

# Determinan Purchase Intention Throught Brand Trust A Moderate Variabel Islamic Bussiness Ethic

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## Abstract

**Purpose:** This study aims to examine the influence of customer satisfaction, attitude toward the product, and customer experience on purchase intention, with brand trust as a moderating variable, particularly within the context of Islamic business practices. The research highlights how consumer psychology and brand relationships interact in shaping purchasing behavior in halal markets.

**Methodology:** A quantitative approach with a descriptive design was adopted. Primary data were collected through structured questionnaires and analyzed using the SmartPLS software, employing Partial Least Squares for structural equation modeling (SEM). This method was chosen for its ability to test complex relationships among multiple constructs simultaneously and to assess moderating effects.

**Results:** The findings reveal that customer satisfaction and customer experience significantly influence purchase intention, whereas attitude toward the product does not exert a meaningful effect. Furthermore, brand trust moderates the relationship between customer satisfaction and purchase intention as well as between customer experience and purchase intention, but it does not moderate the link between product attitude and purchase intention.

**Conclusion:** Customer satisfaction and experience emerge as strong predictors of purchase intention in Islamic business settings. Brand trust enhances these effects, reinforcing its role as a critical driver in halal marketing strategies.

**Limitations:** The study is constrained by its limited sample and reliance on self-reported responses, which may reduce generalizability.

**Contribution:** The research provides theoretical and practical insights by emphasizing the moderating role of brand trust, offering guidance for managers and policymakers to strengthen halal brand strategies.

**Keywords:** *Attitude Toward, Brand Trust, Customer Experience, Customer Satisfaction, Purchase Intention.*

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## 1. Introduction

Bakery businesses in Bandar Lampung have achieved relatively good ratings based on Google Reviews. This indicates that the MSME sector, particularly those specializing in bakery products, has strong growth potential in Bandar Lampung. The table above also shows that several well-known or established bakeries have lower ratings (Chairunnisah, Maulana, & Shihab, 2024; Fasha, Anggraini,

Purwianti, & Ramadani, 2024). Conversely, newer bakeries can compete and even achieve better ratings. One example is the La Kita Bakery. La Kita Bakery is a bakery and pastry shop located in Bandar Lampung, Indonesia, that offers a wide variety of bread and cake products.

The business operates amid intense competition from several other bakeries that offer similar products. These competitors also strive to meet consumer needs in the bakery industry through various products and innovations (Hasibuan et al., 2024; Warganegara et al., 2024). Therefore, La Kita Bakery must continuously adapt and innovate to remain competitive and to maintain customer loyalty. The existing competition encourages La Kita Bakery to focus on product quality and provide excellent service and satisfying customer experiences. By doing so, La Kita Bakery can maintain its market position and continue to grow.

Table 1. Google Review Ratings of Bakery Shops in Rajabasa District

No.	Bakery Shop Name	Google Review Rating
1.	Yussy Akmal	5.0
2.	Mitra Cake	5.0
3.	Naz Cake & Cookies	4.9
4.	<b>La Kita Bakery</b>	<b>4.7</b>
5.	Clarion Bread & Cake	4.7
6.	Shereen Cakes & Bread	4.6

Source: Google Review, 2024

Based on Table 1, regarding the Google Review ratings of bakery shops in the Rajabasa District, it is evident that La Kita Bakery has a rating of 4.7, which is lower than its competitors, Yussy Akmal and Mitra Cake, both of which have a perfect 5.0 rating. Despite this, La Kita Bakery remains competitive in the bakery business in Bandar Lampung. This raises questions about the factors influencing consumer purchase intentions, particularly within the context of Islamic business ethics. The significance of this issue is reinforced by the high level of competition in the local bakery industry, with many competitors offering similar products. However, La Kita Bakery has successfully maintained its position through the quality of its products, good service, and positive customer experiences.

Data from Google Reviews also indicate that although several bakeries have higher ratings, La Kita Bakery remains a top choice among consumers. This suggests that other factors such as brand trust and customer satisfaction may play a crucial role in shaping purchase intention (Adnyani, Sading, Taqwa, Jaya, & Achmad, 2025; Santoso et al., 2025; Silawati & Siregar, 2024). In addition, from an Islamic perspective, consumer behavior is not driven solely by worldly satisfaction but also by spiritual values such as honesty (shiddiq) and justice ('adl) in transactions. Therefore, this study aims to analyze the extent to which customer satisfaction, attitude toward the product, and customer experience influence purchase intention, with brand trust serving as a moderating variable within the framework of Islamic business ethics (Ekasari & Surip, 2025; Mandagi, Pasuhuk, & Kainde, 2024; Prasetia, Meitiana, Kristinae, & Nahan, 2025).

