Adoption barriers of luxury lingerie as an inconspicuous consumption product

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Abstract: This study explores the psychological and brand-related drivers of Indonesian women's inconspicuous consumption of luxury lingerie. It analyses how self-concept, emotional attachment, brand trust, brand image, and social media influence shape attitudes and, in turn, purchase intentions for discreet luxury products. Using a quantitative method, data were collected via an online survey of 309 urban Indonesian women aged 20–45 who had purchased or shown interest in luxury lingerie. Partial Least Squares Structural Equation Modelling (PLS-SEM) was employed to test a mediation model, highlighting attitude as the key bridge between psychological and behavioural variables. Findings reveal attitude as the strongest predictor of purchase intention, with self-concept, emotional attachment, and brand image significantly shaping it. Brand trust and social media show more limited or indirect effects, though social media directly impacts purchase intention. Integrating self-concept theory, TPB, and DOI, the study advances the understanding of discreet luxury behaviour in culturally modest, Muslim-majority contexts.

Keywords: inconspicuous consumption; luxury lingerie; self-concept; emotional attachment; attitude; social media; PLS-SEM.

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1   Introduction

Luxury lingerie has evolved from a functional necessity into a product imbued with emotional, symbolic, and psychological significance. No longer limited to practical use, lingerie now plays a prominent role in shaping self-perception, identity construction, and emotional expression – especially among women. It enables consumers to assert femininity, confidence, and empowerment, even without public visibility (Singh et al., 2021). These deeply personal meanings make luxury lingerie a powerful medium for inconspicuous consumption, particularly in markets where discretion and privacy are highly valued.

Luxury lingerie is defined by its superior materials, intricate designs, and premium pricing, positioning it as a symbol of social prestige, personal refinement, and self-worth (Asgarova, 2019; Aliyev et al., 2019; Cabigiosu, 2020). It also carries aspirational connotations, offering women a sense of indulgence, elegance, and emotional satisfaction that extends beyond physical appearance (Kim et al., 2019). However, unlike luxury products designed for public display – such as handbags or jewellery – lingerie is primarily consumed in private, making it a unique site of symbolic self-affirmation.

The global luxury lingerie market continues to grow, driven by broader trends in empowerment, body positivity, and digitally mediated lifestyles (Asgarova, 2019). However, in markets like Indonesia, consumer behaviour reveals a distinct orientation: one marked by introspection, emotional restraint, and inconspicuous luxury preferences. While exposure to international fashion and social media content has increased, women often engage with luxury lingerie quietly – seeking products that fulfil emotional needs without drawing external attention (Aleem et al., 2022).

Despite this rising demand, several psychological and structural barriers shape consumer behaviour. These include internalised expectations about modesty, discomfort around indulgent spending, and a lingering fear of being perceived as excessive (Singh et al., 2021; Asgarova, 2019). Moreover, price sensitivity and limited access to international brands outside major urban areas remain practical hurdles (Asgarova, 2019). Even for consumers with the means and desire to purchase, the emotional negotiation between aspiration and self-restraint can be a deterrent.

Within this setting, inconspicuous consumption emerges as a critical lens for understanding how women engage with luxury lingerie in emotionally meaningful yet socially discreet ways. Unlike conspicuous consumption, which emphasises public recognition and signalling, inconspicuous luxury prioritises private self-reward, internal identity alignment, and personal gratification (Halwani, 2021). Indonesian consumers may value these products not for their status symbolism but for the internal confidence, femininity, and self-esteem they elicit – privately experienced and personally fulfilling (Aleem et al., 2022; Farkhani et al., 2022). While global luxury studies often focus on visibility and social signalling, little attention has been given to the drivers and barriers of luxury consumption when the display is absent. The inconspicuous consumption of intimate, emotionally laden products like lingerie deserves focused inquiry – particularly

in transitional societies navigating between traditional norms and emerging individualism.

From a psychological perspective, inconspicuous consumption is driven primarily by internal motivations such as emotional gratification, self-care, and the desire to reinforce self-esteem – rather than public recognition or social signalling. In the case of luxury lingerie, consumers are often motivated by the product's tactile comfort, design quality, and intimate emotional reward rather than the visibility of ownership (Asgarova, 2019). These motivations make luxury lingerie a unique form of private indulgence, where consumption serves as a personal affirmation rather than a social display.

Internalised social norms can result in nuanced mental barriers, particularly in collectivist cultures. Even in cases where a product would never be showcased to the public, consumers may subconsciously fear being perceived as extravagant and indulgent. Such social dynamics make people suppress the longing for close, personal, yet luxurious products. The gap between yearning and concealment poses a difficulty for brands specialising in luxury lingerie: resorting to traditional marketing focused on glamour, opulence, and social dominance might backfire with consumers who value discretion, privacy, and emotional connection (Adamo, 2023; Swastika et al., 2022; Singh et al., 2021).

To capture these consumers, brands must focus on stories that deeply connect, emphasising artistry and the empowering nature of intimate wear, intimate self-assuredness, and personal confidence. Instead of appealing to status, narratives must project feelings of self-admiration, femininity, and understated strength. However, other strategic constraints still exist. Many Indonesian consumers outside metropolitan centres such as Jakarta and Bali lack access to the experience-based branding that fosters the emotional bond critical to loyalty to luxury brands (Singh et al., 2020). The belief that luxury lingerie caters for a small urban elite blurs the perception of emotion expected from such brands.

To solve these problems, brands must apply inclusive marketing focusing on accessibility and personal touch. Through e-commerce, boutique pop-ups, and private consultations, intimate luxury lingerie can be emotionally branded through discreet distribution. By fine-tuning branding and service to communicate modest empowerment rather than blatant pampering, firms increase perceived value and expand their market reach (Singh et al., 2021; Datta et al., 2022; Lee et al., 2020).

At the same time, emerging digital platforms are reshaping consumer perceptions. Younger urban populations are increasingly exposed to global fashion through travel and social media, which helps normalise private luxury indulgence (Gan and Chen, 2023). Influencers and celebrities on platforms like Instagram, TikTok, and YouTube contribute to a shifting mindset – where luxury lingerie is framed not as provocative or excessive but as part of a confident, empowered lifestyle (Vidani et al., 2023). Brand localisation remains essential; products and messaging that retain cultural sensitivity while supporting emotional independence are more likely to be accepted. When brands adapt their design and communication to resonate with personal identity rather than social display, they are better positioned to foster trust, emotional attachment (EA), and purchase intention (Aleem et al., 2022).

This research examines the internal psychological and branding elements that influence women's intention to conspicuously consume luxuries, particularly in the urban Indonesian lingerie market. In support of this inquiry, a systematic literature review featured searches conducted in prominent academic databases such as Google Scholar,

ScienceDirect, Scopus, and ResearchGate for publications from 2020 to 2024. The search retrieved 21 studies regarding the aforementioned topics, including but not limited to luxury consumption behaviour, emotional connection bond, branding, and adoption psychology. While many studies addressed the underlying issues of the broader market of luxury goods, only a few seem to be interested in the glaring gaps of inconspicuous consumption and its intricate relationships with luxurious lingerie from culturally sophisticated perspectives (Singh et al., 2020; Adamo, 2023; Aleem et al., 2022).

Different authors have developed multiple theories regarding the evaluation process within acts of consumption in light of motivational facets associated with luxury goods. The diffusion of innovation (DOI) theory offers a simplistic insight into the adoption or rejection mechanisms regarding the new product class, such as luxury lingerie, which is brought about by the perceived benefits, fit, relevance, EA and self-connection amongst others (Singh et al., 2020; Zu et al., 2022). Within the scope of this study, DOI helps to explain circumventing luxury lingerie and how some consumers selectively adopt it.

