
Digital Customer Experience And Brand Loyalty In The Online Muslim Fashion Industry

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ABSTRACT

This study examines the effect of Digital Customer Experience on Brand Loyalty, with Perceived Value as a mediating variable, in the Online Muslim Fashion industry in West Java, Indonesia. The rapid growth of digital commerce has intensified competition among Online Muslim Fashion brands, making the quality of digital interactions a key factor in shaping customer evaluations and long-term loyalty. This study used a quantitative explanatory design. Data were collected through an online questionnaire distributed to consumers in West Java who had purchased fashion products online at least twice in the last six months and had interacted with a fashion brand through digital platforms. Using purposive sampling, 200 respondents were selected. Data were analyzed using covariance-based Structural Equation Modeling, including Confirmatory Factor Analysis, reliability testing, goodness-of-fit evaluation, structural model testing, and mediation analysis. The results show that Digital Customer Experience positively and significantly affects Perceived Value and Brand Loyalty, while Perceived Value also positively and significantly affects Brand Loyalty. In addition, Perceived Value partially mediates the relationship between Digital Customer Experience and Brand Loyalty. These findings indicate that loyalty in the Online Muslim Fashion industry is shaped by both the quality of digital interactions and the value perceived by consumers.

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1. INTRODUCTION

The rapid expansion of e-commerce has reshaped how consumers interact with brands, particularly in product categories that depend heavily on visual appeal, symbolic meaning, and repeated engagement, such as fashion. In digital settings, consumers evaluate brands not only through product quality but also through the quality of their online interactions across the customer journey, including information search, platform navigation, product visualization, payment, delivery, and post-purchase support. Recent studies have shown that online shopping experience and e-commerce customer experience are closely associated with trust formation, satisfaction, repurchase behavior, and loyalty outcomes (Mofokeng, 2023; Urdea & Constantin, 2021; Yin & Xu, 2021). In addition, digital brand encounters in social media, branded apps, and immersive commerce environments have become increasingly important in shaping how consumers judge the consistency and attractiveness of a brand (Fetais et al., 2022; Hsu, 2023; S. N. Tran et al., 2025).

Within this landscape, digital customer experience has emerged as a critical construct in explaining consumer-brand relationships in online environments. Digital customer experience refers to consumers'

cognitive, emotional, and behavioral responses to digital interactions with a brand through websites, mobile applications, social media, and other technology-enabled channels. Prior studies suggest that this experience is shaped by usability, responsiveness, visual appeal, transaction security, service quality, and interactive features that make the shopping process smoother and more engaging (Hanaysha et al., 2025; Santos et al., 2024; Urdea & Constantin, 2021; Xie et al., 2024). Research on online retailing further indicates that superior digital experiences can strengthen customer retention and loyalty by reducing friction during the shopping process and by creating more positive evaluations of the brand (Akoglu & Özbek, 2022; Mofokeng, 2023; Yin & Xu, 2021; Zhu et al., 2024). Likewise, memorable and interactive digital shopping environments, including live-streaming and gamified app-based experiences, have been found to stimulate stronger participation and brand-related responses (Gu et al., 2023; Hsu, 2023; Zhang et al., 2024; Zheng, 2024).

At the same time, the literature suggests that a positive digital experience does not automatically lead to loyalty unless consumers also perceive that the brand delivers meaningful value. In marketing research, perceived value reflects the consumer's overall evaluation of the benefits received relative to the sacrifices made, and it may include functional, emotional, social, and economic dimensions. Recent studies have confirmed that digital interactions can shape value perceptions by making consumers feel that the brand is useful, enjoyable, trustworthy, efficient, and worth the price paid (D'Souza et al., 2024; Santos et al., 2024; Zhang et al., 2024). In online commerce, perceived value has also been linked to customer engagement, purchase intention, and loyalty-related outcomes, suggesting that consumers remain committed to brands when they believe the digital experience provides superior benefits compared with alternative options (Hanaysha et al., 2025; Uzir et al., 2025; Zhu et al., 2024). This logic is especially relevant in online contexts where consumers cannot physically inspect products and therefore rely on digitally conveyed signals to evaluate whether the brand truly offers worthwhile value (Kantarcioglu & Kubat Dokumacı, 2025; Lee & Xiong, 2026; Mofokeng, 2023; Ngo et al., 2025).

