



## **The Influence of Islamic Branding and Endorsement on Muslim Consumer Loyalty with Consumer Trust as a Mediating Variable (Case Study of Hijab Zoya)**

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**Abstract:** This study aims to examine the effect of Islamic branding and endorsement on Muslim consumer loyalty, with consumer trust as a mediating variable, in the case of Zoya hijab products in Surabaya. This study used a quantitative research design and utilized primary data collected through an online questionnaire distributed to 211 respondents selected through purposive sampling. The data were analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach with the help of SmartPLS version 4.0 to assess the validity and reliability of the measurement instruments and to evaluate the structural relationships between variables in the proposed model. The findings show that Islamic branding and endorsement have a positive and significant effect on consumer trust. Furthermore, Islamic branding and endorsement also showed a positive and significant direct effect on consumer loyalty. Consumer trust itself was found to have a positive and significant impact on consumer loyalty. In addition, the results confirmed that consumer trust significantly mediated the relationship between Islamic branding and endorsement and consumer loyalty, indicating that marketing strategies based on Islamic values play an important role in strengthening customer consumer loyalty.

**Keywords:** Islamic Branding, Endorsement, Consumer Trust, Consumer Loyalty, Zoya Hijab

**Abstrak:** Penelitian ini dilakukan untuk menguji pengaruh Islamic branding dan endorsement terhadap Consumer Loyalty konsumen Muslim dengan Consumer Trust konsumen sebagai variabel mediasi, pada kasus produk hijab Zoya di Surabaya. Studi ini menggunakan desain penelitian kuantitatif dan memanfaatkan data primer yang dikumpulkan melalui kuesioner online yang didistribusikan kepada 211 responden yang dipilih melalui teknik purposive sampling. Data dianalisis menggunakan pendekatan Partial Least Squares Structural Equation Modeling (PLS-SEM) dengan bantuan SmartPLS versi 4.0 untuk menilai validitas dan reliabilitas instrumen pengukuran serta untuk mengevaluasi hubungan struktural antar variabel dalam model yang diusulkan.

*Temuan menunjukkan bahwa branding dan endorsement Islami memberikan pengaruh positif dan signifikan terhadap Consumer Trust konsumen. Lebih lanjut, branding dan endorsement Islami juga menunjukkan pengaruh langsung yang positif dan signifikan terhadap Consumer Loyalty konsumen. Consumer Trust konsumen sendiri terbukti memiliki dampak positif dan signifikan terhadap Consumer Loyalty. Selain itu, hasil penelitian menegaskan bahwa Consumer Trust konsumen secara signifikan memediasi hubungan antara branding dan dukungan Islami dengan Consumer Loyalty konsumen, menunjukkan bahwa strategi pemasaran yang berlandaskan nilai-nilai Islam memainkan peran penting dalam memperkuat pembentukan Consumer Loyalty pelanggan.*

**Kata Kunci:** *Islamic Branding, Endorsement, Consumer Trust Konsumen, Consumer Loyalty Konsumen, Hijab Zoya*

## Introduction

The fashion industry in Indonesia has grown rapidly over time (CNBC Indonesia, 2024). The number of consumers shopping for fashion grew from 7.9 million people in 2019 to 14.1 million people in 2024 (Purwanti & Rudigdo, 2025). Based on the 2025 State of the Global Islamic Economy Indicator (SGIE) Report, Indonesia has successfully maintained its world ranking in the top three for the modest fashion or Muslim fashion sector (Dinar Standard, 2025). According to records from the Ministry of Industry (Kemenperin), there are around 20 million Indonesians who wear the hijab (BUMNINC, 2021). The hijab not only serves as a cover for women and a separator between the two sexes, but also as a restriction for women (Shahab, 2004). The hijab is also a very clear command from Allah and the Messenger, as explained in the Qur'an, Surah Al-Azhab, verse 59:

يَا أَيُّهَا النَّبِيُّ قُلْ لِّأَزْوَاجِكَ وَبَنَاتِكَ وَنِسَاءِ الْمُؤْمِنِينَ يُدْنِينَ عَلَيْهِنَّ مِنْ جَلَابِيبِهِنَّ ذَٰلِكَ أَدْنَىٰ أَنْ يُعْرَفْنَ فَلَا يُؤْذَيْنَ وَكَانَ اللَّهُ غَفُورًا رَّحِيمًا ﴿٥٩﴾

Meaning: "O Prophet (Muhammad), tell your wives, your daughters, and the wives of the believers to draw their cloaks around them. That is more suitable that they will be recognized and not be molested. Allah is Forgiving and Merciful" (Surah Al-Ahzab:59).

Indonesia has many popular local products, one of which is in the fashion industry, namely local hijabs. Various brands have emerged in Indonesian society with diverse designs, models, and colors to suit the needs of the

community. IDN Times 2024 mentioned seven recommended local hijab brands, one of which is Zoya (Martyna, 2024). Zoya is a pioneer in hijabs and Muslim clothing in Indonesia, with more than 160 stores spread across the country. In East Java Province, Zoya has the most offline stores in Surabaya compared to other cities (Zoya, 2025). Surabaya City Statistics Agency in 2025 stated that the majority of Surabaya's population is Muslim, with a total of around 2.6 million people out of a total population of 2.9 million (Badan Pusat Statistik Kota Surabaya, 2025). This condition strengthens Surabaya's position as a center for the Muslim fashion business in the East Java region (Sabrina, 2024).

