

Management Analysis Journal 14 (2) (2025)



http://maj.unnes.ac.id

BUILDING BRAND LOYALTY THROUGH BRAND IMAGE, PERCEIVED VALUE, AND BRAND TRUST: A STUDY OF NBRS, AN INDONESIAN MODEST FASHION BRAND

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Article Information

Abstract

History of article: Accepted April 2025 Approved May 2025 Published June 2025

Keywords: Brand Loyalty, Brand Image, Perceived Value, Brand Trust, Integrated Marketing Communication This study aims to investigate key factors in brand loyalty in NBRS, one of Indonesia's leading modest fashion brands, which is currently experiencing a decline in sales performance despite market growth. This contrast suggests that NBRS's market share losses were primarily due to brand-specific issues, particularly loyalty, rather than an overall market recession. Using a quantitative approach involving a structural equation modeling technique (SEM-PLS), based on a sample of 113 NBRS consumers, this study examines the roles of brand image, perceived value, and brand trust. The results show that brand image and perceived value positively influence brand loyalty, both directly and indirectly through brand trust. An internal analysis using a VRIO framework indicates that NBRS possesses strategic assets like a well-structured distribution network and partnership arrangement, while the external analysis using Porter's Five Forces Framework highlights high competition in the market, increasing threats from substitutes, and high bargaining power of buyers. Based on these insights, integrated marketing communication (IMC) strategies including digital advertising, sales promotions, public relations, experiential events, interactive content, and personal selling are recommended to improve the perceived value, brand image, and brand trust toward the brand loyalty.

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INTRODUCTION

Indonesia's textile and apparel industry has experienced growth in the past few years, with GDP reaching IDR 203.95 trillion in 2023, an increase of approximately IDR 2 trillion from 2022 figures (Statista, 2024). While the market is growing, NBRS, one of the key players in Indonesia's modest fashion, experienced a drastic decline in sales during 2023 and remained stagnant in 2024. This contrast implies that NBRS's loss of market share stems from brand-centric factors, primarily loyalty, rather than a general market downturn. Therefore, NBRS needs to understand its consumer perceptions that influence its brand loyalty.

Related to this, several research studies show that brand image and perceived value have a significant influence on brand loyalty, with brand trust acting as a crucial link (Althuwaini, 2022; Hokky & Bernarto, 2021; Rodiques & Rahanatha, 2018). Although these findings provide a useful theoretical basis, the studies were conducted in industries such as banking or electronics, which differ markedly from modest fashion sector in Indonesia.

NBRS operates in an environment of consumer indirect touchpoints through multi-layer resellers with minimal brand-consumer interaction, which may impact consumer construction of loyalty. While cultural and religious values are important in the broader market, prior research has not sufficiently examined brand loyalty drivers in this type of reseller-led fashion retail.

To address these challenges, this research explores whether brand image, perceived value,

and trust towards the brand significantly affect brand loyalty within the context of NBRS. Furthermore, the research discusses the possible role of Integrated Marketing Communication (IMC) as a strategy to intensify these psychological constructs and enhance customer retention.

Hypotheses Development

VRIO

VRIO is a strategic framework for understanding the competitive potential of an organization's resources and capabilities (Akhtar & Sultan, 2023). This framework helps to assess internal strengths and weaknesses in the context of strategic management to help companies understand why some companies outperform others.

Barney's VRIO model (Sheehan, 2006) puts the resource-based view into practice by proposing that companies can achieve more sustainable competitive advantage and improved performance if they possess valuable, rare, difficult to imitate, and well-organized resources (see Fig.1).

Performance Implications of Barney's (1995) VRIO Criteria

Valuable?	Rare?	Inimitable?	Organized?	Competitive Impact	Performance Implications
No	_	_	_	Competitive disadvantage	Under industry average
Yes	No	_	_	Competitive parity	Industry average
Yes	Yes	No	_	ST competitive advantage	Over industry average
Yes	Yes	Yes	Yes	LT competitive advantage	Over industry average

NOTE: VRIO = valuable, rare, inimitable, and organized; ST = short term; LT = long term.

Figure 1. VRIO Framework (Sheehan, 2006).