Self-concept theory (SCT) describes how consumers harmonise product selections with their self-identity, values, and emotional self-image (Hakeem, 2020; Swastika et al., 2022). Concerning private yacht ownership, this theory supports the notion that individuals utilise private consumption to reinforce identity, self-valuation, and socio-cultural empowerment, regardless of external attention.

The theory of planned behaviour (TPB) also forms an important part of the framework that underpins this study. According to TPB, attitude is an important predictor of behavioural intention and is influenced by personal beliefs, appraisal of worth, and perceived control (Ajzen, 1991). In luxury settings, especially those regarded as subtle, brand trust (BT) and image prominently influence purchase intentions by establishing positive attitudes (Singh et al., 2021; Datta et al., 2022).

Through this theoretical integration, several significant research gaps emerge. First, most existing literature on luxury consumption continues to emphasise conspicuous goods designed to signal wealth or social status. In contrast, categories like lingerie, typically consumed privately, have been largely overlooked. Second, while EA and brand loyalty have been extensively studied in visible luxury products, their role in private, symbolic consumption remains underexplored. This study responds to that gap by investigating how emotional and brand-based connections can motivate inconspicuous purchases.

Third, although social media is widely acknowledged as a driver of luxury trend adoption, its role in reinforcing private consumption behaviours – particularly those framed around emotional well-being and self-care – has not been systematically analysed. This study addresses that shortfall by exploring how digital influencers and online content normalise luxury lingerie as a personal expression tool within emotionally safe, discreet boundaries (Vidani et al., 2023; Halwani, 2021).

These gaps are not only theoretical but conceptual. Traditional models often assume that luxury must be publicly visible to create meaning. However, this study challenges that assumption by demonstrating how luxury lingerie can deliver psychological and symbolic value through private use. In doing so, it expands the scope of DOI, SCT, and TPB into a domain of emotionally rich but publicly restrained consumption. The study contributes to an emerging discourse on internalised luxury value, offering a focused analysis of adoption drivers in markets where discretion is preferred and practised.

2 Literature review

2.1 Psychological and innovation-based foundations of discreet consumption

This research rests on two grand theories, Rogers' (1962) DOI theory and Sirgy's (1982) SCT, to explain how domestic drivers motivate the inconspicuous consumption of luxury lingerie. These theories comprehensively frame the diffusion of personally significant innovations and the psychology of luxury consumption as diffused to individuals.

DOI provides a strong rationale for why certain innovations like luxury lingerie are adopted because of the perceived relative advantage, compatibility and trialability (Rogers, 1962; Zhou and Wang, 2020). Its application stretches beyond a single area, including fashion, where the relevancy of the subject yield's considerable impacts on adoption as a function of relevance (Li and Park, 2021). In Indonesia, DOI has helped reveal some context-related issues in adopting innovations or usage in domains such as health and food (Maulana and Suhartono, 2021). In this case, DOI helps explain how luxury lingerie interacts with consumers on emotional alignment and perceived value in private settings, even in cultures that prefer discretion (Madan et al., 2018; Singh et al., 2020; Zu et al., 2022).

From the adoption lens, SCT offers a fundamental psychological reason for the attraction toward specific products. As Geiger-Oneto Minton and Ma and colleagues explained, SCT asserts that consumers strive to enhance their self-image, self-esteem, and identity through symbolic consumption. With luxury lingerie, interests and intentions are driven by the alignment of the product with one's internal identity – be it femininity, elegance, or empowerment – even when others cannot see the product. Luxury lingerie for many women, signifies an affirmation of their personal value and confidence privately (Oyserman et al., 2012; Madan et al., 2018; Hakeem, 2020; Aleem et al., 2022; Swastika et al., 2022). This theory helps explain best inconspicuous consumption where emotional and symbolic satisfaction overshadows social presence.

To further enhance the behavioural analysis, this research applies Ajzen's TPB from 1991, which accounts for attitudes, perceived behavioural control, and subjective norms in shaping intention. Purchase intention in the luxury context is predominantly influenced by attitude – formed through emotional connection, BT, and symbolic alignment (Madan et al., 2018; Singh et al., 2021; Aleem et al., 2022; Brandão and Barbedo, 2022; Datta et al., 2022). In this research, TPB posits that consumers with a favourable attitude towards luxury lingerie, shaped by psychological triggers, tend to consume inconspicuously.

In order to link the remaining theory parts to the luxury domain, the study relies on three supporting applied frameworks. First, the consumer behaviour in luxury markets theory (Vigneron and Johnson, 1999) refined DOI and SCT by incorporating emotional utility, perceived quality, and symbolism into the luxury realm. While exclusion and status represent primary dimensions of luxury, this research focuses on private emotional utility – specifically, how luxury lingerie offers a heightened sense of agency and self-care masked from public scrutiny (Dubois et al., 2020; Sangaji, 2021; Chan, 2024).

Second, the social media influence (SMI) on purchase intentions theory (Yang et al., 2023) explains the shaping of consumer attitudes and behaviour as the focus on the emotion and meaning of a product is digitally resonated and magnified. Social media, especially Instagram and TikTok, influencer narratives actively contribute to the normalisation of luxurious lingerie by portraying it as a form of self-expression, elegance, and body positivity (Al-Lozi and Papazafeiropoulou, 2011; Weigel et al., 2020; Mbatha,

2024). Private empowerment and aesthetic self-care are passively promoted on these platforms, supporting inconspicuous consumption.

Finally, as traditional marketing theory focuses on local cultural tailoring, this study emphasises less on cultural frameworks and more on how brands can accentuate emotional appeal and symbolic alignment (Craig and Douglas, 2006). Emotion-centred narratives portraying comfort, exquisite craftsmanship, and confidence appeal more and resonate with consumers who prefer understated sophistication (Song et al., 2018; Nakata and Izberk-Bilgin, 2009; Magnani, 2022). This theoretical framework proposes an analysis of how internalised identity, EA, and perceived value influence Indonesian women's inconspicuous consumption of luxury lingerie through the lenses of DOI, SCT, and TPB alongside emotional branding and digital media approaches.

2.2   Self-concept (SC)

SC reflects an individual's psychological self-evaluation, including self-image, values, and identity (Sirgy, 1982). It embodies an individual's self-perception and desired self, influencing consumption behaviour as individuals seek products that confirm or enhance their self-perception. In luxury contexts, especially those involving emotionally intimate products like lingerie, SC significantly impacts consumer attitudes and behaviour.

According to SCT, individuals are driven to select brands and products that align with their self-image and symbolise femininity, independence, and confidence (Geiger-Oneto and Minton, 2019; Ma et al., 2021). In terms of luxury, lingerie transitions from being merely clothing to an embodiment of self-affirmation, particularly within private contexts where public validation holds no significance. Women may engage with luxury lingerie to privately bolster their perceived self-worth, style, and emotional empowerment (Aleem et al., 2022; Martínez, 2023).

This intrinsic alignment is particularly acute with inconspicuous consumption, a form of luxury engagement where the psychological value is greater than social signalling. As with luxury goods, inconspicuous consumption is practised away from the public eye and often serves personal rather than social goals (Brandão and Barbedo, 2022). For many women, luxury lingerie offers internal satisfaction and emotional reinforcement, independent of whether it is ever viewed by others (Natiqa et al., 2021; Swastika et al., 2022).

The TPB reinforces the framing of this issue, situating attitude as a major mediator between SC and intention to act. A luxury-wearing woman who views herself as confident, elegant, or emotionally independent may hold an equally positive attitude towards luxury lingerie, which aligns with her self-perception. That positive attitude will reinforce the intention to purchase and use the product, even if all interactions with it are private.