Thus, the formulation of this problem is not only academically relevant but also practically valuable, as it can provide guidance for business owners in optimizing marketing strategies that align with Islamic values while maintaining competitiveness in the market. According to Islamic teachings, purchase intentions should not be excessive or go beyond reasonable limits, such as engaging in extravagance or wasteful spending. This command is explained by Allah SWT in the Qur'an, Surah Al-Araf, verse 31, as follows:

﴿ يَبْنَىٰ أَدَمَ خُذُوا زِينَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُّوا وَاشْرُبُوا وَلَا تُسْرُفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ ﴾ ٣١

*“O children of Adam, wear your beautiful garments at every place of worship, and eat and drink, but do not be excessive. Indeed, He does not like those who are excessive.” (Q.S Al-Araf [7] : 31)*

This verse teaches proper etiquette in worship, namely, wearing decent and beautiful clothing when entering the mosque to perform acts of devotion to Allah. Additionally, the verse emphasizes that while humans are permitted to enjoy lawful food and drink, they are strictly forbidden from engaging in excess (israf) consumption. This prohibition includes overeating, which may harm one's health, as well as wastefulness in managing wealth. Ibn Kathir explains that this verse is connected to the behavior of the pre-Islamic Arabs (the jahiliyyah people), who were sometimes excessive in their actions or, conversely, subjected themselves to hardship by forbidding what Allah had made lawful. Therefore, the verse serves as a reminder for all believers not to be excessive, as such behavior is neither virtuous nor beneficial to anyone. Allah prohibits extravagance not only in worship but also in everyday activities, such as eating and drinking. Any form of redundancy or excess typically does not lead to positive outcomes and can be harmful. This prohibition applies not only to worldly matters but also to religious and spiritual contexts.

Purchase intention refers to a consumer's desire to purchase a product based on their evaluation and perception of the product (Siqueira, Nascimento, & Freire, 2022). Purchase intention can be influenced by several factors, including customer satisfaction, attitudes toward the product, and customer experience. Customer satisfaction is an overall evaluation of a consumer's experience using a product or service based on a comparison between expectations and the actual performance received (Kotler & Keller, 2018).

Customer satisfaction contributes to building loyalty and increases the likelihood of customers making repeat purchases (Oliver 2014). In the context of Islamic business, customer satisfaction reflects the fulfillment of the principles of justice and balance in business transactions (Nurdiyanti, Masitoh, & Nukhbatillah, 2024). A previous study conducted by Lionitan and Firdausy (2023), which examined the influence of price perception, word of mouth, and customer satisfaction on purchase intention for Mixue in Cibubur, showed that price has a significant positive effect on purchase intention, word of mouth has a positive effect on purchase intention, and customer satisfaction has a positive effect on purchase intention.

Attitude toward a product is another factor that can influence purchase intention. Attitude toward a product is defined as an individual's perception and evaluation of a product, which influences their behavioral tendency to purchase it (Schiffman and Wisenblit, 2019). In Islamic businesses, attitudes toward products are shaped by the values of halal and thayyib, which ensure the quality and benefits of products for consumers. A positive attitude toward a product increases the likelihood of purchase intention because consumers feel confident in the quality and benefits of the product (Aziz and Chok 2013). A previous study by Siaputra and Isaac (2020) examined the influence of attitude, subjective norms, and perceived behavioral control on the purchase intention of healthy food at Crunchaus Surabaya. They explained that attitude, subjective norms, and perceived behavioral control all have positive and significant effects on purchase intention. Among these variables, attitude was found to be the most dominant factor influencing the purchase intention of healthy food at Crunchaus Surabaya.

Customer experience is another factor that can influence purchase intention. Customer experience encompasses the interactions that consumers have with a brand or product that shape their perceptions and emotions (Lemon & Verhoef, 2016). A positive customer experience can enhance satisfaction and brand trust, thereby encouraging purchase intention. From the perspective of Islamic business, customer experience is not only related to functional aspects but must also align with the principles of Islamic business ethics, which emphasize honesty and transparency (Temporal, 2011). A previous study conducted by Gusti Ayu Aghivirwati aimed to determine the effect of customer experience and satisfaction on purchase intention on TikTok Shop and examine the mediating role of satisfaction in the relationship between customer experience and purchase intention. The findings show that both customer experience and satisfaction significantly influence purchase intention and that satisfaction successfully mediates the effect of customer experience on purchase intention (Aghivirwati, 2023).

Brand trust refers to the extent to which consumers believe that a brand can fulfill their expectations and possesses integrity (Morgan & Hunt, 1994). Brand trust serves as a moderating variable that

strengthens the relationship between customer satisfaction, attitude toward the product, and customer experience on purchase intentions. High brand trust makes customers feel more secure and confident in their purchasing decisions (Rizky & Roosdhani, 2025). A study conducted by Immanuel (2024) explained that product attributes, brand trust, and customer satisfaction influence consumer purchase intention toward rice bowl products. By understanding the strategic role of brand trust, La Kita Bakery can design more effective marketing strategies to maintain its competitive advantage. This strategy involves strengthening the brand image in alignment with consumer values, providing consistently high-quality products, and creating positive customer experiences at all touchpoints.

Many previous studies have examined the determinants of purchase intention, such as brand experience and attitude (Fauzi and Yusran 2022), *product attributes* (Immanuel 2024), *brand image* (Putra 2024), and *experiential marketing* (Raditya, Harianto, and Nahar 2024). However, brand trust has not been widely identified as an important mediating variable in shaping consumer purchase intentions. Most of these studies were conducted within general or secular contexts without considering the ethical values upheld by Muslim consumers, particularly within the framework of Islamic business ethics. Conversely, the concept of Islamic Business Ethics (IBE)—which includes principles such as honesty (shiddiq), justice ('adl), trustworthiness (amanah), and the prohibition of deceit in transactions—is highly relevant in shaping the perceptions and purchase intentions of Muslim consumers.

Unfortunately, only a limited number of studies explicitly incorporate Islamic Business Ethics into the factors influencing purchase intention. Thus, a significant gap in the existing literature is identified: the lack of studies that integrate Islamic ethical values as a key research focus within consumer behavior models, especially in industries targeting Muslim market segments. This study offers a significant contribution and novelty to the marketing and consumer behavior literature by integrating conventional approaches with Islamic value-based perspectives within an empirical framework. Unlike previous studies, which generally focused on the determinants of purchase intention within secular contexts, this study specifically examines the role of brand trust as a moderating variable within the framework of Islamic Business Ethics.

