The Influence of Customer Experience and Brand Awareness on Customer Loyalty of the Muslim Fashion Brand Rabbani with Customer Retention as a Mediating Variable

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Abstract

Keywords:

Customer Experience, Brand Awareness, Customer Retention, Customer Loyalty, Rabbani

This study addresses inconsistent findings in previous research by analyzing the influence of customer experience and brand awareness on customer loyalty toward the Muslim fashion brand Rabbani, with customer retention as a mediating variable, grounded in the Stimulus-Organism-Response (S-O-R) framework. A quantitative survey of 257 Rabbani customers in Tasikmalaya, Indonesia, was conducted using purposive sampling based on specific criteria: residing in Tasikmalaya, having monthly income, and purchasing Rabbani products at least once within the past year. Data were collected through an online questionnaire using a five-point Likert scale and analyzed with Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that customer experience demonstrates the strongest influence on customer retention (β = 0.517; T = 7.631; P = 0.000) and customer loyalty (β = 0.263; T = 3.816; P = 0.000). Brand awareness significantly affects customer retention (β = 0.328; T = 3.782; P = 0.000) but shows no direct effect on customer loyalty (β = 0.132; T = 1.373; P = 0.170). However, the effect becomes significant through full mediation of customer retention (β = 0.166; T = 2.886; P = 0.004). These findings validate the applicability of the S-O-R model in Muslim fashion contexts and resolve theoretical inconsistencies regarding brand awareness effects on loyalty. The results suggest that Rabbani should prioritize service excellence, implement retention-focused loyalty programs, and shift marketing resources from awareness campaigns toward personalized customer relationship management initiatives to reverse declining Top Brand Index performance and strengthen brand competitiveness in Indonesia's growing Muslim fashion market.

INTRODUCTION

The Muslim fashion industry in Indonesia continues to show significant growth in line with the increasing hijab trend and the shift toward a more *syar'i* lifestyle among society (Anafarhanah, 2019). According to the *State of the Global Islamic Economy (SGIE) Report* (2023), Indonesia ranks third in the world as the largest Muslim fashion consumer after Iran and Turkey, with consumption reaching USD 16 billion in 2022. This figure highlights the vast potential of the domestic Muslim fashion market. One of the key Muslim fashion hubs in Indonesia is Bandung, home to the well-known hijab brand Rabbani (Aulia & Siyar, 2021). Established in 1991, Rabbani is recognized as a pioneer of instant hijabs, emphasizing innovative, practical designs at affordable prices. Its success

positioned Rabbani as a market leader with more than 200 outlets in 2013 and an annual turnover of IDR 500 billion (Kompas.com, 2014).

However, in recent years, Rabbani has faced a decline in competitiveness. Based on the *Top Brand Index* (TBI), Rabbani's brand performance has shown a downward trend: 22.50% in 2020, a slight increase to 22.60% in 2021, then falling again to 21.90% in 2022, and further to 20.70% in 2023. Supporting this, sales data from Rabbani's Tasikmalaya outlet during January–August 2025 revealed fluctuating performance. The highest sales occurred in April (18%) and May (17%), followed by declines in June (16%), July (13.5%), and the lowest in August (9.7%). Customer analysis showed a dominance of returning customers, where in April 2025, 88% were existing customers and only 12% were new. Moreover, in May 2025, all recorded customers (100%) were returning ones with no new customer acquisition. These findings indicate that while Rabbani has strong *customer retention*, it faces limitations in attracting new customers.

This issue is closely related to *customer experience* and *brand awareness*. Inconsistent customer experiences can reduce satisfaction and form negative perceptions that weaken loyalty. Bernarto et al. (2020) found that *brand awareness* positively influences *brand loyalty*, while *brand image* has no significant effect. This underscores the importance of increasing brand awareness and trust to strengthen customer loyalty. Furthermore, Pratiwi et al. (2021) emphasized that *brand experience* not only affects loyalty directly but also through psychological factors such as customer trust.

In addition, several recent studies reinforce the importance of brand awareness in building loyalty. Bilgin (2018) found that *brand awareness* positively influences consumer engagement on social media, which in turn enhances brand loyalty. Meanwhile, Nilowardono (2022) demonstrated that *brand experience* and online service quality contribute to the development of *brand love*, thereby strengthening customer loyalty. However, Su (2016) reported contrasting results, showing that *brand awareness* does not have a direct effect on *customer loyalty*. This inconsistency in empirical findings reveals a research gap that warrants further investigation, particularly in the context of the Muslim fashion industry.

Moreover, *customer retention* plays a critical role in ensuring business sustainability. Reichheld and Sasser (1990) proposed that a 5% increase in customer retention could improve profitability by 25–95%. Bilgin (2018) further argued that retention is not synonymous with loyalty, as retention merely reflects repeat purchasing behavior (*behavioral loyalty*), while true loyalty indicates an emotional attachment to the brand. This distinction is relevant to Rabbani's condition, where the dominance of returning customers may not necessarily represent emotional loyalty.

