IJAM:
International Journal of Advanced Multidisciplinary
GREENATION PUBLISHER
+62 812 1046 7572 http://greenpub.org greenation.info@gmail.com
DOI: https://doi.org/10.38035/ijam.v5i2

The Effect of Product Diversification on Purchase Intention Through Brand Trust, Perceived Value, and Customer Satisfaction in Premium Local Muslim Fashion Brands

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Abstract: This study examines the effect of product diversification on purchase intention through brand trust, perceived value, and customer satisfaction in premium local Muslim fashion brands. The Muslim fashion industry is growing as part of lifestyle, creative economy, and digital marketing, yet brand success is not determined solely by market size. This research used a quantitative survey of 250 consumers who had purchased or were interested in purchasing Muslim fashion products. Data were collected through a structured questionnaire using a five-point Likert scale and analyzed with Partial Least Squares Structural Equation Modeling using SmartPLS 4. The measurement model met convergent validity, discriminant validity, and reliability criteria. The structural model shows that product diversification significantly affects brand trust, perceived value, customer satisfaction, and purchase intention. Brand trust, perceived value, and customer satisfaction also significantly affect purchase intention, while brand trust strengthens perceived value. Mediation analysis confirms that perceived value, customer satisfaction, and brand trust partially mediate the relationship between product diversification and purchase intention, with customer satisfaction producing the strongest indirect effect.

Keywords: Product Diversification, Brand Trust, Perceived Value, Customer Satisfaction, Purchase Intention

INTRODUCTION

The Muslim fashion industry, often referred to as modest fashion, has developed from a niche religious apparel segment into an important part of the global lifestyle, creative economy, and digital marketing ecosystem. Verifiable market data show that Muslim spending on fashion increased from US$295 billion in 2021 to US$318 billion in 2022. The State of the Global Islamic Economy (SGIE) 2024/25 report also recorded the value of modest fashion at US$327 billion in 2023 and projected it to reach US$433 billion by 2028 (DinarStandard & Gateway, 2022, 2024, 2025). These figures indicate that Muslim fashion represents a large and expanding market; however, the interpretation of the data should clearly distinguish actual values from projections to avoid overstated claims.

Yet a large market does not automatically create loyal buyers. This is the point often missed in optimistic discussions of Muslim fashion. A consumer may admire a brand, follow its social media account, and still delay purchase because the product line feels repetitive, the price-value balance is unclear, the size range is limited, or the brand has not earned enough trust. Fashion is an expressive category, and Muslim fashion is even more layered because consumers evaluate not only fabric, fit, colour, and design, but also modesty, comfort, symbolic identity, and the social meaning attached to wearing the product. This makes purchase intention a useful outcome to examine because it captures the consumer's readiness before the final act of buying (Ajzen 1991; 2012).

Table 1. Phenomena, Gaps, and Research Implications

Phenomenon	Data/Findings	Gap	Implication
Global market	US$327 billion in 2023	Consumer behavior is not yet uniform	Further examination of customer satisfaction and purchase intention is needed
Market projection	US$433 billion by 2028	Projection is not the same as realization	Value-based strategy is required
Indonesia	Exports of US$990 million in 2023	Limited domestic data	Focus on local consumers
Customer satisfaction	Positive effect on intention	Findings are dispersed across studies	Customer satisfaction as a bridge
Perceived value	Encourages satisfaction	Not always positioned centrally	Value as a mechanism
Modest fashion	Identity and values	Not merely mainstream fashion	Need for value fit

Source: Compiled from Salaam Gateway (2022, 2024), DinarStandard (2025), Ministry of Industry of the Republic of Indonesia (2026), Yunitasari et al. (2023), and Farhan et al. (2026).

Table.1, the phenomena summarized show that market growth, export performance, customer satisfaction, perceived value, and the identity-based nature of modest fashion are closely connected to the need for a more consumer-oriented marketing model. Large market size alone is not sufficient to explain consumer purchase decisions, particularly in premium local Muslim fashion, where consumers evaluate not only product availability but also quality, design relevance, comfort, symbolic value, religious value congruence, and trust in the brand.

