

The Role of Cultural Norms and Religious Values in a Moderated-Mediation Model of Inconspicuous Consumption Purchase Intention of Luxury Lingerie

Harry Mores ^{1*} and Yosef Dedy Pradipto ²

¹ BINUS Graduate Program, BINUS Business School, BINUS University, Jakarta 11480, Indonesia.

² Psychology Department, Faculty of Humanities, BINUS University, Jakarta 11480, Indonesia.

* Corresponding author: harry.mores@binus.ac.id.

ABSTRACT: This study investigates the antecedents and socio-cultural moderators of inconspicuous consumption of luxury lingerie in Indonesia. It explores how self-concept, emotional attachment, brand trust, brand image, and social media influence shape women's attitudes and purchase intentions, while examining the moderating roles of cultural norms and religious values within a conservative consumption environment. Using a quantitative research design, data were collected through an online survey of 309 urban Indonesian women aged 20–45 who had purchased or expressed interest in luxury lingerie. The study employs Partial Least Squares Structural Equation Modeling (PLS-SEM) to assess both a non-moderation and a moderation model, incorporating cultural and religious moderating variables. Attitude toward luxury lingerie emerged as the strongest and most consistent predictor of inconspicuous consumption purchase intention. Self-concept, emotional attachment, and brand image significantly influenced attitude, which in turn mediated their impact on behavioral intention. Social media exerted a direct effect on purchase intention, bypassing attitude. Cultural norms and religious values did not significantly moderate the attitude-intention relationship, suggesting a generational shift in consumption behavior when luxury remains private. This research advances luxury consumption theory by focusing on inconspicuous consumption within a culturally conservative, Muslim-majority context. It integrates Self-Concept Theory, TPB, and DOI to explain psychological and cultural mechanisms in a rarely examined product category—luxury lingerie. The findings highlight a nuanced form of empowerment and self-expression through private consumption, challenging traditional assumptions about visibility in luxury behavior.

Keywords: brand image, brand trust, cultural norms, emotional attachment, inconspicuous consumption purchase intention, religious values, self-concept, social media influence.

I. INTRODUCTION

Lingerie, once regarded purely as functional undergarments, has transformed into a symbol of femininity, empowerment, and personal identity. In modern contexts, intimate apparel plays a key role in shaping self-perception and influencing social interactions, especially among women. The symbolic value of lingerie extends beyond its practicality, making it a medium for expressing individuality, confidence, and self-worth [1]. This transformation is especially relevant in Indonesia, where the convergence of cultural norms, religious values, and consumer behavior creates a distinctive environment for luxury lingerie consumption.

Sexy in luxury lingerie sits on many layers of meaning. It signifies an element of personal empowerment in enabling women to experience confidence and a feminine quality also in private [2], a symbol of social standing and wealth and a representation of cultural identity particularly in societies with long-standing

traditions [3]. Characterized by quality materials, detailed designs and high prices, luxury lingerie is in great demand among the well-off. In this research luxury lingerie is conceived as a multi-dimensional sign that encompasses personal empowerment, social distinction, and cultural outreach. The growth of the global luxury lingerie market persists with narratives ranging from empowerment, body-positivity, and social media visibility [4]; yet regional adoption is highly volatile. In countries such as Indonesia and in the wider Asian context, concepts of modesty and virtue are heuristics for understanding lingerie, thus replicating and exacerbating the model barriers [5]. It is an intimate category, which meets with different socioreligious standards, forcing brands to tread carefully.

Lifestyle and religious values are strong obstacles to enter luxury lingerie market in Indonesia. The religion, which influences the way that most people here act, preaches moderation and shuns ostentatiousness. These ingrained values are reflected not only in the public posture but also at the personal level in terms of the choice for undergarments [5, 6]. Lingerie for Indonesian no is designed to be luxurious or functional, therefore luxury product seemed to have no function or it is unnecessary for buyer to spent for luxury lingerie [4]. In addition to cultural resistance, economic restrictions hamper uptake. Asgarova [4] argues accessibility to luxury lingerie, being priced much higher than mass market alternatives, is for the elite and rich. The distribution is also a (problem) because there are international brands in the big cities and our mainstream population is not very well informed about them whose efforts are to minimize those brands when retailers don't see in the formal channels the competitor of their main brands.

These structural barriers are compounded by psychological and social barriers. Psychological factors that include self-concept, body image and internalized perceptions of the society take a significant role in determining the consumer attitude towards luxury lingerie wear. Most Indonesian women value modesty and humility, and would conform to social norms that may present the purchase of luxury lingerie as lavish or wasteful [1]. These can cause pain or guilt, even in consumers who want the goods in question. Social censure is also still overwhelmingly effective. The concern of feeling veiled or immodest particular in a culture where reticence is valued tends to provoke resistance in terms of public recognition or purchase of luxury lingerie [4].

It is in this context that subtle consumption is established as a characteristic of luxury lingerie consumption. While in Western societies luxury lingerie is often perceived as a way of celebrating exclusivity and status, in Indonesia it is seen more as a private indulgence. Cultural and religious values that frown upon extravagance result in consumers who consume inconspicuously [7]. Why, even when consumers buy luxury lingerie, they are not overt about it or intend to show it at all. It's this construct that creates a market unlike any we've seen before, one where value is all about discretion over visibility. An ethos of modesty also applies to private spaces, not only what women wear in public but what they select for themselves in private [5, 6].

Psychologically, under-the-radar spending is often driven more by internal reasons like taking care of oneself, emotional well-being, or self-worth than it is by social signaling. There is only quality luxury lingerie that meets the most complex demands of the clients, because when buying high-price products, customers do not pay for quantity; they pay for constant quality [4]. However, the fear of being judged especially in collectivist societies can inhibit the open discussion and public use of these tools. In a collectivistic society, publicly showing an individual's luxurious lifestyle is usually avoided because of public scrutiny, and the fear of being seen as inappropriate, or extravagant. These trends bring unique challenges for brands, particularly in marketing and consumer engagement. The exclusivity and status that is promoted by traditional marketing may fail to connect with Indonesian consumers. Marketing message for the product may need to focus more on emotional connect, craftsmanship and the underlining empowerment narratives, rather than brand value [1, 8].

The entire customer experience must then be discreet and culturally sensitive as well. Restricted availability to immersive brand experiences in places other than the cities such as Jakarta and Bali, have limited consumer exposure to luxury lingerie. Singh et al. [9]. Luxury adoption being a brand experience triggered leads to emotional connection and loyalty deficits in case of its absence. Also, the brand of luxury lingerie has largely been exclusive to the cosmopolitan urban elites, and thereafter may have isolated the broader market other than the „elites. To remedy this, brands need to make more inclusive marketing

strategies and discreet purchase channels, like e-commerce and boutique shopping. Customized luxury and localized branding, personalized service, and culturally sensitive messaging can increase perceived value and associate luxury with local values [1, 9-11].

However, there are some triggers that can make from the introduction of luxury lingerie into the Indonesian market easier. Changing attitudes and values over time are also influencing cultural norms, in particular among the younger, urban residents who are more often being exposed to global cultural influence, e.g., through travel and social media [12]. Social media such as Instagram, TikTok, and YouTube are also important channels to influence consumers' perceptions, as influencers and celebrities promote the use of luxury lingerie [13]. Brand Localization Aside, the balance of product and messaging reflecting modesty and culture acceptance is paramount. Luxury lingerie labels customized their design and marketing style in order to adapt into local cultural expectations, help them develop of desirable brand perception and make a market penetration effectively [5].

This study aims to empirically explore these dynamics, specifically the moderation effect of cultural norms and religious values on the association between attitude and purchase intention towards inconspicuous consumption in the case of the urban Indonesian luxury lingerie market. To facilitate this research, it is necessary to first reach the literature regarding luxury consumption, brand experience, and culture – more specifically with Eastern vs Western culture. We carried out a systematic review on literature published from 2020 to 2024 on the principal academic databases: Google Scholar, ScienceDirect, Scopus, ResearchGate. This search found 21 academic papers for content analysis, specifically consumer behavior, emotional drivers and theoretical approaches. Some of the studies in this regard are researches focusing more generally on luxury consumption but among the searches it was found that rare is the cases where they specifically explored inconspicuous consumption of luxury lingerie in conservative cultures and it is also an opening research field [1, 14].

While a substantial body of research has focused on conspicuous luxury consumption as a means of social signaling and status demonstration [1, 14], limited work has examined the motives and mechanisms underlying inconspicuous luxury consumption particularly in culturally and religiously conservative contexts such as Indonesia [5, 6]. Existing literature rarely addresses how religious values and cultural norms shape women's private engagement with luxury products like lingerie, which are inherently personal and often hidden from public view [4, 5, 14]. This study addresses this critical gap by investigating the psychological, cultural, and religious factors that influence inconspicuous luxury consumption in a Muslim-majority society.

In Muslim-majority societies such as Indonesia, the consumption of products associated with femininity and sensuality is strongly shaped by cultural and religious values that emphasize modesty, privacy, and discretion [5, 6]. Unlike typical conspicuous luxury goods, luxury lingerie occupies a uniquely private space where acts of consumption are often hidden from public view and motivated by personal empowerment rather than public display [1, 4]. This makes luxury lingerie an ideal product category for studying how women negotiate identity, self-expression, and emotional satisfaction in contexts that discourage overt expressions of sensuality [4, 5]. Investigating inconspicuous luxury consumption within a Muslim-majority context thus not only highlights the strategies women use to reconcile individual desires with social and religious norms, but also challenges prevailing assumptions about visibility in luxury consumption. By focusing on luxury lingerie, this study provides new insights into how internal motivations and collective expectations interact, contributing to a more nuanced understanding of agency and adaptation among women in contemporary Muslim societies [4, 5].

Various theoretical models including Diffusion of Innovation (DOI), Self-Concept Theory (SCT) and Theory of Planned Behavior (TPB) are utilized in the extant literature to explore consumer motivation. DOI offers ideas by which perceived triggers and perceived barriers influence new product adoption [9, 15]. This study extends DOI by focusing on how religious and cultural norms act as inhibitors within the Indonesian context. SCT has been used to examine how social identity, self-construal, and emotional attachment influence consumer choices [8, 16], and this study builds on SCT by connecting notions of femininity and self-worth with luxury lingerie consumption. TPB is commonly used to understand how attitudes predict

intention, and in this study, it supports an exploration of how brand trust and brand image shape attitudes and behavior in a culturally sensitive market [9, 10].

As a result, several important research needs come to light through this lens. For one thing, most of the research has focused on luxury items that face the public, rather than on discreet categories of luxury, such as lingerie. Thus, although ostentatious consumption is a prevailing theme, the psychological reasons behind private luxury consumption as a form of self-care, self-pleasure and self-empowerment have been underexplored specifically in conservative religious markets such as Indonesia. Second, although emotional attachment and brand loyalty have been well investigated in other product categories, they are not commonly discussed in the context of private body care products. This research gap is filled by considering the impact of brand trust and emotional connectedness on the private adoption of luxury lingerie. Lastly, the influence of social media is ambiguous in the literature. It is well established as a predictor of fad adoption, but its role in inconspicuous consumption is under-researched. The present research fills that gap by examining how digital influencers discursively represent luxury lingerie as a modality of self-expression and confidence in private, culturally approved limits [13, 16].

In light of the identified research gap namely, the lack of studies investigating the psychological, cultural, and religious mechanisms behind inconspicuous luxury consumption in Muslim-majority societies this study sets out to empirically examine these dynamics in the Indonesian context. To address this gap, the research specifically aims to (1) identify how self-concept, emotional attachment, brand trust, brand image, and social media influence shape women's attitudes and purchase intentions toward luxury lingerie; (2) test the mediating role of attitude; and (3) assess the moderating effects of cultural norms and religious values. Accordingly, the following hypotheses are formulated to reflect these objectives and directly test the theorized relationships within the proposed conceptual framework.

These omissions also reflect further tensions appearing elsewhere in the literature, for example the question of whether luxury consumption always requires public signaling. OLD-TIME theories of luxury typically hold that luxury is essentially social, but in conservative markets, the sociability of luxury can be purely private. Cultural frictions between global "branding" and local values add a layer of nuance to this landmine, not least when brand messaging around sensuality jar with social attitudes to modesty. The present investigation adds to this debate by demonstrating how luxury lingerie can help to express private empowerment, and specifically how brand communication is culturally resistant. At the same time, this research not only resolves theoretical contradictions, it further extends the utility of DOI, SCT, and TPB in the nascent Indonesia market.

II. LITERATURE REVIEW

1. THEORETICAL BACKGROUND, DESIGN AND DISCOURSE

This research is built upon two grand theories, (1) Rogers' Diffusion of Innovation (DOI) Theory of 1962 and (2) Sirgy's Self-Concept Theory of 1982, in order to analyze the social reception of luxury lingerie. DOI offers an explanation as to how innovations are diffused, indicating some important factors such as relative advantage, compatibility, and trialability which determine the rate and scale of adoption [17, 18]. Its flexibility is beneficial to many disciplines, such as fashion and technology [19]. In Indonesia, DOI has effectively explained barriers to adoption due to culture such as those concerning food and consumption. In this study, the focus on modesty and privacy as major cultural values is illuminating. It also illuminates the forms of resistance that may arise in societies with long-established social norms accepting the product [9, 15, 20].

In combination with DOI, self-concept theory provides a psychological perspective regarding consumer motivation. This theory claims that individuals make consumption choices to reinforce their self-image, self-worth, and identity [21, 22]. As far as luxury lingerie is concerned, and specifically in the Indonesian context, this theory helps understand how women utilize these products for private empowerment asserting confidence, femininity, and self-expression away from the public eye [5, 8, 16, 20]. The strongest aspects of the theory are its applicability to emotionally important products and inconspicuous consumption. It helps understand the ways through which women derive emotional satisfaction from consumer products used

privately instead of for external validation. Thus, this research benefits from Self-Concept Theory to grasp fully individual-focused, discreet empowerment in a culturally conservative context.