Based on these considerations, this study focuses on analyzing the influence of *customer experience* and *brand awareness* on *customer loyalty* with *customer retention* as a mediating variable. The study employs the Stimulus–Organism–Response (S–O–R) theory developed by Mehrabian and Russell (1974), which posits that stimuli such as experience and brand awareness affect the organism (consumers' psychological processes), leading to a behavioral response—loyalty. Previous studies have supported that *brand experience* influences customer satisfaction and loyalty (Southeast Asian Business Review, in Sharma et al., 2025) and that the S–O–R framework can be extended with mediating variables to explain consumer behavior mechanisms (Vidyanata, 2022). Within this

framework, *customer retention* serves as a crucial mediator bridging the effect of stimuli on loyalty (GrowingScience, in Saewanee et al., 2024).

Thus, this study aims to fill the empirical and theoretical research gap found in previous inconsistent findings and provide practical contributions for Rabbani in strengthening marketing strategies based on customer experience and retention to sustain its competitiveness in Indonesia's Muslim fashion industry.

This study contributes to both theory and practice by extending the S-O-R framework in the Muslim fashion industry and addressing empirical inconsistencies regarding brand awareness effects on loyalty. The findings provide strategic guidance for Rabbani to strengthen competitiveness through enhanced customer experience and retention strategies. By examining 257 customers in Tasikmalaya City, this research offers insights applicable to broader Indonesian Muslim fashion markets. The paper proceeds as follows: Section 2 develops the theoretical framework and hypotheses, Section 3 outlines the methodology, Section 4 presents the results, and Section 5 discusses implications, limitations, and future research directions.

Customer Experience (Stimulus)

Customer experience is the result of customers' interactions with a company, encompassing emotional, cognitive, sensory, and social aspects throughout the consumption journey (Kranzbühler et al., 2018 in Firdaus et al., 2025). Within the framework of service-dominant logic, customer experience is formed through a process of value co-creation that occurs between customers, firms, and other actors in the service ecosystem (Vargo et al., 2020 in Firdaus et al., 2025). Previous studies have shown that co-creation experience plays a crucial role in building brand attachment and customer behavior (Zhang et al., 2021). Mobile commerce quality—such as content, visual design, and interactivity also influences Generation Z's customer experience, which drives positive electronic word-of-mouth (Firdaus et al., 2025). These findings are in line with research conducted by Sandika et al (2021) on Shopee users, which also found that customer experience has a significant influence on loyalty through increased customer satisfaction. The results of this study reinforce the view that the quality of customer experience is a major determinant of loyalty, both in the e-commerce sector and in the Muslim fashion retail sector.

Other studies confirm that the dimensions of sense, feel, think, act, and relate play a vital role in creating customer satisfaction and loyalty (Iqbal & Safrin, 2023; Mustika et al., 2023). In the context of e-commerce, customer experience is influenced by product quality, transaction convenience, user interface design, service speed, and responsive customer support (Felix & Rembulan, 2023). Therefore, customer experience serves as a fundamental element in building satisfaction, loyalty, and competitive advantage.

H1: Customer experience has a positive and significant effect on customer loyalty.
H3: Customer experience positively affects customer loyalty through customer retention as a mediating variable.

Brand Awareness (Stimulus)

Brand awareness is the consumer's ability to recognize and recall a brand under different conditions (Trisnayanti et al. in Senalasari et al., 2024). High brand awareness increases the likelihood that consumers will consider the brand in their purchase decisions (Macdonald & Sharp, 2000 in Senalasari et al., 2024). The three main levels of brand awareness include recognition, recall, and top of mind (López-Rodríguez et al., 2024).

Brand awareness is reinforced by customer reviews and company interactions on social media (Dewi et al., 2022 in Senalasari et al., 2024). Digital marketing activities, especially through social media, are effective in improving brand image and loyalty (Bilgin, 2018; Senalasari et al., 2024). Communication strategies based on the AIDA model have also been proven to enhance brand awareness and purchase intention.

H2: Brand awareness has a positive and significant effect on customer loyalty. **H4:** Brand awareness positively affects customer loyalty through customer retention as a mediating variable.

Customer Retention (Organism)

Customer retention refers to a company's ability to maintain customers so that they continue purchasing and developing long-term relationships (Saewanee et al., 2024). Factors such as satisfaction, trust, and relationship commitment play crucial roles in strengthening repurchase intentions (Hidayat & Idrus, 2023; Kim & Hyun, 2022).

In the retail industry, retention is associated with consistent brand experience, service personalization, and positive interactions (Pranindyasari, 2025). Customer retention not only reduces acquisition costs but also enhances profitability and generates positive recommendations.