These relationships are particularly important in the online fashion industry, where consumers often make decisions under conditions of uncertainty regarding fit, authenticity, texture, and style. Because direct physical evaluation is absent, fashion consumers depend strongly on product images, online reviews, social media interactions, mobile app features, return policies, and other digital touchpoints when assessing brands. Recent studies in fashion and adjacent appearance-related categories have shown that social media marketing activities can strengthen brand loyalty in luxury fashion contexts (Fetais et al., 2022), while online customer reviews significantly influence online shopping intention in domestic fashion markets (Ngo et al., 2025). Other studies also suggest that immersive technologies such as augmented reality, as well as app-based experience features, can enhance customer engagement, confidence, satisfaction, and loyalty toward brands in fashion-related consumption contexts (Bingwa et al., 2024; Gazi et al., 2026; Irshad et al., 2025; Sarkis et al., 2025). Collectively, these findings indicate that in online fashion retailing, loyalty is shaped not only by the product itself but also by the digital environment through which the product is experienced and evaluated.

The broader branding literature further reinforces the view that experience-driven mechanisms are central to loyalty formation. Studies have shown that brand experience can strengthen emotional attachment, brand love, authenticity perceptions, and long-term relational outcomes (Rodrigues et al., 2024; T. P. Tran et al., 2026; Zha et al., 2025). In addition, customer loyalty has been found to improve when brands manage digital and service encounters effectively, including moments of service recovery after failures (Lim et al., 2025; Zhu et al., 2024). In online and app-mediated environments, experiences that are interactive, immersive, and emotionally rewarding also tend to stimulate engagement and repurchase

intention, which are closely related to loyalty behavior (Gu et al., 2023; Hsu, 2023; S. N. Tran et al., 2025). Thus, digital customer experience should be viewed not merely as an operational issue of interface quality, but as a strategic source of relational value and brand attachment.

Despite the growing body of research, several gaps remain. First, many recent studies focus on customer experience, trust, satisfaction, online reviews, or purchase intention separately, rather than integrating digital customer experience, perceived value, and brand loyalty into a single explanatory framework. Second, although prior research has examined online fashion, luxury fashion, cosmetics e-commerce, mobile apps, and live-streaming commerce, empirical studies that specifically test these relationships among Online Muslim Fashion consumers in West Java, Indonesia remain limited. Third, more evidence is needed using covariance-based Structural Equation Modeling (SEM) to verify whether perceived value functions as a mediating mechanism through which digital customer experience enhances brand loyalty. Therefore, this study investigates the effect of digital customer experience on brand loyalty, with perceived value as a mediating variable, among consumers of Online Muslim Fashion brands in West Java, Indonesia.

2. THEORETICAL FRAMEWORK AND HYPOTHESES

2.1. Digital Customer Experience

Digital customer experience refers to consumers' overall cognitive, emotional, sensory, and behavioral responses that arise from their interactions with a brand across digital touchpoints such as websites, mobile applications, social media, and e-commerce platforms. Recent literature describes online customer experience as a multidimensional construct shaped by interface usability, information quality, responsiveness, transaction security, interactivity, and emotional engagement. In digital commerce settings, consumers do not merely evaluate the product itself; they also assess how easy, enjoyable, secure, and efficient the digital journey feels from search to post-purchase interaction (Urdea & Constantin, 2021; Yin & Xu, 2021). A systematic review of online customer experience research also emphasizes that online experience contains cognitive, emotional, and behavioral responses, making it a broader construct than simple service quality or website quality alone.

In e-commerce and app-based environments, digital customer experience has become strategically important because it shapes how consumers interpret the brand's reliability and attractiveness. Research shows that positive online experiences can reduce uncertainty, improve trust, stimulate satisfaction, and encourage consumers to maintain relationships with the seller or brand. In online apparel retailing, for example, the shopping experience has been shown to significantly contribute to customer loyalty, suggesting that experiential quality can be as important as product evaluation itself (Yin & Xu, 2021). Similarly, studies in online shopping and digital retail contexts find that customers who perceive smoother and more satisfying digital interactions are more likely to continue using the platform and remain loyal over time (Mofokeng, 2023; Zhu et al., 2024).

This construct is especially relevant in the Online Muslim Fashion industry because consumers cannot physically touch, try, or inspect products before purchase. As a result, digital cues such as high-quality product images, fast customer support, easy returns, app aesthetics, and transparent transaction processes become substitutes for offline product evaluation. Prior studies in luxury fashion, online footwear, and digital fashion-related shopping suggest that digital and social-media-based experiences play a substantial role in building stronger engagement and loyalty-related responses (Bingwa et al., 2024; Fetais et al., 2022; Sarkis et al., 2025). In this study, digital customer experience is positioned as the key exogenous variable that influences both perceived value and brand loyalty.

