



*Islamic Brand Personality and Religiosity: Exploring the Impact of Self-Expressive Brand Value and Self-Expansion on Retail Loyalty**

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Abstract

This research aims to examine the relationship between Islamic brand personality and religiosity, focusing on how self-expressive brand value and self-expansion influence retail loyalty among Muslim consumers. Data was collected from 425 participants using convenience sampling and analyzed using SPSS, AMOS, and Process software. The findings reveal that Islamic brand personality has a negative but non-significant effect on retail loyalty and self-expansion, whereas it has a significant and positive effect on self-expressive brand value. Moreover, religiosity moderates the relationship between Islamic brand personality and retail loyalty, as well as the relationship between Islamic brand personality and self-expressive brand value. However, no moderating effect is found in the relationship between Islamic brand personality and self-expansion. Furthermore, self-expressive brand value has a positive and significant effect on both self-expansion and retail loyalty, with self-expansion also showing a positive and significant relationship with retail loyalty. This study extends the literature on Islamic consumer behavior by integrating self-expressive brand value and self-expansion into the Islamic brand personality framework, highlighting the moderating role of religiosity. Brands targeting Muslim consumers should emphasize self-expressive brand value and alignment with Islamic principles to enhance consumer loyalty while considering varying levels of religiosity in their marketing strategies.

Keywords: islamic brand personality, self-expressive brand value, self-expansion, religiosity

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İslami Marka Kişiliği ve Dindarlık: Benlik İfade Eden Marka Değeri ve Benlik Genişletmenin Perakende Sadakati Üzerindeki Etkisi

Öz

Bu araştırma, İslami marka kişiliği ile dindarlık arasındaki ilişkiyi incelemeyi ve bu bağlamda kendini ifade etmeye yönelik marka değeri ile benlik genişletmenin Müslüman tüketicilerde perakende sadakati üzerindeki etkisini araştırmayı amaçlamaktadır. Veriler, kolayda örnekleme yöntemiyle 425 katılımcıdan toplanmış ve SPSS, AMOS ve Process yazılımları kullanılarak analiz edilmiştir. Bulgular, İslami marka kişiliğinin perakende sadakati ve benlik genişletme üzerinde negatif ve anlamsız, kendini ifade etmeye yönelik marka değeri üzerinde ise anlamlı ve pozitif etkisi olduğunu göstermektedir. Ayrıca, dindarlık değişkeni, İslami marka kişiliği ile perakende sadakati ve kendini ifade etmeye yönelik marka değeri arasındaki ilişkilerde düzenleyici (moderatör) bir rol oynamaktadır. Öte yandan benlik genişletme ile İslami marka kişiliği arasındaki ilişkide böyle bir etki gözlemlenmemiştir. Bununla birlikte, kendini ifade etmeye yönelik marka değerinin hem benlik genişletme hem de perakende sadakati üzerinde pozitif ve anlamlı etkileri olduğu, benlik genişletmenin de perakende sadakati ile pozitif ve anlamlı bir ilişki sergilediği belirlenmiştir. Bu çalışma, İslami marka kişiliği çerçevesine kendini ifade ve benlik genişletme kavramlarını entegre ederek İslami tüketici davranışı literatürüne katkı sağlamaktadır. Müslüman tüketicileri hedefleyen markaların, pazarlama stratejilerinde İslami değerlere uygunluk ve kendini ifade etmeye yönelik marka değerini vurgulaması, tüketici sadakatini artırmada etkili olacaktır. Ayrıca, farklı dindarlık seviyelerini dikkate almak bu stratejilerin etkinliğini artırabilir.

Anahtar Kelimeler: islami marka kişiliği, benlik ifade eden marka değeri, benlik genişletme, dindarlık



1. INTRODUCTION

Marketing is a concept at the center of consumer society. Every brand needs to manage its marketing activities well to reach more consumers from different cultural or personal backgrounds. Considering marketing and consumption from the perspective of Muslim consumers, the rules required by Islam and the sensitivity of piety become particularly salient. Muslims who follow religious rules and exhibit high religious sensitivity are expected to align their purchasing behavior with Islamic principles (Islam and Chandrasekan, 2019). Islamic brand personality has been introduced to include values such as ethics, respect for Sharia-compliant standards (Wilson, 2012), honesty, trustworthiness, fairness (Wilson and Liu, 2010), and modesty (Zaki and Elseidi, 2024). These values are important for brands to use in their marketing strategies to win consumers looking for brands that align with their religious beliefs. Religiosity, on the other hand, is a multidimensional construct encompassing an individual's commitment, beliefs, and practices regarding their faith (Allport and Ross, 1967). Thus, Muslim consumers' preferences reflect their style, identity, and commitment to Islamic principles (Alserhan, 2010). In these contexts, religiosity and identity are particularly influential in determining brand preferences. Particularly, in Islamic markets, self-expressive brand value is closely linked to religious identity, as Muslim consumers prefer brands that align with their faith and reflect their values (Bukhari and Isa, 2020). At the same time, self-expansion, a psychological process where individuals acquire identities, resources, experiences and materials to enhance their sense of self and achieve personal goals, also plays a role in consumer-brand relations (Aron et al., 2013; Liu et al., 2022). When consumers perceive a brand as aligned with their personal or religious aspirations, the brand becomes a vehicle for both identity expression and self-expansion. This interaction creates stronger emotional connections where brands are considered as a means of self-expansion (Reimann and Aron, 2009). Therefore, in the Islamic context, brands that successfully integrate religious authenticity with opportunities for self-expression and self-expansion are more likely to build deep loyalty and engagement among consumers. Islamic markets constitute a profitable promising marketplace for brands due to their large population and high purchasing power. Therefore, brands need to analyze and understand consumer needs and wants in these markets and develop appropriate marketing strategies through effective targeting and segmentation. By fulfilling both the functional needs and the religion-driven expectations of their target groups, brands will be able to enhance customer satisfaction, enhance trust, and thereby improve long-term consumer loyalty in the retail context (Mokhlis, 2009).

Previous studies conducted in the Turkish context confirm that religiosity and religion play an important role in shaping consumer behavior. Research indicates that consumers often prefer Islamic and halal products as a way of representing and expressing their religious identity (Karataş and Sandıkçı, 2013; Sandıkçı and Jafari, 2013). However, studies in Türkiye have predominantly focused on the consumption of halal-certified products (Başaran Alagöz and Demirel, 2017; Akın and Okumuş, 2021; Özçelik Yorulmaz and Akçi, 2020) and the role of religiosity in consumer behavior (Öztürk Küçük and Ayyıldız, 2020; Uyar et al., 2020; Aksoy



[Erkatrancı et al., 2022](#)). While these studies provide valuable insights into Islamic consumption practices, research specifically addressing Islamic brand personality in the Turkish context remains limited ([Akkaya and Kurnaz, 2025](#)). Therefore, examining Islamic branding through concepts such as self-expansion and self-expressive brand value is likely to provide novel contributions to the literature. Particularly within the Islamic marketing, there is a notable lack of studies directly addressing the concept of self-expansion. While existing research has extensively examined identity representation in religious consumption contexts, studies focusing on the self and self-related psychological processes remain limited. Therefore, the primary objective of this research is to examine Islamic consumer behavior by integrating key branding and consumer psychology concepts into a comprehensive model, thereby contributing to the academic literature. Specifically, study investigates the relationship between Islamic brand personality (IBP) and religiosity, focusing on how self-expressive brand value and self-expansion influence retail loyalty among Muslim consumers. It explores whether brands that align with Islamic values and enable self-expression foster stronger consumer-brand relationships, ultimately enhancing brand loyalty. Additionally, the research examines the role of Islamic brand personality in women's fashion consumption, with a particular emphasis on Islamic clothing consumption behavior in Türkiye. Religiosity is treated as a moderating variable to better understand its impact on these relationships. By addressing these aspects, the study provides deeper insights into the mechanisms through which religiosity shapes consumer preferences and loyalty, offering a nuanced understanding of Islamic consumer behavior in the retail sector.

