Journal of Business, Social and Technology
Volume 7, Issue 4, 2331-2345
e_ISSN: 2807-6362
https://bustechno.poltekssci.ac.id/index.php/jbt/index
DOI: doi.org/10.59261/bustechno.v7i4.775

Increasing Brand Loyalty through Brand Personality and Brand Experience: The Mediating Role of Brand Trust in Muslim Fashion Branded Garments in Indonesia

Mustika Elsa Nur Adhi*
Universitas Trisakti, Indonesia

Yolanda Masnita
Universitas Trisakti, Indonesia

Kurniawati
Universitas Trisakti, Indonesia

***Corresponding author:**
Mustika Elsa Nur Adhi,
Universitas Trisakti, Indonesia.
✉122012501042@std.trisakti.ac.id

Article Info:

Article history:
Received: July 09, 2026
Revised: August 19, 2026
Accepted: September 07, 2026
Available Online: October 13, 2026

Keywords:
Brand Experience;
Brand Loyalty;
Brand Personality;
Brand Trust;
Muslim Fashion

This is an open access article under the CC BY-SA license.

Copyright © 2026 by Author. Published by Politeknik Siber Cerdika International

Abstract

Background: Indonesia's expanding Muslim fashion market has intensified competition between brands, increasing the importance of retaining loyal customers. Previous research has produced inconsistent findings on the relationship between brand experience and brand loyalty, indicating that the psychological process connecting the two requires further examination.
Objective: This study examines the effects of brand personality and brand experience on brand loyalty and assesses the mediating role of brand trust in the relationship between brand experience and brand loyalty among Indonesian consumers of Muslim fashion branded garments.
Methods: The study used a quantitative approach with purposive sampling techniques. Data from 148 consumers of Muslim fashion branded garments were obtained through purposive sampling using a five-point Likert-scale questionnaire and were analyzed with Structural Equation Modeling (SEM) in AMOS.
Results: The results indicate that brand personality positively affects brand loyalty ($\beta = 0.632$, $p < 0.001$). Brand experience also has positive effects on brand loyalty ($\beta = 0.324$, $p = 0.004$) and brand trust ($\beta = 0.444$, $p < 0.001$). In addition, brand trust positively affects brand loyalty ($\beta = 0.500$, $p < 0.001$) and partially mediates the relationship between brand experience and brand loyalty.
Conclusion: Brand loyalty is shaped by both brand personality and brand experience, while brand trust explains part of the pathway through which brand experience strengthens loyalty. In terms of Stimulus-Organism-Response (SOR) Theory, findings show that brand-related stimuli can contribute to loyalty through consumer trust. The study is limited to the Indonesian context and examines brand trust as the sole mediator.

To cite this article: Adhi, M. E. N., Masnita, Y., & Kurniawati. (2026). Increasing brand loyalty through brand personality and brand experience: The mediating role of brand trust in Muslim fashion branded garments in Indonesia. *Journal of Business, Social and Technology, 7*(4), 2331–2345. https://doi.org/10.59261/bustechno.v7i4.775

INTRODUCTION

Brand loyalty is an important indicator of how effectively an organization maintains lasting relationships with consumers. Loyal consumers are more likely to make repeat purchases, and this continuity can support business sustainability as market competition becomes more intense. For this reason, maintaining loyalty is especially relevant to Indonesia's Muslim fashion branded garment sector, where industry growth is accompanied by stronger competition among brands.

As the Muslim fashion sector expands, retaining consumers and maintaining loyalty have become increasingly strategic. According to the State of the Global Islamic Economy Report (SGIER) 2024/2025, Indonesia remains among the largest Muslim consumer markets for modest fashion products. In 2023, Muslim consumer spending across six major sectors reached USD 2.43 trillion and is projected to rise by 5.3% to USD 3.36 trillion by 2028. Data from the Central Statistics Agency Statistik (2024) also indicate that the textile and apparel industry continues to contribute to Indonesia's national processing industry. In addition, Indonesia's modest fashion exports to member countries of the Organization of Islamic Cooperation (OIC) reached USD 990 million in 2023, up from USD 540 million in the previous year. Taken together, these developments point to substantial potential in the Muslim Fashion Branded Garment market.

This market opportunity is accompanied by increasingly strong competition. In 2024, the Indonesian Ministry of Industry recorded approximately 594 thousand small-scale apparel enterprises employing roughly 1.2 million workers. As more businesses enter the market, consumers gain wider choices in design, quality, price, and marketing concepts, which makes brand loyalty more difficult to maintain. Challenges are also evident in consumer retention and switching behavior. Khairullah et al. (2025a) reported that approximately 40% of Muslim fashion consumers switched brands within a 12-month period, while the Indonesia (2024) reported that retention rates for branded Muslim fashion garments remained below 50%. These conditions indicate that product attributes alone are insufficient and that companies need to understand the factors and psychological processes that sustain brand loyalty.

The theoretical foundation of this study is the Stimulus-Organism-Response (SOR) framework introduced by Mehrabian and Russell (1974) and Roessler et al. (2022). The SOR framework proposes that environmental stimuli influence an individual's internal psychological state before producing a behavioral response. In this research, Brand Personality and Brand Experience represent brand-related stimuli encountered by consumers during their interactions with brands. Brand Trust is positioned as the organismic component because it reflects consumers' internal psychological confidence in the brand, whereas Brand Loyalty represents the behavioral response expressed through continued commitment to the brand. The framework therefore provides a basis for explaining how external brand cues can shape loyalty through an internal psychological process. In applying SOR Theory to consumer-brand relationships, this study places Brand Trust as the mechanism connecting brand-related experiences with loyalty.

Based on the market conditions, research gap, and theoretical perspective described above, this study examines the effects of Brand Personality and Brand Experience on Brand Loyalty among Indonesian consumers of Muslim Fashion Branded Garments. It also tests the effect of Brand Experience on Brand Trust, the effect of Brand Trust on Brand Loyalty, and the mediating role of Brand Trust in the relationship between Brand Experience and Brand Loyalty. The study is expected to contribute theoretically by clarifying the psychological pathway connecting brand experience with loyalty within the SOR framework. From a practical perspective, the findings are expected to guide Muslim fashion companies in developing experience-based differentiation strategies that strengthen Brand Trust as a foundation for lasting Brand Loyalty.