2.2. Perceived Value

Perceived value is commonly understood as the consumer's overall assessment of the benefits obtained from a product, service, or brand relative to the costs, sacrifices, or risks involved. In digital commerce, this assessment may include functional value, economic value, emotional value, and sometimes social value. Recent studies indicate that perceived value becomes particularly important in online purchasing because consumers make decisions under informational asymmetry and rely on digitally mediated signals to judge whether the offering is worthwhile. In interactive commerce settings, perceived value has been shown to influence consumers' willingness to purchase, engage, and maintain brand relationships (Zhang et al., 2024). Research on branded mobile apps also demonstrates that value-in-use is central to favorable consumer evaluations of digital brand interactions (Santos et al., 2024).

The relationship between digital experience and perceived value is theoretically intuitive. When consumers encounter a digital platform that is easy to use, responsive, visually appealing, and secure, they are more likely to believe that the brand provides useful, enjoyable, and economically worthwhile benefits. In online environments, digital quality often becomes part of the value proposition itself. Studies in e-commerce and social commerce suggest that customer experience, service-related signals, and platform-related quality can elevate perceived value and shape stronger downstream behavioral responses. Recent Indonesian and regional studies also support the role of perceived value as a meaningful explanatory mechanism in digital loyalty formation, even when paired with other constructs such as trust and satisfaction.

In the Online Muslim Fashion context, perceived value is especially critical because fashion purchases involve both utilitarian and hedonic considerations. Consumers evaluate not only whether a fashion item is reasonably priced and functional, but also whether it provides emotional satisfaction, confidence, symbolic fit, and convenience. When brands create a strong digital experience around fashion shopping, consumers may perceive greater value from the brand as a whole, not merely from the item purchased. Accordingly, perceived value is proposed in this study as the mediating mechanism through which digital customer experience influences brand loyalty.

2.3. Brand Loyalty

Brand loyalty refers to a consumer's enduring commitment to repurchase, prefer, recommend, and remain attached to a particular brand over time, even in the presence of competing alternatives. In digital markets, brand loyalty is not formed solely through repeated purchase behavior, but also through positive affect, trust, engagement, and consistent experiential reinforcement across multiple touchpoints. Recent evidence from e-commerce, online retailing, and app-based branding suggests that loyalty is strengthened when consumers perceive the brand as reliable, rewarding, and easy to interact with over time (Mofokeng, 2023; Zhu et al., 2024). In parallel, branding studies show that brand-related experiences can enhance emotional outcomes such as brand love, authenticity, and attachment, which ultimately support loyalty intentions (Rodrigues et al., 2024; Zha et al., 2025).

In Online Muslim Fashion markets, brand loyalty is especially valuable because consumers face abundant alternatives, low switching barriers, and frequent exposure to new trends, sellers, and promotional offers. Under these conditions, loyalty must be earned through a combination of attractive merchandise and a consistently satisfying digital journey. Recent studies in fashion, cosmetics, and adjacent online consumption sectors have shown that customer reviews, e-service quality, app experience, and immersive technologies can reinforce brand loyalty and related outcomes such as e-WOM and repurchase intention (Ngo et al., 2025; Sarkis et al., 2025; S. N. Tran et al., 2025). These findings imply that online fashion

brands are more likely to retain consumers when they deliver both a strong experiential process and superior value perceptions.

For this reason, brand loyalty is treated in this study as the ultimate endogenous outcome. Consumers who enjoy positive digital experiences and who perceive high value from those interactions are expected to show greater willingness to repurchase, recommend, and maintain preference toward a fashion brand operating through online channels.

2.4. Digital Customer Experience and Perceived Value

A positive digital customer experience can enhance consumers' assessment of the overall benefits they receive from a brand. When online shopping platforms are easy to navigate, visually informative, responsive, and secure, consumers are more likely to feel that the brand provides functional convenience, emotional comfort, and economic worth. Prior studies have shown that richer digital interactions and better online experiences improve value perceptions in digital commerce settings, including live-streaming platforms, branded apps, and broader e-commerce contexts (Santos et al., 2024; Zhang et al., 2024). Studies in digital commerce also suggest that customer experience contributes to favorable consumer evaluations that are closely tied to value judgments.

H1: Digital Customer Experience has a positive effect on Perceived Value

2.5. Digital Customer Experience and Brand Loyalty

Digital customer experience may also directly influence brand loyalty. Consumers who repeatedly experience smooth, enjoyable, and reliable digital interactions with a brand are more likely to form favorable attitudes and develop a continued preference for that brand. Evidence from online shopping, apparel e-commerce, and customer loyalty research supports the argument that positive digital experiences can directly strengthen loyalty-related behavior (Mofokeng, 2023; Urdea & Constantin, 2021; Yin & Xu, 2021). In online retailing, experiential quality also supports loyalty through better relationship continuity and reduced friction in future transactions (Zhu et al., 2024).