Porter's Five Forces

Porter's Five Forces is a framework used to analyze the competitive landscape and evaluate the attractiveness of an industry as a whole (Baltzan & Phillips, 2010). Porter identified five core competitive forces that can affect a firm's profitability: intense competition among existing industry competitors, the potential for new businesses to enter the market, the risk of substitute products taking market share, the negotiating power of customers, and the influence wielded by suppliers (Miyamoto, 2014).

Brand Loyalty

Brand loyalty involves holding positive beliefs and attitudes toward a specific brand, as supported by Keller (1993) and Oliver (1999). This loyalty is also demonstrated by a consumer's consistent, repeated purchases of that brand over time (Aaker, 1991). Previous research stated that brand loyalty can increase the sales and revenue of a company (Delgado-Ballester & Luis Munuera-Alemán, 2001).

Brand Image

According to Park & Rabolt (2009), brand image refers to all the associations a consumer holds in their memory about a particular brand. A positive brand image significantly contributes to purchase intent, and it is one of the most important drivers of sales. A study shows brand loyalty and image are focal in the formation of purchase intent for young customers (Zaharia Seinfeld & Talledo Flores, 2022). Brand image directly influences customer loyalty by creating a positive perception of the brand that encourages repeated purchasing as well as word-of-mouth (Saeed et al., 2013; Tri Cuong, 2021; Ulyah & Ula, 2019). According to various studies, brand image has a significant positive impact on brand loyalty (Afiftama & Nasir, 2024; Kambiz et al., 2011; Hsieh & Li, 2008; Ogba & Tan, 2009; Song et al., 2019; Tahir et al., 2024).

H1: Brand Image has a positive effects on Brand Loyalty.

Perceived Value

The perceived value is a trade-off received from all relevant benefits from product attributes (Kwun, 2011). Perceived value can be identified in four dimensions: emotional value, social value, functional value, and economic value (Sweeney & Soutar, 2001).

Perceived value is critical in brands' differentiation in highly competitive markets. When consumers feel that the worth of a specific brand is greater than competitors, they will be willing to be loyal to the brand (García-Salirrosas et al., 2024). The influence of perceived value on brand loyalty has been explored in various academic studies, with findings of this relationship can be direct or indirect (Afiftama & Nasir, 2024; Delgado-Ballester & Luis Munuera-Alemán, 2001; Erciş et al., 2012; Fathorrahman et al., 2020; Song et al., 2019; Sumarmi & Wijayanti, 2023).

H2: Perceived Value has a positive effects on Brand Loyalty.

Brand Trust

Brand trust encompasses various levels and dimensions, essentially reflecting consumers' recognition and confidence in a company (Dai et al., 2019) Trusting a brand can boost a consumer's confidence in the brand's quality and safety, which then strengthens both brand loyalty and the likelihood of purchasing (Lassoued & Hobbs, 2015; Zhihan et al., 2022).

A study revealed that consumers' trust in a brand positively impacts their purchasing decisions, emphasizing the role of both perceived product quality and effective communication in

fostering this trust (Alekam et al., 2017). Brand trust has been widely confirmed by numerous studies to directly correlate with increased brand loyalty (Fathorrahman et al., 2020; Karjaluoto et al., 2012; Lacap & Tungcab, 2020; Nilasari et al., 2024; Sang & Cuong, 2025; Sarmad et al., 2024).

Several studies have indicated that brand trust plays a crucial mediating role in the relationship between brand image, perceived value, and brand loyalty (Huang et al., 2020; Mabkhot et al., 2017; Management Studies Khowjoy et al., 2023; Rodiques & Rahanatha, 2018). The conceptual framework of brand loyalty factors is illustrated in Figure 2.

H3: Brand Trust has a positive effects on Brand Loyalty.

H4: Brand Image has a positive effects on Brand Trust.

H5: Perceived Value has a positive effects on Brand Trust.

H6: Brand trust plays a mediating role between the Brand Image on brand loyalty.

H7: Brand trust plays a mediating role between the Perceived Value on brand loyalty.