This study uses the Stimulus-Organism-Response (SOR) framework introduced by Mehrabian and Russell (1974) and Roessler et al. (2022) as its theoretical foundation. The framework explains that stimuli from the surrounding environment first influence an individual's internal or psychological state (the organism) and subsequently lead to a particular behavioral response. In consumer behavior, brand loyalty refers to a continuing commitment to repurchase and maintain a consistent preference for a particular brand even when alternative brands are available (Dan Dey, 2022; Oliver, 1999).

Within this study, brand experience and brand personality are treated as stimuli that shape consumer psychology, while brand trust represents the organism and brand loyalty represents the response. Loyalty can therefore emerge through internal psychological processes triggered by the stimuli consumers receive. Brand experience develops through the various interactions and experiences consumers have with a brand (Hyun & Marsden, 2024). Those experiences may influence consumers' internal psychological state in the form of brand trust, which can then encourage a behavioral response expressed as brand loyalty. Accordingly, SOR Theory is used to explain how brand experience and brand trust contribute to the formation of

consumer loyalty toward a brand.

Brand Personality is defined as the set of human characteristics associated with a brand Aaker (1997) and Dobre et al. (2025). These human-like attributes allow consumers to perceive a brand as having particular traits, values, and distinctive qualities (Dobre et al., 2025). A strong brand personality can support emotional attachment, personal identification, and a long-term relationship with the brand, which may ultimately encourage the development of brand loyalty.

According to Brakus et al. (2009) and Lesmana et al. (2023), brand experience includes the sensory, affective, cognitive, and behavioral responses generated by brand-related stimuli such as brand design, identity, packaging, marketing communication, and the commercial environment. The concept extends beyond product attributes to include the emotional experiences and interactions associated with purchasing and consuming products (Lesmana et al., 2023). Accordingly, brand experience develops across the various points of contact consumers have with a brand, rather than only through product use.

According to Chaudhuri and Holbrook (2001) and Sang and Cuong (2025a), brand trust reflects a customer's willingness to rely on a brand in pursuing expected outcomes. It captures the psychological confidence consumers place in a brand's ability to meet their expectations consistently (Selvakumar et al., 2025). This confidence is important in sustaining long-term relationships between consumers and brands. As consumers become familiar with a product, they may increasingly depend on the brand's competence to fulfill expectations, which can encourage favorable attitudes and stronger trust (Ibrahim & Abd Ghani, 2025).

Brand loyalty refers to a strong consumer commitment to continue repurchasing or resubscribing to a preferred product or service in the future despite situational influences or competing marketing efforts that may encourage switching (Dan Dey, 2022; Oliver, 1999). It is also regarded as a strategic organizational asset because it can support customer retention and sustained profitability through consumer trust and satisfaction (Pal, 2025). Therefore, companies need positive brand experiences, strong brand characteristics, and consumer trust to encourage loyalty over time.

This study has both theoretical and practical implications. Theoretically, examining Brand Trust as a mediator within the SOR framework contributes to understanding the psychological process that connects external brand stimuli with consumer responses. Practically, for Muslim fashion companies operating in intense competition, understanding how positive brand experiences are converted into trust and ultimately loyalty can guide differentiation strategies that extend beyond product attributes alone.

Previous research has frequently linked Brand Personality, Brand Experience, and Brand Trust with Brand Loyalty. Brand Personality refers to human-like characteristics associated with a brand and can strengthen consumers' emotional attachment to it (Dobre et al., 2025). Brand Experience covers sensory, affective, cognitive, and behavioral responses that arise when consumers interact with a brand (Brakus et al., 2009; Sang & Cuong, 2025a). Brand Trust, in turn, reflects consumers' willingness to rely on a brand and their belief that it will fulfill its commitments (Chaudhuri & Holbrook, 2001; Sang & Cuong, 2025a). Conceptually, these constructs help explain how enduring consumer-brand relationships are developed. However, empirical findings do not consistently show that Brand Experience is directly translated into Brand Loyalty. Jabar et al. (2026) found no significant direct effect of Brand Experience on Brand Loyalty, whereas Khairullah et al. (2025a) reported a positive relationship. This difference suggests that an underlying psychological mechanism may help explain how Brand Experience contributes to Brand Loyalty.

Brand Trust offers a theoretically relevant explanation for this inconsistency. Favorable experiences with a brand can strengthen consumers' confidence in its reliability and trustworthiness, and this confidence may encourage them to continue their relationship with the brand. Prior studies have reported positive associations between Brand Experience and Brand Trust as well as between Brand Trust and Brand Loyalty (Khairullah et al., 2025b; Leoparjo et al., 2025; Sang & Cuong, 2025b). However, these relationships have often been examined separately or in different sectoral contexts. Among Indonesian consumers of branded Muslim fashion garments, the process through which Brand Experience influences Brand Loyalty through Brand Trust therefore remains insufficiently examined. The research gap addressed here concerns not merely the inclusion of Brand Trust, but a clearer explanation of the psychological process

connecting consumers' experiences with loyalty through trust.

To address this gap, this study examines Brand Trust as a mediating variable between Brand Experience and Brand Loyalty, while Brand Personality is examined as a direct predictor of Brand Loyalty. This framework provides a clearer explanation of how Brand Experience may influence Brand Loyalty through the development of Brand Trust. The study contributes to the literature by empirically examining the mediating role of Brand Trust in the context of Indonesian consumers of branded Muslim fashion garments. Rather than simply introducing an additional variable, this study investigates how Brand Trust helps explain the relationship between Brand Experience and Brand Loyalty.

Research Framework

The conceptual model proposes that Brand Experience and Brand Personality influence Brand Loyalty, with Brand Trust positioned as an mediating variable between Brand Experience and Brand Loyalty. The relationships among the research variables are summarized in the conceptual model presented in the figure 1.

