Halal Fashion Consumption: Understanding Determinants of Brand Loyalty among Hijab Consumers

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ABSTRACT

Hijab fashion represents a vital segment within the halal fashion industry, marked by intense competition and rapid growth. This study aims to examine the determinants of brand loyalty in the context of hijab fashion by developing and testing a conceptual model. Brand loyalty is recognized as a critical strategic asset, offering competitive advantage and long-term relevance in a dynamic retail environment. However, maintaining such loyalty presents ongoing challenges. Grounded in the Stimulus–Organism–Response (S-O-R) framework and the Satisfaction–Loyalty model, this study investigates the influence of retail brand experience on brand loyalty, with brand satisfaction and brand trust serving as mediating variables. Data were collected using a purposive sampling method through mall intercept surveys, yielding 500 valid responses. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results reveal that retail brand experience significantly influences brand satisfaction and brand loyalty, with a serial mediation effect through brand satisfaction and brand trust. These findings provide valuable insights for hijab fashion brands seeking to build effective marketing strategies that foster brand loyalty and support long-term business sustainability in the competitive hijab fashion in retail landscape.

Keywords: Brand Loyalty, Brand Satisfaction, Brand Trust, Halal Fashion, Hijab
JEL Classifications: M0, M3

1. INTRODUCTION

In recent years, the global fashion industry has witnessed a growing demand for products that align with Islamic principles, namely halal fashion. The rise of halal fashion is gaining interest not only in Muslim-majority nations but also among Muslim minorities (Affa and Khasanah, 2025). Halal fashion offers clothing and accessories that conform to modesty guidelines prescribed by Islamic law, while also being ethically produced to match contemporary aesthetic, social, and cultural values (Blommaert and Varis, 2015; Hassan and Harun, 2016). With over 1.9 billion Muslims worldwide, the demand for halal fashion has become significant in the global market (Dinar Standard, 2022). Countries such as Indonesia, Malaysia, Turkey, the United Arab Emirates,

and even Western nations with large Muslim minorities, like the UK and the US, have seen substantial growth in halal fashion brands and consumer interest.

The rise of halal fashion is driven not only by religious obligation but also by socioeconomic and generational changes within the global Muslim population. One of the key contributing factors is the increase in income levels among Muslim consumers. As disposable income rises, so does the demand for halal fashion that aligns with both Islamic principles and contemporary aesthetic values (Affa and Khasanah, 2025). This is consistent with the study by Susilawati et al. (2021), who emphasized the rise of the hijabi community, also referred to as "hijabistas." These are influential social groups that inspire many Muslim women to

adhere to Islamic dress codes while maintaining a sense of style and fashion. Some members of hijabi communities are also hijab entrepreneurs (Wan Ramli et al., 2024). They actively contribute to the development of halal fashion trends and the growth of the halal fashion industry. These women not only shape halal fashion aesthetics but also represent a form of women's economic empowerment, supporting other Muslim women in participating in the global fashion economy.

Islamic modest fashion and its niche segmentation, hijab fashion, has significant potential to succeed and gain greater visibility as other mainstream brands due to potential of large market of 2 billion Muslim worldwide (Dinar Standard, 2023). In 2022, the purchasing power of Muslims in the Islamic modest fashion sector was estimated at $318 billion, an increase from $295 billion in 2021 (Dinar Standard, 2023). Islamic modest fashion has thus risen in prominence and there has been a marked increase in consumer spending among Muslims, indicating substantial growth within this market segment. In Malaysia, hijab fashion has shown considerable potential for growth, driven by the country's large Muslim population. The Malay population constitutes the majority at 57.8%, followed by Chinese at 22.7%, and Indians at 6.6% (Department of Statistics Malaysia, 2022). Muslim women represent approximately 63.5% of the total female population in Malaysia, amounting to about 9.9 million people. This demographic presents an especially promising market for Islamic clothing.

Meanwhile, hijab fashion is one of the most important segments of the Islamic modest fashion industry. Although modest fashion in the niche hijab segment offers opportunities for profit and market share, the rivalry between brands in the market is becoming more intense (Yuniastuti and Pratama, 2023; Zainudin et al., 2020). Thousands of locally made hijab brands are available in the market, which has grown rapidly over the past decade (Mustapha, 2019). Unfortunately, fierce competition among Islamic modest brands has proven to be the biggest obstacle for hijab fashion owners to survive in the market (Su-Lyn, 2015; Yuniastuti and Pratama, 2023; Zainudin et al., 2020). Several global brands, including DKNY, Zara, Dolce and Gabbana, and H and M, have decided to also penetrate this segment and compete for a lucrative piece of the pie in the market (Dinar Standard, 2018; Hassim, 2017; Sari and Asad, 2019). Owing to its importance, many companies, including hijab brands, spend a significant amount of money on branding activities (Hassan and Harun, 2016; Sellers-Rubio and Calderón-Martínez, 2021). However, understanding customer relationships is not an easy task in Malaysia, especially when it comes to maintaining brand loyalty (Drenik, 2022) and building sustainable brands. Therefore, several concepts and dimensions have been proposed in the branding literature as ways to develop a deep customer-brand relationship which goes a long way in building brand loyalty.

Currently, the hijab fashion retail landscape in Malaysia involves both brick-and-mortar stores and online shopping platforms. Nonetheless, a significant preference among Muslim women in Malaysia is to purchase hijab fashion through physical stores rather than online channels, which may be attributable to several key factors. Fikry and Ahmad (2019) found that Malaysian customers demonstrate a preference for purchasing hijabs from brick-and-mortar retailers rather than online platforms, primarily due to the ability to physically assess the texture of the materials. This finding aligns with previous studies, which indicate that the "touch and feel" aspect provided by brick-and-mortar stores is a critical factor for consumers in the fashion industry (Hassan et al., 2022; Skrovan, 2017). Thus, while online shopping offers convenience, the tangible benefits provided by physical stores underscore their continued importance in the hijab fashion market. For many consumers, the retail brand experience with local hijab brands and the opportunity to make purchase decisions are other reasons to value the brick-and-mortar retail in this sector.