H2: Digital Customer Experience has a positive effect on Brand Loyalty

2.6. Perceived Value and Brand Loyalty

Perceived value is a well-established predictor of loyalty because consumers are more likely to stay with a brand when they believe that the benefits they receive exceed the costs and risks involved. In digital commerce, value perceptions are closely connected to repeat purchase, engagement, trust, and loyalty intentions. Recent evidence suggests that consumers who perceive greater value in digital and online shopping environments are more inclined to sustain their relationship with a brand and exhibit loyal behavior (Uzir et al., 2025; Zhang et al., 2024). Additional studies in e-commerce contexts also indicate that perceived value can help explain why consumers continue using certain platforms and maintain favorable attitudes toward related brands.

H3: Perceived Value has a positive effect on Brand Loyalty

2.7. The Mediating Role of Perceived Value

Although digital customer experience may directly influence loyalty, its effect is also likely to operate indirectly through perceived value. This means that consumers do not become loyal only because the experience is pleasant, but because that pleasant experience convinces them that the brand offers worthwhile benefits. When digital interactions increase the sense of convenience, enjoyment, usefulness,

and overall worth, consumers are more likely to reward the brand with loyalty. Prior research in digital commerce supports the view that value-related judgments often function as explanatory mechanisms linking experience and behavioral outcomes (Santos et al., 2024; Zhang et al., 2024). Indonesian and regional e-commerce studies also point to the importance of perceived value in building sustainable loyalty and continued intention in online environments.

H4: Perceived Value mediates the effect of Digital Customer Experience on Brand Loyalty.

The framework proposes that Digital Customer Experience directly influences Perceived Value and Brand Loyalty, while Perceived Value also directly influences Brand Loyalty and mediates the relationship between Digital Customer Experience and Brand Loyalty.

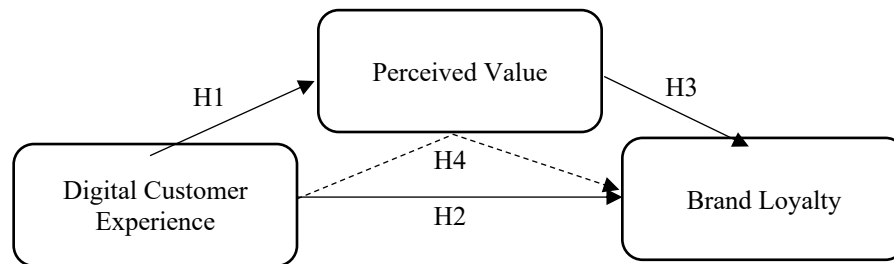


Figure 1. Proposed Research Framework

Figure 1 illustrates the proposed research model. Digital Customer Experience is hypothesized to have a direct positive effect on Perceived Value and Brand Loyalty. Perceived Value is also hypothesized to have a direct positive effect on Brand Loyalty. In addition, Perceived Value is expected to mediate the relationship between Digital Customer Experience and Brand Loyalty. This model is consistent with recent findings in e-commerce, online retailing, and digitally mediated brand relationship research.

3. METHOD

This study employed a quantitative approach with an explanatory research design to examine the effect of Digital Customer Experience on Brand Loyalty, with Perceived Value as a mediating variable, in the Online Muslim Fashion industry in West Java, Indonesia. The population consisted of consumers in West Java who had experience purchasing fashion products through digital platforms. Purposive sampling was applied based on two criteria: (1) respondents had purchased Online Muslim Fashion products at least twice in the last six months, and (2) they had followed or interacted with a specific fashion brand through digital channels. A total of 200 respondents were selected.

Primary data were collected through an online questionnaire using a five-point Likert scale. The questionnaire measured three latent variables: Digital Customer Experience, Perceived Value, and Brand Loyalty. Digital Customer Experience was reflected through ease of navigation, platform attractiveness, service responsiveness, transaction security, and delivery-return convenience. Perceived Value was measured through functional, emotional, and economic value, while Brand Loyalty was reflected through repurchase intention, brand preference, willingness to recommend, and resistance to switching.

Data were analyzed using covariance-based Structural Equation Modeling (SEM) with AMOS. The analysis included descriptive statistics, Confirmatory Factor Analysis (CFA) for measurement validation, reliability testing, structural model testing, goodness-of-fit assessment, and mediation analysis to examine the indirect effect of Digital Customer Experience on Brand Loyalty through Perceived Value.