Earlier studies, such as those by Fauzi and Yusran (2022), have explored various factors, including product attributes and brand experience; however, they overlooked the spiritual dimensions and Islamic values that are essential considerations for Muslim consumers. This study has three key novel aspects. First, this study explicitly incorporates Islamic principles, such as halal, thayyib, and honesty (shiddiq), as foundational elements in measuring brand trust and purchase intention. Second, this study focuses on the behavior of modern Muslim consumers in the digital era, a context that remains underexplored in the existing literature. Third, brand trust was not only tested as a direct predictor but also functioned as a variable that strengthened the relationships between customer satisfaction, attitude toward the product, and customer experience with purchase intention.

This study also differs from previous related studies. For instance, Immanuel (2024) study on Mixue focused solely on customer satisfaction and word of mouth without considering spiritual dimensions. Similarly, Mukhtar and Mohsin Butt (2012) researched customer experience in TikTok Shop and overlooked Islamic values in the context of digital consumer behavior. By employing a holistic approach that integrates Western consumer behavior theory with Islamic values, this study not only fills an academic gap but also provides practical implications for developing trust-based marketing strategies within the halal industry. The novelty of this research lies in its integration of consumer behavior approaches with Islamic value perspectives—an empirical investigation that remains rare, particularly in Indonesia or other countries with large Muslim populations. Additionally, this study focuses on the behavior of modern Muslim consumers who live in an era dominated by digital consumption culture, requiring new approaches to understanding purchase intention based on a combination of consumer rationality and spiritual values.

## 2. Literature Review

This study is grounded in the Theory of Planned Behavior (TPB), which explains how attitudes, subjective norms, and perceived behavioral control influence consumer intentions and behavior. In this context, the TPB is extended by incorporating key variables relevant to Islamic business settings—namely, customer satisfaction, attitude toward the product, customer experience, and brand trust—as determinants of purchase intention. Customer satisfaction refers to consumers' post-purchase evaluation of a product or service based on a comparison between expectations and actual outcomes (Mukhtar & Mohsin Butt, 2012). From an Islamic perspective, customer satisfaction is not only assessed through the functional aspects of a product but also reflects the principles of justice ('adl) and honesty (shiddiq) in transactions. Immanuel (2024) found that customer satisfaction positively influences purchase intention, which aligns with Islamic principles that emphasize the importance of fulfilling promises (amanah) in business.

Attitude toward a product is defined as the consumer's affective and cognitive evaluation of it (Ekasari & Surip, 2025). Within the Islamic framework, this attitude is shaped by the concepts of halal and thayyib, where Muslim consumers consider not only product quality but also its compliance with Sharia principles (Ma'arif, Kurniawan, & Sisdianto, 2025). However, the findings of this study indicate that attitude does not significantly influence purchase intention, in contrast to the results of Fauzi and Yusran (2022), who reported a positive effect. This discrepancy may be due to specific factors, such as the characteristics of bakery products, which emphasize direct consumption experience rather than pre-formed attitudes alone.

Customer experience encompasses the entire emotional, physical, and cognitive interaction between consumers and brands (Tirtana & Rahmadhani, 2025). In Islamic economics, a good customer experience must align with the principles of transparency and social responsibility (Fadil and Hati, 2025). The findings of this study confirm the results of Handayani and Setyaning (2025), showing that customer experience strongly influences purchase intention, especially when supported by a store environment that adheres to Islamic values. Brand trust, as the moderating variable in this study, is defined as consumers' belief in a brand's integrity and capability (Morgan and Hunt, 1994). This concept is enriched by the Islamic principle of amanah (trustworthiness), which links customer satisfaction and experience to purchase intention. The finding that brand trust moderates only the relationship between customer satisfaction and customer experience—but not attitude—strengthens the argument of Mukhtar and Mohsin Butt (2012) regarding the importance of brand consistency in developing trust in a brand.

The integration of conventional consumer behavior theory with Islamic business principles in this study offers a novel perspective. While previous studies, such as Tiffany and Singagerda (2025), focused solely on the secular aspects of purchase intention determinants, this study expands the understanding by incorporating spiritual dimensions that are highly relevant to Muslim consumers. This approach not only fills a gap in the literature but also provides a more comprehensive analytical framework for understanding consumer behavior in the Islamic economic context.

## **2.1 Hypothesis Development**

### **2.1.1 The Effect of Customer Satisfaction on Purchase Intention**

Customer satisfaction is an essential element in building long-term relationships between consumers and companies. Satisfaction arises when consumers feel that the products or services they receive meet or exceed their expectations. When consumers are satisfied with their previous purchasing experiences, they tend to develop positive perceptions of the brand and are more willing to make repeat purchases or recommend the product to others (Kotler & Keller, 2016). Customer satisfaction refers to the level of feeling in which an individual expresses the result of comparing the performance of a product or service to their expectations. In general, satisfaction is defined as the degree of conformity between the performance received and what the consumer expects (Rahmadila & Rosilawati, 2025).

Satisfaction is a feeling of pleasure or disappointment that emerges from a person's internal evaluation based on a comparison between a product's performance and the expected outcome. If performance does not meet expectations, customers will feel dissatisfied (Santoso et al., 2025). A previous study by

Lionitan and Firdausy (2023), which examined the influence of price perception, word of mouth, and customer satisfaction on purchase intention for Mixue in Cibubur, found that price has a significant positive effect on purchase intention, word of mouth has a positive effect on purchase intention, and customer satisfaction positively influences purchase intention.