By integrating SCT and TPB, this study views SC as a source of motivation and a mechanism through which inconspicuous luxury behaviour is psychologically legitimised. In this regard, SC becomes a powerful internal engine that shapes perception and action in emotionally meaningful, non-visible consumption. Accordingly, the following hypotheses are proposed:

H1   SC positively influences women's attitudes toward luxury lingerie.

H2   SC positively influences women's intention to engage in inconspicuous consumption of luxury lingerie.

2.3 Emotional attachment

EA refers to the enduring affective bond consumers form with brands or products, often arising from repeated exposure, meaningful symbolism, and psychological fulfilment (Thomson et al., 2005). In luxury contexts, this attachment transcends rational utility and reflects a deep personal connection that fuels brand loyalty, positive attitudes, and intention to repurchase. With luxury lingerie, EA is particularly potent due to the product's intimate, tactile nature and strong symbolic associations with femininity, sensuality, and self-care.

EA plays a critical role in shaping inconspicuous consumption, particularly for products that are experienced privately yet carry significant psychological weight. Consumers are drawn to luxury lingerie not simply for its material quality but for how it makes them feel – empowered, elegant, confident, and emotionally affirmed. From the perspective of SCT, this emotional bond emerges when the brand reflects or enhances an individual's internal values and ideal self-image (Madan et al., 2018; Hakeem, 2020). In this sense, luxury lingerie serves not just as a garment but as an extension of identity and a vehicle for internal self-expression (Bartoli, 2022; Kimaro, 2022).

The TPB complements this perspective by proposing that affective experiences contribute to attitude formation, influencing behavioural intention (Ajzen, 1991). When women develop an EA to luxury lingerie, their positive feelings toward the brand translate into favourable attitudes – anchored in personal satisfaction rather than external approval. These attitudes are a psychological bridge between emotion and intention, particularly in private consumption, where motivation is rooted in self-fulfilment (Shimul and Phau, 2022).

This relationship is further reinforced by the DOI theory, particularly the construct of relative advantage. Emotional benefits such as confidence, intimacy, or personal significance increase the perceived value of a product, making it more likely to be adopted – even in consumption contexts that are discreet or inward-facing (Rogers, 1962; Zhou and Wang, 2020). As emotional gratification becomes a perceived advantage, attachment to a brand is a key facilitator of adoption behaviour, reinforcing loyalty and deepening the likelihood of continued inconspicuous engagement. Accordingly, the following hypotheses are proposed:

H3 EA to luxury lingerie brands positively influences women's attitudes toward luxury lingerie.

H4 EA to luxury lingerie brands positively influences women's intention to engage in inconspicuous consumption of luxury lingerie.

2.4 Brand trust

BT refers to a consumer's confidence in a brand's reliability, consistency, and integrity – specifically in its ability to fulfil expectations and deliver value (Chaudhuri and Holbrook, 2001). In luxury contexts, trust plays a crucial role in shaping consumer perceptions, as the value proposition extends beyond tangible product attributes such as quality or design. For luxury lingerie, trust becomes even more essential due to the product's intimate and emotionally sensitive nature, which is closely tied to personal comfort, identity, and aesthetic expectations.

Within inconspicuous consumption, BT is a psychological substitute for social validation. While conspicuous luxury items rely on visibility and external approval to reinforce their value, inconspicuous products – consumed privately – derive value through internal satisfaction and emotional security. In these cases, trust helps reduce perceived risk and reinforces confidence in the product's quality and symbolic worth (Bartoli, 2022; Kimaro, 2022). Consumers who believe a brand will deliver superior comfort, elegance, and discretion are likelier to form a positive internal attitude, even without public recognition or peer feedback.

According to the TPB, attitude mediates the relationship between beliefs and behavioural intentions (Ajzen, 1991). Trust acts as a foundational belief – enhancing perceptions of brand reliability and cultivating favourable attitudes (Datta et al., 2022). When consumers trust a luxury lingerie brand, they are more likely to feel emotionally secure and reassured in their purchase, reinforcing the alignment between the product and their values. This trust-based attitude increases the likelihood of intention, particularly in private consumption settings where emotional connection replaces social visibility.

The DOI theory supports this link through trialability and perceived advantage. Luxury lingerie is often unsuitable for pre-use testing due to its intimate nature. In this context, BT functions as a proxy for trialability – offering consumers the confidence to adopt a product they cannot fully evaluate beforehand (Rogers, 1962; Li and Park, 2021). A strong, trusted brand reduces psychological uncertainty, increases perceived benefit, and facilitates adoption – especially when the product's emotional and symbolic value is deeply personal. Based on these insights, the following hypotheses are proposed:

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.

2.5   Brand image (BI)

BI refers to the associations, emotions, and perceptions consumers attach to a brand – typically encompassing prestige, sophistication, exclusivity, and symbolic meaning (Keller, 1993). In luxury markets, BI is a critical driver of consumer behaviour, particularly when the product offers psychological value beyond its functional use. With luxury lingerie, the brand's image contributes to perceptions of quality and design and emotional and identity-related resonance, enabling consumers to express empowerment, elegance, and refined femininity.

Through the lens of SCT, consumers are drawn to brands whose images reflect or enhance their self-identity (Sirgy, 1982). Luxury lingerie brands that project refinement, confidence, and subtle sensuality appeal to women who seek personal affirmation through intimate, private indulgence. In this case, the brand becomes a mirror for self-worth – quietly reinforcing one's self-image without requiring external validation (Bartoli, 2022; Kimaro, 2022). In such contexts, BI is not merely about product presentation – it becomes a symbolic extension of identity, supporting private expressions of self-value and individuality.

The BI is also a cognitive shortcut, simplifying consumer decision-making in emotionally significant categories. According to the TPB, a strong BI fosters positive attitudes by reinforcing belief in the product's symbolic and emotional value (Ajzen,

1991). This alignment cultivates affective connections, strengthening consumer intentions to engage with the brand, particularly in product categories – like luxury lingerie – consumed privately and resonating with deep personal meaning (Shimul and Phau, 2022).

From the perspective of the DOI theory, BI contributes to perceived relative advantage and compatibility, both of which are essential to the adoption of novel or emotionally complex products (Rogers, 1962; Zhou and Wang, 2020). When a brand is perceived as elegant, empowering, and emotionally authentic, consumers are more likely to view the product as personally compatible – making adoption more likely, even when consumption is discreet. A strong, identity-congruent BI reinforces the symbolic value of the product, fostering private adoption based on internal fulfilment rather than social signalling. Grounded in these theoretical perspectives, the following hypotheses are proposed:

H7 BI positively influences women's attitudes toward luxury lingerie.

H8 BI positively influences women's intention to engage in inconspicuous consumption of luxury lingerie.

2.6 Social media influence

SMI refers to the persuasive impact digital platforms and content creators – particularly influencers – have on shaping consumer attitudes, brand perceptions, and purchasing behaviour. In luxury markets, social media functions as a critical vehicle for aspirational storytelling, emotional branding, and symbolic association, allowing brands to connect with consumers rationally and emotionally (Yang et al., 2023). For luxury lingerie, platforms like Instagram, TikTok, and YouTube enable brands to present intimate apparel not just as a fashion category but as a reflection of confidence, femininity, and self-care (Oliveira and Fernandes, 2020; Sun et al., 2022).

From the TPB perspective, social media forms favourable attitudes by reinforcing positive beliefs and perceived norms around luxury consumption (Ajzen, 1991). Influencer content often portrays luxury lingerie in tasteful, empowering ways that align with values such as self-respect and self-confidence. These narratives enhance the psychological acceptability of the product, helping to cultivate attitudes rooted in emotional empowerment rather than status display (Ilieva and Yankova, 2023). Additionally, peer engagement and user-generated content provide socially relevant cues that can reinforce behavioural intentions – particularly when exposure is frequent and emotionally resonant.