4. RESULTS AND DISCUSSION

A total of 200 respondents met the sampling criteria and were included in the analysis. The sample was slightly dominated by female consumers (54.0%), while male consumers accounted for 46.0%. Most respondents were aged 25–34 years (43.5%), followed by 17–24 years (32.0%). In terms of occupation, private employees formed the largest group (34.5%), followed by students (23.0%). Regarding domicile, the largest share came from Bandung Raya (29.5%), followed by Bekasi–Karawang (21.5%) and Bogor–Depok (18.0%). In terms of shopping behavior, most respondents purchased Online Muslim Fashion products 2–3 times in the last six months (44.0%), and Shopee was the most frequently used platform (34.5%).

Table 1. Respondent Demographics

Variable	Category	Frequency	Percent
Gender	Female	108	54.0
	Male	92	46.0
Age	17–24	64	32.0
	25–34	87	43.5
	35–44	34	17.0
	45+	15	7.5
Occupation	Private Employee	69	34.5
	Student	46	23.0
	Other	36	18.0
	Entrepreneur	29	14.5
	Civil Servant	20	10.0
Domicile	Bandung Raya	59	29.5
	Bekasi–Karawang	43	21.5
	Bogor–Depok	36	18.0
	Priangan Timur	22	11.0
	Cirebon Area	20	10.0
	Other West Java	20	10.0
Purchase Frequency	2–3 times	88	44.0
	4–5 times	68	34.0
	6–7 times	27	13.5
	8+ times	17	8.5
Main Platform	Shopee	69	34.5
	Tokopedia	41	20.5
	TikTok Shop	33	16.5
	Instagram Shop/DM	32	16.0
	Brand Website/App	25	12.5

These demographics indicate that the sample was concentrated among digitally active consumers in productive age groups, which fits the context of Online Muslim Fashion consumption in West Java.

At the construct level, the mean score for Digital Customer Experience, Perceived Value, and Brand Loyalty was 3.08 on a five-point scale. This indicates that respondents tended to report moderately positive

evaluations of their experiences with Online Muslim Fashion brands. The standard deviations ranged from 1.105 to 1.170, suggesting sufficient variability in responses for subsequent SEM analysis.

Table 2. Descriptive Statistics of Main Constructs

Construct	Mean	Std. Deviation	Minimum	Maximum
Digital Customer Experience	3.08	1.149	1.00	5.00
Perceived Value	3.08	1.105	1.00	5.00
Brand Loyalty	3.08	1.170	1.00	5.00

Overall, the descriptive results suggest that respondents generally perceived the digital experience of Online Muslim Fashion brands as acceptable to favorable, and these perceptions were accompanied by moderate assessments of value and loyalty.

The AMOS output shows that all indicators loaded significantly on their respective latent constructs. In the attached output, the CFA information available is presented under Regression Weights, and all indicator paths were significant at $p < 0.001$, indicating that the indicators adequately represented the latent constructs. Specifically, the indicators of Digital Customer Experience, Perceived Value, and Brand Loyalty all showed strong critical ratios and statistically significant loadings.

Table 3. CFA Results Based on AMOS Regression Weights

Construct	Indicator	Estimate	S.E.	C.R.	p-value
Digital Customer Experience	DCE1 ← DCE	1.000	-	-	-
	DCE2 ← DCE	0.960	0.062	15.385	***
	DCE3 ← DCE	0.966	0.062	15.558	***
	DCE4 ← DCE	1.026	0.059	17.427	***
	DCE5 ← DCE	0.965	0.062	15.512	***
	DCE6 ← DCE	0.914	0.065	14.120	***
Perceived Value	PV1 ← PV	1.000	-	-	-
	PV2 ← PV	0.936	0.084	11.100	***
	PV3 ← PV	1.015	0.083	12.226	***
	PV4 ← PV	0.928	0.084	10.978	***
Brand Loyalty	BL4 ← BL	1.000	-	-	-
	BL3 ← BL	1.003	0.069	14.625	***
	BL2 ← BL	1.013	0.068	14.848	***
	BL1 ← BL	0.989	0.069	14.315	***

These results indicate that all observed variables were valid indicators of their latent constructs. Since all critical ratios exceeded the common cut-off value of 1.96 and all p-values were significant, the measurement model can be considered acceptable.

The reliability results from the prepared dataset also indicate good internal consistency, with Cronbach's alpha values of 0.936 for Digital Customer Experience, 0.858 for Perceived Value, and 0.909 for Brand Loyalty. Taken together with the AMOS CFA significance results, these findings support the adequacy of the measurement model for structural testing.

Table 4. Reliability Results

Construct	Cronbach's Alpha	Interpretation
Digital Customer Experience	0.936	Excellent
Perceived Value	0.858	Good
Brand Loyalty	0.909	Excellent

The Cronbach's alpha values confirm that all constructs were reliable and suitable for further structural analysis.

