THE INFLUENCE OF BRAND PERSONALITY, BRAND AWARENESS, FASHION CONSCIOUSNESS, AND SATISFACTION AS INTERVENING VARIABLES ON MUSLIM FASHION PRODUCT LOYALTY IN INDONESIA

Alfitri Zukhrufani¹, Ririn Tri Ratnasari²

^{1,2}Universitas Airlangga, Indonesia

ABSTRACT

This research is intended to formulate a conceptual framework to determine the effect of the relationship between brand personality, brand awareness, fashion consciousness, and consumer satisfaction of Muslim women on Muslim fashion product loyalty. This research method is quantitative, with data collected by an online questionnaire and a variable measurement scale applied to a Likert scale. A sample is chosen through a purposive sampling technique, with characteristics respondents of Indonesian Muslim women who have bought and or used Muslim fashion products more than 1-2 times. The number of samples collected and successfully analyzed by as many as 155 of the 163 respondents since about eight questionnaires contained missing data. The study adopts the partial least square as a method of analysis, using SmartPLS 3.0 software. The study results show that brand personality influences consumer satisfaction for Indonesian Muslim women but has no effect on loyalty to Muslim fashion products. Brand awareness and fashion consciousness both affect the satisfaction of Indonesian Muslim women consumers and loyalty to Muslim fashion products.

JEL: M30, M310, M370.

Keywords: brand personality, brand awareness, fashion consciousness, satisfaction, loyalty.

1. INTRODUCTION

Thomson Reuters publishes the potential of Muslim consumers in shopping for consumer products, which consequently makes the Islamic economic sector a worldwide concern. The mass media company noted an increase in the purchasing power of Muslim consumers globally, which impacted the improvement of the global economy. One of the halal lifestyle sectors, namely the fashion industry sector, is considerable potential (Komite Nasional Keuangan Syariah, 2018). The Muslim fashion industry is experiencing rapid development at the global level. Quoted from the State of the Global Islamic Economy Report 2019/2020, several international fashion brands have launched polite or categorized as Muslim fashion products, including Uniqlo Japan and Nike. This phenomenon aligns with the Sharia concept as the current topic being discussed and has become a trend in the community (Ratnasari, Ula & Sukmana, 2021).

Globally, in 2018 Indonesia was ranked 2nd in the top 10 indicators in the Muslim fashion sector. At the same time, it also positioned 3rd as the country with the highest expenditure on Muslim clothing products. This situation is becoming a sign that Indonesia is a leading country in Muslim fashion. The data above indicates that Indonesia has potential in the Muslim fashion sector globally; the Ministry of Industry responded with a vision to realize Indonesia as the center of Muslim world fashion.

Furthermore, the promising performance of the Muslim fashion industry is undoubtedly important to note, especially when it is related to the behavior of Muslim consumers. Kotler and Keller's theory explains that consumer behavior is an analysis of an individual, group, and organization in the process of fulfilling needs and desires such as making choices, deciding on

² Email : ririnsari@feb.unair.ac.id

Received: 12-11-2021, Accepted: 07-04-2022, Published: 29-04-2022

P-ISSN : 2087-9954, E-ISSN : 2550-0066. DOI : http://dx.doi.org/10.26418/jebik.v11i1.50406

purchases, and how to use, individual thoughts or experiences of goods and services (Kotler & Keller, 2016). Consumers usually also prefer products to reflect their needs, leading to their personality and lifestyle.

The essence of consumer behavior focuses on such concerns as personality, perceptions, norms, and roles, meaning that various factors can influence the behavior of consumers. The development of the Muslim fashion industry is marked by the escalating awareness of Muslim consumers in appearance. Along with these developments, fashion has become necessary for consumers to support their existence and attractiveness in the community. According to Lewis, the Muslim fashion industry in the world has begun to develop and has experienced a lot of product diversification along with the increasing needs of religious people, including Islam and procedures for dressing under religious guidelines. Consumption of fashion products and religious beliefs should not be separated (Zainudin, Haji Hasan, & Othman, 2019).

Discussions related to the development of the Muslim fashion industry are still relatively limited, while Muslim fashion products in the world are currently experiencing rapid growth. Specifically, the research is restricted to studying brands in *fast fashion retail* (Kim, Park & Glovinsky, 2018); and fashion products on luxury brands (Kautish, Khare & Sharma, 2020; So, Parsons & Yap, 2013). Previous research has focused on one consumer group with relatively homogeneous segments with similar socioeconomic status, making the findings not generalized. Developed countries still dominate as the object of research in fashion products, such as the United States (Kim et al., 2018), Singapore (Jamil, 2016), United Kingdom (Bakewell, Mitchell & Rothwell, 2006). Several studies mentioned that consumer perceptions of fashion in developed countries are different from those in developing countries. Consumers in developing countries tend to purchase imported products more than domestic products (Rathnayake, 2011). Based on the gap described, this study uses the object of research on Muslim fashion.