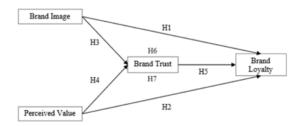


Figure 2. Conceptual Framework

METHOD

This study employs a quantitative approach with supportive qualitative insights. This study applies an explanatory design using a structured survey as the primary method, and the 5-point Likert-scale questionnaire was used to examine the influence of brand image, perceived value, and brand trust on brand loyalty. The total sample size of 113 respondents was selected according to Slovin's formula with a margin of error of 10% and a 95% confidence level. The respondents were modest fashion consumers who had purchased NBRS products. The information collected was analyzed using Structural Equation Modeling via SmartPLS 4.0 software. A qualitative analysis of secondary data was also conducted to place NBRS's external and internal strategic position in perspective.

RESULT

This study employs the VRIO framework to analyze the firm's internal capabilities and

identify its sources of competitive advantage. Concurrently, Porter's Five Forces will be utilized to assess the external competitive landscape of the industry.

VRIO

Distribution Network: NBRS possesses a sustainable competitive advantage due to its extensive distribution network of over 2,000 partners, 600 stores, and 122 distributors. This network is valuable for nationwide market coverage, rare in its scale within the Indonesian modest fashion industry, and difficult to imitate due to significant capital investment and logistical complexities.

Outsourced Production: While outsourcing production reduces fixed costs, this practice is common in the Indonesian fashion industry and is easily duplicable. Thus, this model of production gives a competitive parity. Multi-Brand Portfolio: This asset provides competitive parity. While valuable for market segmentation and revenue diversification, it is not rare, as competitors also employ similar strategies, and it is easily imitable with high branding investments.

Brand Recognition: NBRS has a temporary competitive advantage through its brand recognition, reinforced by awards Museum Rekor Dunia Indonesia (MURI): Fastest Growing Muslim Fashion Company in 2 Years, ISEF Brand of the Year (2021), Indonesia Wow Brand 2023: Bronze Winner for Muslim Fashion category, and Active participation in OIC Halal Expo event (2021). This is valuable for consumer trust and perceived quality, and it is rare as such industry awards are not widely held. However, it is not inimitable.

Partnership Model: The tiered partnership scheme (Nibras Corner/Partner/House) provides a sustainable competitive advantage. It is valuable for rewarding store loyalty and expanding market reach, rare due to few competitors offering similar structured incentives, and difficult to replicate as it requires replicating entire distribution systems, training, and reward structures. NBRS's formal management of this system strengthens this advantage.

ISO 9001:2015 Certification: This results in a temporary competitive advantage. While beneficial for standardizing quality and operational efficiency and not consistently adopted by smaller firms, it is not exceptional among rivals can obtain it with considerable effort.

Marketing Practices: NBRS's current marketing practices heavily rely on traditional marketing (fashion shows, community WOM), which has low comparative value given diminishing coverage among digitally engaged

population, is not rare, and is simple to imitate, reducing its competitive utility.

Porter's Five Forces

Threat of New Entrants: The possibilities for new companies to enter the market constitute a high threat for NBRS. NBRS enjoys cost advantages for mass production, particularly for its Rayya series, combined with a vast network of resellers. All of these create a fast track to profitability for any new business competing directly with NBRS. Though the modest fashion market overall is becoming easier to get into. Newer business models like dropshipping and ecommerce can lessen capital investments significantly.

Threat of Substituent: Substitute threat is high. Substitutes refer to clothing options that are not prudently identified as a modest fashion but could fulfill the basic need of being modest. This is an attractive alternative for the consumer because of the offerings, more competitive-priced or its uniqueness which includes different designs, fairly innovative-materials ideas, or even custom size fitting.

Bargaining Power of Supplier: The power of suppliers to influence NBRS is considered low to moderate. The market for fabric suppliers in Indonesia is competitive, with many local and international companies, which further reduces the concentration of suppliers and gives NBRS more leverage in negotiations. Furthermore, NBRS's large annual orders, particularly for its Rayya series, make it an important customer for certain suppliers, thereby reducing those suppliers' bargaining power.

Bargaining Power of Buyer: The power of buyers to influence NBRS is substantial. The modest fashion industry has many brands offering very similar products. Buyers face very low cost for switching brands. In the current digital landscape, both resellers and individual consumers exert significant market influence due to their well-informed purchasing decisions, driven by many factors such as promotions, margins, style, price, and availability.