In this case, the integration of these three middle-range theories forms a unified framework which is enriched further with the contribution of: the Theory of Planned Behavior TPB, Self-Construal Theory and Symbolic Interactionism. As outlined by Ajzen [23], TPB is centered around intentions to act and focuses on specific attitude(s) towards the action, subjective norms and perceived behavioral control [5, 9, 10, 20, 24]. In this Study, TPB is used to assess Indonesian women's positive attitude toward purchasing luxury lingerie as a form of empowerment in the context of religious and social expectations that frown on open sensuality (modesty). Additionally, financial limitations and restricted access to purchasing these items further exacerbates the situation. It can therefore be said that TPB explains the struggle between self-confidence and self-esteem against the Indonesian society's expectation of woman's modesty.

Self-Construal Theory [25] evolves from anthropological study by adding a cultural layer, elaborating on the independent and interdependent aspects of the self. Indonesia is known to have an interdependent self-construal due to the country's collectivist culture, which regards social consumption as heavily dictated by norms, family tradition, and even religious expectations [26-28]. Women's lingerie consumption offers an example where women may privately want expensive pieces of underwear, yet decisional inertia supervenes due to social expectations. This helps explain the unifying theory of self-construal regarding Indonesian women's desires and collective expectations. On the other hand, Blumer (1969) and Mead (1934) defined Symbolic Interactionism as the study of how meanings arise from social relations. In Indonesia, lingerie serves as intimate clothing but also operates as a sign for private self-care, conjugal relations, and muted femininity [29, 30]. While Western societies may use lingerie as a synonym for public display of sexuality or fashion, for many Indonesian women, these do not bear the intended symbolic meanings. Thus, this theoretical framework allows the study to investigate the interplay between the notions of empowerment and modesty shaped through culture and religion.

In analyzing the luxury lingerie market in Indonesia, the research integrates three applicable theories. The first one, Consumer Behavior in Luxury Markets [31], applies DOI and SCT theories in a luxury context. While exclusivity, quality, and status conferred upon the product remains vital, this study focuses on the emotional/private utility of luxury lingerie consumption particularly the discreetly luxurious consumption in Indonesia [32, 33]. Secondly, the Cultural Adaptation of Marketing Strategies Theory explains how brands need to modestly shift their portrayal of the culture to better fit the audience's conservative values. Rather than sexuality, successful marketing of luxury lingerie in Indonesia may center on self-care, personal empowerment, and emotional well-being [34-36]. Lastly, Social Media Influence on Purchase Intentions [37] expands on TPB and DOI highlighting the growing significance of digital platforms, particularly Instagram, on consumer perception as a lens of purchase. Luxury lingerie can be marketed by social media influencers within acceptable cultural contexts such as body image acceptance and respect for oneself to increase its use among the young [38, 39].

2. SELF CONCEPT

Self-concept can be considered to be a basic psychological construct of how individuals view themselves including self-image, values and identity [40]. it not only involves in how individuals perceive themselves, but influences how they would like to be perceived, and also shapes their consumption behaviour, searching actively for products to be represented by. Given this, self-concept is particularly relevant in luxury markets as a driver of consumer choice when the product has symbolic and emotional implications, as is the case for luxury lingerie. Consistent with SCT, individuals are attracted to products that enhance their internal self-concept, such as femininity, empowerment, and confidence [21, 22].

In the case of Indonesia, such dynamic is also nuanced since the culture and the religion do not promote public display of sensuality, at the same time women may resort to sexy lingerie for private empowerment that would maintain their femininity [5]. This private self-expression is symbolic self-affirmation, even in a reticent society. Second, based upon the Theory of Planned Behaviour [23], the self-concept leads to attitudes as the object of an attitude determines the attitude [23]. That is, a woman who perceives herself as self-assured and modern may form a positive attitude toward luxury lingerie, congruent with this self-concept, which will

then result in a propensity to privately consume it, even when faced by external controls from social norms. This is where the concept of inconspicuous consumption is applicable.

Contrary to conventional conspicuous consumption, in both cases designed to signal status in public, inconspicuous consumption takes place in private, often driven by personal values instead of social endorsements [24]. Within such a conservative cultural environment as Indonesia, women may not display luxury lingerie publicly but still use it in private to affirm their concept of self-identity and femininity [8, 41]. In line with this theoretical integration, the study proposes two hypotheses:

- H1: Self-concept positively influences women's attitudes toward luxury lingerie.
- H2: Self-concept positively influences women's intention to engage in inconspicuous consumption of luxury lingerie.

3. EMOTIONAL ATTACHMENT

Emotional attachment is defined as the bond that a consumer develops with a brand or a product over time due to associations, interactions, and satisfaction [42]. Within luxury branding, emotional attachment goes way beyond the rational analysis and assessment, reflecting a proprietary bond that fosters loyalty, trust, and favourable dispositions. In relation to luxury lingerie, this emotional attachment could arise from the sensuous experience of intimacy associated with the product, or from the symbolic meanings of femininity, sensuality, and self-care that the item embodies.

Emotional attachment enhances the understanding of inconspicuous consumption for example, a product that is used discreetly but bears great emotional and psychological significance. Through Self-Concept Theory, it has been stated that consumers developing brand attachments typically associates with the brand identity and values they hold [16, 20]. In Indonesia, which is known for not encouraging public displays of sensuality, emotional ties to luxury lingerie brands is developed privately, which reinforces a woman's sense of empowerment, beauty, and self-worth independent of external approval [29]. They are not just articles of clothing but also serve as emotional extensions of the self.

The Theory of Planned Behaviour (TPB) validates this connection with the claim that past experiences evoke emotions which in turn influence attitudes, and subsequently, behavioural intentions [23]. For instance, women who experience emotional attachment to luxury lingerie brands are more likely to develop positive brand attitudes and consume those products because emotional appreciation improves value perception [43]. This attitude forms a precursor to behavioural intention which, in this case, is disguised consumption defined as the purchase and use of products privately for self-satisfaction instead of as an ostentatious display to society.

This aspect is reinforced with DOI's (Diffusion of Innovation) theory especially with perceived advantage. Intangible emotional benefits received from a product, like confidence or intimacy, can be considered as a relative advantage of adoption [18]. In the context of Indonesia, where cultural alignment is important, the emotional attachment serves as a soft but powerful incentive for the purchase of luxury lingerie, even if intended for private wearing. Therefore, the following hypotheses are suggested:

- H3: Emotional attachment to luxury lingerie brands positively influences women's attitudes toward luxury lingerie.
- H4: Emotional attachment to luxury lingerie brands positively influences women's intention to engage in inconspicuous consumption of luxury lingerie.

4. BRAND TRUST

Brand trust is defined as the consumer's confidence in a brand's ability to consistently deliver on its promises, encompassing perceptions of reliability, quality, integrity, and performance [44]. In luxury markets, brand trust is particularly salient, as consumers are not only paying for the product's tangible qualities such as materials and design but also for the intangible assurance that the brand will meet or exceed their expectations. When it comes to luxury lingerie, this trust is especially critical due to the intimate nature of the product and its use in private, emotionally sensitive settings.

In the context of inconspicuous consumption, trust serves as a substitute for social proof. Unlike conspicuous luxury items that are displayed to signal wealth or status, inconspicuously consumed products like luxury lingerie often lack external validation. Thus, brand trust becomes a key driver in reducing perceived

risk and reinforcing perceived value [29]. When Indonesian women trust that a luxury lingerie brand offers superior comfort, fit, and elegance, they are more likely to develop a positive internal evaluation or attitude toward the product, even in the absence of public endorsement.

Drawing from the Theory of Planned Behaviour (TPB), trust can be seen as an antecedent to attitude, which in turn influences behavioural intention [23]. The emotional security offered by a trusted brand nurtures a favourable attitude, which is especially meaningful in conservative cultures like Indonesia, where the decision to buy lingerie may be sensitive or subject to internal and external pressures. A woman's perception of brand reliability reassures her that the purchase aligns with her values and enhances her sense of self, even if the act remains private. Furthermore, the Diffusion of Innovation (DOI) theory supports this framework through the lens of trialability and perceived advantage. Consumers are more likely to adopt a product if they feel confident in its quality and can anticipate a positive outcome [19]. In luxury lingerie, brand trust acts as a proxy for trialability since private or intimate products are not easily "tested" in conventional ways. A high-trust brand reduces uncertainty, especially in markets like Indonesia where in-store trials may be culturally or logistically constrained. Informed by these theoretical perspectives, the study proposes the following hypotheses:

- H5: Trust in luxury lingerie brands positively influences women's attitudes toward luxury lingerie.
- H6: Trust in luxury lingerie brands positively influences women's intention to engage in inconspicuous consumption of luxury lingerie.

5. BRAND IMAGE

Brand image refers to the set of perceptions and associations that consumers hold about a brand, encompassing dimensions such as prestige, elegance, exclusivity, and emotional appeal [45]. In the luxury domain, brand image plays a pivotal role in shaping consumer attitudes and expectations, particularly when the product holds symbolic value. Luxury lingerie, as a form of intimate apparel, carries strong emotional and psychological connotations its image can evoke feelings of empowerment, femininity, and refined self-expression. Thus, a brand's image is not merely aesthetic but deeply tied to consumer identity and aspiration.

According to Self-Concept Theory, consumers are drawn to brands whose images align with their own self-perception or aspirational selves [40]. In the Indonesian context, where public displays of sensuality are often restrained due to cultural and religious norms, women may still gravitate toward luxury lingerie brands that project elegance and sophistication, which they can internalize and privately appreciate [29]. A strong brand image allows women to affirm their self-worth, even if the consumption is hidden from public view. It becomes a quiet, symbolic tool of self-validation.

Brand image also functions as a heuristic device simplifying decision-making and reducing cognitive dissonance in emotionally laden purchases. In line with the Theory of Planned Behaviour (TPB), brand image can significantly shape attitudes by fostering positive beliefs and emotions toward a product [43]. A well-crafted brand image conveys not just product quality but a lifestyle narrative, thereby creating affective resonance with consumers. This is particularly relevant in Indonesia, where luxury lingerie consumption may not be guided by public recognition but by private gratification and alignment with cultural values. From a Diffusion of Innovation (DOI) perspective, brand image contributes to perceived relative advantage and compatibility two critical factors that influence adoption [17, 18]. If a brand is perceived as sophisticated, respectful, and empowering, women are more likely to perceive luxury lingerie as compatible with their personal and cultural identities. This perceived compatibility increases the likelihood of adoption through inconspicuous channels, such as discreet purchases and private usage. Based on these theoretical underpinnings, the following hypotheses are proposed:

- H7: Brand image positively influences women's attitudes toward luxury lingerie.
- H8: Brand image positively influences women's intention to engage in inconspicuous consumption of luxury lingerie.

6. SOCIAL MEDIA INFLUENCE

Social media influence refers to the impact that digital platforms and content creators (such as influencers) have on shaping consumer perceptions, preferences, and purchase behaviours. In the context of luxury consumption, social media is a powerful mechanism for promoting aspirational lifestyles, emotional branding,

and symbolic associations with luxury products [37]. Platforms like Instagram, TikTok, and YouTube allow brands to engage consumers visually and emotionally, presenting luxury lingerie not merely as intimate apparel but as a representation of confidence, femininity, and self-care [46, 47].

From the lens of the Theory of Planned Behaviour [48], social media contributes to the formation of attitudes by reinforcing positive beliefs and normative values surrounding luxury products. Influencer content often portrays luxury lingerie in empowering and tasteful ways, especially in conservative societies, where overt advertising may be culturally sensitive. This content subtly repositions lingerie as an instrument of self-respect, beauty, and inner confidence thereby fostering favourable attitudes even among modest consumers [49]. Furthermore, exposure to peer norms and user-generated content on social media enhances the salience of consumption-related cues, increasing behavioural intentions.

In Indonesia, where direct conversations around sensuality may be culturally restrained, social media provides a relatively safe and private channel for exploring fashion and lifestyle content. Drawing on Self-Concept Theory [40], social media enables women to envision themselves as confident, elegant, and empowered traits that align with their ideal self-image. This alignment, in turn, nurtures a favourable attitude toward the brand and reinforces the perceived desirability of engaging with luxury lingerie. Simultaneously, from the Diffusion of Innovation (DOI) perspective, social media accelerates the diffusion of new consumption behaviours by increasing perceived compatibility and relative advantage two critical drivers of adoption [50]. Importantly, social media also facilitates inconspicuous consumption. In contexts like Indonesia, where modesty and privacy are highly valued, digital platforms allow consumers to discover, evaluate, and even purchase luxury products discreetly. Through influencer narratives that frame lingerie as part of self-care or wellness routines, women may feel more comfortable engaging with such products privately, thereby reinforcing inconspicuous purchase intentions [47, 51]. Based on this integrated theoretical discussion, the following hypotheses are proposed:

- H9: Social media influence positively influences women's attitudes toward luxury lingerie.
- H10: Social media influence positively influences women's intention to engage in inconspicuous consumption of luxury lingerie.

7. CULTURAL NORMS AND RELIGIOUS VALUES

Cultural norms are shared expectations and rules that guide behaviour within a society. They influence values, practices, and perceptions including consumer behaviour by shaping what is considered appropriate or acceptable [27]. In collectivist societies like Indonesia, cultural norms emphasize modesty, humility, and adherence to social expectations, especially in matters related to personal appearance, sexuality, and gender roles. These norms deeply influence how women perceive and engage with luxury products, particularly intimate ones like lingerie [5, 41]. The Diffusion of Innovation (DOI) theory stresses the importance of compatibility between an innovation and prevailing cultural values. When a product like luxury lingerie clashes with dominant cultural narratives around modesty, its adoption is likely to face resistance, regardless of its inherent benefits.

