also via local Muslim community networks in Palopo to ensure the sample represented the target demographic effectively.

## **Types and Sources of Data**

This study utilizes two main categories of data: primary and secondary data. Primary data is obtained through online surveys distributed to eligible marketplace users via Google Forms. To ensure the quality and reliability of the questionnaire, a pilot test was conducted prior to the main data collection. The results from the pilot test were then used to refine the questionnaire items. The validity of the questionnaire indicators was assessed through expert judgment, where several academics and professionals in the field reviewed and provided feedback on the clarity, relevance, and coherence of each item. Meanwhile, secondary data was gathered from books, academic journals, and scientific publications relevant to the topic under investigation, which support the theoretical foundation of the study.

## **Data Collection Techniques and Analysis**

The primary technique used to collect data is the distribution of structured questionnaires. Each questionnaire item was designed to measure respondents' perceptions using a Likert scale, which provides five response options: 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree), and 5 (Strongly Agree). This scale enables a nuanced understanding of respondents' attitudes toward various social phenomena. The questionnaire had previously undergone validity and reliability testing during the pilot phase to ensure that each indicator effectively captured the intended construct. Cronbach's Alpha and Composite Reliability were used to evaluate internal consistency, while validity was tested through convergent and discriminant validity analyses.

The data analysis process involves several stages. Initially, classical assumption tests such as normality and multicollinearity tests are conducted to ensure the data meets the assumptions required for further analysis. Following this, the research employs Partial Least Squares Structural Equation Modeling (PLS-SEM) for hypothesis testing and model evaluation. The software used for the analysis is SmartPLS, which allows for a comprehensive examination of both the measurement model and the structural model. Through this analytical approach, the study can assess the relationships among latent variables and the overall model fit.

## **Results**

### **Respondent Characteristics**

Table 1. Characteristics Responden

No	Gender	Percentage Value (%)	Work	Sum
1	Man 42 People	33,33%	Private Employees	44
2	Woman 84 People	66,67%	Entrepreneurial	20
			Civil Servant	38
			Student	14
			Other	10
	Number of Percentages 126 People	100 %		126

Source: Data Process (2024)

Based on the data presented in the table, the number of respondents was 126 people. Of these, the majority are women, namely 84 people or 66.67%, while men are 42 people or 33.33%.

Judging from the type of job, most of the respondents worked as private employees as many as 44 people. Furthermore, there are 38 people who work as civil servants, 20 people who are entrepreneurs, 14 people who have student or student status, and the remaining 10 people have other types of jobs. This data shows that women dominate the number of respondents, and private employees are the most common job category among respondents.

### Evaluation of Measurement Model (Outer Model)

The purpose of the evaluation of the outer model is to assess validity through convergent validity and discriminant validity, as well as the reliability of the model which is evaluated by composite reliability and Cronbach's alpha for the indicator block.<sup>18</sup>

#### 1. Convergent Validity

Convergent validity testing is tested from each construct indicator. An indicator is considered valid if the value is greater than 0.70, while a loading factor of 0.50 to 0.60 can be considered sufficient.<sup>19</sup> Based on this criterion, if there is a loading factor below 0.50, it will be dropped from the model.



Figure 1. Model Testing

18 Imam Ghozali, *Partial Least Squares: Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0* (Semarang: Badan Penerbit Universitas Diponegoro, 2015), 39

19 Wynne W. Chin, *How to Write Up and Report PLS Analyses* (New York: Springer, 2015).

The image above illustrates a structural model using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach which shows the relationship between four latent constructs, namely e-WOM (Electronic Word of Mouth), Fashion Trends, Income, and Consumption Style. Each construct is measured by multiple indicators displayed in a yellow box, with a loading value indicating how much that indicator contributes to the construct it represents. The e-WOM construct is measured by seven indicators with loading values ranging from 0.729 to 0.874, indicating that all indicators have a strong contribution to the construct. The construct of Fashion Trends is measured by six indicators with loading values between 0.744 to 0.848, which also indicates the high validity of the indicator. Construct Income is measured by eight indicators with loading values between 0.750 to 0.845, which indicates that these indicators can also represent constructs well. Meanwhile, the construct of Consumption Style as a dependent variable is measured by seven indicators with loading values between 0.768 and 0.849, indicating that all indicators consistently measure consumption force.