Indonesia is a developing country with most of the population being Muslim and having a great opportunity in the Muslim fashion industry. Hence, it is essential to pay attention to research on the development of Muslim fashion products in Indonesia, particularly in Muslim consumer behavior. Therefore, this research is expected to develop knowledge related to marketing science in the Muslim fashion industry. Additionally, it is also hoped can contribute to supporting the government in reviewing and making policies for the halal industrial sector, particularly in the Muslim fashion cluster. From this study, business actors in the Muslim fashion sector will recognize some aspects that determine Muslim consumers repurchase the products and meet the needs and expectations of the consumer. Thus, the formulation of the research problem is whether brand personality, brand awareness, fashion consciousness, and consumer satisfaction as intervening variables affect loyalty to Muslim fashion products. The fashion consciousness variable is a novelty in this study because still rarely used in Muslim fashion research objects.

2. LITERATURE REVIEW

2.1 Brand Personality

Brand personality is a series of human characteristics combined in the same way as a brand, such as gender characteristics, socioeconomic class, and individual personality traits. This means that brand personality can be symbolic of expressing consumers' selves (Aaker, 1997). In supporting Aaker's opinion, Armstrong explains that brand personality is a combination of human traits that can be implemented in a brand (Kotler & Armstrong, 2006). Rangkuti, in his book entitled *The Power of Brands*, explained that brand personality is a reflection of personality through the brand (Rangkuti, 2009). By looking into the primary function, a brand is not just a picture related to a product; it can even reflect the user's personality. In summary, brand personality can be used as a tool used to differentiate a brand from its competitors (Aaker, 1997).

2.2. Brand Awareness

Brand awareness refers to potential buyers' ability to recognize or recall that the brand is an inseparable part of a particular product (Su & Chang, 2018). A brand includes a name or symbol that consumers can identify a product to make it quickly remembered. Brand awareness is a critical cognitive metric and an essential component of consumer-based brand equity (Vasudeven & Peter Kumar, 2019). Generally, it is also agreed as the ability of consumers to identify the brand in sufficient detail to make a purchase. This identification can be in brand recognition or brand recall (Kotler & Keller, 2016). Brand awareness is also known as a person's active and passive knowledge of a particular brand. Moreover, according to Sasmita & Mohd Suki (2015), consumers have brand awareness when combining a brand with the product they want.

2.3. Fashion Consciousness

An individual is involved in the style or fashion of clothing. It can be said that the person has fashion consciousness (Nam, Hamlin, Gam, Kang, Kim, Kumphai & Richards, 2007). It describes a loyal personality by following up-to-date fashion styles to maintain his social status (Lertwannawit & Mandhachitara, 2012). Fashion awareness is characterized by intention in dressing and one's appearance. Walsh mentioned that fashion-conscious consumers tend to follow the latest (up-to-date) styles, be fashionable and enjoy shopping for their own sake. Furthermore, they usually tend to buy more clothing items than people who pay less attention to fashion (Kim et al., 2018). In general, the literature supports that consumers with a high level of fashion awareness show differences in receiving or processing information and perceive themselves as sources of information (Nam et al., 2007).

2.4. Satisfaction

Feelings of pleasure or disappointment from an individual that arise because of comparing the performance of a product can be identified as satisfaction. When performance fails to meet customer satisfaction, they will feel dissatisfied (Kotler & Keller, 2016). Satisfaction conforms to consumers' pre-purchase expectations (Ratnasari, Gunawan, Septiarini, Rusmita & Kirana, 2020). According to Oliver (1999), satisfaction is the fulfillment of pleasure, meaning that consumers fulfill their consumption as valuable something after using a product or service. When customers are delighted, they are more likely to be loyal to the brand or product (Zaim, Bayyurt & Zaim, 2010). In short, Yana, Suharyono & Abdillah (2015) defines satisfaction as the consumer's response after using a product or service.

2.5. Loyalty

Loyalty is a form of commitment that individuals own when purchasing or supporting their preferred products or services; however, it is undeniable that some factors cause customers to switch. Aaker defines loyalty as the relationship between a customer and a brand (Su & Chang, 2018). Griffin states that loyalty is related to consumer behavior in shopping repeatedly from time to time, with a tendency to emotionally evaluate or think the product is better than other brands. Loyal customers are usually delighted with the product or service they chose repeatedly; consequently, a big request arises to introduce the product to their acquaintances (Sasmita & Mohd Suki, 2015).

