




ISSN: 2617-6548

URL: [www.ijirss.com](http://www.ijirss.com)



## Direct and Indirect Effects of Customer Engagement and Brand Trust on Loyalty Through Purchase Decisions: An Empirical Study on Fashion Product Customers in Indonesia

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### Abstract

In the last ten years, Indonesian local fashion brands have been able to compete with foreign brands, and local fashion has begun to take over the domestic fashion market share. *Erigo*, *Bloods*, *Roughneck*, *3Second*, *Sch*, *Eiger*, *Thanksinsomnia*, *Geoff Max*, *Nevada*, and *Vans* are local fashion product clothing brands. Customer loyalty, from a marketing management perspective, plays an important strategic role in capturing market share. This research aims to analyze the effect of customer engagement and brand trust, both directly and indirectly through purchase decisions, on customer loyalty. The research analyses were based on the quantitative method. The sampling technique uses convenience sampling with a total of 150 respondents, namely consumers who use *Erigo*, *Bloods*, *Eiger*, and *Nevada* products. Data collection was conducted using a questionnaire that had been validated and proven reliable, which was distributed through social media, namely Instagram and TikTok. Partial Least Squares Structural Equation Modeling (SmartPLS-SEM) was used as software for analyzing research data. The results showed that customer engagement and brand trust affect purchase decisions. Customer engagement and purchase decisions do not affect customer loyalty. Purchase decisions mediate the effect of customer engagement and brand trust on customer loyalty. Partially, only customer engagement has an effect on customer loyalty.

**Keywords:** Brand trust, Customer engagement, Customer loyalty, Local fashion, Purchase decision.

**DOI:** 10.53894/ijirss.v8i3.7120

**Funding:** This study received no specific financial support.

**History: Received:** 26 March 2025 / **Revised:** 29 April 2025 / **Accepted:** 1 May 2025 / **Published:** 16 May 2025

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**Competing Interests:** The author declares that there are no conflicts of interests regarding the publication of this paper.

**Transparency:** The author confirms that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.

**Institutional Review Board Statement:** The Ethical Committee of the Taif University, Saudi Arabia has granted approval for this study on 17 November 2023 (Ref. No. 85216).

**Publisher:** Innovative Research Publishing

### 1. Introduction

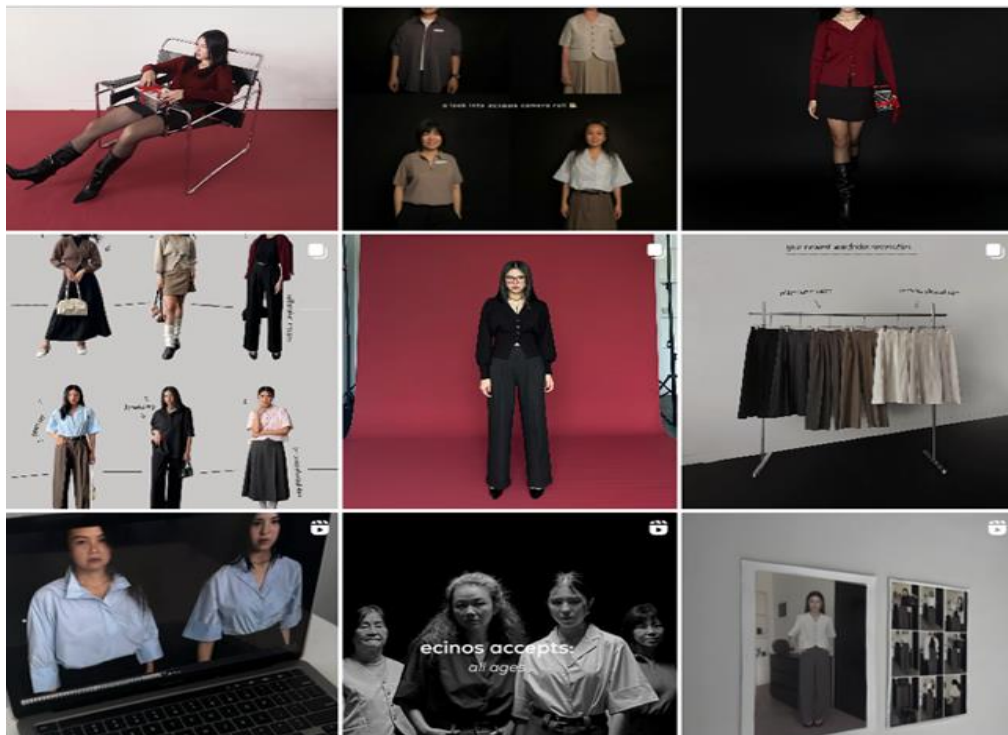
It is known that the fashion industry is a global business industry worth 2.4 trillion US dollars that employs around 300 million people across all business operations (UN *Alliance for Sustainable Fashion*) and the fashion industry is the third largest consumer goods industry in the world [1]. Indonesia is in the top 10 in its contribution to the global industry with a revenue of 8,327 million US dollars. This achievement is driven by domestic demand and export activities due to the

strength of the textile and garment sector in Indonesia [2]. In addition, revenues have increased, namely the rise of local brands, some of which have succeeded in achieving international recognition [3], and advances in digital technology have played an important role in achieving international recognition [4].

The Indonesian Creative Economy Agency said that fashion is the industrial subsector that provides the second largest contribution to the creative economy's contribution to gross domestic product (GDP), namely 17% [5]. However, it is unfortunate that the growth of the fashion industry also brings serious challenges to the local industry in Indonesia, especially with the rise of fast fashion. Although fast fashion brings economic benefits to consumers and large industry players, its negative impacts on local fashion products cannot be ignored. Even in the era of globalization, the fashion industry has created many multinational clothing companies operating online, which drives the development of fashion and increases clothing trade. Factors such as intense advertising, customer engagement, convenience, affordable prices, and modern styles have made multinational fast fashion companies play a major role in increasing clothing consumerism. Multinational fast fashion brands are consistently able to attract consumer engagement through aggressive marketing campaigns. Desires, tastes, and trends in fashion are basically artificial: directed and controlled [6]. Aggressive marketing campaigns can create hype and excitement among consumers who are constantly updating their style with the latest fashion products.