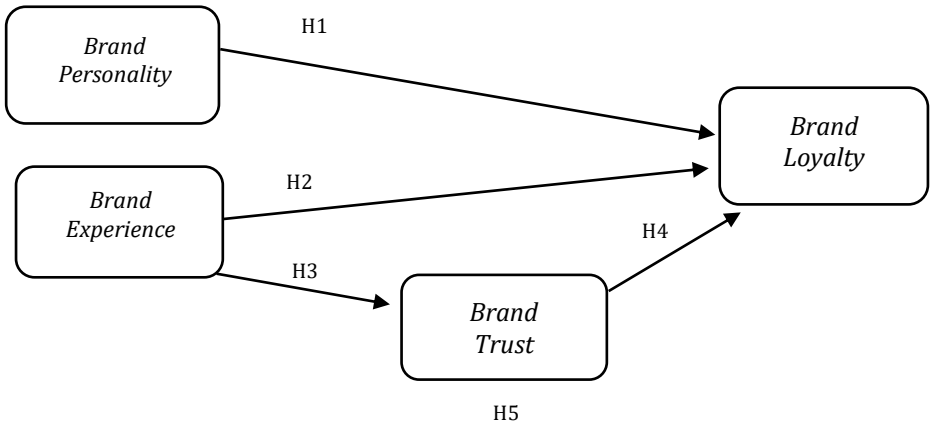


Figure 1. Research Conceptual Model

Research Hypothesis

The Influence of Brand Personality on Brand Loyalty

Brand personality is expected to contribute to stronger brand loyalty. Kusumadewi et al. (2025) found that brand personality has a positive and statistically significant influence on brand loyalty in products. Chariri et al. (2025) likewise show that consumers are more likely to maintain relationships with brands whose attributes are attractive, superior, and consistent with their preferences. Lu et al. (2025) reported that distinctive brand characteristics can reinforce the connection between consumers and brands and consequently increase loyalty. Kochhar et al. (2025) also explained that brand personality contributes to brand loyalty through the relationship developed between consumers and brands. Taken together, these findings suggest that stronger brand personality is associated with higher consumer brand loyalty. Based on these findings, the following hypothesis is proposed:

H1: There is a positive influence of Brand Personality on Brand Loyalty.

The Influence of Brand Experience on Brand Loyalty

Brand experience is also expected to strengthen brand loyalty because favorable experiences can improve consumers' perceptions of a brand and reinforce their commitment to it (Jibran et al., 2025). Prastiwi et al. (2025) found that brand experience has a positive and significant effect on brand loyalty through the development of emotional attachment and confidence in the brand. Jaya and Saragih (2025) likewise showed that experiences obtained while using products can deepen consumers' attachment to a brand and encourage loyalty. Jun et al. (2025) reported that positive brand experiences can support customer retention, customer loyalty, and long-term relationships between consumers and brands. These studies indicate that

brand experience can enhance consumer loyalty. Because brand experience reflects the cumulative value obtained from sensory, affective, intellectual, and behavioral interactions with a brand, more favorable experiences are expected to correspond with stronger loyalty. Based on these findings, the following hypothesis is proposed:
H2: There is a positive influence of Brand Experience on Brand Loyalty.

The Influence of Brand Experience on Brand Trust

Positive experiences during interactions with a brand can strengthen consumers' confidence that the brand is capable of meeting expectations and providing the promised benefits (Leoparjo et al., 2025). Sang and Cuong (2025b) found that the sensory, affective, intellectual, and behavioral dimensions of brand experience positively influence brand trust. Indriani & Waskito (2025) further showed that favorable experiences during information search, purchasing, and service use can increase consumers' trust in brands. Haq et al. (2025) similarly reported that experiences formed during brand interactions can reinforce trust and support the development of Brand Trust. Collectively, these findings suggest that more positive brand experiences are associated with greater trust in the brand. Brand Experience reflects what consumers encounter during their interactions, whereas Brand Trust represents confidence in the brand's competence and trustworthiness. Based on these findings, the following hypothesis is proposed:
H3: There is a positive influence of Brand Experience on Brand Trust.

The Influence of Brand Trust on Brand Loyalty

Previous empirical research generally indicates a positive relationship between brand trust and brand loyalty. Khairullah et al. (2025b) found that consumers with stronger trust in a brand are more likely to make repeat purchases and maintain long-term relationships with that brand. Abeywickrama et al. (2025) likewise reported that brand trust can reinforce consumer-brand relationships and strengthen customer loyalty. Deng et al. (2025) found that consumers who trust a brand are more inclined to develop brand attachment and are less likely to switch to competitors. Tran et al. (2025) also identified brand trust as one of the main factors supporting the development of brand loyalty. These findings suggest that greater confidence in a brand's dependability and integrity is associated with a stronger commitment to continue choosing and using the brand. Based on these findings, the following hypothesis is proposed:
H4: There is a positive influence of Brand Trust on Brand Loyalty.

The Role of Brand Trust Mediation in the Relationship of Exprience Brand to Brand Loyalty

The effect of brand experience on brand loyalty may operate through an internal psychological process. Sang and Cuong (2025b) identified Brand Trust as a mediating variable in the relationship between Brand Experience and Brand Loyalty. Liaquat et al. (2025) also showed that experiential value accumulated through brand interactions can build trust, which subsequently reinforces consumer loyalty. Kim et al. (2026) described brand trust as an important element in sustaining long-term consumer-brand relationships and supporting loyalty. Saktiana (2025) further found that brand experience does not directly increase loyalty but operates through the prior development of brand trust. Taken together, these findings support the view that Brand Trust explains how favorable brand experiences can be translated into stronger Brand Loyalty. Based on these findings, the following hypothesis is proposed:
H5: Brand Trust mediates the influence of Brand Experience on Brand Loyalty.