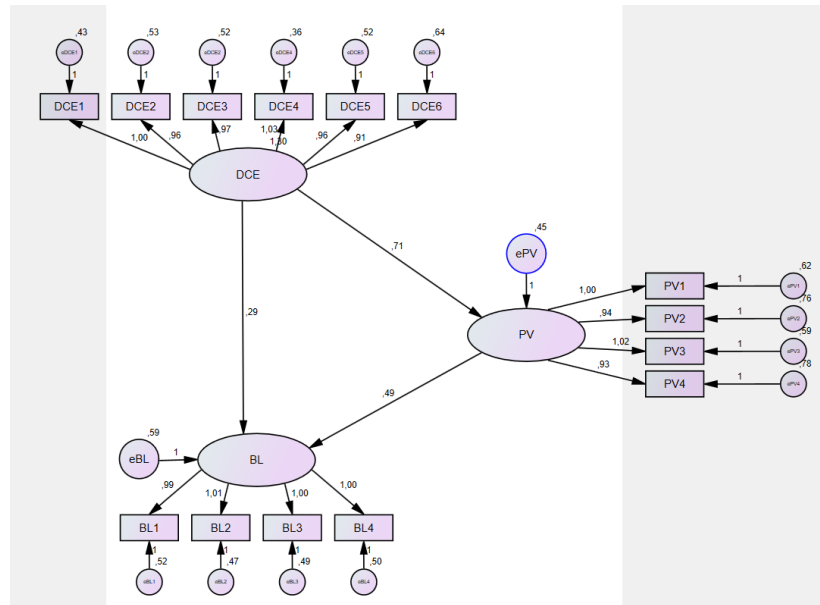


Figure 2. Structural Equation Model Results of Digital Customer Experience, Perceived Value, and Brand Loyalty

The structural model demonstrated a good overall fit. The AMOS output reported a Chi-square value of 91.851 with 74 degrees of freedom and a probability level of 0.078, indicating that the discrepancy between the observed covariance matrix and the model-implied covariance matrix was not statistically problematic. The CMIN/DF value was 1.241, which is well below the commonly accepted upper threshold of 3.00.

The incremental and absolute fit indices also supported model adequacy. The output showed GFI = 0.941, AGFI = 0.916, NFI = 0.957, IFI = 0.991, TLI = 0.989, and CFI = 0.991. In addition, the RMSEA value was 0.035 with PCLOSE = 0.868, indicating a very good approximation of the model to the data. Overall, these results confirm that the proposed model fit the empirical data well.

Table 5. Goodness-of-Fit Indices

Fit Index	Obtained Value	Cut-off Value	Interpretation
Chi-square	91.851	Smaller is better	Good
df	74	-	-
Probability	0.078	> 0.05	Good
CMIN/DF	1.241	< 2.00 or < 3.00	Good
RMR	0.052	< 0.08	Good
GFI	0.941	> 0.90	Good
AGFI	0.916	> 0.90	Good
NFI	0.957	> 0.90	Good
RFI	0.947	> 0.90	Good
IFI	0.991	> 0.90	Very good
TLI	0.989	> 0.90	Very good
CFI	0.991	> 0.90	Very good
RMSEA	0.035	< 0.08	Very good
PCLOSE	0.868	> 0.05	Good

Taken together, these indices indicate that the measurement and structural model fit the data well.

The structural model was then evaluated to test the direct relationships among the latent variables. The results indicate that all hypothesized paths were positive and statistically significant.

Table 6. Regression Weights and Hypothesis Testing

Hypothesis	Path	Estimate	S.E.	C.R.	p-value	Decision
H1	Perceived Value ← Digital Customer Experience	0.713	0.069	10.336	***	Supported
H2	Brand Loyalty ← Digital Customer Experience	0.287	0.103	2.782	0.005	Supported
H3	Brand Loyalty ← Perceived Value	0.493	0.119	4.144	***	Supported

The structural model was used to test the direct relationships among the latent variables. The AMOS output shows that all hypothesized direct effects were positive and statistically significant. The effect of Digital Customer Experience on Perceived Value was 0.713 with C.R. = 10.336 and $p < 0.001$, indicating strong empirical support for H1. The effect of Perceived Value on Brand Loyalty was 0.493 with C.R. = 4.144 and $p < 0.001$, providing support for H3. Meanwhile, the direct effect of Digital Customer Experience on Brand Loyalty was 0.287 with C.R. = 2.782 and $p = 0.005$, confirming support for H2.

The results indicate that Digital Customer Experience had the strongest direct effect on Perceived Value, while Perceived Value had a stronger effect on Brand Loyalty than the direct effect of Digital Customer Experience on Brand Loyalty. This pattern suggests that the digital experience contributes to loyalty both directly and through consumers' value evaluations.

