



Religiosity and fashion store patronage intention among Muslim consumers

Fikri Farhan¹, Edvin Perdana Yulianto², Banin Nuril Aulia³

^{1,2}Department of Management, Faculty of Business and Law, Universitas PGRI Yogyakarta, Yogyakarta, Indonesia

³Alumni, Master of Science in Management Program, Faculty of Business and Economics, Universitas Gadjah Mada, Yogyakarta, Indonesia

Article Info

Article History

Received : 2025-09-29

Revised : 2025-10-30

Accepted : 2026-05-01

Published : 2026-05-05

Keywords:

Religiosity, Perceived Value, Customer Satisfaction, Patronage Intention, Muslim Fashion Store

DOI:

[10.20885/IJHI.vol2.iss1.art3](https://doi.org/10.20885/IJHI.vol2.iss1.art3)

JEL Classification:

M31, L67, Z12, L81

Corresponding author:

Fikri Farhan

fikrifarhan@upy.ac.id

Author's email:

edvinperdana73@gmail.com

banin.nuril.a@mail.ugm.ac.id

Paper type:

Research paper



Center for Islamic Economics Studies and Development, Faculty of Business and Economics, Universitas Islam Indonesia

Abstract

Purpose – This study investigates the influence of religiosity, perceived value, and customer satisfaction on patronage intention in the context of a Muslim fashion retail store in Yogyakarta, Indonesia.

Methodology – The research employed a quantitative approach using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. Data were collected using a structured questionnaire administered to 300 customers of Muslim fashion retail stores in Yogyakarta.

Findings – The results demonstrate that religiosity positively and significantly influences perceived value, customer satisfaction, and patronage intention. Perceived value further enhances customer satisfaction and patronage intention, while satisfaction plays a direct role in strengthening patronage intention. These findings highlight the central role of religiosity as a driver of consumer evaluations and behavioral outcomes in Muslim fashion retailing.

Implications – Theoretically, this study extends the application of consumer behavior theories by integrating religiosity into patronage intention models. Practically, the findings provide insights for Muslim fashion retailers to design marketing and service strategies that align with Islamic values, thereby improving perceived value, satisfaction, and loyalty.

Originality – This study contributes to the literature by contextualizing the role of religiosity in shaping patronage intention within the Muslim fashion retail sector in Yogyakarta.

Cite this article:

Farhan, F., Yulianto, E.P., & Aulia, B N (2026). Religiosity and fashion store patronage intention among Muslim consumers. *International Journal of Halal Industry*, 2(1), 44-56. DOI: <https://doi.org/10.20885/IJHI.vol2.iss1.art3>

Introduction

The global Muslim fashion industry is a rapidly expanding economic force. Driven by a growing Muslim population and increasing religiosity, consumer expenditure on modest fashion is projected to reach USD 360 billion by 2027 (DinarStandard 2024). Within this global landscape, Indonesia consistently ranks among the top consumer markets, underscoring its pivotal role in the industry's evolution. This growth reflects a deeper cultural movement in which Muslim consumers increasingly seek apparel that harmonizes contemporary style with religious principles, creating a dynamic and competitive retail environment.

At the national level, the Ministry of Industry has reported that the fashion sector employs approximately 3.8 million workers, with approximately 1.1 million directly engaged in the Muslim

fashion segment (Anggriyani, 2022). Within this national context, Yogyakarta represents a compelling empirical setting. The region is not only characterized by a Muslim-majority population of about 93% and a strong tradition as a center of Islamic education and culture (Darmawan, 2025), but it also plays an increasingly important role in Indonesia's retail fashion industry. Recent reports highlight that Yogyakarta's fashion products have emerged as one of the region's key export commodities, primarily to markets such as the United States, Japan, and Germany (Bramantyo, 2024). Moreover, the city's Muslim fashion industry has become a hub for innovation that integrates ethical production and religious values, positioning it as a distinctive player in the national halal lifestyle economy (Putri et al., 2023). The combination of a highly religious consumer base, rapid market growth, and a dynamic entrepreneurial ecosystem makes Yogyakarta an ideal context for examining consumer behavior and the determinants of patronage intention in the Muslim fashion retail segment in Indonesia.