2.6. Research Hypothesis

Shetty & Fitzsimmons (2022) concluded that the linearity between brand personality increased consumer satisfaction and consumer relationship with the brand. This indicates that brand personality has a relationship with satisfaction. Consumers will feel satisfied when a product or brand has characteristics that suit them or can reflect the consumer's self which finally can increase consumer satisfaction. According to Rageh Ismail & Spinelli (2012), a brand can convey the consumer's personality directly through the product and have important implications, such as contributing to lead to satisfaction. Variables associated with satisfaction research According to Kwong & Candinegara (2014), brand personality has a positive and significant effect on satisfaction. Moreover, Muafiah (2019) explains that brand personality and satisfaction with the brand.

H₁: Brand Personality influence significant positive towards satisfaction

Brand personality contributes significantly to building lasting bonds with consumers (Yasri, Rahmiati & Sylvia, 2014). According to Rahmat & Marso (2020), brand personality provides differentiation, increases preferences, and increases loyalty. Furthermore, selecting a product or brand based on one's personality helps customers express themselves (Aaker, 1997). As a result, when consumers believe that a brand represents certain features and values, they are more likely to make repeat purchases. As a result, brand personality provides consumers with a weighs comparable to experience. Therefore, the more a product or brand is connected with human traits, the more loyal consumers will be.

H₂: Brand Personality affect significant positive loyalty

Satisfaction describes a person's feelings of pleasure or disappointment when comparing results that are not in line with expectations (Kotler & Keller, 2016). Customers will certainly feel satisfied if the brand of an item or service they use can meet all their expectations. According to Baraba & Anggraeni (2008), brand awareness has a significant relationship with the level of consumer satisfaction through the logo. This finding aligns with Vasudeven & Peter Kumar (2019) mentioned that a brand would include a name or symbol by which consumers can identify a product to be easily remembered. From the existing literature, brand awareness is generally agreed upon as the ability of consumers to identify a brand in sufficient detail to make a purchase; it can be in the form of brand recognition or brand recall (Kotler & Keller, 2016).

H₃: Brand awareness has a positive and significant effect on satisfaction

Consumer impressions of products and preferences and brand loyalty are influenced by brand awareness (Su & Chang, 2018). Brand awareness is a form of consumer action that arises because they recognize a brand. This awareness has a level that can be adjusted as far as the extent to which consumers remember and recognize a product from a trademark which finally builds an act of consumer loyalty. By looking into the buying cycle of loyal consumers, Griffin in Nurizka & Rahmi (2016) explained that it will begin with consumer awareness of a brand purchased and used. The results show that brand awareness positively affects loyalty (Sasmita & Mohd Suki, 2015). It is further backed by Nurizka & Rahmi (2016), who state that brand awareness and consumer loyalty have a considerable positive link.

H₄: Brand awareness influences significant favorable toward loyalty

In fashion product development research conducted by (Kim et al., 2018), fashion consciousness has a significantly more robust relationship with satisfaction. This explains that fashion-conscious customers will be satisfied with the product or brand. Fashion awareness is a consumer trait that can influence how consumers perceive the experience of participating in product development, consequently impacting satisfaction levels (Kim et al., 2018). Kaur & Anand (2018) note that fashion-conscious people benefit from the fun and excitement of exploring new things, meaning that pleasure and joy can reflect satisfaction (Kotler & Keller, 2016).

H₅: Fashion consciousness affects significant positive satisfaction

Consumers who have high fashion awareness significantly affect loyalty compared to those who are less fashion-conscious (Kim et al., 2018). Fashion awareness indicates that consumers understand a fashion product from a brand which makes consumers tend to be loyal and repurchase. Furthermore, the study's findings by Kim et al. (2018) demonstrated that the better a customer's fashion awareness, the more involved they are in product/brand development. This finding is consistent with Oliver (1999), who believes that loyalty is a firmly held commitment to purchase or re-support a chosen product or service in the future. Fashion conscientiousness denotes a person committed to maintaining his social status by dressing in current fashion (Lertwannawit & Mandhachitara, 2012).

H₆: Fashion consciousness has a positive and significant effect on the loyalty

Delighted customers are more inclined to stick with a brand (Zaim et al., 2010). Consumer satisfaction leads to loyalty (Ratnasari et al., 2020). Customer ratings of product performance are dependent on numerous elements, particularly the type of loyalty relationship that customers have with a brand. Satisfaction is a condition when performance exceeds expectations, resulting in customers being very satisfied (Kotler & Keller, 2016). Consumer satisfaction has been shown to affect loyalty; when a consumer feels comfortable with the relationship and values a product, it can increase loyalty. According to Famiyeh, Asante-Darko & Kwarteng (2018), satisfaction positively influences consumer loyalty.

H₇: Satisfaction influences significant positive loyalty

This study examines the relationship between variables. Applied five variables: brand personality, brand awareness, fashion consciousness, satisfaction, and loyalty. Variable relationships are presented in the research model in figure 1.

