Exploring brand trust, experience, and repurchase intention in halal fashion: The role of e-WOM

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Abstract

Purpose – This study examines how brand trust, experience, and repurchase intention affect halal fashion purchase decisions mediated by electronic word of mouth (e-WOM)

Methodology – This study employs survey data from 198 respondents using the Elzatta brand. Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach was used, and purposive sampling was applied.

Findings – The findings of this study suggest that brand experience and repurchase intention significantly influence e-WOM and purchase decisions both directly and through mediation. By contrast, brand trust has a negative and insignificant effect on e-WOM and mediates purchase decisions.

Implications – This study is useful for improving marketing strategies by strengthening brand trust, enhancing brand experience, and leveraging digital word of mouth to support consumer purchase decisions.

Originality – This study contributes to the scholarly discourse on consumer behavior in the halal fashion sector by elucidating the mediating role of electronic word of mouth (e-WOM) in the relationship between brand trust, brand experience, and repurchase intention and purchase decisions. Thus, this study offers both managerial and theoretical insights.

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Introduction

The potential of halal fashion products in Indonesia presents a promising market opportunity, as the country has the largest Muslim population in the world. According to Ministry of Religious (2022), the number of Muslims in Indonesia reached 246.38 million in 2023, out of a total population of 282.74 million. This is equivalent to 87.1 percent of those who follow the Islamic faith. This is supported by the rapid growth of the millennial Muslim population, which contributes to future prospects and trends in Muslim fashion (Lusiana & Listiowati, 2025).

Halal fashion in Indonesia has experienced rapid growth over the past decade, driven by its sizable Muslim population, rising middle class, and increasing global demand for modest fashion (Mutmainah & Romadhon, 2023). Indonesia ranks among the top three producers after Turkey

and Malaysia, with the global Muslim fashion market projected to reach USD 428 billion by 2027 (Kemenperin, 2025). Domestically, e-commerce is a key driver, with online modest fashion transactions exceeding IDR 11 trillion in 2021 and growth of over 60 percent from the previous year. Government initiatives, such as the Indonesian Global Halal Fashion (IGHF) program and the upcoming mandatory halal certification for clothing products by 2026, will further strengthen the industry's competitiveness (Badan Penyelenggara Jaminan Produk Halal, 2024).

Despite challenges such as high certification costs for small businesses, supply chain readiness for halal textiles, and the need for sustainable design (Herviyani, 2024). Indonesia's halal fashion industry continues to expand as both a cultural identity and an economic driver. In addition, as one of the top three modest fashion-Muslim markets in 2020, Indonesia was estimated at USD 15.6 billion in 2020 (DinarStandard, 2020; Indonesia Halal Lifestyle Center, 2022).

Digital marketing also plays a vital role in this process. Leveraging and optimizing digital platforms are key to enhancing business performance (Aini et al., 2024). In today's competitive and tech-driven landscape, companies must produce quality products and build a strong online presence (Rafdinal et al., 2024). Many businesses now use the internet for transcription and reputation-building through customer reviews (Chen & Barnes, 2007).

Social media, a rapidly evolving form of information technology, enables users to share and create content across blogs, networks, wikis, and forums (Anggara et al., 2025). Platforms, such as Instagram, TikTok, and Facebook have become digital runways for halal fashion brands. Influencers and celebrities collaborate with brands to promote collections, turning social media into both marketing tools and direct sales channels (AbdelAziz et al., 2023). Interactivity allows two-way communication between marketers and consumers, enabling feedback and engagement (Dewi et al., 2024; Chen & Barnes, 2007)

Purchase decisions are shaped by various factors, including brand trust. Consumers' beliefs about a company's integrity and product quality (Usman et al., 2024). In halal fashion, trust also involves religious and ethical compliance, such as avoiding prohibited materials and ensuring a modest design (Lestari & Wismantoro, 2024). Brand experiences strengthen loyalty and brand image, whereas repurchase intention reflects satisfaction and behavioral control (Heydiana & Aliyanti, 2024). Electronic word-of-mouth (e-WOM), including online reviews, influences consumer perceptions and decisions (Nisar et al., 2020).

Unlike earlier studies that examined halal fashion consumer behavior in a broader context (Ali & Rafdinal, 2025; Anwar, 2024; Li et al., 2025; Sari et al., 2025)This study focuses on Muslim consumers in Yogyakarta. By narrowing the scope, it captures how local cultural and religious dynamics influence purchasing behavior. This study integrates brand trust (Brakus et al., 2009; Liang, 2022; Permata & Kusumawati, 2025), brand experience (Ali & Rafdinal, 2025; Liang, 2022; Rodrigues et al., 2024; Setiawan & Susanti, 2021; Singh et al., 2021), repurchase intention (Brakus et al., 2009; Ebrahim et al., 2016; Li et al., 2025; Mittal & Kamakura, 2001; Setiawan & Susanti, 2021; Tufahati et al., 2021; Wang, 2011), and e-WOM (Amiruddin et al., 2025; Anggara et al., 2025; Chu & Kim, 2011; Firdaus & Firdaus, 2024; Permata & Kusumawati, 2025; Sroojani Mohanty, 2025) to analyze their impact on halal fashion purchase decisions. By incorporating these elements, this study extends the existing models to reflect both rational and emotional factors relevant to consumers. These findings are expected to offer new insights into decision-making patterns and provide practical guidance for halal fashion producers and marketers in Yogyakarta.