In the relationship between constructs, the model shows that e-WOM has a positive effect on Consumption Style with a path coefficient value of 0.313. This indicates that the higher the influence of electronic word-of-mouth communication, the more consumption style tends to increase, although the influence is relatively small compared to other variables. Fashion Trends has the most influence on Consumption Style with a coefficient of 0.435, which shows that fashion trends are the main factor influencing an individual's consumption style. Meanwhile, Income also has a positive influence on Consumption Style with a coefficient value of 0.368, indicating that the higher a person's income, the greater his tendency to have a certain consumption style. The R<sup>2</sup> value of 0.431 in the Consumption Style construct indicates that 43.1% variation in consumption style can be explained by the three independent constructs, namely E-WOM, Fashion Trends, and Income. Overall, the model shows that consumption styles are significantly influenced by fashion trends, followed by income, and then by electronic word-of-mouth communication, with all constructs demonstrating the validity of strong and consistent indicators.

Table 2. Outer Loadings

	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			
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 Process (2024)

Based on the table above, it can be seen that all indicators of the variables of this study are declared valid, because the Outer Loadings value of each indicator is greater than 0.7. Thus, the questionnaire items can be used in future analyses.

## 2. Discriminant Validity

The next check is to compare the correlation between variables with the root of AVE ( $\sqrt{AVE}$ ). The measurement model has a good discriminant validity if the  $\sqrt{AVE}$  of each variable is greater than the correlation between variables. The  $\sqrt{AVE}$  value can be seen from the Fornell Larcker Criterion Smart-PLS 4.0 Output presented in table 3.

Table 3. Discriminant Validity Test Results (Fornell Larcker Criterion)

	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 Process (2024)

From Table 3 above, it can be concluded that the square root of the Average Variance Extracted for each construct is greater than the correlation between one construct and the other construct in the model. Based on the above statement, the construct in the estimated model meets the discriminant validity criteria. The following are the results of Cross Loading:

Table 4. Cross Loading Results

	e-WOM	Consumption Style	Income	Fashion Trends
E1	0,761	0,198	0,085	-0,232
E2	0,729	0,171	0,031	-0,199
E3	0,729	0,098	-0,013	-0,183

	e-WOM	Consumption Style	Income	Fashion Trends
E4	0,823	0,176	-0,117	0,023
E5	0,797	0,154	-0,155	-0,009
E6	0,817	0,251	-0,045	0,086
E7	0,874	0,321	-0,073	0,056
GK1	0,246	0,768	0,374	0,243
GK2	0,278	0,849	0,343	0,431
GK3	0,189	0,827	0,373	0,362
GK4	0,247	0,818	0,275	0,361
GK5	0,206	0,775	0,320	0,393
GK6	0,117	0,821	0,345	0,444
GK7	0,259	0,815	0,225	0,351
P1	-0,096	0,322	0,845	0,148
P2	-0,191	0,277	0,750	0,159
P3	-0,049	0,343	0,838	0,060
P4	0,022	0,387	0,794	0,018
P5	0,088	0,295	0,808	-0,054
P6	-0,025	0,301	0,829	0,060
P7	-0,037	0,317	0,810	0,128
P8	-0,075	0,305	0,769	0,209
TF1	-0,022	0,313	0,032	0,787
TF2	0,020	0,373	-0,029	0,744
TF3	-0,067	0,313	0,081	0,848
TF4	-0,073	0,424	0,130	0,777
TF5	-0,115	0,398	0,194	0,839
TF6	0,027	0,350	0,096	0,798

Source: Data Process (2024)

### 3. HTMT

Table 5. HTMT Results

	Heterotrait-monotrait ratio (HTMT)
E-WOM <-> Consumption Style	0,276
Fashion Trends <-> Consumption Style	0,499
Fashion Trends <-> e-WOM	0,175
Income <-> Consumption Style	0,429
Income <-> E-WOM	0,138
Income <-> Fashion Trends	0,171

Source: Data Process (2024)

Meanwhile, the acceptable level of discriminant validity threshold was also obtained judging from a Heterotrait-Monotrait Ratio (HTMT) value that was less than 0.90, as suggested by the literature.<sup>20</sup> All HTMT values are lower than 0.9.