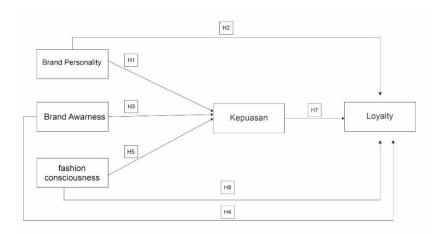


Figure 1. Research Model

3. RESEARCH METHODS

This research instrument was developed based on previous literature on fashion products, namely brand personality (Bairrada, Coelho & Lizanets, 2019), brand awareness (Su & Chang, 2018), fashion consciousness (Nam et al., 2007), satisfaction (Kim et al., 2018) and loyalty (Bairrada et al., 2019). This type of research is quantitative and examines the relationship between variables—data collection utilizing online questionnaires due to a condition of the Covid-19 pandemic requires maintaining distance. The sampling strategy was based on a purposive sampling technique, which included respondents who fit the profile of Indonesian Muslim women who had bought and or used Muslim fashion products more than 1-2 times. Partial Least Squares (PLS) structural equation modeling analysis techniques are applied. PLS is a general method for estimating the path model using a latent construct with several indicators (Ratnasari, Gunawan, Fauzi & Septiarini, 2018). Several tests were carried out in the PLS method, including (Siswoyo, 2017), the measurement model (Outer Model) which began with Convergent Validity, Discriminant Validity, Composite reliability, and ended up with *Path Coefficients*

The data collection process is divided into two parts. The first is a pre-survey that involves sending questionnaires to 50 respondents to determine whether the questionnaire material is easy to grasp or still confuses respondents. Furthermore, the second step entails continuing the survey of respondents with a broader scope by the respondents' identified characteristics. From the results of distributing online questionnaires as many as 163 questionnaires were collected, but only 155 could be processed since about eight questionnaires contained missing data.

4. RESULTS AND DISCUSSIONS

A total of 155 usable questionnaires were collected from Indonesian Muslim women. Most respondents are aged 15-25 years with high school education and a bachelor's degree (S1). Regarding the type of work, 57% are female students, while 25% of respondents' occupations are private employees. Each of 40% of respondents earns < Rp1,000,000 and > Rp4,000,000 per month. The data will be presented in Table 1.

Table 1. Respondent's Profile

Characteristic Total Percentage						
	Total	1 er centage				
Age	25	220/				
15-20 years	35	23%				
21-25 years	92	59%				
26-30 years	13	8%				
31-35 years	7	5%				
>36 years	8	5%				
Educational Background						
Senior High School /equal	65	42%				
DIPLOMA (D3)	5	3%				
BACHELOR (S1)	63	41%				
MASTER (S2)	22	14%				
Occupation						
Student	88	57%				
Housewife	3	2%				
Private Employee	39	25%				
Entrepreneur	2	1%				
Civil Servant	5	3%				
Lecturer	6	4%				
Others	12	8%				
Income						
<idr 1="" million<="" td=""><td>40</td><td>26%</td></idr>	40	26%				
IDR 1 to 2 million	29	19%				
IDR 2 to 3 million	17	11%				
IDR 3 to 4 million	29	19%				
>IDR 4 million	40	26%				

Source: Processed questionnaire data 2020

Analyzing the measurement model (outer model) can ensure that the indicators utilized in this study are feasible to be used as measurements. Precisely, the evaluation applied by testing convergent validity with the constructed value exceeding the value; 0.70, while the average variance extracted (AVE) must be above 0.05, and composite reliability must be > 0.07. Table 2, Table 3, and Table 4 show the measurement model. According to the results, all indicators opted in this study are reliable.

Table 2. Measurement Model

		Table 2.	Measuremen	nt Model			
Variable	Code		Loading	Variable	Code		Loading
Brand Personality	BP4	Muslim fashion products have a variety of innovations in their products	0.738	Fashion consciousness	FC1	Fashionable and attractive style is very important to me	0.717
	BP7	Muslim fashion products can satisfy my desire to dress	0.755		FC2	I have one or more Muslim fashion products with the latest models	0.832
	BP8	Muslim fashion products show an exclusive impression	0.837		FC3	I like shopping for Muslim fashion products	0.849
	BP9	Muslim fashion products have exclusive designs	0.873		FC5	Fashion is an important part of my activities/	0.733
	BP10	Muslim fashion products are interesting	0.855	Satisfaction	ST1	Muslim fashion products suit my expectation	0.874
	BP11	Muslim fashion products have characteristics	0.793		ST2	I am satisfied with Muslim fashion products	0.844
	BP13	Muslim fashion products have good materials	0.721		ST3	I am interested in repurchasing Muslim fashion products because of the value and benefits obtained after using the product	0.876
Brand awareness	BA1	When make a shopping, Muslim fashion products always come to my mind	0.734		ST4	I am interested in buying Muslim fashion products again because they meet my expectation	0.854
	BA2	I know Muslim fashion products	0.821		ST5	I advise friends/relatives/family to buy Muslim fashion products because the products are satisfactory	0.839
BA	BA3	I can easily remember logos of Muslim fashion products	0.707		ST6	I advise friends/relatives/family to buy Muslim fashion products because of the value and benefits obtained after using the	0.841
	BA4	Muslim fashion products have certain characteristics	0.728	Loyalty	LY1	product I consider myself loyal to Muslim fashion products	0.854
	BA5	I recognize Muslim fashion products because of the many advertisements that appear on various social media	0.821		LY2	Muslim fashion products will be my first choice when considering buying fashion products	0.859
	BA6	I recognize Muslim fashion products because they are easy to find	0.808		LY3	I intend to continue buying Muslim fashion products	0.901
		,			LY4	I will refer Muslim fashion products to friends/relatives/family	0.845