Literature Review

Halal industry

Awareness of the importance of halal development and its translation into halalness of a product in Indonesia will later impact the need for a roadmap for halal industry development (Oktoviasari et al., 2020). Indonesia is one of the countries that focuses on developing the halal industry and aims to become a global halal producer. According to Sharia, the halal industry produces halal goods and services according to sharia (Azam & Abdullah, 2020).

In simple terms, it can be said that halal industrial products are any form of products, both services and goods, that are permissible to consume or use according to Islamic law, based on the provisions of the Quran, hadith, and other Islamic laws, which contain goodness for humans (Kamil & Ridlo, 2024). It is crucial to develop the halal sector in Indonesia because it contributes significantly to economic growth (Destriyansah et al., 2023; Raharjo, 2024). According to Article 34, paragraph (1) of Law Number 33 of 2014, The Halal Product Assurance Organizing Body (Badan Penyelenggara Jaminan Produk Halal, BPJPH) issues halal certificates to assess the halal status of a product based on applications from business actors. However, Article 42 (1) states that the halal certificate is valid for four years from the date of issuance by the BPJPH (Lutfiyah & Faslah, 2025).

Halal fashion

The development of the halal industry as a strategic sector in the Indonesian economy can be analyzed through various economic and developmental theories (Destriyansah et al., 2023; Anwar, 2025). According to Kurniawan et al., (2022), fashion halal is defined as an attire that enhances a person's appearance as per Islamic teachings. Some well-known Islamic fashion brands that use the term 'Islamic identity' and are familiar to the public are Rabbani (Yamin & Murtani, 2024), Elzatta (Nuryati & Arfani, 2020; Gayatri & Nayotama, 2023), and Zoya (Candraningrat et al., 2022). Due to the enormous expenditure of Indonesian Muslims on halal lifestyle, there is significant potential and importance in understanding halal lifestyle practices (Anwar, 2025; Farhan et al., 2025). Halal fashion and Muslim clothing have become a well-known trend in society today, in line with current developments (Nugraha, 2024). Human resources must be continuously improved to keep up with rapidly changing fashion trends (Kusumah & Ridwan, 2024).

Hypotheses development

Brand trust

When consumers trust fashion brands, they are more likely to share positive experiences with others through online reviews, social media posts, or recommendations in digital communities (Marmat, 2022). This trust creates a sense of credibility and reliability that enhances the persuasiveness of e-WOM. Brand Trust reflects consumers' beliefs in a brand's integrity, quality, and commitment (Harifin & Paramita, 2021). Brand trust is the attitude of consumers who trust a brand with all its risks because of the expectation that it will yield positive results, thereby fostering loyalty and trust towards a brand (Usman et al., 2024). Trust is important for converting buyers or consumers into first-time customers (Chen & Barnes, 2007).

Fashion products often involve emotional value, lifestyle preferences, and identity expression, which means that consumers want to feel confident about a brand's quality, authenticity, and ethical practices. A belief occurs when a consumer feels satisfied with the repeated experiences of using the same product or brand and believes that the product or brand will not disappoint them (Ebrahim et al., 2016). The perception of reliability from the consumer's perspective is based on experience, or more on the sequence of transactions or interactions characterized by meeting expectations for product performance and satisfaction (Yamin & Murtani, 2024). Based on this explanation, the following hypothesis was formulated:

H_1: Brand trust positively and significantly affects electronic word of mouth.
H_4: Brand trust positively and significantly affects purchase decisions for Elzatta brand products.

Brand experience

Brand experience is the impression, feeling, understanding, and responses that arise in consumers as a result of stimuli provided by brand design, brand identity, marketing communication, people involved with the brand, and the environment in which the brand is marketed (Brakus et al., 2009; Rodrigues et al., 2024). Brand experience is a powerful driver of consumer behavior, especially in the fashion industry, where emotional connections and lifestyle identity play a significant role. A positive brand experience covering product quality, aesthetic appeal, service quality, and online

shopping convenience creates lasting impressions for consumers (Usman et al., 2024). Brand experience is the subjective response of consumers in the form of behavior towards aspects of the brand, identity, packaging, communication, and brand environment (Isa et al., 2021).

Consumers are likely to trust a brand that has been used based on their experiences (Panjaitan & Andarini, 2024). Companies need to prioritize brand experience to build brand uniqueness in the increasingly competitive telecommunications industry in Indonesia (Haidar & Fachrunnisa, 2025). Brand experience can influence customers' willingness to purchase something (Prasetio et al., 2024). Brand experience is often viewed as an effect and reaction (sensory, cognitive, and behavioral) of consumers that arises from stimuli shaped by brand identity, brand design, packaging, communication, and environment (Katamso & Sugianto, 2024). From this explanation, the following hypotheses can be formulated:

H₂: Brand experience has a positive and significant effect on electronic word-of-mouth.

H₅: Brand experience positively and significantly affects purchase decisions for Elzatta branded products.

Repurchase intention

Repurchase intention is a commitment that consumers form after purchasing a product or service, based on the positive impression and satisfaction that arises after using the product or service (Ebrahim et al., 2016). When customers have a firm intention to repurchase, it usually stems from their satisfaction with previous experiences, whether related to product quality, service, or emotional value (Layly & Rafida, 2023). Repurchase intention or repeat purchase interest is based on the decision to adopt or reject a product or service that emerges after consumers try the product or service, leading to a feeling of liking or disliking towards the product or service (Rafdinal et al., 2024). The feeling of liking arises when consumers perceive satisfaction with the service or product provided, resulting in their intention to repurchase (Mittal & Kamakura, 2001; Wang, 2011).