METHOD

This study applied a quantitative methodology with a causal-explanatory research design to test the proposed relationships among Brand Personality, Brand Experience, Brand Trust, and Brand Loyalty, including the mediating role of Brand Trust between Brand Experience and Brand Loyalty. The research was conducted in four stages: instrument development and validation, data collection, preliminary assessment of data quality, and hypothesis and mediation testing. The target population consisted of Indonesian male and female consumers who had previously purchased Muslim Fashion Branded Garments. Participants were drawn from Jakarta, Surabaya, Bandung, and Medan, which represent important markets for Muslim fashion branded garments.

Purposive sampling was applied using predetermined inclusion criteria. Respondents

were required to have purchased Muslim Fashion Branded Garments within the previous six months, be between 18 and 60 years old, have experience with at least one Muslim fashion brand in Indonesia such as Buttonscarves, Benang Jarum, BHS Sarong, Napocut, or a similar brand, and have purchased the brand at least twice. Eligibility was checked through an initial screening question in the Google Forms questionnaire before respondents proceeded to the main survey. Following Hair et al. (2021, 2022), the required sample size was determined at five to ten times the number of research indicators. With 25 statement items, the minimum sample requirement was 125 respondents. The final sample consisted of 148 respondents who met the predetermined criteria.

Primary data were collected electronically through Google Forms using a structured, closed-ended questionnaire. The instrument contained 25 statement items measuring Brand Personality, Brand Experience, Brand Trust, and Brand Loyalty and was validated through expert review before data collection. Responses were recorded on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Validity and reliability were first assessed with SPSS, after which Structural Equation Modeling (SEM) was used to test the hypothesized relationships among the constructs and the mediating role of Brand Trust.

The selection of SEM is based on research objectives that focus on testing predictive relationships between variables as well as the development of conceptual models involving mediating variables. Data analysis was carried out using analysis of moment structures (AMOS) software.

RESULTS AND DISCUSSION

Results

Table 1
Research Variable Indicators

Variable	Indicators in English	Indicators in Bahasa	References
Brand Experience	I have had a good experience with this brand	*Saya memiliki pengalaman yang baik dengan merek ini*	(Jabar et al., 2026)
	I have had a rewarding experience with this brand	*Saya memperoleh pengalaman yang memuaskan dari merek ini*	(Jabar et al., 2026)
	My experience with this brand is useful	*Pengalaman saya dengan merek ini memberikan manfaat bagi saya*	(Jabar et al., 2026)
	The brand has many features that are not common to other brands	*Merek ini memiliki berbagai keunggulan yang tidak dimiliki oleh merek lain*	(Jabar et al., 2026)
	I think this brand enhances my personal fashion style	*Saya merasa merek ini dapat meningkatkan gaya fashion saya*	(Jabar et al., 2026)
	My experience with this brand is thrilling	*Pengalaman saya dengan merek ini memberikan kesan yang menyenangkan*	(Jabar et al., 2026)
	I consider myself loyal to this brand	*Saya menganggap diri saya sebagai pelanggan yang loyal terhadap merek ini*	(Jabar et al., 2026)
	I buy this brand whenever I can	*Saya membeli merek ini setiap kali memiliki kesempatan*	(Jabar et al., 2026)
	I buy as much of this brand as I can	*Saya berusaha membeli produk dari merek ini sebanyak mungkin sesuai kebutuhan saya*	(Jabar et al., 2026)

Variable	Indicators in English	Indicators in Bahasa	References
Brand Loyalty	It would make a lot of difference to me if I had to use another brand	*Saya akan merasa berbeda jika harus menggunakan merek lain selain merek ini*	(Jabar et al., 2026)
	I would go out of my way to use this brand	*Saya bersedia mengeluarkan usaha lebih untuk tetap menggunakan merek ini*	(Jabar et al., 2026)
	I feel this is the only brand of the clothes I need	*Saya merasa merek ini merupakan pilihan utama untuk memenuhi kebutuhan pakaian saya*	(Jabar et al., 2026)
	This is the One brand I would prefer to use	*Merek ini adalah merek yang paling saya pilih untuk digunakan*	(Jabar et al., 2026)
Brand Personality	This brand is attractive	*Merek ini memiliki daya tarik yang tinggi bagi saya*	(Jabar et al., 2026)
	This brand is distinctive	*Merek ini memiliki karakteristik yang khas dibandingkan merek lain*	(Jabar et al., 2026)
	This brand helps me to express myself	*Merek ini membantu saya mengekspresikan diri saya*	(Jabar et al., 2026)
	This brand reflects my personality	*Merek ini mencerminkan kepribadian saya*	(Jabar et al., 2026)
	This brand enhances myself	*Merek ini membuat saya merasa lebih baik tentang diri saya*	(Jabar et al., 2026)
	This brand does not have the same features as other brands	*Merek ini memiliki karakteristik yang berbeda dari merek lainnya*	(Jabar et al., 2026)
	The brand is completely different from other brands	*Merek ini benar-benar berbeda dibandingkan merek lain*	(Jabar et al., 2026)
Brand Trust	I trust this brand (I believe).	*Saya mempercayai merek ini.*	(Ariani, 2025)
	I think this brand is a company that strives to keep its promise to customers.	*Saya berpikir bahwa merek ini berupaya untuk menepati janjinya kepada pelanggan.*	(Ariani, 2025)
	I think this brand is stable for its customers.	*Saya berpikir bahwa merek ini dapat diandalkan secara konsisten bagi pelanggannya.*	(Ariani, 2025)
	I would like this brand to continue to provide quality products/services to its customers.	*Saya berharap merek ini terus memberikan produk/layanan yang berkualitas kepada pelanggannya.*	(Ariani, 2025)
	This brand meets my expectations.	*Merek ini memenuhi harapan saya.*	(Ariani, 2025)