Industry of Rivalry: Competition within the Indonesian modest fashion industry is very intense. The textile industry in Indonesia has experienced growth, indicating an increase in consumer demand. However, the market is highly competitive, with numerous local and international brands, offering a wide range of styles, prices, and availability both online and offline.

Quantitative Data Analysis

While the internal (VRIO) and external (Porter's) analyses provide strategic context for NBRS's competitive position, the quantitative survey provides consumer-level validation of how the key branding concepts—image, value, and trust—play out in practice. The following section provides the results of this empirical investigation.

A survey of 113 respondents was performed concerning obtaining customer perception about brand loyalty. The desired type of respondents was those who had previously carried out a purchase of any NBRS product. Based on analyzing the demographics of the respondents (see Table 1), the respondents comprised the larger gender population of women (82.30%) aged 29-44 years (43.36%), followed by the 18-28 years age group (28.32%).

Most of the respondents were indicated to live on the island Java, with considerable proportions from Banten (31.86%), East Java (22.12%), and DKI Jakarta (19.47%). A greater majority, that is, (68.14%) have either diploma level or a bachelor's degree (S1), suggesting a well-informed consumer. In terms of job, private employees (38.94%) and housewives (23.89%) enumerated as the majorities comparatively. The majority of the respondents (48.67%) represented an income of between 5-10 million per month, thus confirming that these respondents are the core of middle-income consumers.

Convergent Validity

Outer loadings measure the complete contribution of each indicator to its corresponding latent construct. As per Hair et al. (2021), outer loadings are ideally to be 0.708 or more to indicate that the construct is able to explain more than half of its variance by the indicator. In this study, all indicators for Brand Image (BI), Brand Loyalty (BL), Brand Trust (BT), and Perceived Value (PV) showed outer loading values well above the suggested 0.708 (see Figure 3), ranging from 0.785 (PV5) to 0.939 (BL2). These findings indicates high reliability at an individual item level and strong representativeness of observed variables for their latent constructs.

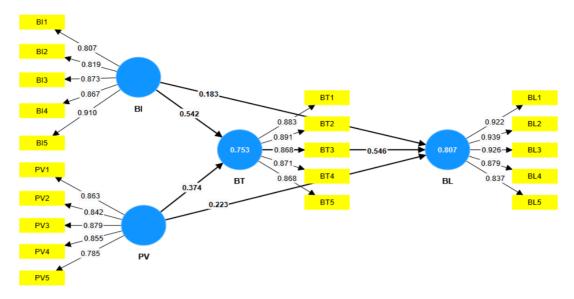


Figure 3. Convergent Validity Result

Table 1. Demographic of Respondents

Demographic Variables	Categories	Percentage
Candan	Female	82.30%
Gender	Male	17.70%
	<18	0.88%
Age	18 - 28	28.32%
	29 - 44	43.36%
	>44	27.43%
	Banten	31.86%
	Jakarta	19.47%
Oomicile	Jawa Barat	13.27%
	Jawa Tengah	9.73%
	DI Yogyakarta	3.54%
	Jawa Timur	22.12%
	Highschool	23.89%
evel of Eduction	Bachelor's	68.14%
	Master's	7.08%
	Doctor's	0.88%
	Employee	38.94%
	Housewife	23.89%
ype of Occupation	Civil Servant	5.31%
	Freelancer	11.50%
	Enterpreneur	10.62%
	Student	9.73%
	< IDR 5 millions	26.55%
come	IDR 5 - 10 millions	48.67%
	IDR 10 - 20 millions	19.47%
	> IDR 20 millions	5.31%

Construct Reliability and Convergent Validity

Assessment of construct reliability involves measuring the degree of response consistency using both Cronbach's Alpha and Composite Reliability. Convergent validity is determined by the Average Variance Extracted (AVE). Following the internal consistency criteria, the Cronbach's Alpha and Composite Reliability values must be 0.70 and above, while the AVE value must exceed 0.50 (Hair & Alamer, 2022; Hair et al., 2011, 2021).

