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Signaling Credibility Online: Brand Image, Brand Trust, and Loyalty Toward Local Fashion Brands on Indonesian E-Commerce Platforms

Ridho Bramulya Ikhsan[1], Ahmad Fakhrorazi[2]

[1]Management Department, Binus Online Learning, Bina Nusantara University, Jakarta, Indonesia
[2]School of International Studies (SOiS), Universiti Utara Malaysia, Kedah, Malaysia
ridho.bramulya.i@binus.ac.id

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ABSTRACT:
Indonesian local fashion brands increasingly reach consumers through e-commerce marketplaces, yet the online channel removes the sensory cues that shoppers normally rely on to judge clothing, such as touching the fabric or trying on a garment, and places local labels side by side with imported and counterfeit alternatives. Drawing on signaling theory, this study examines how brand image and brand trust function as credibility signals that sustain loyalty toward local fashion brands purchased online. Data were collected through an online survey of 170 Jakarta residents who had bought local fashion brands on e-commerce platforms, selected through purposive sampling, and analyzed using partial least squares structural equation modeling (PLS-SEM) in SmartPLS 4. The results show that brand image positively affects brand trust and brand loyalty, and that brand trust positively affects brand loyalty. Together, brand image and brand trust explain 54.9% of the variance in brand loyalty, and brand trust partially mediates the effect of brand image on loyalty. The cross-validated predictive ability test (CVPAT) shows that the model predicts better than the indicator-average benchmark and as well as a linear model for brand trust, but less accurately than a linear model for brand loyalty, suggesting that its strength lies more in explanation than in out-of-sample prediction. The study extends signaling-based explanations of e-loyalty to local fashion brands in an emerging market and shows that, where products compete on the same search page, a credible brand image and the trust it generates are central to keeping online shoppers loyal. Managerially, local brands should invest in a consistent visual identity, accurate product information and better discoverability within marketplace platforms.

Keywords: Brand Image; Brand Trust; Brand Loyalty; Local Fashion Brands; Signaling Theory

I. INTRODUCTION

Clothing is closely tied to everyday appearance and style, and it remains one of the most visible ways in which people express who they are. Indonesian local fashion brands have grown steadily over the past decade, opening new business opportunities while forcing firms to

compete in an increasingly crowded market that demands continuous product and strategic innovation (Wijaya & Saryadi, 2016). A growing share of that competition now takes place online, as young Indonesian consumers increasingly discover and buy local fashion labels through marketplaces, drawn by convenience and frequent promotions (Pradana & Wijaya, 2023).

This study focuses on local fashion products purchased through e-commerce platforms such as Shopee, Tokopedia and Zalora. Online shopping is attractive because the entire process, from choosing a product and completing the transaction to arranging delivery, can be carried out from a smartphone without visiting a physical store. Bank Indonesia has also noted that the digitalization of payment systems makes it easier for the public to transact, which in turn supports the expansion of e-commerce activity (Suheriadi, 2024).

Bank Indonesia recorded e-commerce transactions worth IDR 453.75 trillion in 2023, while transaction volume rose to 3.71 billion Elena (2024). Fashion sits at the center of this market. According to a 2023 Ipsos survey, fashion was the largest category sold by local brands and micro, small and medium enterprises (MSMEs) on marketplace platforms (56%), ahead of beauty, care and health (39%), daily products or fast-moving consumer goods (32%) and lifestyle needs (17%) (Anam, 2024). The Stylo Fashion Shopping Landscape Survey 2022 likewise reported that local fashion brands had become consumers' preferred choice over international brands (Nurmaya, 2021).

Yet the online channel also changes how consumers judge a brand. In a physical store, a shopper can touch the fabric, check the stitching and try on a garment. On a marketplace, these cues disappear and are replaced by photographs, descriptions and reviews, so buyers face greater uncertainty about product quality and seller behavior (Pavlou et al., 2007). Under such conditions, the brand itself becomes a key source of information. Signaling theory suggests that when quality cannot be observed directly, consumers rely on credible signals, and a brand that consistently delivers on its promises becomes one such signal (Erdem & Swait, 1998; Spence, 1973). Building a brand that fulfills consumer expectations therefore helps establish trust (Sanny et al., 2020), and it requires an understanding of how consumers perceive brands and how brands build relationships with them over time (Kim & Chao, 2019). For local fashion brands the challenge is sharper, because they share the same search results page with imported labels and counterfeit goods, and switching to a competitor takes only a few clicks.

Prior studies on the links between brand image, brand trust and brand loyalty offer mixed evidence. Pamungkas (2019) found that brand image significantly influences brand loyalty, and Ni'mah et al. (2019) showed that a stronger brand image goes hand in hand with greater loyalty, whereas Marliawati and Cahyaningdyah (2020) found no such effect. Brand trust has been reported to influence brand loyalty (Kabadayi & Alan, 2012; Mabkhot et al., 2017), and several studies show that higher consumer trust is associated with higher loyalty (Darajarti et al., 2020; Mwai et al., 2015; Novitasari & Suryani, 2017). This body of work leaves three gaps. The first is empirical: the inconsistent effect of brand image on loyalty suggests that the relationship may depend on a mechanism that direct-effect models do not capture. The second is contextual. Most of these studies were conducted in offline retail, cosmetics or hospitality settings, whereas studies of online purchasing have concentrated on trust in the website or platform (Kim et al., 2008; Pavlou et al., 2007) rather than trust in the brand sold through it. On a marketplace, the platform is shared by every seller, so platform trust cannot distinguish one brand from another; that work must be done by brand-level cues. The third is theoretical. Signaling theory has been widely used to explain how consumers reduce

uncertainty in online purchases, yet it has seldom been used to explain how brand image and brand trust sustain loyalty toward local brands in an emerging market, where domestic labels must overcome doubts about their quality relative to imported brands and appear on the same search page as counterfeit goods. Where trust must be formed without physical inspection and e-loyalty is notoriously fragile (Anderson & Srinivasan, 2003), this question is of practical as well as theoretical importance.