Table 2
Respondent Profile

Respondent Profile	Quantity	%
Gender		
Male	33	22,3
Women	115	77,7
Total	148	100
Age		
< 20 years old	8	5,4
20–29 years old	68	45,9
30–39 years old	42	28,4
40–49 years old	17	11,5
50–59 years old	10	6,8
> 60 years old	3	2
Total	148	100
Final Education		
High School/Equivalent	40	27
Diploma	26	17,6
Bachelor (S1)	75	50,7
Master (S2)	7	4,7
Total	148	100
Average Spending on Buying Fashion Products per Month		
< IDR 500,000	36	24,3
IDR 500,000 – IDR 1,000,000	62	41,9
IDR 1,000,001 – IDR 1,500,000	24	16,2
IDR 1,500,001 – IDR 2,000,000	14	9,5
> IDR 2,000,000	12	8,1
Total	148	100
Muslim Fashion Brands Most Frequently Purchased or Used by Respondents	Quantity	%
Benang Jarum	20	13,5
Buttonscarves	25	16,9
Wearing Klamby	21	14,2
Elzatta	12	8,1
Hijab Chic	15	10,1
Rabbani	16	10,8
BHS Sarong	7	4,7
Napocut	8	5,4
Lafiye	10	6,8
Others	14	9,5
Total	148	100

Source: Primary Data, 2026

Table 2 summarizes the demographic characteristics of the 148 respondents who met the established research criteria. The largest age group was 20-29 years, comprising 68 respondents (45.9%). Women represented the majority of the sample, with 115 respondents (77.7%). In terms of education, 75 respondents (50.7%) were Bachelor (S1) graduates. For average monthly spending on fashion products, the most common category was IDR 500,000-IDR 1,000,000, reported by 62 respondents (41.9%). Among the Muslim Fashion Branded Garment brands listed, Buttonscarves was the most frequently purchased or used, selected by 25 respondents (16.9%).

Table 3
Validity, Reliability and Descriptive Statistics Test

Variable	Indicator	Red (SD)	Loading Factor	Verdict	Cronbach's Alpha
Brand Personality	BP1	3,88 (0,67)	0,525	Valid	0.850 (Reliable)
	BP2	4,02 (0,67)	0,675	Valid	
	BP3	3,95 (0,68)	0,63	Valid	
	BP4	3,97 (0,69)	0,726	Valid	
	BP5	3,91 (0,76)	0,671	Valid	
	BP6	3,97 (0,74)	0,709	Valid	
	BP7	3,93 (0,73)	0,748	Valid	
Brand Experience	BE1	3,80 (0,68)	0,722	Valid	0.836 (Reliable)
	BE2	3,79 (0,73)	0,645	Valid	
	BE3	3,85 (0,69)	0,68	Valid	
	BE4	3,86 (0,69)	0,697	Valid	
	BE5	3,91 (0,70)	0,674	Valid	
	BE6	3,86 (0,70)	0,648	Valid	
Brand Trust	BT1	3,99 (0,76)	0,757	Valid	0.804 (Reliable)
	BT2	3,93 (0,68)	0,723	Valid	
	BT3	3,95 (0,66)	0,501	Valid	
	BT4	3,99 (0,72)	0,669	Valid	
	BT5	4,01 (0,66)	0,708	Valid	
Brand Loyalty	BL1	3,95 (0,74)	0,755	Valid	0.862 (Reliable)
	BL2	4,04 (0,73)	0,675	Valid	
	BL3	4,06 (0,73)	0,706	Valid	
	BL4	4,01 (0,74)	0,68	Valid	
	BL5	3,93 (0,71)	0,606	Valid	
	BL6	4,02 (0,68)	0,631	Valid	
	BL7	4,05 (0,75)	0,666	Valid	

Source: SEM AMOS

The validity results show that every variable indicator obtained a value above 0.50, indicating that all indicators were able to measure the variables in this study. The instrument also met the reliability requirement because all variables and components recorded Cronbach's alpha coefficients above the 0.60.

Table 4
Test Goodness of fit

Criteria	Critical Values	Results	Conclusion
Probability	≥ 0.05	0,108	Goodness of Fit
CMIN/DF	≤ 3.00	1,108	Goodness of Fit
GFI	≥ 0.90	0,868	Marginal Fit
AGFI	≥ 0.90	0,841	Marginal Fit
NFI	≥ 0.90	0,817	Marginal Fit
RFI	≥ 0.90	0,797	Poor Fit
TLI	≥ 0.90	0,976	Goodness of Fit
CFI	≥ 0.90	0,978	Goodness of Fit
RMSEA	≤ 0.08	0,027	Goodness of Fit

Source: SEM AMOS

The goodness-of-fit assessment shows that CMIN/DF, TLI, CFI, and RMSEA meet the established fit criteria. The GFI, AGFI, and RFI values are described as indicating marginal fit. On the basis of these reported values, the analytical model is considered to meet the goodness-of-fit standards and is therefore regarded as methodologically appropriate for subsequent testing.

Diagram Structural Equation Modelling

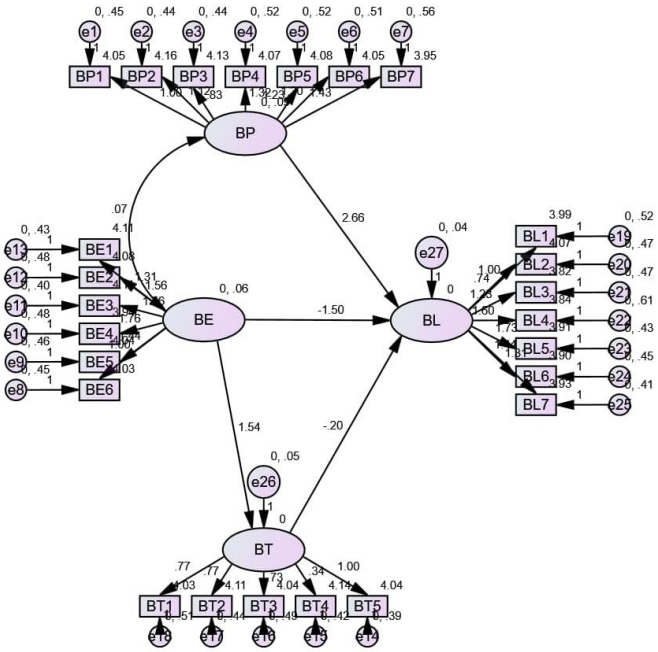


Figure 2. Diagram Structural Equation Modelling

To make the structural equation modelling results easier to read, the relationships shown in Figure 1 are summarized in the table 5.