Through the SCT lens, social media plays an important role in shaping ideal self-perceptions. Visual and narrative-driven content enables women to project and internalise images of elegance, empowerment, and refinement – traits that align closely with the aspirational use of luxury lingerie (Sirgy, 1982). As this alignment deepens, attitudes toward the brand become more positive, ultimately increasing the likelihood of engagement – even when consumption occurs privately.

The DOI theory further supports this framework, particularly through perceived compatibility and relative advantage (Rogers, 1962). Social media accelerates diffusion by making luxury lingerie's emotional and symbolic benefits more visible and personally relatable. When influencers share stories that link lingerie with wellness, self-care, or personal confidence, they increase perceived relevance and reduce adoption barriers (Weigel et al., 2020).

In the context of inconspicuous consumption, social media offers consumers a discreet and non-intrusive way to explore, evaluate, and even purchase luxury lingerie. Influencer-driven narratives often normalise luxury consumption as a form of private empowerment – making it easier for consumers to engage with products that offer internal emotional benefits without requiring public display (Sun et al., 2022; Mbatha, 2024). As such, social media becomes both a discovery tool and a safe space for affirming personal desires, reinforcing quiet yet confident consumption behaviours. Based on this theoretical integration, the following hypotheses are proposed:

H9 SMI positively influences women's attitudes toward luxury lingerie.

H10 SMI positively influences women's intention to engage in inconspicuous consumption of luxury lingerie.

2.7   Inconspicuous consumption behaviour

Attitude refers to an individual's overall evaluative judgment toward a product or behaviour, integrating both affective (emotional) and cognitive (rational) components (Ajzen, 1991). In luxury lingerie, attitude reflects how positively or negatively a consumer views the product – whether it evokes feelings of empowerment, indulgence, elegance, or personal comfort. According to the TPB, attitude is a central antecedent of behavioural intention; the more favourable the attitude, the greater the likelihood of engaging in the corresponding action, assuming supporting conditions are present.

Attitude is not formed in isolation but is shaped by a constellation of factors – SC, EA, BT, BI, and social media exposure – that inform a consumer's perception of value and self-relevance. In the case of luxury lingerie, a positive attitude may stem from how well the product aligns with a woman's internal identity and emotional needs, particularly in contexts where private consumption offers symbolic self-affirmation.

Purchase intention, meanwhile, reflects a consumer's conscious plan or readiness to buy a product. In this study, the intention is framed within inconspicuous consumption – a form of luxury behaviour where purchases are made not for public recognition but for private emotional and aesthetic fulfilment (Brandão and Barbedo, 2022). This approach departs from traditional notions of luxury that emphasise visibility and social status, shifting instead toward internal motivations, including self-care, self-worth, and personal expression.

The DOI theory supports this framing by emphasising compatibility – the extent to which a product fits into a consumer's lifestyle, values, or self-perception (Rogers, 1962). Inconspicuous consumption can thus be seen as an adaptive response to luxury innovation, where the emotional and symbolic appeal of the product is fulfilled through private engagement. This makes luxury lingerie particularly suitable for consumers who value introspective gratification over external display.

From the TPB perspective, attitude also functions as a mediator, translating psychological and brand-related beliefs into intention. A woman may feel emotionally connected to a brand or identify with its image, but her willingness to purchase depends on whether those associations foster a favourable internal evaluation (Ajzen, 1991). This process is particularly important in inconspicuous consumption, where internal consistency and personal meaning are critical drivers of behaviour. Accordingly, the following hypotheses are proposed:

H11 Attitude toward luxury lingerie (ATTL) positively influences women's intention to engage in inconspicuous consumption of luxury lingerie.

H12 ATTL mediates the relationship between SC and inconspicuous consumption purchase intention (ICPI).

H13 ATTL mediates the relationship between EA and ICPI.

H14 ATTL mediates the relationship between BT and ICPI.

H15 ATTL mediates the relationship between BI and ICPI.

H16 ATTL mediates the relationship between SMI and ICPI.

3 Method

3.1 Research design

This study adopts a quantitative and explanatory approach to investigate the psychological and brand-related factors that influence Indonesian women's inconspicuous consumption of luxury lingerie. Grounded in prior consumer behaviour literature and supported by empirical studies in identity-driven consumption, the research employs structural equation modelling (SEM) to assess the causal relationships between key internal constructs and behavioural outcomes (Aleem et al., 2022; Singh et al., 2021). The primary objective is to examine how individual-level variables – such as self-perception, emotional bonding, trust, and media influence – affect consumer attitudes and intentions in a luxury category predominantly experienced in private.

The research framework draws upon three established theories. DOI (Rogers, 1962) offers insight into how adoption is influenced by perceived relative advantage and compatibility. SCT (Sirgy, 1982) informs how individuals seek products that reinforce or reflect their self-identity. Meanwhile, the TPB (Ajzen, 1991) explains how consumer attitudes are critical predictors of behavioural intention, mediating variables between internal beliefs and action.

The structural model comprises five exogenous latent variables – SC, EA, BT, BI, and SMI – each hypothesised to influence the mediating variable ATTL (η_1). Attitude, in turn, is modelled to predict ICPI (η_2). This model structure clarifies how internal psychological mechanisms and brand perceptions shape private luxury consumption behaviour. The causal relationships are mathematically expressed as follows:

$$\eta_1 = \gamma_1\xi_1 + \gamma_3\xi_2 + \gamma_5\xi_3 + \gamma_7\xi_4 + \gamma_9\xi_5 + \varsigma_1 \tag{1}$$

$$\eta_2 = \gamma_2\xi_1 + \gamma_4\xi_2 + \gamma_6\xi_3 + \gamma_8\xi_4 + \gamma_{10}\xi_5 + \beta_1\eta_1 + \varsigma_2 \tag{2}$$

These equations, ξ_1 through ξ_5, represent the five exogenous constructs: SC, EA, BT, BI, and SMI. η_1 denotes ATTL, and η_2 represents ICPI. The γ terms represent the direct effects from exogenous to endogenous variables, β_1 captures the effect of attitude on intention, and ς_1 and ς_2 represent residuals (see Figure 1).

This research design enables a focused examination of how identity alignment, emotional connection, brand reliability, symbolic associations, and digital exposure influence private luxury adoption. By centring the analysis on internal motivations and

psychological resonance – rather than external visibility – the model contributes to a deeper understanding of inconspicuous luxury consumption as a form of personal empowerment and emotional affirmation.

3.2   Measurement items

In operationalising constructs for this study, all latent variables are measured reflectively using multiple indicators developed by literature and modified within the framework of luxury lingerie consumption in Indonesia. The SC construct is evaluated by analysing dimensions encompassing self-perceived identity, including self-confidence, femininity, and personal empowerment. These aspects demonstrate how women operationalise a SC and ascribe meaning to consumption in order to identity manifestation. For example, the statement, 'Wearing luxury lingerie makes me feel empowered', illustrates the empowering effects of the product on one's self-image, which is concealed from public view and is for personal use (Aleem et al., 2022; Shimul and Phau, 2022; Martínez, 2023).

EA is captured through indicators representing affective intensity, symbolic relevance, and emotional satisfaction associated with the brand. Such indicators assess the emotional intensity between a consumer and luxury lingerie, such as the importance, pleasure, or meaning one attaches to using it. For instance, statements like 'This luxury lingerie brand is important to me' demonstrate the degree of emotional significance consumers attach to the product (Bartoli, 2022; Kimaro, 2022; Martínez, 2023).

Trust in brands is measured through a consumer's belief in the companies' dependability, the quality they deliver, and their credibility. Trust matters significantly in emotionally intimate categories of products, where consumers need functional and psychological assurance. Trust plays an important role in reducing perceived risk and supporting confident decision-making. For example: 'I trust luxury lingerie brands to provide high-quality, durable products' (Liu et al., 2022; Shimul and Phau, 2022).