<sup>20</sup> Joseph F. Hair et al., A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM), 2nd ed. (Thousand Oaks, CA: SAGE Publications, 2017).

#### 4. The Variance Inflation Factor (VIF)

Table 6. VIF Results

	VIF
E1	2,759
E2	2,474
E3	2,556
E4	2,882
E5	2,463
E6	2,467
E7	2,826
GK1	2,135
GK2	2,828
GK3	2,672
GK4	2,711
GK5	2,306
GK6	2,629
GK7	2,597
P1	3,342
P2	2,274
P3	2,642
P4	2,998
P5	3,238
P6	2,742
P7	2,333
P8	2,238
TF1	3,238
TF2	2,159
TF3	3,301
TF4	2,303
TF5	2,733
TF6	2,109

Source: Data Process (2024)

The Variance Inflation Factor (VIF) analysis provides important insights into multicollinearity in regression models, where the VIF values for the variables tested ranged from 2.109 to 3.342. In general, the rule of thumb for assessing the degree of multicollinearity is as follows: if the VIF value is less than 5, then there are no serious problems related to multicollinearity; if it is between 5 and 10, it indicates the presence of potential problems that need attention; and if it is more than 10, it indicates the presence of significant multicollinearity that can affect the stability of the estimated coefficient. In the results of this analysis, all VIF values are below the critical threshold—for example, E1 with a VIF of 2.759 and P1 with the highest value of 3.342.

## 5. Average Variance Extracted (AVE)

The AVE value aims to measure the degree of variation of a construct component gathered from its indicators by adjusting for the error rate. Testing with AVE values is more critical than *composite reliability*. The minimum recommended AVE value is 0.50. The AVE output obtained from Smart PLS 4.0 is presented in table 7.

Table 7. Test Results of Average Variance Extracted (AVE)

	Average variance extracted (AVE)
Consumption Style	0,657
e-WOM	0,626
Fashion Trends	0,639
Income	0,649

Source: Data Process (2024)

Based on table 7 above, it can be seen that the AVE value has been greater than 0.50 which means that all of these indicators have met the criteria that have been set and have potential reliability for further testing.

## 6. Composite Reliability dan Cronbach's Alpha

To ensure that there are no problems related to measurements, the final step in the evaluation of the outer model is to test the reliability test of the model. The reliability test was carried out using *the Composite Reliability* and *Cronbach's Alpha* indicators.

The Composite Reliability and Cronbach's Alpha tests aim to test the reliability of instruments in a research model. If all the values of the latent variable have a *Composite Reliability* value or *Cronbach's Alpha*  $\geq 0.70$ , it means that the construct has good reliability or the questionnaire used as a tool in this study has been consistent.

Table 8. Composite Reliability and Cronbach's Alpha Test Results

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (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 Process (2024)

Based on table 8 above, it can be seen that the results of the *Composite Reliability* and *Cronbach's Alpha* tests show a satisfactory value, that is, all latent variables have been reliable because all latent variable values have a *Composite Reliability* value and *Cronbach's Alpha*  $\geq 0.70$ . So it can be concluded that the questionnaire used as a research tool has been reliable or consistent.