A preliminary survey of 30 consumers who had purchased local fashion brands online, conducted before the main data collection and not included in the analyzed sample, points to the same gap. Regarding brand image, 73% of respondents found it difficult to find local fashion brands on e-commerce platforms. Regarding brand trust, 43% were not yet fully convinced of the quality of local fashion brands. Regarding brand loyalty, 63% were unwilling to share positive comments about local fashion brands with others. These findings suggest that a favorable image and a degree of trust do not automatically translate into loyalty in the online channel.

Against this background, the present study draws on signaling theory to examine how brand image and brand trust shape loyalty toward local fashion brands purchased through e-commerce platforms. Specifically, it tests the effect of brand image on brand trust, the effect of brand image on brand loyalty, the effect of brand trust on brand loyalty and the mediating role of brand trust in the relationship between brand image and brand loyalty. The study makes three contributions. First, it extends signaling theory from website- and platform-level signals to brand-level signals in marketplace settings, positioning brand image as a credibility cue and brand trust as the belief that this cue produces. Second, by modeling brand trust as a mediator, it offers an explanation for the inconsistent image-loyalty findings in prior research, showing that part of the effect of image on loyalty travels through trust. Third, it provides evidence from Indonesian local fashion brands, a category in which domestic labels compete with imported and counterfeit goods on the same platform, and translates the findings into concrete guidance for local firms that sell through marketplaces.

II. LITERATURE REVIEW

Signaling Theory and Online Uncertainty

Signaling theory originates in information economics and explains how one party conveys credible information to another when the two hold unequal information (Spence, 1973). Erdem and Swait (1998) applied this logic to branding and argued that a brand acts as a signal of a product's positioning; when the signal is clear and credible, it lowers perceived risk and information costs and raises perceived quality. The logic is especially relevant online. (Pavlou et al., 2007) show that uncertainty is a primary barrier to online exchange because buyers cannot fully verify product information or seller behavior, and that trust is among the main mechanisms that reduce this uncertainty. Similarly, (Kim et al., 2008) found that consumer trust and perceived risk strongly shape online purchase decisions. In marketplace shopping for clothing, where fit, fabric and finishing cannot be inspected before purchase, brand image and brand trust are therefore likely to serve as the signals consumers use when deciding whether to return to the same brand. This study adopts this lens to explain loyalty toward local fashion brands bought online.

Brand Image

Kapferer (1994) argues that customers form a brand image by combining the various signals that a brand projects. Doyle (1989) observed that a brand's image leads customers to perceive

certain attributes and link them to the brand, both factual attributes such as function and abstract ones such as status. Roth (1994) treats brand image as an outcome of the firm's marketing program, distinguishing functional, social and sensory image strategies, while Keller (1993) defines brand image as the perceptions about a brand held in consumer memory.

Brand image plays an important role in a firm's survival. Ryu et al. (2012) showed in a restaurant setting that image is formed as customers evaluate the physical environment, the food and the service they encounter. Hsu et al. (2012), studying upscale hotels in China from a brand equity perspective, showed that brand image is closely related to brand equity. Management can therefore convey an image consistent with the brand's values, set the product apart from competing brands and ultimately influence brand loyalty (Park et al., 1986).

Brand image involves symbolic meanings associated with specific brand attributes. In other words, the consumer's cognitive image is the sum of the beliefs, thoughts and impressions that an individual holds about an object (Cretu & Brodie, 2007). Image can also apply to companies and other institutions; a corporate image, for example, is formed from all the information, including perceptions, reasoning and beliefs, that people remember about the company or its products (Martenson, 2007). Brand image is thus a set of perceptions reflected in consumers' associations with a brand (Cretu & Brodie, 2007).. In e-commerce, these associations are built largely from what consumers encounter on the screen, so the online brand experience becomes an important source of image and, eventually, of trust (Ha & Perks, 2005).

Aaker (1996) argues that a positive brand image helps establish the brand's position, improve its performance and protect it from competition. Brand image also determines whether customers choose a brand and thereby affects purchasing (Bian & Moutinho, 2011). Image can further explain customer loyalty and purchase intention (Wang, 2010), and a positive brand image tends to strengthen loyalty through customer engagement, as shown for fashion apparel brands (Islam & Rahman, 2016).

Brand Trust

Huaman-Ramirez and Merunka (2019) describe brand trust as the extent to which customers expect a brand to keep its promises consistently. In line with this view, brand trust in this study is understood as customers' tendency to regard the claims made by a brand as reliable. Brand trust signals customers' belief that a brand is honest, sincere and dependable in solving their problems (Hamid Hawass, 2013). Brands that enjoy high trust among their customers maintain lasting relationships with them, which leads to higher transaction volumes and greater profitability (McKinney & Benson, 2013). Brand trust is therefore essential for building and sustaining long-term customer relationships because it reduces uncertainty by fulfilling promises and delivering consistent product performance (Hegner & Jevons, 2016).

The literature defines trust in several ways. Rotter (1967) refers to it as a generalized expectancy that the word of another can be relied upon, whereas in the consumer domain it has been defined as the willingness of the average consumer to rely on the ability of the brand to perform its stated function (Chaudhuri & Holbrook, 2001). Trust has been treated as part of brand credibility (Keller, 2003) and as a foundation of loyalty and a strong component of brand equity (Dyson et al., 1996). In online environments, trust carries added weight because the consumer cannot inspect the product before paying. Ha (2004) shows that online brand trust is shaped by security, privacy, brand name, word of mouth, good online experience and

information quality, while Chandrruangphen et al. (2022) show that the attributes of live-streamed selling shape consumers' trust and shopping intentions for fashion clothing.