Zoya has implemented an Islamic branding strategy in its marketing activities, one of which is through obtaining halal certification from the *Majelis Ulama Indonesia* (MUI) in 2015 with the number 01171156041015. Zoya is listed as the first hijab brand in Indonesia to obtain this halal certification. Zoya explained that the MUI halal certificate obtained focuses on the production process and product manufacturing stages to ensure that the materials used in the hijabs do not contain any pork-derived ingredients (Merdeka.com, 2016). In a business, Islamic branding plays a strategic role because it is able to respond to the needs of consumers who want to carry out consumption activities in line with worship practices and sharia values, thus becoming a special attraction for the Muslim market (Khairunnisa & Zahara, 2021). Noor (2010) defines Islamic branding as a brand approach based on sharia principles. In line with this, Nasrullah (2015) emphasizes that this concept integrates Islamic values into products as well as marketing communication strategies. Muslim consumers generally prefer brands that represent their Islamic identity (Power & Abdullah, 2009) and demonstrate full compliance with Islamic law and norms (Jumani & Siddiqui, 2012). However, even though Zoya has adopted Islamic branding through its products and halal certification, its implementation is considered less than optimal. This is evident from the fact that some consumers question the urgency of halal certification for hijab products and respond negatively to this policy (Khoiruddin, 2016). This controversy can lead to varied consumer perceptions, where skepticism

regarding the relevance of halal certification for non-consumable products may erode consumer trust in the brand. This decline in consumer trust, in turn, can weaken customer consumer loyalty, as consumers may view such branding strategies as meaningless or merely symbolic. This phenomenon is important to study in relation to how Islamic branding influences consumer trust and ultimately impacts consumer loyalty.

Manufacturers in the fashion sector are competing to create products to reach profitable markets. endorsement have become a powerful marketing method in building brand image and consumer engagement (Sari & Azizah, 2021), as well as contributing to the relationship between consumers and brands (Alfiannor, 2024). Manufacturers strive to increase consumer trust through public figures who promote products honestly and attractively to drive sales and consumer loyalty. In recent years, Zoya has partnered with Larissa Chou as its brand ambassador in 2022, leveraging her spiritual journey as a relevant experience for the consumer segment (Hanifah, 2023), while also highlighting the importance of alignment between the endorser's values and the brand image (Pratiwi & Lestari, 2021). However, this strategy is considered suboptimal as Zoya has not secured the top spot in IDN Times 2024 hijab recommendations and trails behind Lozy Hijab in terms of Instagram followers.

One key factor in attracting consumers is a company's ability to build consumer loyalty. Consumer loyalty is an important asset for companies because it indicates consumer satisfaction with the company's products and services, which encourages repeat purchases (Kotler & Keller, 2009). The foundation of long-term relationships lies in the consumer trust between consumers and producers. Several factors influence customer consumer loyalty. Ishak & Luthfi (2014) stated through their survey results that customer consumer loyalty is influenced by several key determinants, namely satisfaction, consumer trust, and switching costs. Zoya demonstrates the consistency of its consumer loyalty by maintaining its reputation as one of the strongest and most competitive hijab brands. This is reflected in its success in maintaining its position in the Top Brand

Award in the hijab category, despite increasing competition from various new local hijab brands. Over the past few years, Zoya has consistently been in the top three of the “Top Brand Award.” The survey was conducted to measure the development of products valued by consumers and was researched by Frontier Consulting Group. Although Zoya is a well-known hijab brand and has consistently ranked in the top three of the Top Brand Award, its consumer loyalty is not yet optimal compared to Rabbani and Elzatta. In 2024, Zoya ranked second, while Rabbani took the top spot. This indicates a challenge for Zoya in maintaining consumer loyalty amid intense competition.

Consumer trust is an important aspect in bridging the creation of consumer loyalty. According to the consumer trust Theory of Relationship Marketing proposed by Morgan & Hunt (1994), consumer trust is the main foundation in building long-term commitment and consumer loyalty between companies and consumers. Consumer trust is the level of customer confidence in the credibility, honesty, and quality of products or services provided by a company (Tjandrasa & Dewi, 2022), and is formed from perceptions of the object, product, and its ability to meet expectations (Yunikartika & Harti, 2022). Anugrah Dewi & Bastaman (2024) explain that consumer trust acts as a connecting element that strengthens the influence of marketing strategies on consumer loyalty, so that Islamic branding and endorsement can be mediated by consumer trust. However, even though Zoya is a pioneer of hijabs in Indonesia, consumer trust challenges arose when the halal certification campaign received negative responses (Khoiruddin, 2016) and the Top Brand Index did not show significant improvement in recent years.