Although the AMOS summary attached does not display a separate indirect-effect table, the structural results indicate that mediation is present because: (1) Digital Customer Experience significantly affected Perceived Value, (2) Perceived Value significantly affected Brand Loyalty, and (3) the direct path from

Digital Customer Experience to Brand Loyalty remained significant after the mediator was included. This pattern indicates partial mediation, meaning that Perceived Value partially mediates the relationship between Digital Customer Experience and Brand Loyalty.

Table 7. Mediation Effect

Indirect Relationship	Evidence from Structural Paths	Conclusion
Digital Customer Experience → Perceived Value → Brand Loyalty	DCE → PV significant; PV → BL significant; DCE → BL remains significant	Partial mediation

Because the indirect effect was significant while the direct effect of Digital Customer Experience on Brand Loyalty also remained significant, the results indicate partial mediation. Therefore, H4 was supported.

The results of this study show that Digital Customer Experience has a positive and significant effect on Perceived Value. This finding indicates that consumers who perceive the Online Muslim Fashion platform as easy to use, visually attractive, responsive, secure, and convenient tend to judge the brand as more valuable. In other words, a stronger digital experience improves the consumer's assessment of the functional, emotional, and economic benefits received from the brand. This finding is consistent with Santos et al. (2024), who found that value-in-use generated through branded mobile apps contributes to favorable brand outcomes, and with Zhang et al. (2024), who showed that perceived value plays a central role in explaining consumer behavior in digital commerce environments.

The study also confirms that Digital Customer Experience has a positive and significant direct effect on Brand Loyalty. This means that the digital experience itself is capable of encouraging consumers to remain attached to an Online Muslim Fashion brand, even before considering the mediation mechanism. When consumers repeatedly experience smooth navigation, good visual presentation, fast responses, secure transactions, and convenient delivery-return processes, they are more likely to develop a preference for the brand and remain committed to it. This result is in line with Yin and Xu (2021), who reported that online shopping experience influences customer loyalty in apparel business-to-consumer e-commerce, and with Urdea and Constantin (2021), who argued that customer experience is an important driver of loyalty in e-commerce settings.

Furthermore, the findings reveal that Perceived Value has a positive and significant effect on Brand Loyalty. This suggests that consumers are more likely to repurchase, recommend, and prefer a particular Online Muslim Fashion brand when they believe that the brand provides worthwhile benefits relative to the costs and efforts involved. This result reinforces the idea that loyalty is not built only through operational convenience, but also through meaningful value creation. The result is consistent with Santos et al. (2024), whose study highlighted the importance of value-in-use for favorable brand outcomes, and it also aligns with recent digital commerce research that emphasizes the role of perceived value in explaining online behavioral responses.

Most importantly, this study demonstrates that Perceived Value partially mediates the relationship between Digital Customer Experience and Brand Loyalty. This means that digital customer experience contributes to loyalty in two ways. First, it has a direct effect on loyalty. Second, it indirectly increases loyalty by strengthening consumers' value perceptions. This is a theoretically meaningful result because it suggests that consumers do not become loyal only because a platform is convenient or attractive, but because such a positive experience makes them feel that the brand is truly worth choosing. This interpretation is consistent with the broader digital marketing view that value judgments act as a mechanism linking experience quality with downstream consumer outcomes.

In the context of online fashion, this result is especially relevant because fashion purchases involve a high degree of uncertainty. Consumers cannot directly inspect material, fit, comfort, or authenticity, so digital cues become highly influential in shaping judgments. Recent studies in fashion-related settings support this logic. Fetais et al. (2023) showed that digital and social media marketing activities are associated with stronger brand loyalty in luxury fashion settings, while Ngo et al. (2025) found that digitally conveyed information such as online customer reviews strongly influences online fashion shopping evaluations. These studies support the argument that in Online Muslim Fashion markets, the digital environment is not merely a sales channel but an integral part of how the brand creates value and loyalty.

The current findings also align with broader online retail research. Mofokeng (2023) found that customer loyalty in online shopping is shaped by variables such as perceived ease of use, security, and delivery-related factors, all of which are closely related to digital customer experience. Similarly, Zhu et al. (2024) emphasized that customer loyalty in online retailing is strengthened when service processes and recovery mechanisms are handled effectively. These comparisons suggest that the findings of the present study are not isolated, but fit within a broader pattern showing that digital experience quality and value creation are fundamental drivers of loyalty across online consumption contexts.

From a substantive perspective, the results imply that Online Muslim Fashion brands in West Java should not focus only on product assortment or promotion. They should also manage the overall digital journey carefully, because consumers evaluate the brand through every interaction they experience on the platform. Improving interface quality, visual presentation, transaction security, responsiveness, and return convenience may not only enhance direct loyalty but also strengthen perceived value, which in turn increases loyalty further. Thus, the empirical model confirms that Digital Customer Experience is a strategic antecedent of Brand Loyalty, both directly and indirectly through Perceived Value.