Brand Loyalty in E-Commerce

Brand loyalty is a deeply held commitment to rebuy or repatronize a preferred product or service consistently in the future, causing repetitive same-brand purchasing despite situational influences and marketing efforts that could cause switching behavior (Oliver, 1999). This definition covers two aspects of loyalty, behavioral and attitudinal (Chaudhuri & Holbrook, 2001). Behavioral loyalty emphasizes repeat purchase, whereas attitudinal loyalty reflects a dispositional commitment to the brand, including trusting it, developing an emotional bond with it and being willing to pay a premium price (Chaudhuri & Holbrook, 2001). Both forms ultimately generate future sales. Brand loyalty is commonly measured through repurchase intention, recommendation and positive word of mouth (Su et al., 2017; Yang, 2017). This study approaches brand loyalty primarily from the attitudinal domain.

Aaker (1996) describes brand loyalty as a measure of the attachment that a customer has to a brand. Much of the early empirical work on loyalty comes from service settings; Bowen and Chen (2001) note that loyal customers are willing to return and to recommend the provider to others, and Hsu et al. (2012) identify loyalty as a core component of brand equity in upscale hotels. Customer experience has also been found to shape how image and satisfaction translate into loyalty (Brunner et al., 2008). Online, however, loyalty is harder to secure. Competing offers are only a click away, and Anderson and Srinivasan (2003) show that the effect of satisfaction on e-loyalty depends on factors such as trust and perceived value. Bilgihan (2016) similarly finds that trust and branding are central to Gen Y customers' loyalty in online shopping. In this study, loyalty toward local fashion brands bought online is therefore understood as an e-commerce form of brand loyalty, in which the consumer repeatedly chooses and advocates the same local brand among the many alternatives displayed on a platform.

Hypothesis Development

Brand Image and Brand Trust

A strong image fosters customer trust in a brand by reducing perceived risk and instilling confidence in its offerings (Alhaddad, 2015). Chinomona (2016) and Erkmen and Hancer (2019) show that brand image significantly influences brand trust, and Han et al. (2019) likewise show that image contributes positively to trust. From a signaling perspective, a coherent and favorable image is a credible cue about what the brand will deliver, which matters most when consumers cannot inspect a garment before buying it online (Erdem & Swait, 1998). Apparel brands should therefore pay close attention to building a sincere image with their customers in order to earn their trust (Chinomona, 2016).

H1: Brand image has a positive effect on brand trust.

Brand Image and Brand Loyalty

Researchers have examined the specific role of brand image in repeat purchase patterns (Manthiou et al., 2016), and cognitive and affective images have been found to positively affect consumers' repurchase intention (Palaniswamy & Duraiswamy, 2023). Brand image can therefore be expected to influence brand loyalty.

Brand image has been identified as a main component of brand loyalty (Hsu et al., 2012; Su et al., 2017). Other studies argue that although image is not the only determinant of a product's

success, it is a principal component in the formation of loyalty (Konecnik & Gartner, 2007). Image represents intangible functions that reflect social approval, self-expression or self-esteem associated with a brand. In general, a better image is associated with higher perceived quality, satisfaction and loyalty (Johnson et al., 2001), and a positive image leads to customer loyalty in retail settings (Merrilees & Miller, 2001). Alhaddad (2015) confirms that brand image positively affects both brand trust and brand loyalty, and Yu-Te and Heng-Chi (2013) report that brand image positively affects perceived value and loyalty. In e-commerce, where the next purchase often begins with a search, a recognizable and favorable image makes the brand easier to recall and to choose again. In signaling terms, a clear brand image lowers the information costs of each new purchase, because a consumer who already holds favorable associations with a brand does not need to re-evaluate every alternative on the page (Erdem & Swait, 1998). Beyond this informational role, image also carries symbolic and self-expressive value (Johnson et al., 2001), which can attach consumers to a brand independently of how reliable they believe it to be.

H2: Brand image has a positive effect on brand loyalty.

Brand Trust and Brand Loyalty

Trust is one of the central features of the relationship between customers and firms (Lien et al., 2015), referring to customers' positive beliefs about the products, services and brands they experience (Park & Kim, 2016). Brand trust, understood as the consumer's willingness to rely on a brand and its promises, is regarded as an important antecedent of brand loyalty (He et al., 2012). Nguyen et al. (2011) show that brand trust positively affects brand loyalty, and trust motivates customers to maintain long-term relationships with a brand (Lin et al., 2017). Trusted brands are bought more often because the perceived risk of choosing them is lower. Nevertheless, customers with similar levels of brand trust do not necessarily display the same level of loyalty (Li et al., 2012). Overall, brand trust is positively related to perceived quality, value, satisfaction and differentiation, and it creates loyalty among customers (He et al., 2012; Mattison Thompson et al., 2014).

Brand trust has emerged as a strong predictor of loyalty in online shopping (Bilgihan, 2016). Khan and Rahman (2017) argue that brand trust is directly related to brand loyalty, and Huang (2017) describes trust as an important catalyst for retaining a loyal customer base. A trustworthy brand helps develop loyalty by consistently keeping its promises about value and ensuring superior product performance, as shown for clothing brands in the United States and India (Bennur & Jin, 2017). In online exchanges, where trust is one of the main mechanisms for reducing uncertainty (Pavlou et al., 2007), consumers who trust a local fashion brand have less reason to search for and switch to alternatives.

H3: Brand trust has a positive effect on brand loyalty.

The Mediating Role of Brand Trust

Signaling theory describes a sequence in which a signal is sent, interpreted by the receiver and then acted upon (Spence, 1973). Applied to branding, a signal influences choice only to the extent that consumers find it credible: Erdem and Swait (2004) show that the effect of brand signals on consideration and choice operates largely through brand credibility, that is, through the consumer’s belief that the brand can and will deliver what it claims. This logic places the three constructs of the present model in a natural order. Brand image is the signal, brand trust is the belief that the signal is credible, and brand loyalty is the behavioral response. A favorable image that consumers do not believe is unlikely to produce lasting commitment, which

explains why image alone may yield inconsistent effects on loyalty across studies. Trust is also the more proximal driver of loyalty, because it is the belief that reduces the perceived risk of returning to the same brand (Chaudhuri & Holbrook, 2001). Prior studies support this structure: Alhaddad (2015) modeled image, trust and loyalty as a chain, Mabkhot et al. (2017) tested brand trust as a mediator between brand image and brand loyalty, and Bennur and Jin (2017) showed that brand trust mediates the formation of clothing brand loyalty. In online shopping, where uncertainty is high and trust is a primary means of reducing it (Pavlou et al., 2007), this trust-building route is likely to be particularly important. At the same time, because brand image also carries symbolic value that does not depend on reliability, trust is expected to carry part, rather than all, of the effect of image on loyalty.