The central argument of this article is straightforward: product diversification matters, but only when consumers interpret it as meaningful variety. A wider product portfolio can communicate that a brand understands different body types, occasions, aesthetic preferences, and religiously informed clothing needs. However, product diversification can also create noise when it is not coherent. Too many unrelated variants may weaken brand clarity, increase search costs, or make consumers unsure which product best matches their needs. This ambivalence is supported by consumer choice research, which shows that assortment can improve preference fit but can also produce choice overload when consumers face too many poorly structured alternatives (Barney, 1999) (Iyenger and Lepper, 2000; Chemev et al., 2015).

The psychological pathway from variety to purchase intention is the deeper issue. Consumers rarely move from seeing product variety directly to buying. They first ask, often silently, whether the brand can be trusted, whether the offer is worth the price, and whether the expected experience will satisfy them. Brand trust reduces uncertainty because consumers believe the brand will deliver what it promises (Morgan adn Hunt, 1994) (Chaudhuri and Holbrook, 2001).

In the premium local Muslim fashion segment, diversification is not just a stock management issue. It is part of brand meaning. A brand that offers hijab, tunics, dresses, prayer wear, accessories, multiple sizes, seasonal colours, and distinctive materials is not simply selling more items; it is shaping a promise about lifestyle coverage and aesthetic reliability. From the Resource-Based View, this ability reflects a bundle of internal resources, such as designcapability, supply chain coordination, fabric knowledge, brand reputation, and customer insight (Barney, 1991) (Wemerflr, 1984). These capabilities become strategically valuable when they help the brand create differentiated offerings that competitors cannot easily imitate.

Perceived value helps consumers judge whether the benefits gained from the product are worth the money, time, and emotional risk spen (Zethmal, 1998) (Sweney, and Soutar, 2001). Customer satisfaction captures the evaluative response after consumers compare expectations with actual or anticipated performance (Oliver, 1980, 1997).

Previous studies have examined parts of this mechanism, but the evidence remains fragmented. Some studies in e-commerce and Muslim fashion highlight the roles of perceived value, trust, religiosity, website quality, and satisfaction in shaping purchase or patronage intention (Sumarliah et al., 2021) (Avrillia et al., 2023) (Yunitasari et al., 2023) (Wan Kamaruddin et al., 2025) (Farhan et al., 2026). Other studies show that influences, digital advertising, and brand attitude can also shape intention, although their effects vary across contexts (Avrillia et al., 2023) (Wan Kamaruddin et al., 2025) (Yunitasari et al., 2023) (Wan Kamaruddin et al., 2025) (Farhan et al., 2026).

Based on this background, this study aims to analyze the effect of product diversification on brand trust, perceived value, customer satisfaction, and purchase intention in premium local Muslim fashion brands. This study also examines the mediating roles of brand trust, perceived value, and customer satisfaction in the relationship between product diversification and purchase intention. Theoretically, the study draws on the Theory of Planned Behavior to explain intention, perceived value theory to explain consumer value evaluation, and trust-satisfaction logic to explain how brand credibility and consumption experience shape purchase intention (Ajzen, 1991) (Zeithaml, 1988) (Chaudhuri & Holbrook, 2001) (Oliver, 1980).

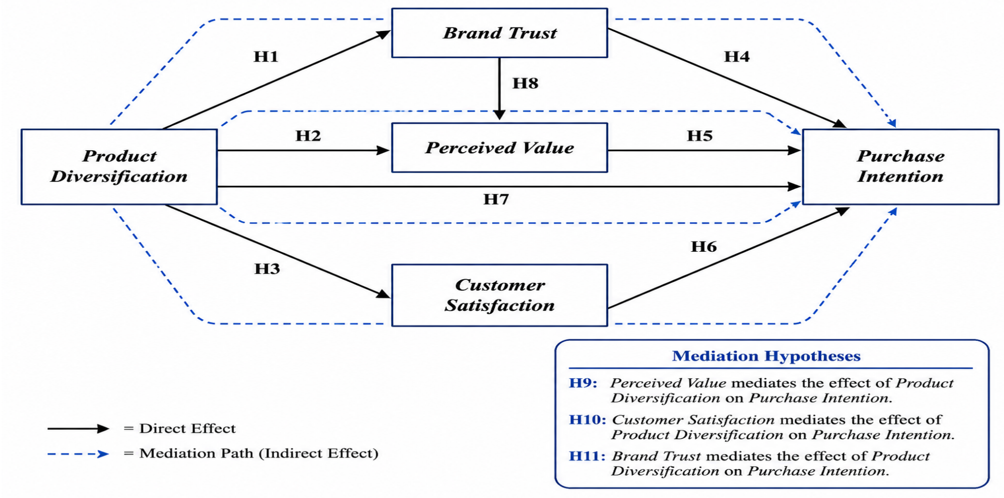
This study therefore narrows its focus to premium local Muslim fashion brands and sets clear boundaries. It does not test the whole modest fashion ecosystem, nor does it examine all possible predictors of purchase intention. It focuses on product diversification as the key strategic driver, brand trust, perceived value, and customer satisfaction as psychological mechanisms, and purchase intention as the behavioral outcome. Variables such as religiosity, influence credibility, price promotion, celebrity endorsement, and marketplace interface are treated as contextual background rather than as tested constructs. This boundary is necessary because a model that tries to test everything usually explains very little with precision.