The intention to repurchase is operationalized using the following indicators: a) intention to return to online stores, b) shopping online as often as possible, and c) recommending others to shop online (Chen & Barnes, 2007). High interest in repurchasing indicates a high level of consumer satisfaction when deciding to adopt a product (Fang et al., 2011). Good consumer repurchase interest can be seen through the levels of customer loyalty, where loyal customers demonstrate interest in repurchasing (Lie et al., 2019). Based on this explanation, the following hypothesis was formulated:

H₃: Repurchase intention positively and significantly affects electronic word of mouth.

H₆: Repurchase intention positively and significantly affects purchase decisions for Elzatta branded products.

Purchase decision

Purchase decisions in the halal fashion industry are influenced by a combination of religious, psychological, and marketing factors that uniquely shape consumer behavior. According to Kotler et al., 2021), the purchase decision is the stage in the buyer decision process, where the consumer actually buys a product, typically processed by problem recognition, information search, evaluation of alternatives, and purchase intention. In this context, Muslim consumers tend to prioritize modesty, ethical production, and compliance with Islamic values when choosing fashion products, making the halal label a key determinant of trust and authenticity.

Marketing strategies, especially those that leverage digital platforms, influencers, and Islamic branding, play a significant role in shaping perceptions and encouraging purchase intentions. Additionally, factors such as brand image, product quality, design innovation, and affordability are crucial in the decision-making process, aligning with established indicators of purchasing decisions, such as product choice, brand preferences, purchase timing, and purchase volume (Akbarullah & Silitonga, 2024; Cuong, 2022). Consumers often balance their spiritual values with aesthetic and functional preferences. Ultimately, the purchase decision in halal fashion is a multidimensional process that reflects the integration of faith, culture, and modern

consumerism, in which emotional, social, and moral considerations coexist with economic rationality in shaping how and why Muslim consumers choose what they wear.

Electronic word of mouth

The benefits of e-WOM include accessibility to information, friendliness, and ease of access, and the duration of accessibility can be easily controlled without reducing the spread of communication, information, and speed (Tafolli et al., 2025). E-WOM often serves as a mediating variable in the fashion industry, bridging the relationship between brand-related factors (such as brand trust, brand experience, or satisfaction) and consumer purchase decisions. E-WOM is the channel through which consumers' perceptions and attitudes toward a fashion brand are translated into actual buying behavior (Gelashvili et al., 2024). In addition, e-WOM, as a mediator, highlights the effect of social influence on the fashion market.

E-WOM, as a marketing communication, plays a significant role in analyzing and evaluating the goods being sought concerning the consumer's interest in purchasing and purchasing decisions (Permata & Kusumawati, 2025). Online reviews have the characteristics of interpersonal communication with the strong persuasive power of e-WOM, allowing individuals to gather all reviews and comments, which can be used as helpful information for their decision-making (Agnihotri et al., 2022). E-WOM refers to positive or negative statements made by potential or former customers about a product or company through the Internet on social networking sites, online retail stores, blogs, discussion forums, and review websites (Chu & Kim, 2011). E-WOM has a significant impact on consumers' purchasing decisions, as it is low-cost, fast-paced, and quite effective (Amiruddin et al., 2025). From this explanation, the following hypotheses can be formulated:

H7: Electronic word of mouth mediates the effect of brand trust on purchase decisions for Elzatta brand products.

H8: Electronic word of mouth mediates the effect of brand experience on purchase decisions for Elzatta brand products.

H9: Electronic word of mouth mediates repurchase intention's effect on Elzatta brand products' purchase decisions.

The influence of brand trust, brand experience, and repurchase intention on halal fashion purchase decisions with electronic word of mouth (e-WOM) as mediating variables. The research model is illustrated in Figure 1.
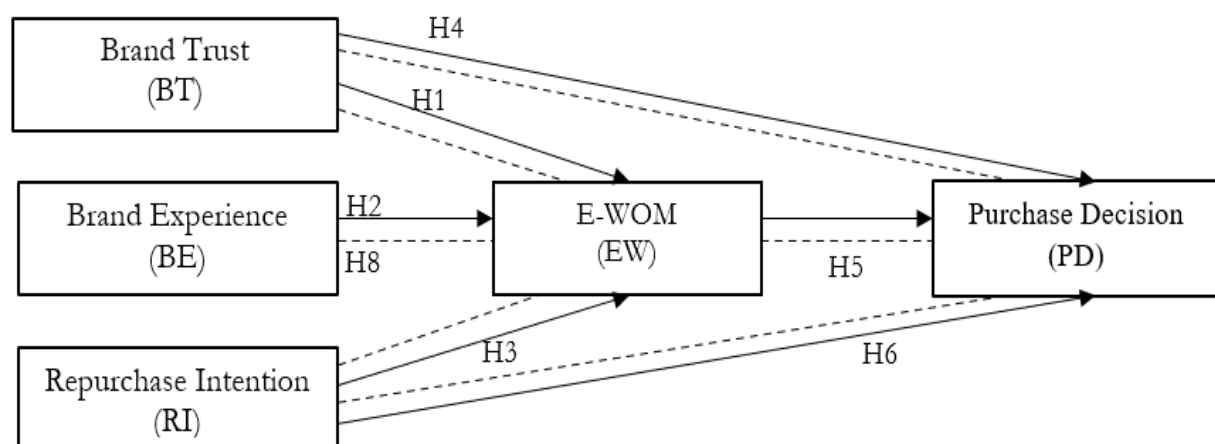

Figure 1. Research model
Source: Authors' own work

Research Methods

This was a quantitative study using a descriptive approach. Quantitative research involves collecting numerical data, conducting statistical analyses, and drawing conclusions objectively. It is used to test

hypotheses and solve problems through systematic data collection, processing, and interpretation (Ketchen, 2022).