To evaluate a BI, attention is placed on perceived esteem, symbolic linkages, distinctiveness, and the brand's reputation. These items identify how women perceive the representation of luxury lingerie brands and how this image aligns with their values. For example, 'I associate this luxury lingerie brand with high prestige and elegance' depicts the aspirational emotionally charged perception of brand value (Aaker, 1996; Parris and Guzmán, 2023; Plumeyer et al., 2019).

In the social media context, SMI is measured by consumers' exposure to and interactions with influencer and brand accounts and their perceptions concerning the content's authenticity and alignment with trends. This construct indicates the existence of a norm of consumption alongside aspirations shaped by digital platforms. Statements such as 'I am influenced by social media influencers when purchasing luxury lingerie' demonstrate the persuasive role of online stylists (Oliveira and Fernandes, 2020; Ilieva and Yankova, 2023).

The ATTL is captured by indicators that reflect both the affective response to the product and its perceived quality. The items capture the emotional value, symbolic prestige associated with the category, and overall favourability towards the category. They measure overall evaluative judgment, including, 'The quality of luxury lingerie I have purchased meets my expectations', which portrays positive internal appraisals (Doe et al., 2020; Lee, 2021; Brown, 2019).

Figure 1 Structural model design
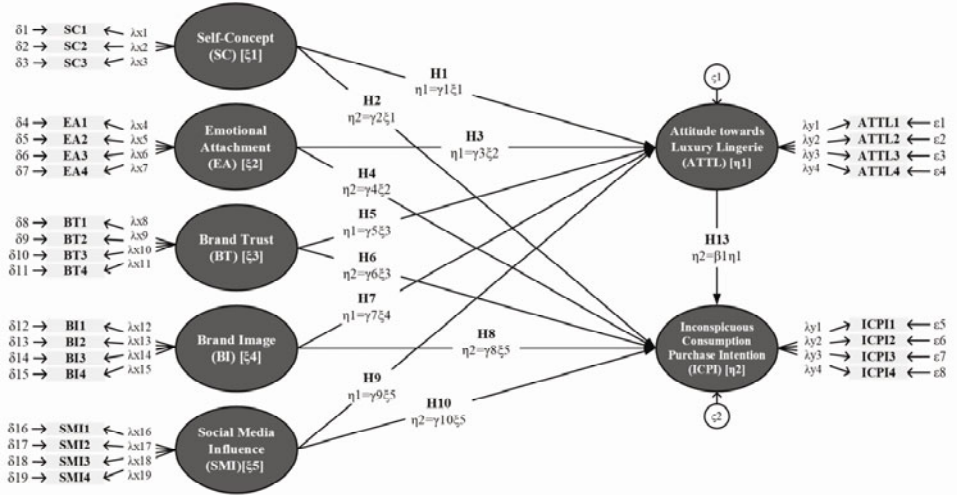
Notes: ξ_1–ξ_5 represent exogenous variables (SC, EA, BT, BI, SMI); η_1 represents ATTL;
η_2 represents ICPI; γ and β_1 are path coefficients; ς_1 and ς_2 are residual terms.

We assessed preferences for subtle luxury engagement to measure the ICPI – buying luxury goods without overtly signalling status. These indicators capture private satisfaction with minimal brand exposure and emotional purchasing motives. For instance, 'I am likely to purchase luxury lingerie for personal satisfaction, even if it is not visibly shown to the public', reflects the more contemplative dimensions of inconspicuous luxury consumption (Brown, 2019; Smith and Johnson, 2020; Lee, 2021).

This multi-construct measurement approach effectively accounts for private luxury consumption's symbolic, emotional, and identity aspects. Including contextually relevant and validated items strengthens the measurement model's reliability and theoretical coherence with the study's central concepts. Measurement indicators and construct loadings are comprehensively catalogued in Table 2.

3.3 Unit of analysis

This study focuses on individual-level analysis, specifically targeting Jakarta-resident Indonesian women aged 20 to 45 who have either purchased or expressed interest in luxury lingerie. Jakarta is chosen as the geographic scope due to its position as Indonesia's leading luxury retail hub, where major international lingerie brands are concentrated. The city's exposure to global fashion and its evolving consumer class make it an ideal context for studying inconspicuous luxury consumption, particularly in product categories tied to identity and emotional gratification.

Participants were selected based on demographic and psychographic relevance to the study's aims. A total of 309 valid respondents were retained after screening for brand familiarity and fashion interest. The age profile of respondents' shows that 50.16% are emerging adults (20–29 years), followed by 18.77% aged 30–39 and 17.48% aged 40–45. The remaining 13.59% fall outside the core age range. Marital status is also varied, with 41.75% single, 35.60% married, 16.50% in a relationship, and 6.15% divorced or widowed.

Concerning employment, 45.31% of the participants are full-time professionals, while others include students, entrepreneurs, part-time workers, and retirees. Household spending levels suggest strong discretionary income: 33.33% report monthly expenditures above IDR 7.5 million, and another 40.13% fall within the IDR 3.0–7.5 million range, indicating a clear financial capacity for purchasing luxury fashion items.

Regarding behavioural segmentation, 53.07% are rare buyers (0–1 times per year), 30.10% are selective buyers (1–2 times annually), and 16.82% are more frequent purchasers. Respondents also self-identify across usage motivation profiles, including fashionistas (18.45%), who are emotionally expressive and brand-aware; sentimentalists (20.06%), who balance fashion with function; and trendsetters (6.47%), who value minimalism with emotional intent. A large segment (55.02%) identified as minimalists but was excluded from the final analysis to maintain focus on symbolic and emotionally driven consumers.

Table 1   Respondent demographic, psychographic, and behavioural profile

Age	%	Marital status	%
< 20/>45 years old	13.59%	Divorced/widowed	6.15%
20–29 years old (emerging adults)	50.16%	In a relationship (dating/cohabitating)	16.50%
30–30 years old (young adult)	18.77%	Married	35.60%
40–45 years old (middle adult)	17.48%	Single	41.75%
Employment status	%	Monthly household expenditure	%
Full-time/professionals	45.31%	< IDR 3.0 million	26.54%
Part-time/workers	15.86%	≥ IDR 7.5 million	33.33%
Self-employed/entrepreneurs	9.06%	IDR 3.0–5.0 million	24.27%
Unemployed/retired/students	29.77%	IDR 5.0–7.5 million	15.86%
Frequency of luxury lingerie purchases	%	Behavioural type of usage	%
Frequent (≥ 4x/year)	4.85%	Fashionista (fashionable and emotional value)	18.45%
Occasional (3–4x/year)	11.97%	Minimalist (simplicity and functional value)	55.02%
Rare (0–1x/year)	53.07%	Sentimentalist (fashionable and functional value)	20.06%
Selective (1–2x/year)	30.10%	Trendsetter (simplicity and emotional value)	6.47%

This unit of analysis provides a robust basis for investigating the influence of SC, EA, BT, BI, and SMI on attitudes and intention, specifically within inconspicuous consumption. A pilot test of 30 respondents was conducted before the full survey to validate the clarity and consistency of the instrument. The final sample of 309 exceeds the minimum recommended size for SEM, typically requiring 200 to 300 observations for statistical validity (Creswell and Creswell, 2022; Kline, 2015). A detailed demographic and behavioural summary of the sample is presented in Table 1.

4 Results

4.1 Construct reliability and validity

This study assessed the robustness of the measurement model by assessing reliability and validity across all latent variables. As reported in Table 2, all item loadings exceeded the recommended threshold of 0.70, indicating that each observed variable strongly reflects its associated construct (Hair et al., 2019). High-loading values for SC, EA, and SMI demonstrate the precision with which these constructs are captured.