Highly competitive price competition makes local products have difficulty competing in terms of price, so consumers tend to choose cheaper fast fashion products. This situation is balanced by the low public awareness of the existence of local brands, so local products tend to be used as substitutes for fashion products. This condition greatly affects the sustainability of local fashion products, which are usually made with quality that is no less good than foreign-made products and designed with unique designs. Various government initiatives and campaigns that encourage pride in local products, such as #LocalPride, #ProudlyMadeInIndonesia, and #LoveLocalProducts, have been carried out to overcome the challenges of competing local products with products made abroad [7]. Support for the local fashion industry is essential to maintain the sustainability and growth of this industry amidst the dominance of fast fashion. In order to retain customers in the competitive fashion industry, manufacturers must put more effort into evaluating customer desires and involving customers in various activities. These activities are important to carry out in growing consumer trust in the brand; this condition will help support strong relationships with their consumers and ensure the sustainability of business operations.

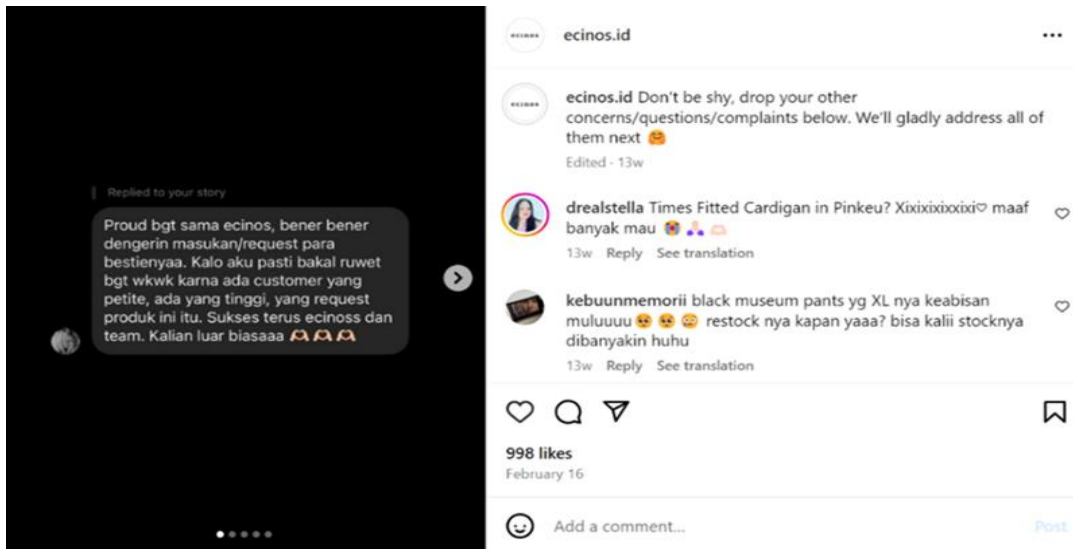
Currently, many local Indonesian brands are starting to show creativity and innovation, especially in the fashion sector. Local Indonesian brands are trying to introduce product quality in an attractive and competitive way, showing that local products are now able to compete with foreign fast fashion products. *Erigo*, *Bloods*, *Eiger*, and *Nevada* are among the local Indonesian fashion brands that utilize social media as a promotional and engagement medium with their customers to influence consumer purchasing interest and build strong and loyal communities. Active interaction with customers on social media allows *Erigo*, *Bloods*, *Eiger*, and *Nevada* to understand customers' wants and needs and adapt their products to emerging trends.



**Figure 1.**  
Feeds Instagram Erigo, Bloods, Roughneck, 3Second, Sch, Eiger, Thanksinsomnia, Geoff Max, Nevada, Vans.

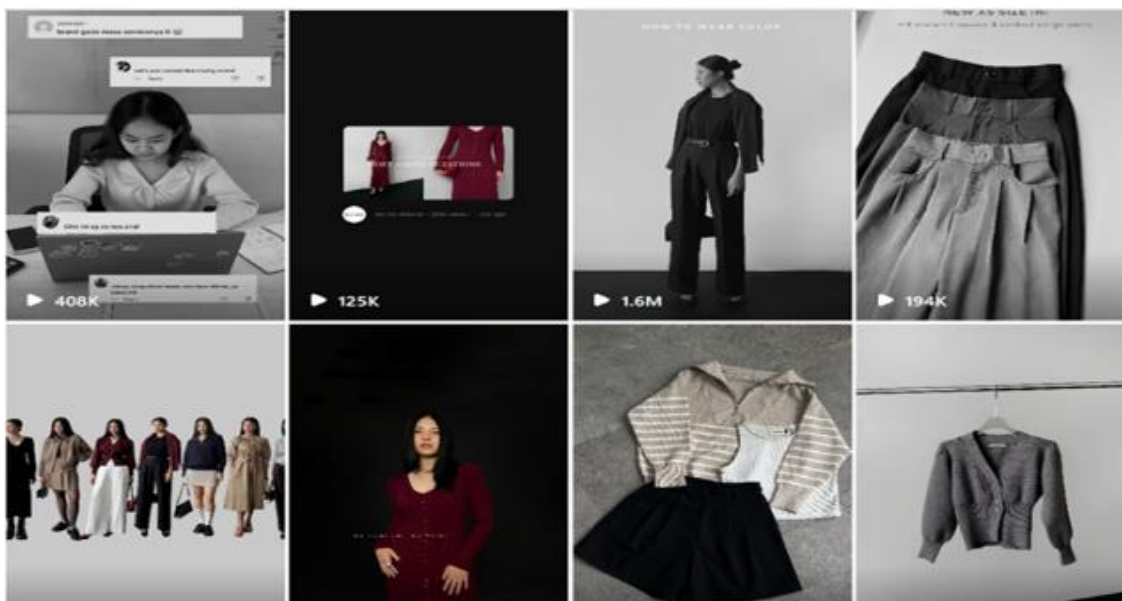
Various social media platforms owned by brands such as *Erigo*, *Bloods*, *Roughneck*, *3Second*, *Sch*, *Eiger*, *Thanksinsomnia*, *Geoff Max*, and *Nevada*, *Vans*. *Erigo* is more active on *Instagram* and *TikTok*. *Erigo*, *Bloods*, *Eiger*, and