Many previous studies have analyzed the relationship between Islamic branding and endorsement on consumer loyalty, with consumer trust as a mediating variable. The results of research conducted by Baihaki et al. (2023) show that Islamic branding has a significant influence on the level of consumer loyalty, but Ilham & Firdaus (2020) found that Islamic branding does not significantly influence consumers and is not a major factor in purchasing

decisions. Furthermore, Zenita & Restuti (2024) stated that endorsement from Muslim influencers have a significant effect on increasing consumer trust, especially for halal-certified products with honest reviews. Conversely, Permatasari & Wahyudi (2024) showed that endorsement do not affect consumer trust. The differences in these research results indicate a research gap, so it is necessary to further examine how Islamic branding, endorsement, and consumer trust interact in shaping consumer loyalty in a business. Empirical studies examining the function of consumer trust as a mediating variable in the relationship between Islamic branding and endorsement on consumer loyalty are still relatively few, especially for Hijab Zoya, makes this research important. Unlike previous studies that only examined direct effects, this study contributes new insights by positioning consumer trust as a variable that strengthens this relationship.

This inconsistency becomes more relevant when examined in the context of Hijab Zoya in Surabaya, where the majority Muslim market is highly exposed to Islamic branding practices and influencer marketing, yet also shows varying perceptions toward halal certification for non-consumable products. Such a context may influence how consumers interpret Islamic branding and endorsement, particularly in shaping trust and loyalty. However, previous studies have generally focused on direct relationships and have not specifically explored how these variables interact simultaneously within a single integrated model in a localized market context. Therefore, this study aims to fill this gap by examining the role of consumer trust as a mediating variable in the relationship between Islamic branding and endorsement on consumer loyalty, specifically in the case of Hijab Zoya in Surabaya, providing a more comprehensive understanding of these relationships.

This study aims to analyze the effect of Islamic branding and endorsement on consumer loyalty to Zoya hijab products in Surabaya, both directly and through consumer trust as a mediating variable. In addition, this study also aims to examine the effect of Islamic branding and endorsement on consumer trust

and the effect of consumer trust on consumer loyalty. This research is expected to contribute to scientific development in the field of marketing, particularly regarding the role of consumer trust in strengthening the relationship between Islamic value-based marketing strategies and consumer loyalty. Furthermore, this research is expected to serve as strategic consideration and input for companies in designing effective marketing strategies through the strengthening of Islamic branding and endorsement to increase consumer trust and consumer loyalty.

## **Method**

The type of research is quantitative research. This study aims to analyze the relationship between two or more variables examined in this study. In this study, the variables examined are the influence of Islamic Branding (X1) and Endorsement (X2) on consumer loyalty (Y) with consumer trust (Z) as the mediating variable. This study used primary data as the main source of information, which is obtained directly through the distribution of questionnaires to respondents. The research was conducted in Surabaya on Muslim consumers of Zoya hijab products. The population in this study consisted of Muslim consumers of Zoya hijabs in Surabaya. The sampling method used in this study was non-probability sampling, with a purposive sampling approach. This study set certain criteria for sampling, namely that respondents were consumers of Zoya hijab products who had purchased the product more than once and followed the Zoya Instagram account (@zoyalovers) and one of the Zoya endorsers or brand ambassadors, namely @larissachou, @laudyacynthiabella, or @zeezeeshahab. The data collection technique in this study uses a questionnaire that is systematically compiled to obtain data in accordance with the research objectives. The questionnaire was distributed via Google Forms and measured using a Likert scale with a value range of 1 to 5.

This study conducted validity and reliability tests to ensure that the research instruments were able to measure variables accurately and consistently through convergent validity, discriminant validity, and reliability testing. Data

analysis used the PLS-SEM method with the SmartPLS application, which included evaluation of the measurement model (outer model) and structural model (inner model). In the outer model, indicator testing, convergent validity, discriminant validity, and reliability were conducted to ensure the suitability of the indicators with the latent variables. Furthermore, in the inner model, multicollinearity, R-Square, Q-Square, and f-Square testing were conducted to assess the relationship and strength of influence between variables. Hypothesis testing in this study was conducted using the bootstrapping method, which aims to test the significance of the relationship between variables and identify the direction and strength of the influence of independent variables on dependent variables.

## **Result and Discussion**

### **Islamic Branding**

Islamic branding is a brand strategy that is designed, positioned, and promoted with consideration for Islamic values and Sharia principles (Alserhan, 2010). This concept is not limited to the use of Islamic labels, but also reflects compliance with halal requirements, Islamic business ethics, and honesty and openness in marketing communications, as emphasized in the hadith narrated by At-Tirmidhi about the importance of honesty in trading. Alserhan (2010) classifies Islamic branding into three forms, namely Islamic brand by compliance (brands that comply with sharia and are intended for Muslim consumers), Islamic brand by origin (brands that originate from Islamic countries or backgrounds), and Islamic brand by customer (brands that target Muslim consumers, for example through halal labels). The indicators for measuring Islamic branding according to Yunus et al. (2014): 1) The importance of a brand, which is an identity that communicates the promised benefits of a product; 2) Brand familiarity, which is the level of direct and indirect consumer experience with the brand; 3) consumer trust, which is consumer knowledge and belief in

the attributes and benefits of a product; 4) Halal label, which is the provision of a mark or written proof as a guarantee that the product is halal.