## Inner Model

After the estimated model meets the Outer Model criteria, the structural model (Inner Model) is then tested. Internal model testing is the development of a concept-based model from theory in order to analyze the influence of exogenous and

endogenous variables that have been described in a conceptual framework. The testing stage of the structural model (inner model) is carried out with the following steps:

**1. Test Model**

Table 9. Model Goodness of Fit Results

	Saturated model	Estimated model
SRMR	0,087	0,087
d_ ULS	3,086	3,086
d_ G	1,243	1,243
Chi-square	817,542	817,542
NFI	0,705	0,705

Source: Data Process (2024)

The NFI value from 0–1 is derived from the comparison between the hypothetical model and a certain independent model. Based on the table above, the NFI value is at 0.705 which means that it has a model match that can be declared good.<sup>21</sup>

**2. Value R-Square (R<sup>2</sup>)**

Look at the R-Square value which is the *model's Goodness of Fit* test.

Table 10. R-Square Value Test Results (R<sup>2</sup>)

	R-square	R-square adjusted
Consumption Style	0,431	0,417

Source: Data Process (2024)

R-Square value for Consumption Style: The results of the model's Goodness of Fit test show an R-square (R<sup>2</sup>) value for the Consumption Style variable of 0.431. This means that about 43.1% of the variation in Consumption Style can be explained by the independent variables included in this study model. This value indicates that the model has a good enough ability to explain consumer behavior or preferences regarding their consumption style.

**a. f<sup>2</sup> Effect Size**

The value of f-square (f<sup>2</sup>) indicates the partial influence of each predictor variable on the endogenous variable. The following is the interpretation of the value of f-square:

1. If the value of f-Square is  $\geq 0.35$ , then it can be interpreted that the predictor of the latent variable has a strong influence.
2. If the value of f-Square is  $0.15 \leq f \leq 0.35$ , then it has a medium influence.
3. If the value of f-Square is  $0.02 \leq f \leq 0.15$ , then it has a weak influence.

The following are the results of the f<sup>2</sup> value of each exogenous variable against the endogenous variable:

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<sup>21</sup> Imam Ghozali, Structural Equation Modeling: Metode Alternatif dengan Partial Least Square (PLS) (Semarang: Badan Penerbit Universitas Diponegoro, 2014).

Table 11. Uji  $f^2$  Effect Size Results

	f-square
e-WOM -> Consumption Style	0,171
Fashion Trends -> Consumption Style	0,328
Income -> Consumption Style	0,234

Source: Data Process (2024)

1. **e-WOM -> Consumption Style:** The f-square value for the effect of E-WOM on Consumption Style is 0.171. Based on the criteria set by Ghazali, this value is in the range of 0.02 to 0.15, which shows that the influence of e-WOM on Consumption Style is relatively weak. Although there is a relationship between the two variables, the power of influence is not significant enough to be considered strong or even medium.<sup>22</sup>
2. **Fashion Trends -> Consumption Style:** For Fashion Trends, the f-square value is recorded as 0.328. This value is in the range of 0.15 to 0.35 and indicates that Fashion Trends have a *medium influence* on Consumption Style. This means that changes in Fashion Trends can have a significant impact on changes in consumer behavior or preferences related to their consumption styles.
3. **Income -> Consumption Style:** The effect of Income on Consumption Style has an f-square value of 0.234. With this value also located in the range between 0.15 to 0.35, it can be concluded that Income provides a medium influence on the endogenous variable.<sup>23</sup> This shows that consumer income levels contribute significantly but are not too dominant in influencing consumption styles.

#### d. Q-Square (Goodness of Fit Model)

*Testing of Goodness of Fit Structural model* on the inner model using *predictive relevance (Q<sup>2</sup>)* value. A Q-Square value greater than 0 (zero) indicates that the model has a *predictive relevance* value. The R-Square value of each endogenous variable in this study can be seen in the following calculation:

Table 12. Q-Square Test Results

	SSO	SSE	Q <sup>2</sup> (=1-SSE/SSO)
Consumption Style	882,000	646,086	0,267

Source: Data Process (2024)

A positive Q<sup>2</sup> value above zero indicates that the model has predictive relevance to the endogenous variable. This means that about 26.7% of the variation in Consumption Style can be explained by this model. This indicates that the model is a good match and is able to provide valuable information about the relationship between the variables in this study and shows that the factors in the model contribute significantly to the understanding of Consumption Style.