Nevada started their *online shop* in 2018 on *Instagram*. The features and characteristics of *Instagram* have their own appeal for the fashion industry, whose allure can be better represented in the form of photos and images [8]. *TikTok*'s features for the fashion industry also allow brands to showcase their products in various contexts through dynamic and engaging videos, utilizing visual effects, music, and viral challenges to increase user engagement [9]. Based on *Instagram* and *TikTok* features (such as likes, comments, and follows), brands can analyze and measure consumer engagement on product posts. *Erigo, Bloods, Eiger, and Nevada* are active in using *Instagram Stories, Reels, Instagram Shopping, and TikTok Shopping*, which support brands in promoting products and making purchasing easier for consumers with just a few clicks. However, not only do they actively greet their customers by displaying interesting visual content, *Erigo, Bloods, Eiger, and Nevada* also often interact through comments, direct messages, *Insta Stories*, and live social media sessions such as *TikTok Live*. Through this direct interaction, *Erigo, Bloods, Eiger, and Nevada* can create closer relationships with consumers, collect consumer feedback on their products, provide voucher giveaways, and stay up to date on product restocks that can increase customer trust and loyalty. Thus, social media platforms allow *Erigo, Bloods, Eiger, and Nevada* to strengthen their position in the midst of a comprehensive and competitive fashion market.

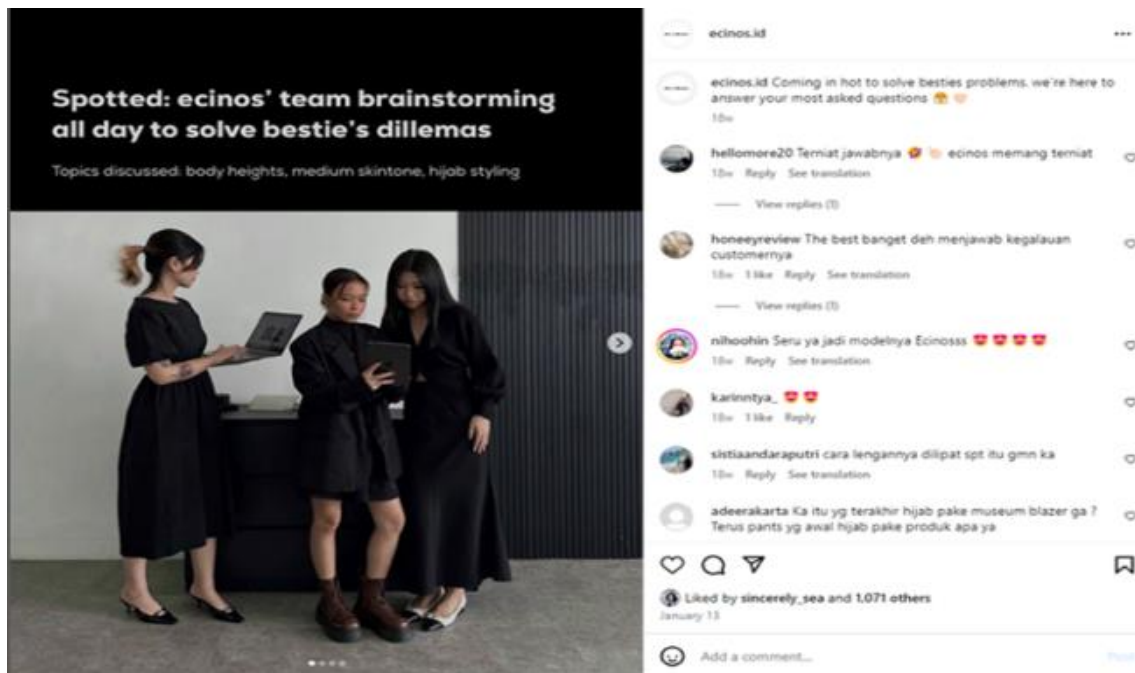


**Figure 2.**  
Response of *Erigo, Bloods, Eiger, and Nevada* to their Customers.

Figure 2 shows that *Erigo, Bloods, Eiger, and Nevada* answer customers online with effective and friendly communication, focusing on understanding customer needs and providing appropriate solutions. *Erigo, Bloods, Eiger, and Nevada* prioritize fast responses, clear language, and demonstrate empathy to build customer trust.



**Figure 2.**  
Reels *Instagram Erigo, Bloods, Eiger, and Nevada*.



**Figure 4.**  
How Erigo, Bloods, Eiger, and Nevada Help Customer Problems.

Figure 4 shows that Erigo, Bloods, Eiger, and Nevada help customers with their problems by understanding their complaints and providing follow-up actions such as apologizing for mistakes, offering appropriate solutions and expressing gratitude for the customer's trust.

A survey conducted by Deloitte [10] revealed that 50% of companies that implemented customer engagement strategies through social media increased customer loyalty and sales. Deloitte notes that using social media for customer engagement helps companies better understand needs and preferences [10]. Another survey was conducted by Gallup, according to which companies that actively engage customers via social media show a 30% increase in customer satisfaction. Around 45% of companies surveyed have implemented customer engagement strategies through social media platforms, demonstrating the importance of social media in creating relationships with customers [11]. Customers typically form trust in a product by actively gathering information, evaluating brands and making purchasing decisions. According to Hollebeek and Macky [12], factors that can influence customer involvement are personal factors, where the needs and drives from within the consumer are elements that influence customer involvement. Products that have superior quality and a good product image compared to other brands will make customers have confidence in the brand. So that emotional involvement is created in customers [13]. On the other hand, according to Tuti and Sulistia [14], positive interactions between customers and brands have been shown to significantly influence customer purchasing decisions and their level of engagement.

Customer engagement and purchasing decisions have a significant relationship because customer engagement plays a vital role in creating a strong relationship between customers and brands. The function of purchasing decisions is the result of such meaningful customer involvement [15]. Therefore, it can be stated that customer involvement contributes positively to purchasing decisions [16]. Thus, customer engagement not only influences customer loyalty directly but also through purchasing decisions as an intervening variable [17]. Furthermore, based on Widjaya [18], brand trust is the customer's willingness to rely on a particular brand and face risks because of the hope that the brand will bring positive results. The research results by Nehemia and Erdiansyah [19] as well as a study by Yani and Sugiyanto [20] found that brand trust has a significant influence on consumer purchasing decisions.