Although businesses are increasingly adopting online platforms and innovative technologies, participants in the fashion retail market must still consider customer preferences and their responses to the major changes in this industry (Nikhashemi et al., 2019; Nikhashemi and Valaei, 2017). Customers' viewpoints are crucial as well, as these directly influence their purchase decisions (Valaei and Nikhashemi, 2017). The retail setting has undergone an evolution, with an emphasis on creating interactive retail experiences that meet customer needs and expectations. For instance, many brick-and-mortar retail settings have evolved into a "retail interactive theatre," signifying that physical retailers now often focus on creating and delivering a pleasant and enjoyable shopping experience for their consumers (Das et al., 2019). Therefore, the role of "brick-and-mortar" retail setting should not be underestimated.

Marketers must devise strategies that ensure memorable experiences at every interaction point with customer, in order to effectively differentiate themselves from competitors and provide a unique brand experience (Akoglu and Özbek, 2022; Brakus et al., 2009). In the retail industry context, developing a unique brand experience is a key factor in establishing differentiation for their brands (Khan and Rahman, 2016; Mondal and Chakrabarti, 2021). The evolution of retail brand experience has prompted a shift from the traditional business models focused on "trading and transaction". The delivery of a holistic brand experience is now prioritized (Khan and Rahman, 2016). This evolution has led to the emergence of a new retail paradigm in which brands can cultivate emotional connections with consumers by delivering positive customer experiences (Leite et al., 2024). Developing positive and memorable brand experiences is crucial, as consumers build their perceptions through various interactions at every stage of the customer journey, from pre-purchase to the purchase stage, and finally to the post-purchase stage (Schmitt, 1999; Yasin et al., 2020).

Moreover, customers tend to choose brands that meet their needs and expectations. Therefore, retail and service providers, and even manufacturers, can maximize non-financial brand achievement such as customer satisfaction and brand loyalty with positive brand experience regardless product categories of consumer goods (Singh et al., 2022). As a result, numerous companies include satisfaction as a fundamental component of their branding strategies, understanding that it is essential for improving customer experiences and strengthening brand loyalty over time

(Rather, 2018). Once brand satisfaction is achieved through customer experiences, it fulfils the overall need for pleasure and satisfaction that customers derive from their interactions with the brand, by effectively addressing their desires, needs, and expectations (Nadeem, 2007). This satisfaction leads to an increase in repurchase intention, as consumers are more likely to return to the brand for future purchases when they are satisfied (Chin et al., 2018).

Brand trust is a critical component across all industries that serve customers, as is built through consistent positive experiences (Morgan and Hunt, 1994). Consumers who are trust the brand are willing to loyalty to the brand, involves in cross-selling activity by purchasing the new products from the similar brand, willing the pay a premium price for the brand and share the information (Mabkhot et al., 2017). In contrast, a brand can significantly reduce consumer confidence when it develops perceptions of risk and uncertainty. As such, consumers feel uncertain about a brand's reliability or its ability to deliver on promises, their trust diminishes, making them less likely to engage with the brand or make purchases. Therefore, a positive brand experience can lead to pleasurable outcome and thus reduce the likelihood of feelings of frustration and risk (Mabkhot et al., 2017).

Therefore, this study evaluates the relevance of multidimensional of retail brand experience conceptualized by Khan and Rahman (2016). Brand satisfaction and brand trust have been indicated in past studies to influence brand loyalty and mediate the relationship between brand experience and its outcomes (Garzaro et al., 2021; Lacap and Tungcab, 2020). Even though retail literature has significantly linked brand experience to brand loyalty, brand satisfaction, and brand trust, these constructs have not been empirically studied on a multidimensional scale (Khan and Rahman, 2016; Nikhashemi et al., 2019), particularly in relation to hijab fashion (Anggara et al., 2023; Mohd-Ramly and Omar, 2017; Yuniastuti and Pratama, 2023). This study therefore sets out to fill this literary gap, with the specific aim of elucidating the multidimensional impact of retail brand experience, the mediating role of brand satisfaction and brand trust, and the end result of brand loyalty specifically in the context of hijab fashion.

2. MATERIALS AND METHODS

2.1. Materials

2.1.1. Hijab fashion in Malaysia
Modest fashion marketing is a new field in business and academic research. Islamic modest fashion refers to Shariah-compliant dressing, entailing the covering of the female head and body in loose clothing. The clothing should be made of thick fabric that conceals the woman's body shape and skin colour (Mustafa et al., 2018) and all her private body parts ("aurah") as taught in Islam (Yudha et al., 2024). A hijab, meanwhile, is a modest covering of the woman's hair such as a headscarf (Hassan and Harun, 2016).

Shariah-compliant dressing is observed in varying degrees by individuals in Malaysia (Arshad et al., 2024; Kamarulzaman and Shaari, 2023). According to Arshad et al. (2024), the hijab fashion has undergone modernisation due to media influence, globalisation,

and personal understandings of modesty. Consequently, while some uphold the more conventional Islamic way of dressing, others modify this dress code to become more contemporary and personalised. Hassan and Ara (2021) highlighted the dressing trend among the younger Muslim generations which is mainly driven by personal preferences, despite maintaining certain elements of modesty.

Meanwhile, Hassan and Ara (2021) revealed that the growing demand among young Muslim women for hijab styles is driven by their desire for personal expression, identity, and uniqueness as they seek to integrate their faith with contemporary fashion trends. This is consistent with the study by Yudha et al. (2024) which confirmed that fashion uniqueness and fashion consciousness have a stronger influence than individual levels of religiosity on halal fashion purchase decisions in Muslim-majority markets. According to Manaf and Wok (2019), argues the roles of social or interpersonal such as parents, siblings and friends as well as the roles of media influence individuals' decision in hijab decisions.

The hijab fashion industry holds strong potential for growth in the Malaysian market because the country has a large Muslim population. The Malay ethic group which predominantly practices Islam comprises 57.8%, followed by Chinese at 22.7% and Indians at 6.6% (Department of Statistics Malaysia, 2022). This demographic composition presents a significant opportunity for the halal fashion industry particularly in the hijab fashion segment which has seen an overwhelming response from Muslim women. In response to this growing demand, numerous local hijab fashion brands have entered the market to compete for a share of this lucrative segment. Among the most prominent Malaysian hijab brands are Ariani, Naelofar, dUCK, Alhumaira and Bawal Exclusive, which have successfully positioned themselves by combining modesty with modern fashion aesthetics to appeal to a wide range of consumers.