Table 5
Hypothesis test results

Hypothesis	Estimate	P-Value	Verdict
Direct			
H1. Brand Personality → Brand Loyalty	0,632	0,000	Supported
H2. Brand Experience → Brand Loyalty	0,324	0,004	Supported
H3. Brand Experience → Brand Trust	0,444	0,000	Supported

Hypothesis	Estimate	P-Value	Verdict
H4. Brand Trust → Brand Loyalty	0,500	0,000	Supported
Indirect			
H5. Brand Trust mediates the influence of Brand Experience on Brand Loyalty	0,390	0,000	Supported (Partial Mediation)

Source: SEM AMOS

The path coefficients and p-values provide empirical support for the proposed theoretical framework. All five hypotheses are statistically significant at the p<0.01 level, indicating strong confidence in the relationships tested. The standardized coefficients range from 0.324 to 0.632; Brand Personality has the strongest direct effect on loyalty (0.632), followed by Brand Trust (0.500), while Brand Experience shows both a direct effect (0.324) and an indirect effect through trust mediation. The reported goodness-of-fit measures (CMIN/DF, TLI, CFI, RMSEA) indicate adequate model specification. Overall, the results show that loyalty among Muslim fashion consumers is shaped by both personality associations and experiential interactions, with trust serving as an important psychological mechanism through which experience contributes to loyalty.

Discussion

The Influence of Brand Personality on Brand Loyalty

The H1 test showed an estimated coefficient of 0.632 with a P-value of 0.000, which is below the 0.1 significance; therefore, H1 is supported and the effect is significant. This result indicates that a stronger brand personality can contribute to higher customer loyalty. The finding is consistent with Kusumadewi et al. (2025), Chariri et al. (2025), Lu et al. (2025), and Kochhar et al. (2025), whose studies also support a positive influence of brand personality on brand loyalty. When consumers perceive a match between their own personality and the personality of a brand, self-compatibility and trust can increase, which ultimately supports stronger loyalty to the brand.

The Influence of Brand Experience on Brand Loyalty

The H2 test resulted in an estimated coefficient of 0.324 and a P-value of 0.004, both below the 0.1; thus, H2 is supported with a significant effect. This result indicates that a more positive brand experience contributes to stronger brand loyalty. The finding is consistent with empirical studies by Jibran et al. (2025), Prastiwi et al. (2025), Jaya & Saragih (2025), and Jun et al. (2025). A strong brand experience can reinforce emotional connections, improve perceptions of service quality, and build trust, which in turn supports customer loyalty.

The Influence of Brand Experience on Brand Trust

The H3 analysis showed an estimated coefficient of 0.444 and a P-value of 0.000, which is below the 0.1 significance level; consequently, H3 is supported and the effect is significant. The result indicates that stronger brand experience is associated with greater brand trust. This finding is consistent with Leoparjo et al. (2025), Haq et al. (2025), Sang and Cuong (2025b), and Indriani and Waskito (2025), whose empirical results also show a positive influence of brand experience on brand trust. Experiences formed during interactions with brands can strengthen consumer confidence by shaping the relationship between the brand and its customers and creating an engaging experience.

The Influence of Brand Trust on Brand Loyalty

The H4 test showed an estimated coefficient of 0.500 with a P-value of 0.000, which is below the 0.1 significance; therefore, H4 is supported with a significant effect. This result shows that higher brand trust is associated with higher brand loyalty. The finding is consistent with Khairullah et al. (2025b), Abeywickrama et al. (2025), and Tran et al. (2025), whose studies likewise demonstrate a positive influence of brand trust on brand loyalty. Brand trust directly affects brand loyalty and can also influence customer satisfaction, which subsequently contributes to loyalty.

The Role of Brand Trust Mediation in the Relationship of Experience Brand to Brand Loyalty

The mediation result indicates that Brand Trust Mediates the relationship between of Brand Experience to Brand Loyalty. As Brand Experience improves, Brand Trust becomes stronger, which is then followed by higher Brand Loyalty. This finding is consistent with Liaquat et al. (2025), Saktiana (2025), Sang and Cuong (2025b), and Kim et al. (2026), whose studies support the mediating role of brand trust in the relationship between brand experience and brand loyalty. Brand trust therefore performs an important mediating function by connecting consumers' brand experiences with loyalty. Although Brand Experience may not directly influence Brand Loyalty, it can strengthen Brand Trust, which in turn contributes to greater Brand Loyalty.

CONCLUSION

Practitioners in the Muslim fashion industry should prioritize differentiation strategies based on consumer experience while simultaneously strengthening brand trust before expecting loyalty to develop. Rather than managing brand experience and brand personality as separate dimensions, companies should integrate them through consistent and authentic brand communication, omnichannel customer experiences, and quality assurance mechanisms that progressively reinforce consumer trust. The study is limited to the Indonesian context, which restricts generalization to other Muslim markets or industries, and Brand Trust is the only mediator examined. Future studies should therefore consider additional mechanisms such as brand love, customer satisfaction, and brand engagement, extend the model to other industries including halal cosmetics, skincare, and food, employ longitudinal designs to assess mediation effects over time, and examine moderating variables such as cultural values or digital engagement patterns in increasingly online-driven fashion markets.

The findings of this quantitative study show that consumer loyalty in the Muslim fashion branded garment sector is influenced by several factors and includes a psychological mediation process. All five hypotheses were supported. Brand Personality produced the strongest direct effect on loyalty ($\beta=0.632$, $p<0.001$), while Brand Experience significantly influenced loyalty both directly ($\beta=0.324$, $p<0.01$) and indirectly through Brand Trust (indirect effect=0.222). Brand Trust also functioned as a critical mediating mechanism linking brand experiences with loyalty commitment ($\beta=0.500$, $p<0.001$). From a theoretical perspective, the study extends Stimulus-Organism-Response Theory by showing how brand personality and experience operate as differentiated stimuli whose effects converge through the psychological organism of brand trust to produce the loyalty response. This mediation pathway helps explain previous research inconsistencies and clarifies the psychological process underlying Muslim fashion consumer behavior.