Table 3. Average Variance Extracted (AVE)

Tubic colling.	(11 VE)
Variable	Average Variance Extracted (AVE)
Brand Personality	0.636
Brand awareness	0.595
Fashion consciousness	0.616
Satisfaction	0.748
Loyalty	0.730

Source: Processed data

Table 4. Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability
Brand Personality	0.904	0.924
Brand awareness	0.864	0.898
Fashion consciousness	0.799	0.864
Satisfaction	0.888	0.922
Loyalty	0.926	0.942

Source: Processed data

Meanwhile, the discriminant validity of the measurement model in this research was assessed using the Fornell-Lacker Criterion. The validity test was carried out by comparing the correlation between variables with the square root of the Average Variance Extracted which is higher than the correlation value between latent variables. The results in Table 5 depicted that the Fornell-Lacker Criterion criteria are accomplished.

Table 5. Discriminant Validity

Tuble 5: Discriminant variety						
	Brand Personality	Brand awareness	Fashion Satisfaction		Loyalty	
Brand Personality	0,771					
Brand awareness	0,668	0,798				
Fashion	0,595	0,487	0,785			
consciousness						
Satisfaction	0,708	0,577	0,614	0,865		
Loyalty	0,771	0,756	0,665	0,752	0,855	

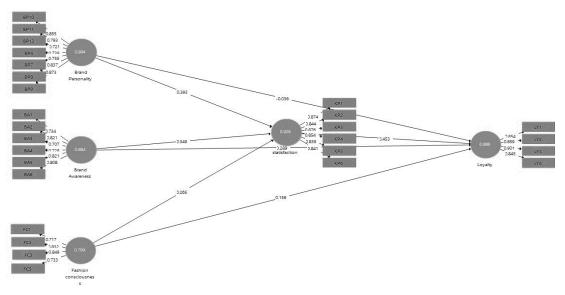


Figure 2. Model Distribution Measurement

Table	6	Poth	Coefficients
121111	11	ГИП	· cenceins

Table 6.1 and Coefficients						
	Original	Sample	Standard	T	P	Hypothesis
	Sample	Mean	Deviation	Statistics	Values	accept
	(O)	(M)	(STDEV)			
Brand Personality -> satisfaction	0.393	0.393	0.059	6.659	0.000	H1 accepted
Brand Personality -> Loyalty	-0.036	-0.044	0.086	0.418	0.676	H2 rejected
Brand Awareness -> satisfaction	0.349	0.345	0.066	5.290	0.000	H3 accepted
Brand Awareness -> Loyalty	0.289	0.301	0.088	3.275	0.001	H4 accepted
Fashion consciousness -> Satisfaction	0.265	0.268	0.058	4.608	0.000	H5 accepted
Fashion consciousness -> Loyalty	0.159	0.163	0.077	2.059	0.040	H6 accepted
Satisfaction -> Loyalty	0.453	0.445	0.121	3.750	0.000	H7 accepted

The results of hypothesis testing in Figure 2 and Table 6 present the estimated value of each relationship between research variables based on the proposed hypothesis. It is noticeable from the hypothesis test that statement H1 shows that brand personality affects the satisfaction of Muslim women consumers with Muslim fashion products, meaning that Muslim fashion products can satisfy the desires of their consumers. Various innovations carried out on Muslim fashion products play a role in consumer satisfaction, mainly when it is produced with good and quality materials. Muafiah (2019) also stressed these findings, who mentioned that when brand personality gets better, one of which is related to the toughness of the product material, then the higher the level of consumer satisfaction with the brand. Additionally, Muslim fashion products that have exclusive designs will show a complete impression when used. This can be a symbol as a means of expressing themselves to consumers. As said by Rangkuti (2009), brand personality reflects the personality of its users.