Based on the Table 2, the results show the Cronbach's Alpha values of this study ranged from 0.899 (PV) to 0.941 (BL), all exceeding the 0.70 threshold. Composite Reliability (rho_c) values ranged from 0.925 (PV) to 0.955 (BL), also surpassing the 0.70 bar. These results confirm internal consistency and reliability. All AVE values (BI: 0.733, BL: 0.812, BT: 0.768, PV: 0.714) were well beyond the 0.50 threshold. This implies that the latent constructs account for greater than 50% of the variance in their associated indicators (Hair & Alamer, 2022; Hair et al., 2011, 2021).

Table 2. Construct Reliability and Convergent Validity Result

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
BI	0.909	0.912	0.932	0.733
BL	0.942	0.946	0.956	0.812
ВТ	0.925	0.925	0.943	0.768
PV	0.900	0.906	0.926	0.715

Discriminant Validity

This research also demonstrated discriminant validity using the Fornell-Larcker criterion and the cross-loading. As stated by Hair et al. (2019), the Fornell-Larcker criterion requires that the square root of a construct's Average Variance Extracted (AVE) should exceed its highest correlation with any other construct within the model.

Table 3 is highlighted diagonal values (representing the square root of AVE) consistently surpassed the off-diagonal values (representing correlations between constructs). This robust finding confirms that each construct shares more variance with its indicators than with any other construct, providing strong evidence for discriminant validity. Cross-loading method also provides evidence of discriminant validity, proven by indicator's loading on its intended construct was greater than its loadings on any other construct in the model as visualized in Table 4.

Table 3. Discriminant Validity Fornell-Larcker criterion Result

Variable	BI	BL	BT	PV
BI	0.856			
BL	0.816	0.901		
BT	0.837	0.878	0.876	
PV	0.790	0.805	0.802	0.845

Table 4. Cross-Loading Result

			8	
Variable	BI	\mathbf{BL}	BT	PV
BI1	0.807	0.695	0.655	0.697
BI2	0.819	0.650	0.674	0.601
BI3	0.873	0.697	0.749	0.674
BI4	0.867	0.656	0.712	0.674
BI5	0.910	0.785	0.784	0.730
BL1	0.811	0.922	0.838	0.797
BL2	0.734	0.939	0.831	0.780
BL3	0.773	0.926	0.808	0.754
BL4	0.651	0.879	0.734	0.660
BL5	0.697	0.837	0.736	0.617
BT1	0.780	0.795	0.883	0.681
BT2	0.724	0.789	0.891	0.675
ВТ3	0.707	0.802	0.868	0.782
BT4	0.745	0.744	0.871	0.723
BT5	0.711	0.711	0.868	0.646
PV1	0.671	0.724	0.686	0.863
PV2	0.573	0.598	0.615	0.842
PV3	0.673	0.679	0.667	0.879
PV4	0.739	0.781	0.761	0.855
PV5	0.666	0.591	0.642	0.785

Multicollinearity

According to established thresholds, a cutoff Variance Inflation Factor (VIF) value of greater than 5 is taken as an indicator of problematic multicollinearity (Hair et al., 2021). The VIF values for all relationships in the inner model of this research were substantially below the critical threshold of 5.0, as shown in Table 5. This indicates that multicollinearity is not an issue among the predictor constructs, ensuring the stability, unbiasedness, and reliability of the estimated path coefficient.

Table 5. VIF and Effect size

VIF	Effect Size (f²)
3.844	0.045
2.655	0.448
2.655	0.213
4.049	0.383
3.221	0.080
	3.844 2.655 2.655 4.049

Effect Size (f^2)

Hair et al., (2019) values higher than 0.02, 0.15, and 0.35 are considered small, medium, and larger f^2 effect sizes. Based on the calculation of SmartPLS shown in Table 5, f^2 of BI on BL is 0.045, which is considered small. The f^2 of BI on BT is 0.448, considered large. The f^2 of BT on BL is 0.383, large. f^2 of PV on BL is 0.08, which is considered small, and f^2 of PV on BT is 0.213, medium.