2.1.2. S-O-R model
Marketing research, especially on consumer behaviour, relies on the S-O-R model which indicates the interplay between the stimuli (S), organism or internal process (O), and response or behavioural outcomes (R). A brainchild of Mehrabian and Russell (1974) with refinements by Jacoby (2002), this model has been broadly used for predicting consumers' behavioural intention. Fundamentally, it elucidates the environmental drivers influencing consumer behaviour. This model has been used in studies on halal cosmetics, hospitality, fashion, and multi-channel retailing (Alanadoly and Salem, 2022; Chinelato et al., 2023; Hati et al., 2025; Sombultawee and Tansakul, 2023). Its adaptability allows researchers to tailor the S-O-R elements to their research context (Ngah et al., 2023). For the purpose of this current study, the stimulus is retail brand experience, the organism is brand satisfaction, while the response is brand loyalty.

2.1.3. Satisfaction-loyalty model
This model is employed in marketing research to gather insight on the effect of satisfaction on loyalty. Its broad usage has led to numerous scholarly improvements, resulting in its evolution. For instance, Oliver (1980) introduced satisfaction as an emotional

response towards the evaluation of the performance of product or services relative to expectations. The model suggests that customer satisfaction is determined by the extent to which performance meets or exceeds expectations. Fornell et al. (1996) introduced the satisfaction-loyalty model, which proposes that satisfaction is a consequence of assessing the discrepancy between expectations and actual performance. Accordingly, the model has been rigorously verified across various fields to predict satisfaction and loyalty in different fields, such as branding (Nadya, 2020) and the service industry (Jen et al., 2011).

2.1.4. Retail brand experience and loyalty

Branding is one of the most valuable assets of the organization. A brand is more than just a logo or a name, as it represents the overall experience that a company's convey to their consumers that can develop consumers loyalty. Brakus et al. (2009) defined brand experience as the responses of consumers which consists of cognitive, sensational, behavioral, as well as the feelings aroused by a brand stimuli, communication and environment. Therefore, consumers who are likely to have a positive experience tend to reach a pleasurable outcome, namely loyalty towards the brand. In the retail context, managing customer brand experience during purchasing process plays a vital part in ensuring customer satisfaction and exhibit positive response to the brand (Nikhashemi et al., 2019). As such, it is vital to manage customer experience during the shopping process.

Anggara et al. (2023) confirmed that consumer perceptions of the HIJUP fashion store affect their positive feelings to loyally purchase the HIJUP brand. This is aligned with research from Mohd-Ramly and Omar (2017) which found that retail outlets and stores should emphasize the concept of "experience space", whereby customers actively contribute to the creation of unique memorable experience in creating positive engagement between the customer and the store brand. Akoglu and Özbek (2022) also found that brand experience has a positive direct impact on brand loyalty for sports brands. Therefore, based on this theoretical and empirical background, this study proposes H_1 as follows:

H_1: Retail brand experience has a positive impact on brand loyalty.

2.1.5. Retail brand experience and brand satisfaction

Brand satisfaction is described as a degree in which a customer's expectations and need are met or exceeded through an experience with a particular brand (Fornell et al., 1996). Therefore, a positive and memorable consumer's brand experience is likely to enhance their satisfaction by aligning with customer expectation and needs. Pabla and Soch (2023) further found that brand experience is a critical factor driving customer satisfaction with brands in the competitive aviation sector. Their study revealed that the quality of communication and overall experience that customers had with the brand significantly impacted the degree of satisfaction with the brand. This corresponds with research performed by Şahin et al. (2011), which found that the brand experience significantly contributed to consumer satisfaction with automotive brands in Turkey.

In contrast, Chung and Welty Peachey (2022) surveys among golf consumers in South Korea found that brand experience does

not contribute to brand satisfaction, as evidenced in previous empirical studies. This was also confirmed by earlier investigations from Carrizo Moreira et al. (2017), which found that the direct influence between brand experience and brand satisfaction was not associated in the context of telecommunication consumers in Portugal. Their research suggests that, unlike other sectors, the impact of brand experience on brand satisfaction in the telecommunication sector may be influenced by additional factors. Therefore, drawing from this theoretical and empirical foundation, this study proposes H_2 as follows:

H_2: Retail brand experience has a positive impact on brand satisfaction.

2.1.6. Retail brand experience and brand trust

Previous studies have explained that past brand experience develops brand trust among consumer sectors such as sports brands (Akoglu and Özbek, 2022) and halal fashion brands (Anwar, 2025). Therefore, the positive and memorable experiences that brands exhibit from quality products or services affect consumers' thoughts on trust. Customers can develop trust from several factors, such as brand familiarity, security of products and brands system, effective advertising, privacy policy, brand image as well as positive word-of-mouth (Mursid and Wu, 2022). Brand trust is developed from customers' past experiences and their interactions with products, brands or services (Delgado-Ballester and Luis Munuera-Alemán, 2001). Therefore, customers developed positive and successful experiences with a brand if the offers quality products or services. This ultimately affects customers' trust and honesty towards the products or services (Francisco-Maffezzolli et al., 2014; Khan and Fatma, 2017).

In the context of the halal fashion market, brand experience is one of the critical precedents of brand trust (Anwar, 2025). A positive and successful brand experience enhances customers' perceptions of the reliability, sincerity, and credibility of products or services, therefore cultivating brand trust (Khan et al., 2021). In halal fashion, brand experience is the crucial determinant of brand love and in turn the development of brand trust, satisfaction as well as loyalty (Khan et al., 2021). These findings suggest that brand experience is essential for building brand trust. Positive experiences enhance customers' perceptions of a brand's reliability and credibility, fostering trust. Additionally, a strong brand experience leads to brand love, which further strengthens trust, satisfaction, and loyalty. Based on the discussion above, the following hypothesis is developed:

H_3: Retail brand experience has a positive impact on brand trust.

2.1.7. Brand satisfaction and brand trust

Previous research has identified brand satisfaction effect on brand trust and vice versa (Song et al., 2017; Wong, 2024). Kim et al. (2011) found that customer satisfaction has a positive effect on trust among online tourism and services in Korea, and that trust plays a key role as an antecedent of customer loyalty in online shopping for tourism products and services. These findings are consistent with those from Cho et al. (2015), which confirmed that satisfaction has a positive influence on trust in creating long-term relationship between small apparel suppliers and retailers. This result suggests that a trusting relationship is possible when one

party perceives that the other party fulfils its expected roles. This is in line with Anantharaman et al. (2023), who found that brand satisfaction positively influenced brand trust among smartphone consumers in India. A study Lacap and Tungcab (2020) found that brand satisfaction positively influences brand trust among mobile phone consumers in Philippines. Based on these factors, the following hypothesis has been developed:

H₄: Brand satisfaction has a positive impact on brand trust.