In the study, it is stated that consumer trust in a brand plays an important role as an intervening variable in the purchasing decision-making process. This happens when consumers trust a brand, they tend to feel safer and more confident in purchasing products from that brand. Trust and purchasing decisions are closely related because trust plays an important role in interaction and relationship exchange, while purchasing decisions function as a result of that valuable trust [21]. Therefore, it can be stated that brand trust contributes to purchasing decisions [22, 23]. Thus, brand trust not only affects consumer loyalty directly but also through purchasing decisions as an intervening variable [24].

It can be seen from the industry characteristics, visual presentation and intimate relationships are very important for fashion brands [25]. Previous research examined how customer engagement and brand intimacy can be created in the United States and India. The potential to see different results in customer engagement research in the fashion industry has attracted the attention of researchers, especially local fashion brands in Indonesia. Therefore, this study aims to empirically test the relationship between customer engagement, brand trust, purchasing decisions, and customer loyalty among consumers of *Erigo, Bloods, Eiger, and Nevada*.

## 2. Literature Review

According to Kotler and Armstrong [26], marketing is a process by which companies create value for customers and



build strong customer relationships to capture value from customers in return. Marketing, according to Daryanto [27] is *A social and managerial process in which individuals and groups obtain their needs and desires by creating, offering, and exchanging something of value with each other*. According to Rangkuti [28], marketing is a process of activities that are influenced by various factors such as social, cultural, political, economic and managerial. As a result of the influence of these various factors, each individual and group obtains their needs and desires by creating, offering, and exchanging products that have commodity value. So it can be concluded that marketing is an activity that creates something of value so that it can be offered and exchanged for products and services with other parties. The success of a company in achieving the goals set by the company is highly dependent on its marketing strategy. In order to get the desired response from consumers, the company will use various tools to get that response. One of the tools used by companies to develop marketing strategies is by using the marketing mix. Kotler and Armstrong [26] define marketing mix as *A set of marketing tools that work together to satisfy customer needs and build customer relationships*. Meanwhile, according to Kumar [29] marketing mix is a term used to describe *Combinations of tactics used by a business to achieve its objectives by marketing its products or services to a particular target group*. Marketing mix consists of 4 elements [26], namely: 1) Product: Anything that can be offered to the market to satisfy desire, including physical goods, services, experiences, events, people, places, properties, organizations, information, and ideas. 2) Price: The amount of money charged for a product or service. It can be said that price is the sum of all the values that customers give up to get the benefit of using a product or service. 3) Place (Distribution): A set of interdependent organizations that help companies make their products or services available for use or consumption by consumer or business users. 4) Promotion: The means that companies use to inform, persuade, and remind consumers directly or indirectly about the products and brands sold. Advertising includes public relations, personal selling, sales promotion, and direct marketing tools that companies use to communicate brand values persuasively and build relationships with customers.

Customer engagement involves *turning on a prospect to a brand idea enhanced by the surrounding context*, which if interpreted means engagement is to connect emotionally and cognitively. When customers connect emotionally and cognitively with a brand's content, they become more attentive and like the brand more [30]. Meanwhile, Customer Engagement itself is developing a customer portfolio (a special set for valuable customers) and maintaining relationships with these customers [29]. According to Bowden [31] defines customer engagement as a psychological process that models the underlying mechanisms that form customer loyalty for new customers of a brand's services, as well as the mechanisms by which loyalty can be maintained for repeat customers of the brand. According to Vivek et al. [32] defines customer engagement as the intensity of an individual's participation and relationship with an organization's offerings or organizational activities, whether initiated by customers or organizations. With Customer Engagement, brands focus on satisfying customers by giving them more or superior value than competitors to build trust and commitment to long-term relationships [33]. So, it can be concluded that customer engagement is a process that involves the physical, cognitive, and emotional presence of customers in a relationship with a brand, where this relationship can be initiated by either the customer or the brand.

Customer engagement will not be formed if the brand does not invite customers to get involved in brand activities. Additionally, if brands do not provide interesting social media content and relevant to customers, then customers will not view and interact with social media. According to Strauss and Frost [30], Customer Engagement has 3 pillars, namely Content Engagement, Media Engagement and Engagement Marketing Activities. By using social media, a brand can build relationships with old and new customers, which allows the brand to form an online community that collaborates with each other to identify and understand existing problems, then provide solutions to customers. In order for brands to engage and interact with customers on social media, marketers must know what customers want from brands. Today, Customers take their expectations one step further than when they were limited to responding to how companies marketed their products to them. According to Sherman and Smith, A.S. [34], customers expect brands to: 1) Listen to them praise brands: Customers willingly post positive and negative statements about brands on their favorite social networks. Marketers need to listen to these things. 2) Respond quickly: If someone comments about your brand on social media, customers expect a response and an immediate response from their friends; marketers must be able to quickly become part of the conversation. 3) Provide a forum for customers: Free customer service is no longer the way for customers to ask questions, complain, and compliment. A brand's presence on social media gives customers a new way to communicate with a brand. It may seem intimidating at first but customers actually want to be able to communicate with brands openly. 4) Offer choices to communicate: Customers want to have many choices to connect with brands. Offer customers choices based on their preferences.

In short, customers who try brands with a target market expect brands to be present on social networks, but not only to stalk them; brands must also be ready to interact with them. It is not enough for brands to be present on social media without inviting fans and followers to engage and interact. Building customer engagement requires the involvement of fans and followers with the brand and interaction between the brand and fans and followers. Things that can be done by brands to make fans and followers interested and willing to engage are as follows [34]: 1) Get their attention (followers or fans): news feeds on social media move quickly; most people filter or rearrange their news feeds so they see what they know and like. Use strategic and relevant words, and don't forget to use images to get their attention. 2) Make them come to you (the brand): brands definitely want their followers to click on a link or image so that they move from their news feed to the source of the link or image, which is the brand's website, Facebook Page Timeline, or another place where the brand can provide them with more information. 3) Get them to take action: once they notice you (your brand) and click through to your chosen destination, give them something measurable, like signing up for your e-newsletter or liking your Facebook Page. 4) Give them a reason to come back: based on where the brand has led them, give them an incentive to come back to

you. If they have signed up for an e-newsletter, then engage them with messages or invite them to one of the brand's social networks to continue the conversation. 5) Convince them to do business with you: continue to provide value, be responsive and interactive, and prove that they should stay in touch with the brand. Converting a fan into a customer is only the beginning of a long-term relationship.