However, the results reveal differently from the second hypothesis, which mentioned that there is no significant relationship between brand personality and loyalty. This indicates that the brand personality of Muslim fashion products identified in this study does not affect the loyalty of Muslim women consumers. Interestingly, in this study, Muslim fashion products were able to satisfy the desires of Indonesian Muslim women consumers but did not trigger consumers to repurchase. This result contradicts Giffin's opinion, namely that customers will behave loyally when they are satisfied with the product or service they choose, which brings a significant demand to introduce the product or service to people they know (Sasmita & Mohd Suki, 2015). In Jin Sun's research, one of the possible reasons that brand personality does not affect loyalty is intense competition in the fashion industry. Companies engaged in fashion will try to adopt the latest style and innovate their products at affordable prices. This will divert consumers to switch to other Muslim fashion brands. According to Jin Su, diverse consumers and cultures also influence consumers to be loyal to a fashion product (Su & Chang, 2018). The fact that the respondents in this study are Indonesian Muslim women who have various backgrounds with cultural diversity can be a possible reason behind the result of the study. Another possible explanation is that brand personality can affect consumer loyalty through the influence of other variables such as brand equity (Garanti & Kissi, 2019), brand value (Fazal-e-Hasan, Ahmadi, Mortimer, Grimmer & Kelly, 2018), and brand trust (Tong, Su & Xu, 2018).

The results of the third hypothesis test are inconsistent with the results of Barbara's research, and namely brand awareness has a positive and significant effect on consumer satisfaction (Baraba & Anggraeni, 2008). In the context of this research, namely Muslim fashion products. Indonesian Muslim women know Muslim fashion products by remembering the logos and characteristics because they have specific characteristics. Based on Vasudeven & Peter Kumar's study (2019), the brand on the product can include a name or symbol by which consumers can identify a product and thus can be easily remembered. The introduction of Muslim fashion products can be easily found since the many advertisements appeared on various social media, which made Indonesian Muslim female consumers easily recognize the consequences.

Moreover, this study depicted that brand awareness has a positive and significant influence on Muslim fashion product loyalty. This means that the level of understanding of Indonesian Muslim women consumers toward Muslim fashion products influences them to support and repurchase Muslim fashion products in the future. Consequently, consumers will continue to buy and refer the products to their surroundings, such as friends and family.

Fashion consciousness or awareness of Indonesian Muslim women's fashion significantly influences satisfaction with Muslim fashion products. Fashion is an essential part of the activities of Indonesian Muslim women, as well as fashionable style and attractiveness. Dress style is another factor influencing fashion awareness. This can be referred to as fashion-conscious Muslim female consumers tend to be more concerned with the latest styles in Muslim fashion because they like to look at the current trends. Likewise, this study reveals that Indonesian Muslim women who are fashion conscious have one or more Muslim fashion products with the latest models; this is supported by the behavior of those who like to shop for Muslim fashion products. According to Kaur & Anand (2018), fashion-conscious people benefit from fun and excitement from exploring new things where pleasure and joy can reflect feelings of satisfaction. The choice of Indonesian Muslim women's fashion products is influenced by the people they admire, meaning that they have a "role model" in fashion. When a consumer knows that the fashion product used by someone she admires shows a high level of satisfaction, it will influence the consumer to participate in using the product in the hope of feeling the same joy.

This finding reveals that fashion consciousness affects loyalty to Muslim fashion products. Indonesian Muslim-women consumers are committed to buying or re-supporting Muslim fashion products in the future. This is in line with Kim & Glovinsky's research that the higher the consumer's fashion awareness, the more they are involved in product development (Kim et al., 2018). In this study, fashion consciousness describes the fact that Indonesian Muslim female consumers have an attitude of loyalty to the style of dress. They have one or more fashion products with the latest models, and for them, fashion is an essential part.

Satisfaction has a significant influence on loyalty to Muslim fashion products. The suitability of expectations and satisfaction provided by Muslim fashion products to Muslim women consumers in Indonesia influences them to be interested in making repeat purchases. Another factor, namely the value and benefits obtained, determines their attitude toward repurchasing Muslim fashion products. Thus, the level of satisfaction felt by Indonesian Muslim women consumers will encourage their friends/relatives and family to buy Muslim fashion products because of the satisfying products and the value and benefits obtained after using Muslim fashion products. According to Ratnasari et al. (2020), loyalty results from customer satisfaction.

Therefore, Muslim fashion product companies in Indonesia need to pay attention to customer satisfaction. The findings in this study show that it is interesting that Indonesian Muslim women are loyal to Muslim fashion products when they feel a high level of satisfaction. On the other hand, Indonesian Muslim women will make Muslim fashion products their first choice when considering purchasing fashion products.