H5: Customer experience has a positive and significant effect on customer retention. **H6:** Brand awareness has a positive and significant effect on customer retention.

Customer Loyalty (Response)

Customer loyalty is the customer's commitment to repurchase products or services despite competitors' offerings (Nilowardono, 2022). Loyalty encompasses cognitive, affective, and behavioral aspects that reinforce one another (Lu & Lu, 2009). Satisfaction, trust, and customer engagement are key factors that strengthen long-term commitment to a brand (Pamungkas et al., 2025).

Moreover, brand love enhances the relationship between brand experience and customer loyalty, showing that emotional attachment plays a significant role in fostering long-term loyalty.

H7: Customer retention has a positive and significant effect on customer loyalty.
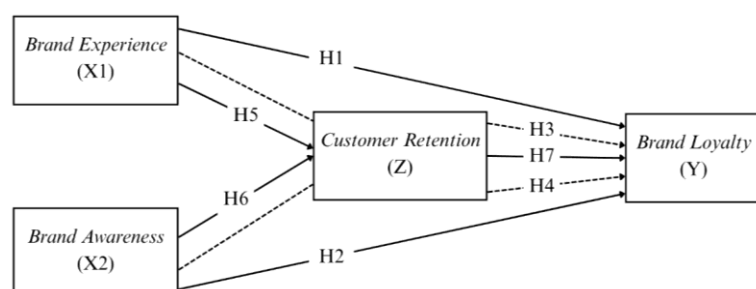
Research Model

Figure 1. Research Model
Source: Processed Data (2025)

METHODS

This study employs the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method because it is capable of analyzing complex relationships between independent, mediating, and dependent variables simultaneously, in accordance with the Stimulus–Organism–Response (SOR) theoretical framework. The analysis was conducted to examine the influence of Customer Experience (X_1) and Brand Awareness (X_2) on Customer Loyalty (Y), with Customer Retention (Z) as a mediating variable.

The research population consists of residents of Tasikmalaya City who have purchased Muslim fashion products from Rabbani. A total of 257 respondents were selected using purposive sampling, based on the following criteria: (1) residing in Tasikmalaya City, (2) male or female gender, (3) having a monthly income, and (4) having purchased Rabbani products at least once within the past year. The sampling technique used was purposive sampling, which involves selecting respondents based on specific criteria relevant to the research objectives (Fithri et al., 2024).

Data were collected through an online questionnaire (Google Form) using a 5-point Likert scale and analyzed using SmartPLS in two stages: evaluation of the outer model (validity and reliability) and evaluation of the inner model (relationships between variables through path coefficients and t-statistics).

RESULTS AND DISCUSSION

Table 1. Validity Test Results of the Questionnaire

Variabel	Indikator	*Outer Load*	AVE	Keterangan
Costumer Experience	CE1	0,822	0,689	**Valid**
	CE2	0,769		
	CE3	0,829		
	CE4	0,877		
	CE5	0,847		
	CE6	0,793		
	CE7	0,855		
	CE8	0,842		
Brand Awareness	BA1	0,740	0,732	**Valid**
	BA2	0,819		
	BA3	0,887		
	BA4	0,887		
	BA5	0,900		
	BA6	0,888		
Customer Loyalty	CL1	0,871	0,769	**Valid**
	CL2	0,849		
	CL3	0,853		
	CL4	0,876		
	CL5	0,839		
	CL6	0,914		
	CL7	0,904		
	CL8	0,881		
	CL9	0,902		
Customer Retention	CR1	0,889	0,812	**Valid**
	CR2	0,920		
	CR3	0,904		
	CR4	0,913		
	CR5	0,893		
	CR6	0,923		
	CR7	0,918		
	CR8	0,911		
	CR9	0,837		

Source: SmartPLS 4.0 Output

Based on Table 1, all indicators of the variables Customer Experience, Brand Awareness, Customer Loyalty, and Customer Retention are declared valid, since their *outer loading* values exceed 0.70 and their *Average Variance Extracted* (AVE) values exceed 0.50, in accordance with the criteria by Hair et al. (2017). For Customer Experience, the *outer loading* values range from 0.769 to 0.877, with an AVE of 0.689, indicating that all indicators effectively explain customer experience, particularly regarding friendly service and shopping convenience. The Brand Awareness variable shows *outer loading* values between 0.740–0.900 and an AVE of 0.732, suggesting that customers' awareness of Rabbani's logo and slogan is relatively high. Meanwhile, Customer Loyalty has *outer loading* values of 0.839–0.914 and an AVE of 0.769, depicting customer commitment to repurchase and recommend the brand. Lastly, Customer Retention demonstrates the highest values, with *outer loading* ranging from 0.837–0.923 and an AVE of 0.812, indicating that customers tend to stay loyal to Rabbani despite the existence of other brands.