**H1: Customer satisfaction has an effect on purchase intention among consumers of La Kita Bakery in Bandar Lampung**

**2.1.2 The Effect of Attitude Toward the Product on Purchase Intention**

Attitude refers to an individual's evaluation of a product, reflected through their feelings, beliefs, and behavioral tendencies toward that product (Asiah, Harjoni, & Susanto, 2021). In a business context, consumers with a positive attitude toward a product tend to have a higher purchase intention. Such positive attitudes may arise from consumers' knowledge of product quality, pleasant experiences using the product, or emotional impressions. When consumer attitudes are well established, it becomes easier for companies to influence their purchasing decisions.

A previous study conducted by Siaputra and Isaac (2020) revealed that attitude, subjective norms, and perceived behavioral control have a positive and significant effect on purchase intention for healthy food at Crunchhaus Surabaya. Among these variables, attitude was the most dominant factor influencing purchase intention. Based on this explanation and previous empirical findings, the hypothesis is formulated as follows:

**H2: Attitude toward the product has an effect on purchase intention among consumers of La Kita Bakery in Bandar Lampung**

**2.2.3 The Effect of Customer Experience on Purchase Intention**

Customer experience refers to the overall perception and emotional responses formed through consumer interactions with a product, service, or brand. A positive customer experience can create a lasting impression, which, in turn, shapes favorable perceptions of the brand and encourages consumers to make a purchase. A previous study by Gusti Ayu Aghivirwati found that customer experience and satisfaction influence purchase intention, and that satisfaction can mediate the relationship between customer experience and purchase intention (Aghivirwati, 2023). Based on this explanation and previous empirical findings, the hypothesis is formulated as follows:

**H3: Customer experience has an effect on purchase intention among consumers of La Kita Bakery in Bandar Lampung**

**2.2.4 Brand Trust Mediates the Relationship Between Customer Satisfaction, Attitude Toward the Product, and Customer Experience on Purchase Intention**

Brand trust as a mediating variable indicates that the indirect influence of the three independent variables (satisfaction, attitude, and experience) on purchase intention can be channeled through the level of trust consumers have in the brand. In other words, the higher the brand trust built through customer satisfaction, attitude toward the product, and customer experience, the stronger the consumers' purchase intention (Susanto, Mukri, Bahrudin, & Hanif, 2022). There has been no previous research that positions brand trust as a mediating variable between customer satisfaction, attitude toward the product, and customer experience on purchase intention, making this study novel in its contribution to the literature.

Based on this explanation and previous empirical findings, the hypothesis is formulated as follows:

**H4: Brand trust is able to mediate the relationship between customer satisfaction, attitude toward the product, and customer experience on purchase intention among consumers of La Kita Bakery in Bandar Lampung**

### **3. Research Methodology**

#### **3.1 Research Design**

This study used a quantitative approach. In quantitative research, the design is specific, clear, detailed, and firmly established from the beginning, serving as a structured and step-by-step guide (Sugiyono,

2019). Data collection is conducted using research instruments, and data analysis is quantitative/statistical in nature, aimed at testing the predetermined hypotheses.

### **3.2 Population**

The population is a generalization area consisting of objects or subjects that have certain qualities and characteristics defined by the researcher to be studied and from which conclusions can be drawn (Sugiyono, 2019). The population in this study consisted of La Kita Bakery consumers.

### **3.3 Sample and Sampling Technique**

The Lameshow approach was used to determine the sample size for this study. This approach is applied when the population is very large or its exact number is unknown (Setiawan, Komarudin, & Kholidah, 2022).

Lameshow Formula:

$$n = \frac{Za^2 \cdot P \cdot (1 - P)}{d^2}$$

Description:

n : Sample size

Za : Standard normal value = 1.96

P : Maximum estimated proportion = 50% = 0.5

d : Alpha (0.10) or sampling error = 10%

Thus, the total sample size was calculated as follows:

$$\begin{aligned} n &= \frac{Za^2 \cdot P \cdot (1 - P)}{d^2} \\ n &= \frac{1,96^2 \cdot 0,5 \cdot (1 - 0,5)}{0,1^2} \\ n &= \frac{3,8416 \cdot 0,5 \cdot 0,5}{0,1^2} \\ n &= 96,4 \end{aligned}$$

Based on the calculation above, the result is 96.4, which means that the researcher requires 96 respondents. The respondents were selected from the consumers of La Kita Bakery.

### **3.4 Data Collection Technique**

The data collection process in this study was conducted by distributing questionnaires to consumers who visited the La Kita Bakery. The questionnaire was administered using Google Forms. A questionnaire is a data collection technique in which respondents are provided with a set of written questions or statements.