The study is guided by four research questions. First, does product diversification influence brand trust, perceived value, and customer satisfaction in premium local Muslim fashion? Second, do brand trust, perceived value, and customer satisfaction influence purchase intention? Third, does product diversification directly influence purchase intention? Fourth, do brand trust, perceived value, and customer satisfaction mediate the relationship between product diversification and purchase intention? By answering these questions, the article aims to show whether product variety works merely as an expanded product catalogue or as a strategic signal that generates trust, value, satisfaction, and intention.

Figure 1 :

1. H1: Product Diversification has a positive Effect on Brand Trust, Perceived Value, and Customer Satisfaction.
2. H2: Brand Trust, Perceived Value, and Customer Satisfaction have a positive and significant Effect on Purchase Intention.
3. H3: Product Diversification has a positive Effect on Purchase Intention.
4. H4: Brand Trust has a positive Effect on Perceived Value.

5. H5: Perceived Value Mediates the effect of Product Diversification on Purchase Intention.
6. H6: Customer Satisfaction Mediates the Effect of Product Diversification on Purchase intention.
7. H7: Brand Trust Mediates the Effect Product Diversification on Purchase Intention



Source: Research model developed from thesis framework

Figure 1. Research Model

METHOD

This study used a quantitative explanatory design. The design was selected because the article is concerned not only with describing consumer perceptions but also with testing the direction and strength of relationships among latent variables. The model examines product diversification as the exogenous construct, brand trust, perceived value, and customer satisfaction as mediating constructs, and purchase intention as the endogenous behavioral construct. The theoretical logic combines the Resource-Based View, which explains product diversification as a strategic capability, with *Expectancy-Dis confirmation Theory* and consumer value theory, which explain how consumers translate perceived performance into satisfaction and intention (Barney, 1991; Oliver, 1980; Zeithmal, 1988)

The population consisted of consumers who were relevant to premium local Muslim fashion brands. The empirical sample comprised 250 respondents. A purposive sampling approach was used because the study required respondents who could evaluate Muslim fashion brands based on product variety, trust, value, satisfaction, and purchase intention. The respondents were drawn from urban areas in Jakarta, which is appropriate for the study because Jakarta consumers are exposed to offline boutiques, social media branding, e-commerce catalogues, and hybrid purchasing channels. This urban setting is not treated as the whole Indonesian market, but it provides a useful consumer context for examining premium local fashion brands.

Data were collected through a structured questionnaire using a five-point Likert scale, ranging from strong disagreement to strong agreement. The instrument consisted of 51 indicators: eight indicators for brand trust, fourteen indicators for product diversification, eighteen indicators for perceived value, five indicators for customer satisfaction, and six indicators for purchase intention. The indicators were adapted from established constructs in marketing literature and adjusted to the premium Muslim fashion context. Product diversification measured the breadth and depth of product offerings, brand trust measured reliability and intentions, perceived value measured functional, emotional, social, and price-related value, customer satisfaction measured expectation fulfillment and overall satisfaction, and purchase intention measured transnational, preferential, and exploitative intention.