### **Endorsement**

Endorsement comes from the word endorse, which means to support or recommend. In the digital marketing, endorsement are considered effective in building emotional connections with audiences because they are perceived as more authentic and relevant (Djafarova & Rushworth, 2017). According to Erdogan (2010), endorsement is support given by celebrities or public figures to a brand to create a positive image and increase consumer interest in purchasing. Shimp (2010) explains that endorsement is the use of famous figures in advertisements to provide support or testimonials, thereby increasing consumer trust. The effectiveness of endorsement is measured using the TEARS model proposed by Shimp (2010), which includes: 1) consumer trustworthiness, which is the level of honesty and integrity of the endorser; 2) Expertise, which is the endorser's ability or knowledge related to the product; 3) Attractiveness, which is physical and personality appeal; 4) Respect, which is the audience's level of admiration for the endorser's achievements and personal qualities; and 5) Similarity, which is the degree of similarity between the endorser and the consumer. These five indicators play a role in shaping positive perceptions, consumer trust, and encouraging consumer purchasing decisions and consumer loyalty (Shimp, 2010).

### **Consumer Trust**

Consumer trust is a crucial element in creating and maintaining sustainable relationships between companies and consumers and producers because it plays a role in increasing consumer loyalty and satisfaction. Rousseau et al. (1998) define consumer trust as an individual's willingness to accept risk based on expectations of positive behavior from others. Ba & Pavlou (2002) state that consumer trust is the belief that others will act according to expectations in a transaction, while Morgan and Hunt (1994) place consumer trust as a key pillar in relationship marketing that encourages commitment and long-term

relationships. Consumer trust is reflected in four indicators according to Doney & Cannon (1997): 1) Credibility (the company's ability to fulfill its promises and offer expertise); 2) Benevolence (the company's good intentions in considering consumer interests); 3) Integrity (the company's honesty and consistency in implementing ethical values); 4) Reliability (the company's reliability in consistently meeting consumer expectations).

### **Consumer Loyalty**

Consumer loyalty is an important asset for companies because it reflects consumer satisfaction and commitment to repeat purchases (Oliver, 1999). Consumer loyalty is understood as a gradual process that begins with cognitive consumer loyalty based on rational evaluation of attributes, price, and quality, develops into affective consumer loyalty in the form of emotional attachment due to positive experiences, then conative consumer loyalty which shows a strong intention to repurchase, until it reaches action consumer loyalty which is characterized by consistent repurchase behavior and resistance to competitors. Griffin (2010) defines consumer loyalty as non-random purchases made repeatedly over time and explains that loyal customers provide various benefits such as marketing cost efficiency, increased cross-selling, and positive word of mouth. Consumer loyalty is also influenced by attitudes and purchasing behavior (Dick & Basu, 1994), and is reinforced by consumer trust and affection for the brand (Chaudhuri & Holbrook, 2001). In his measurement, Tjiptono (2002) states that consumer loyalty indicators include: 1) Repeat purchases; 2) Brand buying habits; 3) Consistently liking the brand; 4) Continuing to choose the brand even when there are other alternatives; 5) Believing the brand to be the best; 6) Recommending it to others. Thus, consumer loyalty is not only reflected in repeat purchasing behavior, but also includes the dimensions of consumer attitude, consumer trust, and commitment to the brand.

**Validity Test (Convergent Validity)**

**Table 1.** Outer Loadings Before

<b>Variable</b>	<b>Indicator</b>	<b>Outer Loadings</b>	<b>Note</b>
Islamic Branding	IB1	0,651	Invalid
	IB2	0,337	Invalid
	IB3	0,815	Valid
	IB4	0,800	Valid
	IB5	0,781	Valid
	IB6	0,781	Valid
	IB7	0,750	Valid
	IB8	0,857	Valid
Endorsement	E1	0,741	Valid
	E2	0,735	Valid
	E3	0,726	Valid
	E4	0,735	Valid
	E5	0,745	Valid
	E6	0,855	Valid
	E7	0,789	Valid
	E8	0,783	Valid
	E9	0,775	Valid
	E10	0,772	Valid
Consumer Loyalty	Y1	0,790	Valid
	Y2	0,778	Valid
	Y3	0,853	Valid
	Y4	0,807	Valid
	Y5	0,785	Valid
	Y6	0,808	Valid
	Y7	0,828	Valid
	Y8	0,803	Valid
	Y9	0,762	Valid
	Y10	0,619	Invalid
	Y11	0,541	Invalid
	Y12	0,597	Invalid
Consumer trust	Z1	0,776	Valid
	Z2	0,817	Valid
	Z3	0,754	Valid
	Z4	0,826	Valid
	Z5	0,843	Valid
	Z6	0,815	Valid

Variable	Indicator	Outer Loadings	Note
	Z7	0,784	Valid
	Z8	0,847	Valid

Source : SmartPLS Output (2025)

Factor loadings are values that can measure and indicate validity, with outer loadings required to be above 0.70 (Hair et al., 2021). In the table above, it is known that there are statement items with outer loadings values of below 0.70. Based on these results, modified the research model by eliminating several items, namely IB1, IB2, Y10, Y11, and Y12, which were then retested after the above deletions, and the results are shown in the table 2:

