

Female Muslim Identity and Modest Clothing consumption in the UK

Abstract

Purpose

The Muslim population is growing at twice the non-Muslim rate and forecast to represent over 25% of the global population by 2030. The Muslim fashion market is predicted to be worth \$311bn globally by 2024. This market is currently not well understood or served. This study presents new insights into the fashion consumption opinions, attitudes and behaviours of female Muslim consumers through the lens of consumer culture focusing on Muslim identity.

Methodology

An inductive qualitative method was adopted comprising 23 in-depth semi structured interviews from respondents of seven ethnicities residing in the UK. Data were coded using a thematic approach.

Findings

Findings highlight the effect of Muslim identity on fashion consumption. Data demonstrates the importance of fashion for Muslim women despite the potential conflict between Islamic principles and public image. Respondents were conscious that their fashion behaviours were consistent with their identity, however concerns were raised around limited choice and availability. Religiosity and family context/background were highlighted as key influences.

Originality

This Qualitative research provides depth of understanding of consumer motivations and attitudes and a multi-ethnic perspective which is lacking from previous studies that have adopted quantitative and single nationality approaches.

Practical and Social Implications

Findings provide clear guidance, enabling fashion brands to most effectively serve this substantial and rapidly growing market. It is important that Muslim women are able to engage

fully with fashion trends, satisfying their will to fit in with both their religion and their wider community.

Key words: Religious Identity, Female Muslim Consumers, Religiosity, Modest Fashion, Sharia Clothing, Fashion in Islam, Family influence

Introduction:

The global Muslim population is forecast to grow at about twice the rate of non-Muslim Population, reaching approximately 2.2 billion by 2030 making up 26.4 percent of the world's population (Tschannen, 2020). In the United Kingdom, the number of Muslim consumers is steadily increasing and currently numbers over 2.7 million (ONS 2021). In-line with these trends, the modest fashion market is significant and growing, driven by Muslim fashion consumers who are increasingly trend focused and seeking brands which understand the nuances of their cultural and fashion demands (Rogers, 2019). The Global Muslim clothing market is predicted to grow by 2.4% a year between 2019 and 2024 to be worth \$311bn in 2024 (Salaam, 2020). Further, 'modest fashion' related internet searches are reported to have increased by 90% in 2019 alone (Salaam, 2020).

Muslim consumers form a significant, and distinct, market segment. Academic as well as press and on-line sources highlight that this segment is insufficiently studied and understood (Temporal 2011; Cosmopolitan, 2019). Despite this lack of understanding, mainstream fashion brands are starting to recognise the market opportunity that modest fashion holds, with brands such as Uniqlo, Gucci, Louis Vuitton and Banana Republic launching hijab collections and the fashion magazine Cosmopolitan showcasing the modest fashion designs of Safiyya Abdallah (Cosmopolitan, 2019). These commercial ventures have, however, met with very mixed results. Banana Republic's early Hijab collection, for example, attracted significant controversy due to alleged cultural insensitivity (Catliff, 2019). This highlights the need for greater understanding of the rapidly growing numbers of Muslim consumers seeking conservative clothing with genuine fashion credentials. These consumers are currently poorly served by Western fashion brands (Rogers, 2019).

Studies have investigated the influence of religion on general consumer behaviour (Bailey and Sood, 1993; Sood and Nasu, 1995), banking (Ashraf et al. 2015), luxury consumption (Jain and

Khan, 2017), perceived risk in durable goods purchase decision (Delener, 1990) and consumer ethics (Vitell et al., 2005). Some nascent research has started to examine the role of religion in fashion clothing behaviours. Farrag and Hassan (2015) examined the influence of religiosity on attitudes toward fashion among a convenience sample of university students in Egypt, while Aruan and Wirdania (2020) examined the impact of Islamic beliefs on attitudes and intentions of Indonesian female consumers to buy Muslim fashion clothing. These studies find that both faith and deeds influence Muslim consumers and highlight the likely effectiveness of tailored marketing practices targeting Islamic women. O’Cass et al., (2013) examined the role of status consumption in relation to modest fashion among a sample of 18–24-year-old Iranian consumers. They found that religiosity and status consumption are inversely related. These studies focusing on aspects of fashion clothing consumption have each focused on a single territory case and adopted deductive methodologies. They all highlighted the need for greater research seeking to understand Muslim consumers attitudes and behaviours toward fashion. The link between religious identity and fashion consumption remains insufficiently understood. Developing an understanding of how religious orientation impacts consumers’ self-concept and how this influences buying behaviour, especially in the context of modest fashion consumption, is important not only to advance academic understanding but also to provide clear guidance for marketers into how this substantial market can be most effectively served.