2. THEORETICAL FRAMEWORK

The identity-related dimension of this study is examined through the lens of social identity theory. Accordingly, the relationship between brand personality and religiosity is conceptualized within the context of identity-based consumption. Furthermore, drawing on the interaction between self and brands, the symbolic meanings attributed to brands are also interpreted within the framework of self-congruity theory.

According to social identity theory, individuals internalize the characteristics of groups to which they belong and define their self-concept through these groups ([Tajfel and Turner, 1979](#)). In the context of religion, Muslim identity can be considered a superordinate identity through which individuals express themselves, adopting the behavioral patterns and norms expected by their community. Consumption, as a complex everyday behavior, is shaped by these group norms. Thus, acting in accordance with Islamic principles—including the preference for halal-certified products or brands adhering to Islamic guidelines—can be seen as a manifestation of group membership and identity compliance. During the process of group identification, individuals align group norms and rules with their self-concept, reflecting this alignment in their consumption choices. Islamic brands, therefore, provide consumers with a symbolic means to express and reinforce their religious identity ([Mirkhah and Karami, 2020](#)). Moreover, group membership allows for intergroup comparisons and differentiation. In religious



consumption contexts, consumers adhere to community norms and use these rules to distinguish themselves from out-groups (Karataş and Sandıkcı, 2013). For example, highly religious consumers in minority or diverse contexts may follow group norms more strictly, expend additional effort in their brand and product choices, and thereby strengthen cohesion and solidarity within their religious community (Mumuni et al., 2018).

On the other hand, to understand the relationship between an individual's self-concept and brand preferences, the literature frequently refers to self-congruity theory. Self-congruity theory refers to the degree of congruence between an individual's self-concept and the image of a specific brand (Sirgy, 1982; 1985). According to the theory, individuals engage in a psychological comparison process between their self-concepts (i.e., actual self, ideal self, and social self) and their perceptions of brand image (e.g., brand personality or brand–user image) (Sirgy, 2018). Therefore, when the similarity between brand personality traits and an individual's self-concept is high, it is more likely to result in positive attitudes toward the brand (Lee et al., 2020; Bargoni et al., 2024). Self-congruity theory has also been examined in the context of religiosity, indicating that religiosity can foster self-congruity in consumption contexts. For instance, Zainol et al. (2024) demonstrated how religiosity shapes halal luxury consumption and found that highly religious consumers tend to experience higher levels of self-congruity. Similarly, Shalihin et al. (2023) showed that religious beliefs and values lead individuals to seek self-congruity in their preferences for Islamic apparel. Furthermore, Michel et al. (2022) highlighted that consumers tend to respond more positively to brands that symbolize not only their current value priorities but also cultural ideals that they may aspire to but do not yet fully prioritize, therefore lead to self-expansion. In light of these considerations, self-expansion and self-congruity theory can be regarded as two complementary frameworks for understanding consumer–brand relationships. While self-congruity theory emphasizes the alignment between consumers' self-concepts and brand images, self-expansion focuses on how consumers can develop and enrich their sense of self through brands, resources, and consumption experiences. When these two perspectives are considered together, brands can function both as symbolic representations of consumers' identities and as resources that facilitate self-expansion. In the context of Islamic consumption, brands that embody Islamic values may not only represent individuals' values, religious sensitivities, and identities, but may also reinforce the individual's sense of self as well as the identity and norms of the community to which they belong.

2.1. Islamic Brand Personality

Brand personality consists of human traits or attributes ascribed to a brand (Aaker, 1997). Islamic brand personality (IBP) is an extension of brand personality to incorporate Islamic guidelines. These traits determine the way in which brands are being perceived in Muslim markets, where the seekers usually wish to purchase products that meet their functional needs, along with their ethical and religious values (Alserhan, 2010). In Islamic religion, this structure has been expanded to consider qualitative aspects of Islam such as modesty, integrity, and



purity. Ahmad (2015) developed a halal brand personality model, emphasizing that Islamic brands targeting consumer segments that value religious principles should possess five key attributes: purity, excitement, safety, sophistication and righteousness. Later Ahmed and Jan (2015) proposed an Islamic Brand Personality model based on Aaker's model incorporating moderation, simplicity, trustworthiness and moral character. From Islamic Banking perspective, Ahmed et al. (2020) developed an IBBP model incorporating trustworthiness, justice and shariah compliance. Moreover, Zaki et al. (2023) developed an Islamic Apparel Brand Personality Model by incorporating attributes aligned with Islamic values like simplicity, feminine, modesty, Islamic and and righteousness.

The concept of brand personality may vary across cultures (George and Anandkumar, 2018). Previous research has emphasized that the meaning of Islamic branding (Yusof and Jusoh, 2014) and Islamic branding personality dimension can produce different outcomes across cultural and contextual settings (Aji and Muslichah, 2023). In particular, different dimensions of Islamic brand personality may yield varying results across studies; a dimension that is significant in one cultural context may appear insignificant in another. For instance, in their study on apparel brands in Egypt, Zainudin et al. (2020) found that the purity dimension did not produce significant results, whereas Aji and Muslichah (2023), in their study involving Muslim and non-Muslim tourists in Indonesia, reported that purity had a significant effect. Similarly, Jan and Shafiq (2021), in their research on the banking sector in Malaysia, found that the competence dimension was not significant. These findings highlight that the dimensions of Islamic brand personality may vary depending on the cultural and contextual setting in which they are examined. Therefore, investigating Islamic brand personality within the Turkish context is important for revealing context-specific dynamics and for demonstrating how the model may function differently across cultural settings.

2.2. Religiosity

Religiosity is the “degree to which beliefs in specific religious values and ideals are held and practiced by an individual” (Delener, 1990, p.27). It is often categorized as intrinsic religiosity, where individuals live by their religious beliefs, and extrinsic religiosity, where religion serves more pragmatic, social, or personal goals (Allport and Ross, 1967). Religiosity is a significant determinant of consumer behavior, particularly in societies where religion profoundly influences social norms, values, and daily practices (Farrag and Hassan, 2015). This multidimensional and variable nature of religiosity has made it challenging to define and measure the concept precisely. Glock and Stark (1965) measured across five dimensions: ritualistic, experiential, intellectual, ideological, and consequential. In another study, Mokhlis (2009) emphasized that religiosity fundamentally consists of three dimensions: cognitive (beliefs), emotional (feelings toward religion), and behavioral (religious practices). Later, Muhamad and Mizerski (2010) examined the impact of religiosity on consumer behavior and identified five factors: affiliation, commitment, knowledge, consequences, and motivation. Previous studies conducted in Türkiye have addressed religiosity in different contexts. Karataş



and Sandıkcı (2013) argue that consumption in religious societies serves several social functions, such as facilitating socialization, attracting individuals to the group, emphasizing the norms and values of the group, and maintaining symbolic distinctions between groups. Öztürk Küçük and Ayyıldız (2020) link religiosity with halal consumption practices, indicating that religious sensitivities affect consumption habits. In addition Uyar et al. (2020) highlight that religious sensitivities may translate marketplace reactions such as brand boycotts during periods of religious or political tension. More recently, Dişli Bayraktar (2024) highlighted a positive relationship between religiosity and sustainable consumption, suggesting that higher levels of religious awareness and the greater integration of religious principles into daily life are associated with increased environmental consciousness. These studies indicate that religiosity influences consumption behavior through various mechanisms such as group norms and identity representation, ethical consumption and marketplace reactions. However, the literature still lacks a comprehensive understanding of how religiosity shapes consumer behavior through underlying psychological mechanisms.