**Table 2.** Outer Loadings After

Variable	Indicator	Outer Loadings	Note
Islamic Branding	IB3	0,802	Valid
	IB4	0,798	Valid
	IB5	0,799	Valid
	IB6	0,793	Valid
	IB7	0,771	Valid
	IB8	0,869	Valid
Endorsement	E1	0,741	Valid
	E2	0,772	Valid
	E3	0,735	Valid
	E4	0,727	Valid
	E5	0,735	Valid
	E6	0,745	Valid
	E7	0,855	Valid
	E8	0,789	Valid
	E9	0,783	Valid
	E10	0,775	Valid
Consumer Loyalty	Y1	0,789	Valid
	Y2	0,795	Valid
	Y3	0,863	Valid
	Y4	0,807	Valid
	Y5	0,793	Valid
	Y6	0,818	Valid
	Y7	0,834	Valid
	Y8	0,810	Valid
	Y9	0,778	Valid

Variable	Indicator	Outer Loadings	Note
Consumer Trust	Z1	0,776	Valid
	Z2	0,817	Valid
	Z3	0,754	Valid
	Z4	0,826	Valid
	Z5	0,843	Valid
	Z6	0,816	Valid
	Z7	0,784	Valid
	Z8	0,847	Valid

Source : SmartPLS Output (2025)

**Table 3.** Average Variance Extracted (AVE)

Variable	AVE
Endorsement	0,588
Islamic Branding	0,649
Consumer Trust	0,653
Consumer Loyalty	0,656

Source : SmartPLS Output (2025)

AVE (Average Variance Inflation) value must be greater than 0.50 to be considered valid and suitable for use as a measure of the constructed variable (Hair et al., 2021). The table shows that all variables have an Average Variance Extracted (AVE) value above 0.50, so it can be stated that they meet the convergent validity requirements. In addition, all indicators show outer loadings above 0.70. Thus, it can be stated that each indicator adequately represents the latent construct and meets the validity criteria.

#### Validity Test (Discriminant Validity)

**Table 4.** Heterotrait-Monotrait (HTMT)

Variable	Endorsement	Islamic Branding	Consumer Trust	Consumer Loyalty
Endorsement				
Islamic Branding	0,821			
Consumer Trust	0,755	0,705		
Consumer Loyalty	0,815	0,855	0,818	

Source : SmartPLS Output (2025)

A model is considered to meet discriminant validity criteria based on the Heterotrait-Monotrait Ratio (HTMT), specifically with an HTMT value below 0.90 (Hair et al., 2021). Based on the table, all HTMT values between constructs are below the limit of 0.90, so it can be stated that the model meets the criteria for discriminant validity. There are no HTMT values that exceed the specified threshold, so the relationship between the research variables is considered valid.

**Reliability Test**

**Table 5.** Reliability

<b>Variable</b>	<b>Composite Reliability</b>	<b>Cronbach's Alpha</b>	<b>Note</b>
Endorsement	0,922	0,923	Reliable
Islamic Branding	0,892	0,894	Reliable
Consumer Trust	0,924	0,927	Reliable
Consumer Loyalty	0,934	0,935	Reliable

Source : SmartPLS Output (2025)

Variables reliable based on a Composite Reliability score of above 0.70 and a Cronbach's Alpha score of above 0.70 for each item within each variable (Hair et al., 2021). The composite reliability and Cronbach's alpha values shown in the table above indicate that all variables are reliable or have good reliability because they have values greater than 0.70.

**Multicollinearity Test**

**Table 6.** Variance Inflation Factor (VIF)

<b>Variable</b>	<b>Consumer Trust</b>	<b>Consumer Loyalty</b>
Endorsement	2,259	2,763
Islamic Branding	2,259	2,425
Consumer Trust		2,101
Consumer Loyalty		

Source : SmartPLS Output (2025)

According to Hair et al. (2021), a VIF value below 5 indicates the absence of serious multicollinearity, whereas a VIF value above 10 indicates high multicollinearity, necessitating model adjustments. The table above presents data

showing that each exogenous variable, namely Islamic branding and endorsement, does not experience multicollinearity as a predictor variable for endogenous variables, namely consumer trust and consumer loyalty.

### R-Square Test

**Table 7. R-Square**

Variable	R-Square	R-Square Adjusted
Consumer Trust	0,524	0,520
Consumer Loyalty	0,746	0,742

Source : SmartPLS Output (2025)

According to Hair et al. (2021), an  $R^2$  value of 0.75 is considered good (strong), 0.5 is considered moderate, and 0.25 is considered weak. It can be interpreted from the above results that the value of the consumer trust variable analysis is moderate with an R-Square value of 0.524 and an Adjusted R-Square value of 0.520. This indicates that the exogenous variables, namely Islamic branding and endorsement, have an influence on consumer trust of 0.524, while 0.476 is explained by other factors or variables outside the model. Furthermore, the analysis of the goodness of the consumer loyalty variable model is classified as strong with an R-Square value of 0.746 and an Adjusted R-Square value of 0.742. This shows that the independent variables and mediating variables are effective in explaining consumer loyalty.

### Q-Square Test

**Table 8. Q-Square**

Variable	Q-Square Predict
Consumer Trust	0,517
Consumer Loyalty	0,683

Source : SmartPLS Output (2025)

According to Hair et al. (2021), if the  $Q^2$  value is greater than 0, the research model has a good level of predictive accuracy. Values of  $Q^2$  greater than 0.35 are considered to indicate strong predictive power,  $Q^2$  less than 0.35 is considered moderate, and  $Q^2$  less than 0.15 is considered weak. It can be interpreted from the data above that the research model has strong predictive

capabilities for consumer trust (Q-Square = 0.517) and strong predictive capabilities for consumer loyalty (Q-Square = 0.683).