Store patronage intention, a consumer's conscious plan to frequently visit, purchase from, and recommend a particular store (Mathwick et al., 2001; Pal & Srivastava, 2024), is critical to success in the competitive retail landscape. While traditional factors such as service quality and store atmosphere remain relevant (Falatouri et al., 2025; Pan & Zinkhan 2006), their influence must be interpreted within a specific sociocultural context. Among Muslim consumers, retail experiences are deeply intertwined with their religious identity. Religiosity, a multidimensional construct encompassing beliefs, rituals, devotion, and knowledge (Delener, 1994), extends beyond individual spirituality to serve as a fundamental evaluative criterion for shaping store preference. This orientation encourages consumers to favor retailers whose brand image, product assortment, and service environment align with Islamic principles (Kusumawati et al., 2020; Sudarsono et al., 2025). When retailers successfully reflect these religious values, they enhance the perceived value of the shopping experience by providing both spiritual and social benefits and foster customer satisfaction through the fulfillment of identity-based needs, ultimately reinforcing intentions to repatronize (Dabholkar, 1995; Han & Ryu, 2009; Vesel & Zabkar, 2010).

However, a clear understanding of the simultaneous influence of these three critical constructs—religiosity, perceived value, and customer satisfaction—on patronage intention in the context of physical Muslim fashion retail remains underdeveloped. Existing empirical evidence is marked by significant inconsistencies. For instance, while Kusumawati et al. (2020) and Davis and Jai (2014) found a positive direct effect of religiosity on patronage intention, Kusumawati et al. (2019) reported a non-significant relationship. Similarly, studies examining the links between perceived value, satisfaction, and patronage have yielded mixed results (Blut et al., 2024; Chen & Quester, 2006; Kusumawati et al., 2019; Miranda et al., 2005; Nikhashemi et al., 2016; Pleshko & Dawes, 2024; Scarpi, 2006). These contradictions suggest complex and context-dependent relationships, revealing a significant gap in the literature.

Therefore, this study aims to address this gap by proposing and testing a research model that simultaneously examines the direct influence of religiosity, perceived value, and customer satisfaction on Muslim fashion store patronage intentions. This study offers two key contributions by investigating these relationships within the under-researched context of brick-and-mortar specialty stores in Yogyakarta, Indonesia. First, it provides much-needed theoretical clarity by testing the direct effects of these key constructs side by side, helping to reconcile previous inconsistent findings. Second, it yields practical insights for Muslim fashion retailers seeking to cultivate loyalty in a competitive market by empirically verifying the importance of religiosity, value perception, and satisfaction in driving store patronage.

Literature Review

Theoretical background

The Theory of Planned Behavior (TPB) (Ajzen, 1991) offers a robust foundation for understanding patronage intention, positing that intention is a function of attitude, subjective norms, and perceived behavioral control. While the TPB provides a general framework, this study integrates more specific theoretical lenses to unpack the unique drivers within the Muslim fashion context. Social Identity Theory (SIT) (Tajfel & Turner, 1979) is particularly relevant for understanding the role of religiosity.

For Muslim consumers, religiosity, defined as the level of faith, knowledge, and practice of religious principles (Delener 1990), constitutes a core social identity. This identity shapes subjective norms and fosters a positive attitude toward retailers that affirm Islamic values, thereby directly and indirectly influencing patronage intentions (Bachleda et al., 2014; Nurzaman & Herdiani, 2023).