The research population consisted of Muslim consumers of Elzatta fashion products in Yogyakarta. Purposive sampling was used to select the sample. This technique was chosen to ensure that the respondents were familiar with the brand and actively engaged in halal fashion consumption. It also helps capture diverse social, economic, and geographic backgrounds. This approach reduces bias and improves the relevance of findings (Ghozali, 2021).

The sample size was determined using the Lemeshow approach. A total of 198 respondents participated in this study. Although the number exceeded the minimum sample size recommended for Partial Least Squares-Structural Equation Modeling (PLS-SEM), it was chosen to increase statistical power and generalizability. According to Hair et al. (2022), the minimum sample size for PLS is ten times the maximum number of structural ptahs directed at a construct. A larger sample size helps reduce sampling errors and stretches the model's reliability.

The primary and secondary data were used in this study. Primary data were collected through questionnaires, while secondary data were obtained from literature studies. The questionnaire was distributed online using Google Forms. This method allows access to participants from various backgrounds and levels of technological access. This also improves the representativeness of the sample.

The research instrument used was a 5-point Likert scale. It measures five variables: brand trust (Brakus et al., 2009; Permata & Kusumawati, 2025), brand experience (Ali & Rafdinal, 2025; Liang, 2022; Rodrigues et al., 2024; Setiawan & Susanti, 2021; Singh et al., 2021), repurchase intention (Mittal & Kamakura, 2001; Setiawan & Susanti, 2021), electronic word of mouth (e-WOM) (Nisar et al., 2020; Anggara et al., 2025) and purchase decision (Nuryati & Arfani, 2020). This study used Structural Equation Modeling (SEM) with partial least squares (PLS). The SEM-PLS is suitable for models with reflective and formative indicators. It also effectively handles multicollinearity problems (Hair et al., 2022). The first step in data analysis is to evaluate the measurement model. This includes testing convergent validity, discriminant validity, and reliability. The use of criteria such as average variance extracted (AVE), composite reliability (CR), and Cronbach's alpha (CA) is necessary to ensure that the construct being measured is valid and reliable (Ketchen, 2022).

The second step is evaluating the structural model, which involves the path coefficients, R-square, effect size, and Q-square. These indicators show how well the model explains the relationship between variables and their precision (Hair et al., 2022). This structured analytical approach provided in-depth insights. This helps explain the factors that influence Muslim consumers in Indonesia to purchase halal-fashion products.

Results

Table 1 shows that most respondents were female (55.6%) and fell within the age range of 19 to 21 years (46.46%). The respondents in this study were distributed across several districts in Yogyakarta City, with the most significant number coming from Kotagede District (20.20%). The most purchased products in Elzatta were hijabs (46.97%), followed by clothing (27.27%). Regarding Elzatta products, most respondents spent between IDR 100,000 and 250,000 (29.29%). Respondents who shop once every six months dominate the purchasing frequency of Elzatta products (52.02%). The primary sources of information for respondents regarding cosmetics were social media (55.05%). This indicates that interest in Elzatta's Muslim fashion products is relatively high among young consumers and that social media plays a significant role in shaping their preferences and purchasing decisions. This trend also suggests that brands such as Elzatta must maximize their digital marketing strategies to reach active audiences online.

Table 2 shows the strength of the relationship between each indicator and the measured construct, where higher factor loading values indicate that the indicator more strongly reflects its construct. In the Brand Trust construct, the indicator "I believe that Elzatta always prioritizes customer satisfaction" has the highest factor loading (0.869), indicating that consumer trust is most strongly shaped by the belief that the brand genuinely cares about customer satisfaction. In the Brand experience construct, the indicator "When I wear Elzatta products, I feel more confident

and comfortable" ranks highest (0.909), confirming that emotional experience and comfort are the main factors shaping brand experience. The repurchase intention construct indicates that the intention to repurchase is most strongly influenced by the indicator "I feel comfortable purchasing Elzatta products again after previous positive experiences" (0.848). This indicates that previous positive experiences are the primary drivers of consumer loyalty. In the electronic word-of-mouth construct, the indicator "If I am dissatisfied with Elzatta products, I tend to share my complaints on social media" has the highest value (0.861), suggesting that consumers are inclined to express themselves digitally in positive and negative contexts. Lastly, in the purchase decision construct, the indicator with the highest factor loading is "I choose Elzatta products because the brand is known to have a good reputation in the fashion market" (0.879), highlighting that brand image and reputation play a significant role in purchase decisions.