2.1.8. Brand satisfaction and brand loyalty

Brand satisfaction occurs when consumers perceive that their brand's performance exceeds their emotional and cognitive expectations (Hwang et al., 2021). Rafdinal et al. (2024) have found that brand satisfaction has a positive impact on brand loyalty. Their research demonstrates that when a customer is satisfied with a brand, they are more likely to exhibit loyalty and consistently choose the brand and recommend it to others. Therefore, marketing activities should be designed to increase customer satisfaction to foster and sustain long-term relationships between the customer and the brand. This is aligned with research conducted by Khan et al. (2016) which found that brand satisfaction has a positive impact on brand satisfaction among online banking consumers in New Delhi. Giovanis and Athanasopoulou (2017) also confirmed that brand satisfaction remains a key driver to brand loyalty, such that a higher degree of brand satisfaction leads to a higher degree of brand loyalty. Based on this theoretical and empirical background, this study proposes H5 as follows:

H₅: Brand satisfaction has a positive impact on brand loyalty.

2.1.9. Brand trust and brand loyalty

The relationship between brand trust has been found to be positive and significant among consumers toward products and services. This finding is consistent with Atulkar (2020) findings, which showed that brand trust has a positive significant influence on brand loyalty among retail mall shoppers in India. Therefore, a brand with a strong brand identity and trust delivers high-quality products that satisfy consumers' needs and wants, playing a crucial role in fostering repurchase behavior among consumers (Atulkar, 2020). Furthermore, a study by Sohaib and Han (2023) among fashion consumers found brand trust to be positively and significantly related to brand loyalty. Their study revealed that in collective societies such as China and Malaysia, the role of brand trust and brand loyalty are particularly important for fashion brand by establishing reliable, trustworthy sources of information, products and services. Therefore, based on this theoretical and empirical background, this study proposes H6 as follows:

H₆: Brand trust has a positive impact on brand loyalty.

2.1.10. The serial mediating role of brand satisfaction and brand loyalty

The brand experience in retail shopping strongly influences brand loyalty among Muslim women in hijab or halal fashion. This has been empirically proven by many studies (Anggara et al., 2023; Anwar, 2025) which have indicated that a positive and successful brand experience creates favourable loyalty toward the hijab brands. Similarly, Sari et al. (2025) have suggested that experiential value on halal fashion influences the authentic or genuine happiness, satisfaction as well as behavioral intention

among customers to purchase hijab fashion. Their study found that the experiential value of hijab or halal fashion has a positive effect on happiness, satisfaction and behavioral intention among fashion consumers in Indonesia. The study also found that consumers who experience authentic happiness and satisfaction participate in positive future behavior, such as recommending products or services to others.

Furthermore, research has consistently shown that brand satisfaction has a positive impact on brand trust. For instance, Cho et al. (2015) confirmed that satisfactions had a positive influence on trust in creating long-term relationship between small apparel suppliers and retailers. Similarly, Lacap and Tungcab (2020) found that brand satisfaction positively influences brand trust among mobile phone consumers in Philippines. Furthermore, Atulkar (2020) discussed the importance of brand trust on developing brand loyalty, while Khowjoy et al. (2023) and Lacap and Tungcab (2020) emphasized the role of brand satisfaction in mediating the connection between retail brand experience and brand loyalty. Additionally, Akoglu and Özbek (2022) and Huang (2017) suggested that brand trust acts as mediating roles in the process of brand experience and brand loyalty. To the best of authors' knowledge, no study has established a link between retail brand experience, brand satisfaction, brand trust and brand loyalty in the serial mediation process. Thus, in light of above discussion, the following hypothesis is proposed:

H₇: Brand satisfaction and brand trust serially mediate the relationship between retail brand experience and brand loyalty.

Figure 1 presents the conceptual framework of this study that outlines the proposed relationship among the main constructs.

Figure 1: Conceptual framework
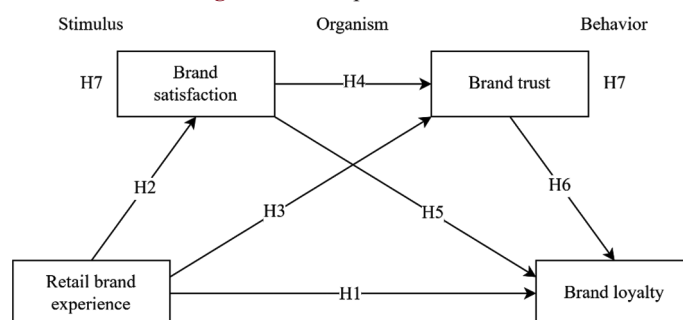
2.2. Methods

2.2.1. Measurement

A quantitative study was conducted using a self-administered survey questionnaire as the primary data collection method. The

Table 1: Measurement items

Construct	No. of items	Source
Retail brand experience	24	Anggara et al. (2023); Khan and Rahman (2016)
Brand satisfaction	8	Drennan et al. (2015); Khan et al. (2016)
Brand trust	7	Munuera-Alemán et al. (2003); Kazmi and Khalique (2019); Ledikwe (2020)
Brand loyalty	5	Anggara et al. (2023); Khan et al. (2020)

research instrument comprised 44 items, with a 5-point Likert scale ranging from "strongly disagree" (1) to "strongly agree" (5) used to measure the constructs of retail brand experience, brand satisfaction and brand trust. In addition, a 7-point Likert scale ranging from "strongly disagree" (1) to "strongly agree" (7) was employed to assess the construct of brand loyalty. The utilisation of multiple scales is intended to reduce potential biases that may arise from relying solely on a single type of scale (Podsakoff et al., 2003, 2012). The study adapted the measurement items from previous established studies. Table 1 outlines the specifics of each measurement item.