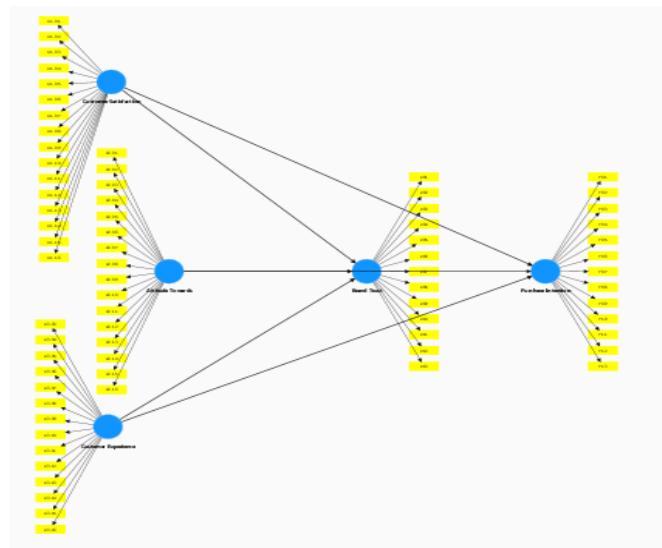
### **3.5 Data Analysis Technique**

The data analysis method used in this study was Structural Equation Modeling (SEM). SEM is a further development of path analysis, and it allows the identification of causal relationships between exogenous and endogenous variables more comprehensively (Abdullah et al., 2022). Using SEM, not only can direct and indirect causal relationships among observed variables or constructs be detected, but the magnitude of the components contributing to each construct can also be determined. Thus, the causal relationships between variables or constructs become more informative, complete, and accurate.

## **4. Results and Discussion**

### **4.1 Outer Model**

The outer model is a measurement model used to examine how each indicator relates to the other variables. The outer model was used to test both validity and reliability. The path diagram used in this research model is shown below.



**Figure 1. Outer Model**

#### 4.2 Convergent Validity

Convergent validity is a measure that indicates the degree to which an indicator positively correlates with alternative measures of the same construct. Each item must accurately reflect the construct being measured. To evaluate convergent validity, the researcher considered the values of outer loadings and Average Variance Extracted (AVE). The outer loading values for the constructs of customer satisfaction, attitude toward the product, customer experience, purchase intention, and brand trust are presented below.

Table 3. Results of Outer Loading Test for Convergent Validity (Stage II)

	X1	X2	X3	Y	Z	Ket
<b>X1.01</b>	<b>0.814</b>					Valid
<b>X1.02</b>	<b>0.684</b>					Valid
<b>X1.04</b>	<b>0.787</b>					Valid
<b>X1.07</b>	<b>0.727</b>					Valid
<b>X1.08</b>	<b>0.725</b>					Valid
<b>X1.09</b>	<b>0.762</b>					Valid
<b>X1.10</b>	<b>0.768</b>					Valid
<b>X1.15</b>	<b>0.790</b>					Valid
<b>X2.02</b>		<b>0.789</b>				Valid
<b>X2.04</b>		<b>0.768</b>				Valid
<b>X2.05</b>		<b>0.812</b>				Valid
<b>X2.06</b>		<b>0.818</b>				Valid
<b>X2.07</b>		<b>0.698</b>				Valid
<b>X2.08</b>		<b>0.720</b>				Valid
<b>X2.12</b>		<b>0.774</b>				Valid
<b>X2.13</b>		<b>0.773</b>				Valid
<b>X2.14</b>		<b>0.768</b>				Valid
<b>X3.01</b>			<b>0.719</b>			Valid
<b>X3.05</b>			<b>0.728</b>			Valid
<b>X3.06</b>			<b>0.792</b>			Valid
<b>X3.07</b>			<b>0.707</b>			Valid

<b>X3.09</b>			<b>0.769</b>			Valid
<b>X3.11</b>			<b>0.814</b>			Valid
<b>X3.12</b>			<b>0.774</b>			Valid
<b>X3.13</b>			<b>0.764</b>			Valid
<b>X3.15</b>			<b>0.712</b>			Valid
<b>X3.16</b>			<b>0.734</b>			Valid
<b>Y01</b>				<b>0.723</b>		Valid
<b>Y02</b>				<b>0.715</b>		Valid
<b>Y03</b>				<b>0.798</b>		Valid
<b>Y04</b>				<b>0.846</b>		Valid
<b>Y05</b>				<b>0.765</b>		Valid
<b>Y06</b>				<b>0.859</b>		Valid
<b>Y07</b>				<b>0.759</b>		Valid
<b>Y10</b>				<b>0.839</b>		Valid
<b>Y11</b>				<b>0.853</b>		Valid
<b>Y12</b>				<b>0.849</b>		Valid
<b>Y13</b>				<b>0.781</b>		Valid
<b>Z01</b>					<b>0.867</b>	Valid
<b>Z02</b>					<b>0.800</b>	Valid
<b>Z03</b>					<b>0.874</b>	Valid
<b>Z04</b>					<b>0.859</b>	Valid
<b>Z05</b>					<b>0.835</b>	Valid
<b>Z07</b>					<b>0.764</b>	Valid

#### 4.3 Discriminant Validity

In addition to evaluating the outer loading values, the researcher also considered the Average Variance Extracted (AVE) values. A construct is considered valid if the AVE is greater than 0.5. The AVE values for each variable are as follows:

Table 4. Average Variance Extracted (AVE)

	<i>Average variance extracted (AVE)</i>
<b>X1</b>	<b>0.575</b>
<b>X2</b>	<b>0.593</b>
<b>X3</b>	<b>0.566</b>
<b>Y</b>	<b>0.641</b>
<b>Z</b>	<b>0.696</b>

Based on the AVE results shown in the table above, all indicators used to measure the variables in this study had AVE values greater than 0.5, indicating that they were valid and acceptable.

#### 4.4 Composite Reliability dan Cronbach Alpha

Reliability testing was conducted to verify the accuracy and consistency of the measurements of all constructs. Composite reliability and Cronbach's alpha values are considered reliable when they exceed 0.7. The following table presents the composite reliability and Cronbach's alpha values for all variables.