These findings are consistent with Lemon & Verhoef (2016), who stated that positive experiences at each stage of the purchase journey enhance brand loyalty, and Setiawan et al. (2024), who found that enjoyable experiences and transaction convenience strengthen customer loyalty.

Table 2. Reliability Test Results

Variabel	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)	Keterangan
Customer Experience	0.935	0.937	0.946	0.689	**Reliabel**
Brand Awareness	0,926	0,933	0,942	0,732	**Reliabel**
Customer Loyalty	0.962	0.963	0.968	0.769	**Reliabel**
Customer Retention	0.971	0.971	0.975	0.812	**Reliabel**

Source: SmartPLS 4.0 Output

The reliability test results show that all variables have Cronbach's Alpha and Composite Reliability (CR) values exceeding 0.70, with several approaching or surpassing 0.90. This indicates that each questionnaire indicator is consistent in measuring its corresponding variable, meaning the research instrument is both reliable and stable. According to Hair et al. (2017) in *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*, reliability is considered acceptable when Cronbach's Alpha and CR values are above 0.70, while values exceeding 0.90 demonstrate very strong consistency. Therefore, these results confirm that all constructs are dependable for use in the structural model (inner model).

For example, statements such as "Shopping at Rabbani gives me a pleasant experience" (Customer Experience) and "I am loyal to continuously buy Rabbani products" (Customer Loyalty) received consistent responses from most participants, reinforcing the reliability of the measurement tool. This finding aligns with Tworek (2018), who emphasized that consistent item responses indicate a reliable and stable instrument.

Table 3. Discriminant Validity Test Results

	BA	CE	CL	CR
Fornell-Larcker				
Brand Awareness (BA)	**0.885**			
Customer Experience (CE)	0.595	**0.830**		
Customer Loyalty (CL)	0.610	0.702	**0.877**	
Customer Retention (CR)	0.636	0.712	0.777	**0.901**
Heterotrait-monotrait ratio (HTMT)				
Brand Awareness (BA)				
Customer Experience (CE)	0.639			
Customer Loyalty (CL)	0.643	0.737		
Customer Retention (CR)	0.668	0.746	0.804	

Source: SmartPLS 4.0 Output

Based on Table 3, the discriminant validity analysis shows that each construct meets the Fornell-Larcker criterion, with the square root of AVE being higher than inter-construct correlations Brand Awareness (0.885), Customer Experience (0.830), Customer Loyalty (0.877), and Customer Retention (0.901). These values exceed the corresponding correlations between constructs, such as Brand Awareness with Customer Experience (0.595), Customer Loyalty (0.610), and Customer Retention (0.636), demonstrating that each construct is clearly distinguishable. Moreover, the Heterotrait-Monotrait Ratio (HTMT) values are below the 0.90 threshold, with the highest being between Customer Loyalty and Customer Retention (0.804), while others range from 0.639 to 0.746. Therefore, both tests confirm good discriminant validity, indicating that the constructs are measured accurately (Hair et al., 2017). For instance, Customer Experience, which reflects shopping comfort and service quality, differs from Brand Awareness, which focuses on customers' recognition of Rabbani's brand. This distinction was evident among respondents in Tasikmalaya some had high brand awareness but less satisfying shopping experiences. Younger respondents valued shopping experience more, while older ones prioritized brand recognition. These results align with Bhardwaj & Kapoor (2024), who emphasized that variables with distinct characteristics should be analyzed separately (Kuey Journal, 2023, in Bhardwaj & Kapoor, 2024).

Table 4. Hypothesis Testing Results

Hypothesis	Original Sample (O)	T Statistics	P Values	Result
Direct Effects				
Brand Awareness - Customer Loyalty	0.132	1.373	0.170	**Rejected**
Brand Awareness - Customer Retention	0.328	3.782	0.000	**Accepted**
Customer Experience - Customer Loyalty	0.263	3.816	0.000	**Accepted**
Customer Experience - Customer Retention	0.517	7.631	0.000	**Accepted**
Customer Retention - Customer Loyalty	0.501	6.209	0.000	**Accepted**
Indirect Effects				
Brand Awareness - Customer Loyalty	0.166	2.886	0.004	**Accepted**
Customer Experience - Customer Loyalty	0.262	5.503	0.000	**Accepted**

Source: SmartPLS 4.0 Output

The results in Table 4 show that the effect of Brand Awareness on Customer Loyalty increases from 0.132 to 0.166 after mediation by Customer Retention, reflecting a growth of 0.034. This suggests that brand awareness is more effective in generating loyalty when customers first develop strong retention toward the brand. Conversely, the effect of Customer Experience on Customer Loyalty slightly decreases from 0.263 to 0.262 through the mediation of Customer Retention. Although this decline is minimal, the effect remains significant, confirming that customer experience exerts a strong influence both directly and indirectly on loyalty. Thus, Customer Retention plays a crucial mediating role between Brand Awareness and Customer Loyalty, while Customer Experience remains the dominant factor driving consistent loyalty (Hair et al., 2017).