Creating relationships with customers through social media requires brands to create an attractive impression to increase awareness, gain trust and increase customer loyalty. Engage through social media and provide a means for customers to spread the news about how great your brand is to their friends, fans and followers – they could be potential customers for your brand. Moreover, well-executed social media engagement helps brands that have closed sales and continue the conversation on social media [34]. But customers won't engage if the brand gives the impression that it only cares about sales. Customers are interested in having a relationship with a brand that is more loved than just sales. To keep engagement going, find interesting topics to talk about with customers [34]. Creating relationships with customers on social media is not enough just to get attention from fans & followers, brands must be able to keep their attention and make them take action. There are several reasons that explain why people stay connected to a brand's social media, and why brands like and share content on a brand's social media accounts: 1) The content resonates with them: social media contains content that makes them smile or laugh or moves them emotionally. 2) The content originates from a source the trust: content on social media has been shared by brands, friends on social networks. 3) The content reflects something about themselves: brands may have posted information, but they agree and bring out reactions and share them to reveal parts of themselves. 4) The content puts them in the know: People want to be the *first to know* or have information about *special promotions, contests* and other offers. Most people also like to be the first of their friends to share news within their own circles. 5) Other respond: People who share a brand with others will respond to the brand's content on social media, thereby inviting more responses and continuing the conversation and building bonds. 6) Your response: If people know that brands are on social media to respond to their brand when they like or comment on content, it will make them respond again. People like to be noticed and feel that they care. 7) You give perks: People want to be part of the *In crowd*, *social media* is not only used to share information, brands can offer discounts, coupons or other deals that fans & followers can receive because they are connected to the brand. In addition, they can spread the offer to people around them too.

Brand trust, or customer trust in a brand, is the perception of customers regarding the brand's reliability, based on their experiences or a sequence of transactions and interactions with the brand. This trust ensures that the promised expectations and values are fulfilled, providing satisfaction and positive results. The existence of consumer trust in the brand creates a sense of security and reduces the consumer's perception of risk in its growth. Trust is the cornerstone of strategic partnerships because the characteristics of the relationship built on trust are invaluable, as a group seeks to uphold its commitment to the relationship. The trust that consumers place in a brand is an asset for the company. Consumers have the freedom to choose the products they need, the brands they prefer, and the sellers they trust. Companies that earn this trust will find it challenging for other companies to divert consumers' attention. Trust in a brand can reduce uncertainty in an environment where consumers feel insecure, as they know they can rely on a trusted brand. Trust is built on the expectation that the other party will act according to the needs and desires of consumers. Consumer trust in a brand primarily occurs when the product brand is able to fulfill self-concept, needs, and values.

Consumers have an important meaning for companies because consumers are potential buyers of a service or product offered. This is understandable because consumers generate profits through purchases made from service companies or products. Therefore, companies must strive for marketing strategies that encourage consumers to make continuous purchases and become customers, and even volunteer to help promote the services or products offered by the company through word of mouth. The literal meaning of customer loyalty is that loyal itself means faithful, while loyalty can be interpreted as fidelity. Loyalty arises without any coercion but rather from self-awareness. Loyalty is a strong commitment to repurchase or patronize a preferred product or service in the future, even though situational influences and marketing efforts have the potential to cause consumers to switch to other products. Customer loyalty is considered a company asset that will benefit the company in the long term [35]. Customer commitment persists deeply to re-subscribe or make repeat purchases consistently in the future, even though the influence of situations and marketing efforts causes changes in behavior [36].

Customer loyalty is considered a company asset that must be maintained because it benefits the company in the long term. The sequence of purchase, post-purchase evaluation, and repurchase decision thus forms a repurchase cycle that repeats several times, or several hundred times, during the relationship between the customer and the company and its products and services. Every time a customer makes a purchase, he or she moves through a buying cycle. First-time buyers will move through five steps: first, becoming aware of the product, and second, making the initial purchase.

The definition of a purchasing decision, according to Kotler and Keller [37], is a stage where consumers have the choice to make a purchase or exchange between money and a promise to pay for the right to own or use a good or service. Another definition from Kotler and Keller [38] states *In the evaluation stage, the consumer forms preferences among the brands in the choice and may also form an intention to buy the most preferred brand*, which means that in the evaluation stage, consumers make preferences among the selected brands and may also form an intention to purchase the most preferred ones. According to Sangadji and Sopiah [39], purchasing decisions are behaviors that are based on the results of desires when consumers consciously choose one of the available alternative actions. Meanwhile, according to Feriyanto and Triana [40] and Sangadji and Sopiah [39], decision making is making an assessment and making a choice after going through several calculations and alternative considerations. Based on the definition above, it can be concluded that purchasing decisions are consumer behavior that is deliberately based on the desired results when consumers choose one of the existing

alternative actions by looking at the most preferred brand and the problem-solving process that is directed at the target by combining knowledge to evaluate two or more alternative behaviors and choosing one of them.

From the research model above, it can be seen that there are two exogenous variables (causal variables, which do not have an arrow pointing to this variable), namely the customer involvement variable (X1) and brand trust (X2). There are also endogenous variables (consequential variables, there are arrows leading to these variables), namely purchase decision (Y) and customer loyalty (Y1). The magnitude of the influence from one path to another is symbolized by the regression coefficients  $b_i$  and  $d_i$ , which are obtained from the constant or intercept ( $a$  and  $c$ ), while  $e$  is the error or measurement error in the effect variable. In the picture of the research model framework above, there are two sub-structural equations:  $KB = a + b_1KP + b_2KM + e$  (2.1). This equation represents the factors that influence purchasing decisions (Y), namely the customer engagement variables (X1) and brand trust (X2).  $LP = c + d_1KP + d_2KM + d_3KB + e$  (2.2). This equation represents the factors that influence customer loyalty (Y1), namely the customer engagement variables (X1), brand trust (X2), and purchasing decisions (Y). In this equation, besides customer engagement and brand trust, purchasing decisions become mediating variables that influence customer loyalty, which means that the better the purchasing decision, the more customer loyalty will increase.