2.3. Self-Expressive Brand Value

According to Escalas and Bettman (2003), self-expressive brand value (SEBV) is how a brand enables people to express their identity, beliefs, and values through their consumption choices. Self-expression through brands is closely linked to identity theory, which suggests that individuals use brands to construct and signal their self-concept (Chernev et al., 2011). This is especially pertinent in religious contexts, where brands are used to communicate personal identity and religious values. In a study conducted by Aji and Muslichah (2023) to examine how halal brand personality creates an impact in the hospital sector, it was revealed that self-expressive value has a significant impact on halal brand personality and that this value directly affects brand tribalism and increases brand loyalty. Considering self-construction and brand loyalty, there is a positive relationship between self-construal and self-expressive brands. Moreover, there is a direct relationship between self-expression brand and brand loyalty. In Islamic contexts, self-expressive brand value is often intertwined with religious identity. For many Muslim consumers, particularly in the apparel market, clothing choices reflect their style and commitment to Islamic principles (Alserhan, 2010). Self-expressive brands provide offerings that enable Muslim consumers to seamlessly incorporate their faith into their everyday lives while expressing their unique identities. This mode of self-expression holds particular significance within modest fashion, where consumers want to balance personal style with religious expectations (Lewis, 2013).

2.4. Self-Expansion

Self-expansion theory, first proposed by Aron and Aron (1986), explains how individuals' cognitive, emotional, and behavioral processes in interpersonal relationships are shaped by intrinsic motivations. The model is based on two fundamental principles: the motivational principle and the inclusion-of-other-in-the-self principle (Aron and Tomlinson, 2018). The



motivational principle suggests that individuals strive to enhance their capabilities and efficacy in order to achieve desired goals. The inclusion-of-other-in-the-self principle refers to the process through which individuals expand their sense of self by incorporating others' resources, perspectives, and identities through interpersonal experiences. In essence, the theory describes how individuals explore themselves, strengthen their abilities and competencies to achieve their goals, and improve their sense of self (Aron et al., 2001; Aron et al., 2013). In consumer–brand relationships, the more frequent and meaningful the interaction between the individual and the brand, the more likely it is that the consumer internalizes the brand and integrates it into their sense of self (Reimann and Aron, 2009). In this process, brand attributes such as exclusivity, authenticity, quality, and prestige can encourage consumers to internalize brands more strongly (De Kerviler and Rodriguez, 2019), ultimately leading to greater consumer–brand identification (Gorlier and Michel, 2020). Lewandowski and Ackerman (2006) employed the Self-Expansion Scale to examine how brands are incorporated into an individual's sense of self. Self-expansion theory is important in cross-group interactions and in creating tolerant, integrated communities. Self-expansion increases individuals' willingness to interact with diverse groups, leading to higher-quality relationships (Paolini et al., 2016). Various studies have been conducted in the literature on self-expansion, such as luxury consumption (Liu et al., 2022), brand experience (De Kerviler and Rodrigues, 2019), and lifestyle branding (Chernev et al., 2011).

In this study, the concept of self-expansion has been adapted to the Islamic consumption and branding context. Self-expansion traditionally focuses on the gains in an individual's self-concept arising from experiences with brands, emphasizing the role of brands in facilitating the extension of the self. Within Islamic branding, consumption decisions are often motivated by the desire to express and affirm one's religious identity. Thus, self-expansion can be conceptualized in this context as the process through which Islamic brands enable consumers to symbolically represent and reinforce their religious identity. Highly religious consumers are particularly likely to prefer brands that reflect adherence to Islamic principles, as this aligns consumption with both personal identity and group membership (Mirkhah and Karami, 2020). Moreover, identity expression in Islamic contexts can manifest not only in positive brand selection but also in boycotts from brands that conflict with religious or moral standards. By adapting the self-expansion construct to this context, the study examines whether Islamic brand personality contributes to the symbolic extension of the self in a culturally and religiously meaningful way, thereby extending the application of self-expansion theory into a novel domain. Furthermore, a study by Michel et al. (2022) has shown that when a brand's values align with a consumer's self-image, it promotes self-expansion and helps the brand become an essential part of that person's identity. This is especially important in Islamic markets, where brands often embody personal and religious identities. For instance, Karoui and Khemakhem (2019) highlighted that purchasing products that align with Islamic principles can be considered a form of Islamic activism, as this behavior serves as a means for individuals to reflect their identity and values.



2.5. Retail Loyalty

Retail loyalty refers to a consumer's favorable attitude and behavioral commitment toward a specific retailer or brand (Oliver, 1999). It consists of both attitudinal and behavioral dimensions. Attitudinal dimension relates to the emotional attachment and preference for the retailer, and the behavioral dimension involves repeated purchases and recommendation behaviors (Dick and Basu, 1994). Oliver's (1999) four-stage loyalty model is one of the most influential frameworks for understanding consumer loyalty. This model suggests that loyalty evolves through four stages: cognitive, affective, conative, and action loyalty. These stages reflect the progression from awareness and trust to strong emotional attachment and repeat purchase behavior (Chaudhuri and Holbrook, 2001). Loyalty is important for retailers, leading to long-term profitability, brand advocacy, and resistance to competitor offerings (Oliver, 1999). In retail settings, Too et al. (2001) explored how relationship marketing fosters customer loyalty by focusing on emotional bonds and trust between retailers and consumers. Similarly, Vesel and Zabkar (2009) examined the role of satisfaction as a mediator in loyalty development in retail loyalty programs. These models underscore the significance of emotional and behavioral loyalty, significantly shaped by a brand's personality and its alignment with consumer values, especially within religious contexts (Zaki and Elseidi, 2024).

3. RESEARCH MODEL AND HYPOTHESIS DEVELOPMENT

3.1. Islamic Brand Personality and Retail Loyalty

Islamic brand personality characteristics differentiate brands and establish a strong connection with consumers, fostering loyalty. By reflecting values such as trustworthiness, integrity, and alignment with Islamic principles, these brands resonate with Muslim consumers deeply held beliefs and cultural identity. This alignment encourages emotional attachment and long-term commitment, making IBP a critical factor in building and sustaining consumer loyalty (Wahyuni and Fitriani, 2017). Furthermore, another study by Zainudin et al. (2020) concludes that only specific dimensions of IBP, excitement, sophistication, and righteousness are associated with brand loyalty. Brands that successfully incorporate IBP traits into their branding strategies and address consumer sensitivities can effectively build a strong consumer base. By aligning their values with those of their target audience, these brands can foster trust and long-term loyalty. Further empirical studies, such as Mokhlis (2009), have integrated multiple variables to explore how religiosity, brand personality, and self-expressive value jointly shape retail loyalty, emphasizing that higher levels of religiosity lead to strong loyalty to brands that align with religious values. This connection is powerful when a consumer's religiosity and desire for self-expression are considered, highlighting the significance of these factors in fostering lasting relationships with consumers. Based on the above information, the research hypotheses are:

H₁: Islamic brand personality has a significant and positive effect on retail loyalty.



H₂: Religiosity plays a positive moderation role in the relationship between Islamic brand personality and retail loyalty.