Table 1. Description of the respondent's character

Variable	Description	Frequency	Percentage
Gender	Male	88	44,4
	Female	110	55,6
Age	<18 years	18	9,09
	19 – 21 years	92	46,46
	22 – 24 years	48	24,24
	25 – 27 years	25	12,63
	28 Years <	15	7,58
Domicile	Danurejan district	5	2,53
	Gondokusuman district	18	9,09
	Godomanan district	10	5,05
	Jetis district	3	1,52
	Kotagede district	40	20,20
	Kraton district	12	6,06
	Mantrijeron district	16	8,08
	Mergangsan district	25	12,63
	Ngampilan district	8	4,04
	Pakualaman district	14	7,07
	Tegalrejo district	9	4,55
	Umbulharjo district	11	5,56
	Wirobrajan district	20	10,10
	Other	7	3,52
Products purchased at Elzatta	Hijab	93	46,97
	Clothing	54	27,27
	Prayer equipment	35	17,68
	Umrah and Hajj items	9	4,55
	Scarf	6	3,03
	Others	1	0,51
Shopping for Elzatta product	< IDR 100,000	28	14,14
	IDR 100,000 - IDR 250,000	58	29,29
	IDR 250,000 - IDR 500,000	45	22,73
	IDR 500,000 - IDR 750,000	30	15,15
	IDR 750,000 - IDR 1,000,000	22	11,11
	> IDR 1,000,000	15	7,58
Resource	Social media	109	55,05
	Friends/family	48	24,24
	TV commercial	16	8,08
	Shop	25	12,63

Source: Authors' own work

Table 2. Indicator and factor loading

Construct		Indicator	FL
Brand trust	BT1	I believe that the Elzatta brand has a good reputation	0.830
	BT2	I believe that Elzatta upholds its commitment to consistently providing products of the highest quality	0.801
	BT3	I believe that Elzatta always prioritizes customer satisfaction.	0.869
	BT4	I believe that my personal information is safe and protected when shopping with the Elzatta brand	0.837
	BT5	Elzatta always provides clear information regarding the materials and quality of its products	0.765
Brand experience	BE1	When I wear Elzatta products, I feel more confident and comfortable	0.909
	BE2	Elzatta consistently uses colors and designs that catch my attention in every collection	0.896
	BE3	Each time I use Elzatta products, it always makes me feel more confident	0.861
	BE4	When shopping at Elzatta, I feel that I gain a deeper understanding of the design concepts and product quality	0.892
	BE5	The clothing designs from this brand make me feel more creative and free to express myself	0.850
Repurchase intention	RI1	I more frequently choose the Elzatta brand compared to other similar fashion brands	0.790
	RI2	I tend to repurchase Elzatta products after having a positive experience with previous products	0.745
	RI3	I feel satisfied with Elzatta products, which makes me willing to shop again in the future	0.829
	RI4	I feel comfortable purchasing Elzatta products again after previous positive experiences	0.848
	RI5	I believe that my friends or family will be satisfied with Elzatta products, so I have no hesitation in recommending them	0.804
Electronic word of mouth	EW1	The Elzatta website is easy to navigate and provides a smooth shopping experience	0.784
	EW2	If I am dissatisfied with Elzatta products, I tend to share my complaints on social media	0.861
	EW3	I tend to check whether Elzatta products have many reviews before deciding to purchase them	0.842
	EW4	By sharing my experience with Elzatta on online platforms, I feel that I can provide added value to others who are seeking fashion recommendations	0.814
	EW5	I often seek out the experiences of others who have purchased Elzatta products on digital platforms before making a purchase decision	0.772
Purchase decision	PD1	The quality of Elzatta's product materials is the main factor I consider when choosing a product	0.809
	PD2	I choose Elzatta products because the brand is known to have a good reputation in the fashion market	0.879
	PD3	Elzatta's brand image greatly influences my decision to purchase their products	0.855
	PD4	I chose Elzatta because the brand is widely recognized and often recommended by others	0.852
	PD5	I usually purchase Elzatta products at a time I feel is most suitable for my needs or desires, without being tied to a specific occasion	0.737

Note: FL= Factor loading
Source: Authors' work

Table 3 presents the results of the convergent and discriminant validity tests for each construct. Convergent validity was confirmed through factor loading values, all of which exceeded the threshold of 0.70. This indicates that each indicator adequately represented its respective constructs. According to Hair et al. (2022), an AVE value of 0.50 or higher is considered acceptable, as it shows that more than half of the variances are captured by the construct. While some studies report AVE values below this threshold, such cases may still be acceptable if the composite reliability is high and factor loadings are strong (Henseler et al., 2015). However, consistently low AVE values

may indicate poor convergent validity and suggest that the indicators do not sufficiently reflect the underlying construct, potentially weakening the model's explanatory power (Sarstedt et al., 2017).

Furthermore, discriminant validity was met, as evidenced by clear distinctions among the constructs and consistently high rho_A values, ranging from 0.867 to 0.929. Therefore, it can be concluded that all constructs in this study possess strong validity and reliability, making the measurement model suitable for use in further analyses related to purchasing decisions for Elzatta halal fashion products.