### 3. Research Methodology

In this study, the type of data is quantitative data. Quantitative data is data expressed in the form of numbers. This research uses primary data, which is a source of research data obtained directly from the original source. Primary data were obtained by distributing questionnaires to consumers or users of *Erigo*, *Bloods*, *Eiger*, and *Nevada* products. The questionnaire was compiled in the form of statements and questions regarding consumer opinions and compiled in the form of respondent identity (name, gender, age, occupation) regarding the decision to purchase *Erigo*, *Bloods*, *Eiger*, and *Nevada* products through loyalty.

According to Sugiyono [41], population is a generalization area consisting of objects or subjects that have certain qualities and characteristics determined by researchers to be studied and then conclusions drawn. The population used in this study were consumers who use *Erigo*, *Bloods*, *Eiger*, and *Nevada* products. A sample is a portion of the number and characteristics of the population. The sampling technique used is convenience sampling or accidental sampling. So, the sample of this research is consumers of *Erigo*, *Bloods*, *Eiger*, and *Nevada* who have purchased products and have interacted with the brand. In determining the number of samples, this study uses a sampling technique by using the *Lameshow* formula (2021). The minimum sample size that must be fulfilled is 96.04 respondents, so this study took a sample of 150 respondents.

Primary data is data obtained directly from sources or respondents. According to Sarwono [42], primary data is data that comes from original or first sources. This data is not available in compiled form or in file form. This data is obtained from sources or respondents, namely people who will be used as research objects or people who will be used as a means of obtaining information or data. Primary data can be in the form of observation results conducted through observation of the research object, the results of questions and answers from the questionnaire to the source or test results. In this study, the intended primary data is data obtained from questionnaires that have been distributed and filled out by predetermined respondents. The types of data collection that use primary data are: This study uses a questionnaire method to obtain quantitative data. A questionnaire is a data collection technique that is carried out by giving respondents a set of written statements to answer. The questionnaire is suitable for use when the number of respondents is quite large and spread over a wide area [41]. In this study, the questionnaire was made in online form using the help of the *Google Forms* application. The distribution of the questionnaire was carried out through social media such as *Instagram* and *TikTok*.

The questionnaire data was measured using a Likert scale. This scale measures respondents' opinions or perceptions based on the level of agreement or disagreement. According to Purwanto and Sulistyastuti [43], each statement has a Likert scale of 1-5, from strongly disagree to strongly agree. With the Likert scale, the variables to be measured are described into variable indicators. Then the indicators are used as a starting point for compiling instrument items that can be in the form of statements or questions [41]. Literature study is related to theoretical studies and other references related to values, culture, and norms that develop in the social situation being studied [41]. Literature study is used to collect theoretical data that is relevant to the research topic being discussed.

The data analysis technique is the SEM-PLS (*Structural Equation Modeling*) technique. This SEM technique can be defined as a statistical method to test and estimate causal relationships by integrating factor analysis and path analysis. Path analysis is used to analyze the relationship patterns between variables with the aim of determining the direct and indirect effects of exogenous variables on endogenous variables. The basis for calculating the path coefficient is correlation and regression analysis. For instrument testing, there are three measurement models (outer model) and structural models (inner model).

### 4. Research Findings

Most respondents are in the age classification of 21-25 years, with a percentage of 67%. The second position is respondents aged 15-20 years, with a percentage of 23%. Furthermore, the third position is respondents with an age range of 26-30 years, with a percentage of 9%, and the fourth position is respondents aged over 30 years, with a percentage of 1%. In this study, all respondents were female, with a percentage of 100%. Based on occupation, it shows that the majority of respondents are students, with a percentage of 74%. The second position is private employees, with a percentage of 11%. Furthermore, the third position is respondents who work as civil servants, with a percentage of 4%, and the fourth position is respondents who work as entrepreneurs, with a percentage of 7%, and the fifth position is housewife respondents, with a

percentage of 4%. Based on the respondents' income, there are 40 respondents (40%) who have a monthly income or pocket money of IDR < 1,000,000, and IDR 1,000,000 - 3,500,000, 13 respondents (13%) have a monthly income or pocket money of IDR 4,000,000 - 5,500,000, and 7 respondents (7%) have a monthly income or pocket money of IDR > 6,000,000. Next, respondents who regularly purchase products, there were 46 respondents (46%) who repurchased products up to 3-4 times, 37 respondents (37%) who repurchased products up to 1-2 times, 12 respondents (12%) who repurchased products up to 5-6 times, and 5 respondents (5%) who repurchased more than 6 times.

Then, the respondents based on how many Erigo, Bloods, Eiger, and Nevada products were purchased last time, there were 35 respondents (35%) who purchased up to 1-2 Erigo, Bloods, Eiger, and Nevada products, 20 respondents (20%) who purchased up to 3 products last time, 9 respondents (9%) who purchased up to 4 products last time, 1 respondent (1%) who purchased up to 5 products last time, and 0 respondents (0%) who purchased 0 products last time.

And finally, respondents based on the duration of use of Erigo, Bloods, Eiger, and Nevada products: there are 52 respondents (52%) who have used Erigo, Bloods, Eiger, and Nevada products for around 1-2 years, 33 respondents (33%) who have used Erigo, Bloods, Eiger, and Nevada products for around 1 year, 12 respondents (12%) who have used Erigo, Bloods, Eiger, and Nevada products for around 3 years, and 3 respondents (3%) who have used Erigo, Bloods, Eiger, and Nevada products for more than 3 years.

The final outer model of this study resulted in customer engagement variables reflected by nine variable indicators, brand trust reflected by four variable indicators, customer decisions reflected by three variable indicators, and customer loyalty reflected by four customer indicators as shown in Figure 5.