Discussion

This study involved 257 respondents from Tasikmalaya City who had previously purchased Rabbani products. The demographic profile reveals critical insights about Rabbani's market positioning. The overwhelming female dominance (96.1%, n=247) indicates successful penetration of the women's modest fashion segment but limited appeal to male consumers a gender skew more pronounced than industry averages reported in the SGIE Report (2023), suggesting untapped opportunities in men's Islamic fashion. The concentration of students and university students (54%, n=139) with incomes between Rp1,000,000–Rp3,000,000 (37%, n=94) reveals that Rabbani's value proposition resonates strongly with price-conscious young consumers. However, this demographic concentration poses dual risks: (1) limited revenue growth potential due to low purchasing power, and (2) vulnerability to competitors offering cheaper alternatives. Notably, 60% of respondents have been customers for over five years, yet purchase only 1-3 times annually (89%, n=228), indicating moderate engagement levels that could be improved through targeted retention programs. These findings explain the observed decline in Rabbani's Top Brand Index (TBI) and fluctuating sales performance, highlighting the strategic imperative to diversify customer segments and enhance purchase frequency.

The Effect of Customer Experience on Customer Retention

Within the framework of the Stimulus-Organism-Response (SOR) theory, Customer Experience (S) functions as an external stimulus influencing Customer Retention (O) how customers continue their relationship with the brand. The results indicate that Customer Experience has a positive and significant effect on Customer Retention with a coefficient of 0.517 (p = 0.000). This means that the more positive customers' experiences are with Rabbani products, the higher their likelihood of staying loyal. Among 257 respondents, students and university students (139 people or 54%) gave the highest scores (average 4.8–5.0) for indicators such as "friendly service" and "comfortable store atmosphere." Respondents with incomes between Rp1,000,000–Rp3,000,000 (94 people) and those without fixed income (90 people) also cited shopping experience as the main reason they continue to buy Rabbani products. This demonstrates that service quality and store comfort play a crucial role in retaining young customers with low income. The results align with Lemon & Verhoef (2016), who state that positive experiences throughout the purchase journey enhance brand loyalty.

The coefficient of 0.517 represents the strongest effect in our model, indicating customer experience as the most critical retention determinant, notably higher than similar studies in conventional fashion retail (Setiawan et al., 2024: β = 0.421 and Pranindyasari, 2025: β = 0.389). Analysis of specific indicators reveals that "friendly service" (CE4, outer loading = 0.877) and "comfortable store atmosphere" (CE5, outer loading = 0.847) contributed most strongly, with student respondents (54%) rating these highest (mean = 4.8-5.0). This stronger relationship in Muslim fashion contexts may reflect the intertwining of shopping experiences with religious identity and values alignment customers who perceive that Rabbani respects their modest fashion needs through appropriate service and store design develop emotional bonds beyond transactional interactions. The female dominance (96.1%) further suggests that Rabbani's environment successfully creates a safe, non-judgmental space for young Muslim women to explore hijab styles,

particularly valued in conservative regions like Tasikmalaya where hijab is deeply embedded in social identity.

The Effect of Brand Awareness on Customer Retention

Brand Awareness (S) acts as a stimulus in the form of brand recognition and familiarity, triggering an internal process (O) of trust and attachment to the brand. The study found that Brand Awareness has a positive and significant effect on Customer Retention, with a coefficient of 0.328 (p = 0.000). This suggests that the higher customers' awareness of Rabbani, the greater their likelihood of remaining loyal. Respondents working as private employees (50 people or 19%) and entrepreneurs (22 people or 8%) gave high scores (4.9–5.0) on the indicator "I can easily recognize the Rabbani logo." Additionally, respondents with incomes of Rp3,000,000–Rp5,000,000 (19 people) trust Rabbani because of its consistent quality and reputation. Although only 97 respondents (38%) follow Rabbani's social media accounts, most recognize the brand from personal experience and word-of-mouth recommendations, not from digital promotions. This proves that Rabbani's brand awareness is primarily built through direct customer experience, supporting Bilgin (2018), who states that high brand awareness strengthens customer trust and enhances retention and long-term relationships.