The study presented here chimes with previous calls made to explore the extent to which religious beliefs impact women to dress more modestly (Davis, 2017) and to address the notion of an ideal Muslim women as propagated by some literature vs. the actual Muslim consumer (Al-Mutawa, 2013). The investigation and understanding of the influence of religious identity on consumers’ fashion choices, in particular Muslim women’s behaviour, is both crucial and timely and will significantly contribute to existing knowledge in the area.

This paper investigates the extent to which religious identity affects modest fashion consumers’ motivation and behaviour. It provides a detailed understanding of Muslim Consumer’s attitudes, opinions and behaviours towards modest fashion providing key insights to advance both academic knowledge, and marketers ability to more effectively serve this growing consumer group.

Consumer behaviour and fashion: An Islamic Perspective

Academic research on the consumption behaviour of Muslims has increased in recent years likely due to the increasing Muslim population globally and hence their increased consumption and importance to marketers (Sandıkci, 2011). Researchers have argued that Muslim consumers have adopted an religious approach that makes them different to other consumer segments particularly Western consumers (Sandıkci, 2011; Hasan 2019). Islam is a common descriptor that influences and predicts buying choices (Sandıkci, 2011). With the increasing stigma associated with Islam post 9/11, more Muslims are contrarily adopting a stronger sense of identity through religion than before, by making halal choices in their lives for example consuming halal compliant food and choosing modest clothing items (Jamal & Sharifuddin, 2015). Islam as a religion is a complete way of life for Muslims (Alam et al., 2011) guiding its believers in many aspects of life from food, clothing, appearance, social interaction and banking. Generally, Muslims are advised to consume what is *Halal (permissible in religion)* and shun *Haram (forbidden by Islamic law)* (Haque et al., 2010).

Given the diversity of fashion literature, it is difficult to build a consensus on a single definition of fashion. Fashion is largely viewed as the acceptance of current trends, whereas the behavioural need of fashion is to display one's sense of status and 'uniqueness' (Ma et al., 2012). A growing body of literature has covered the influence of consumer's behaviour towards fashion (Eastman et al., 1999; Rahman et al., 2021), however, with a dearth of research on Muslim consumers, it is important to explore this growing consumer market through the lens of consumer identity. Contrary to popular evaluation, Islam and fashion could be seen as dichotomous given that the principle upon which fashion is based (i.e. displaying oneself to create attention) is perceived to conflict with the idea of modesty which is critical to Islam (O'Cass et al., 2013). However, given the aforementioned scale of the Muslim clothing market there seems to exist a high level of incongruity between the 'ideal' Islamic principles of modesty and the 'actual' practices by Muslims. Here 'ideal' Islamic principles of modesty refers to clothing aligned with the principles as stated in Holy Quran, whereas 'actual' practices refers to what Muslims perceive of these principles and how do they act upon them. For example, some Muslim women may opt to wear revealing clothes (which is against Islamic principles) yet follow other Islamic principles of praying and fasting etc. demonstrating conflict between their beliefs and practices. This incongruity highlights an element of identity conflict that may be present in this segment.

The growth of modest fashion in recent years has not only opened a significant segment of fashion consumers but has also presented a new field of study (Wilson 2012; Wilson 2016). There is a clear need for additional research in this area to provide critical insights into Muslim consumers attitudes, opinions and behaviours with regard to modest fashion consumption.

Defining modesty is difficult, since it has no universally accepted definition. Moreover, modesty has conflicting connotations. Some view modesty as behaving out of respect for oneself, one's community, and one's culture (Davis, 2017), while others see modesty as stemming from a sense of shame (Tiggemann and Andrews, 2011). Like fashion, modesty is a multi-faceted concept. However, for this research, the term modest fashion is used to refer to fashion that adheres to the Islamic interpretations and principles of modesty. The Quran includes a code of conduct for both men and women. Women are advised to guard their modesty by following a dress code which does not expose their bodies while men are advised to lower their gaze and also follow the rules of modest clothing (Syed, 2010). The strictness of application of these modesty principles differs between settings and between individuals, however, for this research, the terms Hijab fashion, Sharia clothing, modest fashion and Muslim fashion may be used interchangeably depending on the literature source. These terms all align with fashion associated with Muslim women who dress modestly as prescribed to them by their religion (Blommaert and Varia, 2015).