The data were analyses using Partial Least Squares Structural Equation Modelling with SmartPLS 4. PLS-SEM was appropriate because the model contains multiple latent variables, a relatively complex mediation structure, and reflective indicators. The analysis followed the usual two-stage procedure. The measurement model was evaluated through outer loading, Cronbach's alpha, composite reliability, average variance extracted, and discriminant validity using the hetero-trait-monotrait ratio. The structural model was evaluated through R-square, Q-square, SRMR, effect size, path coefficients, t-statistics, p-values, and mediation testing (Hair *et al*., 2019) (Henseler *et al*., 2015).

The methodological caution is worth stating clearly. This research explains statistical relationships in a cross-sectional survey; it does not prove actual purchase behaviour in a transnational database. Purchase intention is a strong behavioral signal, but it is not identical to completed purchase. This limitation does not weaken the relevance of the study; instead, it helps position the findings correctly. The study explains how consumers form intention when they evaluate product diversification, trust, value, and satisfaction in premium local Muslim fashion.

RESULT AND DISCUSSION

Respondent Profile

Table. 2 presents the characteristics of respondents based on gender, age, domicile, and occupation. A total of 250 respondents participated in this study, with a diverse distribution of characteristics. In terms of gender, 136 respondents were female (54.4%), while 114 respondents were male (45.6%). This indicates that the majority of respondents in this study were female, although the proportion between men and women was relatively equal. In terms of age, the largest group of respondents was in the 26–35 age range, at 96 (38.4%). Next, 82 respondents were aged 18–25 (32.8%), followed by 49 respondents aged 36–45 (19.6%), and 23 respondents aged 45 and above (9.2%). These results indicate that the study was dominated by respondents of productive age.

Based on domicile, the majority of respondents came from South Jakarta (82 people) (32.8%), followed by West Jakarta (48 people) (19.2%), East Jakarta (46 people) (18.4%), Central Jakarta (39 people) (15.6%), and North Jakarta (35 people) (14.0%). This distribution indicates that respondents are spread throughout DKI Jakarta, with the largest concentration in South Jakarta. In terms of occupation, the majority of respondents were private sector employees (82 people) (32.8%), followed by students (63 people) (25.2%), entrepreneurs (38 people) (15.2%), professionals/others (36 people) (14.4%), and civil servants/state-owned enterprises (SOEs) (31 people) (12.4%). These results indicate that the majority of respondents were actively employed, particularly in the private sector.

Overall, the characteristics of the respondents indicate that the study sample was predominantly female, aged 26–35, domiciled in South Jakarta, and employed in the private sector employees. The composition of the respondents provides an overview of the profile of the majority of participants, which is the basis for the analysis of the relationship between variables in this study.

Table 2. Respondent Characteristics

Characteristic	Category	Frequency	Percentage
Gender	Male	114	45.6%
Gender	Female	136	54.4%
Age	18-25 years	82	32.8%
Age	26-35 years	96	38.4%
Age	36-45 years	49	19.6%

Age	>45 years	23	9.2%
Domicile	South Jakarta	82	32.8%
Domicile	West Jakarta	48	19.2%
Domicile	East Jakarta	46	18.4%
Domicile	Central Jakarta	39	15.6%
Domicile	North Jakarta	35	14.0%
Occupation	Student	63	25.2%
Occupation	Private employee	82	32.8%
Occupation	Entrepreneur	38	15.2%
Occupation	Civil servant/SOE employee	31	12.4%
Occupation	Professional/others	36	14.4%

Source: Research data processed from 250 respondents

Reliability and convergent validity were also strong. Cronbach's alpha and composite reliability values for all constructs were above 0.70, and the average variance extracted values were above 0.50. These results indicate internal consistency and adequate convergent validity (Hair *et al*., 2019). Discriminant validity was assessed using HTMT. All HTMT values were below 0.90, which indicates that the constructs were empirically distinguishable (Henseler *et al*., 2015).

Table. 3, The analysis results show that the Brand Trust construct has a Cronbach's Alpha value of 0.930, a Composite Reliability of 0.943, and an AVE of 0.674. These values meet all required criteria, thus declaring the Brand Trust construct reliable and valid. The Product Diversification construct obtained a Cronbach's Alpha value of 0.955, a Composite Reliability of 0.960, and an AVE of 0.629. All values are above the minimum threshold, thus declaring this construct reliable and valid in measuring the research concept.