Religious values, particularly in predominantly Muslim societies like Indonesia, serve as another critical layer of social influence. Islamic teachings prioritize modesty (*haya*) and often discourage public expressions of sensuality or indulgence [52]. These religious guidelines shape not only outward behaviour but also internal attitudes toward products associated with luxury, femininity, and bodily display. As such, religious values can significantly constrain the expression of positive attitudes toward luxury lingerie, limiting the translation of favourable perceptions into actual purchase behaviour [22]. These constraints are especially salient in private consumption domains where religious identity intersects with personal desire and emotional empowerment.

From the Theory of Planned Behaviour (TPB), cultural norms and religious values act as powerful subjective norms that influence whether attitudes lead to behavioural intentions [48, 53]. Even if a woman holds a positive attitude toward luxury lingerie, societal and religious expectations may inhibit her intention to purchase. Symbolic Interactionism also highlights how meaning is socially constructed thus, lingerie may be symbolically interpreted either as self-care and empowerment or, conversely, as indulgent and inappropriate depending on the cultural and religious lens through which it is viewed.

Given these socio-religious dynamics, it is expected that both cultural norms and religious values serve as moderators that weaken the direct effect of attitude on purchase intention in the context of inconspicuous consumption. These moderating effects underscore the importance of understanding not only individual psychology but also broader socio-cultural constraints in predicting consumption behaviour. Accordingly, the following hypotheses are proposed:

- H11: Cultural norms negatively moderate the relationship between attitude toward luxury lingerie and inconspicuous consumption purchase intention.
- H12: Religious values negatively moderate the relationship between attitude toward luxury lingerie and inconspicuous consumption purchase intention.

8. INCONSPICUOUS CONSUMPTION BEHAVIOUR

Attitude refers to a consumer's evaluative judgment toward a particular object or behaviour, encompassing both affective and cognitive components [23]. In the context of luxury lingerie, attitude reflects how favourably a woman views the product whether she sees it as empowering, elegant, indulgent, or inappropriate. Within the Theory of Planned Behaviour (TPB), attitude is a key predictor of behavioural intention; a positive attitude increases the likelihood of engaging in the corresponding behaviour, provided that social and control factors permit it. Attitude is shaped by internal psychological constructs, such as self-concept and emotional attachment, as well as by external influences like brand trust, brand image, and social media exposure.

Purchase intention, on the other hand, denotes a consumer's conscious plan or willingness to buy a specific product. In this study, it is situated within the domain of inconspicuous consumption, where women consume luxury goods like lingerie not for public display but for private emotional and aesthetic satisfaction [24]. This type of consumption reflects a departure from traditional conspicuous models, as it prioritizes personal meaning and internal identity reinforcement over social signalling. In conservative societies like Indonesia, where cultural and religious norms discourage overt sensuality or indulgence, inconspicuous consumption offers a discreet way for women to engage with luxury products that affirm their femininity and self-worth [8, 41].

From a DOI perspective, inconspicuous consumption represents an adaptation of luxury innovation to local values through the lens of compatibility. The product may be adopted more readily when its consumption is aligned with modest social contexts and practiced in a non-visible, private manner. Meanwhile, TPB clarifies how attitude functions as a mediator between antecedent factors like emotional attachment, self-concept, and trust and the intention to purchase. Women may feel personally aligned with a product, but the degree to which they act on this alignment depends on how strongly they internalize their attitudes and reconcile them with external expectations. Given these theoretical foundations, the following hypothesis is developed to test the direct influence of attitude:

- H13: Attitude toward luxury lingerie positively influences women's intention to engage in inconspicuous consumption of luxury lingerie.

Beyond direct effects, attitude also plays a mediating role in the pathway from psychological and brand-related variables to behavioural intention. For instance, a woman may form a strong emotional attachment to a lingerie brand or trust in its quality, but this bond leads to action only when she also holds a favourable attitude toward the product [43]. Similarly, self-concept or exposure via social media might not directly translate to purchase behaviour unless they foster a positive internal perception of the brand and product [5, 47]. This aligns with the Theory of Planned Behaviour [54], which posits that attitude mediates the influence of individual beliefs and external factors on behavioural intention. Moreover, in the context of inconspicuous consumption, where decisions are shaped by internal values rather than public visibility, attitude becomes the critical evaluative filter that determines whether personal or symbolic associations are sufficient to trigger action [8, 24]. Accordingly, five mediation hypotheses are proposed:

- H14: Attitude toward luxury lingerie mediates the relationship between self-concept and inconspicuous consumption purchase intention.
- H15: Attitude toward luxury lingerie mediates the relationship between emotional attachment and inconspicuous consumption purchase intention.

- H16: Attitude toward luxury lingerie mediates the relationship between brand trust and inconspicuous consumption purchase intention.
- H17: Attitude toward luxury lingerie mediates the relationship between brand image and inconspicuous consumption purchase intention.
- H18: Attitude toward luxury lingerie mediates the relationship between social media influence and inconspicuous consumption purchase intention.

III. MATERIAL AND METHOD

1. RESEARCH DESIGN

This study adopts a quantitative and exploratory paradigm to investigate the factors that influence Indonesian women's inconspicuous consumption of luxury lingerie. The design is grounded in previous research that emphasizes the value of quantitative structural modeling in understanding consumer behavior across socio-cultural contexts [5, 13]. By employing Moderated Regression Analysis (MRA), this study examines both direct effects and moderating influences within a theoretically grounded model. The purpose is to explore how individual psychological constructs (e.g., self-concept and emotional attachment), brand-related factors (brand trust and brand image), and social influences (e.g., social media) shape attitudes toward luxury lingerie and purchase intentions, particularly when moderated by cultural norms and religious values (see Figure 1).

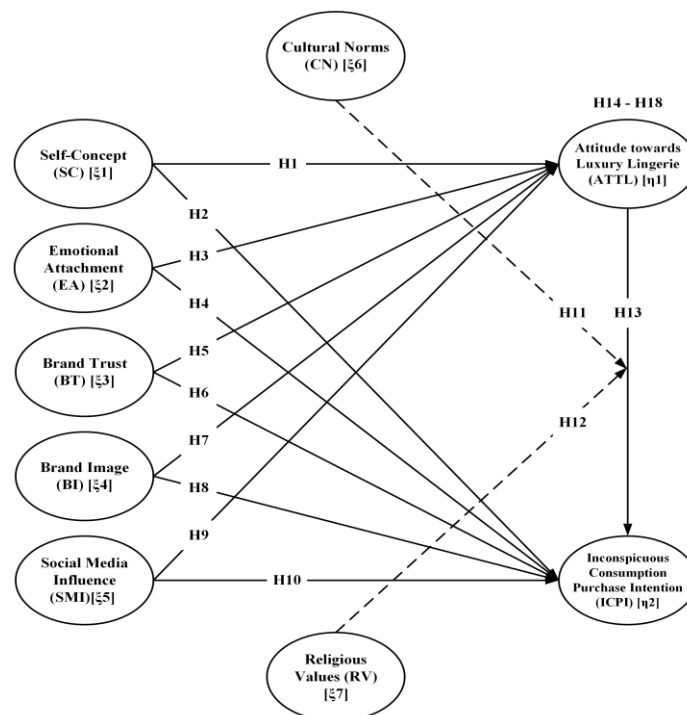
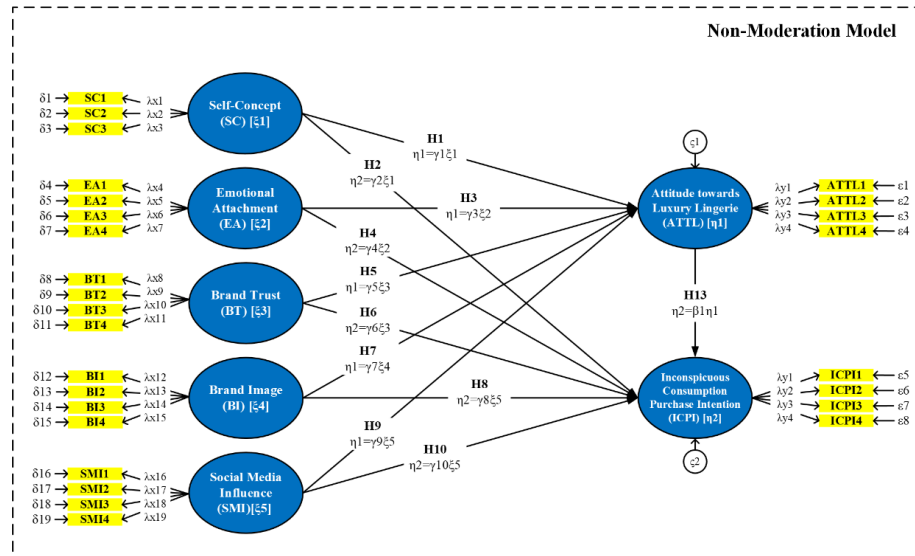


FIGURE 1. Conceptual framework.

To capture these dynamics, the research model is structured in two stages: the Non-Moderation Model, which assesses direct causal relationships, and the Moderation Model, which incorporates cultural and religious moderators. These two structural variations enable a nuanced comparison of how internal beliefs interact with external socio-cultural forces. The model design aligns with the theoretical foundation built upon Diffusion of Innovation Theory, Self-Concept Theory, and middle-range theories such as the Theory of Planned

Behavior, Self-Concept Theory, and Symbolic Interactionism. The Non-Moderation Model evaluates the direct causal relationships among five exogenous latent variables Self-Concept (SC), Emotional Attachment (EA), Brand Trust (BT), Brand Image (BI), and Social Media Influence (SMI) on the mediating endogenous variable Attitude towards Luxury Lingerie (ATTL, η_1). Subsequently, Attitude (η_1) is modeled to predict Inconspicuous Consumption Purchase Intention (ICPI, η_2) (see Figure 2).



Note: ξ_1 – ξ_5 represent exogenous variables (Self-Concept, Emotional Attachment, Brand Trust, Brand Image, Social Media Influence); η_1 represents Attitude Toward Luxury Lingerie; η_2 represents Inconspicuous Consumption Purchase Intention; γ and β_1 are path coefficients; ζ_1 and ζ_2 are residual terms.

FIGURE 2. Non moderation model design.

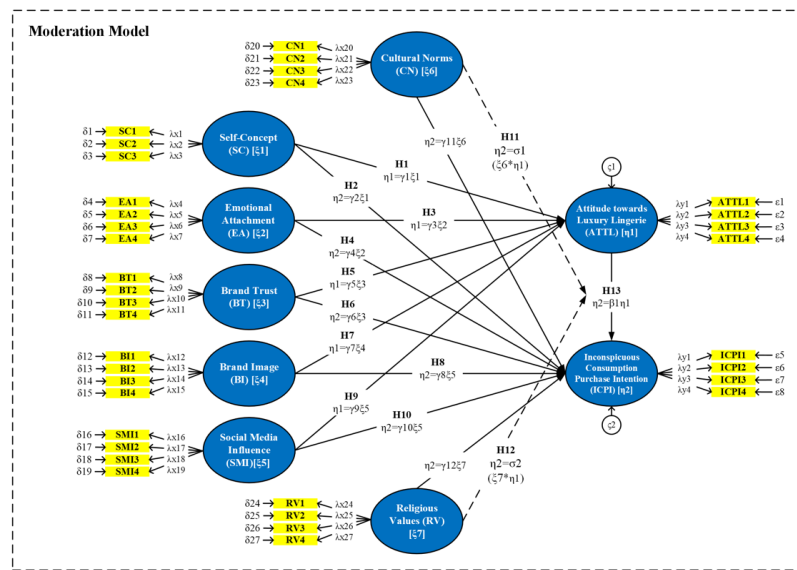
The Non-Moderation Model assumes that all influences are linear and unaffected by cultural or religious context. The causal pathways are expressed mathematically as follows:

$$\eta_1 = \gamma_1 \xi_1 + \gamma_3 \xi_2 + \gamma_5 \xi_3 + \gamma_7 \xi_4 + \gamma_9 \xi_5 + \zeta_1 \quad (1)$$

$$\eta_2 = \gamma_2 \xi_1 + \gamma_4 \xi_2 + \gamma_6 \xi_3 + \gamma_8 \xi_4 + \gamma_{10} \xi_5 + \beta_1 \eta_1 + \zeta_2 \quad (2)$$

The Moderation Model expands upon the original structure by introducing Cultural Norms (CN, ξ_6) and Religious Values (RV, ξ_7) as moderating constructs. These moderators are hypothesized to influence the strength or direction of the relationship between Attitude (η_1) and Purchase Intention (η_2), offering insights into how socio-cultural expectations shape women's private luxury consumption behaviors (see Fig. 3). The moderation model incorporates interaction terms to assess the conditional effects of the moderators, represented by the following equation:

$$\eta_2 = \gamma_2 \xi_1 + \gamma_4 \xi_2 + \gamma_6 \xi_3 + \gamma_8 \xi_4 + \gamma_{10} \xi_5 + \beta_1 \eta_1 + \sigma_1 (\xi_6 \times \eta_1) + \sigma_2 (\xi_7 \times \eta_1) + \zeta_2 \quad (3)$$



Note: ξ_1 – ξ_5 represent exogenous variables (Self-Concept, Emotional Attachment, Brand Trust, Brand Image, Social Media Influence); η_1 represents Attitude Toward Luxury Lingerie; η_2 represents Inconspicuous Consumption Purchase Intention; ξ_6 = Cultural Norms (CN); ξ_7 = Religious Values (RV); σ_1 and σ_2 are moderation coefficients; $\xi_6 \times \eta_1$ and $\xi_7 \times \eta_1$ represent interaction effects; γ and β_1 are path coefficients; ζ_1 and ζ_2 are residual terms.