Furthermore, the cognitive and affective processes linking identity to intention are elaborated by Expectancy-Confirmation Theory (ECT). ECT explains that patronage intention is reinforced when the shopping experience confirms or exceeds the expectations (Oliver, 1980). In this model, perceived value, which is the consumer's overall assessment of utility based on a trade-off between benefits and sacrifices (Zeithaml et al., 1988), serves as a key cognitive assessment of performance. In Muslim fashion, this value is derived not only from functional attributes such as quality and price but also from symbolic benefits such as alignment with modesty principles (Arianti & Hadiprawoto, 2024; Farhan et al., 2025). When a high perceived value confirms positive expectations, it leads to customer satisfaction, an affective state critical for fostering repeat patronage (Han & Ryu, 2009; Vesel & Zabkar, 2010).

Hypotheses Development

Theoretical foundation

This study is grounded in Social Identity Theory (SIT) (Tajfel & Turner, 1979) and the Theory of Planned Behavior (TPB) (Ajzen, 1991). SIT posits that individuals derive part of their self-concept from their membership in social groups, such as religious communities. This theory helps explain how religiosity, a salient social identity, influences consumer evaluations and behavior. Furthermore, TPB provides a framework for understanding patronage intention as a function of attitudes, subjective norms, and perceived behavioral control. The integrated framework below elucidates how religiosity shapes attitudes (via perceived value) and subjective norms, leading to patronage intention, with customer satisfaction acting as a key reinforcing affective outcome.

Religiosity and perceived value

From the SIT perspective, consumers are motivated to engage in behaviors that affirm their group identity. For religious Muslim consumers, patronizing a retail store that visibly upholds Islamic values (e.g., through modest clothing assortments, halal-certified operations, or Islamic branding) serves as an act of identity expression. This alignment between the store's attributes and the consumer's religious identity enhances the shopping experience by providing identity-congruent value. Therefore, religiosity is not just a personal trait but a lens through which the utility of the retail experience is evaluated. When a retailer's values resonate with a consumer's faith, they directly enhance perceived spiritual and social benefits, elevating the overall perceived value (Abror et al., 2021; Kusumawati et al., 2019). Therefore, the following hypothesis is proposed:

H₁: Religiosity has a positive effect on perceived value.

Religiosity and customer satisfaction

Religiosity influences both cognitive evaluations and emotional reactions during retail interactions. When retail experiences are consistent with religious norms, such as modesty, integrity, and fairness, they generate emotional comfort and moral satisfaction. Empirical research on Islamic consumption supports this, showing that religiosity enhances satisfaction by fulfilling spiritual expectations (Abror et al., 2021; Eid & El-Gohary, 2015). Accordingly, higher religiosity strengthens customer satisfaction in Muslim fashion retail contexts (Kusumawati et al. 2020). Thus, the following hypothesis is proposed:

H₂: Religiosity has a positive effect on customer satisfaction.

Religiosity and patronage intention

As a value-expressive component of consumer identity, religiosity plays a decisive role in shaping store patronage intentions (the intention to revisit, purchase from, and recommend a specific retailer). According to the Theory of Planned Behavior (Ajzen, 1991), attitudes and perceived value alignment strongly predict behavioral intentions. When consumers perceive that a retailer embodies religious and moral congruence, it strengthens their positive attitudes and loyalty intentions. Prior

research supports this linkage, showing that religiosity significantly predicts patronage and purchase intentions for halal-certified products and brands (Swimberghe et al., 2009; Usman et al., 2022). In Muslim fashion retail, religiosity fosters affective attachment to stores that reflect a faith-based identity (Kusumawati et al., 2020), promoting sustained patronage.

H₃: Religiosity has a positive effect on patronage intention.

Perceived value and customer satisfaction

Perceived value represents consumers' overall evaluation of the utility of a product or service based on the perceived benefits relative to the costs (Zeithaml et al., 1988). Within retail settings, the Expectancy-Disconfirmation Theory (Oliver, 1980) posits that satisfaction arises when the perceived value meets or exceeds expectations. In Muslim fashion retail, perceived value encompasses tangible aspects such as quality and price, as well as intangible benefits such as ethical assurance, modest style, and spiritual comfort (Hanaysha, 2018; Park et al., 2023). When these values align with consumer expectations, satisfaction increases. Previous research consistently confirms this relationship across retail sectors, indicating that higher perceived value directly enhances satisfaction (Cronin et al., 2000; Kusumawati et al., 2020; Sweeney and Soutar, 2001).