3.2. Islamic Brand Personality and Self-Expansion

Research has emphasized that as the congruence between consumer self-concept and brand personality increases, the strength of the relationship between the consumer and the brand crucial for self-expansion also intensifies (Malär et al., 2011). Japutra et al. (2019) demonstrated that self-congruity leads to brand attachment, which in turn influences impulsive and compulsive buying behavior. Guo and Hsu (2023) further elaborated that self-expansion plays a mediating role in the relationship between brand experience and self-congruity, which leads to brand loyalty and identification. In Islamic branding, emphasizing IBP in strategic positioning can be advantageous for effectively appealing to the target audience. Religiosity shapes people's self-identity and self-concept, directly affecting the buyer's behavior (Kashif et al., 2017). Osanlou and Rezaei (2025) highlighted that religiosity plays a significant role in shaping consumer preferences for brands that align with Islamic principles, including ethicality and modesty. The more a brand adheres to Islamic principles, the higher its likelihood of being preferred since religious consumers tend to express their self-identity through these brands. Based on the above information, the research hypotheses:

H₃: Islamic brand personality has a significant and positive effect on self-expansion.

H₄: Religiosity plays a positive moderation role in the relationship between Islamic brand personality and self-expansion.

3.3. Islamic Brand Personality and Self-Expressive Brand Value

When religion is considered as a brand (Alserhan, 2010), Islamic brand personality reflects the embodiment of characteristics such as trust, reliability, Sharia compliance, and purity that are attributed to brands (Zaki and Elseidi, 2024; Ahmed and Jan, 2015). These factors distinguish Islamic brands from others and serve as a preference and purchasing motivation for Muslim consumers. Kim et al. (2018) stated that the congruence between brand personality and consumer personality leads to brand loyalty. This congruence enables consumers to form emotional bonds and identify with brands they believe reflect their own identity, self-concept, and values (Lee and Workman, 2015). Similarly, Ashraf et al. (2023) stated that Muslim consumers tend to search for brands that reflect their religious and cultural identities while adhering closely to the Islamic principles. Brands that emphasize Islamic values and incorporate them into their communication strategies evoke feelings of belonging and identity among consumers, ultimately leading to brand loyalty (Yousef et al., 2021). Based on the above information, the research hypotheses:

H₅: Islamic brand personality has a significant and positive effect on self-expressive brand value.



H₆: Religiosity plays a positive moderation role in the relationship between Islamic brand personality and self-expressive brand value.

3.4. Self-Expressive Brand Value and Self-Expansion

The alignment between self-expressive brands and consumers' self-concepts fosters a deeper emotional connection, reinforcing brand loyalty and attachment. Guo and Hsu (2023) emphasized that self-expansion mediates between self-congruity and brand experience. They highlight that consumers prefer brands that align with their self-concept and self-perception, enhancing their brand experience and loyalty. Additionally, self-expansion is directly linked to brand love and brand advocacy. Self-expressive brands foster brand love, which, in turn, leads to brand advocacy (Shimul and Phau, 2023). Religious or Islamically sensitive consumers tend to prefer brands that claim to align with Islamic principles because their lifestyle necessitates such choices (Karoui and Khemakhem, 2019). Similarly, Aji and Muslichah (2023) emphasized that self-expressive halal brands reflect consumers' inner selves while enhancing their social selves. This trust enhances the brand's self-expressive value and encourages consumers to engage in behaviors that reflect their Islamic values, thus promoting self-expansion through ethical consumption. Based on the above information, the research hypothesis:

H₇: Self-expressive brand value has a significant and positive effect on self-expansion.

3.5. Self-Expressive Brand Value and Retail Loyalty

Consumers who want to reflect their unique characteristics in their social environment prefer self-expressive brands with distinctive designs (Monfared et al., 2021). Lee and Workman (2015) highlighted that consumers with a well-developed independent self-concept are more likely to be drawn to self-expressive brands, as they place a high value on individuality and self-expression. These self-expressive brands cultivate brand loyalty through brand love, brand experience, and word-of-mouth marketing (Çavuşoğlu and Demirağ, 2020). Osanlou and Rezaei (2025) suggest that religious consumers who regularly prefer a particular brand perceive these brands as reflections of their social status and inner self. This indicates that brand preference serves as a means for individuals to position themselves within a social context while also shaping their self-perception. Ruane and Wallace (2015) emphasize that for consumers, allegiance to a tribe or community can be more significant than individual consumption choices. In such cases, consumers are more likely to align with the expectations and norms of their social group, leading to a preference for brands that conform to these shared values and expectations. Based on the above information, research hypothesis:

H₈: Self-expressive brand value has a significant and positive effect on retail loyalty.

3.6. Self-Expansion and Retail Loyalty

As mentioned earlier, there is a direct relationship between self-expansion and brand loyalty. When consumers engage with brands in ways that contribute to their self-expansion, it



strengthens their emotional connection and commitment to the brand, leading to higher brand loyalty. Gorlier and Michel (2020) indicated that self-expansion mediates the relationship between self-brand inclusion and brand evaluation. Michel et al. (2022) emphasize that the extent to which brands reflect consumers' values determines how deeply they integrate into their sense of self, ultimately leading to positive brand attitudes. Liu et al. (2022) demonstrate that self-expansion strengthens the quality of relationships between consumers and brands and enhances consumer-brand identification, a critical precursor to brand loyalty. In the Islamic context, brand loyalty emerges to the extent that a brand reflects the values and personality of the consumers it appeals to (Zainudin et al., 2020). When brands align with consumers' religious and cultural values it fosters a sense of connection and trust, ultimately leading to stronger brand loyalty. Based on the above information, the research hypothesis:

H₉: Self-expansion has a significant and positive effect on loyalty.

4. METHODOLOGY

4.1. Measurement Items

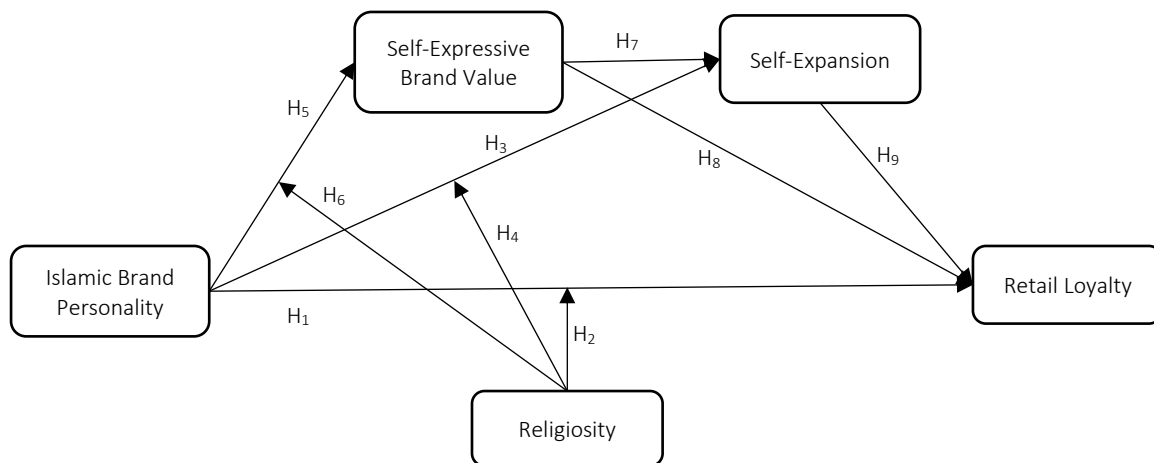
The key principle in Islamic clothing is it should not be sexually appealing, should not attract attention, and should not reveal body parts (Boulanouar, 2006). The coexistence of strict clothing rules with the perception of clothing as an enjoyable material has enabled various studies on Islamic consumer behavior (Karakavak and Özbölük, 2023; Zaki and Elseidi, 2024). This study focuses on consumer behavior toward Islamic clothing in Türkiye. The research model, which integrates the examined variables into a single conceptual framework, is presented in Figure 1. According to this model, Social Identity Theory (SIT) provides the fundamental basis for the formation of the relationship between the consumer and the Islamic brand personality. Building upon this, the model incorporates self-congruity theory to explain psychological match between consumers' inner self and brand's religious identity. Once this identity-based interaction is established, self-congruity theory links it to the self-concept through the mechanisms of self-expansion and the symbolic representation of the self via the brand. Furthermore, the model posits that these relationships and interactions are moderated by religiosity. Given the power of religiosity to represent and shape individuals' lifestyles and identities, it is hypothesized to fulfill this critical boundary role. Consequently, the research model offers a holistic approach by bridging identity, self, and religious commitment, ultimately illustrating their combined impact on retail loyalty.