H4: Brand trust mediates the effect of brand image on brand loyalty.

Based on the literature review and previous studies, the research model is presented in Figure 1.

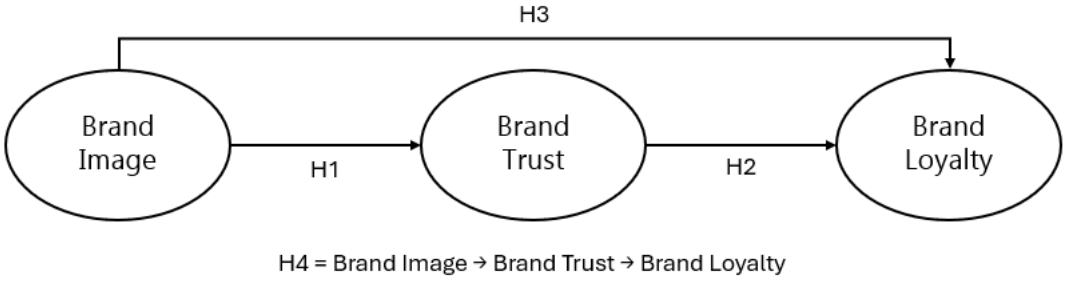


Figure 1. Research Model

III. METHODS

This study used a quantitative approach with a cross-sectional survey design, in which data were collected from each respondent once. The population consisted of consumers in Jakarta who had purchased local fashion brands through e-commerce platforms. Jakarta was chosen because, according to the 2021 National Socioeconomic Survey (Susenas), it is among the provinces with the highest share of residents transacting through e-commerce (Datanesia, 2022). Its mature digital infrastructure and dense concentration of online shoppers make it a setting in which the online purchase of local fashion brands is already an established practice, which suits a study of loyalty rather than first adoption.

Because the population size is unknown, the minimum sample size was determined through a power analysis using G*Power 3.1 (Faul et al., 2009). The analysis was based on the construct with the largest number of predictors, namely brand loyalty, which receives two predictors (brand image and brand trust). Assuming a medium effect size ($f^2 = 0.15$), a significance level of 0.05 and a statistical power of 0.95 (Cohen, 1988), the minimum required sample was 107 respondents. The final sample of 170 respondents exceeds this requirement and provides a statistical power of 0.997 to detect medium effects. This sample size also comfortably exceeds the guideline of ten times the maximum number of structural paths pointing at a construct.

Purposive sampling was applied because no sampling frame exists for consumers who have purchased local fashion brands online, which rules out probability sampling. Respondents therefore had to be identified through explicit inclusion criteria, namely residence in Jakarta and at least one prior online purchase of a local fashion brand, which were verified through screening questions at the start of the questionnaire. This approach ensures that every respondent has the purchase experience on which judgments of brand trust and loyalty depend, although it limits statistical generalization to the wider population.

All questionnaire items were adapted from Hokky and Bernarto (2021) and measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), as presented in Table 1.

Table 1. Measurement Items

Construct	Item	
Brand Image	BI1	It is easy for me to find local fashion brands.
	BI2	I feel that local fashion brands excel in product design.
	BI3	I feel that local fashion brands excel in materials.
	BI4	I feel that local fashion brands are more innovative than their competitors.
Brand Trust	BT1	In my opinion, local fashion brands are trustworthy.
	BT2	I feel that local fashion brand products are safe to use.
	BT3	I believe local fashion brands are consistent in their product quality.
	BT4	In my opinion, local fashion brand products are reliable.
	BT5	In my opinion, local fashion brand products meet my expectations.
	BT6	In my opinion, local fashion brands deliver what they promise.
Brand Loyalty	BL1	Local fashion brands will be my first choice in future purchases.
	BL2	I will recommend local fashion brands to my friends and those closest to me.
	BL3	I will not buy fashion products other than local fashion brands.
	BL4	I will say positive things about local fashion brands to others.
	BL5	I will buy local fashion brands when new models are released.
	BL6	I am willing to pay a higher price for local fashion brands than for non-local brands.
	BL7	I will remain a loyal customer of local fashion brands.

The questionnaire was built with Google Forms and distributed online to the target respondents. To ensure that responses came from the intended population and to reduce data bias, two screening questions were included: "Have you ever purchased a local fashion brand through an e-commerce platform?" and "Do you live in Jakarta?" Respondents who answered yes to both questions continued to the main questionnaire, whereas those who answered no were automatically exited from the survey.

Data Analysis

The survey data were analyzed using partial least squares structural equation modeling (PLS-SEM) with SmartPLS 4.0. PLS-SEM evaluation consists of two stages, the measurement (outer) model and the structural (inner) model (Hair et al., 2022). The outer model evaluates how well the indicators measure their constructs, whereas the inner model evaluates the relationships among constructs. All constructs were specified as reflective.

Because all constructs were measured through the same self-reported questionnaire at a single point in time, the data may be affected by common method bias (CMB), which can inflate or deflate the relationships among constructs (Podsakoff et al., 2003). CMB was therefore assessed before the measurement model using the full collinearity approach proposed by Kock (2015). In this procedure, all latent constructs are regressed on a randomly generated variable, and the resulting variance inflation factors (VIFs) are examined. VIF values equal to or lower than 3.3 indicate that the model is free from common method bias.