H₄: Perceived value has a positive effect on customer satisfaction.

Perceived value and patronage intention

According to the TPB, attitudes are a key driver of intention. A positive value assessment directly creates a favorable attitude toward patronizing stores. Consumers naturally revisit retail establishments where the perceived benefits outweigh the sacrifices (Zeithaml et al., 1996). This cost-benefit analysis forms a strong behavioral attitude that predicts future action. Extensive empirical evidence confirms that a consumer's perception of value is a direct and robust predictor of their repurchase and patronage intentions across various retail settings, including fashion (Baker et al., 2002; Chatzoglou et al., 2022; Hanaysha, 2018).

H₅: Perceived value has a positive effect on patronage intention.

Customer satisfaction and patronage intention

Customer satisfaction is a fundamental precursor to loyalty and repeat-purchase behavior. Expectancy-confirmation theory posits that satisfied customers are more likely to engage in positive post-purchase behaviors, such as returning to the same store (Oliver, 1980). Satisfaction creates a positive affective association with the retailer, reducing the perceived risk of future purchases and reinforcing the intention to maintain the relationship with the retailer. This relationship is well-established in general retail (Han & Ryu, 2009) and has been consistently validated in Islamic consumption contexts, where satisfaction with a retailer's adherence to religious principles strongly predicts loyalty and patronage (Ali et al., 2020; Kusumawati et al., 2020).

H₆: Customer satisfaction has a positive effect on patronage intention.

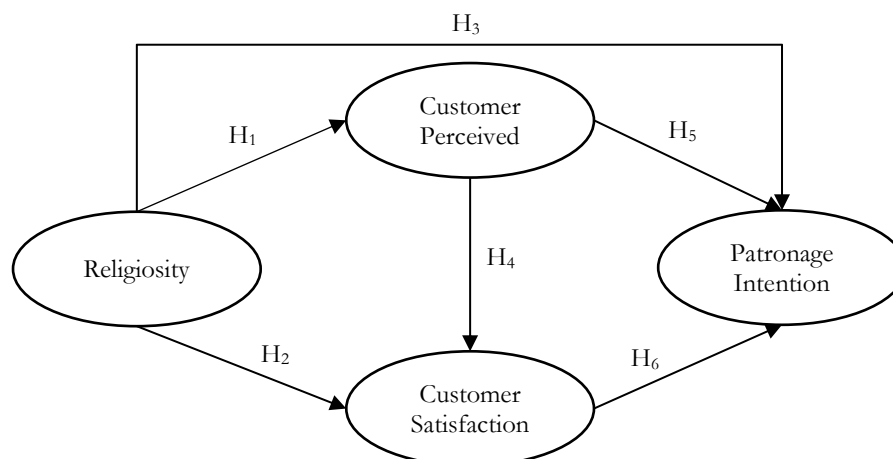


Figure 1. Research model

Source: Authors own

Figure 1 presents the hypothesized structural relationships among the variables of this study. It shows the direct effects of religiosity on customer perceived value, customer satisfaction, and patronage intention, as well as the effects of customer perceived value and satisfaction on patronage intention.

Research Methods

Data and measures

This study employed a quantitative, cross-sectional design to examine the influence of religiosity, perceived value, and customer satisfaction on patronage intention in Muslim fashion retailing. Data were collected using a structured questionnaire with measurement items adapted from previously validated scales. Religiosity items were derived from Kusumawati et al. (2020), perceived value from Chi and Kilduff (2011) and Bhaduri and Stanforth (2017), customer satisfaction from Kusumawati et al. (2020), and patronage intention from Mehta et al. (2013) and Kaul et al. (2010). All items were assessed using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree).