ACKNOWLEDGEMENT

The author would like to express sincere appreciation to the Master of Management Program, Universitas Trisakti, for fostering an academic environment that supported the completion of this research. The author is grateful to the lecturers for their valuable knowledge and constructive feedback throughout the research process. Appreciation is also extended to all respondents for their voluntary participation and valuable contributions to this study. Finally, the author thanks family, friends, and colleagues for their continuous encouragement and support. Any remaining errors or interpretations are solely the responsibility of the author.

AUTHOR CONTRIBUTION STATEMENT

Mustika Elsa Nur Adhi: Conceptualization, literature review, theoretical framework development, research design, questionnaire development, data collection, data analysis, interpretation of findings, writing – original draft preparation, manuscript revision, and final approval of the manuscript.

REFERENCES

Aaker, J. L. (1997). Dimensions of brand personality. *Journal of Marketing Research*, *34*(3), 347–356. https://doi.org/10.1177/002224379703400304

Abeywickrama, H. N., Chathurangi, W. A. U., Kulathunga, N., & Dayabandara, H. M. A. U. (2025).

Brand experience, trust & customer satisfaction on brand loyalty with special reference to the apparel industry in Sri Lanka. *Asian Journal of Marketing Management*, *4*(2), 109–133. https://doi.org/10.31357/ajmm.v4i2.7953

Brakus, J. J., Schmitt, B. H., & Zarantonello, L. (2009). *Brand experience: What is it? How is it measured? Does it affect loyalty? Journal of Marketing, 73(3), 52–68*. https://doi.org/10.1509/jmkg.73.3.052

Chariri, M. I., Yani, M., & Hariasih, M. (2025). Pengaruh brand personality, brand experience, dan brand love terhadap brand loyalty (Studi pada Starbucks Sidoarjo). *Revitalisasi: Jurnal Ilmu Manajemen*, *14*(2), 356–370. https://doi.org/10.32503/revitalisasi.v14i2.7755

Chaudhuri, A., & Holbrook, M. B. (2001). The chain of effects from brand trust and brand affect to brand performance: The role of brand loyalty. *Journal of Marketing*, *65*(2), 81–93. https://doi.org/10.1509/jmkg.65.2.81.18255

Dan Dey, C. (2022). Whence Consumer Loyalty? *Journal of Marketing, 63*(63(Special Issue)).

Deng, Y., Wang, X., & Li, D. (2025). How does brand authenticity influence brand loyalty? Exploring the roles of brand attachment and brand trust. *Asia Pacific Journal of Marketing and Logistics*, *37*(5), 1255–1279. https://doi.org/10.1108/APJML-06-2024-0782

Dobre, C., Preda, G., Milovan, A.-M., Naghi, R. I., Sahour, S. A., & Constantinescu, C. (2025). I am what is mine: Brand personality, consumer personality, and brand-consumer relationships. *Journal of East European Management Studies*, *30*(4). https://doi.org/10.31083/JEEMS39757

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2021). *A primer on partial least squares structural equation modeling (PLS-SEM) (3rd ed.)*. SAGE Publications.

Hair, J. F., Ringle, C. M., Hult, G. T. M., & Sarstedt, M. (2022). A primer on partial least squares structural equation modeling (PLS-SEM). In *International Journal of Research & Method in Education* (Number 2). Sage Publishing. https://www.researchgate.net/publication/354331182_A_Primer_on_Partial_Least_Squares_Structural_Equation_Modeling_PLS-SEM

Haq, C., Nova, S. M., Hanafi, Saputra, N. A., & Victory, W. (2025). Pengaruh brand experience, brand trust terhadap brand loyalty (Studi kasus Silungkang Art Centre). *Artchive: Indonesia Journal of Visual Art and Design*, *6*(1), 16–23. https://doi.org/10.53666/artchive.v6i1.4935

Hyun, H., & Marsden, J. (2024). *Understanding indirect brand experience*. In Brand Awareness: Recent Advances and Perspectives. IntechOpen. https://doi.org/10.5772/intechopen.113986. https://doi.org/10.5772/intechopen.113986

Ibrahim, A. N., & Abd Ghani, N. H. (2025). Exploring the effects of brand experience and brand trust on brand loyalty: The mediating role of brand love. *Advanced International Journal of Business, Entrepreneurship and SMEs*, *7*(24), 303–314. https://doi.org/10.35631/AIJBES.724020

Indonesia, K. P. R. (2024). *Data Industri Kecil dan Menengah Tahun 2024*. Kementerian Perindustrian Republik Indonesia.

Indriani, M. P., & Waskito, J. (2025). The effect of brand image, brand experience on brand loyalty with brand trust as a mediation variable (Study on marketplace users on TikTok Shop). *Indonesian Interdisciplinary Journal of Sharia Economics*, *8*(2), 5275–5293. https://doi.org/10.31538/iijse.v8i2.6947

Jabar, F. A., Hashim, N. M. H. N., Jabar, M. A., & Noor, M. N. M. (2026). How brand personality, experience, affection and involvement cultivate post-behaviours in Muslim fashion branded garment. *Journal of Islamic Marketing*, *17*(8), 2773–2811. https://doi.org/10.1108/JIMA-01-2025-0042

Jaya, A. A. P., & Saragih, M. H. (2025). Analysis of the influence of perceived value, perceived quality, and brand experience on brand loyalty in the electric cigarette industry. *Paraplu Journal*, *3*(1), 1–8.