The measurement model was evaluated in terms of internal consistency reliability, convergent validity and discriminant validity. Reliability is adequate when Cronbach's alpha and composite reliability (ρA) exceed 0.70. Convergent validity is established when outer loadings exceed 0.70 and the average variance extracted (AVE) exceeds 0.50, although indicators loading between 0.40 and 0.70 may be retained when the reliability and AVE of their construct remain adequate

(Hair et al., 2022). Discriminant validity was assessed with the Fornell-Larcker criterion, which requires the square root of each construct's AVE to exceed its correlations with the other constructs, and the heterotrait-monotrait ratio (HTMT), whose values should be below 0.85 (Henseler et al., 2015).

The structural model was evaluated through bootstrapping with 5,000 subsamples, using two-tailed tests at a 5% significance level, and multicollinearity among predictors was checked through inner VIF values, which should be below 3 (Hair et al., 2022). Hypotheses H1 to H3 were tested through the significance of the path coefficients, while the mediating role of brand trust (H4) was tested through the specific indirect effect of brand image on brand loyalty via brand trust. Mediation is supported when the bootstrapped percentile confidence interval of the indirect effect excludes zero, and it is classified as partial when the direct effect also remains significant. Explanatory power was assessed through the coefficient of determination (R^2), and through effect size (f^2), with values of 0.02, 0.15 and 0.35 representing small, medium and large effects (Hair et al., 2022). Finally, predictive power was assessed with the cross-validated predictive ability test (CVPAT), which compares the predictive loss of the PLS-SEM model with two naive benchmarks, the indicator average (IA) and a linear model (LM); the model has adequate predictive power when its average loss is significantly lower than that of the benchmarks (Sharma et al., 2023).

The mediating role of brand trust (H4) was assessed through the specific indirect effect of brand image on brand loyalty via brand trust, using bootstrapped percentile confidence intervals. Mediation is supported when the confidence interval of the indirect effect excludes zero, and it is classified as partial when the direct effect also remains significant (Hair et al., 2022).

IV.RESULTS

Respondent Profile

Data were collected from 170 consumers living in Jakarta who had purchased local fashion brands through e-commerce platforms. Their characteristics are summarized in Table 2.

Table 2. Respondent Profile

Characteristic	Frequency	Percentage
Age		
20–25 years	60	35%
26–30 years	45	26%
31–35 years	29	17%
36–40 years	21	12%
41 years and above	15	9%
Gender		
Male	65	38%
Female	105	62%
Education		
Senior high school or equivalent	53	31%
Diploma	21	12%
Bachelor's degree	69	41%
Postgraduate degree	27	16%

Most respondents were aged 20 to 25 years (35%) or 26 to 30 years (26%), indicating that the sample is dominated by young adults who are active online shoppers. Women accounted for

62% of respondents and men for 38%. In terms of education, 41% held a bachelor's degree and 31% had completed senior high school or its equivalent.

Descriptive Analysis

Table 3 presents the mean score of each item to describe how respondents perceive local fashion brands.

Table 3. Descriptive Statistics

Construct	Item	Mean	Category
Brand Image	BI1 It is easy for me to find local fashion brands.	3.99	Good
	BI2 I feel that local fashion brands excel in product design.	4.18	Good
	BI3 I feel that local fashion brands excel in materials.	4.41	Good
	BI4 I feel that local fashion brands are more innovative than their competitors.	4.32	Good
Brand Trust	BT1 In my opinion, local fashion brands are trustworthy.	4.28	Good
	BT2 I feel that local fashion brand products are safe to use.	4.29	Good
	BT3 I believe local fashion brands are consistent in their product quality.	4.05	Good
	BT4 In my opinion, local fashion brand products are reliable.	4.01	Good
	BT5 In my opinion, local fashion brand products meet my expectations.	4.30	Good
	BT6 In my opinion, local fashion brands deliver what they promise.	4.16	Good
Brand Loyalty	BL1 Local fashion brands will be my first choice in future purchases.	3.69	Moderate
	BL2 I will recommend local fashion brands to my friends and those closest to me.	4.31	Good
	BL3 I will not buy fashion products other than local fashion brands.	4.02	Good
	BL4 I will say positive things about local fashion brands to others.	2.88	Moderate
	BL5 I will buy local fashion brands when new models are released.	3.13	Moderate
	BL6 I am willing to pay a higher price for local fashion brands than for non-local brands.	3.10	Moderate
	BL7 I will remain a loyal customer of local fashion brands.	3.06	Moderate

All brand image items were perceived favorably, indicating that local fashion brands hold a positive image among online shoppers. BI3 had the highest mean (4.41), suggesting that respondents regard the materials used by local fashion brands as a particular strength compared with non-local brands. The lowest brand image item was BI1 (3.99), which concerns how easily local brands can be found, echoing the discoverability problem identified in the preliminary survey.

All brand trust items were also rated favorably, suggesting that local fashion brands are trusted for their quality. BT5 (4.30) and BT2 (4.29) had the highest means, indicating that respondents feel local fashion brands meet their expectations and are safe for everyday use.

Brand loyalty items received more mixed evaluations. Two items fell into the good category, while the remaining five fell into the moderate category, which suggests a tendency toward loyalty that is not yet firm. BL2 had the highest mean (4.31), showing that respondents are

willing to recommend local fashion brands to friends and those closest to them. In contrast, BL4 had the lowest mean (2.88), indicating reluctance to voice positive comments about local fashion brands more broadly, a pattern that mirrors the preliminary survey.

Measurement Model

Table 4. Convergent Validity and Reliability

Construct	Item	Outer Loading	CA	CR (ρA)	AVE
Brand Image	BI1	0.791	0.841	0.845	0.679
	BI2	0.829			
	BI3	0.901			
	BI4	0.769			
Brand Loyalty	BL1	0.770	0.884	0.893	0.591
	BL2	0.612			
	BL3	0.722			
	BL4	0.831			
	BL5	0.865			
	BL6	0.790			
	BL7	0.764			
Brand Trust	BT1	0.811	0.854	0.894	0.571
	BT2	0.902			
	BT3	0.750			
	BT4	0.543			
	BT5	0.717			
	BT6	0.762			

Most outer loadings exceeded 0.70. Two items fell below this threshold, namely BL2 in brand loyalty (0.612) and BT4 in brand trust (0.543). Because both loadings are above 0.40 and the AVE and composite reliability of their constructs remained above the recommended thresholds, both items were retained to preserve content validity (Hair et al., 2022). All constructs achieved AVE values above 0.50, confirming convergent validity. Cronbach's alpha and composite reliability (ρA) were 0.841 and 0.845 for brand image, 0.854 and 0.894 for brand trust, and 0.884 and 0.893 for brand loyalty. All values exceeded 0.70, indicating adequate internal consistency reliability (Table 4).