Table 2 Outer loadings, AVE, and reliability test

Item(s)	Loadings	CA	CR (rho_a)	CR (rho_c)	AVE
Self-concept					
Wearing luxury lingerie makes me feel more confident.	0.914	0.879	0.885	0.925	0.805
Wearing luxury lingerie enhances my sense of femininity.	0.897				
Wearing luxury lingerie makes me feel empowered.	0.881				
Emotional attachment					
This luxury lingerie brand is important to me.	0.837				
I feel happy and satisfied when I wear luxury lingerie from this brand.	0.893				
This brand's luxury lingerie gives me a sense of fulfilment.	0.893				
I feel a strong emotional bond with this luxury lingerie brand.	0.850				
Brand trust					
I trust luxury lingerie brands to provide high-quality, durable products.	0.846	0.853	0.858	0.902	0.699
I trust this luxury lingerie brand to deliver on its promises.	0.881				
I feel confident that this luxury lingerie brand will meet my expectations.	0.891				
I am committed to purchasing products from this luxury lingerie brand.	0.713				

Notes: 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.

Table 2   Outer loadings, AVE, and reliability test (continued)

Item(s)	Loadings	CA	CR (rho_a)	CR (rho_c)	AVE
Brand image					
I associate this luxury lingerie brand with high prestige and elegance.	0.730	0.790	0.797	0.864	0.613
I believe this luxury lingerie brand offers high-quality products.	0.798				
I am loyal to this luxury lingerie brand and choose it over others.	0.797				
This luxury lingerie brand has a good reputation in the market.	0.805				
Social media influence					
I am influenced by social media influencers when purchasing luxury lingerie.	0.799	0.883	0.889	0.919	0.741
I often engage with social media posts about luxury lingerie (e.g., like, share, comment).	0.864				
I find social media endorsements of luxury lingerie to be genuine and trustworthy.	0.870				
I am likely to adopt trends and styles of luxury lingerie promoted on social media.	0.906				
Attitude toward luxury lingerie					
The quality of luxury lingerie I have purchased meets my expectations.	0.782	0.804	0.804	0.872	0.630
The brand reputation influences my purchase decisions of luxury lingerie.	0.806				
I feel a strong emotional connection with the luxury lingerie I purchase.	0.793				
I am likely to purchase luxury lingerie in the future.	0.793				
Inconspicuous consumption purchase intention					
I prefer luxury items that have minimal branding.	0.793	0.788	0.788	0.863	0.612
Recognising a luxury brand without overt logos is important to me.	0.842				
I am likely to purchase luxury lingerie for personal satisfaction, even if it is not publicly visible.	0.755				
My social circle influences my decision to purchase inconspicuous luxury items.	0.736				

Notes: 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.

Internal consistency was confirmed through Cronbach's alpha (CA) and composite reliability (CR), with all constructs surpassing the threshold of 0.70 (Nunnally and Bernstein, 1994). This affirms that the items within each scale are homogeneous and reliably measure a single latent concept. Additionally, average variance extracted (AVE) values for all constructs were greater than 0.50, indicating that each construct explains more than half of the variance in its observed indicators – thus satisfying the criteria for convergent validity (Fornell and Larcker, 1981).

The heterotrait-monotrait ratio (HTMT) was applied using 5,000 bootstrapped samples to assess discriminant validity. As shown in Table 3, all HTMT values fall below the conservative cut-off of 0.90, and the bias-corrected 95% confidence intervals do not include 1.00 – providing strong evidence that the constructs are empirically distinct from one another (Henseler et al., 2015). Compared to the Fornell-Larcker criterion, which relies on the square root of AVE and has been criticised for its low sensitivity in detecting discriminant validity issues, HTMT offers a more rigorous and statistically robust test. While the Fornell-Larcker method remains informative, HTMT has gained wider acceptance in recent literature due to its superior performance in simulation studies (Franke and Sarstedt, 2019).

These results confirm that the measurement model exhibits high internal consistency and valid construct differentiation. This provides a solid foundation for structural modelling by ensuring that each latent variable is measured precisely without conceptual overlap. As such, the study's reflective measurement model can be psychometrically sound and theoretically valid for further hypothesis testing.

4.2   SEM-PLS inner model evaluation

To evaluate the structural model, the study assessed key inner model fit indicators, including coefficient of determination (R^2), predictive relevance (Q^2), standardised root mean square residual (SRMR), and multicollinearity through variance inflation factors (VIF). These metrics provide insights into the model's explanatory power, predictive strength, and statistical robustness.

As shown in the model output, the structural framework explains 55.9% of the variance in ATTL ($R^2 = 0.559$, adjusted $R^2 = 0.552$) and 55.3% of the variance in ICPI ($R^2 = 0.553$, adjusted $R^2 = 0.544$). These values indicate moderate to strong explanatory power (Cohen, 1988), confirming that the selected exogenous variables – SC, EA, BT, BI, and SMI – collectively contribute meaningfully to shaping attitudinal and behavioural outcomes. Moreover, the model's predictive relevance is supported by Q^2 values of 0.336 for attitude and 0.322 for intention, both exceeding the minimum threshold of 0.00 (Hair et al., 2019), demonstrating strong out-of-sample predictive capability. The model fit index, represented by the SRMR, is reported at 0.075, which falls below the commonly accepted threshold of 0.08, indicating a satisfactory model fit (Henseler et al., 2014). This supports the assertion that the proposed model structure aligns well with the observed data.

VIFs were examined for all predictor variables to assess multicollinearity. All VIF values range between 1.769 and 3.343, well below the conservative threshold of 5.00 (Hair et al., 2019). This indicates the absence of multicollinearity and confirms that the estimated path coefficients are not distorted by overlapping variance among the predictors.

**Table 3**   HTMT inference for discriminant validity test

Path	O	M	2.5%	97.5%
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

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

Overall, the inner model demonstrates statistical validity, theoretical coherence, and predictive strength, offering a solid foundation for interpreting the significance of direct and mediated pathways within the proposed conceptual framework. Figure 2 visually summarises the results of the bootstrapping procedure, which provides empirical support for hypothesis testing.

4.3   *Hypothesis testing*

The hypothesis testing results are summarised in Table 4 and illustrated in Figure 2, providing empirical evidence for assessing the direct and indirect effects of the non-moderation model. Bootstrapping with 5,000 resamples was conducted to ensure robustness and accuracy in estimating path coefficients (β), t-values, and p-values (Fahmi et al., 2024a, 2024b; Kunaifi et al., 2022).

Figure 2 Bootstrapping results (see online version for colours)
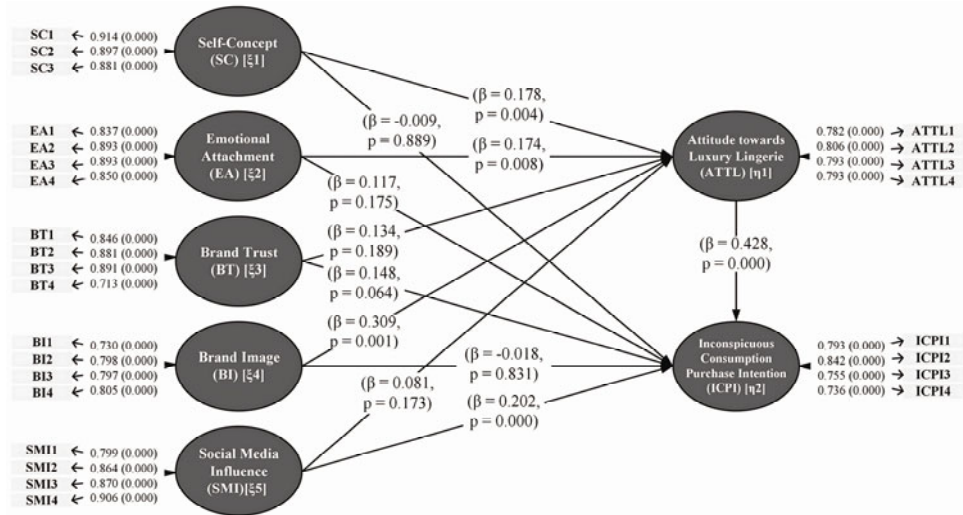
Notes: The model explains 55.9% of the variance in ATTL ($R^2 = 0.559$, R^2 adj. = 0.552,
$Q^2 = 0.336$, SRMR = 0.075) and 55.3% of the variance in ICPI ($R^2 = 0.553$, R^2
adj. = 0.544, $Q^2 = 0.322$).