### f-Square Test

**Table 9.** f-Square

Variable	Endorsement	Islamic Branding	Consumer Trust	Consumer Loyalty
Endorsement			0,223	0,066
Islamic Branding			0,073	0,251
Consumer Trust				0,239
Consumer Loyalty				

Source : SmartPLS Output (2025)

If the value is 0.35, it is considered high; if it is 0.15, it is considered moderate; and if it is 0.02 or lower, it is considered low (Hair et al., 2021). Based on the f-Square test results, where values of 0.02, 0.15, and 0.35 indicate small, medium, and large effects, respectively. The effect of endorsement on consumer trust (0.223) and consumer loyalty (0.066) shows a medium and small effect, respectively. Islamic branding has a small effect on consumer trust (0.073) and a medium effect on consumer loyalty (0.251). Meanwhile, consumer trust has a medium effect on consumer loyalty (0.239). Therefore, the model demonstrates a combination of small to medium effect sizes, indicating that the exogenous variables have a meaningful, though not strong, influence on the endogenous variables.

### Hypothesis Test

#### Direct Effects

**Table 10.** Direct Effect Hypothesis Test

Hypothesis	Variable	Original Sample (O)	T-statistic	P-values	Note
H1	Islamic Branding → Consumer Loyalty	0,394	6,438	0,000	Positive and Significant Effect

Hypothesis	Variable	Original Sample (O)	T-statistic	P-values	Note
H2	Endorsement → Consumer Loyalty	0,216	3,336	0,001	Positive and Significant Effect
H3	Islamic Branding → Consumer Trust	0,281	3,601	0,000	Positive and Significant Effect
H4	Endorsement → Consumer Trust	0,490	5,714	0,000	Positive and Significant Effect
H5	Consumer Trust → Consumer Loyalty	0,358	5,767	0,000	Positive and Significant Effect

Source : SmartPLS Output (2025)

Based on the hypothesis testing that has been conducted, each relationship between variables in this study has been proven to have a positive and significant effect. Islamic branding has a significant positive effect on consumer loyalty (T-statistics = 6.438 above 1.96; P-values = 0.000 below 0.05; O = 0.394), thus hypothesis 1 is accepted. Endorsement also has a significant positive effect on consumer loyalty (T-statistics = 3.336 above 1.96; P-values = 0.001 below 0.05; O = 0.216), thus hypothesis 2 is accepted. Furthermore, Islamic branding has a significant positive effect on consumer trust (T-statistics = 3.601 above 1.96; P-values = 0.000 below 0.05; O = 0.281), thus hypothesis 3 is accepted. Endorsement has a significant positive effect on consumer trust (T-statistics = 5.714 above 1.96; P-values = 0.000 below 0.05; O = 0.490), thus hypothesis 4 is accepted. Finally, consumer trust has a significant positive effect on consumer loyalty (T-statistics = 5.767 above 1.96; P-values = 0.000 below 0.05; O = 0.358), thus hypothesis 5 is accepted. Thus, it can be concluded that all hypotheses in this study are accepted because they meet the significance criteria (T-statistics above 1.96 and P-values below 0.05) with a positive direction of relationship.

**Indirect Effects**

**Table 11.** Indirect Effect Hypothesis Test

Hypothesis	Variable	Original Sample (O)	T-statistic	P-values	Note
H1	Islamic Branding → Consumer Trust → Consumer Loyalty	0,100	2,960	0,003	Positive and Significant Effect
H2	Endorsement → Consumer Trust → Consumer Loyalty	0,175	3,913	0,000	Positive and Significant Effect

Source : SmartPLS Output (2025)

The sixth hypothesis shows that Islamic branding has a positive and significant effect on consumer loyalty through consumer trust as a mediating variable, with a T-statistics value of 2.960 (above1.96), P-values of 0.003 (below0.05), and an original sample (O) of 0.100. Thus, the sixth hypothesis is accepted. The seventh hypothesis shows that endorsement has a positive and significant effect on consumer loyalty through consumer trust as a mediating variable, with a T-statistics value of 3.913 (above1.96), P-values of 0.000 (below0.05), and an original sample (O) of 0.175. Therefore, the seventh hypothesis is accepted.

**The Influence of Islamic Branding on Consumer Loyalty**

The results of the study indicate that Islamic branding has a positive and significant effect on the consumer loyalty of Zoya hijab consumers. This means that the stronger the application of Islamic values such as halal, sharia compliance, and religious image, the higher the consumer loyalty in the form of repeat purchases and recommendations. This finding is in line with the research by Adha et al. (2025) and Solekah & Nugraha (2021), which states that Islamic branding has a significant effect on consumer loyalty. All Muslim respondents indicated that Muslim consumers are attracted to products with Islamic branding. The purpose of Islamic branding is to introduce a brand by applying Sharia

values to attract Muslim consumers (Khairunnisa & Zahara, 2021). This is supported by the high average rating on the “brand familiarity” item, which indicates that Zoya's branding is considered consistent with Islamic teachings. According to Alserhan (2010), Islamic branding is a strategy designed and promoted based on Islamic values and Sharia law. These findings confirm that Islamic branding is not only a religious identity, but also reflects Islamic business ethics. In line with the hadith narrated by Thabrani about the importance of professionalism at work, Muslim consumers tend to be more loyal to brands that are consistent with Islamic values because they provide a sense of security and confidence in consuming products. Thus, Islamic branding is a strategic factor in building Muslim consumer loyalty.