Table 5. Cross Loading Test Results

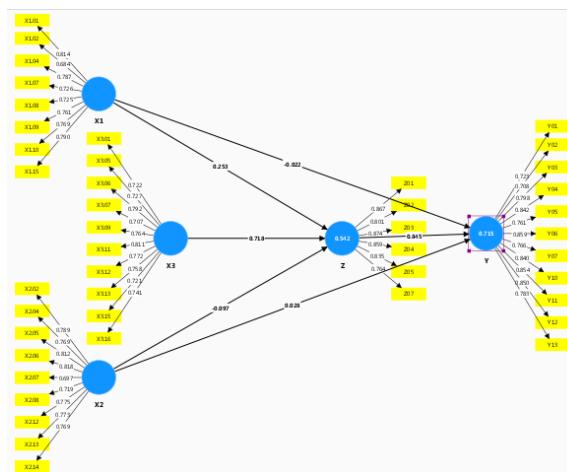
	<i>Cronbach's alpha</i>	<i>Composite reliability</i>
<b>X1</b>	<b>0.907</b>	<b>0.964</b>
<b>X2</b>	<b>0.918</b>	<b>0.917</b>

<b>X3</b>	<b>0.915</b>	<b>0.919</b>
<b>Y</b>	<b>0.943</b>	<b>0.946</b>
<b>Z</b>	<b>0.912</b>	<b>0.915</b>

Based on the results of the composite reliability and Cronbach's alpha tests, all constructs in this study met the minimum threshold value of  $> 0.7$ . The composite reliability results indicate that all variables possess adequate internal consistency in measuring their respective construct. In addition, the reliability test in this study is further supported by the Cronbach's alpha results, allowing us to conclude that all constructs are reliable and suitable for further analysis. Based on the evaluation of the measurement model (outer model), it can be concluded that this study demonstrates acceptable levels of convergent validity and discriminant validity. Furthermore, the study met the criteria for internal consistency reliability, as evidenced by the composite reliability and Cronbach's alpha values. Therefore, the researcher was able to proceed with further testing.

#### 4.5 Evaluation of structural model (Inner Model)

The inner model refers to the structural model used to test the causal relationships among the latent variables. The tests conducted on the inner model were as follows:



**Figure 2. Inner Model**

#### 4.6 Path Coefficients

Path coefficients are used to determine the direction and strength of hypothesized relationships. Path coefficients typically range between  $-1$  and  $+1$  (although values may fall outside this range, they generally remain within these boundaries). A path coefficient value closer to  $+1$  indicates a strong positive relationship, whereas a value closer to  $-1$  indicates a strong negative relationship. The path coefficient values in this study are as follows:

Table 1. Path Coefficients

	<b>Y</b>	<b>Z</b>
<b>X1</b>	0.102	0.250
<b>X2</b>	-0.051	-0.093
<b>X3</b>	0.471	0.715
<b>Y</b>		
<b>Z</b>	0.497	

Based on the results of the path coefficient analysis, it can be explained that X1 and X3 have a positive relationship with Y, while X2 has a negative relationship with Y.

##### 4.6.1 T-Statistics

In hypothesis testing using a 5% alpha level, the critical value for the T-statistics is 1.96. This means that if the obtained T-statistics value falls within the range of  $-1.96 < \text{T-statistics} < 1.96$ , then the hypothesis is considered not significant. Conversely, if the T-statistics value is  $< -1.96$  or  $> 1.96$ , the hypothesis is considered significant. The results of the hypothesis tests are presented in the following table:

Table 7. Partial T-Test Results (T-Statistics)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
X1 -> Y	0.227	0.174	0.113	2.003	0.045
X2 -> Y	-0.097	-0.030	0.105	0.926	0.355
X3 -> Y	0.828	0.805	0.064	12.894	0.000
X1 -> Z -> Y	0.213	0.146	0.121	1.977	0.047
X2 -> Z -> Y	-0.082	-0.006	0.098	0.836	0.403
X3 -> Z -> Y	0.606	0.578	0.088	6.888	0.000

Based on the results of the T-test in Table 7, it can be explained that the t-statistic value for the customer satisfaction variable (X1) is  $2.003 > 1.96$ , and the t-statistic value for customer experience (X3) is  $12.894 > 1.96$ , indicating that X1 and X3 have a significant effect on purchase intention (Y). Meanwhile, attitude toward the product (X2) has a T-statistic value of  $0.926 < 1.96$ , meaning that it does not significantly affect purchase intention (Y). In addition, the hypothesis testing through the moderating effect shows that Z is able to moderate the relationship between X1 and Y, with a T-statistic value of  $1.977 > 1.96$ , and Z is also able to moderate the relationship between X3 and Y, with a T-statistic of  $6.888 > 1.96$ . However, Z cannot moderate the relationship between X2 and Y because the T-statistic value is  $0.836 < 1.96$ .

#### 4.6.2 R Square

In evaluating the structural model, the first step was to assess the R-squared value for each endogenous and intervening latent variable as an indicator of the model's predictive power. R-squared values of 0.75, 0.50, and 0.25 indicate that the model is strong, moderate, and weak, respectively. The results of the R-squared calculation are as follows:

Table 8. R-Square Test

	R-square	R-square adjusted
Y	0.715	0.706

Based on Table 8, the variable purchase intention (Y) has an R-squared value of 0.715 or 71.5%. Since the R-Square value is greater than 50%, the constructs X1, X2, and X3 toward Y fall into the moderate category. The remaining 28.5% is explained by other variables not included in this study.