Although modest fashion is often used as a marker for dressing associated by followers of the Abrahamic religions - Islam, Christianity and Judaism (Bauck, 2016), in recent times, the concept has also encapsulated secular dressing that equally embodies the values of modesty (Fadil and Fernando, 2015). Controversially, the term Muslim fashion has been frowned on by religious critics stating that the perception of religion may be incongruent with the fashion thus creating a dichotomy between the two (Farrag and Hasan, 2015). The idea of modesty negates display of materialistic possession and showing off oneself which fashion may promote (Rice, 1999) thus the notion of Muslim fashion or Islamic fashion is still highly debated among Muslims. This could be a sign of an emerging identity conflict in this segment which can only be addressed with the support of further research.

Religious Identity

Consumers acquire and retain products that are congruent with their desired self (Escalas and Bettman, 2005; Belk and Pollay, 1985), and many studies have highlighted the integral role

that religious beliefs play in shaping identity and consumer behaviours (Escalas et al., 2013; Johe and Buhllar, 2016). Despite this, the impact of religious identity on modest fashion consumption is not well understood (Davis 2017; Farrag and Hassan, 2015). Self-identity refers to stable and prominent aspects of one's self-perception (e.g., 'I think of myself as a green consumer') (Sparks & Shepherd, 1992). The formation of one's self-identity is influenced by a wide range of internal and external factors commonly including family, peers, society/culture, early years, work/school environment and religion (Grotevant 1987; Oppong 2013). Identity formation is considered to be a lifelong process whereby cultural and social surroundings continue to shape a person's self-concept through their life stages. For many, religion forms a large and sometimes dominant part of their self-identity with their religious identity being derived from a sense of affiliation with a religious group and incorporates the beliefs, values, and practices of that group (Héliot et al., 2020). This implies that religiosity is found to be relevant in explaining commitment to a certain religion. Religiosity is often seen as the formal, institutional, and outward expression of one's relationship with the sacred, and it is typically operationalized as beliefs and practices associated with a particular religious worldview and community (Cotton et al., 2006; Villani et al., 2019). However, this commitment to the religious principles could vary from person to person resulting in different levels of religiosity. These different levels of religiosity may sometimes result in incongruence between people's beliefs and their actions. For example, one may believe in the Islamic principles of modest clothing as stated in the Holy Quran yet prefers to wear revealing clothes or follow non-Halal practices. This incongruity may lead to an identity conflict; an inconsistency between one's beliefs and actions (Héliot et al., 2020).

Consumer's purchase attitudes and motivations are influenced by the correlation of the product or brand image to the individual's self- image and their identity (Sirgy, 1982). Escalas and Bettman (2005) advanced the idea that consumers' use of products to construct a personal identity allows them to form strong connections with products and brands. The view of self-identity through consumption is based on the idea that the self is a sense of who we are and possessions suggest our sense of self because, to a large extent, we are what we own and consume (Sivadas and Venkatesh, 1995). Consumer behaviour cannot, therefore, be understood without first understanding the meanings that consumers attach to their possessions (Belk and Poolay, 1985).

The term religious identity is often ambiguous with many studies offering their distinct interpretation of the concept. Broadly, it is defined as an identity formation that is derived from cultural complexities, deeply held beliefs as well as the emotions and behaviours that accompany such beliefs (McCullough and Carter, 2013). Religious identity can be considered the most important social identity of a person (Petrova, 2016; Lindridge, 2005) and closely linked to many products and services people consume (El-Bassiouny, 2014). For many consumers, their purchasing decisions are therefore directly influenced by religion, being attracted to products that have a symbolic association with their religious beliefs (Agarwala et al. 2019). This influence is either direct, through the interpretation of religious codes of conduct on consumer choices or indirect, as an influence on values and attitude formation (Essoo and Dibb, 2004). Since religion is a form of identity formation that is characterized by deeply held beliefs, practices, emotions and behaviours (McCullough and Carter, 2013), its followers are encouraged to commit to its tenets thus influencing every aspect of their lives. Religion is also considered the most important determiner of an individual's values, because it is sacred, its value system, as stated in the holy Quran, is unquestioned by followers (Vitell et al. 2005). A socialisation process where followers committed to the religion adopt similar consumption values is created (Delener, 1990). Identifying religious consumers' beliefs toward correct behaviours and how these influence buying behaviour is therefore crucial for our understanding and to fill the existing research gap regarding the impact of Islamic beliefs on female dress (Davis, 2017) and to address the notion of an ideal Muslim woman as propagated by some literature versus the actual Muslim consumer (Al-Mutawa, 2013).