5. CONCLUSION

The results of this study indicate that brand personality affects consumer satisfaction for Indonesian Muslim women yet does not affect the loyalty to Muslim fashion products. Brand awareness and fashion consciousness affect the satisfaction of Indonesian Muslim women consumers in using Muslim fashion products and influence the satisfaction loyalty to Muslim fashion products. From these findings, Muslim fashion business actors need to pay attention to brand personality factors so that Muslim female consumers can be loyal customers to products through innovation in good yields and materials, exclusive, attractive designs, and characteristics.

This research can be used as a figure for Muslim fashion business actors on the preference of Indonesian Muslim women, especially in Muslim fashion products. Hence, it can be a motivation for local designers to continue to develop Muslim fashion products. Despite the contribution made by this research, however, several limitations can be drawn as follows. Namely, it is only using online questionnaires which have weaknesses such as the validity of respondent data or have a weak screening level. In addition, this study only focuses on customer satisfaction as an intervening variable between brand personality, brand awareness, fashion consciousness, and loyalty. Thus, further research can add other factors that may affect the loyalty to Muslim fashion products, such as religiosity, brand love, and brand experience.

REFERENCES

- Aaker, J. L. (1997). Dimensions of Brand Personality. *Journal of Marketing Research*, 34(3), 347–356.
- Bairrada, C. M., Coelho, A., & Lizanets, V. (2019). The impact of brand personality on consumer behavior: the role of brand love. *Journal of Fashion Marketing and Management: An International Journal*, 23(1), 30–47.
- Bakewell, C., Mitchell, V. W., & Rothwell, M. (2006). UK Generation Y male fashion consciousness. *Journal of Fashion Marketing and Management*, 10(2), 169–180.
- Baraba, R., & Anggraeni, I. D. (2008). Pengaruh Brand Equity Sepeda Motor terhadap Kepuasan Konsumen. *SEGMEN Jurnal Manajemen Dan Bisnis*, 2, 41–59.
- Famiyeh, S., Asante-Darko, D., & Kwarteng, A. (2018). Service quality, customer satisfaction, and loyalty in the banking sector: The moderating role of organizational culture. *International Journal of Quality and Reliability Management*, 35(8), 1546–1567.
- Fazal-e-Hasan, S. M., Ahmadi, H., Mortimer, G., Grimmer, M., & Kelly, L. (2018). Examining the role of consumer hope in explaining the impact of perceived brand value on customer—brand relationship outcomes in an online retailing environment. *Journal of Retailing and Consumer Services*, 41, 101–111.
- Garanti, Z., & Kissi, P. S. (2019). The effects of social media brand personality on brand loyalty in the Latvian banking industry: The mediating role of brand equity. *International Journal of Bank Marketing*, *37*(6), 1480–1503.

- Jamil, N. (2016). "You Are My Garment": Muslim Women, Religious Education and Self-Transformation in Contemporary Singapore. *Asian Studies Review*, 40(4), 545–563.
- Kaur, H., & Anand, S. (2018). Segmenting Generation Y using the Big Five personality traits: understanding differences in fashion consciousness, status consumption and materialism. *Young Consumers*, 19(4), 382–401.
- Kautish, P., Khare, A., & Sharma, R. (2020). Influence of values, brand consciousness and behavioral intentions in predicting luxury fashion consumption. *Journal of Product and Brand Management*, 30(4), 513–531.
- Kim, J., Park, J., & Glovinsky, P. L. (2018). Customer involvement, fashion consciousness, and loyalty for fast-fashion retailers. *Journal of Fashion Marketing and Management*, 22(3), 301–316.
- Komite Nasional Keuangan Syariah. (2018). Masterplan Ekonomi Syariah Indonesia 2019-2024. Kementerian Perencanaan Pembangunan Nasional/ Badan Perencanaan Pembangunan Nasional, 1–443.
- Kotler, P., & Armstrong, G. (2006). Prinsip Prinsip Pemasaran. Jakarta: Erlangga.
- Kotler, P., & Keller, K. L. (2016). Marketing Management. Global Editions.
- Kwong, M. Z., & Candinegara, I. (2014). Relationship between Brand Experience, Brand Personality, Consumer Satisfaction, and Consumer Loyalty of DSSMF Brand. *IBuss Management*, 2(2), 89–98.
- Lertwannawit, A., & Mandhachitara, R. (2012). Interpersonal effects on fashion consciousness and status consumption moderated by materialism in metropolitan men. *Journal of Business Research*, 65(10), 1408–1416.
- Muafiah, S. (2019). Analisis Pengaruh Brand Personality, Kualitas Layanan Internet Banking dan Islamic Branding terhadap Loyalitas Nasabah dengan Kepuasan Nasabah sebagai Variabel Intervening (Studi Pada Bank Syariah Sragen Kantor Cabang Boyolali). IAIN SALATIGA.
- Nam, J., Hamlin, R., Gam, H. J., Kang, J. H., Kim, J., Kumphai, P., ... Richards, L. (2007). The fashion-conscious behaviours of mature female consumers. *International Journal of Consumer Studies*, 31(1), 102–108.
- Nurizka, R., & Rahmi, T. (2016). Hubungan antara Brand Awareness dengan Loyalitas Konsumen Pengguna Sepeda Motor Honda. *Jurnal RAP UNP*, 7(1), 67–77.
- Oliver, R. L. (1999). Whence Consumer Loyalty. *Journal of Marketing*, *Vol. 63*(Fundamental Issues and Directions for Marketing), 33–44.
- Rageh Ismail, A., & Spinelli, G. (2012). Effects of brand love, personality and image on word of mouth: The case of fashion brands among young consumers. *Journal of Fashion Marketing and Management: An International Journal*, 16(4), 386–398.
- Rahmat, R., & Marso, M. (2020). Hubungan Brand Experience, Brand Image, Brand Satisfaction, Dan Brand Loyalty Dalam Pespektif Four-Stage Loyalty Model (Studi Terhadap Mahasiswa Pengguna Smartphone Di Tarakan). *Jurnal Manajemen Pemasaran*, 14(1), 17–24.
- Rangkuti, F. (2009). The Power of Brands. Jakarta: Gramedia.
- Rathnayake, C. V. (2011). An empirical investigation of fashion consciousness of young fashion consumers in Sri Lanka. *Young Consumers*, 12(2), 121–132.