To test the research model, this study employed quantitative research design, utilizing a questionnaire as the primary data collection tool. In alignment with the study's objectives, widely used scales from the literature with established validity and reliability were incorporated. The measurement scales were first translated from English into Turkish. To ensure conceptual equivalence, clarity, and cultural appropriateness, the translated items were reviewed by academicians from different disciplines. Based on their feedback, several minor revisions were made to improve the wording and contextual clarity of the items. The



questionnaire was structured into two sections: the first section comprised scale statements, and the second focused on demographic variables. The items adopted are Islamic apparel brand personality (Zaki et al., 2023), religiosity (Farrag and Hassan, 2015; Zaki and Elseidi, 2024), retail loyalty (Too et al., 2001; Vesel and Zabkar, 2009), self-expansion (Lewandowski and Ackerman, 2006; Michel et al., 2022), self-expressive brand value (Carroll and Ahuvia, 2006). The respondents were asked to rate their agreement ranging from 1 “strongly disagree,” to 5 as “strongly agree. Ethics committee approval for this study was obtained from the Scientific Ethics Evaluation Committee of the Dean’s Office of the Faculty of Economics and Administrative Sciences, Selçuk University Rectorate (decision number: E-22752295-050.04-860730; date: October 22, 2024).

Figure 1. Research model



4.3. Sampling Procedure and Participants

Data was collected online using a convenience sampling technique. Participation in the research was restricted to women, as this was deemed a prerequisite. This study focuses specifically on female consumers due to the contextual nature of Islamic fashion. Islamic clothing is inherently a gendered consumption domain and carries symbolic meaning beyond fashion, encompassing modesty, religiosity, and identity expression (Zainudin et al., 2020). Given that the Islamic fashion industry is predominantly female-oriented and that brand communication strategies in this sector primarily target women, focusing on female consumers enhances both contextual relevance and internal validity. Moreover, identity- and self-related constructs such as brand personality, self-expressive brand value, and self-expansion are theoretically more salient and meaningful within a female sample in this context. Prior research in the Islamic fashion domain has likewise employed female-only samples, supporting the appropriateness of this sampling decision (Alanadoly and Salem, 2022; Zaki and Elseidi, 2024). Total of 464 responses were collected, 39 surveys were excluded from the analysis due to incomplete responses, exceedingly low standard deviation, and the presence of outliers. Consequently, in total 425 surveys were deemed valid and included in the study. Most of the participants are aged between 25 and 34 years (35.1%) and 18-24 years (21.6%). In terms of educational status 58.4% of the respondents



have a bachelor's degree 22.6% holds post-graduate degree and only 3.8% graduated from elementary school. Concerning the occupation variable, the results showed that most of the participants were government officers (29.9%) or students (19.3%). Regarding income 35.8% have an income of minimum wage and below.

5. RESULTS

5.1. Preliminary Analysis

To address the common method biasness concern Harman's one-factor test was performed. In our analysis, the first eigenvalue accounted for only 39.9% of the total variance, which is significantly less than 50%, suggesting that common method bias is unlikely to have a substantial impact on the results.

CFA: Assessing the pooled measurement model: A confirmatory factor analysis was conducted to test measurement model. The preliminary results indicated an acceptable model fit. Preliminary values for the goodness of fit ($X^2/df=2,36$; CFI=, 906; IFI = ,906; TLI= ,902; RMSEA=, 057; RMR= ,073) were at an acceptable range. In this process, 3 items (simplicity4, self-expansion10, religiosity1) were removed from the analyses due to low factor loadings. After the exclusion process, CR and AVE values were tested.

Table 1. Factor loadings

Construct	Sub construct	Items	Factor loading	α
Islamic Apparel Brand Personality (IABP)	Simplicity	Sincere	,902	,976
		Honest	,898	
		Pure	,801	
		Friendly	,879	
		Serene	,800	
	Feminine	Feminine	,719	
		Charming	,791	
		Tender	,829	
		Unique	,764	
		Elegant	,842	
	Modesty	High-class	,579	
		Flawless	,722	
		Presentable	,754	
		Moderate	,836	
		Humble	,870	
	Islamic	Chaste	,848	
		Modest	,905	
		Plenary	,859	
Legitimate		,657		
Islamic		,936		
		Religious	,942	
		Sacred	,761	
		Ideological	,658	
		Spiritual	,845	



		Unrevealing	,940	
		Concealed	,949	
	Rightousness	Covering	,956	
		Looseness	,892	
		Righteous	,894	
		Pious	,832	
Self-Expressive Brand Value (SEBV)	Intrinsic Self	IS1	,896	,952
		IS2	,950	
		IS3	,901	
		IS4	,918	
	Social Self	SS1	,909	
		SS2	,945	
		SS3	,848	
		SS4	,822	
Self-Expansion (SE)		SE1	,837	,972
		SE2	,879	
		SE3	,864	
		SE4	,910	
		SE5	,870	
		SE6	,890	
		SE7	,922	
		SE8	,921	
		SE9	,911	
Religiosity (RG)	Ideological	ID2	,944	,972
		ID3	,998	
		ID4	,852	
	Intellectual	INT1	,894	
		INT2	,830	
		INT3	,882	
	Ritualistic	RIT1	,592	
		RIT2	,576	
		RIT3	,842	
		RIT4	,897	
		RIT5	,933	
	Experiential	EXP1	,916	
		EXP2	,808	
		EXP3	,889	
		EXP4	,595	
EXP5		,497		
Consequential	CON1	,938		
	CON2	,936		
	CON3	,920		
	CON4	,936		
	CON5	,960		



Retail Loyalty (RL)	Attitude	ATT1	,791	,958
		ATT2	,806	
		ATT3	,878	
		ATT4	,899	
		ATT5	,900	
		ATT6	,851	
	Behavior	BV1	,948	
		BV2	,949	
		BV3	,942	

Reliability and Validity Analysis: After CFA, convergent and discriminant validity are tested. The composite reliability (CR) of all constructs is within accepted ranges and greater than 0,7. Average variance extracted (AVE) values are greater than 0,5 and for all constructs the square root of AVE is larger than correlations between constructs (Fornell and Larcker, 1981). The results from Table 1 and Table 2 confirms that convergent and discriminant validity are not concerns of current research.

Table 2. CR, AVE, MSV and correlations of constructs

	CR	AVE	MSV	RL	IABP	SE	SEBV	RG
RL	0,909	0,833	0,406	(0,913)				
IBP	0,942	0,765	0,534	0,517	(0,875)			
SE	0,957	0,699	0,460	0,600	0,514	(0,836)		
SEBV	0,859	0,753	0,534	0,637	0,731	0,678	(0,868)	
RG	0,969	0,861	0,221	0,443	0,470	0,309	0,467	(0,928)

*Values in parentheses show square root of AVE

5.3. Hypothesis Testing

To test the structural model, we used SPSS PROCESS Model 85. In this study, rather than testing a comprehensive structural model, the relationships among the constructs were examined. Specifically, the effect of Islamic brand personality on the dependent variables was analyzed across different levels of religiosity. PROCESS (Hayes, 2022) provides robust confidence intervals through bootstrapping and enables more precise slope analyses using the pick-a-point and Johnson–Neyman techniques. The use of PROCESS for moderation analysis is widely accepted in the religiosity literature (Sarfraz and Mian, 2022; Nickerson et al., 2023).