#### 4.7 Recapitulation of Hypothesis Testing Results

Based on the research findings presented earlier, the recapitulation of the hypothesis testing results is summarized as follows.

Table 9. Hypothesis Testing Results

Hypothesis		Description
H1	Customer satisfaction has an effect on purchase intention among consumers of La Kita Bakery in Bandar Lampung	Accepted
H2	Attitude toward the product has an effect on purchase intention among consumers of La Kita Bakery in Bandar Lampung	Rejected
H3	Customer experience has an effect on purchase intention among consumers of La Kita Bakery in Bandar Lampung	Accepted

H4	Brand trust is able to mediate the relationship between customer satisfaction, attitude toward the product, and customer experience on purchase intention among consumers of La Kita Bakery in Bandar Lampung	Rejected
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#### 4.8 Discussion

##### 4.8.1 The Influence of Customer Satisfaction on Purchase Intention

The results of the study indicate that the T-statistic value for the customer satisfaction variable (X1) is  $2.003 > 1.96$  and the p-value is  $0.04 < 0.05$ , implying that customer satisfaction significantly influences the purchase intention. Previous research by Lionitan and Firdausy (2023), which examined the effect of price perception, word of mouth, and customer satisfaction on purchase intention for Mixue in Cibubur, also found that all three variables positively and significantly affect purchase intention.

Customer satisfaction is a crucial element in building long-term relationships between consumers and companies. Satisfaction occurs when consumers feel that the products or services they receive meet or exceed their expectations. When consumers are satisfied with a previous purchasing experience, they tend to develop a positive perception of the brand and are more willing to repurchase or recommend the product to others (Kotler & Keller, 2016). In consumer behavior, purchase intention refers to an individual's desire or tendency to buy a product. This intention is often shaped by previous consumption experiences, including the level of satisfaction obtained during transactions.

Islamic economics is a field of knowledge that supports efforts to achieve human well-being through the allocation and distribution of limited resources within the framework of Islamic teachings, without restricting individual freedom, to create sustainable macroeconomic and ecological balance (Sisdianto et al., 2021). In Islam, customer satisfaction and purchase intention are not evaluated solely from a worldly perspective but also from ethical values, honesty, and the blessings of transactions. These principles align with Qur'anic values that emphasize justice, transparency, and responsibility in *muamalah* (socio-economic interactions). As mentioned in the Qur'an:

وَيْلٌ لِّلْمُطَّغِينَ ۚ ۱ الَّذِينَ إِذَا أَكْتَلُوا عَلَى النَّاسِ يَسْتَوْفِفُونَ ۚ ۲ وَإِذَا كَلَّفُوهُمْ أَوْ وَرَأُوهُمْ يُخْسِرُونَ ۚ ۳

*“Woe to those who give less [than due], (1) those who, when they take a measure from people, take in full. (2) But when they measure or weigh for them, they give less.”* (QS. Al-Mutaffifin: 1–3)

According to Ibn Kathir's interpretation, this verse strongly condemns merchants who commit transactional fraud. In the modern context, when producers or service providers offer poor-quality goods or fail to meet consumer expectations, dissatisfaction naturally arises. In Islamic economics, customer satisfaction is considered a form of moral and religious responsibility that upholds honesty in business (Katsir, 2000). Its influence on purchase intention is clear: when producers are honest and deliver what they promise, customers feel satisfied and are likely to engage in repeated purchases. Conversely, dishonesty erodes trust and significantly reduces purchase intentions.

##### 4.8.2 The Influence of Attitude Toward the Product on Purchase Intention

The results of the study show that the attitude toward the product (X2) variable has a T-statistic value of  $0.926 < 1.96$  and a p-value of  $0.35 > 0.05$ , indicating that it does not significantly affect purchase intention (Y). These findings are supported by Christina and Adiati (2023), who concluded that attitude toward behavior does not serve as a predictor of green purchase intention among Generation Z. Attitude refers to an individual's evaluation of a product, reflected through feelings, beliefs, and behavioral tendencies toward that product. Attitude toward a product consists of three key components: cognitive (knowledge and perceptions), affective (emotions or feelings), and conative (intentions or behavioral tendencies).

Together, these components shape consumer attitudes, which influence their purchase intentions. In a business context, consumers who hold positive attitudes toward a product generally exhibit stronger purchase intentions. Such positive attitudes may arise from consumers' knowledge of product quality,

pleasant experiences using the product, or emotional impressions evoked by the product. When positive attitudes are well formed, it becomes easier for companies to influence consumer purchasing decisions.

In Islamic economics, a consumer's attitude toward a product is strongly influenced by the values of faith (*aqidah*), Islamic law (*syariah*), and ethics (*akhlak*) taught in the Qur'an and the Hadith. A positive attitude toward products, particularly *halal* and *thayyib* products, encourages stronger purchase intentions. This perspective suggests that purchasing decisions in Islam are not merely economic actions but also acts of worship and moral responsibilities (Bruckmayr, 2024). As stated in the Qur'an:

يَأَيُّهَا النَّاسُ كُلُّهُمَا فِي الْأَرْضِ مَا فِي الْأَرْضِ حَلَالٌ طَيِّبٌ وَلَا تَنْتَهُوا حُطُولَتِ الشَّيْطَنُ إِنَّهُ لَكُمْ عَدُوٌّ مُّبِينٌ ١٦٨

*"O mankind, eat from whatever is on earth [that is] lawful and good and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy."* (QS. Al-Baqarah: 168)

This verse calls on all people to exercise awareness and caution regarding what they consume. According to Ibn Kathir, the command to consume *halal* and *thayyib* is not merely a recommendation but an obligation to avoid unlawful or doubtful products. Such a selective attitude underlines the importance of attitude toward the product, which directly shapes purchase intentions (Kathir, 2000). Consumers with positive attitudes toward *halal* and wholesome products are more inclined to purchase them, driven by the belief that such consumption brings blessings and is aligned with Islamic principles.