2.2.2. Sampling and data collection
The target population for this study were Malaysian female consumers aged 18 and above who reside in the Klang Valley area and had made purchases of local hijab brands through physical retail channels. The Klang Valley was selected for this study due to the rapid expansion of shopping malls in Malaysia (Business Today, 2022) and its wide demographic diversities including the variation of income level, educational background and occupational sectors. According to Sekaran and Bougie (2016) a minimum of sample size of 382 is recommended to fulfil the requirements for partial least squares structural equation modelling (PLS-SEM). Based on this recommendation, a total of 520 questionnaires were distributed, with 500 completed responses deemed usable for data analysis.

Non-probability sampling with purposive sampling technique was employed for this study due to the absence of a comprehensive sampling frame. Self-administered survey questionnaires were utilized in this study, with distribution conducted via mall intercepts at the shopping malls in Klang Valley area.

2.2.3. Statistical analysis
The framework consists of one independent variable (retail brand experience) to be tested again the mediator (brand satisfaction and brand trust) and the dependent variable (brand loyalty). Partial Least Square SEM (PLS-SEM) was utilized due to its predictive capabilities and its suitability for managing complex models with multiple variables. PLS-SEM is particularly valued for its robustness and ability to handle non-normally distributed data effectively (Hair et al., 2020). Therefore, the data was analysed using SMART PLS 4.1.0.3 software employing a two-step approach, which consists of the measurement and the structural model.

3. RESULTS AND DISCUSSION

3.1. Results
3.1.1. Demographic profiles
Table 2 presents the detailed demographic characteristics of 500 respondents for this study. Most respondents are between 31 and 40 years old, accounting for 50.8% of the sample. With respect to educational background, most respondents (65.8%) had attained a bachelor's degree. Meanwhile, 42.8% of respondents from five groups have an average income level between RM2501 and RM5000. Most respondents (66.4%) were employed in the private sector, followed by the public sector (22.6%) and the remaining

(11.0%) self-employed. The table also indicates that 86.8% of respondents had purchased local hijabs at least 4 times within the past six months, followed by 12.2% who purchased at least 5-10 times within the same period, and a remaining 1.0% who purchased local hijabs at least 11 times in the past 6 months.

3.1.2. Normality test
The normality of the distribution of various constructs was analysed by evaluating the skewness (within −2 and +2) and kurtosis values (within −7 and +7). The RBE construct demonstrated a skewness of −2.419 and a kurtosis of 5.220. These values suggest that the distribution has significant negative skewness and excessive kurtosis. Meanwhile, the BS construct exhibited a skewness of −1.668 and a kurtosis of 2.754, indicating a relatively normal distribution with mild negative skewness and acceptable kurtosis. For BT construct indicated a skewness of −2.359 and a kurtosis of 6.868, that the values suggest strong left skewness and excessive kurtosis. Lastly, the BL construct showed a skewness of −2.010 and a kurtosis of 4.857, also demonstrating deviations from normality criteria. Considering these deviations, SmartPLS is suitable for analysis, because it manages non-normal data, supports complex models, and utilizes variance-based estimation techniques that do not depend on assumptions of normality. Details of the normality test are provided in Table 3.

Table 2: Demographic characteristic of respondents

Demographic profile	Characteristics	Frequency (n=500)	Percentage
Age	<30	147	29.4
	31-40	254	50.8
	41-50	82	16.4
	51-60	17	3.4
Education	Secondary school	34	6.8
	Diploma	88	17.6
	Bachelor's degree	329	65.8
	Master	43	8.6
	PhD	6	1.2
Monthly income	<RM2500	38	7.6
	RM2501 - RM5000	214	42.8
	RM5001 - RM7500	134	26.8
	RM7501 - RM10000	64	12.8
	RM10001 and above	50	10.0
Employment	Public sector employee	113	22.6
	Self-employed	55	11.0
	Private sector Employee	332	66.4
Purchase frequency (Within 6 months)	<5 times	434	86.8
	5-10 times	61	12.2
	11 times and more	5	1.0

Table 3: Normality test

Construct	Skewness		Kurtosis	
	Statistic	Standard error	Statistic	Standard error
RBE	−2.419	0.109	5.220	0.218
BS	−1.668	0.109	2.754	0.218
BT	−2.359	0.109	6.868	0.218
BL	−2.010	0.109	4.857	0.218

RBE: Retail brand experience, BS: Brand satisfaction, BT: Brand trust, BL: Brand loyalty

3.1.3. Common method bias

Common method bias (CMB) could occur, because responses for both dependent as well as independents variables were collected from the same respondents. The assessment of CMB is critical to ensure the validity and reliability of measurement of structural analysis for this study. To address this issue, the Variance Inflation Factor (VIF) has been employed to examine the degree of multicollinearity among the variables. According to Kock (2015), the values of VIF should ideally less than 3.30 to ensure the data is free from CMB. Similarly, Hair et al. (2020) suggest a cut off threshold of 5 to identify significant multicollinearity issues. As shown in Table 4, the VIF value ranges from 1.000 to 1.834, which is well below the cut-0ff 3.30. Therefore, CMB is not a concern in this study.

Table 4: Variance inflation factor

Path	VIF
Brand Satisfaction -> Brand Loyalty	1.834
Brand Satisfaction -> Brand Trust	1.181
Brand Trust -> Brand Loyalty	1.751
Retail Brand Experience -> Brand Satisfaction	1.000
Retail Brand Experience -> Brand Loyalty	1.197
Retail Brand Experience -> Brand Trust	1.181