The comparatively modest direct influences of brand image ($f^2 = 0.045$) and perceived value ($f^2 = 0.080$) on loyalty, and their greater influence on trust ($f^2 = 0.448$ and 0.213, respectively), suggest a multi-step process for consumer loyalty development. Consumers would potentially first form cognitive and affective judgments (through image and value), which then build brand trust—driving ultimately loyalty.

Table 6. Hypothesis Testing Result

Hypothesis	Variables	Original sample (O)	P values	Decision
H1	$\mathrm{BI} \to \mathrm{BL}$	0.183	0.022	Significant
H2	$\text{PV} \to \text{BL}$	0.223	0.024	Significant
Н3	$\mathrm{BI} o \mathrm{BT}$	0.542	0.000	Significant
H4	$\mathrm{PV} \to \mathrm{BT}$	0.374	0.000	Significant
H5	$\mathrm{BT} \to \mathrm{BL}$	0.546	0.000	Significant
Н6	$BI \to BT \to BL$	0.296	0.000	Significant
H7	$\mathrm{PV} \to \mathrm{BT} \to \mathrm{BL}$	0.204	0.001	Significant

Significance and Relevance of Structural Model

The p-value of a path coefficient should be below a certain predefined level (often 0.05) then this means that the observed relationship between the constructs is unlikely to be due to chance (Hair et al., 2017; Hair et al., 2021). The assessment of path coefficients using the bootstrapping method revealed statistically significant results for all direct and indirect relationships in the model, as shown in Table 6.

The findings of this study provide empirical evidence in support of theoretical reasoning in brand loyalty, in the case of a modest fashion company operated with the utilization of a reseller-based distribution system. Both perceived value and brand image were found to have significant direct influences on brand loyalty in support of hypotheses H1 and H2. Furthermore, both of these measures also exerted indirect impacts through brand trust (H6 and H7),

highlighting the central role of trust in forming long-term relationships with consumers.

The large path coefficient for brand trust (β = 0.546, p < 0.001) in the prediction of brand loyalty is particularly noteworthy. It hints towards the manner in which, in the indirect-touchpoint situations of NBRSs where customers generally deal with resellers rather than the brand itself, trust perceptions remain an essential bridge between the initial impressions and enduring loyalty.

Coefficient Determination (R2)

Hair et al. (2021) stated that R² values greater than or equal to 0.75 are considered strong, values of 0.50 are moderate, and those at or below 0.25 are weak. Based on Table 7, the R² value for Brand Loyalty (BL) was 0.807, which is considered a high level. This suggests that approximately 80.7% of the variations in Brand

Loyalty are explained by the variables in the study's model. For Brand Trust (BT), the R² value was 0.753, also falling into the strong category. This implies that about 75.3% of the variance in Brand Trust is explained by the constructs influencing it in the model.

Table 7. Coefficient Determination Result

Variable	\mathbb{R}^2	R ² adjusted
BL	0.807	0.802
BT	0.753	0.749

Variable Prediction (Q2)

The Q^2 statistic is used to assess the predictive relevance of the endogenous constructs in the model. A Q^2 value greater than zero indicates that the model has predictive relevance for a particular endogenous construct (Chin et al., 2020). Hair et al., (2019) stated that Q^2 values of 0.00, 0.25, and 0.50 indicate small, medium, and large predictive relevance, respectively. Based on the blindfolding SmartPLS calculation in the Table 8, the Q^2 of BL is 0.644 while the Q^2 of BT is 0.570. Both of these variables considered have large predictive relevance.

Table 8. Prediction Factor Result

0.000
0.644
0.570
0.000

DISCUSSION

The structural model results showed that brand image, perceived value, and brand trust all exert significant direct or indirect effects on brand loyalty, highlighting the presence of multiple loyalty formation mechanisms.

Brand image was found to significantly influence brand loyalty, both directly and indirectly through trust. In the case of NBRS, where most consumers don't directly interact with the brand but instead interact with resellers, brand image is a critical cue for consumers to form quality and values-based inferences.

Similarly, perceived value had direct and mediated effects on loyalty. This indicates that customers' judgments of product usefulness, emotional value, and price value all have direct effects on repeat buying behavior. In the Indonesian modest fashion market, where price sensitivity is high, but religious fit also matters, delivering value is more than just economic.