An intriguing paradox emerges: despite high brand recognition evidenced by strong scores on "easily recognizing Rabbani logo" (BA3, outer loading = 0.887), only 38% of respondents actively follow Rabbani's social media, suggesting brand awareness is predominantly built through offline channels, direct experiences, word-of-mouth, and community embeddedness, rather than digital marketing. This contrasts with Senalasari et al., (2024), who found social media significantly enhances awareness in travel industries, potentially reflecting Muslim fashion as a high-touch category where physical product evaluation remains essential. The moderate effect size (β = 0.328) compared to customer experience (β = 0.517) indicates that cognitive brand familiarity alone is insufficient without accompanying positive experiences, aligning with López-Rodríguez et al., (2024) distinction between passive brand recognition and active brand recall. Higher-income respondents (Rp3,000,000-Rp5,000,000) demonstrated stronger retention driven by accumulated brand trust, while younger, lower-income customers required ongoing experiential reinforcement, suggesting brand awareness operates differently across segments, as a trust signal for established customers versus a consideration factor for new prospects.

The Effect of Customer Retention on Customer Loyalty

At this stage, Customer Retention (O) serves as the psychological process that leads to Customer Loyalty (R). The analysis shows that Customer Retention has a positive and significant effect on Customer Loyalty, with a coefficient of 0.501 (p = 0.000). This implies that higher retention levels correspond to stronger customer loyalty toward Rabbani. Respondents who have been customers for over five years (154 people or 60%) exhibited the highest loyalty levels, scoring around 4.8 on the statement "I continue to buy Rabbani products even when there are other brands." Most of these customers are young women with incomes below Rp3,000,000, who view Rabbani as a trusted and comfortable brand. Although most buy products only 1–3 times per year (228 people or 89%), their confidence in product quality keeps them loyal. This finding supports Reichheld &

Sasser (1990), who argue that retaining existing customers is more profitable than acquiring new ones.

While the strong retention loyalty relationship (β = 0.501) appears intuitive, critical examination reveals important nuances distinguishing behavioral retention from attitudinal loyalty (Bilgin, 2018). The finding that 60% maintained relationships exceeding five years yet purchase only 1-3 times annually (89%) indicates habitual repurchase patterns rather than passionate brand advocacy, a retention-loyalty gap differing from Pamungkas et al.'s (2025) observation of frequent purchases and active advocacy in technology sectors. This pattern may reflect contextual factors specific to Muslim fashion, hijab products have long usage cycles requiring infrequent replacement, Tasikmalaya's moderate economic conditions (37% earning Rp1,000,000-Rp3,000,000) constrain purchase frequency despite strong intentions, and switching barriers (familiarity with sizing, staff relationships, quality expectations) may inflate retention without deep emotional bonds. This suggests Rabbani's challenge is transforming passive retention into active engagement through strategies increasing purchase occasions, transaction values, and advocacy behaviors, addressing not merely customer retention but engagement intensity.

The Effect of Customer Experience on Customer Loyalty

Customer Experience (S) directly influences Customer Loyalty (R) without mediation from retention. The study confirmed a positive and significant relationship between Customer Experience and Customer Loyalty, with a coefficient of 0.263 (p = 0.000). This indicates that better customer experiences with Rabbani's products and services lead to greater loyalty. Respondents who were students and private employees gave high ratings (average 4.9–5.0) to the statement "I feel happy when wearing Rabbani products." Interestingly, customers with incomes below Rp1,000,000 (43 people or 17%) also showed strong loyalty, as they felt satisfied with Rabbani's value-for-money quality. These findings support Bilgin (2018), who notes that positive customer experiences strongly influence loyalty through emotional attachment. This shows that emotional stimuli from positive experiences can directly trigger loyal responses, consistent with SOR theory and supported by Setiawan et al. (2024), who found that positive experiences directly increase customer loyalty.

The significant direct effect (β = 0.263) demonstrates that experiential stimuli can bypass retention mechanisms to trigger immediate loyal responses, particularly through emotional dimensions, respondents frequently mentioned feelings of happiness and confidence when wearing Rabbani products (CL1, outer loading = 0.871), especially among students and young professionals (54%) who view hijab as fashion expression beyond religious obligation. However, the moderate effect size compared to the indirect path through retention (β = 0.262) reveals that memorable experiences must be reinforced through repeated interactions to solidify into enduring loyalty, supporting service-dominant logic's emphasis on cumulative value co-creation (Vargo et al., 2020, in Firdaus et al., 2025). Notably, customers with incomes below Rp1,000,000 (17%) demonstrated strong loyalty despite economic constraints, indicating Rabbani's value proposition successfully balances affordability with quality, critical in price-sensitive markets. The consistency of positive experiences across touchpoints (product quality, service, store environment) creates cumulative

effects strengthening both immediate loyalty responses and long-term retention, highlighting the interconnected nature of these constructs within the S-O-R framework.