Sample and procedure

The study was conducted in Yogyakarta, Indonesia, a region with a predominantly Muslim population and strong growth in the modest fashion industry. The target population was Muslim fashion retail customers in Indonesia. Purposive sampling was applied to ensure that respondents met the following criteria: (1) aged 17–60 years, (2) residing in Yogyakarta, and (3) purchased Muslim fashion products from the same store on more than one occasion.

The minimum sample size was calculated using Hair et al. (2022) formula: $n_{min} > (2.486 / |P_{min}|)^2$. With $P_{min} = 0.27$ and a 5% significance level, the minimum requirement was 92 respondents. This threshold is consistent with Sekaran and Bougi (2016) guideline of 30–500 respondents for behavioral studies. To enhance statistical robustness, reduce bias, and account for potential invalid responses, the study collected 300 valid responses, which exceeded the minimum requirement.

Analytical technique

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.1.0.6. PLS-SEM was selected because of its suitability for complex models with reflective constructs and non-normal data distributions (Hair et al., 2022). The analysis was conducted using a two-step approach. First, the measurement model was evaluated for reliability (Cronbach's alpha, composite reliability ≥ 0.70), convergent validity (outer loadings > 0.70 , AVE ≥ 0.50), and discriminant validity (Fornell–Larcker criterion and HTMT < 0.90). Second, the structural model was assessed by examining the path coefficients, R^2 , f^2 , and predictive relevance (Q^2). Model fit was evaluated using the SRMR (< 0.08), while collinearity was tested using the VIF (< 3). Hypothesis testing was conducted via bootstrapping with 10,000 subsamples, with significance determined at $t > 1.96$, $p < 0.05$.

Results and Discussion

Respondents' profile

Table 1 presents the demographic characteristics of the 300 participants. The majority were female (74.7%) and aged between 28 and 38 years (42.7%), highlighting the dominance of young to middle-aged women in Muslim fashion consumption in Malaysia. Most respondents resided in Yogyakarta City (68%), reflecting the city's role as the center of regional modest fashion markets. Occupations were relatively diverse, with students, employees, entrepreneurs, and online sellers each accounting for approximately 12% of the sample. Regarding monthly expenditure, the largest group (30.3%) reported spending between IDR 4,000,000 and IDR 4,999,999, suggesting that middle-income consumers constituted the primary segment in this study.

Table 1. Respondents' demographic characteristics

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	76	25.3
	Female	224	74.7
Age	17–27 years	50	16.7
	28–38 years	128	42.7
	39–49 years	79	26.3
	50–60 years	25	8.3
	> 60 years	18	6.0
Domicile	Bantul	21	7.0
	Yogyakarta City	204	68.0
	Sleman	32	10.7
	Kulon Progo	29	9.7
	Gunung Kidul	14	4.7
Occupation	Student	38	12.7
	Government and State-Owned Employees	61	20.3
	Private Sector Employees	37	12.3
	Entrepreneur / Online Seller / Freelancer	108	36.0
	Housewife	37	12.3
	Job Seeker	19	6.4
Monthly expenditure	IDR 0 – 999,999	34	11.3
	IDR 1,000,000 – 1,999,999	40	13.3
	IDR 2,000,000 – 2,999,999	60	20.0
	IDR 3,000,000 – 3,999,999	28	9.3
	IDR 4,000,000 – 4,999,999	91	30.3
	> IDR 5,000,000	47	15.7

Source: SmartPLS processed data, 2025

Measurement model evaluation

Convergent validity and reliability

Convergent validity was assessed using outer loadings and average variance extracted (AVE). As shown in Table 2, all indicators demonstrated outer loadings above the recommended threshold of 0.70, and the AVE values for all the constructs exceeded 0.50. These results confirm that the constructs adequately represent the variance of their indicators, thereby establishing convergent validity (Hair et al. 2022).

Reliability was examined using Cronbach's alpha, rho_A, and composite reliability (CR) values. As summarized in Table 2, all constructs surpassed the recommended minimum value of 0.70 and remained below 0.90, indicating a strong internal consistency without redundancy (Hair et al., 2022).