Table 3. Construct reliability and validity

Variable	CA	rho_a	rho_c	AVE
Brand Trust	0.928	0.929	0.946	0.778
Brand Experience	0.879	0.881	0.912	0.675
Repurchase Intention	0.884	0.889	0.916	0.685
E-WOM	0.863	0.867	0.901	0.646
Purchace Decision	0.874	0.879	0.908	0.665

Note: CA= Cronbach's alpha; rho_a= composite reliability; rho_c= composite reliability; AVE= Average variance extracted
Source: Authors' work

Table 4 shows that all constructs in the model have met the discriminant validity criteria based on the Fornell-Larcker approach. This is evident from the square root of the AVE values placed on the diagonal, where each value is higher than its correlation with other constructs. For example, the brand experience construct has a diagonal value of 0.821, higher than its correlation with brand trust (0.685), e-WOM (0.783), purchase decision (0.768), and repurchase intention (0.718). A similar condition is also observed for the brand trust construct, with a diagonal value of 0.882 that exceeds all other correlation values. Additionally, e-WOM, purchase decision, and repurchase intention have diagonal values of 0.804, 0.815, and 0.828, all of which are higher than their cross-correlations with other constructs. Thus, each construct is able to distinguish itself accurately from other constructs, thereby indicating that discriminant validity in this model can be considered fulfilled.

Table 4. Fornell-Larcker criterion

	Brand Experience	Brand Trust	E-WOM	Purchase Decision	Repurchase Intention
Brand Experience	0.821				
Brand Trust	0.685	0.882			
E-WOM	0.783	0.563	0.804		
Purchase Decision	0.768	0.578	0.800	0.815	
Repurchase Intention	0.718	0.479	0.779	0.799	0.828

Source: Authors' work

Table 5 shows the results of the model fit evaluation using several goodness-of-fit indicators. The SRMR value for the saturated model was 0.080, and that for the estimated model was 0.081, both of which remained within the acceptable tolerance limits, indicating an acceptable model fit. Meanwhile, the chi-square values at 1258.681 and 1264.676, respectively, reflect the degree of discrepancy between the model and the data, generally within a reasonable range. However, this interpretation depends on sample size. Additionally, the obtained NFI values of 0.721 for the saturated model and 0.720 for the estimated model indicated that the model fit level was in the moderate category. These results confirmed that both models exhibited a reasonably good fit to the data.

The adjusted R Square for the purchase decision variable was 0.732. This indicates that the combination of brand trust, brand experience, and repurchase intention variables can explain up to 73.2% of the influence on purchase decisions. With this achievement, the model can be categorized as having good performance. On the other hand, the e-WOM variable obtains an

Adjusted R Square value of 0.708, which means that these three predictor variables contribute to explaining e-WOM by 70.8%. Therefore, this model can also be considered feasible and sufficiently robust to explain the relationships between variables.

Table 5. Model fit

	Saturated model	Estimated model
SRMR	0.080	0.081
d_ULS	2.094	2.123
d_G	1.145	1.154
Chi-square	1258.681	1264.676
NFI	0.721	0.720

Note: SRMR= Standardized Root Mean Square Residual; d-ULS = Unweighted Least Squares; d_G=Geodesic Distance; NFI= Normed Fit Index
Source: Authors' work

Table 6 shows that most of the relationships between variables in the model have significant effects. Brand trust does not significantly affect e-WOM (β = 0.061; p = 0.284), but it can significantly influence Purchase Decision (β = 0.161; p = 0.009). Furthermore, brand experience contributes strongly to e-WOM (β = 0.420; p = 0.000), followed by repurchase intention, which demonstrates a more dominant effect on e-WOM (β = 0.449; p = 0.000). Repurchase intention is also important in enhancing purchase decision (β = 0.429; p = 0.000). In addition, e-WOM has been proven to be a significant factor in purchasing decisions, with a β value of 0.375 and p = 0.000. These results affirm that repurchase intention, brand experience, and e-WOM are the primary drivers in shaping purchase decisions. In contrast, the influence of brand trust is more substantial on purchase decisions than its effect through word-of-mouth communication.

Table 6. Path coefficients

Variables	β	t-Stat	p-Values	Conclusion
Brand Trust→ E-WOM	0.061	1.072	0.284	Unsupported
Brand Trust→ Purchase Decision	0.161	2.604	0.009	Supported
Brand Experience→ E-WOM	0.420	5.657	0.000	Supported
Repurchase Intention→ E-WOM	0.449	8.061	0.000	Supported
Repurchase Intention→Purchase Decision	0.429	6.204	0.000	Supported
E-WOM→ Purchase Decision	0.375	4.433	0.000	Supported
Brand Trust→ E-WOM→ Purchase Decision	0.023	1.144	0.253	Unsupported
Brand Experience→ E-WOM→ Purchase Decision	0.158	3.124	0.002	Supported
Repurchase Intention→ E-WOM→ Purchase Decision	0.168	4.413	0.000	Supported

Source: Authors' work

Unlike the other variables, the indirect effect of brand trust on purchase decisions through e-WOM was not found to be significant (β = 0.023; p = 0.253). This means that, although trust in the brand can shape positive perceptions, this influence is not strong enough to drive purchase decisions when mediated by e-WOM. In contrast, Brand experience demonstrated a significant mediating effect of e-WOM on Purchase decisions (β = 0.158; p = 0.002), as did repurchase intention, which exhibited the most substantial indirect effect (β = 0.168; p = 0.000). These findings indicate that positive brand experiences and the intention to repurchase can generate effective word-of-mouth communication, ultimately driving purchase decisions. Therefore, emotional factors and actual consumer experiences are more dominant than trust in a brand.