Direct effects: The findings in Table 3 reveal that there is a negative and insignificant relationship between IBP and RL ($\beta = -0.27, p = 0.17$), as well as between IBP and SE ($\beta = -0.10, p = 0.59$). Furthermore, a positive and significant relationship is observed between IBP and SEBV ($\beta = 1.07, p = ***$), as well as between SEBV and SE ($\beta = 0.55, p = ***$) and between SEBV and RL ($\beta = 0.21, p = ***$). Notably, SE also has a positive and significant effect on RL ($\beta = 0.35, p = ***$). Table 3 shows the structural paths between variables.

**Table 3.** Structural paths between variables

Hypothesis	β	S. E	t	p	95% Confidence interval		Results
					LLCI	ULCI	
H ₁ : IBP----->RL	-,27	0,20	-1,36	0,17	-0,6713	0,1216	Not supported
H ₃ : IBP----->SE	-0,10	0,20	-0,52	0,59	-0,5163	0,2977	Not supported
H ₅ : IBP----->SEBV	1,07	0,18	5,94	***	0,7160	1,4241	Supported
H ₇ : SEBV----->SE	0,55	0,05	10,36	***	0,452	0,663	Supported
H ₈ : SEBV----->RL	0,21	0,05	3,58	***	0,095	0,326	Supported
H ₉ : SE----->RL	0,35	0,04	7,49	***	0,262	0,449	Supported

*** p < 0.001

Moderating analysis: To test whether this moderating role is significant, we employed the SPSS PROCESS macro developed by Hayes, specifically Model 85 with 5,000 bootstrap samples and 95% confidence intervals (Hayes, 2022). This allowed us to examine the interaction effects of IBP and religiosity on the dependent variables: self-expressive brand value, self-expansion, and retail loyalty. The significance of the moderation effects was evaluated based on the interaction terms' coefficients and their corresponding p-values. Table 4 demonstrates the moderation analysis results. The results indicate a positive and significant IBP x religiosity interaction for retail loyalty ($\beta = 0.09$, $p = 0.03$), while a positive and insignificant interaction was found for self-expansion ($\beta = 0.07$, $p = 0.11$). Moreover, a negative and significant relationship IBP x religiosity interaction was detected for self-expressive brand value ($\beta = -0.09$, $p = 0.01$).

Table 4. Moderation analysis

Hypothesis	β	S. E	t	p	95% Confidence interval		Results
					LLCI	ULCI	
H ₂ : IBPxRG----->RL	0,09	0,04	2,12	0,03	0,007	0,182	Supported
H ₄ : IBPxRG----->SE	0,07	0,04	1,58	0,11	-0,017	0,1619	Not supported
H ₆ : IABPxRG----->SEBV	-0,09	0,04	-2,42	0,01	-0,180	-0,019	Supported

To better interpret the results emerging from the moderation analysis, we adopted the "pick-a-point" approach for all three hypotheses. This method allowed us to examine the interaction effects at specific levels of the religiosity, providing a clearer understanding of how the relationships between IBP and the dependent variables self-expressive brand value, self-expansion, and retail loyalty vary across different degrees of religiosity (Hayes, 2022).

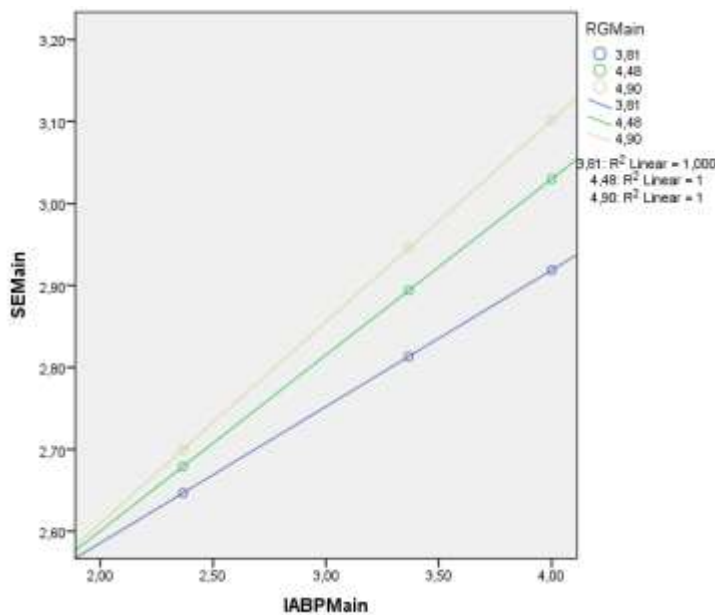


Figure 2. Moderation of IBP on retail loyalty by religiosity



Figure 2 illustrates the role of religiosity at low, middle and high levels in the relationship between IBP and retail loyalty. The results indicate that the effect of IBP on retail loyalty is stronger at higher levels of religiosity. At lower levels of religiosity, the relationship appears relatively flatter, whereas at higher levels of IBP, the relationship with religiosity becomes increasingly steeper. This pattern highlights the interplay between religiosity and IBP, emphasizing the moderating role of religiosity in shaping the impact of IBP on retail loyalty.

Figure 3. Moderation of IBP on self-expansion by religiosity

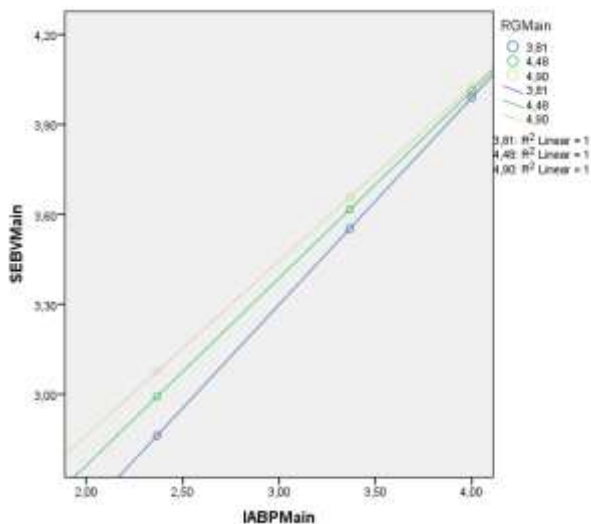


Secondly, the pick-a-point approach was adopted to examine the moderating role of religiosity in the relationship between IBP and self-expansion. Although the direct relationship between



Islamic brand personality (IBP) and self-expansion ($\beta=-0.10$, $p=0.59$) and the moderating role of religiosity ($\beta=0.07$, $p=0.11$) were found to be statistically insignificant, the pick-a-point analysis offers critical insights regarding the importance of religiosity in this relationship. As illustrated in Figure 3, the link between IBP and self-expansion becomes increasingly steeper and more pronounced at higher levels of religiosity compared to low and moderate levels. This finding suggests that religiosity functions as a threshold value in this context; in other words, the moderating effect of religiosity may only become significant after reaching a certain point. Furthermore, while these relationships remain insignificant within the specific sample of this study, they may reach statistical significance at high religiosity levels in different or broader populations.

Figure 4. Moderation of IBP on self-expressive brand value by religiosity



The moderating role of religiosity in the relationship between Islamic Brand Personality (IBP) and Self-Expressive Brand Value (SEBV) was tested graphically using the pick-a-point approach. Figure 4 reveals that in cases where religiosity is at a high level, the impact of IBP on self-expressive brand value is observed to be lower. This situation is directly proportional to the negative interaction term ($\beta = -0.0955$ S.E.= 0.04 $t=-2.42$ $p = 0.01$). Conversely, at high levels of IBP, the effect of low religiosity becomes more prominent. In other words, religiosity negatively moderates the positive relationship between brand personality and self-expressive brand value. In cases where IBP is high, lower levels of religiosity exhibit a steeper effect and play a more significant role in the relationship.