SC significantly influences ATTL (H1: $\beta = 0.178$, $t = 2.892$, $p = 0.004$), suggesting that women who view themselves as empowered and feminine are more likely to form positive evaluations of luxury lingerie. This supports the SCT, which posits that consumption behaviour is driven by internal self-perception and identity reinforcement (Sirgy, 1982; Aleem et al., 2022). However, SC has no significant direct effect on ICPI (H2: $\beta = -0.009$, $p = 0.889$), indicating that identity alignment does not automatically lead to purchase without favourable evaluation. The significant mediation pathway (H12: $\beta = 0.076$, $p = 0.008$) confirms that attitude functions as a critical intermediary, echoing Madan et al. (2018) and Swastika et al. (2022), who emphasise that self-driven motivation in conservative cultures require internal validation before shaping behaviour.

EA also significantly predicts ATTL (H3: $\beta = 0.174$, $t = 2.643$, $p = 0.008$), indicating that women who experience emotional closeness to luxury lingerie brands are more likely to hold favourable attitudes. This reinforces prior studies emphasising the emotional dimension of brand attachment, especially in categories involving personal identity and intimate use (Bartoli, 2022; Shimul and Phau, 2022). However, EA does not directly predict ICPI (H4: $\beta = 0.117$, $p = 0.175$), suggesting that emotional affinity alone cannot prompt inconspicuous luxury purchases. Instead, the mediating effect (H13: $\beta = 0.075$, $p = 0.011$) highlights that EA must first reinforce favourable attitudes to influence discreet behavioural intent – an interpretation aligned with Fanandaru et al. (2023) and Gil et al. (2023).

BT does not significantly affect ATTL (H5: $\beta = 0.134$, $p = 0.189$) or ICPI (H6: $\beta = 0.148$, $p = 0.064$), indicating that confidence in brand reliability or quality does not strongly shape attitudes or behavioural intentions in this context. This may be due to luxury lingerie's deeply personal and emotionally driven nature, where rational assessments like trust are secondary to emotional and symbolic value (Liu et al., 2022; Kimaro, 2022). The non-significant mediation (H14: $\beta = 0.057$, $p = 0.208$) further

reinforces that trust lacks behavioural influence unless paired with attitudinal alignment, supporting similar findings by Razmus et al. (2023).

Table 4   Hypothesis testing results (see online version for colours)

Hypothesis	β	t	p
H1 SC → ATTL	0.178	2.892	0.004
H2 SC → ICPI	−0.009	0.140	0.889
H3 EA → ATTL	0.174	2.643	0.008
H4 EA → ICPI	0.117	1.358	0.175
H5 BT → ATTL	0.134	1.313	0.189
H6 BT → ICPI	0.148	1.851	0.064
H7 BI → ATTL	0.309	3.468	0.001
H8 BI → ICPI	−0.018	0.214	0.831
H9 SMI → ATTL	0.081	1.362	0.173
H10 SMI → ICPI	0.202	3.529	0.000
H11 ATTL → ICPI	0.428	6.670	0.000
H12 SC → ATTL → ICPI	0.076	2.635	0.008
H13 EA → ATTL → ICPI	0.075	2.535	0.011
H14 BT → ATTL → ICPI	0.057	1.259	0.208
H15 BI → ATTL → ICPI	0.132	3.129	0.002
H16 SMI → ATTL → ICPI	0.035	1.282	0.200

Note: β = standardised path coefficient; t = t-statistic; p = p-value; H1 not supported ($p > 0.05$).

BI strongly and positively impacts ATTL (H7: $\beta = 0.309$, $t = 3.468$, $p = 0.001$), confirming that perceptions of prestige, elegance, and symbolic value enhance attitude formation. This aligns with Aaker's (1996) brand association theory and supports studies by Plumeyer et al. (2019) and Parris and Guzmán (2023), who argue that symbolic alignment is central to luxury evaluation. However, BI does not directly influence ICPI (H8: $\beta = –0.018$, $p = 0.831$), suggesting a disconnect between symbolic perception and private purchase behaviour. The significant mediation effect (H15: $\beta = 0.132$, $p = 0.002$) confirms that BI must first be internalised through favourable attitudes before impacting behaviour, particularly in inconspicuous contexts where public validation is absent.

SMI does not significantly affect ATTL (H9: $\beta = 0.081$, $p = 0.173$), likely due to a gap between online exposure and private belief systems. In Indonesia's modest cultural setting, users may enjoy fashion-related content but separate it from actual evaluative judgements (Oliveira and Fernandes, 2020; Ilieva and Yankova, 2023). However, SMI strongly and significantly influences ICPI (H10: $\beta = 0.202$, $t = 3.529$, $p < 0.001$), indicating that social media content – particularly from influencers – can normalise and trigger discreet purchase behaviours by framing luxury lingerie as empowering or wellness-related (Sun et al., 2022; Mbatha, 2024). The non-significant mediation (H16: $\beta = 0.035$, $p = 0.200$) suggests that digital influence bypasses attitude and directly motivates behaviour, especially among younger, digitally active consumers.

Finally, ATTL is the most significant and consistent predictor of ICPI (H11: $\beta = 0.428$, $t = 6.670$, $p < 0.001$), validating the TPB (Ajzen, 1991) and supporting

research by Lee (2021) and Brown (2019). This result confirms that attitude is the central evaluative mechanism through which identity, emotion, and branding coalesce into purchasing behaviour – particularly in product categories consumed privately for emotional affirmation rather than public display.

In conclusion, the results strongly support the mediating role of attitude and the influence of identity-based and symbolic variables on inconspicuous consumption. While rational constructs like trust show weaker effects, symbolic and emotional dimensions drive behaviour through internal evaluative mechanisms. Social media operates as a powerful direct influence, and luxury lingerie, as a discreet product, depends largely on the alignment between internal identity and private empowerment. These dynamics reflect shifting cultural values among urban Indonesian women, where modesty and modern identity converge in subtle but meaningful luxury engagement (Swastika et al., 2022; Aleem et al., 2022; Zhou, 2024).

5   Discussion

The findings of this research strengthen the importance of SC in guiding consumers' attitudes towards luxury consumption, especially for symbolic and emotional products. Aligning with Zhou (2024), self-esteem is the basis for luxury participation, as consumers tend to seek out products that enhance self-worth and improve self-regard. Also, Sarsılmaz (2024) stresses that luxury consumption is performed to manifest one's personality and boost self-esteem, predominantly in cultures that view subtlety as sophistication rather than lavishness. Zhang et al. (2022) further argue that luxury purchases are associated with psychological aspects such as a sense of competence, autonomy, and emotional gratification, thus reinforcing the notion that consumption decisions are fundamentally based on constructing one's identity. In describing Jakarta's urban setting infused with Islamic values alongside global trends, SC serves as a firm psychological anchor. For women, luxury lingerie is not about seeking external validation but a private celebration of femininity and empowerment. However, the findings strongly enforce that self-affirmation, in this case, must undergo an attitude-filtering process before it has the potential to translate into behavioural intention, illustrating the impact of modest cultural norms on internal pathways and decision-making flows.