Discussion

Brand trust showed a positive but statistically insignificant effect on e-WOM, with a T-statistic of 1.072 (P>0.284). This finding contrasts with Machado and Rodhiah (2021) who reported that

brand trust significantly enhances e-WOM among consumers. Their study suggested that higher trust leads to an increased willingness to share and promote the brand online. Similarly, Maulana et al., (2021) found that brand trust has a positive and significant influence on e-WOM, reflecting favorable consumer evaluations. Brand trust has a significant positive impact on purchasing decisions regarding Elzatta products. This means that when consumers feel confident about the brand's reliability and integrity, they are more likely to choose their products. Trust builds a sense of security and emotional connection, which encourages repeat purchases and stretches brand loyalty. In the context of halal fashion, trust also reflects alignment with religious and ethical values, making it a key factor in consumer decision making. These results confirm that brand trust is not only a psychological comfort, but also a practical driver of purchasing behavior.

Brand experience positively and significantly affected e-WOM, with a T-statistic of 5.657 (P<0.000). This research is supported by Putri and Sismanto (2020) who state that respondents' responses to the brand experience variable are the highest on average, with respondents' assessment statements regarding the brand experience variable being categorized as good; therefore, brand experience has a positive and significant effect. Furthermore, research conducted by Fitri and Khuzaini (2023) indicates that brand experience has a positive and significant effect on e-WOM. Positive consumer experiences with Elzatta products, whether in terms of product quality, service, store ambiance, or digital interactions, encourage them to share these experiences online. The more comprehensive and satisfying the experience is, the more likely consumers are to recommend products through social media or online reviews. This finding aligns with the notion that experience is a strong driver of consumer advocacy. Positive brand experiences create emotional attachment, trust in quality, and a sense of personal relevance, all of which encourage consumers to communicate their satisfaction with their peers (Singh et al., 2021). In the context of halal fashion, such experiences may include the comfort and modesty of clothing, assurance of halal compliance, or cultural pride in supporting Muslim-friendly brands.

Repurchase intention positively and significantly affected electronic word-of-mouth, with a T-statistic of 8.061 (P<0.000). This research was supported by the findings of Pratama and Nurmansyah (2023) and (Rafdinal et al., 2024). The validity test of all the statement items in the questionnaire was declared valid because the respondents' responses to each variable were good. The greater the consumer's intention to make a repeat purchase, the higher the likelihood that they will share their positive experiences and opinions online (Firdaus & Firdaus, 2024). This can occur for several reasons, such as that consumers who intend to repurchase are typically satisfied with the product or service received (Phan Tan, 2024). This satisfaction often motivates consumers to share positive experiences through e-WOM as a form of support for the brand (Li et al., 2025). This implies that Muslim consumers in Yogyakarta who intend to repurchase halal fashion products are more inclined to share positive experiences and recommendations with others online. The willingness to repurchase reflects high satisfaction and loyalty, which naturally translates into advocacy behaviors, such as posting reviews, sharing on social media, or recommending the brand within their digital communities.

Brand trust positively and significantly influences purchasing decisions, with a T-statistic of 2.604 (P<0.009). This study aligns with the findings of Lestari and Wismantoro (2024), who indicate that Brand Trust significantly affects purchasing decisions. Consumers who trust and have high confidence prefer items from more-trusted brands. Furthermore, research conducted by Nurkhalis et al. (2023) showed that brand trust has a positive and significant effect on purchase decisions. The greater the visible trust in a product or service, the easier it is to convince consumers to purchase the product. This finding reveals that Elzatta consumers in Yogyakarta prioritize good brand trust. This suggests that when Muslim consumers in Yogyakarta feel confident about a halal fashion brand's credibility, reliability, and integrity, they are more likely to purchase. Trust is crucial in reducing consumer uncertainty, particularly in industries in which religious compliance and ethical considerations play a central role (Anwar, 2025).

Repurchase intention positively and significantly affects purchase decisions, with a T-statistic of 6.204 (P<0.000). This study is in line with the research conducted by Nugroho and Dirgantara (2022), which states that based on the calculation results, it was obtained that repurchase

intention has a positive and significant effect on purchase decisions. The research conducted by Kesumahati and Novianti (2021) stated that positive and significant results were obtained based on the test results. Repurchase intention reflects consumer satisfaction and trust in Elzatta's products, including quality, service, and the brand's commitment to halal fashion. This intention to repurchase also reinforces loyalty, as consumers with positive experiences tend to make subsequent purchase decisions more quickly and confidently. In halal fashion, repurchase intention often arises from several key factors: consistency of modest and stylish designs, assurance of halal compliance in production and materials, comfort in daily use, and alignment with consumers' religious and cultural values. Consumers develop confidence and commitment to continue purchasing the same brand when these expectations are consistently fulfilled (Shi et al., 2023).

E-WOM has a positive and significant effect on purchase decisions, with a T-statistic of 4.433 (P<0.000). This research is supported by Nugroho and Dirgantara (2022), which states that based on the calculations performed, it was obtained that Electronic Word of Mouth has a positive and significant effect on purchasing decisions. A study conducted by Nugraha (2024) indicated that positive and significant test results were obtained. Testimonials or consumer reviews on social media platforms can help consumers make purchasing decisions. Thus far, consumers have consistently provided positive feedback regarding Elzatta products, and a comment feature allows for easier interaction or sharing of product information with other consumers. In halal fashion, e-WOM plays a dual role. First, it provides informational value, whereby potential buyers gain insights into product quality, comfort, style, and halal compliance through the experiences of others. Second, it offers social reassurance, as positive endorsements from peers, influencers, or online communities reinforce the perception that the brand delivers value and upholds the Islamic principles of modesty and ethics. As Muslim consumers are susceptible to halal aspects, such recommendations increase their confidence and accelerate their purchase decisions (Mostafa & Temerak, 2024).