### **The Influence of Endorsement on Consumer Loyalty**

The results of the study show that endorsement have a positive and significant effect on consumer loyalty. The more effective and credible the endorser is in terms of consumer trust, appeal, and suitability with the product, the higher the tendency for consumers to be loyal, make repeat purchases, and recommend the product. These findings are in line with the research by Maharani & Susanti (2023) and Zenita & Restuti (2024), which states that endorsement, especially from Muslim influencers, can increase consumer trust and consumer loyalty. This is also in line with the values of QS. An-Nisa verse 58 regarding consumer trust and justice, which emphasizes the importance of consumer trust in delivering recommendations. For Muslim consumers, endorsement from figures who display a syar'i style of dress validate the compatibility of the product with religious values, thereby encouraging consumer loyalty. All respondents who follow the account of the endorser or brand ambassador of Zoya hijabs showed an attachment to the brand. The highest average ratings were for the indicators of respect and attractiveness, indicating that endorsers are able to represent the brand image positively. In line with the opinions of Erdogan (2010) and Shimp (2010), effective endorsement through the credibility, attractiveness, and expertise of endorsers can strengthen consumers' emotional

connection with the brand. Thus, the effectiveness of endorsement in building Muslim consumer loyalty depends on their credibility and suitability to the values and needs of the target consumers.

### **The Influence of Islamic Branding on Consumer Trust**

The results of the study indicate that Islamic branding has a positive and significant effect on consumer trust. The stronger the application of Islamic values such as halal, honesty, and sharia compliance, the higher the level of consumer trust. This finding supports Arifin (2021) and is in line with the hadith narrated by At-Tirmidzi about the importance of honesty and consumer trustworthiness in trading, which emphasizes that Islamic values such as transparency and reliability can build consumer confidence. Purchase frequency data reinforces these results, with respondents repurchasing more than once. Hijab Zoya demonstrates consistency with sharia principles through halal certification and Islamic image, reflected in the high scores on item IB8 related to halal labeling and IB6 related to consumer trust. This shows that halal labeling is a major consideration in purchasing decisions and can increase consumer confidence. These findings are in line with the concept of Islamic branding according to Alserhan (2010), which emphasizes that Islamic brands are designed and promoted in accordance with Islamic values and laws and are seen as a form of good deeds because they are not only profit-oriented but also have religious and social values. Furthermore, according to Morgan & Hunt's consumer trust Theory (1994), consumer trust is the foundation of long-term relationships. Thus, consistent Islamic branding is an important factor in building consumer trust, which ultimately drives Muslim consumer loyalty.

### **The Influence of Endorsement on Consumer Trust**

The results show that endorsement have a positive and significant effect on consumer trust. The higher the credibility, attractiveness, and suitability of the endorser with the product, the higher the consumer trust in the brand. These findings are in line with the research by Zenita & Restuti (2024) and Permatasari & Wahyudi (2024), which states that endorsement have a significant effect on

consumer trust. Based on descriptive analysis, the endorsement variable obtained an average score of high category with five indicators, namely consumer trustworthiness, expertise, attractiveness, respect, and similarity. The respect indicator had the highest value, indicating that respected and credible public figures can increase Muslim consumers' confidence in the brand. This is in line with Shimp's (2010) theory, which states that endorsers can build influence and consumer trust through positive support or testimonials. In addition, religious values that are in line with consumers also strengthen the perception of integrity, as is the principle of honesty in Islamic teachings (HR Ibnu Hibban). All respondents followed the Zoya hijab Instagram account and its endorsers, reflecting consumer engagement with the brand. This engagement strengthens consumer trust because endorsers are seen as not only attractive but also sharing similar religious values. The results of this study are in line with the consumer trust Theory proposed by Morgan & Hunt (1994), which explains that consumer trust is a key element in building long-term relationships between companies and consumers, as well as the foundation for commitment and consumer loyalty.

### **The Influence of Consumer Trust on Consumer Loyalty**

The findings of this study indicate that the consumer trust variable has a positive and significant effect on consumer loyalty. This shows that an increase in consumer trust in product quality, service consistency, and company commitment will encourage consumers to make repeat purchases, establish the brand as their primary preference, and recommend it to others. These findings are in line with the research by Solekah & Nugraha (2021), Jauhari & Nuzil (2025), and Lailiyah (2020), which states that consumer trust has a significant effect on consumer loyalty. Descriptively, the consumer trust variable obtained an average score of high category with four indicators, namely credibility, benevolence, integrity, and reliability. The integrity indicator received the highest score, indicating that integrity, honesty, and conformity with Islamic values are major factors in building consumer trust. This is in line with Morgan and Hunt's consumer trust Theory (1994), which asserts that consumer trust is based on

integrity, honesty, and a company's ability to fulfill its promises. All respondents had also purchased Zoya hijabs more than once. The highest average on the consumer loyalty variable was found in the item on brand purchasing habits (Y3), indicating that a high level of consumer trust encourages repeat purchases and consumer loyalty to Zoya hijabs.