Furthermore, the Perceived Value construct has a Cronbach's Alpha value of 0.964, a Composite Reliability of 0.967, and an AVE of 0.622. These results indicate that the indicators making up the Perceived Value construct have an excellent level of internal consistency and meet convergent validity. The Customer Satisfaction construct obtained a Cronbach's Alpha value of 0.885, a Composite Reliability of 0.916, and an AVE of 0.686. These values indicate that the Customer Satisfaction construct has high reliability and is able to explain the variance of its indicators well, thus being deemed reliable and valid.

The Purchase Intention construct obtained a Cronbach's Alpha value of 0.899, a Composite Reliability of 0.922, and an AVE of 0.664. These values also met the criteria for reliability and convergent validity, so all indicators in the Purchase Intention construct were suitable for use in further analysis. Overall, all constructs in the study had Cronbach's Alpha and Composite Reliability values above 0.70, and an AVE value above 0.50. Thus, all constructs, namely Brand Trust, Product Diversification, Perceived Value, Customer Satisfaction, and Purchase Intention, are declared reliable and valid, so that the measurement model (outer model) has fulfilled the requirements to proceed to the structural model testing stage (inner model).

Table 3. Reliability and Convergent Validity

Construct	Cronbach's Alpha	Composite Reliability	AVE	Decision
Brand Trust	0.930	0.943	0.674	Reliable and valid
Product Diversification	0.955	0.960	0.629	Reliable and valid
Perceived Value	0.964	0.967	0.622	Reliable and valid
Customer Satisfaction	0.885	0.916	0.686	Reliable and valid
Purchase Intention	0.899	0.922	0.664	Reliable and valid

Source: SmartPLS 4 output

Table.4, Overall the results of the outer loading analysis indicate that all indicators in the constructs Brand Trust, Product Diversification, Perceived Value, Customer Satisfaction, and Purchase Intention have values above the minimum threshold of 0.70. Thus all indicators are declared valid and able to reflect the latent constructs being measured, making them suitable for use in measured, making them suitable for use in further analysis of the structural model.

Table 4. Highest And Lowest Outer Loading Values

Construct	Highest Loading	Value	Lowest Loading	Value
Brand Trust	BT6	0.856	BT8	0.739
Product Diversification	PD2	0.827	PD5	0.774
Perceived Value	PV2	0.833	PV4	0.721
Customer Satisfaction	CS2	0.870	CS1	0.789
Purchase Intention	PI1	0.852	PI6	0.780

Source: SmartPLS 4 output, processed survey data (2026).

Table.5 shows the R-square (R^2), and adjusted R-square values for each endogenous construct in the research model. The R-square value illustrates the extend to which the independent variables explain the variation in the dependent variable. Brand Trust has an R-square value of 0.308 and an adjusted R-square of 0.305. This indicates that 30.8% of the variation in brand trust can be explained by the influencing variables in the research model, while the remaining 69.2% is influenced by factors outside the model. These values fall into the weak to moderate category.

Customer satisfaction has an R-square value of 0.215 and an adjusted R-square of 0.212. This means that 21.5% of the variation in customer satisfaction can be explained by the independent variables in the model, while 78.5% is influenced by other factors not examined. These values fall into the weak category.

Perceived Value has an R-squared value of 0.409 and an Adjusted R-squared value of 0.404. This indicates that 40.9% of the change in Perceived Value can be explained by the variables in the research model, while 59.1% is influenced by variables outside the model. These values fall into the weak to moderate category.

Purchase Intention has an R-squared value of 0.454 and an Adjusted R-squared value of 0.446. This means that 45.4% of the variation in Purchase Intention can be explained by the exogenous variables used in the study, while the remaining 54.6% is explained by other factors not included in the model. These values also fall into the weak to moderate category.

Overall, the R-squared analysis results indicate that the research model has weak to moderate explanatory power for the endogenous construct. The variables in the model have been able to explain some of the variations in Brand Trust, Customer Satisfaction, Perceived Value, and Purchase Intention, but there is still a significant influence from other variables outside the research model.