E-WOM does not have a significant effect and cannot mediate brand trust in purchase decisions, with a T-statistic of 1.144 (P>0.253). This research is supported by the results of Saniyyah (2024) which state that electronic word of mouth does not positively and significantly mediate brand trust in purchasing decisions. Meanwhile, Maulana et al. (2021) show that electronic word-of-mouth indirectly affects purchasing decisions mediated by brand trust. Consumers who already have a high level of trust in a brand tend to make purchasing decisions based on personal experiences rather than e-WOM. Thus, consumers' evaluations and recommendations of a product influence brand trust and purchasing decisions. One possible explanation is that Muslim consumers who already trust a halal fashion brand may rely more on their personal confidence and prior experience than on external online opinions. Trust reduces perceived risk and provides strong assurance of halal compliance, making e-WOM less relevant in influencing decisions. In this sense, brand trust directly affects purchasing decisions that do not depend on digital advocacy. Cultural and behavioral factors may also play a role. In Yogyakarta, where consumers are generally cautious and sensitive toward religious values, the credibility of direct trust in a brand may outweigh the influence of online recommendations, which can sometimes be perceived as biased, exaggerated, or less reliable (Liang, 2022). This may explain why e-WOM does not significantly mediate the relationship between brand trust and purchase decisions.

E-WOM significantly mediated brand experience towards purchase decisions, with a T-statistic of 3.124 (P<0.002). The results of this study are supported by Lesmana et al. (2023), who show that E-WOM can mediate brand experience towards purchase decisions. Furthermore, the research conducted by Putra and Mukaromah (2023) indicate that electronic word-of-mouth can mediate the effect of brand experience on purchase decisions. Purchase decisions are influenced not only by the product but also by brand communication, service quality, store ambiance, online experiences, and emotions created by customers. A positive brand experience strengthens customer loyalty and relationships by focusing on the impressions and feelings formed through every interaction with the brand. In this context, brand experience is the initial stimulus that creates consumer satisfaction, emotional attachment, and confidence in a brand (Li et al., 2025). However, disseminating these experiences through online reviews, recommendations, and social media

interactions strengthens their impact on purchasing behavior. Positive e-WOM serves as social proof and informational reinforcement, convincing the original consumer and potential buyers of the brand's value. Thus, e-WOM transforms private experiences into collective signals that influence decision-making in broader consumer communities.

E-WOM significantly mediated repurchase intention towards purchase decisions, with a T-statistic of 4.413 (P<0.000). The results of this study are supported by the research of Pratama and Nurmansyah (2023) which shows that electronic word-of-mouth positively and significantly impacts repurchase intention. Furthermore, research conducted by Fitri and Khuzaini (2023) states that the results of this study show that the beta coefficient value of e-WOM towards repurchase intention is accepted and significantly affects the purchase decision mediated by e-WOM. Consumers' intentions to repurchase drive stronger purchasing decisions through e-WOM. Satisfied consumers share positive online experiences, such as reviews or recommendations, affirming their loyalty and influencing potential buyers. Thus, e-WOM amplifies repurchase intention, extends its impact, and enhances the brand's appeal to new consumers. Repurchase intention reflects consumer satisfaction, trust, and loyalty toward a brand. However, this intention exerts a greater influence on purchase decisions when expressed and validated through e-WOM (Sutia et al., 2023). By sharing positive reviews, testimonials, and recommendations, loyal consumers create a ripple effect that strengthens their commitments and persuades potential buyers. This is especially important in halal fashion, since Muslim consumers are highly attentive to halal compliance, modesty, and ethics.

Conclusion

The findings of this study align with the research objectives by demonstrating that brand trust, brand experiences, and repurchase intention partially influence consumers' purchase decisions for the Elzatta brand. Specifically, brand experience and repurchase intention show a positive and significant effect, whereas brand trust does not significantly influence e-WOM or purchase decisions when mediated by e-WOM. This suggests that, although trust contributes to direct purchase decisions, it does not necessarily translate into digital advocacy or mediated influences. Furthermore, theoretically, this study contributes to the understanding of consumer behavior in halal fashion by integrating brand-related variables with e-WOM as a mediating factor. It extends existing models by highlighting the nuances of trust and the importance of experience and loyalty in shaping purchase decisions. Practically, the findings suggest that halal fashion brands should focus on enhancing consumer experiences and encouraging repurchase behavior while also investing in digital engagement strategies to amplify e-WOM. Building brand awareness and monitoring online sentiments are essential for maintaining consumer interest and competitiveness.

This study had several limitations. The sample was limited to Elzatta consumers in Yogyakarta, which may restrict its generalizability to other brands and regions. E-WOM was measured through self-reported perceptions, which may not fully capture actual online behavior. The cross-sectional design limits the ability to observe changes over time, and external factors, such as marketing strategies, competitor actions, and lifestyle trends, were not included in the model. Future research should expand the sample to include multiple halal fashion brands across diverse regions in Indonesia. Longitudinal studies can better capture changes in consumer trust and behavior over time. Additionally, incorporating qualitative methods or digital traces could enrich the understanding of e-WOM dynamics and provide deeper insights into consumer motivations and brand interactions.

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