The degree to which religious identity influences consumer decisions is subject to the level of religious commitment also referred to as religiosity (O'Cass et al., 2013; Mukhtar and Butt 2012). This influence could differ between religious groups as well as within religious groups i.e., less and more religious individuals or secular and more pious Muslims (Kaynak and Kara, 2002) adding to the complexity of the marketing landscape.

The Theory of Planned Behaviour (Ajzen 1991) is probably the most widely cited approaches to understand and predict human behaviour. The central premise of Theory of Planned Behaviour is that human behaviour is derived from intentions. Further, intentions are established by the combination of three factors, attitude, subjective norms and perceived behaviour control. Attitude is explained as the degree to which an individual favours the

behaviour, subjective norm is the societal pressure which makes one behave a certain way and an individual's level of control over their behaviour is discussed under perceived behavioural control (Ajzen 2020). The more positive the attitude, subjective norms and perceived behavioural control towards a specific behaviour are, the stronger the person's intention to perform it. One's self-identity has been found to be highly influential in shaping attitudes toward actions or consumption choices; the social and cultural pressures that may influence decision making and the level of individual control that can be brought to behavioural decisions. As such, the key elements of religious identity, namely culture, beliefs, family values and commitment to religion (religiosity) are likely to exert influence across the core constructs outlined in the Theory of Planned Behaviour as summarised in figure 1:

{insert Figure 1 here}

This study explores the influence of religious identity on Muslim women's modest fashion consumption while residing in a non-Muslim majority country. Although there has been anecdotal evidence of the impact religion has on consumer attitudes and behaviours, there has been little effort to explore how religious identity affects consumers' fashion consumption, particularly through depth qualitative methods. This study will contribute to the existing literature of consumer behaviour through the lens of religious identity in response to the past calls made to address this area (Davis, 2017; Farrag and Hassan, 2015; Al-Mutawa, 2013), advancing not only academic understanding but providing critical and timely new insights to inform product, brand and marketing practice. Recent work has specifically highlighted the urgent need for greater understanding of Muslim women clothing consumption underscoring the need for further research (Dewan 2021).

Methodology

Given the nascent nature of research in this area and the potential for complexly nuanced relationships to be explored a flexible, inductive research approach was adopted. Specifically, one to one semi-structured in-depth interviews with 23 female Muslim consumers. Other qualitative methods, such as focus groups were considered but due to the sensitive nature of the research topic, the authors deemed semi-structured interviews to be more appropriate (Braun and Clarke 2006). Interviews provided the opportunity to inductively probe consumers' attitudes, opinions and behaviours fully, exploring the underlying motives and

feelings in greater depth than deductive methodologies would have permitted (Al-Mutawa, 2016). Further, individual interviews, conducted in private and in a comfortable settings such as the participants home and social spaces (café) allowed the effect of social desirability bias to be minimised aiding the validity of research findings. Social desirability bias is described as the over-reporting of compliant actions by research respondents seeking to give the right answer (Clavin & Lewis, 2005). The researchers were cognisant of the potential for respondents to provide socially desirable responses and managed the administration and conduct of each interview to minimise this possible effect. Interviewees were actively and frequently reminded that all views were valid and checks were made to ensure they felt comfortable and relaxed with all aspects of the interview conduct.

Interviewee recruitment was initially undertaken from the authors personal contacts, with Muslim Female consumers being approached and asked to take part. Pre-existing relationships with these participants ensured that interviews could be conducted in an informal and fully open manner. These initial interviewees were asked to identify their friends and personal contacts as potential further interviews using a purposive snowball approach. Females between the ages of 18-35 were recruited since more than two thirds of all Muslims in the UK are under 35 years old (ONS, 2021), and it is young adults who most strongly assert their identity through brands that reflect their self (Janmohamed, 2016) and are considered the prime target for fashion consumption (Rahman et al., 2016).