#### e. Hypothesis Test Results (Path Coefficient Estimation)

The estimated value for the influence of the path in the structural model must be significant. This significant value can be obtained by bootstrapping procedure. Look at the significance of the hypothesis by looking at the value of the parameter coefficient

<sup>22</sup> Imam Ghazali, Partial Least Squares: Konsep, Teknik dan Aplikasi SmartPLS 2.0 M3 untuk Penelitian Empiris (Semarang: Badan Penerbit Universitas Diponegoro, 2014).

<sup>23</sup> Imam Ghazali, Structural Equation Modeling: Metode Alternatif dengan Partial Least Squares (PLS) (Semarang: Badan Penerbit Universitas Diponegoro, 2014).

and the significant value of t-statistics in the bootstrapping report algorithm. To find out significant or insignificant see from the t-table at alpha 0.05 (5%) = 1.96. Then the t-table is compared to the t-count (t-statistic).

Table 13. Hypothesis Testing Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
E-WOM -> Consumption Style	0,313	0,322	0,066	4,750	0,000
Fashion Trends -> Consumption Style	0,435	0,436	0,047	9,281	0,000
Income -> Consumption Style	0,368	0,374	0,063	5,827	0,000

Source: Data Process (2024)

Here are the results of hypothesis testing on structural models:

1. **e-WOM -> Consumption Style:** The estimated value for the effect of E-WOM on Consumption Style was 0.313, with a sample mean value of 0.322 and a standard deviation of 0.066. The resulting T-statistic is 4.750 with a p-value of 0.000. Since the t-count (4.750) is much larger than the t-table (1.96) at alpha 0.05 and the p-value is less than 0.05 suggests that the influence of e-WOM on Consumption Style is significant.
2. **Fashion Trends -> Consumption Style:** The Influence of Fashion Trends on Consumption Style has an estimated value of 0.435 and the average sample reaches 0.436 with a standard deviation of 0.047. The T-statistic obtained was 9.281 with a very low p-value of 0.000. With the t-count far exceeding the t-table (9.281 > 1.96) and the p-value below the significance limit (p < 0.05), it can be concluded that Fashion Trends have a significant effect on Consumption Style.
3. **Income -> Consumption Style:** For the Income variable that affects Consumption Style, the estimated coefficient value was 0.368 and the sample average was 0.374 with a standard deviation of 0.063. The T-statistic is recorded at a high number, which is 5.827, while the p-value is at a very significant level, namely at .000. Given that the t-count is greater than the t-table (5.827 > 1.96) and the p-value is less than alpha (<.05), it can be stated that Income has a significant influence on Consumptions Style.