FIGURE 3. Non moderation model design.

By applying this dual-model structure through Moderated Regression Analysis, this study advances theoretical understanding grounded in Diffusion of Innovation and Self-Concept Theory while incorporating sociocultural frameworks such as Theory of Planned Behavior, Self-Conceptual Theory, and Symbolic Interactionism. The model not only tests direct causal relationships but also evaluates how attitudes shaped by identity, emotion, and media are reinforced or constrained by cultural and religious expectations[8, 55].

2. UNIT ANALYSIS

The unit of analysis in this study is individual Indonesian women aged 20 to 45 years who reside in Jakarta and either have purchased or expressed interest in purchasing luxury lingerie. Jakarta serves as the geographic focus due to its role as Indonesia's primary luxury fashion and lingerie retail hub, where all major luxury lingerie brands have established physical retail presence. These women represent the intersection of modern fashion sensibilities and traditional cultural expectations, making them ideal subjects for examining the dynamics of inconspicuous consumption in a culturally conservative society.

Participants are selected based on a set of demographic and psychographic characteristics aligned with the study's objectives. The final sample consists of 309 respondents, with the majority falling within the 20–29-year-old emerging adult segment (50.16%), followed by young adults aged 30–39 (18.77%) and middle adults aged 40–45 (17.48%). A small proportion falls outside the core age range (<20 or >45), contributing 13.59% of the total. Marital status is relatively diverse: 41.75% are single, 35.60% are married, and the rest are either in a relationship (16.50%) or divorced/widowed (6.15%).

In terms of employment, 45.31% of respondents are full-time professionals, while others include students, retirees, part-timers, and entrepreneurs. Most respondents exhibit significant discretionary spending power, with 33.33% reporting monthly household expenditure above IDR 7.5 million, and an additional 40.13% falling within the IDR 3.0–7.5 million range demonstrating purchasing potential for premium fashion items. This aligns with the research's focus on consumers with sufficient financial capacity for luxury lingerie purchases.

Behaviorally, luxury lingerie purchase frequency varies: a majority (53.07%) are rare buyers (0–1x per year), while 30.10% buy selectively (1–2x per year), and 16.82% are more regular buyers. Usage motivation is also segmented: 18.45% identify as Fashionistas (fashionable and emotionally driven), 20.06% as Sentimentalists

(balancing fashion and function), and 6.47% as Trendsetters (minimalist in style but emotionally expressive). Although 55.02% identified as Minimalists, their responses were filtered out from the final analysis, ensuring that the focus remains on consumers who engage with lingerie for emotional or symbolic value rather than pure functionality.

This individual-level unit of analysis allows the study to empirically test the influence of self-concept, emotional attachment, brand trust, brand image, and social media influence on attitude and purchase intention, particularly in the context of inconspicuous consumption. Respondents are screened for their familiarity with luxury lingerie brands and interest in the fashion sector, ensuring alignment with the study's target profile. The inclusion of a pilot test with 30 participants precedes the main survey of 309 respondents. The sample size meets the recommended threshold for Structural Equation Modelling (SEM), which typically requires 200–300 observations to ensure robust and valid results [56].

3. MEASUREMENT ITEM(S)

This study adopts reflective indicators to measure all latent constructs, each designed based on theoretical definitions and empirical findings from previous studies. Measurement items are operationalized using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Each construct is defined by a set of dimensions capturing both psychological depth and cultural specificity, ensuring their relevance within the Indonesian context. Self-Concept is conceptualized through three core dimensions self-esteem, femininity, and empowerment. These dimensions reflect how women perceive their internal identity, particularly in relation to luxury lingerie consumption. Self-esteem captures their sense of confidence and self-worth, femininity explores how closely they identify with traditional feminine traits, and empowerment reflects the sense of strength and autonomy they gain from wearing luxury lingerie [5, 43]. Among the items is the statement, "Wearing luxury lingerie makes me feel empowered," which illustrates how the product can enhance a woman's sense of agency and control over her self-image.

Emotional Attachment is assessed using four dimensions personal significance, positive emotions, emotional satisfaction, and attachment strength. These indicators measure how deeply consumers connect with luxury lingerie brands on an emotional level. Personal significance captures the importance of the brand to the consumer's life, positive emotions assess how happy and satisfied the consumer feels when wearing the product, emotional satisfaction measures psychological gratification, and attachment strength reflects the enduring nature of this emotional connection [29]. The items include statements such as "This luxury lingerie brand is important to me," which conveys how consumers may emotionally anchor their personal identity in the brand.

Brand Trust is evaluated through perceived quality, brand credibility, consumer confidence, and brand commitment. These indicators collectively reflect the consumer's belief in the reliability, consistency, and performance of the brand. Perceived quality relates to product durability and excellence, credibility examines whether the brand fulfills its promises, consumer confidence reflects expectations of satisfaction, and commitment represents ongoing brand loyalty [43]. Among the items is the statement, "I trust luxury lingerie brands to provide high-quality, durable products," which exemplifies how trust is rooted in consumers' perceptions of consistent quality and dependability.

Brand Image is measured via brand associations, perceived quality, brand loyalty, and brand reputation. These indicators capture the symbolic value and market perception of the brand. Brand associations highlight attributes such as elegance or exclusivity, perceived quality evaluates reliability, brand loyalty assesses consumers' preference for the brand over competitors, and reputation gauges public perception and credibility [57, 58]. The items include statements such as "I associate this luxury lingerie brand with high prestige and elegance," which reflects how consumers internalize the aspirational and refined image projected by the brand.

Social Media Influence includes four dimensions influencer impact, content engagement, perceived authenticity, and trend adoption. This construct examines how social media platforms and influencers affect consumer behavior. Influencer impact reflects the persuasive power of opinion leaders, content engagement measures users' interaction with social media posts, authenticity assesses the credibility of endorsements, and trend adoption captures the consumer's willingness to follow styles promoted online [46, 49]. Among the items

is the statement, “I am influenced by social media influencers when purchasing luxury lingerie,” which indicates the role of digital tastemakers in shaping purchasing preferences.

Cultural Norms are captured through modesty expectations, social discretion, gender roles, and collectivist values. These indicators evaluate the degree to which norms are controlled in terms of consumption. Modesty expectations focus on clothing standards; social discretion examines public attitudes towards lavish goods and services, gender roles address normative expectations of femininity, and collectivism evaluates social conformity [59]. The items include such statements as: “Cultural norms about modesty influence my decision to purchase luxury lingerie,” which illustrates the extent to which norms can shape societal behavior.

Religious Values are measured using these four indicators: modesty in dress, materialism attitudes, religious commitment, and the role of gender within religion. These dimensions show the extent to which faith regulate behaviors concerning luxury and modesty. They are important to note in an Islamic context such as Indonesia, where consumption is often laden with spiritual undertones [21, 52]. Among the items is the statement: “My religious beliefs require me to wear modest clothing, even when no one else sees it,” illustrating the nature of such prescriptions on privacy regarding clothing.

Attitude Toward Luxury Lingerie comprises four facets: perceived quality, brand prestige, emotional value, and purchase intention. This attitude captures evaluation, whether positive or negative, for luxury lingerie from a multifunctional and emblematic perspective. Relating to performance, perceived quality deals with product results; regarding status, brand prestige captures image; concerning psychological gratification, emotional value refers to sentiment; and purchase intention deals with transactional commitment [11, 60]. Respondents expressed agreement or disagreement with statements like, the quality of luxury lingerie I have purchased meets my expectations. This illustrates how perception of value impacts attitude and reinforces the lingerie’s overall perception of excellence.

Inconspicuous Consumption Purchase Intention employs four indicators: subtlety of purchase, brand recognition as noted familiarity, individual satisfaction, and social influence. These dimensions describe the inclination to engage in private luxury consumption devoid of ostentatious signaling of social position. Subtlety deals with minimal branding as logo withdrawal, and personal satisfaction measures internal fulfillment, whilst social influence captures peer milieu [60, 61]. Included is the phrase, “I am likely to purchase luxury lingerie for personal satisfaction, even if it is not publicly visible.” This statement embodies the essence of inconspicuous consumption and self-directed gratification. This study is thus coherent and holistic as each construct is further substantiated with conceptually aligned and empirically grounded measurement items. The blend of psychological, cultural, and behavioral aspects consolidates the scope of factors, which would impact the consumption of inconspicuous luxury lingerie in Indonesia a country that is modernizing yet still conservative.

4. DATA ANALYSIS TECHNIQUE

Partial Least Squares Structural Equation Modelling (PLS-SEM) was employed as the main analytical technique due to its suitability for complex models with multiple latent constructs and its capacity to test mediation and moderation simultaneously [56]. The measurement scales for each construct were adapted from established literature [5, 21, 29, 43, 57, 58]. Reliability and validity were comprehensively evaluated: Cronbach’s Alpha and Composite Reliability (CR) for all constructs were above 0.70, and Average Variance Extracted (AVE) exceeded 0.50, confirming internal consistency and convergent validity. Discriminant validity was further assessed using the HTMT ratio. Confirmatory Factor Analysis (CFA) ensured all item loadings were above 0.70. Multicollinearity was not present, with all Variance Inflation Factor (VIF) values below 5.0. Model fit was confirmed by Standardized Root Mean Square Residual (SRMR) values within the accepted threshold. Finally, bootstrapping with 5,000 resamples was used to generate robust standard errors and confidence intervals for all path estimates. These procedures demonstrate that the measurement and structural models are both psychometrically sound and methodologically rigorous.

IV. RESULTS

1. MEASUREMENT MODEL EVALUATION

To assess the reliability and validity of the measurement model, this study analyzed the outer loadings of each indicator within the Non-Moderation and Moderation Models. Outer loadings reflect the strength of the relationship between observed items and their corresponding latent constructs, serving as a fundamental criterion in confirmatory measurement analysis [56, 62, 63]. According to Chin [64], loadings above 0.70 are generally considered acceptable, indicating that the item provides sufficient contribution to its construct. As shown in Table 1, all outer loadings across both models exceed the 0.70 threshold, suggesting that the selected measurement items adequately represent their intended constructs, including Self-Concept, Emotional Attachment, Brand Trust, Brand Image, Social Media Influence, Attitude toward Luxury Lingerie, and Inconspicuous Consumption Purchase Intention.

Table 1. Outer loadings.

Variable(s)	Non-Moderation Model		Moderation Model	
	Item(s)	Loadings	Item(s)	Loadings
Self-Concept	SC1	0.914	SC1	0.914
	SC2	0.897	SC2	0.897
	SC3	0.881	SC3	0.881
Emotional Attachment	EA1	0.837	EA1	0.837
	EA2	0.893	EA2	0.893
	EA3	0.893	EA3	0.893
	EA4	0.850	EA4	0.850
Brand Trust	BT1	0.846	BT1	0.846
	BT2	0.881	BT2	0.881
	BT3	0.891	BT3	0.891
	BT4	0.713	BT4	0.713
Brand Image	BI1	0.730	BI1	0.730
	BI2	0.798	BI2	0.798
	BI3	0.797	BI3	0.797
	BI4	0.805	BI4	0.805
Social Media Influence	SMI1	0.799	SMI1	0.799
	SMI2	0.864	SMI2	0.864
	SMI3	0.870	SMI3	0.871
	SMI4	0.906	SMI4	0.906
Attitude toward Luxury Lingerie	ATTL1	0.782	ATTL1	0.782
	ATTL2	0.806	ATTL2	0.806
	ATTL3	0.793	ATTL3	0.794
	ATTL4	0.793	ATTL4	0.793
Inconspicuous Consumption Purchase Intention	ICPI1	0.793	ICPI1	0.795
	ICPI2	0.842	ICPI2	0.841
	ICPI3	0.755	ICPI3	0.746
	ICPI4	0.736	ICPI4	0.744
Religious Values			RV1	0.791
			RV2	0.810
			RV3	0.828
			RV4	0.840
Cultural Norms			CN1	0.775
			CN2	0.793

Variable(s)	Non-Moderation Model		Moderation Model	
	Item(s)	Loadings	Item(s)	Loadings
			CN3	0.851
			CN4	0.786

In addition, newly introduced constructs in the Moderation Model Cultural Norms and Religious Values also demonstrated strong loading values above 0.75, confirming their internal consistency and relevance to the research context. This consistency affirms the reflective nature of the measurement items, ensuring that each construct is empirically supported and theoretically grounded. The high outer loadings across both models not only provide evidence of convergent validity but also strengthen the model's robustness for further structural analysis. These results validate the soundness of the measurement model and reinforce the appropriateness of the indicators for studying inconspicuous luxury lingerie consumption within Indonesia's culturally nuanced landscape.

To further evaluate the robustness of the measurement model, this study examined construct validity and reliability through multiple indices: Cronbach's Alpha (CA), Composite Reliability (CR), and Average Variance Extracted (AVE). As summarized in Table 2, all constructs across both the Non-Moderation and Moderation Models meet or exceed the recommended threshold values, with CA and CR values above 0.70 and AVE values above 0.50 [65, 66]. These results affirm both the internal consistency and the convergent validity of each construct. In particular, constructs such as Self-Concept, Emotional Attachment, and Social Media Influence demonstrate exceptionally high reliability, with CR values above 0.90 and AVE values exceeding 0.74 indicating that a substantial portion of the variance is captured by the latent variables rather than error.

Table 2. Construct validity and reliability.