In order to ensure that each interview followed the same structure and that the key study objectives were addressed, a semi-structured interview discussion guide was compiled with broad, open-ended discussion prompts as recommended by Roulston and Choi (2018). This guide was initially piloted by addressing the discussion prompts to three separate respondents to ensure, as far as possible, that the prompts were easily understood, grounded in the respondent's own parlance and initiated freely flowing discussion. In keeping with qualitative research principles, the interviewer did not follow this guide rigidly, but rather discussions were allowed to develop naturally, such that ideas could emerge freely and be probed fully. Interviews were deliberately conducted in a relaxed conversational manner to ensure an unpressured environment nurturing both openness and freely flowing discussion (Braun and Clarke 2006). The interview discussion guide was initially formulated in response to the research objectives and informed by existing knowledge. Interviews were divided into

3 sections. Initially religious identity was discussed as a broad concept to place participants at ease and establish their individual religious stance. Interviewees were asked their thoughts on fashion and clothing with Islam and the extent to which they felt that Islam was a barrier to fashion. Secondly, interviews discussed the concept of modest fashion to probe participants' understanding of, and perceptions toward, the concept and to discuss the extent to which the interviewees religious beliefs affected their purchasing decisions in various product categories. Thirdly, participants attitudes and opinions around how their religion influences fashion choices and to what extent they felt their clothing choices were free or restricted by their faith. Discussions probed each interviewees feelings and attitudes toward their perceptions and beliefs as they progressed.

The sample included Nigerian, Tunisian, Bangladeshi, Indian, Iranian Turkish and British nationals to allow a diverse range of cultural viewpoints to be considered as called for by Farrag and Hassan, 2015. The United Kingdom provided the ideal study territory due to its developed retail offering, wide acceptance of multiculturalism, diverse population and liberal values that allows individual behavioural choices (Qiu 2020).

Insert Table 1

After preliminary analysis of twenty-three interviews theoretical saturation of the data appeared to have been reached (Fusch and Ness, 2015). Full ethical approval was granted prior to data collection, and participants were assured full anonymity and confidentiality of response. Each participant gave informed consent prior to their inclusion in the study.

The interviews were conducted in the UK with respondents selected from seven ethnicities as the practice of Islam can be subjected to cultural and ethnic influences (Farrag and Hassan, 2015). It was not an aim of this study to identify differences between different consumer groups, but rather to ensure a wide range of views were gained. The sample included two British, four Bangladeshi, three Indian, five Nigerian, two Iranian, two Tunisian and five Turkish women. A full profile of participants is included in Appendix A.

Data collection was undertaken by two Muslim female researchers to ensure a degree of propinquity to the topics being discussed. This was considered critical to ensure that interviewees were comfortable sharing their views openly, and the research team were able to understand, empathise and probe from a sympathetic standpoint the points discussed. This

commonality between interviewer and interviewee served to reduce interviewer bias by ensuring that participants were at ease and able to freely share their honest views. The data was analysed by the interviewers in conjunction with a non-Muslim researcher to provide additional perspective and neutrality on the emergent themes.

The interviews were transcribed verbatim including annotation of hesitation, intonation and humour to ensure that the full meaning of the discussions was captured. Data was processed and analysed using theoretical and inductive thematic analysis following the guidance offered by Braun and Clarke (2006). Data familiarisation was achieved through repetitious reading of the interview transcripts, noting down initial commonalities and ideas. Initial codes of interest were identified, and colour highlighted across the transcripts. These emergent codes were collated into broader themes with corresponding data gathered by theme. Repetitious reading and coding of the data enabled each theme to be refined and the story within the themes to be clarified. Data was blind coded by three researchers independently and cross-checked for consistency to ensure appropriate meaning was drawn from the data. The computer assisted qualitative analysis software Nvivo 10 was used to enable the organisation and sharing of the data, while all coding was undertaken manually within this system thus allowing the benefits of a shared system between the research team without limiting the human interaction with the data.

Analysis of the interviews revealed following themes which are discussed in detail in the next section: a. Self-Representation, b. Level of Religiosity and c. Sensitivity of Religion.

Findings and Discussion:

Previous research indicates that fashion consumption is driven by values that align with the self (McCullough and Carter, 2013) and is highly influenced by religion (Petrova, 2016; Lindridge, 2005). Findings presented here provide critical insight into the importance of religious identity in influencing Muslim consumer's attitudes, opinions and behaviours toward fashion apparel.

Self-Representation

Consumer behaviour is influenced by a wide array of factors both internal to the consumer and external pertaining to their wider influences and surroundings such as culture (Moutinho,

1987). With religion being a strong component of culture, it is unsurprising that studies have reported strong religious influence on consumer behaviours (Sood and Nasu, 1995; Watzlawik, 2012). Further, it is human nature to seek to fit in and conform with the expectations of those around us, and in our social groups (Lundblad and Davies, 2016). These behavioural patterns were evident through the interviews with participants clearly outlining the importance of other's views in guiding their clothing choices. One typical comment included:

'Yes I do dress up for myself but not entirely, as I do care what others think of me and I want to be known for good fashion choices from people around me'.