Jibran, R., Khan, M. K. U., Afzal, A., & Ashfaq, M. (2025). The effect of brand experience on brand loyalty: Mediating role of brand attachment: An empirical study on apparel industry. *The Regional Tribune*, *4*(2), 220–230. https://doi.org/10.55737/trt/SG25.109

Jun, Y., Sisugoswami, M., & Das, D. (2025). The effect of brand experience on the brand loyalty of diners to smart hotels in China. *Journal of Advance Research in Business, Management and Accounting*, *11*(5), 94–99. https://doi.org/10.61841/qrgcge56

Khairullah, Puspaningrum, A., & Yuniarinto, A. (2025a). The Effect of Brand Experience on Brand Loyalty with The Mediation of Brand Love and Brand Trust. *The International Journal of Accounting and Business Society*, *33*(1), 151–170. https://doi.org/10.21776/ijabs.2025.33.1.857

Khairullah, Puspaningrum, A., & Yuniarinto, A. (2025b). The effect of brand experience on brand loyalty with the mediation of brand love and trust. *The International Journal of Accounting and Business Society*, *33*(1), 151–170. https://doi.org/10.21776/ijabs.2025.33.1.857

Kim, Y., Kim, Y., Lee, M.-J., & Roh, T. (2026). Strategic sustainability in the digital era: Signaling theory and consumer responses in luxury fashion. *Industrial Management & Data Systems*. https://doi.org/10.1108/IMDS-10-2025-1391

Kochhar, G., Nanda, H. K., & Sharma, R. K. (2025). The effect of brand image and brand personality on brand loyalty, mediating by brand trust: Textile industry in India. *International Journal of Research in Marketing Management and Sales*, *7*(1), 260–268. https://doi.org/10.33545/26633329.2025.v7.i1c.234

Kusumadewi, A. N., Ismawanti, N. R., Mawardi, A., & Wahyudi, R. (2025). Brand image dan brand personality serta pengaruhnya terhadap brand loyalty pada produk Pikopi di Purwakarta. *Jurnal Ekonomi Dan Bisnis*, *14*(3), 927–937. https://doi.org/10.34308/eqien.v14i03.2228

Leoparjo, F., Dewi, I. C., & Wibowo, O. H. (2025). Implikasi brand experience terhadap brand trust dan brand loyalty pada coffee shop di Surabaya. *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)*, *9*(2), 1609–1627. https://doi.org/10.31955/mea.v9i2.5760

Lesmana, N., Masnita, Y., & Kurniawati. (2023). Peran mediasi electronic word of mouth dan brand experience pada pengaruh social media marketing terhadap brand equity. *Jurnal Administrasi Bisnis*, *12*(1), 31–42. https://doi.org/10.14710/jab.v12i1.47975

Liaquat, F., Naveed, J., Batool, F., Shaikh, F., Pasha, G. N., & Fatmi, S. I. A. (2025). The role of brand trust in healthcare industry: Impact of brand experience, influencer expertise, and cultural values on loyalty and advocacy. *Journal of Medical & Health Sciences Review*, *2*(1). https://doi.org/10.62019/16jt4d19

Lu, Y. Q., Ong, C. H., Zhang, J., & Lu, X. Y. (2025). Influence of Chinese brand personality on brand loyalty dimensions: An insight into China's tea beverage brands. *Malaysian Journal of Consumer and Family Economics*, *34*, 424–452. https://doi.org/10.60016/majcafe.v34.14

Mehrabian, A., & Russell, J. A. (1974). *An approach to environmental psychology*. MIT Press. https://scholar.google.com/scholar?q=%22An+approach+to+environmental+psychology%22

Oliver, R. L. (1999). *Whence consumer loyalty? Journal of Marketing, 63(Special Issue), 33–44.* https://doi.org/10.1177/00222429990634s105

Pal, A. (2025). Brand loyalty and consumer retention in competitive markets: A strategic analysis. *International Journal of Multidisciplinary Innovations & Studies (IJMIS)*, *1*(1), 63–72. https://doi.org/10.64675/ijmis.v1.i1.2025.07

Prastiwi, E. H., Cempena, I. B., Barata, F. A., & Kartini, I. A. N. (2025). Brand experience, brand identity are influential towards brand loyalty with mediation of brand love and brand trust. *Edelweiss Applied Science and Technology*, *9*(9), 1425–1436. https://doi.org/10.55214/2576-8484.v9i9.10140

Roessler, K. K., Weber, S., Tawil, N., & Kühn, S. (2022). Psychological attributes of house facades: A graph network approach in environmental psychology. *Journal of Environmental Psychology*, *82*. https://doi.org/10.1016/j.jenvp.2022.101846

Saktiana, G. M. (2025). The mediating influence of brand trust, perceived quality, and brand love on brand loyalty. *Jurnal Ilmiah Manajemen Kesatuan*, *13*(6), 4487–4500. https://doi.org/10.37641/jimkes.v13i6.4032

Sang, V. M., & Cuong, M. C. (2025a). The influence of brand experience on brand loyalty in the electronic commerce sector: the mediating effect of brand association and brand trust. *Cogent Business and Management*, *12*(1). https://doi.org/10.1080/23311975.2024.2440629

Sang, V. M., & Cuong, M. C. (2025b). The influence of brand experience on brand loyalty in the electronic commerce sector: The mediating effect of brand association and brand trust. *Cogent Business & Management*, *12*(1), 2440629. https://doi.org/10.1080/23311975.2024.2440629

Selvakumar, V., Dhianesh, G., & Lavanya, K. (2025). A study on the relationship between brand trust and consumer loyalty. *International Journal of Multidisciplinary Research in Science, Engineering and Technology*, *8*(7). https://doi.org/10.15680/IJMRSET.2025.0807038

Statistik, B. P. (2024). *Statistik Indonesia 2024*. Badan Pusat Statistik. https://scholar.google.com/scholar?q=%22Statistik+Indonesia+2024%22

Tran, S. N., Bich, P. T., Doan, T. L. M., Lam, V. L. C., & Anh, T. T. A. (2025). The impact of online reviews on brand loyalty and e-WOM in Vietnam's cosmetics e-commerce sector: The moderating role of e-service quality. *Social Sciences & Humanities Open*, *12*, 102208. https://doi.org/10.1016/j.ssaho.2025.102208

Wiseso, M. P. W., & Ariani, D. W. (2025). Pengaruh Brand Trust, Customer Attitude dan Behavioral Brand Experience Terhadap Brand Loyalty pada Produk Uniqlo di Kalangan Gen Z. Journal of Accounting Law Communication and Technology, 2(2), 1098–1112. https://doi.org/10.57235/jalakotek.v2i2.6698