Table 5. R-Square Results

Endogenous Construct	R-Square	Adjusted R-Square	Interpretation
Brand Trust	0.308	0.305	Weak to moderate
Customer Satisfaction	0.215	0.212	Weak
Perceived Value	0.409	0.404	Weak to moderate
Purchase Intention	0.454	0.446	Weak to moderate

Source: SmartPLS 4 output, processed survey data (2026).

Table.6, all hypothesis H1-H8 are accepted (supported) because they have a p-value indicates that all relationships between variables in the model are positive and significant. The largest influences is found in PD -> BT (β = 0.555), while the smallest direct influences is found in BT -> PI (β = 0.191)

Table 6. Direct Effect Hypothesis Testing

Hypothesis	Path	Beta	t	p	Decision
H1	PD -> BT	0.555	12.839	<0.001	Supported
H2	PD -> PV	0.270	4.573	<0.001	Supported
H3	PD -> CS	0.463	8.545	<0.001	Supported
H4	BT -> PI	0.191	3.071	0.002	Supported
H5	PV -> PI	0.244	4.197	<0.001	Supported
H6	CS -> PI	0.233	4.395	<0.001	Supported
H7	PD -> PI	0.222	3.466	<0.001	Supported
H8	BT -> PV	0.449	8.139	<0.001	Supported

Source: SmartPLS 4 output, processed survey data (2026).

The strongest direct effect was the influence of product diversification on brand trust. This finding makes practical sense. In premium fashion, consumers often read a product line as evidence of brand competence. A brand with a consistent range of sizes, colours, silhouettes, and materials looks more prepared to serve real consumer needs than a brand that launches random pieces without clear design logic. Product diversification therefore becomes a trust signal. It tells consumers that the brand has design discipline, production capacity, and market sensitivity. This finding supports the Resource-Based View because product diversification appears to function as a strategic capability that consumers can observe through the brand's visible assortment (Barney, 1991; Lancaster, 1966).

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The result also extends brand trust theory. Trust is not built only through service promises or advertising claims. In this study, trust is strengthened by what consumers can see in the catalogue itself. When product variety is relevant and coherent, the product portfolio speaks before the brand representative does. This is especially important in digital purchasing situations where consumers cannot always touch the fabric or test the fit. They use product diversity, visual consistency, size completeness, and product information as cues to judge whether the brand deserves confidence (Chaudhuri and Holbrook, 2001; Sirdeshmurkh et al., 2002).

Product diversification also had a significant effect on perceived value. This means consumers do not only see a broad product range as more choice; they see it as greater usefulness. A diversified product line allows consumers to match products to different occasions, budgets, body types, and style identities. For Muslim fashion, that value is not only functional. The consumer may value a product because it helps her or him look modest without looking outdated, appear professional without compromising religious identity, or feel comfortable while still looking elegant. This multidimensional logic aligns with perceived value theory, which treats value as a balance of functional, emotional, social, and price-related benefits (Zeithml, 1988; Sweeney and Soutar, 2001).

Product diversification also increased customer satisfaction. In the Muslim fashion context, this finding is persuasive because satisfaction often depends on whether the consumer can find a product that fits both practical needs and identity needs. When consumers encounter a brand that provides a broad but coherent range, they are more likely to feel that the shopping experience is easy, relevant, and respectful of their preferences. This supports Expectancy-Disconfirmation Theory because satisfaction emerges when the brand's actual or perceived performance meets the expectation of product relevance (Oliver, 1980, 1997).

The finding has a clear implication: product diversification should not be treated as a purely operational decision. It is part of experience design. A consumer who finds a suitable size, an appropriate colour, a comfortable material, and a design that fits a work event or family occasion may experience satisfaction before the product is even worn. In digital retail, the experience of browsing a meaningful catalogue already shapes satisfaction. This is consistent with studies showing that website aesthetics, information quality, and product experience can strengthen satisfaction in Muslim fashion and online fashion contexts (Oliver, 1980).