Table 5: Measurement model

First order	Second order	Item	Outer loadings (>0.70)	Cronbach's alpha (>0.70)	Composite reliability (>0.70)	AVE (>0.50)
Brand Loyalty (BL)		BL1	0.866	0.881	0.914	0.680
		BL2	0.892			
		BL3	0.800			
		BL4	0.776			
		BL5	0.780			
Brand Satisfaction (BS)		BS1	0.839	0.936	0.947	0.690
		BS2	0.857			
		BS3	0.735			
		BS4	0.825			
		BS5	0.876			
		BS6	0.791			
		BS7	0.880			
		BS8	0.835			
Brand Trust (BT)		BT1	0.855	0.890	0.914	0.604
		BT2	0.755			
		BT3	0.705			
		BT4	0.766			
		BT5	0.824			
		BT6	0.788			
		BT7	0.737			
Convenience Transaction		BEC1	0.931	0.942	0.958	0.851
		BEC2	0.898			
		BEC3	0.939			
		BEC4	0.922			
Emotional Event Experience		BEE1	0.936	0.948	0.962	0.865
		BEE2	0.928			
		BEE3	0.917			
		BEE4	0.938			
Mass Media Impression		BEM1	0.934	0.948	0.962	0.864
		BEM2	0.919			
		BEM3	0.924			
		BEM4	0.941			
Brand Name Influence		BEN1	0.931	0.923	0.945	0.813
		BEN2	0.902			
		BEN3	0.894			
		BEN4	0.878			
Point-of-sales Assistance		BEP1	0.926	0.924	0.947	0.816
		BEP2	0.835			
		BEP3	0.932			
		BEP4	0.917			
Recommendation of salespeople		BER1	0.933	0.953	0.966	0.876
		BER2	0.934			
		BER3	0.930			
		BER4	0.947			
	Retail Brand Experience (RBE)	BEC	0.902	0.958	0.966	0.826
		BEE	0.933			
		BEM	0.912			
		BEN	0.907			
		BEP	0.873			
		BER	0.924			

3.1.4. Measurement model

The relationship between the indicators and their latent variables were examined to ensure that the measurement items were reliable. First, internal consistency is determined by two approaches, namely, Cronbach's alpha and composite reliability. Accordingly, the value of Cronbach's alpha >0.70 indicates acceptable internal consistency and the value of composite reliability >0.7 indicates adequate internal consistency (Hair et al., 2019). Second, outer loadings and Average Variance Extracted (AVE) is calculated to determine convergent validity. The value of each outer loadings was expected to equal or to exceed 0.70, to indicate each item are good indicators of the latent construct, and the value of AVE should be at 0.50 or above (Fornell and Larcker, 1981; Hair et al., 2019). As shown in Table 5, the Cronbach's alpha values surpassed the threshold of 0.70, while composite reliabilities exceeded the threshold of 0.70, outer loadings were greater than 0.70, and AVE surpassed the value of 0.50. This indicates the strength of the measurement items and validates the accuracy of the variables to represent the latent constructs.

Discriminant validity evaluates the extent to which a construct is truly separate and distinct from other constructs (Hair et al., 2020). To assess this, we utilized both the Fornell and Larcker (1981) criterion and the Heterotrait-Monotrait (HTMT) ratio. Table 6 shows that the square root of the AVE values was greater than the correlation values, while Table 7 indicates that the HTMT ratio of correlations was below the maximum threshold of 0.90, further confirming discriminant validity (Franke and Sarstedt, 2019).

3.1.5. Structural model

The next step is to measure the structural model in order estimate the theorical relationship between latent variables to test hypotheses of these relationships. Therefore, the variables were assessed by using path estimates and t-test through bootstrapping resampling techniques of 5000 sub-samples. As shown in Table 8. retail brand experience had a positive and significant impact on brand loyalty ($\beta = 0.178$, t-stat = 2.962, P = 0.003). Therefore, H_1 is supported. Next, retail brand experience significantly and positively affected brand satisfaction ($\beta = 0.394$, t-stat = 6.380, P = 0.000). Thus, H_2 is supported. The effect of retail brand experience is not statistically significant on brand trust ($\beta = 0.101$, t-stat = 1.735, P = 0.083). Thus, H_3 is unsupported by the data. Next, brand satisfaction had a significant positive impact on brand trust ($\beta = 0.608$, t-stat = 11.620, P = 0.000). Hence, H_4 is supported. Next, brand satisfaction significantly and positively impacts brand loyalty ($\beta = 0.236$, t-stat = 4.683, P = 0.000). Therefore, H_5 is supported. Lastly, brand trust is significantly and positively influencing brand loyalty ($\beta = 0.513$, t-stat = 9.729, P = 0.000). Thus, H_6 is supported.

This study was designed to investigate the indirect effect of brand satisfaction in the relationship between retail brand experience and brand loyalty. The criteria of Preacher and Hayes (2008) were used in order to evaluate the mediation analysis. The primary criterion is the presence of a significant indirect effect of the independent variable on the dependent variable through the mediator. The indirect effect of brand satisfaction satisfies this condition, thereby fulfilling the first key criterion. Second, the confidence interval for the indirect effect must not encompass zero. The indirect effect of brand satisfaction fulfills the condition that the confidence interval excludes zero. Therefore, H_7 is accepted, and brand satisfaction and brand trust significantly serve as serial mediators ($\beta = 0.123$, t-stat = 4.705, P = 0.000). The detailed results are presented in Table 9, while Figure 2 illustrates the results of the structural model.

As shown in Table 10, the Q^2 value derived from the blindfolding procedure is 0.189, which indicates that the model has predictive relevance, as this value is greater than zero. This finding confirms the predictive capability of the PLS-SEM model utilized in this study and supports its effectiveness in forecasting outcomes, consistent with the criteria established by Hair et al. (2014) and Henseler et al. (2009).

As shown in Table 11, the R^2 (coefficient of determination) was assessed to fulfil the PLS reporting requirements. The purpose of R^2 coefficient is to explain the model's predictive power. Therefore, values for brand loyalty ($R^2 = 0.605$), brand satisfaction ($R^2 = 0.154$) and brand trust ($R^2 = 0.429$) indicate that retail

Table 6: Square root of AVE (Bold diagonal) and correlation matrix

Construct	Brand loyalty	Brand satisfaction	Brand trust	RBE
Brand Loyalty	**0.824**			
Brand Satisfaction	0.640	**0.831**		
Brand Trust	0.729	0.649	**0.777**	
RBE	0.441	0.392	0.338	**0.909**

Table 7: HTMT matrix

Construct	Brand loyalty	Brand satisfaction	Brand trust	RBE
Brand loyalty				
Brand satisfaction	0.696			
Brand trust	0.815	0.696		
RBE	0.480	0.412	0.354	

Table 8: Hypothesis testing for direct effects

Relationship	β	Standard deviation	t-Stat	P-value	Decision
H_1: BRE -> BL	0.178	0.059	2.962	0.003	Supported
H_2: RBE -> BS	0.394	0.062	6.380	0.000	Supported
H_3: RBE -> BT	0.101	0.057	1.735	0.083	Unsupported
H_4: BS -> BT	0.608	0.053	11.620	0.000	Supported
H_5: BS -> BL	0.236	0.050	4.683	0.000	Supported
H_6: BT -> BL	0.513	0.053	9.729	0.000	Supported

RBE: Retail brand experience, BS: Brand satisfaction, BT: Brand trust, BL: Brand loyalty

Table 9: Hypothesis testing for indirect effects

Relationship	β	Standard deviation	t-value	P-value	BCI LL	BCI UL
H_7: RBE→BS→BT→BL	0.123	0.026	4.705	0.000	0.073	0.178

brand experience explains 60.5% of brand loyalty, 15.4% of brand satisfaction and 42.9% of brand trust. In terms of effect sizes, both RBE and brand satisfaction had medium effect sizes (Cohen, 1988). The relationships between RBE, brand trust and brand loyalty are below 0.15, which is considered a small effect size (Cohen, 1988).