### **The Influence of Islamic Branding on Consumer Loyalty through Consumer Trust as a Mediating Variable**

The results of the study indicate that Islamic branding has a positive and significant effect on consumer loyalty through consumer trust as a mediating variable. This means that the application of Islamic values in a brand can increase consumer trust, which in turn encourages consumer loyalty. The stronger the brand's image and commitment to Islamic principles, the higher the consumer trust and the greater the consumer loyalty. This finding is in line with the research by Solekah & Nugraha (2021), which states that Islamic branding has a significant effect on consumer loyalty with consumer trust as a reinforcing factor. For Muslim consumers, the halal status of Zoya hijabs is a solution to the need for products with guaranteed halal certification, considering that not many hijabs are halal certified. Compliance with halal certification reflects the principle of balance between the world and the hereafter as stated in QS. Al-Baqarah verse 201, which emphasizes the importance of goodness in this world and the hereafter. According to Shihab (2002), goodness in this world includes peace, halal sustenance, and a good life, while goodness in the hereafter includes forgiveness and salvation. This shows that Islamic branding not only builds an Islamic image but also forms the basis of consumer trust. Empirically, the average respondent rating on the Islamic branding (IB6) item related to consumer trust was high category, indicating that the application of sharia principles can strengthen consumer confidence in the halal status and quality of products. This is in line with the consumer trust Theory of Relationship Marketing (Morgan & Hunt, 1994), which emphasizes that consumer trust is key to building commitment and consumer loyalty. The average consumer loyalty rating on the

repurchase item (Y1) also indicates a high level of consumer loyalty. Thus, consumer trust plays an important role as a link between Islamic branding and Muslim consumer loyalty.

### **The Influence of Endorsement on Consumer Loyalty through Consumer Trust as a Mediating Variable**

The results show that endorsement have a positive and significant effect on consumer loyalty through consumer trust as a mediating variable. Credible endorsers who are compatible with the product can increase consumer trust, which in turn encourages consumer loyalty. These findings support the research by Amini & Auliya (2025), which states that endorsement have a positive effect on consumer loyalty through consumer trust. For Zoya hijab Muslim consumers, purchasing decisions are not only influenced by functional aspects, but also by Muslim public figures who represent Islamic values. The majority of respondents were Generation Z (20–25 years old), who are known to be active on social media and responsive to digital trends (We Are Social, 2024). Endorsers who display politeness, honesty, and sharia compliance can be a reference in assessing product suitability. This is in line with QS. Al-Ahzab verse 70 about the importance of speaking the truth (qaulan sadīdan), which according to Shihab (2002) emphasizes honesty, accuracy, and responsibility in communication, thereby fostering consumer trust in social and muamalah relationships. All respondents also follow the Zoya hijab Instagram account and its endorsers, showing their attachment to the brand. Descriptively, the endorsement variable obtained a high average, with the highest respect indicator. This contributes to the formation of consumer loyalty, which is reflected in the high score of the “continue to choose the brand” indicator. The findings of this study are consistent with the consumer trust Theory proposed by Morgan & Hunt (1994), which asserts that consumer trust is a fundamental element in building long-term relationships. Thus, support not only has a direct influence on consumer loyalty, but also contributes indirectly through the role of consumer trust as a mediating variable.

## **Conclusion**

This study concludes that Islamic branding and endorsement based on Islamic values have a positive and significant effect on the consumer loyalty of Zoya hijab consumers in Surabaya, both directly and indirectly through the variable of consumer trust as a mediator. Islamic branding, as reflected in halal certification, consistency in Islamic image, and integrity in communication, is able to build higher levels of consumer trust, thereby increasing consumer loyalty. In addition, endorsement also have a significant influence because the figures used have credibility, relevance, and religious values similar to those of the target consumers, thereby fostering a sense of consumer trust that ultimately strengthens consumer loyalty. Consumer trust itself has been proven to have a positive and significant effect on consumer loyalty, confirming its role as a key factor in creating long-term relationships between brands and consumers.

Theoretically, these findings show that endorsement as a personal and persuasive communication strategy has a stronger influence in shaping consumer loyalty than Islamic branding, and confirms the role of consumer trust as a key mediating variable. Endorsement tends to shape consumer trust emotionally and socially, while Islamic branding is more cognitive and normative in nature. Practically, companies need to balance endorsement and Islamic branding strategies by emphasizing halal values, transparency, and consistent Sharia communication so that consumer loyalty is formed sustainably.

Companies are advised to maintain endorsement as their main strategy by choosing credible endorsers with an Islamic image and integrating it with Islamic branding so that marketing messages are not only persuasive but also educational. Consumers are expected to be more selective in considering the credibility of endorsers and understanding the application of sharia values in products. Future researchers are advised to expand the research area, use mixed methods for data exploration, and add other variables such as religiosity, halal lifestyle, and halal awareness to gain a more comprehensive understanding of consumer loyalty and consumer trust.

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