	CA	CR (rho_a)	CR (rho_c)	AVE
Non-Moderation Model				
Attitude toward Luxury Lingerie	0.804	0.804	0.872	0.630
Brand Image	0.790	0.797	0.864	0.613
Brand Trust	0.853	0.858	0.902	0.699
Emotional Attachment	0.891	0.894	0.925	0.754
Inconspicuous Consumption Purchase Intention	0.788	0.788	0.863	0.612
Self-Concept	0.879	0.885	0.925	0.805
Social Media Influence	0.883	0.889	0.919	0.741
Moderation Model				
Attitude toward Luxury Lingerie	0.804	0.804	0.872	0.630
Brand Image	0.790	0.797	0.864	0.613
Brand Trust	0.853	0.858	0.902	0.699
Cultural Norms	0.818	0.836	0.878	0.643
Emotional Attachment	0.891	0.894	0.925	0.754
Inconspicuous Consumption Purchase Intention	0.788	0.787	0.863	0.612
Religious Values	0.837	0.848	0.890	0.668
Self-Concept	0.879	0.885	0.925	0.805
Social Media Influence	0.883	0.889	0.919	0.741

Note: CA represents Cronbach's Alpha; CR (rho_a) represents Alternative Composite Reliability; CR (rho_c) represents Composite Reliability; AVE represents Average Variance Extracted. All values meet the recommended thresholds (CA ≥ 0.70, CR ≥ 0.70, AVE ≥ 0.50), confirming acceptable construct reliability and convergent validity.

The inclusion of Cultural Norms and Religious Values in the Moderation Model similarly reflects high construct reliability, with CA scores of 0.818 and 0.837, and AVE values of 0.643 and 0.668, respectively. These findings underscore the psychometric soundness of these moderating variables, which are essential in

capturing the socio-cultural nuances of Indonesian consumers. Overall, the combination of strong CA, CR, and AVE values across both models provides solid empirical support for the validity and reliability of the measurement instruments, ensuring that subsequent structural path analysis is based on stable and trustworthy constructs.

In this study, discriminant validity was further examined using the HTMT inference method, which is considered a more robust alternative to the traditional Fornell-Larcker criterion [67]. Specifically, the analysis focused on the 95% confidence intervals represented by the 2.5% and 97.5% bounds derived through bootstrapping with 5000 resamples. According to Avkiran et al. [67], discriminant validity is established when the upper limit of the HTMT confidence interval does not exceed 1.00, and more critically, when zero is not included within the interval, it indicates that the construct relationships are statistically significant and distinct from one another.

Table 3. Confidence interval (HTMT_{Inference}).

Path	O	M	2.5%	97.5%
Non-Moderation Model				
Attitude toward Luxury Lingerie → Inconspicuous Consumption Purchase Intention	0.428	0.428	0.301	0.551
Brand Image → Attitude toward Luxury Lingerie	0.309	0.305	0.130	0.478
Brand Image → Inconspicuous Consumption Purchase Intention	-0.018	-0.015	-0.174	0.154
Brand Trust → Attitude toward Luxury Lingerie	0.134	0.139	-0.066	0.337
Brand Trust → Inconspicuous Consumption Purchase Intention	0.148	0.147	-0.011	0.306
Emotional Attachment → Attitude toward Luxury Lingerie	0.174	0.175	0.045	0.302
Emotional Attachment → Inconspicuous Consumption Purchase Intention	0.117	0.117	-0.054	0.285
Self-Concept → Attitude toward Luxury Lingerie	0.178	0.178	0.058	0.298
Self-Concept → Inconspicuous Consumption Purchase Intention	-0.009	-0.007	-0.136	0.119
Social Media Influence → Attitude toward Luxury Lingerie	0.081	0.080	-0.037	0.197
Social Media Influence → Inconspicuous Consumption Purchase Intention	0.202	0.201	0.086	0.311
Brand Image → Inconspicuous Consumption Purchase Intention	0.132	0.130	0.052	0.220
Brand Trust → Inconspicuous Consumption Purchase Intention	0.057	0.060	-0.027	0.152
Emotional Attachment → Inconspicuous Consumption Purchase Intention	0.075	0.074	0.019	0.136
Self-Concept → Inconspicuous Consumption Purchase Intention	0.076	0.076	0.023	0.137
Social Media Influence → Inconspicuous Consumption Purchase Intention	0.035	0.035	-0.015	0.091
Moderation Model				
Attitude toward Luxury Lingerie → Inconspicuous Consumption Purchase Intention	0.411	0.410	0.291	0.526
Brand Image → Attitude toward Luxury Lingerie	0.307	0.302	0.130	0.475
Brand Image → Inconspicuous Consumption Purchase Intention	-0.028	-0.017	-0.173	0.148
Brand Trust → Attitude toward Luxury Lingerie	0.113	0.119	-0.081	0.311
Brand Trust → Inconspicuous Consumption Purchase Intention	0.170	0.162	-0.005	0.327
Cultural Norms → Attitude toward Luxury Lingerie	0.124	0.126	0.026	0.226
Cultural Norms → Inconspicuous Consumption Purchase Intention	-0.053	-0.049	-0.151	0.058
Emotional Attachment → Attitude toward Luxury Lingerie	0.162	0.163	0.032	0.293
Emotional Attachment → Inconspicuous Consumption Purchase Intention	0.105	0.100	-0.051	0.245
Religious Values → Inconspicuous Consumption Purchase Intention	0.184	0.180	0.084	0.276
Self-Concept → Attitude toward Luxury Lingerie	0.186	0.185	0.066	0.306
Self-Concept → Inconspicuous Consumption Purchase Intention	-0.036	-0.027	-0.153	0.099
Social Media Influence → Attitude toward Luxury Lingerie	0.054	0.052	-0.069	0.172
Social Media Influence → Inconspicuous Consumption Purchase Intention	0.184	0.181	0.069	0.294
Cultural Norms x Attitude toward Luxury Lingerie → Inconspicuous Consumption Purchase Intention	0.014	0.015	-0.078	0.107

Path	O	M	2.5%	97.5%
Religious Values x Attitude toward Luxury Lingerie → Inconspicuous Consumption Purchase Intention	-0.079	-0.074	-0.171	0.027
Brand Image → Attitude toward Luxury Lingerie → Inconspicuous Consumption Purchase Intention	0.126	0.124	0.050	0.208
Brand Trust → Attitude toward Luxury Lingerie → Inconspicuous Consumption Purchase Intention	0.046	0.049	-0.033	0.137
Cultural Norms → Attitude toward Luxury Lingerie → Inconspicuous Consumption Purchase Intention	0.051	0.052	0.010	0.098
Emotional Attachment → Attitude toward Luxury Lingerie → Inconspicuous Consumption Purchase Intention	0.067	0.066	0.012	0.124
Self-Concept → Attitude toward Luxury Lingerie → Inconspicuous Consumption Purchase Intention	0.076	0.076	0.026	0.132
Social Media Influence → Attitude toward Luxury Lingerie → Inconspicuous Consumption Purchase Intention	0.022	0.022	-0.027	0.075

Note: O represents original sample; M represents sample mean.

As shown in Table 3, most path coefficients meet the required criterion. For example, the relationship between Attitude toward Luxury Lingerie and Inconspicuous Consumption Purchase Intention yields confidence intervals of [0.301, 0.551] in the Non-Moderation Model and [0.291, 0.526] in the Moderation Model. Both intervals exclude zero, which confirms that the constructs are significantly related and discriminant. However, some paths, such as the relationship between Brand Image and Inconspicuous Consumption Purchase Intention, as well as the relationship between Brand Trust and Attitude toward Luxury Lingerie, show confidence intervals that include zero. This indicates non-significant effects and suggests potential overlap in construct meaning. These findings highlight the importance of applying HTMT inference, as recommended by Hair et al. [65], particularly in models that involve multiple latent variables. This method provides a more accurate assessment of discriminant validity compared to traditional approaches.

In summary, the overall results of the measurement model evaluation demonstrate that all constructs in both the Non-Moderation and Moderation Models meet the criteria for reliability, convergent validity, and discriminant validity. High outer loading values (all >0.70), strong Cronbach's Alpha (CA), Composite Reliability (CR), and Average Variance Extracted (AVE) scores confirm the internal consistency and convergent validity of each latent variable. Additionally, the HTMT confidence intervals reinforce the discriminant validity by confirming that most constructs are statistically distinct. These findings establish a solid foundation for the subsequent structural model analysis, ensuring that the indicators reliably and validly reflect their intended theoretical constructs within the context of inconspicuous luxury lingerie consumption in Indonesia.

2. STRUCTURAL MODEL EVALUATION

The structural model evaluation focuses on assessing the predictive accuracy and overall model fit of both the Non-Moderation and Moderation Models. Table 4 presents the R^2 , adjusted R^2 , Q^2 , and SRMR values. The Non-Moderation Model explains 55.9% of the variance in Attitude toward Luxury Lingerie and 55.3% in Inconspicuous Consumption Purchase Intention. In comparison, the Moderation Model demonstrates slightly higher explanatory power, with R^2 values of 0.573 and 0.586 respectively. These values exceed the minimum acceptable threshold of 0.25 for substantial explanatory strength [56]. Additionally, both models show satisfactory predictive relevance with Q^2 values above 0.30, supporting the model's ability to predict observed outcomes.

Table 4. Structural model assesment(s).

	Non-Moderation Model		Moderation Model					
	R ²	R ² adjusted	Q ²	SRMR	R ²	R ² adjusted	Q ²	SRMR
Attitude toward Luxury Lingerie	0.559	0.552	0.336	0.075	0.573	0.564	0.343	0.073
Inconspicuous Consumption Purchase Intention	0.553	0.544	0.322		0.586	0.572	0.337	
	VIF of non-moderation		VIF of Moderation					
Attitude toward Luxury Lingerie → Inconspicuous Consumption Purchase Intention	2.270		2.387					
Brand Image → Attitude toward Luxury Lingerie	3.125		3.125					
Brand Image → Inconspicuous Consumption Purchase Intention	3.343		3.452					
Brand Trust → Attitude toward Luxury Lingerie	3.222		3.253					
Brand Trust → Inconspicuous Consumption Purchase Intention	3.262		3.457					
Emotional Attachment → Attitude toward Luxury Lingerie	2.775		2.787					
Emotional Attachment → Inconspicuous Consumption Purchase Intention	2.844		2.898					
Self-Concept → Attitude toward Luxury Lingerie	2.079		2.084					
Self-Concept → Inconspicuous Consumption Purchase Intention	2.152		2.211					
Social Media Influence → Attitude toward Luxury Lingerie	1.769		1.827					
Social Media Influence → Inconspicuous Consumption Purchase Intention	1.784		1.858					
Cultural Norms → Attitude toward Luxury Lingerie			1.181					
Cultural Norms → Inconspicuous Consumption Purchase Intention			1.445					
Religious Values → Inconspicuous Consumption Purchase Intention			1.303					
Cultural Norms x Attitude toward Luxury Lingerie → Inconspicuous Consumption Purchase Intention			1.796					
Religious Values x Attitude toward Luxury Lingerie → Inconspicuous Consumption Purchase Intention			1.727					

The SRMR values for both models—0.075 for the Non-Moderation Model and 0.073 for the Moderation Model fall below the cut-off of 0.08, indicating good model fit [65]. These results affirm that the hypothesized structural relationships in the model adequately reproduce the observed data structure. The improvement in R² and Q² values in the Moderation Model suggests that including Cultural Norms and Religious Values as moderators adds meaningful insight into understanding inconspicuous consumption in the Indonesian luxury lingerie market.

In addition to model fit, multicollinearity was assessed using the Variance Inflation Factor (VIF). All VIF values across both models were below the critical threshold of 5.0, confirming the absence of significant multicollinearity [65]. Most predictor variables had VIFs ranging from 1.1 to 3.4, reflecting stable and independent contributions to the endogenous constructs. Even after incorporating interaction terms in the Moderation Model, the VIF values remained within acceptable limits, supporting the structural integrity and

robustness of the model. These outcomes collectively indicate that the structural model is both theoretically justified and empirically reliable.

3. HYPOTHESIS TESTING

The hypothesis testing results are summarized in Table 5 and illustrated in Figures 4 and 5. These results provide robust statistical evidence to evaluate both direct and indirect effects within the Non-Moderation and Moderation Models, thereby validating the conceptual framework. Path coefficients (β), t-statistics (t), and p-values (p) were derived through bootstrapping with 5,000 resamples to ensure result reliability. Self-concept significantly influences Attitude Toward Luxury Lingerie (H1: $\beta = 0.178$, $t = 2.892$, $p = 0.004$), affirming that women who perceive themselves as confident, feminine, and empowered tend to evaluate luxury lingerie positively. This aligns with Self-Concept Theory, which emphasizes the role of self-perception in consumption choices [5]. However, the data do not provide statistical evidence for a direct effect of Self-Concept on Inconspicuous Consumption Purchase Intention (H2: $p = 0.579$). This may suggest that while internal identity shapes perception, it requires attitudinal mediation to be translated into actual behavior—a finding further supported by the significance of H14 (SC $\rightarrow$ ATTL $\rightarrow$ ICPI). This pattern likely reflects the influence of modesty-driven cultural filters in Indonesia, where personal identity must align with social norms before leading to consumption behavior (Madan et al., 2018; Swastika et al., 2022).

Emotional Attachment significantly impacts Attitude (H3: $\beta = 0.174$, $t = 2.643$, $p = 0.008$), indicating that personal connections to brands evoke strong positive evaluations. This supports existing literature that identifies brand intimacy as a strong predictor of brand favorability [29, 43]. However, the data do not provide statistical evidence for a direct effect of Emotional Attachment on ICPI (H4: $p = 0.166$), which may suggest that emotional closeness alone is not sufficient to overcome cultural hesitation toward intimate luxury consumption. Again, the significant mediation (H15) demonstrates that attitude is a necessary intermediary that transforms emotional connection into behavioral intention especially relevant in private categories like lingerie, where external validation is absent and self-perception becomes the main driver.