NBRS must be capable of communicating emotional, functional, and symbolic value convincingly in a competitive market to differentiate.

This research findings also align with previous literature, such as Afiftama & Nasir (2024) and Fathorrahman et al. (2020) highlight the mediating role of trust. With NBRS, where resellers act as frontline brand touchpoints through which trust needs to be established.

The qualitative analysis provides further depth to this insight. Internally, NBRS's VRIO analysis depicts the tiered reseller partnership network and national distribution system as sustainable competitive advantage capabilities. This makes strategic communication is necessary by which brand signals must be conveyed uniformly in all touchpoints.

Porter's Five Forces analysis sees high industry rivalry, strong buyers, and rising threat of substitutes. In such a saturated market, customers will readily switch brands unless a well-defined, differentiated value is offered. This follows through with our SEM findings: when perceived value and brand image are high, loyalty is even greater with high competition present. Thus, these constructs helps NBRS sustain its position within an increasingly saturated market.

BUSINESS SOLUTION AND PROPOSED IMPLEMENTATION PLAN

This section will discuss Integrated Marketing Communication, proposed to address NBRS business issues. Effective marketing communication should aim to increase brand identification and image, which are both important building blocks to sustaining brand loyalty (Kim & Lee, 2019). The selected IMC tools are intended to enhance brand image, perceived value, and brand trust—three of the most significant antecedents of loyalty in the empirical study. The suggestions also align with the internal capabilities and external threats identified in the VRIO and Porter's Five Forces analysis.

Advertising

While NBRS currently heavily rely on traditional marketing such as out-of-home (OOH) media and TV product placement, data-driven digital ads such as Meta Ads and Google Ads are highly recommended in this industry. Digital ads enable users to target the advertising according to search history, social media interactions, and online behavior (Petrov et al., 2020). Digital ads have been shown to increase perceived value among consumers (Eisend, 2008) and create a cohesive brand image and fostering a loyal community around the brand (Ilyina et al., 2025).

Sales Promotion

NBRS has been effectively using tradeoriented promotions with reseller discounts and loyalty points. However, its end-customeroriented promotions remain limited. In this area, NBRS could expand its sales promotion through several activities. Live shopping sessions with resellers offering exclusive vouchers can enhance its end-consumer engagement while still managing partnerships with resellers. Real-time interaction and the engaging nature of live shopping increase consumer enjoyment and utility, leading to higher purchase intentions and brand engagement, which are crucial for driving revenue (Helen et al., 2024; Zhou & Tian, 2022). A study by Lin and Xuan-Gang (2023) indicates that live streaming positively affects purchase behavior among consumers in the digital economy context by way of perceived value and emotional connection which contributes, to strengthening brand loyalty.

Besides that, tiered loyalty for end-consumer, gift with purchase (GWP), product bundles, and satisfaction guarantee could be options for sales promotion programs. The execution of loyalty programs enhances the perception of functional value towards the brand, consequently inducing loyalty towards the company (Gupta et al., 2018). Monetary promotions, such as discounts and loyalty programs, significantly enhance brand image by emphasizing functionality and monetary value (Pai et al., 2017). GWP, as a nonmonetary promotion, can enhance brand image by providing perceived added value through gifts (Bharadwaj & Bezborah, 2021).

Events

Beyond well-known events such as Jakarta Fashion Week, it is recommended for NBRS to implement community-centered experiential marketing to engage consumers through memorable experiences that evoke positive emotions with the brand. Experiential marketing creates experiences and emotional connections with customers is essential for increasing brand awareness, perceived quality, and brand loyalty (Zavaleta Salazar et al., 2023).

Based on questionnaires and observations, most of the consumers of NBRS are Muslim mothers. Therefore, events such as "Mompreneur" Meetups, Gentle Yoga Classes, or Parenting Talks could be considered. Providing door prizes in the form of NBRS products or vouchers and a requirement for all participants to wear NBRS products during the event can be implemented to further increase brand visibility and encourage direct engagement. This strategy also aims to generate user-generated content that is highly shareable.