Table 2. Outer loadings and AVE

Construct	Items	Outer loading	AVE	CA	rho_A
Religiosity	I regularly engage with Islamic literature to deepen my understanding of the religion.	0.727	0.568	0.891	0.892
	I consider it important to possess religious knowledge regarding the etiquette of Muslim attire.	0.729			
	I believe that interacting with others can broaden one's perspectives and references in the realm of Muslim fashion	0.745			
	I believe that maintaining a commitment to Islamic dress principles is essential to be practiced in daily life.	0.779			
	Participation in Muslim fashion-related organizations serves as a valuable means to strengthen social ties (<i>silaturahmi</i>).	0.755			

	I feel uncomfortable and conflicted when wearing clothing that does not conform to Islamic teachings	0.796			
	I feel a sense of responsibility to assist others to strengthen <i>ukhuwah Islamiyah</i> (Islamic brotherhood).	0.784			
	I show respect toward individuals who do not wear Muslim fashion.	0.711			
Perceived Value	The Muslim fashion products I purchase from stores in Yogyakarta offer quality that is consistent with their price.	0.775	0.621	0.878	0.879
	The Muslim fashion products from stores in Yogyakarta make me feel comfortable and confident in my appearance.	0.804			
	The Muslim fashion products from stores in Yogyakarta meet my expected standards and preferences in clothing.	0.796			
	The Muslim fashion products from stores in Yogyakarta reflect my commitment to religious values.	0.771			
	The Muslim fashion products from stores in Yogyakarta enhance my appearance by supporting a neat and Islamic style.	0.793			
	The Muslim fashion products from stores in Yogyakarta are easily available and comfortable to wear on various occasions.	0.789			
Customer Satisfaction	I am satisfied with my shopping experience at Muslim fashion stores in Yogyakarta, as they offer a wide variety of Muslim fashion products.	0.841	0.711	0.797	0.799
	The wide range of product options available at Muslim fashion stores in Yogyakarta helps me make better decisions when choosing Muslim fashion items.	0.837			
	I feel satisfied when wearing Muslim fashion products purchased from Muslim fashion stores in Yogyakarta.	0.852			
Patronage Intention	I am increasingly interested in revisiting Muslim fashion stores in Yogyakarta in the future.	0.883	0.763	0.896	0.897
	I intend to purchase Muslim fashion products from Muslim fashion stores in Yogyakarta because they offer a wide variety of options.	0.870			
	I will consider Muslim fashion stores in Yogyakarta as my main priority when deciding where to shop for Muslim fashion products.	0.881			
	I am committed to regularly shopping for Muslim fashion products at stores in Yogyakarta in the coming years.	0.860			

Source: SmartPLS processed data, 2025

Discriminant validity

Discriminant validity was evaluated using the Fornell–Larcker criterion. The results show that the square root of the AVE for each construct was greater than its correlation with the other constructs, confirming that each construct was empirically distinct from the others (Table 3). This evidence supports the discriminant validity of the measurement model, indicating that the constructs measure the unique aspects of the conceptual framework (Hair et al., 2022).

Table 3. Fornell–Larcker criterion

Construct	Religiosity	Perceived value	Customer satisfaction	Patronage intention
Religiosity	0.754			
Perceived value	0.752	0.788		
Customer satisfaction	0.603	0.701	0.843	
Patronage intention	0.638	0.732	0.686	0.874

Source: SmartPLS processed data, 2025

Structural model assessment

Variance Inflation Factor (VIF) assessment

The Variance Inflation Factor (VIF) was employed to assess potential multicollinearity issues among the constructs in the formative measurement model. According to [Hair et al. \(2022\)](#), VIF values above 5 indicate severe collinearity, whereas values below 3 are considered ideal.