6. DISCUSSION and CONCLUSION

This research aims to examine the concepts of self-expressive brand value and self-expansion within the context of Islamic branding, religiosity and retail loyalty, aiming to shed light on the relationship between Islamic consumption and self-concept. Additionally, religiosity is considered a moderating variable to understand better how it influences the relationships within the model. The results unexpectedly revealed a negative and insignificant relationship between



Islamic brand personality (IBP) and retail loyalty. This finding can be attributed to several potential factors. First, the conceptual divergence between brand personality and retail loyalty may play a role; while brand personality is primarily a symbolic construct (Aaker, 1997), retail loyalty is often driven by functional attributes such as price, product assortment, store experience, accessibility, social factors and service delivery (Yun et al., 2012; Liu-Thompkins et al., 2022). Consequently, personality-based symbolic associations may not directly translate into retail loyalty in this context. Furthermore, as fashion consumption is frequently categorized as a hedonic experience (Liapati et al., 2015; Zainudin et al., 2020), variables other than loyalty might be more influential in the decision-making process. For example, Suhartanto et al. (2021) suggested that emotional attachment and product quality are basic drivers for loyalty. Second explanation may be related to inherent positioning of the brands as 'Islamic' by nature may explain this lack of direct impact. In the context of Islamic modest fashion, adherence to religious dress codes is a baseline requirement; therefore, a brand's Islamic persona might be perceived as a standard feature rather than a unique driver of extra loyalty. Additionally, existing literature on Islamic brand personality suggests that not all dimensions of personality necessarily lead to brand loyalty (Zainudin et al., 2020). Other factors often play a mediating or moderating role in the path to loyalty. As demonstrated in this study, religiosity is one such critical factor. The results suggest that religiosity conditions the relationship between IBP and loyalty, such that the effect becomes significant depending on the level of religiosity. Specifically, the 'pick-a-point' analysis confirms that the relationship between IBP and loyalty only becomes significant and pronounced at high levels of religiosity. Moreover, as the level of Islamic brand personality increases, the role of religiosity in this process becomes even more pronounced. Consumers with a high level of religiosity tend to show loyalty to a brand if they believe that the brand genuinely adheres to Islamic principles (Hussain et al., 2024).

Another interesting finding of the study is the negative and insignificant relationship between Islamic brand personality and self-expansion. To explain this finding, it is necessary to focus on the relationship between identity, the self, and Islamic attributes. First, social identity theory may provide insight; for consumers whose religious identity and sensitivity are already high, the brand personality may simply act as a reflection of their existing identity rather than a catalyst for self-expansion. For example, Mumuni et al. (2018) emphasize that when Muslims live as a minority, they strive to preserve their Islamic self-identity. Even when access to halal food is limited due to location or price constraints, they continue to actively seek halal options in order to maintain alignment with their religious identity. The results suggest that Islamic consumption often operates as an identity-preservation mechanism rather than a self-expansion mechanism. A second explanation may lie in the nature of the Islamic characteristics attributed to brands. Prior research suggests that halal certification and Islamic branding are frequently associated with perceptions of quality, ethics, and trustworthiness rather than identity enhancement (Ali et al., 2018; Aji and Muslichah, 2023). In such cases, the Islamic brand personality traits may signal expected product standards rather than symbolic resources linked to the self. On the other hand, an unexpected result in the process is that religiosity does not



assume a moderating role. There might be several explanations for this result. Firstly, self-extension may be more closely related to concepts such as novelty-seeking, aspirational and social status drivers rather than religious commitment. In this case, the consumer's motivations for using the product in the context of self-extension may play a more active role. Second, within the context of this study, religiosity as a concept itself may be the reason for this result. In societies with a religious majority, religious rules have become normative and are accepted without question (Mokhlis, 2009). In these societies, Islamic branding activities have also become mainstream (Sandıkcı and Jafari, 2013; Bukhari and Isa, 2020). In a country like Türkiye, where almost the entire population is Muslim, the homogeneity of religiosity may cause it to play an ineffective role in the relationship. In such societies, adhering to religious codes is often equivalent to complying with broader social norms. This phenomenon has been extensively addressed within the framework of the Theory of Planned Behavior, suggesting that consumption may be driven by social conformity rather than purely individual preferences (Mortimer et al., 2020; Ashraf et al., 2023). Furthermore, Islamic consumption behavior and its underlying processes may be driven by collective and intra-group motivations rather than purely individualistic activities. In this context, consumption serves as a tool for social integration—aiming to draw others into the community, communicate shared social values, and establish symbolic boundaries between in-group members and out-groups (Karataş and Sandıkcı, 2013). Consequently, such consumption patterns are oriented toward social conformity and group identity maintenance rather than personal self-expansion or individualistic differentiation.

One of the significant findings of the research is the positive and meaningful relationship between IBP and self-expressive brand value. This finding supports previous studies emphasizing that consumers prefer brands that reflect their values and self-identity (Aji and Muslichah, 2023; Chernev et al., 2011). IBP reflects the complex relationship between an individual's identity and the perceived value of a brand. The fact that this consumption behavior occurs within an Islamic context implies that consumers hold brands to different expectations, such as aligning with their moral, ethical, and religious values. Materials tell something about an individual's identity and self-concept, which also applies to the Islamic consumer context. For instance, recent calls for boycotting certain products due to political and social turmoil have emerged as both an Islamic stance and an expression of identity (Dekhil et al., 2017). By avoiding specific brands, Muslim consumers demonstrate their adherence to Islamic principles and signal their commitment to a collective moral and ethical position. This highlights the dual role of consumption in the Islamic context, as a reflection of personal values and as a broader cultural and religious statement. On the other hand, what is curious about the relationship between IBP and self-expressive brand value is the negative moderating role of religiosity. In line with prior literature findings (Mirkhah and Karami, 2020), this indicates that while IBP generally enhances self-expressive brand value, the strength of this effect diminishes as religiosity increases. There may be several reasons for this behavior. Firstly, consumers with lower levels of religiosity in their daily lives may not adhere strictly to Islamic rules and values.



However, when faced with external factors such as attacks on Islamic values or calls for boycotts, they might feel an instinctive drive to protect their culture, values, and identity, leading them to prefer Islamic brands. Additionally, consumers may perceive religiosity and Islamic branding as two separate contexts. Even if they do not consider themselves deeply religious in their daily lives, they can alleviate their internal judgements and make a moral appraisal by choosing Islamic brands. It suggests that the perception of Islamic brands extends beyond strict religious adherence and intersects with broader cultural, personal, situational and moral considerations. In addition, prior studies have emphasized that in Muslim-minority contexts, halal consumption is often undertaken on moral and religious grounds rather than as a symbolic preference (Abu-Hussin et al., 2017). In such cases, halal consumption stems primarily from adherence to religious prescriptions rather than from self-related motives. This reflects the normative nature of faith-based consumption. For highly religious consumers, Islamic brands may be perceived not merely as a consumption preference but as a moral and social obligation. In this context, the symbolic meaning attached to consumption is less about expressing the self through the brand and more about adhering to a religious way of life and culturally embedded norms (Izberk-Bilgin, 2012).