Discriminant validity was then assessed using the HTMT ratio and the Fornell-Larcker criterion.

Table 5. Discriminant Validity: HTMT

	Brand Image	Brand Loyalty	Brand Trust
Brand Image			
Brand Loyalty	0.763		
Brand Trust	0.599	0.658	

Table 6. Discriminant Validity: Fornell-Larcker Criterion

	Brand Image	Brand Loyalty	Brand Trust
Brand Image	0.824		
Brand Loyalty	0.675	0.769	
Brand Trust	0.562	0.632	0.755

As shown in Table *5*, all HTMT values were below 0.85. Table *6* shows that the square root of each construct's AVE exceeded its correlations with the other constructs. Discriminant validity is therefore established under both criteria.

Structural Model

Table 7. Hypothesis Testing

	β	t-value	p-value	Decision
H1. Brand Image→Brand Trust	0.562	10.953	<0.001	Supported
H2. Brand Image→Brand Loyalty	0.468	7.306	<0.001	Supported
H3. Brand Trust→Brand Loyalty	0.369	5.472	<0.001	Supported
H4. Brand Image→Brand Trust→Brand Loyalty	0.208	5.675	<0.001	Supported (partial mediation)

Note: 95% bootstrap confidence interval for the indirect effect = [0.135, 0.277]; bias = 0.003.

The significance of the path coefficients was assessed through bootstrapping, and the hypotheses were evaluated at a 5% significance level on the basis of t-statistics and p-values.

As shown in Table 7, all four hypotheses were supported. Brand image had a positive and significant effect on brand trust (β = 0.562, t = 10.953, $p < 0.001$), supporting H1. Brand image also had a positive and significant effect on brand loyalty (β = 0.468, t = 7.306, $p < 0.001$), supporting H2. Brand trust had a positive and significant effect on brand loyalty (β = 0.369, t = 5.472, p < 0.001), supporting H3. Finally, the indirect effect of brand image on brand loyalty via brand trust was positive and significant (β = 0.208, t = 5.675, $p < 0.001$), and its 95% bootstrap confidence interval [0.135, 0.277] did not include zero, supporting H4. Since the direct effect of brand image on brand loyalty also remained significant, brand trust acts as a complementary partial mediator (Hair et al., 2022), accounting for approximately 30.8% of the total effect of brand image on brand loyalty (0.208 of 0.676). The explanatory power of the model was then examined through R^2 and f^2.

Table 8. Coefficient of Determination (R^2) and Effect Size (f^2)

	R^2	Interpretation	f^2	Interpretation
Brand Image → Brand Loyalty	0.549	Moderate	0.331	Medium
Brand Trust → Brand Loyalty			0.206	Medium
Brand Image → Brand Trust	0.316	Weak	0.463	Large

Brand loyalty had an R^2 of 0.549, indicating moderate explanatory power; brand image and brand trust together explain 54.9% of its variance. Brand trust had an R^2 of 0.316, meaning that brand image explains 31.6% of its variance, which is weak but above the 0.25 benchmark. In terms of effect size, brand image had a large effect on brand trust (f^2 = 0.463), whereas brand image (f^2 = 0.331) and brand trust (f^2 = 0.206) both had medium effects on brand loyalty.