Brand trust significantly increased purchase intention. Consumers who trust a brand are more willing to buy because they feel less exposed to quality risk, service failure, misleading information, and post-purchase disappointment. In premium Muslim fashion, trust also has symbolic importance. A trusted brand is expected to respect modesty, maintain decent product representation, and communicate honestly about material, size, and product care. This supports relationship marketing theory, where trust reduces uncertainty and supports long-term commitment (Morgan and Hunt, 1994; Chaudhuri & Holbrook, 2001)

The study also found that brand trust increases perceived value. This is one of the most interesting results because it shows that consumers do not evaluate value in a purely mechanical way. The same product can feel more valuable when it comes from a brand that consumers believe in. Trust lowers psychological cost. If consumers believe that the brand is reliable, honest, and responsible, they may perceive the price as more reasonable and the product benefits as more credible. This aligns with the view that trust supports value formation in relational exchanges (Sirdeshmukh *et al*., 2002).

Customer satisfaction also had a significant effect on purchase intention. This result is consistent with the basic logic of satisfaction research: when consumers feel that their expectations have been met or exceeded, they are more willing to continue the relationship with the brand. In this study, satisfaction is not simply a pleasant feeling. It is a bridge between what the brand offers and what the consumer is ready to do next. A satisfied consumer is more likely to search less, compare less anxiously, and move more confidently toward buying again or choosing the brand as a preferred option (Oliver, 1997; Fornell *et al*., 1996).

The findings also refine the discussion of choice overload. The positive effects found in this study suggest that product diversification can work well when the product range is relevant to consumer needs. However, the article does not argue that endless variety is always better. Consumer psychology warns that poorly structured variety can make choices harder, not easier (Iyenger and Lepper, 2000; Chernev *et al*., 2015). Therefore, the strategic recommendation is curated diversification: enough variety to fit diverse needs, but not so much that the brand becomes confusing or the consumer becomes tired before deciding.

For premium local Muslim fashion brands, the findings point to several practical improvements. First, product diversification should be designed around consumer occasions, such as work, worship, travel, family gatherings, casual wear, and formal events. Second, brands should maintain consistent sizing and clear material information because these elements directly support trust and satisfaction. Third, brands should explain the value behind premium pricing, including fabric quality, durability, design process, ethical production, and comfort.

Fourth, digital catalogue should make variety easier to navigate through filters, product comparison, size guides, and honest photography.

Theoretically, the study contributes by integrating strategic and psychological explanations in one model. Product diversification is explained through the Resource-Based View as a capability that can create market relevance, while brand trust, perceived value, and customer satisfaction explain the consumer-level process through which that capability becomes intention. This integration is useful because it avoids a common gap in marketing research: strategic variables are often discussed from the firm's side, while intention variables are discussed from the consumer's side. This study connects both sides.

Table. 7 Product diversification has a stronger influence on brand trust because product diversity shapes perceptions of a company's capabilities and credibility before driving purchase decisions. Several reasons may explain this phenomenon.

1. The more diverse the product selection, the greater the perception that the company understands the diverse need of consumers. This increase confidence that the brand is competent, and capable of providing consistent.
2. Brand Trust is a cognitive response that is relatively easily formed simply by observing product reputation, innovation, and completeness. In contrast, purchase intention is a behavioral response influenced by a wider range of factors, such as price, income, promotion, current needs, perceived risk, and recommendation from others.
3. This, even if consumers trust a brand, they may not immediately intend to purchase if they are still considering these other factors. Therefore, the effect of product diversification on purchase intention is smaller than that on brand trust.

Relationship between the two findings, these two results actually complement each other. Product Diversification first increase consume trust in the brand. This trust helps create a more positive experience, thereby increasing customer satisfaction. Customers Satisfaction then becomes the most important factors determining purchase intention. Therefore, although Brand Trust increase due to product diversification, its effect on Purchase Intention is still weaker than on Customer Satisfaction, because purchasing decisions are ultimately influenced more by actual experience than simply belief in the brand.

Table 7. Mediation And Serial Indirect Effects

Hypothesis	Mediation Path	Beta	t	p	Type	Decision
H9	PD -> PV -> PI	0.066	2.952	0.003	Partial complementary	Supported
H10	PD -> CS -> PI	0.108	3.872	<0.001	Partial complementary	Supported
H11	PD -> BT -> PI	0.106	2.985	0.003	Partial complementary	Supported
Additional	PD -> BT -> PV -> PI	0.061	3.335	<0.001	Serial indirect effect	Significant

Source: SmartPLS 4 output, processed survey data (2026).