One of the significant findings of the research is the positive impact of self-expressive brand value on self-expansion and retail loyalty. As previously noted, consumers exhibit positive attitudes toward brands that align with their daily values and those that represent cultural values they may not fully internalize (Michel et al., 2022). Brands that emphasize consumer values and adopt them as their own can foster self-expansion, which, in turn, leads to positive outcomes for the brand, such as loyalty and attachment. Self-expansion influences consumers' self-concepts through positive brand experiences, reinforcing a deeper connection between the consumer and the brand (Guo and Hsu, 2023). This process strengthens brand loyalty and enhances the consumer's overall perception of the brand's value, paving the way for sustainable, long-term brand equity. This study also found a significant and positive effect of self-expansion on loyalty. As suggested by previous studies, self-expansion is a bridge in this relationship, allowing the consumer to incorporate the brand into their sense of self (Gorlier and Michel, 2020). This process strengthens the emotional and psychological connection between the consumer and the brand and enhances the consumer's loyalty and engagement.

6.1. Theoretical and Practical Implications

This study has several theoretical and practical contributions. First, this study raises important questions about the effect of religious values on consumer behavior in that it examines the relationship between IBP, religiosity, and consumer psychology within an integrated model. Particularly within the Turkish context, this study highlights how religion-based identity operates in shaping female consumers' consumption behavior. More specifically, the moderating role of religiosity reveals that the strength of the relationship between Islamic brand personality and brand outcomes varies depending on consumers' level of religious commitment. On the other hand, the absence of a significant relationship between Islamic brand



personality and self-expansion suggests that consumers may have already internalized their religiosity and religious identity. Therefore, Islamic branding may not function as a means of extending or enhancing the self, but rather as a reflection of an already established identity. The second contribution of the research is the demonstration that Islamic brand personality (IBP) does not always automatically lead to loyalty; rather, religiosity serves as a pivotal element in this process. Accordingly, the ability of brand personality to foster loyalty is contingent upon its alignment with the consumer's religious identity. Furthermore, the findings failed to identify either a direct or indirect relationship between IBP and self-expansion. This suggests that while religious elements may influence consumption preferences, they remain ineffective in driving an individual's self-expansion. Such a result indicates that the frequently discussed concepts of self and commitment may diverge in specific contexts. Thirdly, the insignificant relationship with loyalty implies that for female consumers of Islamic clothing in Türkiye, being 'Islamic' is perceived as an expected baseline—a 'must-have' attribute rather than a differentiating factor. This suggests that religious positioning and differentiation strategies require mechanisms beyond mere religious or 'halal' labels to be effective. Consequently, brands must integrate additional value propositions to distinguish themselves in a market where religious compliance is taken for granted. These findings reflect the majority-Muslim context in Türkiye, where religiosity is relatively homogeneous, reinforcing the idea that normative and duty-based motives dominate over aspirational self-expansion motives.

One of the important theoretical contributions of this study is that it examines the concept of self-expansion within the context of Islamic branding. The self-expansion construct has primarily been investigated within the broader domains of consumer behavior and brand relationships, while research examining this concept in relation to Islamic consumption and religiosity remains limited. The absence of prior studies exploring self-expansion in Islamic branding contexts indicates that this research extends the application of the self-expansion framework into a new cultural and religious consumption domain. Therefore, this study offers a novel contribution to the literature. Another contribution of this study is that it extends and complements prior research on Islamic apparel brand personality (Zaki et al., 2023) by measuring validity and reliability of the model in a different culture. Furthermore, the study contributes to understanding of the religiosity construct. Testing the model in Turkish demonstrates that the original models may not function fully in different cultures and highlights the need for necessary adaptations. Another contribution of the present study is that it is one of the first attempts to comprehensively examine IBP in conjunction with consumer psychology within a single model, demonstrating how various variables interact and jointly shape retail loyalty. It holds significance by providing insights into how emotional attachment can be formed with retailers prioritizing Islamic values. Finally, the study demonstrates how two key variables, religion and psychology, can integrate to influence consumer behavior. Combining concepts related to consumers' psychological needs, such as self-extension and self-expressive brand value, with religion, a significant factor in consumer culture, the study deepens



knowledge of these concepts and consumer behavior, uncovering new dimensions within a single model.

In addition to its theoretical contributions, this study also offers practical recommendations for decision-makers. First, the findings indicate that Islamic brands should move beyond a uniform religious positioning and instead adopt more heterogeneous strategic approaches. In this context, differentiated segmentation and targeting strategies can be developed to address varying levels of religiosity. Furthermore, given that the study focuses on female consumers, the results suggest that brand personality may generate distinct meanings and associations within this segment, thereby requiring more nuanced and tailored communication strategies. For female consumers in Türkiye, Islamic clothing consumption extends beyond the mere use of religious symbols and expressions; it embodies deeper cultural and identity-related meanings. A more refined understanding of these sensitivities and the values attributed to religious symbols would enable brands to develop more accurate and effective marketing strategies. For example, instead of simply labeling a product as Shariah-compliant, the brand could emphasize that the entire production process is ethical and sustainable. Additionally, rather than conveying Islamic values directly in advertisements, messages could be communicated through broader societal themes and community-oriented narratives such as hospitality and community support. Furthermore, brands can foster deeper engagement with younger consumer segments by utilizing social media and digital marketing channels, tailoring strategies that resonate with their specific consumption habits. In this way, brands can develop and present more dynamic value propositions that are finely tuned to the lifestyles and expectations of these younger consumers. Second, by incorporating factors such as religiosity, self-concept, and brand preferences into the decision-making process, effective campaigns can be developed. Understanding the interaction between Islamic values, religiosity, self, and identity concepts will particularly enable the creation of more accurate strategies. For example, advertisements and product offerings that emphasize religiosity levels and self-concept can create a competitive advantage. Product offerings that align with Islamic values while ensuring authenticity may appeal to consumer segments with a strong sense of self-perception, ultimately leading to loyalty and positive brand equity. By emphasizing IBP, such brands can gain a competitive advantage over their rivals. Furthermore, brands can strengthen the sense of self-extension by offering products and services that make consumers' lives easier and contribute to their personal development. For instance, designs that appeal to Islamic identity, combining high functional and aesthetic value, can be developed to meet these needs effectively.

6.2. Limitations and Future Research Recommendations

Despite offering both theoretical and practical contributions, this study has certain limitations. First, the study focuses exclusively on female consumers, which limits the generalizability of the findings. Future research could extend the investigation to male consumers and examine the role of religiosity in their decision-making. Moreover, conducting similar studies in different cultural contexts would also contribute to the theoretical development of the field. This would



also provide an opportunity for comparative analysis between genders. Second limitation is that the data were collected without targeting a specific brand. Future studies could design research focusing on the attitudes and behaviors of consumers of a specific brand. Additionally, this research measures general consumer attitudes rather than those who pay attention to Islamic rules. Research conducted exclusively with consumers who prefer Islamic clothing could yield more precise results. Third limitation is the absence of a direct measurement of consumers' levels of religiosity. Future research could consider religiosity levels when designing studies, enabling more detailed analyses tailored to different consumer segments. Additionally, it is recommended that future studies be conducted in different cultural contexts to make cross-cultural comparisons. For instance, Western countries where Muslims are a minority could provide valuable insights. Aside from concepts in this study, future research should examine the links between religious values and consumer psychology more closely using different models and variables. For instance, concepts such as conspicuous consumption, involvement, and brand authenticity could be investigated within IBP and consumer behavior. Despite the assumption that religiosity would influence the connection between these two variables, the findings show no significant moderating effect. This suggests that factors other than religiosity may play a more prominent role in shaping consumers' engagement with brand personality in the context of self-expansion. To better understand the underlying factors, future research could adopt mixed-methods designs. In particular, qualitative studies supported by quantitative data can provide clearer insights into which variables and factors play a role in the consumption decision-making process. Further investigation may be needed to explore why religiosity did not play the anticipated role in this relationship. Finally, future studies should examine the differences between group-oriented and individual behaviors, focusing on the context where religiosity plays a significant role in shaping identity.

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