Public Relations

In addition to leveraging prominent brand ambassadors like Ustazah Oki or Natasha Rizki, NBRS could significantly amplify its reach by strengthening its PR package strategy. While the organization has initiated efforts in this area, there's ample room for expansion to maximize its impact. particularly during high-traffic periods such as Ramadan, Hajj season, and Hijrah New Year.

Effective PR practices can enhance brand loyalty by improving brand image and trust (Asare Effah et al., 2025; Hsieh & Li, 2008). PR can enhance perceived value by communicating the brand's commitment to quality and ethical standards, thereby increasing consumer trust and loyalty (Asare Effah et al., 2025; Dai et al., 2019b).

Interactive Marketing

Engaging with customers through interactive marketing communication holds the core significance in developing solid business-customer relationships (Zhang & Lin, 2015). Social media, in particular, proves to be a useful tool for it, as its enhanced interactive features allow consumers to initiate marketing messages and increasingly direct the communication process (Zhang & Lin, 2015). Businesses that incorporated interactive content and Influencer relationships saw a 28% spike in customer loyalty on an average basis (Manimegalai et al., 2025).

Research highlights that User Generated Content (UGC) directly enhances brand perception, although its effect on consumer trust may vary depending on content quality and credibility (Usman & Wijaya, 2025). This supports relationship marketing by involving customers in brand storytelling. Another study confirms that User-generated content (UGC) enhances the trust on a brand and shapes perceptions in a positive way, considered those results to strongly influence consumer purchasing decisions in online environments. This further supports the role of UGC in strengthening brand image and consumer trust (Naeem et al., 2025).

NBRS's current organic content on Instagram and TikTok, which is primarily catalog-focused, could become more interactive. Implementing User-Generated Content (UGC) campaigns, such as #MyNBRSStyle challenges, reseller testimonials, "NBRS in Real Life" series, hijab styling tips, and before-and-after looks, can enhance brand perception, build brand trust, show product relevance, and reinforce community identity.

Direct Marketing

For direct marketing, while NBRS does not handle direct transactions, a co-branded CRM

system with its resellers presents a valuable opportunity. This approach would allow NBRS to gather crucial buyer contact information (e.g., email addresses, social media follows, WhatsApp group memberships) from customers, which would allow NBRS to disseminate information, announce new arrivals, or offer exclusive previews directly to its customer base.

Personal Selling

For NBRS who already have established personal marketing challenges by its large network of distributors, effective personal selling could be strengthened by implementing structured training programs (product briefings, customer empathy, brand storytelling) and providing digital marketing kits. Recognizing top resellers will incentivize consistency and build brand trust at the point of sale.

While the proposed IMC strategies hold the potential to extend brand loyalty, deployment may encounter operational resistance in NBRS's reseller model. For instance, mandating uniform brand communications or digital campaigns may face resistance from reseller independence. Therefore, successful implementation necessitates planned collaboration, shared incentives, and platform-level management to bring uniformity to disparate retail touchpoints.

CONCLUSION AND RECOMMENDATION

The quantitative findings verify that brand image and perceived value have a strong impact on brand loyalty, and that brand trust partially mediates this impact. The internal SWOT analysis indicates areas of strength in NBRS's extensive reseller partner network, and areas of weakness in outdated marketing approaches and poor digital presence.

Externally, the company is operating in a highly competitive and saturated market with low switching costs and increasing substitute products. These findings together suggest the need for a refreshed strategic course. Specifically, enactment of an Integrated Marketing Communication (IMC) approach is necessary to address these gaps to systematically build brand image, build perceived value, consolidate trust, and ultimately revive loyalty within a changing marketplace context.

This study contributes theoretically and practically by indicating the role of brand image, perceived value, and brand trust to enhance brand loyalty within reseller-mediated brand ecosystems and by offering integrated communication strategies tailored for the Indonesian modest fashion industry.

For future research, it is suggested to expand the scope of variables by bringing in other psychological or behavioral constructs such as

satisfaction, affective bond, or intention to switch. Longitudinal study or experimental studies would also provide more insight into causality over time. The current study is limited by a cross-sectional design, measurement with few constructs, and relatively narrow scope of samples. Therefore, caution needs to be taken while generalizing the results to broader populations or other areas of the fashion industry.

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