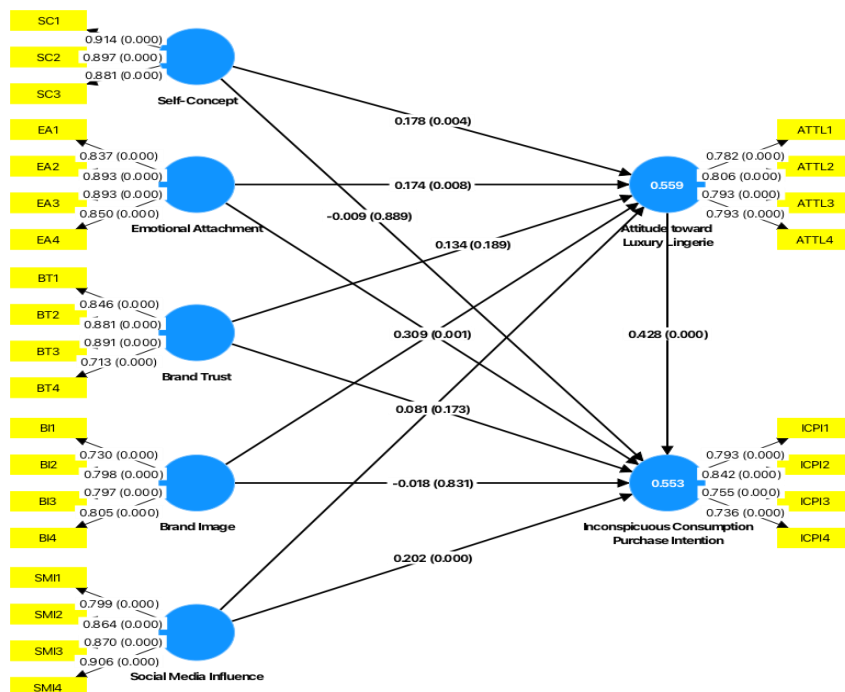


FIGURE 4. The bootstrapping results of non-moderation.

The data do not provide statistical evidence for a direct effect of Brand Trust on Attitude (H5: $p = 0.257$), which may suggest that consumers' confidence in product reliability does not necessarily influence their evaluative beliefs toward luxury lingerie in this context. This may be due to the personal and emotive nature of lingerie, where trust alone may not suffice without emotional alignment. However, the direct effect of Brand Trust on ICPI is significant in the Moderation Model (H6: $\beta = 0.170$, $t = 2.042$, $p = 0.041$), indicating that trust plays a critical role when decisions involve discreet consumption supporting the notion that in high-involvement purchases with low visibility, trust becomes a substitute for public reassurance.

Brand Image significantly influences Attitude (H7: $\beta = 0.309$, $p < 0.001$), confirming that perceived elegance and prestige shape positive attitudes. This echoes Aaker's concept of symbolic brand associations and supports prior findings that luxurious brand imagery enhances desirability [57, 58]. However, the data do not provide statistical evidence for a direct effect of Brand Image on ICPI (H8: $p = 0.736$), which may indicate a gap between symbolic perception and actual purchase behavior. Nonetheless, the significant mediation (H17) illustrates that once brand image is internalized and evaluated positively, it leads to intention again demonstrating the centrality of attitude as a mechanism bridging perception and behavior.

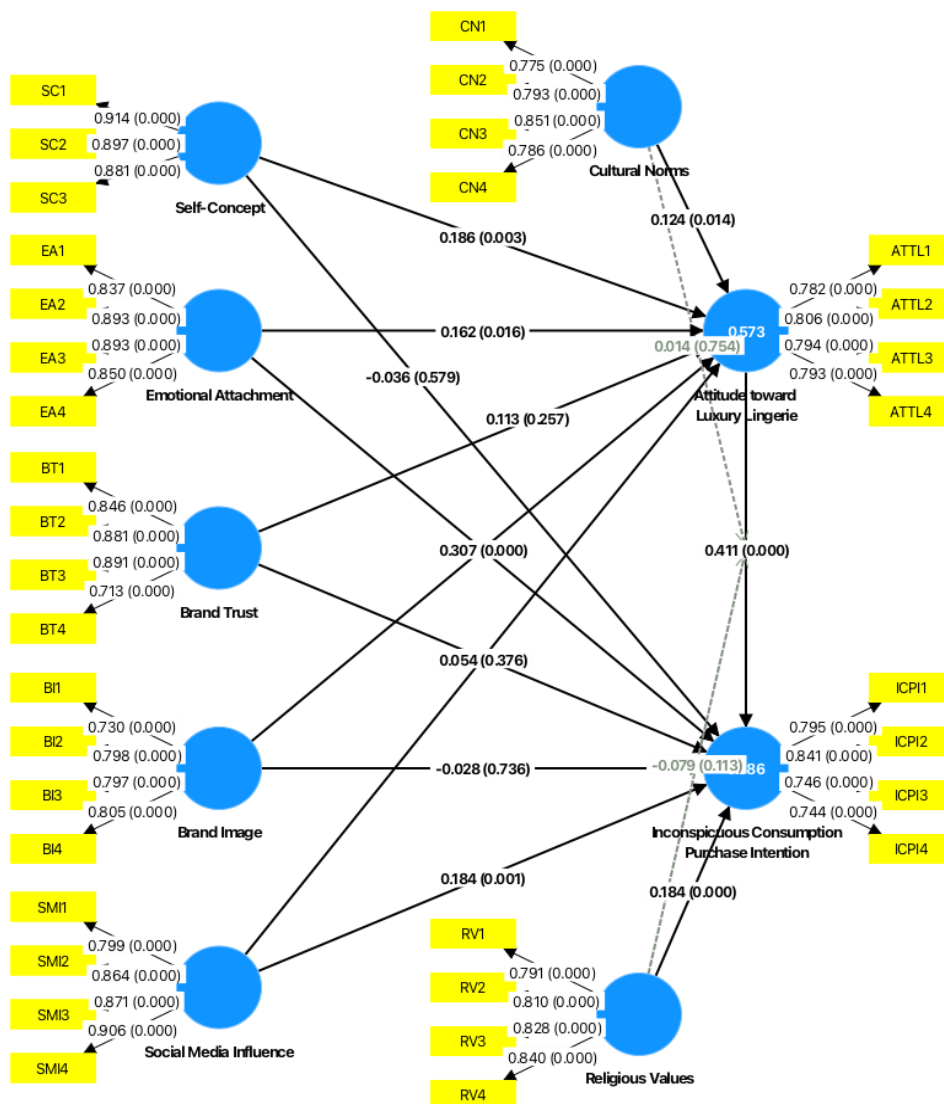


FIGURE 5. The bootstrapping results of moderation model design.

The data do not provide statistical evidence for a direct effect of Social Media Influence on Attitude (H9: $p = 0.376$), which may suggest that consumers in this context differentiate between performative digital content and private beliefs, particularly where public expression of sensuality is socially discouraged. Nonetheless, the direct effect on ICPI is highly significant (H10: $\beta = 0.184$, $p = 0.001$), suggesting that social media may bypass attitudinal judgment by normalizing purchase behaviors through influencers and visual cues [49, 68]. The lack of statistical support for the mediation effect (H18) reinforces the idea that social media directly encourages action, possibly due to the persuasive credibility and aspirational framing used in digital campaigns.

Attitude Toward Luxury Lingerie is the strongest and most consistent predictor of ICPI ($\beta = 0.428$, $t = 6.670$, $p < 0.001$), validating TPB's central claim that attitudes are key determinants of intention [23]. In this context, positive attitudes formed through self-concept, emotional bonds, and symbolic brand associations facilitate private luxury consumption, as long as consumers feel aligned internally, even when public recognition is absent. This reaffirms findings from previous luxury studies [60, 69], which emphasize the emotional and attitudinal foundations of luxury purchase decisions.

The interaction effects of Cultural Norms (H11: $\beta = 0.014$, $p = 0.754$) and Religious Values (H12: $\beta = -0.079$, $p = 0.113$) on the Attitude–ICPI relationship do not provide statistical evidence of moderation. These results may suggest that while cultural and religious values are critical in shaping overall consumer perceptions [41, 52], they may not substantially alter how attitudes influence private intentions. This could reflect a generational shift among younger Indonesian women who internally reconcile their values while pursuing personal consumption choices, particularly when the behavior remains inconspicuous [22].

Table 5. Hypotesis testing.

Hypothesis	Non-Moderation Model			Moderation Model		
	β	t	p	β	t	p
Direct Effects						
H1 SC → ATTL	0.178	2.892	0.004	0.186	3.006	0.003
H2 SC → ICPI	0.009	0.140	0.889	-0.036	0.555	0.579
H3 EA → ATTL	0.174	2.643	0.008	0.162	2.415	0.016
H4 EA → ICPI	0.117	1.358	0.175	0.105	1.385	0.166
H5 BT → ATTL	0.134	1.313	0.189	0.113	1.133	0.257
H6 BT → ICPI	0.148	1.851	0.064	0.170	2.042	0.041
H7 BI → ATTL	0.309	3.468	0.001	0.307	3.499	0.000
H8 BI → ICPI	0.018	0.214	0.831	-0.028	0.338	0.736
H9 SMI → ATTL	0.081	1.362	0.173	0.054	0.886	0.376
H10 SMI → ICPI	0.202	3.529	0.000	0.184	3.260	0.001
H13 ATTL → ICPI	0.428	6.670	0.000	0.411	6.937	0.000
Moderation Effects						
H11 CN × ATTL → ICPI	—	—	—	0.014	0.314	0.754
H12 RV × ATTL → ICPI	—	—	—	-0.079	1.587	0.113
Mediation Effects						
H14 SC → ATTL → ICPI	0.076	2.635	0.008	0.076	2.794	0.005
H15 EA → ATTL → ICPI	0.075	2.535	0.011	0.067	2.381	0.017
H16 BT → ATTL → ICPI	0.057	1.259	0.208	0.046	1.093	0.274
H17 BI → ATTL → ICPI	0.132	3.129	0.002	0.126	3.139	0.002
H18 SMI → ATTL → ICPI	0.035	1.282	0.200	0.022	0.858	0.391

Note: β represents standardized path coefficients, t is the t-statistic, p is the p-value; SC = Self-Concept, EA = Emotional Attachment, BT = Brand Trust, BI = Brand Image, SMI = Social Media Influence, CN = Cultural Norms, RV = Religious Values, ATTL = Attitude Toward

Luxury Lingerie, ICPI = Inconspicuous Consumption Purchase Intention; “→” indicates direct effects, “→ ATTL → ICPI” indicates mediation, $CN \times ATTL$ and $RV \times ATTL$ indicate moderation effects.

In conclusion, the hypothesis testing reveals a nuanced picture of how Indonesian women navigate inconspicuous consumption of luxury lingerie through a complex interplay of self-identity, emotional connection, brand dynamics, and social influences. While self-concept, emotional attachment, and brand image positively shape attitudes, only through favorable attitudes do these antecedents translate into purchase intention, confirming the central mediating role of attitude [43]. Social media emerges as a powerful direct influence, bypassing attitudinal processes and directly stimulating intention [46, 47]. Interestingly, brand trust and emotional attachment show mixed effects—highlighting that rational and emotional assurances alone are insufficient without attitudinal alignment [29]. The expected moderating roles of cultural norms and religious values were statistically unsupported, suggesting that although these socio-cultural forces shape broader perceptions, they do not necessarily weaken the attitude-behavior relationship in inconspicuous consumption contexts [52, 70]. These results imply a shifting cultural landscape where younger, urban Indonesian women balance traditional expectations with personal empowerment, using discreet luxury consumption as a form of identity expression [5, 8].

These empirical findings form the basis of the following discussion, where we interpret both the theoretical and practical implications of how Indonesian women form, mediate, and act upon their intentions to consume luxury lingerie inconspicuously. By integrating these results with prior literature and contextualizing them within Indonesia’s unique cultural and religious landscape, the subsequent discussion aims to clarify the mechanisms and significance of inconspicuous consumption in this market.

4. DISCUSSION

The way consumers perceive themselves greatly shapes their attitudes towards luxury items, especially when such products serve as markers of inner empowerment and femininity. Zhou [71] argues that self-esteem serves as a primary motivation for consuming luxuries, where consumers strive to enhance their standing and image by using luxury symbols which reinforces identity internally in the case of consumption. Similarly, Sarsilmaz [72] summarizes that luxury products enable consumers to portray individuality and enhance confidence, especially in countries where modesty is more cherished than ostentatious display. Furthermore, using grounded theory Zhang et al. [73] showed that the motivations for luxury consumption stem from psychological components like competence, relatedness, and autonomy which strengthens the notion that luxury is device to and aligned with the self rather than purchased to fulfill societal expectations. This is particularly the case in Indonesian contexts, especially in Jakarta where Western culture meets Islamic values; here, the need for self-affirmation becomes enhanced. Women do not desire social acclaim for wearing luxurious lingerie, but view it instead as a personal assertion of self-empowerment. Nevertheless, this alignment does not automatically result in action unless it is viewed through the filter of attitudes, particularly in a culturally reserved setting like Indonesia, where luxury lingerie functions more as an internal validation than a public display.

Emotional ties to luxury brands create deep psychological attachments. However, in categories such as lingerie, which are more private and discreet, these attachments do not always result in direct purchase behavior. Wu [74] discusses how emotional needs like security and pleasure often drive excess spending on luxuries but these “emotional” spending motivators still need cognitive frameworks to lead to action. Alongside this, Fanandaru et al. [75] shows that while emotional attachment contributes to brand loyalty, the pathway to purchase becomes much stronger when the emotional engagement is positively framed and processed. Gil et al. [76] adds that emotionally driven indulgent purchases, such as luxury lingerie, require alignment with a consumer’s sense of self to actually be bought. For Indonesian women, especially those navigating a modern striking a balance with conservative identity, emotional brand attachment may seem strong, but must be tempered with internal justifications to be actionable. This explains emotions influencing attitudes more forcefully than inconspicuous product purchase behavior.