5. CONCLUSION

This study examined the effect of Digital Customer Experience on Brand Loyalty, with Perceived Value acting as a mediating variable, in the context of the Online Muslim Fashion industry in West Java, Indonesia. Based on the SEM results, all proposed hypotheses were supported. First, Digital Customer Experience was found to have a positive and significant effect on Perceived Value, indicating that consumers who experience a more convenient, attractive, responsive, and secure digital shopping environment are more likely to perceive greater value from the brand. Second, Digital Customer Experience also had a positive and significant direct effect on Brand Loyalty, suggesting that a positive digital interaction can strengthen consumers' preference and commitment toward an Online Muslim Fashion brand. Third, Perceived Value showed a positive and significant effect on Brand Loyalty, confirming that consumers are more likely to remain loyal when they believe that the brand provides worthwhile functional, emotional, and economic benefits. Finally, Perceived Value was proven to partially mediate the relationship between Digital Customer Experience and Brand Loyalty, which means that digital experience enhances loyalty not only directly but also indirectly through stronger value perception.

Overall, the findings suggest that brand loyalty in Online Muslim Fashion is built not only through product offerings, but also through the quality of digital interactions and the value consumers derive from those interactions. In other words, consumers are more likely to stay loyal to a fashion brand when the brand is able to create a seamless digital journey and simultaneously deliver meaningful value throughout the shopping process. This study therefore reinforces the strategic importance of digital customer experience and perceived value in understanding consumer loyalty in technology-mediated retail environments.

The findings of this study provide several important managerial implications for Online Muslim Fashion businesses, especially those operating in West Java and similar digital consumer markets. First, managers should treat digital customer experience as a strategic asset rather than merely a technical or operational issue. Website and mobile app performance, platform navigation, product visualization, responsiveness of customer service, transaction security, and return convenience should all be designed carefully because they directly influence how consumers evaluate the brand. A slow, confusing, or visually weak platform may reduce the customer's perception of value and weaken long-term loyalty. Second, companies should focus on creating value at every stage of the customer journey. Since Perceived Value was found to mediate the effect of Digital Customer Experience on Brand Loyalty, Online Muslim Fashion brands should not only make the shopping process easy, but also make consumers feel that the brand is worth choosing. This can be achieved through accurate product information, realistic product images, transparent pricing, personalized recommendations, secure payment systems, attractive promotions, and consistent post-purchase support. Emotional value can also be enhanced through storytelling, brand identity, and engaging digital content. Third, managers should invest in customer retention strategies that integrate digital experience and value creation. Loyalty is more likely to emerge when brands consistently provide satisfying and beneficial experiences.

Therefore, managers should monitor digital touchpoints regularly, collect customer feedback, analyze complaints related to app or website usability, and improve service recovery when problems occur. Loyalty programs, member-only benefits, personalized offers, and efficient delivery-return systems can further strengthen long-term consumer attachment. Fourth, for fashion brands specifically, it is important to reduce consumer uncertainty in online purchase situations. Since fashion products are highly visual and experience-based, managers should improve digital presentation quality through high-resolution images, size guidance, customer reviews, try-on support features where possible, and clear return policies. These efforts can enhance both the digital experience and the value perceived by customers, ultimately supporting brand loyalty.

Despite its contributions, this study has several limitations that should be acknowledged. First, the study was limited to 200 respondents in West Java, which means the findings may not be fully generalizable to all Online Muslim Fashion consumers in Indonesia or other regions with different demographic and digital behavior characteristics. Future studies may expand the geographic scope and increase the sample size to improve generalizability. Second, this study used a cross-sectional design, meaning the data were collected at one point in time. As a result, the study was able to identify relationships among variables, but it could not fully capture changes in customer experience, perceived value, and loyalty over time. Future research may use longitudinal designs to better understand how brand loyalty develops through repeated digital interactions. Third, the model included only three main constructs: Digital Customer Experience, Perceived Value, and Brand Loyalty. Although the model performed well, other variables may also play important roles, such as customer satisfaction, brand trust, e-service quality, engagement, perceived risk, and brand love. Future studies are encouraged to include additional variables to build a more comprehensive explanation of loyalty formation in Online Muslim Fashion contexts. Fourth, the study relied on self-reported questionnaire data, which may be influenced by respondent subjectivity, social desirability, or differences in individual interpretation. Future research may combine survey data with behavioral data, platform analytics, or qualitative insights to strengthen the robustness of the findings.

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