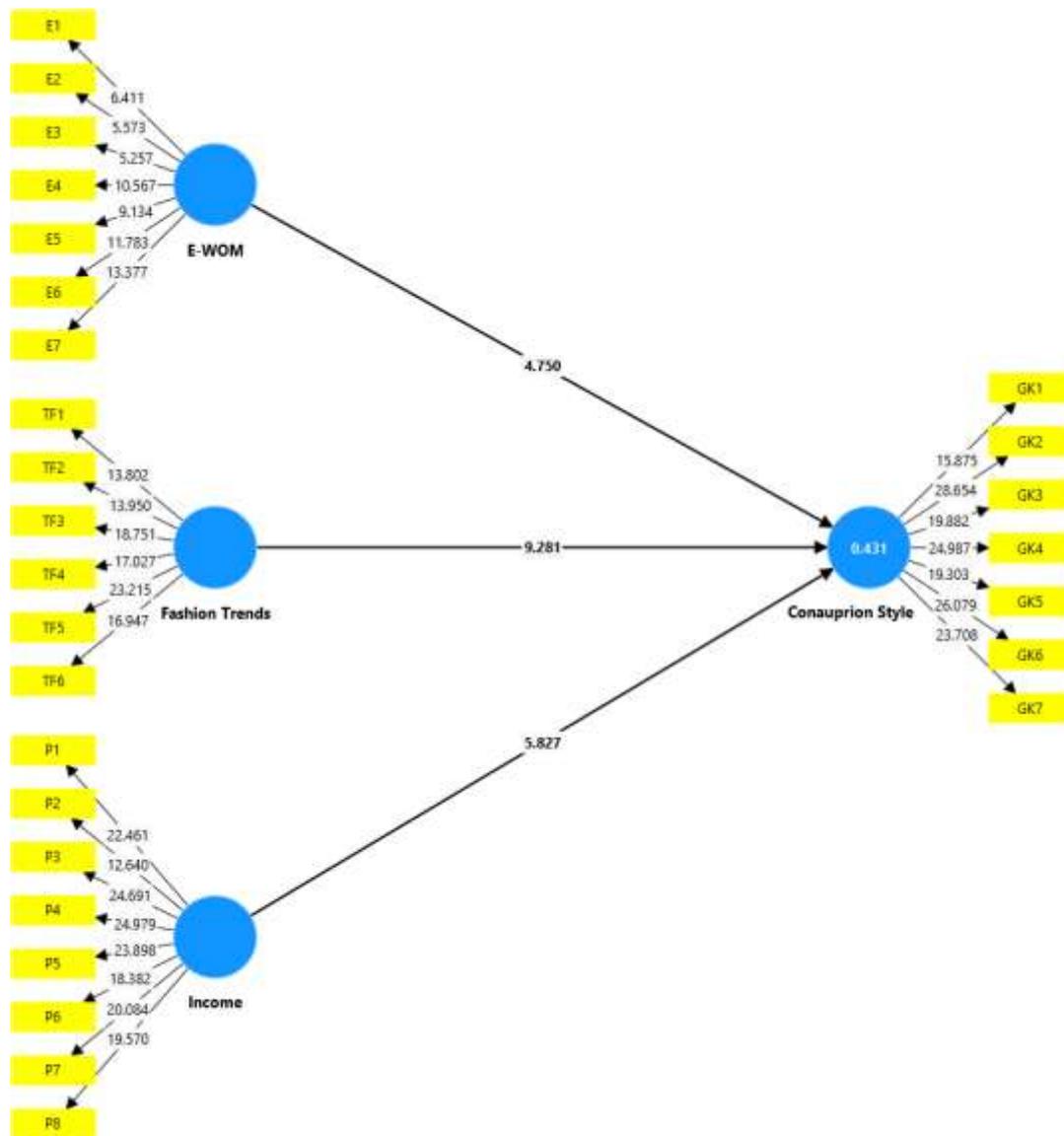


Figure 2. Bootstrapping Test Results

## Discussion

The results of this study offer compelling insights into the consumption behavior of Muslim communities in urban Indonesia. All three independent variables—electronic word of mouth (e-WOM), fashion trends, and income—were found to have a significant impact on consumption style, though the magnitude of influence varied across variables.

### E-WOM and Consumption Style

The analysis reveals that e-WOM exerts a statistically significant yet moderate influence on consumption style. This finding is consistent with prior literature which posits that online consumer-generated content—such as reviews, testimonials, and social media recommendations—has the power to shape purchase intentions and brand loyalty. In the context of Palopo City, where digital penetration is increasing, e-WOM serves as a key source of trust and validation, particularly among youth and digitally active consumers. As such, this result underscores the growing importance of

digital trust ecosystems in shaping Muslim consumer behavior, highlighting the need for businesses to cultivate authentic and transparent communication strategies.<sup>24</sup>

### **Fashion Trends and Consumption Style**

Among the three variables, fashion trends emerged as the most influential factor affecting consumption style. This underscores the potent role of social media in accelerating trend diffusion, especially through platforms like Instagram, TikTok, and YouTube.<sup>25</sup> Muslim consumers—especially the youth—engage with influencers and fashion figures who often blend modest fashion with contemporary aesthetics. The study affirms that fashion is not merely a matter of style, but also a mechanism of identity formation and social alignment. This insight aligns with the broader theories of consumer culture, where clothing choices become a form of symbolic communication and a reflection of group belonging. In the case of Palopo's Muslim population, the adoption of trends indicates a dynamic negotiation between tradition and modernity.