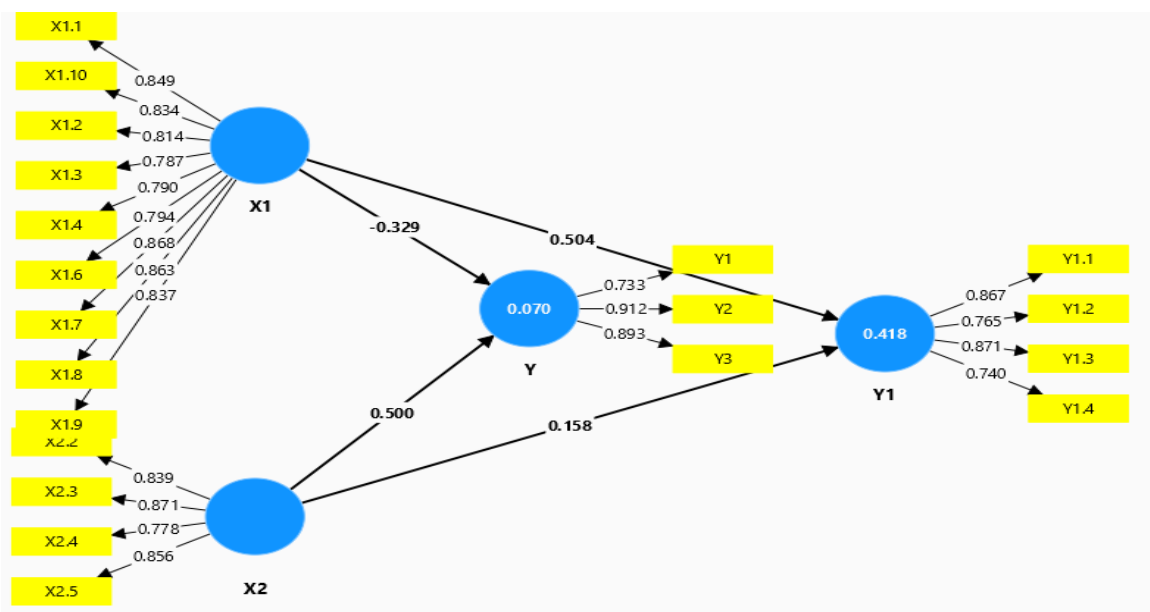


Figure 5. Outer Model.

The outer model is essentially testing the causal relationship between latent variables and their indicators. Since indicators are a reflection of their latent variables, they should have a strong relationship with each other. The test results are as follows: Convergent Validity is used to determine the statement items in the research instrument that can be used as indicators of the entire latent variable. To test Convergent Validity, the outer loading or loading factor value is used. It is known that the Customer Engagement variable indicator, namely X<sub>1.5</sub> and Brand Trust X<sub>2.1</sub>, are deleted because the outer loading value is less than 0.7 and is declared invalid. Meanwhile, for other outer loading values on the Customer Loyalty and Purchase Decision indicators, they are declared valid because the outer loading value is greater than 0.7. The Discriminant Validity test can be seen using the cross-loading value. An indicator can be stated to meet Discriminant Validity if the indicator's cross-loading value on its variable is the largest compared to other variables. It is known that each indicator of each research variable has the largest cross-loading value. Therefore, it can be seen based on the indicators that form the variable and can be compared with the cross-loading value on other variables.

The results of the analysis indicate that the cross-loading value on the customer engagement indicator (X<sub>1</sub>) for its latent variables is greater than the cross-loading value of other latent variables because it ranges between 0.849 and 0.788; thus, all customer engagement variable indicators are declared valid. The cross-loading value of the brand trust indicator (X<sub>2</sub>) on the latent variable is greater than the cross-loading value of other latent variables because it ranges from 0.871 to 0.778; thus, all indicators of the brand trust variable are declared valid. The cross-loading value of the customer loyalty indicator (Y<sub>1</sub>) on the latent variable is greater than the cross-loading value of other latent variables because it ranges between 0.872 and 0.737; thus, all indicators of the customer loyalty variable are declared valid. The cross-loading value of the purchasing decision indicator (Y) on the latent variable is greater than the cross-loading value of other latent variables because it ranges between 0.906 and 0.713; thus, all indicators of the purchasing decision variable are declared valid. The reliable assessment can be seen from the Average Variance Extracted (AVE) value and composite reliability, which is supported by the Cronbach's alpha value.



All variable indicators are considered valid because all outer loading values are  $>0.70$ . In addition, the resulting Average Variance Extracted (AVE) value is  $>0.50$ , Composite Reliability is  $>0.70$ , and Cronbach's Alpha is also  $>0.70$ , so all can be declared valid. Thus, all data in this study can be said to be reliable and valid. The inner model shows how much influence each independent variable has on the dependent variable. Evaluation of the inner model with PLS begins by looking at the R-square, F-square, and Q-square for each dependent latent variable. R-square is used to measure how much the dependent variable is influenced by the Independent variable. The higher the R-square value means the better the prediction model of the proposed research model and the results are presented in Table 1.

**Table 1.**  
R-square Score.

Variable	R-Square	Description
Customer Loyalty (Y <sub>1</sub> )	0.42	Moderate

The R-square value for the Customer Loyalty variable is 0.420. The acquisition of this value explains that the percentage of the influence of customer involvement (X1), brand trust (X2), purchasing decisions (Y) on customer loyalty (Y1) is 42%. While the remaining 58% is influenced by other variables outside the study. The R-squared value of 42% according to Neil A. Morgan & L.L Rego (2006) in *The Value of Different Customer Satisfaction and Loyalty Metrics in Predicting Business Performance* notes that in marketing, the R-squared value of around 30 - 50% has a moderate influence. F-square is a measure used to assess the relative impact of a variable that influences (exogenous) on the variable that is influenced (endogenous).

The f-square value of the customer engagement variable has a moderate effect on customer loyalty, while brand trust has a weak effect on customer loyalty, and purchasing decisions also have a weak effect on customer loyalty. The Q-square value in SmartPLS uses a blindfolding procedure that will produce a *Construct Cross-Validated Redundancy Estimation*. The higher the Q-square value, the more robust the model being observed.

**Table 2.**  
Q-square Score.

Variable	Q-square	Description
Customer Loyalty (Y <sub>1</sub> )	0.37	Strong

The Q-squared value is 0.370. By looking at the table value above, it can be concluded that this study has a strong model observation value because the Q-squared value is above 0.35, which is 0.370. Based on the R-squared and Q-squared values, it can be seen that the role of purchasing decisions has significance as an intervening variable that affects customer loyalty. Model fit in statistical analysis or structural modeling (such as SEM or PLS-SEM) refers to the extent to which the proposed model fits the data studied, or model fit indicates whether the model can explain the data well.