Table 4. VIF values

Relationship	VIF Value
Religiosity → Perceived Value	1.000
Religiosity → Customer Satisfaction	2.301
Religiosity → Patronage Intention	2.363
Perceived Value → Customer Satisfaction	2.301
Perceived Value → Patronage Intention	2.956
Customer Satisfaction → Patronage Intention	2.017

Source: SmartPLS processed data, 2025

As presented in [Table 4](#), all VIF values range from 1.000 to 2.956, which is well below the critical threshold of 5. These results suggest that multicollinearity is not a concern in the structural model, thereby supporting the robustness of the estimated relationship.

Goodness-of-Fit (GoF) Assessment

The model fit was further evaluated using the Standardized Root Mean Square Residual (SRMR). A model is considered to have an acceptable fit when the SRMR value is less than 0.08 ([Hair et al., 2022](#)). The SRMR value of 0.047 fell below the recommended threshold, indicating that the proposed structural model demonstrated an acceptable fit and adequately represented the observed data.

Hypothesis testing results

The hypotheses were tested using t-statistics and p-values. A relationship is considered statistically significant when t-statistics > 1.96 and p-values < 0.05 ([Hair et al., 2022](#)).

Table 5. Hypothesis testing results

Hypothesis	Path	Original Sample (O)	t-Statistics	p-Value	Result
H1	Religiosity → Perceived Value	0.752	27.148	0.000	Supported
H2	Religiosity → Customer Satisfaction	0.174	2.701	0.007	Supported
H3	Religiosity → Patronage Intention	0.144	2.684	0.007	Supported
H4	Perceived Value → Customer Satisfaction	0.570	9.501	0.000	Supported
H5	Perceived Value → Patronage Intention	0.401	6.432	0.000	Supported
H6	Customer Satisfaction → Patronage Intention	0.318	6.428	0.000	Supported

Source: SmartPLS processed data, 2025

The results in [Table 5](#) reveal that all hypothesized relationships (H1–H6) are significant. Religiosity had a strong positive effect on perceived value (O=0.752; t=27.148; p=0.000) and exerted a positive influence on customer satisfaction (O=0.174; t=2.701; p=0.007) and patronage intention (O=0.144; t=2.684; p=0.007). Similarly, perceived value significantly enhanced both customer satisfaction (O=0.570; t=9.501; p=0.000) and patronage intention (O=0.401; t=6.432; p=0.000). Finally, customer satisfaction positively contributed to patronage intention (O=0.318; t=6.428; p=0.000).

Overall, these findings underscore the central role of religiosity, perceived value, and satisfaction in shaping consumer patronage intentions. This highlights the intertwined nature of cognitive (perceived value) and affective (satisfaction) mechanisms through which religiosity exerts

its influence on behavioral intentions, aligning with recent advancements in PLS-SEM applications in consumer behavior research (Hair et al., 2022).

Discussion

The findings of this study provide important insights into the role of religiosity in shaping consumer behavior in Muslim fashion retail. Rather than functioning merely as a personal belief, religiosity is a central evaluative framework that influences how consumers interpret retail experiences. From a Social Identity Theory perspective, religiosity strengthens consumers' identification with retailers that reflect Islamic values, positioning such stores as part of their in-group. This finding is consistent with prior research demonstrating that religiosity significantly shapes consumer preferences and loyalty toward faith-aligned businesses (Bachleda et al., 2014; Eid & El-Gohary, 2015; Izberk-Bilgin & Nakata, 2016; Kusumawati et al., 2020; Rafdinal et al., 2024). In line with the Theory of Planned Behavior, religiosity reinforces the attitudinal and normative drivers of behavior, explaining why consumers are more inclined to patronize retailers that align with their religious values (Fauzi et al., 2016; Swimberghe et al., 2009).