While views such as these are unsurprising, they reveal a tension that Muslim women may feel when residing in mixed communities where many of those to which they have propinquity do not dress according to the modest approach. Seeking to both fit in with those around them while at the same time conform to their religious principles can lead to identify conflict between consumers' religious beliefs and the fashion norms surrounding them. This notion of identity conflict was evident throughout the interviews with respondents struggling to reconcile their desire to follow mainstream fashion trends on the basis of their level of religiosity while conforming with religious and family expectations.

All respondents highlighted that they were interested in dressing fashionably and being aware of fashion trends with self-representation and self-image being strong motivators for engaging in fashion consumption. Regardless of their level of involvement with fashion, most respondents expressed that their motivation to purchase clothes is to enhance their self-image.

"It's about what I would look like to other people, I mean I do like buying nice clothes, I wouldn't say I am a fashionista, but I really do mind what others think of the clothing I'm wearing."

"You see, I don't want to wear anything revealing because I am Muslim, but also because I come from a conservative family and a certain background and 'modern' clothes don't go well with my family image."

Both religious and societal factors influence the decisions of Muslim women, with consumption choices seeking to reconcile the tensions that may be felt. Beyond these broad factors, many participants highlighted the role of family expectations in guiding their purchasing decisions. Particularly, the views of older family members, who are likely to be more traditional in their views and habits, was conveyed by some respondents as constraining or limiting the expressiveness of individual consumption choices.

Despite the potential clash between the Islamic principles of modesty as stated in the Quran and the popular notion of fashion as outward personal display, the data gathered here suggests that Muslim women are concerned about their visual presentation: they are keen to follow fashions and preoccupied with what friends and family think about the clothing that they are wearing. This suggests that attention should be given to modest fashion trends and items should not be viewed purely as functional garments, but rather consider their presentation.

Aligned with Farrag and Hassan (2015), respondents in our study recognised their Muslim identity as the most important determiner of their fashion choices. Respondents did not feel the need to wear revealing clothes to fulfil their desires to look 'classy'. 'Something I feel good and fashionable in within my limits of modesty' as explained by one of the respondent.

"...growing up I realised I wanted to be classy and that's the beautiful thing about the religion as well, it makes me realise that you don't have to be naked to be classy, you are classy when covered."

Similarly, some respondents stated that the most significant reason for modest dressing is not only to express their identity, but to communicate with other Muslim women. For example:

"Just because you are Muslim doesn't mean you can't have fun wearing what you want to wear. You can still wear really pretty dresses if it's long, or long tunics or whatever, it can still be fun. It doesn't have to be just black and drape".

Equally, concerns were raised about the perceived lack of 'modest fashion choices' available in high-street stores.

“Even though, I want to wear something within my modest limits but it is so hard to find such clothes. I wish they start making fashionable clothes which are fully covered. Sometimes I see these modest lines but these are out of my reach”.

Interviewees voiced the concern that Muslim women who expressed themselves in a fashionable way were subjected to harsh judgement from their friends and family who question the place of fashion in Islam. As Bucar (2016) highlights, fashion could be seen to promote the idea of showing off and displaying one’s self for attention which, taken at face value at least, may contradict the Muslim principles of modesty. One respondent commented:

“I think there is no reason to not be fashionable and blame it on Islam. People on social media, who describe themselves as bloggers get criticised a lot over the freedom they take with fashion and I think it's unfair”

Likewise, the reason fashion is criticised by some in the Islamic media, is because modern-day fashion emphasises ‘indecenty’. However, respondents expressed that if the Islamic principles of modesty are correctly adhered to, fashion should be allowed to thrive. For example:

“In Islam, we embrace fashion anyway because we should be clean and presentable when going out, it’s not really showing off, it’s just you expressing yourself”

Level of Religiosity

Respondents discussed their level of religiosity and how this affects their clothing consumption choices. While all respondents identified as Muslims, some considered themselves highly committed, strictly adhering to the rules of the religion in a devout manner, for example:

“You see, if you meet my sister she is more chilled out in that she will not wear any bold, revealing clothes but equally she will not wear a hijab. On the other hand, I want to make sure that if I am doing something I do it fully, from covering my head to wearing my gown to fully adhere to my beliefs.”