While brand imaging captures consumer attitudes through an emblematic alignment, in contrast, brand trust functions as a rationale affirmation, particularly vital for sensitive, low visibility purchases. Brand image

enhances elegance or prestige and identity signaling, which attracts consumers to luxury goods, but does not directly result in purchasing behavior unless intervened by attitude. Trust, as discussed by Christodoulides and Michaelidou, is more prominent when the consumer indulging in luxury consumption is physically absent from social interaction, thus lacking external feedback that renders internal assurance as a predominant determinative factor. Razmus et al. [77] further support this by claiming that luxury consumption is too often perceived as insincere and lack engagement with the brand, proving how trust softly influences the appraisal of authenticity and worth. Trust becomes pivotal in the context of the Indonesian market for luxury lingerie. Here, purchase decisions are made in private settings, devoid of overt social proof. In this case, Indonesian consumers rely on brand trust and confidence in the lingerie's reputed marcas to endorse high involvement purchases, strengthening the conclusion that trust substantially influences behavioral intention when mediated by attitude.

Social media is a potent accelerator of luxury consumption because it skips the rational steps and offers direct behavioral nudges. Li [78] notes that marketing through celebrities and social media influencers increases brand recognition and desirability, particularly in youthful markets with a robust digital footprint. As Zhou [71] points out, social media significantly impacts self-esteem and peer shopping influence and cultivates the environment for symbolic consumption by reinforcing the approval association. Wu [74] provides additional support, arguing that luxury brands utilize social scarcity and emotionally driven narratives to provoke buy-it-now, pay-later, purchase decisions. In Indonesia, where sensuality is socially sensitive, social media aids in private participation in luxury culture, providing clear behavioral influence. Through these narratives, influencers transform lingerie from sexualized attire into emblems of empowerment; thus, enabling women to justify these purchases devoid of socio-religious scrutiny.

Although culture and religion are considered to be the foundational pillars of society, they do little to moderate the connection between attitude and intention to purchase luxury goods privately. As sarsilmaz [72] explains, people view luxury differently for some it is an ostentatious display, while others see it as elegance and inner gratification. Yao [79] notes in the same line of reasoning that the definition of luxury is changing, particularly among the younger urban demographics who tend to use luxury goods as a more subtle means of affirming self-worth. Aleem et al. [5], also argue that the symbolic nature of luxury consumption is internalized to a greater degree, meaning that while some society's values may shape the way individuals think about certain goods, those values do not obstruct personal consumption behaviors as long as those behaviors are not overt. This is very much the case in Indonesia, where social conservatism and modesty holds sway, but there is greater independence in consumer choice within private spaces. The findings reflect this shift; so long as consumption is concealed and internalized, the impact of cultural and religious prescriptions on intention is negligible.

As with prior types of inconspicuous consumption, the strongest, most consistent predictor is the internal attitude of the consumer. Majeed et al. [80] confirm this by demonstrating that perceived luxury value only motivates behavioral intention when tempered with a positive attitude. In the same way, Fanandaru et al. [75] point out brand loyalty and repeat purchase activity as results of positive attitude evaluations forged from brand experience and emotional connections. Yao et al. [81] goes further to argue power distance beliefs alongside prestige perceptions significantly shape consumer attitudes, but ultimately, whether action is taken on the perceptions is determined by internalized evaluation. Looking specifically at Indonesian women consumers, this is noteworthy because it implies that within the conservative context and socio-cultural constraints, women would act upon inconspicuous purchasing strategies if they cultivated a strong internal attitude toward the symbolic and emotional significance of luxury lingerie. This underscores the critical importance of attitude, not just as a mediator, but primarily as the pathway through which covert internal motivations are catalyzed into action.

In addition to these theoretical perspectives, the findings also resonate with broader frameworks in consumer and organizational psychology. For example, in the context of process improvement and organizational management, attachment and loyalty to certain practices or systems require suitable environments to translate into active engagement or behavior [82, 83]. Similarly, changes and adaptations after significant disruptions, such as the post-pandemic context, show that attitudes or emotional commitment alone may not always drive action without supporting practical factors [84]. At the individual consumer level,

Attachment Theory offers further insight, as Thomson et al. [85] found that while strong emotional bonds with brands can foster loyalty and a sense of psychological comfort, such attachment does not always directly translate into purchase behavior, especially for private and intimate products like luxury lingerie. In the digital age, Bandura's Social Learning Theory [86] helps explain how consumers observe and internalize behaviors modelled by influencers or peers, normalizing luxury consumption even in more reserved societies. Meanwhile, Parasocial Interaction Theory [87] highlights how one-sided, emotionally meaningful relationships with digital influencers can shape consumer aspirations and drive private consumption choices. Together, these organizational and psychological frameworks highlight the complex interplay between environmental, emotional, and social-cognitive factors in shaping inconspicuous consumption in Indonesia.

The significance of these findings is best understood through the lens of core consumer behavior theories and cross-cultural frameworks. According to the Theory of Planned Behavior (TPB), intention is shaped by attitudes, subjective norms, and perceived behavioral control; this study's results confirm that, in Indonesia, attitudes are the dominant driver when luxury consumption is private and inconspicuous [28, 35]. This resonates with Self-Concept Theory, where consumers' private sense of identity and empowerment are stronger motivators than external social pressures, particularly in settings with strong cultural and religious norms [18, 20]. From a cross-cultural perspective, these dynamics illustrate how Indonesian women adapt global luxury narratives to their local realities balancing internal desires for self-affirmation with respect for community values [5, 6]. While prior research in Western settings often emphasizes conspicuous consumption for status signaling [1, 14], the present findings suggest that, in Muslim-majority societies, luxury consumption is redefined as an act of personal empowerment, largely decoupled from public validation [22, 41]. This reinforces the importance of context-specific interpretation in luxury research and highlights how changing generational attitudes can reshape the boundaries between cultural expectations and individual consumer agency [5, 41, 54].

V. CONCLUSION

This study examines the psychology and culture surrounding the consumption of covert luxury lingerie in Indonesia. The primary results indicated self-concept, emotional attachment, brand trust, brand image, and social media impact luxury lingerie attitude significantly. These factors also lead to strong inconspicuous purchase intention. Out of these factors, self-concept and emotional attachment stand out as powerful psychological drivers, indicating internal desires for empowerment, femininity, and emotional fulfillment. Notably, these perceptions do not directly result in purchase behavior without attitudinal mediation, especially in cultures that value modesty, where private consumption is equated to discreet self-representation. The study further indicates social media as a direct behavioral trigger that bypasses attitudinal processes by permitting aspirational, yet discreet interactions with luxury goods.

The uniqueness of this research is in the application of Self-Concept Theory, The Theory of Planned Behavior (TPB), and Diffusion of Innovation (DOI) within a moderated-mediation model exclusive to the private consumption of luxury goods. While most studies focus on consumption and public display; this study contributes to the literature by focusing on the private aspect of luxury consumption, specifically how identity and emotional needs drive private luxury consumption in conservative Muslim societies. The findings of this study also contradict the widely held belief that luxury is primarily associated with public display. Moreover, this study provides an alternative framing of luxury lingerie, positing it as a means of private empowerment instead of a social signifier. Furthermore, while it is common to argue that cultural norms and religious values curtail the consumption of luxury goods, this study demonstrates that these factors act as moderators with no statistically significant impact, indicating a change of some kind, or more complex internal negotiations between cultural identity and personal agency.

This study contributes to the literature on luxury consumption by integrating religiosity and cultural norms as moderating influences on inconspicuous buying behavior, particularly within a Muslim-majority context. By extending Self-Concept Theory, the Theory of Planned Behavior, and the Diffusion of Innovation framework, the findings reveal that attitudes and internal motivations, rather than external status signals, primarily drive private luxury consumption among Indonesian women. The research highlights the nuanced

interplay between self-perception, emotional attachment, brand trust, and social media influence, while also demonstrating that cultural and religious values can both constrain and empower discreet luxury choices. These insights advance theoretical understanding of how symbolic consumption evolves in settings where modesty and empowerment coexist, challenging traditional assumptions about luxury and visibility.

For future research, scholars are encouraged to explore cross-cultural comparisons between other conservative and liberal societies to further validate the framework and assess how inconspicuous consumption manifests across different religious or ethnic groups. Longitudinal studies could also assess whether shifts in cultural values over time lead to more overt forms of luxury engagement or further entrench private consumption habits. Moreover, qualitative explorations could unpack the emotional and symbolic meanings of luxury lingerie through narrative methods or in-depth interviews to complement the current study's quantitative design.

In regard to management issues, the results indicate that brands need to focus on emotionally relevant marketing strategies based on craftsmanship, intimacy, or empowerment rather than an appeal to vanity. Marketing campaigns should avoid overt sensuality and instead focus on self-care, confidence, and graceful sophistication. While brand storytelling is important, social media remains the primary platform for storytelling, and influencers can place luxury lingerie within culturally modest settings. Retail formats should protect privacy through e-commerce or boutique-typed stores and adhere to consumer societal norms of modesty, discretion, and empowerment. This is a way to connect authentically with Indonesian consumers and access the increasing number of women seeking personal luxury experiences and self-indulgence, granted the culturally acceptable frameworks.

Funding Statement

This research received no external funding.

Author Contributions

Conceptualization, H.M. and Y.D.P.; methodology, H.M.; software, H.M.; validation, H.M. and Y.D.P.; formal analysis, H.M.; investigation, H.M.; resources, H.M.; data curation, H.M.; writing—original draft preparation, H.M.; writing—review and editing, H.M. and Y.D.P.; visualization, H.M.; supervision, Y.D.P.; project administration, H.M.; funding acquisition, H.M. All authors have read and agreed to the published version of the manuscript.

Conflicts of Interest

The authors declare no conflicts of interest. The funders had no role in the design of the study; in the collection, analyses, or interpretation of data; in the writing of the manuscript; or in the decision to publish the results.

Data Availability Statement

Data supporting the findings of this study are available from the corresponding author upon reasonable request.

Acknowledgments

The authors would like to acknowledge the assistance of the Editor and Reviewers in the preparation of this article for publication. Appreciation is also extended to the survey respondents and academic colleagues who provided constructive feedback during the research process.

REFERENCES

1. Singh, N., Jena, B. B., & Chandra, R. (2022). Brand experience dimensions influencing age-wise lingerie purchase motivation: A study of Indian women consumers. *Fashion, Style & Popular Culture*, 9(1–2), 131–147.
2. Kim, J.-E., Lloyd, S., Adebeshin, K., & Kang, J.-Y. M. (2019). Decoding fashion advertising symbolism in masstige and luxury brands. *Journal of Fashion Marketing and Management: An International Journal*, 23(2), 277–295.

3. Cabigiosu, A. (2020). An overview of the luxury fashion industry. In *Digitalization in the luxury fashion industry: Strategic branding for Millennial consumers* (pp. 9–31).
4. Asgarova, P. (2022). *Lingerie as a source for (re)constructing female identity*.
5. Aleem, A., Loureiro, S. M. C., & Bilro, R. G. (2022). Luxury fashion consumption: A review, synthesis and research agenda. *Spanish Journal of Marketing-ESIC*, 28(2), 144–164.
6. Farkhani, F., Elviandri, E., Dimiyati, K., Absori, A., & Zuhri, M. (2022). Converging Islamic and religious norms in Indonesia's state life plurality. *Indonesian Journal of Islam and Muslim Societies*, 12(2), 421–446.
7. Halwani, L. (2021). The rise of inconspicuous consumption: Insight into the luxury context. *LRJ*, 2(1/2), 48.
8. Swastika, G., Audrey, F., & Purnomo, F. (2022). Content marketing analysis of body positivity campaign on Instagram: Case study of Nipplets. *CHANNEL: Jurnal Komunikasi*, 10(2), 133–142.
9. Singh, N., Jena, B., & Chandra, R. (2020). A study of education, occupation and city wise brand experience dimensions influencing buying behavior of lingerie buying consumers in India. *Journal of Critical Reviews*.
10. Datta, D. B., Seal, P., George, S. M., & Roy, S. (2022). Factors influencing women's buying decisions while shopping for lingerie products online. *Tekstilec*, 65(1), 4–13.
11. Lee, M., Bae, J., & Koo, D.-M. (2021). The effect of materialism on conspicuous vs inconspicuous luxury consumption: Focused on need for uniqueness, self-monitoring and self-construal. *Asia Pacific Journal of Marketing and Logistics*, 33(3), 869–887.
12. Gan, C., & Chen, H.-T. (2024). Sex, race, and femininity: Young Chinese females' responses to lingerie advertising. *International Journal of Advertising*, 43(2), 234–253.
13. Vidani, J. N., Das, S., Meghrajani, I., & Singh, G. (2023). Influencer marketing and gendered consumer behavior: An analysis of clothing purchases across different fashion categories.
14. Adamo, F. (2023). The political potential of glamour: The example of underwear. In N. Sabatini, T. Sádaba, A. Tosi, V. Neri, & L. Cantoni (Eds.), *Fashion communication in the digital age* (pp. 218–223). Springer Nature Switzerland.
15. Zur, R., Idris, S., Sanuse, F., Jamil, N., & Xiaohan, Z. (2022). What style suits one? Sustainable commercial women's bra design in Malaysia. *SCOPUS*, 59.
16. Hakeem, F. (2020). *Examining body positivity in Rihanna's Savage X Fenty lingerie runway show*.
17. Muchtar, N. (2024). Global communication in public health and community medicine: A cross-cultural perspective and social change. *IJCOM*, 4(1), 1–2.
18. Zhou, X., Kim, S., & Wang, L. (2019). Money helps when money feels: Money anthropomorphism increases charitable giving. *Journal of Consumer Research*, 45(5), 953–972.
19. Park, C. L. (2021). Intrinsic and extrinsic religious motivation: Retrospect and prospect. *International Journal for the Psychology of Religion*, 31(3), 213–222.
20. Madan, S., et al. (2023). Reaching for rigor and relevance: Better marketing research for a better world. *Marketing Letters*, 34(1), 1–12.
21. Geiger-Oneto, S., & Minton, E. A. (2019). How religiosity influences the consumption of luxury goods: Exploration of the moral halo effect. *European Journal of Marketing*, 53(12), 2530–2555.
22. Ma, J., Hong, J., Yoo, B., & Yang, J. (2021). The effect of religious commitment and global identity on purchase intention of luxury fashion products: A cross-cultural study. *Journal of Business Research*, 137, 244–254.
23. Fahmi, M., Kostini, N., & Putra, W. B. T. S. (2022). Exploring hybrid learning readiness and acceptance model using the extended TAM 3 and TPB approach: An empirical analysis. *International Journal of Research in Business and Social Science*, 11, 321–334.
24. da Cunha Brandão, A. M. P., & Barbedo, H. E. M. (2022). Going (in) conspicuous: Antecedents and moderators of luxury consumption. *Journal of Marketing Analytics*, 11(2), 202.
25. Haq, F. (2025). Culture, and its psychotherapeutic influences on emotions, cognitions, and motivations. *IJP*, 10(1), 1–10.
26. Giacomini, M., & Jordan, C. (2017). Interdependent and independent self-construal. In *Encyclopedia of personality and individual differences* (pp. 1–7).
27. Shao, Y., Nijstad, B. A., & Täuber, S. (2018). Linking self-construal to creativity: The role of approach motivation and cognitive flexibility. *Frontiers in Psychology*, 9, 1929.
28. Moza, D., Lawrie, S. I., Maricuțoiu, L. P., Gavreliuc, A., & Kim, H. S. (2021). Not all forms of independence are created equal: Only being independent the 'right way' is associated with self-esteem and life satisfaction. *Frontiers in Psychology*, 11, 606354.
29. Bartoli, C. (2022). Consumer self-concept and digitalization: What does this mean for brands? *Italian Journal of Marketing*, 2022(4), 419–437.
30. Sen, V. (2022). Willingness to pay for renewable energy: A concept-centric review of literature. *International Journal of Social Ecology and Sustainable Development*, 13(1).