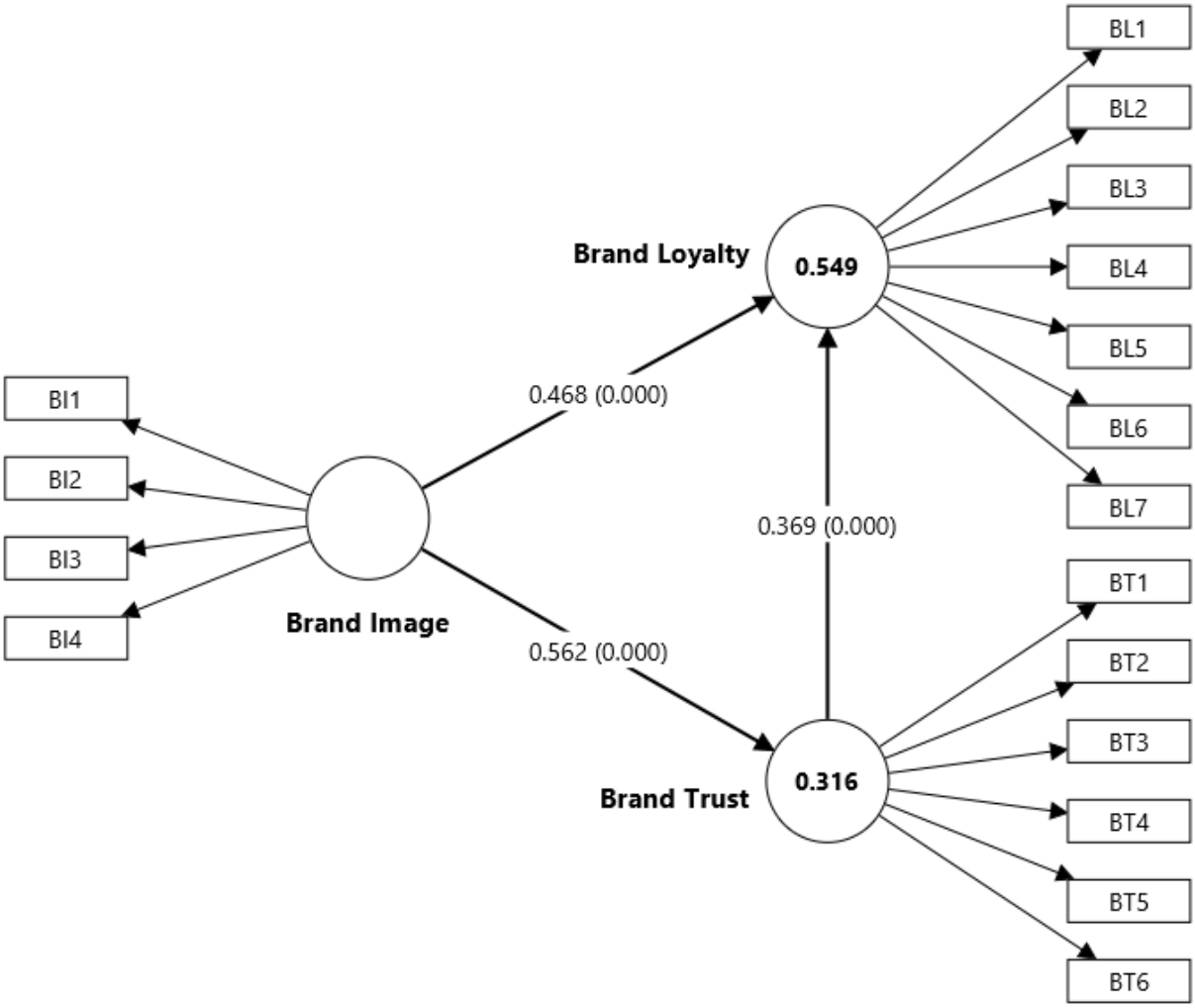


Figure 2. Structural Model

The final step assessed the model's predictive power using CVPAT. The model is considered to have adequate predictive power when its average loss is significantly lower than that of the IA and LM benchmarks (Sharma et al., 2023).

Table 9. CVPAT Results

	PLS-SEM vs LM				PLS-SEM vs IA			
	PLS loss	LM loss	Average loss difference	*p*-value	PLS loss	IA loss	Average loss difference	*p*-value
Brand Loyalty	0.850	0.777	0.072	0.045	0.850	1.149	-0.299	0.000
Brand Trust	0.748	0.741	0.007	0.704	0.748	0.831	-0.083	0.021
Overall	0.803	0.761	0.042	0.036	0.803	1.002	-0.200	0.000

Table 9 reports the CVPAT results. Compared with the indicator-average benchmark, the PLS-SEM model produced significantly lower losses for brand loyalty (average loss difference = −0.299, p < 0.001), brand trust (−0.083, p = 0.021) and the model overall (−0.200, p < 0.001), indicating that it has predictive relevance beyond naive mean values. The comparison with the linear model benchmark is less favorable. For brand trust, the losses of the two approaches did not differ significantly (average loss difference = 0.007, p = 0.704), so the PLS-SEM model predicts brand trust as accurately as a linear model. For brand loyalty (0.072, p = 0.045) and

for the model overall (0.042, p = 0.036), however, the linear model produced significantly lower losses, meaning that a linear regression of the indicators predicts these outcomes somewhat more accurately. Following Sharma et al. (2023), the model therefore shows adequate predictive power relative to the IA benchmark, comparable power to the LM benchmark for brand trust, and weaker power than the LM benchmark for brand loyalty. This pattern suggests that the model is better suited to explaining the mechanisms that link brand image, brand trust and loyalty than to producing out-of-sample predictions of loyalty, which is consistent with the parsimonious structure of a model in which loyalty is predicted by only two constructs.

Several features of the model help explain why the linear benchmark outperformed PLS-SEM for brand loyalty. First, the loyalty indicators are heterogeneous. They combine attitudinal items, such as recommending the brand (BL2) or speaking positively about it (BL4), with conative and behavioral items, such as refusing other brands (BL3) or paying a price premium (BL6), and their means range widely from 2.88 to 4.31. Because the LM benchmark regresses each loyalty indicator directly on all brand image and brand trust indicators, it can exploit item-specific associations that are averaged out when the indicators are combined into a composite. Second, brand image and brand trust leave 45.1% of the variance in loyalty unexplained, which points to omitted drivers such as price, promotions, e-service quality and online reviews. Third, the model was designed to explain why consumers become loyal rather than to forecast individual loyalty scores, and models built for explanation do not necessarily achieve optimal out-of-sample prediction (Shmueli et al., 2019). The results therefore support the explanatory claims of this study, but they caution against using the model as a forecasting tool for individual loyalty behavior.

V. DISCUSSION

Theoretical Implications

This study supports all four hypotheses: brand image and brand trust positively and significantly affect loyalty toward local fashion brands purchased online, brand image positively affects brand trust, and brand trust partially mediates the effect of brand image on brand loyalty. The mediation finding is consistent with Mabkhot et al. (2017) and Bennur and Jin (2017), who identified brand trust as a mechanism through which brand-related perceptions are converted into loyalty. The finding on brand image contrasts with Marliawati and Cahyaningdyah (2020), who found no effect of brand image on brand loyalty. One plausible explanation lies in the setting. Where consumers can inspect products directly, image is only one of many cues available to them. On a marketplace, by contrast, consumers must rely on a small number of brand-level cues, which raises the weight of image in their judgments. The finding is consistent with Hokky and Bernarto (2021), whose measurement instrument was adapted in this study and who showed that brand image and brand trust increase loyalty toward a global smartphone brand in Jakarta; the present results indicate that the same relationships hold for local brands in an online channel. The trust finding also echoes Atulkar (2020), who reported that brand trust increases brand loyalty among mall shoppers, and Kwon et al. (2021), who found the same relationship for restaurant brands among American and Korean consumers. Notably, in the present study the direct effect of brand image on loyalty (β = 0.468) was larger than that of brand trust (β = 0.369), whereas Bilgihan (2016) found trust to be the strongest predictor of online loyalty. This difference suggests that for fashion, a category with strong symbolic and self-expressive value, image remains a powerful driver of loyalty even after trust is accounted for.