While, others were more flexible and liberal in their interpretation, for example:

“I don’t drink but I don’t find anything wrong in smoking Sheesha etc. as that does not intoxicate me and it is not prohibited in Islam either. Similarly, I don’t want to limit myself to just one style etc so if my dressing is not inviting (in a negative sense), I do wear anything as far as I am comfortable in it.”

It can be seen from the findings that the latter set of consumers are more interested in purchasing from mainstream fashion brands, being receptive to a more westernised ideal of consumption that chimes with the previous findings reported by Kuran (1997). This verifies existing literature that states the level of the individual’s commitment to religion affects the degree to which religion influences their decisions (O’Cass et al., 2013; Kaynak and Kara, 2002). For example:

“Before I started taking religion seriously, which was four years ago, I used to wear anything I liked, short top and tight jeans but now I have to consider wearing a cardigan over a tight jeans.”

Following from this, it is not possible to present one commonly held view as to what modest fashion entails. For some respondents covering the hair (with a Hijab) and not wearing revealing clothes was required while for others it was only necessary to cover the arms and legs. Notably, the common agreement from all respondents regardless of their interpretations stated that some degree of modesty is required especially around the sexual body parts such as a woman's cleavage.

“Growing up I saw my Mum’s friends, some fully covered and will wear a Hijab, others wore skirts, but they were all friends and never questioned each other. I have the same mind set, yes I am Muslim, but I want to lead my life without any judgment.”

This ambiguity in the interpretation of modest clothing further supports the study by Potts (2009) which highlighted that the varying level of religious practices allow for Muslim women to interpret modest dressing personally thereby giving them varied fashion choices.

Sensitivity of religion

When discussing the supply of modest fashion from mainstream brands, a number of respondents commented on perceived rising levels of religious intolerance in society; islamophobia. It was discussed that some brands may fear that targeting the Muslim consumer could pose a risk to their wider brand image.

“It’s something brands have missed but I think it bites into that Islam phobia, you can’t just target Muslims without alienating someone else. Oh, they are targeting Muslim and now I feel left out, brands can’t have it both ways so they had to choose”

The perception that the Muslim consumer is underserved was commonly held with respondents highlighting the lack of clothing that is suited to their preferences. Respondents confidently asserted that brands developing modest fashion ranges would be supported by consumers not just through increased spending but through increased loyalty. In this sense, consumers are likely to have a greater tendency to purchase more from brands that recognise their identity as Muslims in their advertising even if these products come at a higher price (Eastman et al., 1999).

While our respondents were keen to assert their interest in fashion, and indeed, in some cases their fashion credentials, the role of their faith in guiding their behaviours was sacrosanct and unwavering in the face of any anti-Muslim sentiment present in society.

“I want to practice my religion in everything I do, but my choices are limited especially when it comes to the clothes. I cannot afford the high end brands like Gucci etc. I wish Zara and H&M also had a modest clothing line.”

This juxtaposition highlights the marketing opportunities that may exist for mainstream fashion brands to develop and promote products that deliver modesty with a fashion edge.

Building positive perceptions

A number of respondents discussed the impact of positive perceptions stating that they have experienced a sense of increased self-esteem when mainstream brands create clothes that adhere to their needs. Particularly, aligning this to increased confidence both for themselves and younger Muslim consumers to recognise that modest fashion can be equally fashionable. The finding closely links to Azam’s (2017) study about Muslim consumer image which describes a shift from consumers feeling weak or disempowered to feeling confident and strong with brands fashion ranges for this segment. One of our respondents commented that:

“...having brands recognise our needs just shows that we are not been segregated but we are been included with the whole industry, it’s nice that we are even understood for what we believe in”

Other studies have highlighted the strong desire for Muslim women to be represented by mainstream fashion brands to rebuke the negative stereotypes associated with the segment (Moors and Tarlo 2013). This sentiment was also evident in interviews:

“It would be nice to have Muslim girls represented in the media....it's good to see them merge fashion and Islam together and so much diversity in their choices.”

All respondents concurred with the findings from Blommaert and Varia (2015) that Muslim women are not fashion’s primary discourse due to the controversy and conflict surrounding the segment. Thus, fashion brands may be neglecting a highly valuable market segment (Temporal, 2011).