Perceived value emerges as a potent antecedent of both satisfaction and patronage intention. Within the TPB framework, perceived value reflects the attitudinal component that mediates cognitive evaluations of the benefits and costs of a product. When consumers perceive that a purchase offers favorable trade-offs, such as *syar'i* compliance, product quality, and alignment with ethical expectations, they develop positive attitudes that increase satisfaction and behavioral intentions. These findings are consistent with the longstanding evidence linking perceived value to behavioral intentions across retail contexts (Baker et al., 2002; Chatzoglou et al., 2022; Park et al., 2023). In this sense, perceived value is a key cognitive mechanism that bridges religiosity-driven beliefs and stores the patronage behavior.

Finally, customer satisfaction significantly predicted patronage intention. Consistent with the expectancy–confirmation paradigm and attitudinal pathway proposed in the TPB, satisfied consumers are more likely to develop favorable intentions to revisit and repurchase. In the Muslim fashion retail context, satisfaction derived from the congruence between religious values, perceived value, and service quality fosters emotional fulfillment and a moral commitment to support the retailer. This dual affective and normative attachment reinforces sustained patronage intentions (Han & Ryu, 2009; Kusumawati et al., 2020; Tran & Nguyen, 2025; Zeithaml et al., 1996).

Overall, this study contributes to the literature by offering a more integrated understanding of how religiosity, perceived value, and satisfaction interact to shape patronage intentions. This helps reconcile inconsistencies in previous studies (Kusumawati et al., 2019; Davis & Jai, 2014) by demonstrating that these relationships are context-dependent and particularly salient in faith-based retail environments. By situating these constructs within the Muslim fashion retail context, this study highlights the importance of identity-driven and value-based consumption, thereby extending existing retail and consumer behavior theories to a culturally embedded setting.

Conclusion

This study examined the influence of religiosity, perceived value, and customer satisfaction on patronage intention in Muslim fashion retail in Yogyakarta, Indonesia. The findings confirm that all proposed relationships are supported, indicating that religiosity plays a central role in shaping perceived value, satisfaction and patronage intention. These results suggest that consumer decisions in Muslim fashion retail are driven not only by functional considerations but also by alignment with religious values and norms.

Theoretically, this study extends retail patronage models by integrating religiosity with perceived value and satisfaction, providing a more comprehensive understanding of consumer behavior in religious markets. Practically, the findings highlight the importance of aligning product offerings, store environments, and service experiences with Islamic values while ensuring strong value delivery to enhance customer satisfaction and loyalty.

This study is limited to Muslim fashion retail stores in Yogyakarta, which may restrict its generalizability. Future research should examine different regions and retail contexts, incorporate additional constructs such as trust, service quality, and brand experience, and apply longitudinal or mixed-method approaches to better capture the dynamics of patronage intention.

Declaration of generative AI and AI-assisted technologies in the writing process

The authors declare that generative AI and AI-assisted technologies (e.g., ChatGPT and Grammarly) were used solely for language editing purposes, including translation from Bahasa Indonesia to English and improving clarity and readability. These tools were not used to generate research ideas, analyze data or produce scientific interpretations. All the content was critically reviewed, revised, and validated by the authors. The authors take full responsibility for the accuracy, integrity, and originality of this manuscript.

Author Contributions

Conceptualization: Edvin Perdana Yulianto, Banin Nuril Aulia, Fikri Farhan

Data curation: Fikri Farhan, Banin Nuril Aulia

Formal analysis: Edvin Perdana Yulianto, Banin Nuril Aulia, Fikri Farhan

Investigation: Edvin Perdana Yulianto, Banin Nuril Aulia, Fikri Farhan

Methodology: Fikri Farhan, Edvin Perdana Yulianto

Project administration: Edvin Perdana Yulianto, Banin Nuril Aulia

Supervision: Fikri Farhan, Banin Nuril Aulia

Validation: Fikri Farhan, Banin Nuril Aulia, Edvin Perdana Yulianto

Visualization: Edvin Perdana Yulianto, Banin Nuril Aulia

Writing – original draft: Edvin Perdana Yulianto, Fikri Farhan

Writing – review & editing: Fikri Farhan, Edvin Perdana Yulianto, Banin Nuril Aulia

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