EA also emerged as a key influence on attitude, though not on behaviour directly. This indicates that consumers may psychologically bond with luxury brands, especially for personal items like lingerie, but such emotional alignment will not lead to purchase unless accompanied by positive attitudes. Wu (2025) points out that comfort and pleasure, as emotional safety motives, work under the surface of luxury behaviour but need some form of support to be acted upon. This is further supported by Fanandaru et al. (2023), who show that EA improves loyalty but generates behavioural outcomes only when evaluative processes intervene. Likewise, Gil et al. (2023) suggest that indulgent consumption of luxury goods must also be congruent with one's values and the significance of life to be behaviourally salient. In the Indonesian context and its discreet consumption culture, EAs to a lingerie brand are likely to resonate but will only bring about purchase with internal attitudinal support – illustrating the intricate psychology involved in private luxury engagement.

The findings regarding brand-related constructs offer further nuance. BI significantly affects consumer attitude, reinforcing previous findings that luxury brands generate

strong psychological appeal when associated with prestige, elegance, and symbolic value. However, as the results suggest, this symbolic alignment does not translate directly into purchase behaviour. Instead, consistent with Christodoulides and Michaelidou (2022), internalising the brand's symbolic meaning – reflected through attitude – ultimately influences consumption. Meanwhile, BT plays a less direct role in this process. Though traditionally important for reducing perceived risk, BT does not appear to independently shape attitudes or behavioural intention in this context. This aligns with Razmus et al. (2023), who suggest that trust must be complemented by emotional and symbolic relevance to impact behaviour in private consumption contexts – where social feedback is minimal. For Indonesian consumers who purchase luxury lingerie without public recognition, trust serves more as a rational baseline than a behavioural driver.

Social media, by contrast, directly influences behaviour while bypassing the traditional attitudinal route. This aligns with Li's (2024) and Zhou's (2024) findings, which demonstrate that digital platforms facilitate aspirational narratives and symbolic visibility, particularly among young, digitally connected consumers. In Indonesia, where public discourse around sensuality is limited, social media provides a subtle and safe space for women to explore aspirational lifestyles, including luxury lingerie, without public exposure. Wu (2025) similarly argues that social scarcity and digital storytelling can prompt emotionally satisfying behaviour even without explicit rationality. In this case, influencers reframe luxury lingerie as a symbol of self-care and confidence rather than sensuality, making it culturally palatable and behaviourally relevant. The present study supports this: while social media does not significantly shape attitude, it directly stimulates inconspicuous consumption intention – highlighting its role as a behavioural shortcut in the digital age.

Ultimately, attitude proves to be the most robust predictor of inconspicuous luxury consumption. This supports the central argument of the TPB (Ajzen, 1991), as well as recent findings by Majeed et al. (2024) and Fanandaru et al. (2023), who show that positive attitudes – grounded in emotional, symbolic, and self-expressive factors – form the gateway to purchasing intention. Yao et al. (2023) similarly highlight that prestige and identity signalling only influence behaviour when internalised as part of one's value system. In the case of Indonesian women navigating personal expression within a modest cultural landscape, this study shows that consumption behaviour is driven not by external visibility but by internal alignment. Attitude is not merely a mediator – but the psychological mechanism through which internal motivation becomes private action.

6   Conclusions

This study advances the understanding of inconspicuous luxury consumption by revealing how psychological constructs such as SC, EA, BI, and social media exposure influence Indonesian women's attitudes and intentions toward private luxury goods like lingerie. Unlike conventional models that assume luxury must be publicly displayed, this research positions luxury lingerie as a vehicle for personal empowerment and emotional affirmation in modest, collectivist contexts. The most consistent predictor of behavioural intention is attitude, which functions as an internal evaluative filter translating symbolic meaning into behavioural motivation. While social media drives intention directly, identity-driven and emotionally anchored factors require internalisation through attitude to influence action. These findings affirm the conceptual relevance of integrating SCT,

the TPB, and the DOI into one framework tailored to inconspicuous consumption. The study supports the significance of attitudinal mediation in TPB (Berry et al., 2024; Chiew et al., 2023) and highlights the shortcut role of social media as a behavioural trigger outside the traditional evaluative pathway (Nguyen, 2024; Wirtz and Balzer, 2023). Additionally, it demonstrates the influence of cultural modesty in personalising luxury, consistent with symbolic consumption theory (Farkhani et al., 2022). It underlines the relevance of expanded TPB in niche behaviours (Loureiro and Casaca, 2024).

6.1 Unique contributions

This study provides a foundational contribution by reorienting the dominant discourse in luxury consumption from public signalling to private symbolism. It introduces a contextualised model of inconspicuous luxury behaviour by embedding the SCT, the TPB, and the DOI into a single explanatory framework that captures the psychological and cultural mechanisms underlying discreet consumption. In doing so, the study reconceptualises luxury not as a performative act for social validation but as an internalised process of self-affirmation, emotional comfort, and identity reinforcement. This perspective is particularly novel within the Indonesian cultural context, where modesty, religious boundaries, and social expectations restrict overt consumption. By shifting the analytical focus to EA and SC, the research highlights how inconspicuous luxury, such as lingerie, fulfils symbolic and emotional functions often ignored in mainstream luxury marketing discourse. It thus extends the theoretical boundary of luxury studies to include personal empowerment, cultural navigation, and attitudinal gatekeeping.

Additionally, this study offers methodological and strategic contributions to consumer behaviour research in emerging markets. By validating the mediating role of attitude, the findings strengthen the predictive robustness of the TPB and show that internalised values must pass through attitudinal evaluation before translating into behavioural intention. This provides a sharper understanding of how luxury messaging is cognitively and emotionally processed before taking action. The model also acknowledges the direct pathway of SMI, revealing how digital platforms can trigger consumption behaviour without traditional attitudinal deliberation. This dual pathway – attitude mediated versus direct digital influence – introduces a nuanced mechanism that reflects the realities of modern consumer decision-making, especially among digital natives. In doing so, the study equips brand strategists and researchers with a more accurate model of luxury behaviour that is deeply informed by cultural modesty, psychological symbolism, and digital influence. This makes the study theoretically significant and practically relevant for marketing in culturally sensitive and digitally saturated environments.

6.2 Limitations

This study has several limitations. The cross-sectional design precludes conclusions about causality or behavioural change over time (Nguyen, 2025). The sample is limited to urban Indonesian women, reducing the generalisability to rural populations or other cultural groups. Additionally, potential moderators such as cultural orientation, religious identity, or generational background were not included, even though such variables are likely to influence the relationship between attitudes and intention significantly (Aksoy

et al., 2023). The model also does not incorporate parasocial interaction constructs, which may be relevant given the strong influence of digital platforms on consumer behaviour.

6.3   Future research directions

Future studies should expand the model by testing cultural, religious, and generational variables as moderators within the TPB framework, particularly in emerging and transitional societies (Aksoy et al., 2023; Luong et al., 2024). Longitudinal research could explore how inconspicuous consumption patterns evolve with time and shifting cultural narratives (Nguyen, 2025). Future researchers are encouraged to include parasocial interaction and emotional resonance as drivers of luxury adoption within discreet contexts, particularly among digitally engaged populations. Cross-national comparisons between modest societies could reveal how TPB constructs vary across religious and cultural boundaries. Qualitative inquiry using narrative or ethnographic methods may also capture emotional and symbolic experiences of private luxury use in ways that quantitative models cannot (Berry et al., 2024). Finally, more attention should be given to how aspirational digital content shapes behavioural intentions in private categories, as social media remains a powerful and nuanced space for shaping discreet yet expressive consumer decisions (Wirtz and Balzer, 2023; Farkhani et al., 2022).

Ethical approval

Declarations

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