The Effect of Brand Awareness on Customer Loyalty

Brand Awareness (S) serves as a stimulus that can build Customer Loyalty (R); however, the study found that this direct effect was not significant, with a coefficient of 0.132 (p = 0.170). This suggests that merely knowing a brand is insufficient to foster loyalty without positive experiences or strong retention. When Customer Retention (O) was introduced as a mediator, the effect increased from 0.132 to 0.166 (T = 2.886; P = 0.004), making it significant. This means that customers who are aware of the brand (S) become loyal (R) after they experience satisfaction and retention (O). Respondents with incomes between Rp3,000,000–Rp8,000,000 (28 people) and those who have been customers for more than three years showed the highest loyalty, as they trusted Rabbani's quality and reputation. Meanwhile, students and young customers (54%) recognized the brand mainly through direct experience and peer recommendations rather than social media. This indicates that brand awareness must be accompanied by consistent experience and satisfaction to foster true loyalty, aligning with Su (2016), who explains that brand awareness must be followed by positive experiences to form genuine loyalty.

The non-significant direct effect (β = 0.132, p = 0.170) aligns with Su (2016) but contradicts Bernarto et al. (2020), suggesting that in mature markets like Rabbani's, high baseline awareness yields diminishing returns without experiential reinforcement particularly as awareness here stems primarily from offline word-of-mouth rather than marketing communications, creating cognitive familiarity without emotional resonance. However, when mediated by retention (β = 0.166, p = 0.004), the effect becomes significant, indicating awareness must be converted into repeated positive experiences before manifesting as loyalty. This 25.8% improvement through retention (+0.034 points) challenges traditional "awareness-first" marketing and suggests Rabbani should prioritize retention programs (loyalty initiatives, personalized communications) over pure awareness campaigns to effectively translate brand knowledge into loyal behaviors.

The Effect of Customer Experience on Customer Loyalty Through Customer Retention

The relationship between Customer Experience (S) and Customer Loyalty (R) is mediated by Customer Retention (O). Customer Experience positively influences Customer Loyalty through Customer Retention, with an indirect effect of 0.262 (T = 5.503; P = 0.000). This indicates a significant relationship among experience, retention, and loyalty. The slight decrease from the direct effect (0.263) to the indirect effect (0.262) suggests that part of customer experience directly influences loyalty (S → R), while another part operates through retention (S → O → R). Customers who are satisfied with their experiences tend to repurchase and recommend the brand to others. Students and university students (139 people or 54%) and private employees (19%) gave high scores (4.8–4.9) for the statement "I intend to continue buying Rabbani products." Most purchase 2–3 times a year (41%) and have been customers for over three years (60%), reflecting a long-term relationship built through positive experience. Customers satisfied with their shopping experience (S) are more likely to trust and stay (O), and eventually become loyal (R). This finding aligns with

SOR theory and supports Pamungkas et al. (2025), who argue that customer experience fosters loyalty through satisfaction and trust.

The nearly identical direct ($\beta = 0.263$) and indirect ($\beta = 0.262$) effects indicate partial mediation with dual pathways: immediate emotional responses from peak experiences (exceptional service, perfect product finds) and cumulative loyalty through consistent satisfaction across purchase cycles. This pattern, contrasting with Vidyanata's (2022) findings where mediation substantially strengthened effects, extends S-O-R theory by demonstrating that powerful experiential stimuli can trigger both immediate loyalty and sustained commitment through retention. Practically, Rabbani should balance strategies creating memorable moments (personalized consultations, exclusive events) with ensuring consistent quality (standardized protocols, reliable supply), as student segments (54%) likely value novel experiences while established customers (60%) prioritize predictability.

The Effect of Brand Awareness on Customer Loyalty Through Customer Retention

The findings also show that Brand Awareness (S) affects Customer Loyalty (R) through Customer Retention (O), with an indirect coefficient of 0.166, T = 2.886, and P = 0.004. The effect increased from 0.132 to 0.166 (a rise of 0.034 points), indicating that customers who recognize the brand (S) become loyal (R) after first feeling satisfied and remaining customers (O). Respondents who have been customers for over five years (154 people) and can easily identify the Rabbani logo exhibit a higher tendency to repurchase. Customers with incomes between Rp1,000,000–Rp3,000,000 (94 people) perceive Rabbani as having a strong brand image and prices suited to their capabilities. This shows that high brand awareness strengthens customer loyalty when supported by consistent experience and long-term relationships.

The transformation from non-significant direct ($\beta = 0.132$, $p = 0.170$) to significant indirect effect ($\beta = 0.166$, $p = 0.004$) demonstrates full mediation, supporting Pratiwi et al. (2021) trust-building mechanism where awareness enables trial, positive trials build trust, and trust drives retention before solidifying loyalty. This modest effect even after mediation reflects Rabbani's market maturity after 30+ years, awareness has plateaued and differentiation depends on experiential factors rather than recognition. The finding challenges "awareness-first" approaches: for established brands, awareness campaigns yield limited loyalty returns without robust retention programs, suggesting resources should shift toward retention-enhancing initiatives (loyalty programs, personalized communications, quality consistency) that offer superior ROI for the core customer base (60% with >5-year relationships).