Measurement Model Evaluation Results (Outer Model)

The outer model evaluation animed to test the validity and reliability of the indicators, including:

Convergent Validity Testing

Loading Factor

Figure 2 Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS 4. Testing was conducted to determine the significance of direct and indirect influences through path coefisients, t-statistics, p-values, and confidence intervals. The hypothesis is supported if the t-statistic is greater than 1.96 or the p-value is less than 0.05.

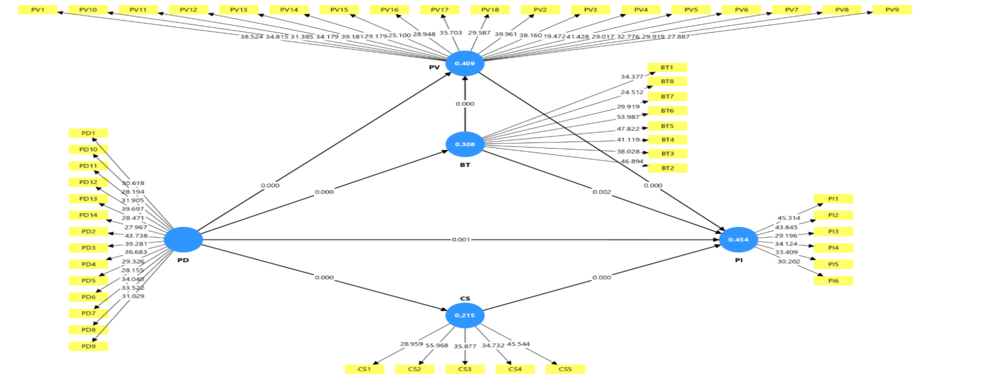

Figure 2. Outer Loading

CONCLUSION

The conclusions outlined are as follows:

1. The constructed research model aligns with Hypotheses H1 to H11 and includes both direct and mediating effects.
2. The research instrument consists of 51 indicators with a Likert scale of 1-5. Indicator PV4 is a negative item, so it was reserve scored before SmartPLS processing.
3. Respondents charateristics shows a fairly diverse composition abased on gender, age and occupation.
4. The outer model meets validity and reliability criteria because all outer loadings are above 0.70, the AVE is above 0.50, and the Cronbach's Alpha and Composite Reliability are above 0.70.
5. Discriminant validity is met because all HTMT values are below 0.90.
6. The inner model demonstrates adequate explanatory power. The R-Square value for Purchase Intention, of 0.454 indicates that Product Diversification, Brand Trust, Perceived Value, and Customer Satisfaction can explain 45.4% of the variation in Purchase Intention.
7. All direct hypotheses H1-H8 and mediation hypotheses H9-H11 are supported based on bootstrapping results.
8. Managerial, Muslim fashion brands need to strategically manage product diversification because product diversity can increase brand trust, perceived value, satisfaction and purchase intention.

Implications

The results imply that local premium Muslim fashion brands should not only focus on increasing product numbers but also ensure that product diversification truly meets the needs of Muslim fashion customers. Brands need to pay attention to design variety, material quality, comfort, size, color, and product suitability to the values and lifestyles of Muslim fashion customers. Perceived value can be strengthened through a balance between price, quality, design comfort, and emotional value. Therefore, customers satisfaction must be maintaned through a seamless purchasing experience, product quality that meets expectations, good after sales service, and consistent digital interactions.

Limitation

1. Focusing only on premium local Muslim fashion brands, it cannot be generalized to all fashion categories.

2. Using only a quantitative approach with questionnaires, the data obtained is highly dependent on respondents' perceptions.
3. Knowledge of premium Muslim fashion brands is limited; not many customers have experience with customers have experience with them, except for high-end customers.
4. This study is limited to product diversification, brand trust, perceived value, customer satisfaction, and purchase intention. Purchase intention can be influenced by other factors, such as price, product quality, brand image, religiosity, e-WOM, influencer marketing, digital promotions, service quality, online shopping experience, and brand loyalty.
5. This study only measured the DKI Jakarta area and its surroundings, so it cannot be generalized. Premium Muslim fashion is found in various regions in Indonesia; future research should include areas such as Yogyakarta, Bandung, Medan, Makassar, and other major cities.
6. The study is focused on all premium local Muslim fashion brands only.

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