**Table 3.**  
Fit Model Suitability.

	Estimated Model
SRMR	0.09
d_ ULS	1.684
d_ G	1.143
Chi-square	569.545
NFI	0.68

The Standardized Root Mean Square (SRMR) value is  $0.090 < 0.10$ , then the model is considered fit. And the NFI value of 0.680 approaching 1, it shows that the model meets the fit criteria. The Path Coefficient is used to show strength of effect or Direct Effect (DE) of the independent variable on the dependent variable. Path Coefficient Estimation is the estimated value for the path relationship in the structural model calculated using *Bootstrapping*. The research hypothesis is considered accepted if the t-statistic value is greater than 1.96 (at a significance level of 5%) or the p-value is less than 0.05. Specific Indirect Effect is used to show the indirect effect of independent variables on dependent variables through intervening variables. Testing on Specific Indirect Effect will provide the value of the influence of the intervening variable, namely the Purchase Decision. The hypothesis in this study can be accepted if the t-statistics  $> 1.96$  (significance level 5%) or the p-value  $< 0.05$ .

## 5. Discussion

The Influence of Customer Involvement on Purchasing Decisions. The path coefficient between the customer involvement variable and purchasing decisions shows that customer involvement has no significant effect on purchasing decisions. This is proven by the large value of the path coefficient of the customer involvement variable on purchasing decisions of -0.332 and with a t-statistic value of 1.718  $< 1.96$  at a significant level of  $\alpha = 0.05$  with a p-value of  $0.075 > 0.05$  so that it can be concluded that customer involvement has a negative and insignificant effect on purchasing decisions.

The Influence of Brand Trust on Purchasing Decisions. The path coefficient between the brand trust variable and

purchasing decisions shows that brand trust has a positive and significant influence on purchasing decisions. This is proven by the large *path coefficient* value of the brand trust variable on purchasing decisions of 0.507 and with a *t-statistic* value of 2.914 > 1.96 at a significant level of  $\alpha = 0.05$  with a *p-value* of 0.004 < 0.05 so that it can be concluded that brand trust has a positive and significant effect on purchasing decisions.

The effect of Purchasing Decisions on Customer Loyalty. The *path coefficient* between the purchasing decision variables and customer loyalty shows that purchasing decisions have a negative and insignificant effect on customer loyalty. This is proven by the large value of the *path coefficient* of the purchasing decision variable on customer loyalty decisions of -0.039 and with a *t-statistic* value of 0.382 < 1.96 at a significant level of  $\alpha = 0.05$  with a *p-value* of 0.702 > 0.05 so that it can be concluded that purchasing decisions have a negative and insignificant effect on customer loyalty.

The Effect of Customer Engagement on Customer Loyalty. The path coefficient between the customer engagement variable and customer loyalty shows that customer engagement has a positive and significant influence on customer loyalty. This is proven by the large value of the *path coefficient* of the customer involvement variable on customer loyalty of 0.491 and with a *t-statistic* value of 2.872 > 1.96 at a significant level of  $\alpha = 0.05$  with a *p-value* of 0.005 < 0.05 so that it can be concluded that customer involvement has a positive and significant effect on customer loyalty. Customer involvement has the highest *loading factor* with the statement indicator, namely "Erigo, Bloods, Eiger, and Nevada care about consumer problems" (X1.7) with an outer loading value greater than 0.7, namely 0.868.

The Effect of Brand Trust on Customer Loyalty. The *path coefficient* between the brand trust variable and customer loyalty shows that brand trust has a significant effect on customer loyalty. This is proven by the large *path coefficient* value of the brand trust variable on customer loyalty of 0.178 and with a *t-statistic* value of 2.029 < 1.96 at a significant level of  $\alpha = 0.05$  with a *p-value* of 0.003 > 0.05 so that it can be concluded that brand trust has a significant effect on customer loyalty. Brand trust has the highest loading factor with the statement indicator, namely "I think that Erigo, Bloods, Eiger, and Nevada products are honest products towards their consumers" (X2.3) with an outer loading value greater than 0.7, namely 0.871.

Relationship of Customer Involvement to Customer Loyalty through Purchasing Decisions. The results of the *Specific Indirect Effect* test show that customer involvement has a significant effect on customer loyalty through purchasing decisions. Customer involvement is significant to customer loyalty and decisions as an intervening variable have a significant effect on the relationship between customer involvement and customer loyalty of Erigo, Bloods, Eiger, and Nevada. This is proven by the large value of the *path coefficient* of the customer involvement variable on customer loyalty through purchasing decisions with a value of 0.013 and a *p-value* of 0.005 > 0.05, so it can be concluded that customer involvement has a significant effect on customer loyalty through purchasing decisions as an intervening variable.

Relationship of Brand Trust to Customer Loyalty through Purchasing Decisions. The results of the *Specific Indirect Effect* test show that brand trust has a significant effect on customer loyalty through purchasing decisions. Brand trust is significant to customer loyalty, and decisions as an intervening variable do not have a significant effect on the relationship between brand trust and customer loyalty of Erigo, Bloods, Eiger, and Nevada. This is proven by the large path coefficient value of the brand trust variable on customer loyalty through purchasing decisions of -0.020 and a *p-value* of 0.001 > 0.05, so it can be concluded that brand trust has a significant effect on customer loyalty through purchasing decisions as an intervening variable.

## 6. Conclusion

Based on the results of data processing from the statements in the questionnaire, it can be concluded that all respondents in this study are female, aged 21-25 years, students, with a monthly income/pocket money of Rp. 1,000,000 - 3,500,000. In the duration of using Erigo, Bloods, Eiger, and Nevada products for 1-2 years, respondents are able to make repeat purchases 3-4 times, with each transaction averaging 1-2 Erigo, Bloods, Eiger, and Nevada products. The results of this study apply to populations with characteristics similar to those of the sample.

Based on the results of the analysis and discussion of the influence of customer involvement and brand trust on the loyalty of Erigo, Bloods, Eiger, and Nevada fashion customers, with purchasing decisions as intervening variables, the following conclusions can be drawn: Customer engagement and brand trust simultaneously influence purchasing decisions. Customer involvement and purchasing decisions do not affect customer loyalty. Purchase decisions mediate the influence of customer involvement and brand trust on customer loyalty.

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