In the context of Starbucks, Chang (2021) showed that brand image positively affects brand loyalty, and Watson et al. (2024) found that green brand image increases loyalty toward mainstream fast food brands. In the fashion category, Cuesta-Valiño et al. (2022) showed that brand image strengthens loyalty to fashion brands, which helps firms position their brands in a competitive market. The present study extends this evidence to the e-commerce channel.

Beyond replicating these relationships, the findings offer a signaling interpretation for online settings. Because shoppers cannot inspect clothing before buying it on a marketplace, they appear to read a favorable brand image as a cue of quality, and this cue becomes a source of trust (Erdem & Swait, 1998). Trust, in turn, reduces the uncertainty that characterizes online exchange (Kim et al., 2008; Pavlou et al., 2007) and anchors the consumer to the brand. The support for H4, with the indirect effect through brand trust accounting for roughly a third of the total effect of brand image, confirms this sequence: image works partly by building the trust that keeps online shoppers loyal. The large effect of brand image on brand trust (f^2 = 0.463) suggests that, in e-commerce, image works less as a decorative association and more as evidence that the brand can be relied upon. At the same time, the moderate loyalty scores, particularly the reluctance to speak positively about local brands, indicate that trust has not yet fully matured into advocacy. This pattern is consistent with the view that e-loyalty is fragile and contingent on trust and value (Anderson & Srinivasan, 2003).

Taken together, these findings make three theoretical contributions. First, they extend signaling theory from website- and platform-level signals (Kim et al., 2008; Pavlou et al., 2007) to brand-level signals within marketplaces, showing that brand image operates as a credibility cue that consumers convert into brand trust. Second, the partial mediation result offers an explanation for the inconsistent image-loyalty findings in prior research: part of the effect of image on loyalty depends on whether consumers believe the image, so studies that model only the direct path may overlook the mechanism through which image works. Third, the persistent direct effect of image indicates that the signaling account is incomplete on its own for symbolic product categories, since image also binds consumers through self-expressive value that does not depend on perceived reliability.

Managerial Implications

The results show that brand image, brand trust and the link between them are all levers for loyalty, and the descriptive results indicate where local fashion brands should act first.

Strengthening brand image. Discoverability was the weakest image item (BI1, mean = 3.99), and 73% of preliminary survey respondents found local brands hard to find online. Local brands should therefore treat marketplace search as the starting point of brand image. Practical steps include optimizing product titles and descriptions with the keywords consumers actually use, consistently using the brand name in every listing, applying for verified or official store status on major platforms, and joining platform campaigns that promote local products. A consistent visual identity across store banners, product photographs and packaging will help consumers recognize the brand on a crowded search page and reinforce the design and material strengths that respondents rated most highly (BI2 and BI3).

Building consumer trust. Reliability (BT4, mean = 4.01) and consistency of quality (BT3, mean = 4.05) were the lowest trust items, which points to the risk of a mismatch between what is shown online and what is delivered. Local brands can reduce this risk by publishing detailed size charts based on body measurements, stating fabric composition and weight, showing products on models of several body types, and including close-up or video images of the material. Quality control should ensure that every batch matches the listing. Simple, clearly stated exchange and

return policies, together with fast responses through the platform chat feature, will signal that the brand stands behind its promises, which is precisely the belief that converts image into trust.

Maintaining online loyalty. Loyalty scores were only moderate, and respondents were least willing to speak positively about local brands in public (BL4, mean = 2.88), to pay a price premium (BL6, mean = 3.10) or to buy new collections (BL5, mean = 3.13). To encourage advocacy, brands can invite buyers to post photo or video reviews, feature customer content on their store pages and social media accounts, and build communities around their collections. To support repeat purchases, they can use the store-follow and voucher features of marketplaces, notify followers about new releases, and offer limited drops to returning customers. Rather than competing on price, brands should communicate the value that justifies their price, such as material quality, local craftsmanship and design originality. Because trust partially mediates the effect of image, these loyalty efforts will work best when image-building and trust-building activities are delivered together rather than as separate campaigns.

VI.CONCLUSION, LIMITATIONS AND FUTURE RESEARCH

This study concludes that brand image and brand trust positively and significantly affect loyalty toward local fashion brands purchased through e-commerce, that brand image positively affects brand trust, and that brand trust partially mediates the effect of brand image on brand loyalty. Viewed through signaling theory, a credible brand image and the trust it generates help online shoppers overcome the uncertainty of buying clothing they cannot inspect, which encourages them to stay with local brands. Local fashion firms are advised to promote their products actively on social media and within marketplaces so that consumers can find them easily, and to keep improving product quality so that trust grows and their brands can compete with non-local labels.

This study has several limitations. First, the sample was drawn only from Jakarta through purposive sampling, and it was dominated by young, female and well-educated consumers. Jakarta residents generally have more online shopping experience, better delivery access and wider exposure to both local and imported brands than consumers in many other regions, so the relationships observed here may be stronger or weaker elsewhere. In areas where e-commerce is less mature, trust in online purchasing as a whole may matter more than trust in specific brands. The findings should therefore be generalized with caution, and future studies should use probability or quota sampling across several provinces, including secondary cities and areas outside Java, and test whether regional, age or gender differences moderate the proposed relationships through multigroup analysis. Second, loyalty was explained only by brand image and brand trust; future research could add constructs specific to e-commerce, such as e-service quality, online reviews and perceived risk, or examine product judgment as a link between brand image and brand loyalty. Third, the cross-sectional design limits causal inference, and longitudinal or experimental designs could test how image and trust signals develop over repeated purchases. Fourth, CVPAT showed that the model outperforms the indicator-average benchmark but predicts brand loyalty less accurately than a linear model, so future studies should incorporate additional predictors of loyalty, such as e-service quality or online reviews, to strengthen out-of-sample prediction. Finally, future studies could compare marketplaces, social commerce and brand-owned online stores to determine whether the signaling role of brand image differs across channels.

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