Unavailability

Our respondents reported concern about a perceived lack of representation and poor availability of suitable fashion choices and frequently discussed the difficulties they faced when shopping for clothes. Assembling an outfit that satisfied their fashion and modesty requirements was a source of great frustration with one respondent commenting:

“Sometimes I would go into the shop and wouldn't find anything, so I have to go into another shop to get something else to make up for the sleeve, sometimes it takes me up to 3 days to find a full outfit for an event”

Findings also revealed that these consumers are willing to pay higher prices for modest clothing especially by brands that show a lasting interest in the modest consumer. Further, given the challenges Muslim consumers currently have when shopping for clothing it is likely that the inclusion of modest fashion ranges would lead to significant peer word of mouth and loyalty of custom.

Conclusions

It is well reported that Muslim consumers are currently poorly served by Western fashion brands (Rogers, 2019). With the Muslim clothing market growing strongly and predicted to be worth \$311bn globally by 2024 (Salaam, 2020), there are significant market opportunities for brands to consider. Mainstream fashion brands' early modest collections have attracted

significant controversy due to alleged cultural insensitivity (Catliff, 2019) highlighting the need to understand this market well prior to developing the commercial opportunities.

This Qualitative research provides depth of understanding of consumer motivations and attitudes and a multi-ethnic perspective which is lacking from previous studies that have adopted quantitative and single nationality approaches."

This research investigated the influence of religion on the behaviour and motivation of modest fashion consumers and is one of the few studies to present a multi-ethnic perspective using qualitative approach. In summary, the results show that Muslim fashion consumers' specifically the youth align primarily with their religious identity and seeks to engage with mainstream brands that recognise the congruence of their self-identity to fashion products. The vitality of the market was confirmed through respondent's enthusiasm to use fashion clothing to represent this self-identity. Religious beliefs are a core part of this identity however and so ranges must be developed that can both maintain modesty but enable Muslim women to be up to date with latest trends and convey their individual personalities. Consumers are seeking to be represented based on their beliefs and would respond strongly to brands who create clothing that adheres to their needs. This consumer response is likely to include significant word of mouth marketing and avid attitudinal and behavioural loyalty to the brand.

Implications and Limitations

Muslim consumers hold high belief in modesty which negates flamboyance and outward personal display thus brands should develop communication strategies that are in congruence with these underlying principles. Furthermore, it is important to recognise the different levels of religiosity among modest fashion consumers to ensure effective targeting and brand positioning is achieved. Despite these considerations, there is increasing pressure on Muslim consumers to fit fashion norms in Western countries such as the UK (Dewan, 2021) highlighting the need for a carefully nuanced approach to product offers and marketing to sensitively serve this significant and growing market sector.

An effective way for clothing brands to create sustainable market opportunities may be through collaborating with modest fashion designers and influencers. Such designers can

influence their supporters to engage with the brands and they have the required expertise and knowledge of the industry and specifically the needs and sensitivities of the modest fashion consumer thus avoiding greater risk for brands.

Since Religiosity and family context/background were highlighted as key influences. Thus, this research underscores the influential religious considerations that act on consumer behaviour and highlights the need for full consideration and inclusion of these aspects when seeking to understand consumption behaviours.

Although this study provides insights into a widely under-researched segment, there are a few limitations to the data presented here. Muslim women between the ages of 18-35 were included in our sample due to their greater engagement with, and thus spending within the fashion sector. Further research could seek a broader sample representing different age demographics. This will help not only to broaden our understanding of this segment and will also contribute to the religious consumption literature.

The use of snowball sampling may also be questioned as respondents were likely to recommend others with similar cultural background (Rubin & Babbie, 2009) thereby limiting a varied response. This was carefully considered in the initial selection of respondents which included a diversity of ethnicity, marital status, occupation level and level of religiosity.

As highlighted in the study, it is hard to draw a distinction between religious and social influences on consumer choices. Future studies can help to explore these influences on a broader level with a range of respondents residing in diverse geographies.

Through data collection the authors were cognisant of the potential for social desirability Bias, through which the respondents may be motivated to provide socially acceptable and religious friendly answers especially regarding questions about their religion that didn't necessarily correspond with their true thoughts. The design and administration of the interviews was carefully designed to ensure the risk of this bias was minimised, the potential for some effect cannot be discounted.

This study focused on the influence of religiosity on young female Muslims, however with the rise of modest fashion and its adaptation by other consumer groups, further studies can also

seek to explore religion in general as an underlying factor that influences people's identities and hence their attitudes and motivations.

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