3.2. Discussion

This study aimed to identify key determinant factors influencing brand loyalty to hijab fashion among Muslim women consumers by using S-O-R and satisfaction-loyalty theories. Two mediators were applied to test seven hypotheses in the research framework. The analysis reveals that retail brand experience has a positive impact on brand loyalty, thus supporting H_1. This is aligned with previous research presenting similar findings, and is also in line with the existing literature by Bae and Kim (2023) and Khan et al. (2020), which indicate that brand experience has a significant impact on brand loyalty. Within the hijab fashion industry, customers are likely to prioritize their favoured hijab brand as their first choice due to various factors linked to positive and memorable brand experiences. Customers of hijab fashion often choose a hijab brand based on their positive experience with that brand. A positive brand experience is driven, firstly, by the brand name which is crucial in generating enthusiasm as it relates to

perceived social status and quality. Secondly, simple ordering and payment procedures enhance brand experience as customers expect hassle-free transactions. The ability to pay using credit cards, debit cards, cash, or e-wallets means catering to consumers' preferences, thus improving their purchase experience. Next, an emotional connection between the customer and the salesperson also boosts positive brand experience, potentially leading to brand loyalty as personalisation in retail experience fosters the feeling of being appreciated.

For the second hypothesis, retail brand experience was found to have a positive relationship with brand satisfaction; therefore, H_2 was supported. This result is congruent with those from Chung and Welty Peachey (2022), Drennan et al. (2015) and Pabla and Soch (2023) in their respective studies. The result explains the importance of brand experience to improve brand satisfaction as part of increasing brand loyalty towards local hijab brands. The retail brand experience enhances brand satisfaction by making customers feel confident and positive about their decision to purchase a particular hijab brand. When consumers engage with a brand in a positive and memorable retail environment, characterized by well-organized product displays, attentive service of salespeople, and personalized interactions between customers and the brand, they are more likely to feel assured about their choices. Moreover, an enjoyable and positive retail experience can reduce the uncertainty often associated with purchasing decisions, particularly in the halal fashion industry. This is because consumers seek products that align with their personal style and contribute to the right decision in purchasing decisions of the hijab brand. As such, customers who have had positive purchasing experiences are likely to be satisfied with the brand, especially if their satisfaction exceeds their expectations. Therefore, engaging in the correct elements of retails brand experience creates a favourable satisfaction among customers of hijab fashion.
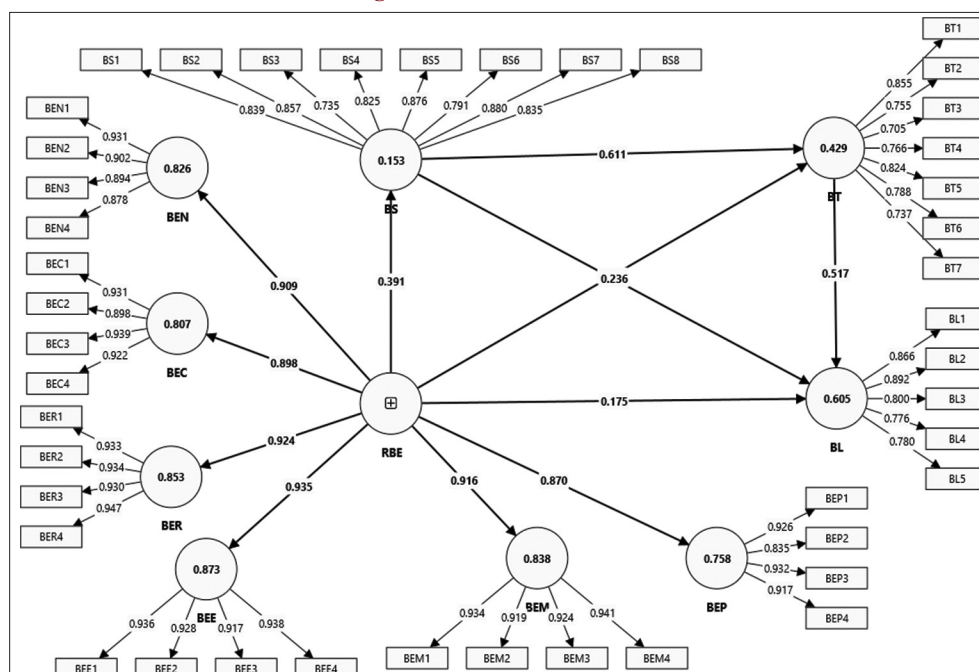
Table 10: Predictive relevance Q²

Construct	Q²predict	RMSE	MAE
Brand loyalty	0.189	0.914	0.568

Table 11: Coefficient of determination

Endogenous latent variable	R²	F²
Brand loyalty	0.605	0.064
Brand satisfaction	0.154	0.182
Brand trust	0.429	0.014

Figure 2: The structural model

As for the third hypothesis, the finding shows no statistically significant relationship between brand experience and brand trust. Hence, H_3 is rejected. This is consistent with the finding of Dandis et al. (2023) which asserts that customer trust is not significantly impacted by brand experience be it sensorial, behavioural, or affective. This further supports the assertion that brand experience does not necessarily determine brand trust even beyond the retail sector. Studies have demonstrated that brand trust can still develop even without direct experience or initial awareness of the brand. In fact, social influence bears greater significance in forming brand trust, i.e., following good word-of-mouth from family members, friends, or online communities. In the context of internet banking in France, Kaabachi et al. (2019) highlighted the significance of social influence in forecasting brand trust, which ultimately leads to purchase intention. This means that social relationships and external prompts can help establish brand trust regardless of any prior experience with the brand.