31. Li, W., Jiang, Y., & Jung, E. (2024). Exploring consumer demand for perfume products based on symbolic interaction theory: A case study of 'Scent Library' perfumes. *JPR*, 14(6).
32. Dubois, D., Jung, S., & Ordabayeva, N. (2021). The psychology of luxury consumption. *Current Opinion in Psychology*, 39, 82–87.
33. Chan, R. S. W., & Poon, K.-T. (2024). Seeking a stable connection: Consequences of live stream social surrogacy following ostracism. *Psychology of Popular Media*.
34. Johri, N., Rohit, Raut, S. K., & Rana, S. (2024). Navigating cultural complexity in global markets: Insights and future directions from two decades of marketing literature. *International Journal of System Assurance Engineering and Management*, 15(12), 5405–5419.
35. Magnani, G. (2022). The cultural adaptation of the marketing mix. In G. Magnani (Ed.), *Marketing in culturally distant countries: Managing the 4Ps in cross-cultural contexts* (pp. 93–130). Springer International Publishing.
36. Song, R., Moon, S., Chen, H., & Houston, M. B. (2018). When marketing strategy meets culture: The role of culture in product evaluations. *Journal of the Academy of Marketing Science*, 46, 384–402.
37. Yang, Y. (2023). Modernization and the shifting bases of philanthropy? An empirical study on motivations of individual giving based on CLDS. *Voluntas*, 34(6), 1146–1159.
38. Reji, S. K., Rajeswari, P. S., & M. B. (2025). Green fields, smart tech: The digital transformation of rural farming. *QAJ*, 5(2), 237–264.
39. Lee, S., & Vincent, C. (2021). Analysis and evaluation of the theory of planned behavior. *Advances in Nursing Science*, 44(4), E127–E140.
40. Jakob, C. B. (2020). The self-concept in consumer behaviour based on the example of luxury brands. *BIT*, X(2), 57–70.
41. Natiqa, D., Kusumawati, N., & Aprilianty, F. (2022). The effect of Instagram on customer relationship, customer equity, and purchase intention towards luxury fashion brands.
42. Kaur, N. (2024). Gender dynamics in organ donation and transplantation: An analysis of donor and recipient trends. *IOSR/JCE*, 26(5), 16–20.
43. Shimul, A. S., & Phau, I. (2022). Luxury brand attachment: Predictors, moderators and consequences. *International Journal of Consumer Studies*, 46(6), 2466–2487.
44. Srivastava, S., Muhammad, T., & Saravanakumar, P. (2023). Factors associated with discordance of actual and preferred living arrangements among older adults: An analytical cross-sectional study in India. *Journal of Population Research*, 40(3).
45. Kesberg, R., & Keller, J. (2021). Donating to the 'right' cause: Compatibility of personal values and mission statements of philanthropic organizations fosters prosocial behavior. *Personality and Individual Differences*, 168.
46. Oliveira, M., & Fernandes, T. (2022). Luxury brands and social media: Drivers and outcomes of consumer engagement on Instagram. *Journal of Strategic Marketing*, 30(4), 389–407.
47. Sun, Y., Wang, R., Cao, D., & Lee, R. (2022). Who are social media influencers for luxury fashion consumption of the Chinese Gen Z? Categorisation and empirical examination. *Journal of Fashion Marketing and Management: An International Journal*, 26(4), 603–621.
48. Bhuvaneshwari, R., & V. K. (2025). Digital financial knowledge and its influence on lending application adoption. *QAJ*, 5(2), 322–338.
49. Ilieva, G., Yankova, T., Ruseva, M., Dzhabarova, Y., Klisarova-Belcheva, S., & Bratkov, M. (2024). Social media influencers: Customer attitudes and impact on purchase behaviour. *Information*, 15(6), 359.
50. Rogers, Z. S., Carter, C. R., & Kwan, V. (2019). Making tough choices: A policy capturing approach to evaluating the tradeoffs in sustainable supplier development initiatives. *Journal of Purchasing and Supply Management*, 25(5).
51. Mbatha, B. (2024). Diffusion of innovations: How adoption of new technology spreads in society. In *Information, knowledge, and technology for teaching and research in Africa: Human machine interaction and user interfaces* (pp. 1–18). Springer.
52. Aksoy, H., & Abdulfatai, O. Y. (2019). Exploring the impact of religiousness and culture on luxury fashion goods purchasing intention: A behavioural study on Nigerian Muslim consumers. *Journal of Islamic Marketing*, 10(3), 768–789.
53. Abbasi, G. A., Kumaravelu, J., Goh, Y.-N., & Dara Singh, K. S. (2021). Understanding the intention to revisit a destination by expanding the theory of planned behaviour (TPB). *SJME*, 25(2), 282–311.
54. Fahmi, M., Novel, N., & Putra, W. B. T. S. (2022). The impact of vocational perception on entrepreneurial intention: An empirical analysis of the logistics business study program at Padjadjaran University. *International Journal of Research in Business and Social Science*, 11, 276–289.
55. Maulana, A. E., Patterson, P. G., Satria, A., & Pradipta, I. A. (2024). Alumni connectedness and its role in intention to contribute to higher education institutions. *Journal of Marketing for Higher Education*, 34(2), 1124–1145.
56. Hair, J. F., Hult, G. T., Ringle, C., & Sarstedt, M. (2017). *A primer on partial least squares structural equation modeling (PLS-SEM)*. Sage.
57. Parris, D. L., & Guzmán, F. (2023). Evolving brand boundaries and expectations: Looking back on brand equity, brand loyalty, and brand image research to move forward. *Journal of Product & Brand Management*, 32(2), 191–234.
58. Plumeyer, A., Kottemann, P., Böger, D., & Decker, R. (2019). Measuring brand image: A systematic review, practical guidance, and future research directions. *Review of Managerial Science*, 13, 227–265.

59. Goodwin, J. L., Williams, A. L., & Snell Herzog, P. (2020). Cross-cultural values: A meta-analysis of major quantitative studies in the last decade (2010–2020). *Religions*, 11(8), 396.
60. Brown, A. I. (2024). Discursive history of screening criteria for blood donation affecting gay, bi, and other men who have sex with men in Canada: 1983–2013. *Canadian Journal of Education Communication*, 49(2), 261–290.
61. Smith, D. C. V. L. (2022). Footballers' citizenship during COVID-19: A case study of Premier League players' community support. *International Review for the Sociology of Sport*, 57(6), 980–997.
62. Putra, W. B. T. S. (2022). Problems, common beliefs and procedures on the use of partial least squares structural equation modeling in business research. *South Asian Journal of Social Studies and Economics*, 14(1), 1–20.
63. Putra, W. B. T. S., & Ardianto, B. (2022). Why does risk communication matter? Preventive and excessive health behavior among uninfected people. *South Asian Journal of Social Studies and Economics*, 13(2), 56–72.
64. Bhattacharya, S., & Bera, S. (2023). A PLS-SEM approach to investigate the effect of satisfaction on willingness to recommend M-wallet services. *Global Business Review*.
65. Hair, J. F., Sarstedt, M., Ringle, C. M., & Gudergan, S. P. (2018). An overview of recent and emerging developments in PLS-SEM. In *Advanced issues in partial least squares SEM*.
66. Putra, W. B. T. S., Harista, F. V., & Kurniawan, N. (2024). Redefining the road ahead in the sharing economy: How to build sustainable competitive advantage of ride-hailing services. *International Journal of Research in Business and Social Science*, 13(3), 257–269.
67. Avkiran, N. K., Ringle, C. M., & Low, R. (2018). Monitoring transmission of systemic risk: Application of partial least squares structural equation modeling in financial stress testing. *Journal of Risk*, 20(5).
68. Sun, J. P., Fernandez, K. V., & Frethey-Bentham, C. (2023). Unravelling hybrid exchange: Virtual tipping on live-streaming platforms. *Internet Research*, 33(2), 774–795.
69. Lee, Y.-I., Zhang, Y., Jin, Y., Kim, S., Martin, E. F., & Smith, J. J. (2019). Opening the minds' eye: The pivotal role of sympathy in depression coverage effectiveness. *Communication Studies*, 70(5), 633–653.
70. Liu, Q., Wang, L., Zhou, J., Wu, W., & Li, Y. (2022). Factors influencing donation intention to personal medical crowdfunding projects appearing on MSNS. *Journal of Organizational and End User Computing*, 34(4).
71. Zhou, Y. (2024). Unveiling the influences: Self-esteem and peer impact on luxury consumption among consumers. *Advances in Economics, Management and Political Sciences*, 114, 10–17.
72. Sarsilmaz, Y. (2024). Luxury consumption and cultural differences. *RumeliDE Dil ve Edebiyat Araştırmaları Dergisi*, 40, 371–384.
73. Zhang, H., Zhuo, B., Wei, L., & Chen, C. (2022). Prosocial advice to close versus non-close others. *British Journal of Social Psychology*, 61(4), 1202–1220.
74. Henaulu, A., et al. (2025). Application of statistical tests in measuring the influence of product quality and brand image. *Tibuna*.
75. Fanandaru, E. M., Kurniawati, K., Wahyuni, N., & Septiani, Y. (2023). Brand experience, attitude, and loyalty in brand equity fashion luxury brand. *International Journal of Application on Economics and Business*, 1(2), 651–669.
76. Gil, L., Dryl, W., & Roy, S. (2023). Perception of the relationship between the phenomenon of indulgent and luxury goods consumption. In *Proceedings of the International Business Information Management Association Conference*.
77. Razmus, W., Czarna, A. Z., & Fortuna, P. (2023). Luxury consumption and the dark triad of personality. *Journal of Business Research*, 169, 114246.
78. Li, Y. (2024). The factors influencing the continuance intention of MOOCs: The perspective of socio-technical approach. *Education and Information Technologies*.
79. Yao, Y. (2023). Research on the phenomenon of modern luxury consumption. *Advances in Economics, Management and Political Sciences*, 38, 160–164.
80. Majeed, M. U., Aftab, H., Arslan, A., & Shakeel, Z. (2024). Determining online consumer's luxury purchase intention: The influence of antecedent factors and the moderating role of brand awareness, perceived risk, and web atmospherics. *PLOS ONE*, 19(2), e0295514.
81. Yao, Q., Hu, C., & Du, J. (2023). Influence of consumption resources on observers' attitudes towards luxury brands: The perspective of power distance belief. *Journal of Product & Brand Management*, 32.
82. Kunaifi, A., Suryani, E., Fahmi, M. A., Natari, S. U., & Putra, W. B. T. S. (2022). Evaluation of the raw material import process using the Authorized Economic Operator application. *Review of Integrative Business and Economics Research*, 12(4), 163–183.
83. Fahmi, M. A., Mukti, M., Alamsah, U., Putra, W. B. T. S., & Sunarko. (2024). Acceptability and sustainability of warehouse management system: Extended Technology Acceptance Model 3 and sustainable approach. *Review of Integrative Business and Economics Research*, 13(1), 241–261.

84. Fahmi, M. A., Putra, W. B. T. S., Kunaifi, A., Alamsah, U., & Natari, S. U. (2024). Post-pandemic operational performance: Redesigning coffee shops' inventory management strategy using economic order quantity, just-in time, and supplier partnership. *International Symposia in Economic Theory and Econometrics*, 34, 27–43.
85. Thomson, M., MacInnis, D. J., & Park, C. W. (2005). The ties that bind: Measuring the strength of consumers' emotional attachments to brands. *Journal of Consumer Psychology*, 15(1), 77–91.
86. Bandura, A. (1977). *Social learning theory*. Prentice Hall.
87. Horton, D., & Wohl, R. R. (1956). Mass communication and parasocial interaction: Observations on intimacy at a distance. *Psychiatry*, 19(3), 215–229.