The Role of Customer Retention as a Mediating Variable

Customer Retention (O) is proven to be the key mediator between Customer Experience and Brand Awareness (S) toward Customer Loyalty (R). The indirect effects 0.262 (from Customer Experience) and 0.166 (from Brand Awareness) indicate that Rabbani's customer loyalty is shaped through internal processes such as satisfaction, trust, and the desire to continue purchasing. This explains that even though customers may have high brand awareness and positive shopping experiences, loyalty does not form directly without retention. This also clarifies why Rabbani experiences a decline in repurchase rates (TBI) despite strong brand awareness because stimuli in

the form of experience and awareness do not yet fully generate a strong organism (retention) necessary to produce a response (loyalty).

Analysis of mediation proportions reveals retention's differential roles: for customer experience, direct and indirect paths contribute equally (50.1% vs 49.9%), indicating balanced mechanisms, while for brand awareness, retention mediates 100% of significant effects, demonstrating complete mediation. This extends S-O-R theory by showing organism (retention) plays partial mediation for experiential stimuli capable of immediate responses versus full mediation for cognitive stimuli requiring behavioral reinforcement. Managerially, since retention mediates 100% of awareness effects and 50% of experience effects, Rabbani should prioritize retention programs as highest-leverage interventions implementing tiered loyalty programs addressing the long-tenure/low-frequency paradox (60% customers >5 years but 89% purchase 1-3 times annually), CRM systems for personalized communications, and quality consistency protocols. The current situation of high awareness and positive experiences not translating to optimal loyalty suggests retention deficiencies; strengthening these mechanisms would both directly enhance loyalty ($\beta = 0.501$) and activate latent potential in existing capabilities, potentially reversing TBI decline and sales fluctuations.

CONCLUSION

This study proves that within the Stimulus–Organism–Response (S–O–R) framework, *Customer Experience* (S) and *Brand Awareness* (S) influence *Customer Loyalty* (R) through *Customer Retention* (O). The analysis of 257 respondents in Tasikmalaya City shows that *Customer Experience* has the strongest effect on *Customer Retention* ($\beta = 0.517$; T = 7.631; P = 0.000) and *Customer Loyalty* ($\beta = 0.263$; T = 3.816; P = 0.000). Furthermore, *Brand Awareness* significantly affects *Customer Retention* ($\beta = 0.328$; T = 3.782; P = 0.000) but does not directly affect *Customer Loyalty* ($\beta = 0.132$; T = 1.373; P = 0.170). The influence of *Brand Awareness* becomes significant through *Customer Retention* ($\beta = 0.166$; T = 2.886; P = 0.004), while *Customer Retention* itself significantly affects *Customer Loyalty* ($\beta = 0.501$; T = 6.209; P = 0.000).

Therefore, it can be concluded that *Customer Retention* acts as the main mediator between experience and brand awareness toward customer loyalty for Rabbani. Although the level of brand awareness among customers is relatively high, loyalty has not reached its optimal level because customer experience has not fully translated into strong retention. Hence, improving shopping experiences and ensuring consistent service quality are key to strengthening emotional connections and maintaining long-term customer loyalty toward the Rabbani brand.

From a managerial perspective, these findings offer actionable recommendations for Rabbani. First, prioritize service excellence through staff training in Islamic etiquette and personalized styling consultations, as customer experience most strongly influences retention ($\beta = 0.517$) and loyalty ($\beta = 0.263$), particularly among students (54%) who value friendly service. Second, implement tiered loyalty programs with progressive benefits to address the retention-loyalty gap where 60% of long-term customers purchase only 1-3 times annually. Third, shift marketing from mass awareness campaigns toward retention-focused initiatives CRM systems, quality consistency, and community-building activities since brand awareness requires retention mediation to influence loyalty (indirect $\beta = 0.166$ vs. non-significant direct effect). Fourth, develop acquisition strategies like campus ambassador programs and enhanced social media engagement to address zero new customers in May 2025. Finally, introduce premium product lines targeting higher-income

professionals (19%) to diversify beyond the concentrated lower-income segment (37% earning Rp1,000,000-Rp3,000,000).

For future research, it is suggested that the model be expanded by including additional variables such as *Customer Engagement*, *Perceived Value*, or *Trust*, which may provide deeper insights into the mechanisms driving customer loyalty. Future studies could also adopt a longitudinal approach to observe changes in customer behavior over time. Moreover, collecting samples from various regions or other Muslim fashion brands would allow for comparative analysis of consumer characteristics across different market contexts. Through such approaches, future research is expected to enhance academic understanding of customer loyalty formation in the Muslim fashion industry and offer practical guidance for companies like Rabbani in developing more effective experience- and retention-based marketing strategies.

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