With respect to the fourth hypothesis, the finding demonstrates a significant relationship between brand satisfaction and brand trust. Hence, H4 is accepted. Song et al. (2017) derived a similar finding in the context of beauty and cosmetics consumers. In the hijab fashion industry, brand satisfaction is identified as a key driver of brand trust, which in turn leads to the development of long-standing customer relationships characterised by repurchase intention and brand loyalty. Customers who are satisfied with a brand's design, quality, and customer service would trust the brand entirely, ultimately resulting in brand loyalty.

Moving on to the fifth hypothesis, the finding indicates that brand satisfaction significantly and positively affect brand loyalty. As such, H_5 is accepted. This finding is consistent with that of Drennan et al. (2015), Giovanis and Athanasopoulou (2017), and Rafdinal et al. (2024). Customer satisfaction with a hijab brand typically results in repeat purchases, which is a sign of brand loyalty. Repeat purchases occur because the quality, style, and other features of the hijab brand are in line with the customers' preferences and expectations. This means that brand satisfaction arising from fulfilled expectations significantly improves brand loyalty and decreases brand switching.

Next, the finding for the sixth hypothesis suggests that brand trust positively and significantly affect brand loyalty. Therefore, H_6 is accepted. A similar result was indicated in the study of Atulkar (2020) in the context of Indian retail shoppers. This means that repurchase behaviour is critically driven by a strong and trustworthy brand identity characterised by the consistent delivery of superior quality products which fulfil consumer expectations. Atulkar (2020) asserted that such characteristics essentially build long-standing customer loyalty that is translated into repeat purchases. In relation to hijab fashion, consumers trust brands that continuously produce superior quality hijabs that meet their requirements whether personally, aesthetically, or culturally. As such, brand trust is not only driven by the functionality of the product, but also the brand's show of respect to the product's cultural and emotional value. Brand loyalty is therefore significantly determined by the consumers' functional and emotional requirements.

Lastly, the finding for the seventh hypothesis confirms the mediating effect of brand satisfaction and brand trust in the link between brand experience and brand loyalty. Therefore, H_7 is accepted. In other words, the positive relationship between brand experience and brand loyalty is made possible via the mediation of brand satisfaction and brand trust. A positive brand experience marked by superior quality products, excellent customer service, or outstanding purchase experience results in high brand satisfaction, which subsequently drives brand trust and eventually brand loyalty. This result validates the crucial mediating role of brand satisfaction and brand trust in driving enduring loyalty to a hijab brand.

3.3. Theory Contribution

This study contributes to the development of theory in this research field by integrating the S-O-R (Stimulus-Organism-Response) framework and the Satisfaction-Loyalty model to elucidate the determinants of brand loyalty in the context of hijab fashion. Brand experience serves as the stimulus triggering consumers' cognitive and emotional responses. These responses are shaped by brand satisfaction and brand trust, which act as the central organism in the model, influencing subsequent loyalty behaviors (the response). Furthermore, the study confirms the relevance of the Satisfaction-Loyalty model, highlighting satisfaction as a key predictor in fostering both trust and loyalty. This underscores the significant role of brand satisfaction in enhancing brand trust, which ultimately leads to stronger consumer loyalty. Overall, the findings emphasize that a satisfying retail experience, when combined with trust-building strategies, plays a crucial role in cultivating lasting loyalty among consumers of hijab fashion. Such insights contribute valuable knowledge to the literature on consumer behavior, particularly regarding the motivations and expectations of Muslim women towards local hijab fashion brands.

3.4. Practical Contribution

The implications of this study are significant for brand managers and retailers aiming to capture the attention of Muslim women consumers. In a competitive marketplace, the mere provision of high-quality hijabs is insufficient for fostering brand loyalty. Today's consumers demand a holistic and enriching retail experience that encompasses not only the product but also the interactions surrounding it. Key elements such as personalized service from sales personnel, engaging mass media strategies, captivating and well-organized product and interactive displays, memorable and impactful launch events, and convenience transactions and ordering processes are essential in creating a favorable shopping experience in retail environment. Therefore, hijab fashion brands must strategically invest in enhancing the retail brand experience to ensure sustained business success and brand loyalty. Doing so will allow them to cultivate lasting relationships with their customers, ultimately leading to a more resilient market position in the evolving landscape of consumer preferences.

4. CONCLUSION

In conclusion, the findings of this study confirm the significant effects of brand experience, brand satisfaction, and brand trust in

driving brand loyalty in the context of the hijab fashion market in Malaysia. Positive brand experience is indicated to improve brand satisfaction, specifically when the product fulfils the customer's requirements or expectations. Subsequently, brand trust is elicited which eventually leads to the development of brand loyalty. These findings underscore the significant mediating roles of brand satisfaction and brand trust in driving the impact of positive brand experience on brand loyalty, thus elucidating the fundamentals of consumer behaviour.

However, the findings should be interpreted with several research limitations in mind. Primarily, the study sample only entails Muslim women living around the Klang Valley, which is unlikely an accurate representation of all Muslim women in Malaysia. As the study focuses on this specific geographic region, the findings may not be generalizable to Muslim women from other parts of Malaysia, who may have different cultural, socioeconomic, or regional factors which influence their purchasing behavior.

Future studies can improve the validity of their findings by exploring other mediating variables like brand love, brand community, and brand nation. Such additions would provide a better understanding of the intricate association between brand experience and brand loyalty, thus improving current knowledge about consumer behaviour specifically in relation to hijab fashion. The integration of these factors will also improve the theoretical framework on top of explicating the determinants of brand loyalty in a clearer manner. The inclusion of these mediating variables into the research scope necessitates a bigger sample size with greater diversity. This is important to improve the generalisability of the findings and to elucidate the drivers of brand loyalty in diverse demographics. Further research should consider examining the application of this proposed model in multiple hijab fashion retail channels.

Moreover, future studies should also examine the relevance of the proposed model in the context of omnichannel retailing for hijab fashion. This could investigate different channels of retail environments and online platforms and its impact influence brand loyalty, thereby providing a more comprehensive understanding of consumer behavior in these channels. Through the examination of these limitations and the identification of new research opportunities, scholars can contribute to a deeper understanding of the determinants of brand loyalty among Muslim women consumers of hijab fashion.

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