- Ratnasari, R. T., Gunawan, S., Fauzi, R. M. Q., & Septiarini, D. F. (2018). Patient Intimacy and Innovation Development to Improve Health Service Performance. *International Journal of Engineering & Technology*, 7(2.29), 338–339.
- Ratnasari, R. T., Gunawan, S., Septiarini, D. F., Rusmita, S. A., & Kirana, K. C. (2020). Customer satisfaction between perceptions of environment destination brand and behavioural intention. *International Journal of Innovation, Creativity and Change*, 10(12), 472–487.
- Ratnasari, R. T., Ula, U. F., & Sukmana, R. (2021). Can store image moderate the influence of religiosity level on shopping orientation and customers' behavior in Indonesia? *Journal of Islamic Accounting and Business Research*, 12(1), 78–96.
- Sasmita, J., & Mohd Suki, N. (2015). Young consumers' insights on brand equity: Effects of brand association, brand loyalty, brand awareness, and brand image. *International Journal of Retail and Distribution Management*, 43(3), 276–292.
- Shetty, K., & Fitzsimmons, J. R. (2022). The effect of brand personality congruence, brand attachment and brand love on loyalty among HENRY's in the luxury branding sector. *Journal of Fashion Marketing and Management*, 26(1), 21–35.
- Siswoyo, H. (2017). *Metode SEM untuk Penelitian Manajemen AMOS LISREL PLS*. Jakarta: Luxima Metro Media.
- So, J. T., Parsons, A. G., & Yap, S. F. (2013). Corporate branding, emotional attachment and brand loyalty: The case of luxury fashion branding. *Journal of Fashion Marketing and Management*, 17(4), 403–423.
- Su, J., & Chang, A. (2018). Factors affecting college students' brand loyalty toward fast fashion: A consumer-based brand equity approach. *International Journal of Retail and Distribution Management*, 46(1), 90–107.
- Tong, X., Su, J., & Xu, Y. (2018). Brand Personality and Its Impact on Brand Trust and Brand Commitment: an Empirical Study of Luxury Fashion Brands. *International Journal of Fashion Design, Technology and Education*, 11(2), 196–209.
- Vasudeven, S., & Peter Kumar, F. J. (2019). Changing realty: Altering Paths of Brand Discovery for Real Estate Website In India. *Property Management*, 346–366.
- Yana, R. D., Suharyono, & Abdillah, Y. (2015). Pengaruh Citra Merek Terhadap Kepuasan Pelanggan dan Loyalitas Pelanggan (Survei Pada Konsumen Produk Busana Muslim Dian Pelangi Di Malaysia). *Jurnal Administrasi Bisnis S1 Universitas Brawijaya*, 21(1), 1–7.
- Yasri, Rahmiati, & Sylvia, D. (2014). Pengaruh Komunitas Merek (Brand Community) dan Personalitas Merek (Brand Personality) Terhadap Loyalitas Merek Oriflame Di Kota Padang. *Jurnal Kajian Manajemen Bisnis*, *3*(1), 105–120.
- Zaim, H., Bayyurt, N., & Zaim, S. (2010). Service Quality And Determinants Of Customer Satisfaction In Hospitals: Turkish Experience. *International Business & Economics Research Journal (IBER)*, 9(5), 51–58.
- Zainudin, M. I., Haji Hasan, F., & Othman, A. K. (2019). Halal brand personality and brand loyalty among millennial modest fashion consumers in Malaysia. *Journal of Islamic Marketing*, 11(6), 1277–1293.