### **Income and Consumption Style**

Income was found to have a significant but moderate effect on consumption style. This suggests that while financial resources remain a crucial enabler of consumption, their influence is somewhat moderated by social and cultural factors. In the digital era, consumption is increasingly aspirational and performative—people often participate in trends even when constrained by income, facilitated by more affordable fashion alternatives or credit-based purchasing options. Thus, income does not fully determine consumption capability; rather, digital accessibility and symbolic motivations play equally critical roles. This challenges traditional economic assumptions and aligns with emerging research in behavioral and cultural economics.<sup>26</sup>

### **Interplay Between Variables**

The combination of e-WOM, fashion trends, and income explains a substantial portion of the variance in consumption style. Together, these variables offer a holistic view of how urban Muslim consumers make decisions—not solely based on financial capability, but also on social validation, digital engagement, and trend awareness. This study reveals a shifting paradigm in consumption, where behavioral drivers are increasingly complex and interwoven. For practitioners and policymakers, this underscores the necessity of fostering digital literacy, encouraging ethical influencer practices, and supporting inclusive economic policies to ensure that digital consumerism enhances rather than undermines community well-being.<sup>27</sup>

### **Conclusion**

This study provides a comprehensive analysis of the influence of electronic word of mouth (e-WOM), fashion trends, and income on the consumption style of the Muslim community in Palopo City. The findings confirm that e-WOM and fashion

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<sup>24</sup> Goldsmith, Ronald E., dan Leigh B. Horowitz, "Measuring Motivations for Online Opinion Seeking," *Journal of Interactive Advertising* 6, no. 2 (2006): 2–14.

<sup>25</sup> Park, Hye Jin, dan Youn-Kyung Kim. "Social Fashion: The Impact of Social Media on Young Consumers' Fashion Behavior." *Fashion and Textiles* 8, no. 1 (2021): 1–18.

<sup>26</sup> Prabowo, Bima, dan Sari Putri. "The Impact of Income on Youth Consumption Trends in Urban Areas." *Journal of Youth Economics* 3, no. 2 (2022): 45–57.

<sup>27</sup> Lee, Sungkyu, et al. "Digital Consumption and Identity: The Role of Social Media in Shaping Youth Lifestyle." *Journal of Consumer Culture* (2023).

trends significantly shape consumption behaviors, while income plays a more moderate role. These results suggest that while income determines the purchasing power and product quality, the influence of e-WOM and fashion trends is more pronounced in guiding consumption choices, especially within digitally connected urban communities. e-WOM, through online reviews and recommendations, has emerged as a key factor in shaping brand preferences and consumer loyalty, while fashion trends continue to impact consumption patterns, albeit to a lesser extent. The study also emphasizes the importance of enhancing digital literacy to help individuals navigate the digital information flow effectively, which could contribute to better decision-making and improved community welfare. These insights are valuable for policymakers and business actors in Palopo, suggesting the need for targeted strategies that incorporate digital literacy and economic empowerment to optimize consumption behaviors in this context. Given the scope and limitations of this study, future research may consider several extensions; 1) Demographic Expansion: Investigate consumption behavior across diverse age groups and rural Muslim communities to explore possible behavioral contrasts; 2) Longitudinal Analysis: Conduct time-series or panel studies to observe changing consumer behavior patterns over time in response to digital disruptions or economic shocks; 3) Moderating and Mediating Variables: Explore the role of religiosity, digital literacy, and psychological traits (e.g., materialism or social anxiety) as potential mediators or moderators; and 4) Cross-Cultural Comparison: Compare the consumption styles of Muslim communities in different countries or regions to assess the universality or cultural specificity of the observed phenomena.[]

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