#### 4.8.3 The Influence of Customer Experience on Purchase Intention

The results of the study show that the customer experience variable (X3) has a T-statistic value of 12.894  $> 1.96$  and a p-value of  $0.00 < 0.05$ , indicating that X3 significantly influences purchase intention (Y). A previous study conducted by Gusti Ayu Aghivirwati aimed to examine the effect of customer experience and satisfaction on purchase intention on TikTok Shop, as well as to explain the mediating role of satisfaction in the relationship between customer experience and purchase intention. The findings revealed that both customer experience and satisfaction affect purchase intention, and that satisfaction can mediate the effect of customer experience on purchase intention (Aghivirwati, 2023).

Customer experience refers to the overall perception and emotional responses formed through consumer interactions with a product, service, or brand. This experience encompasses various aspects, such as shopping convenience, interactions with staff, store appearance, product quality, and a supportive atmosphere. According to modern marketing theory, customer experience is not merely a transactional process but also involves emotional and cognitive elements that influence loyalty and purchasing decisions. A positive customer experience can create a lasting impression on consumers, ultimately shaping favorable perceptions of the brand and encouraging them to make a purchases. Elements such as feeling valued, shopping comfort, product packaging, and the emotional connection built through these experiences significantly contribute to the purchase intention.

In Islamic economics, the concept of customer experience extends beyond mere interactions between consumers and products or services. It also encompasses spiritual values, ethics, and social responsibility that are embedded within the transaction process. From an Islamic perspective, a good customer experience is achieved when consumer rights are fulfilled fairly, honestly, and professionally, thereby providing satisfaction both materially and spiritually. As stated in the Qur'an:

وَإِنَّ لِلْمُطَّافِقِينَ ١ الَّذِينَ إِذَا أَكْتَلُوا عَلَى النَّاسِ يَسْتَوْفِفُونَ ٢ وَإِذَا كَلُّوْهُمْ أَوْ وَزَنُوْهُمْ يُخْسِرُونَ ٣

*"Woe to those who give less [than due], those who, when they receive a measure from people, demand it in full, but when they measure or weigh for them, they give less."* (QS. Al-Mutaffifin: 1–3)

This verse condemns the dishonest commercial practices that harm consumers. In the modern context, when customers receive services that do not meet their expectations or promises, their experience becomes negative. Islam teaches that a positive customer experience is created when sellers treat buyers fairly, transparently, and responsibly (Katsir, 2000). Dishonest service results in negative experiences

that contradict Islamic values, whereas honest and ethical service fosters customer satisfaction and loyalty.

#### 4.8.4 *Brand Trust as a Moderator of the Relationship Between Customer Satisfaction, Attitude Toward the Product, and Customer Experience on Purchase Intention*

The results of the hypothesis testing through the moderating effect show that Z is able to moderate the relationship between X1 and Y with a T-statistic value of  $1.977 > 1.96$ , and Z is also able to moderate the relationship between X3 and Y with a T-statistic value of  $6.888 > 1.96$ . However, Z cannot moderate the relationship between X2 and Y because the T-statistic value of  $0.836 < 1.96$ . Thus, it can be concluded that brand trust can only moderate the relationship between X1 and X3 on Y.

Brand trust refers to the consumer's belief that a brand possesses integrity, competence, and genuine commitment to fulfilling its promises to customers. Such trust is formed through positive experiences with the brand, including satisfaction with the product, favorable attitudes toward the product, and meaningful emotional and rational experiences during interactions with the brand. In this context, customer satisfaction, attitude toward the product, and customer experience are key factors contributing to the formation of consumer trust. When consumers feel satisfied, have positive attitudes, and experience pleasant interactions, they are more likely to trust the brand. This trust subsequently strengthens the intention to purchase.

Brand trust as a mediating variable indicates that the indirect influence of the three independent variables (satisfaction, attitude, and experience) on purchase intention can be transmitted through the level of trust in the brand. This means that the higher the level of brand trust formed through satisfaction, positive attitudes, and positive experiences, the stronger the consumer's purchase intention. From the perspective of Islamic economics, brand trust is based not only on worldly elements such as product quality and performance but also on spiritual values such as *amanah* (trustworthiness), honesty, and justice. Trust in a brand is part of *amanah* in *muamalah* that must be upheld to ensure that transactions are beneficial. As stated in the Qur'an:

﴿ وَإِنْ كُنْتُمْ عَلَى سَفَرٍ وَأَنْ تَحْدُوْا كَاتِبًا فَرَهْنَ مَقْبُوضَةُ كَانَ أَمِنَ بَعْضُكُمْ بَعْضًا فَلَيُؤْدَ الَّذِي أُتْمِنَ أَمَانَةَ وَلَيُتَقَّى اللَّهُ رَبُّهُ وَلَا تَكُنُمُوا الشَّهَادَةَ وَمَنْ يَكُنُمْهَا فَإِنَّهُ أَثْمٌ فَلَهُ وَاللَّهُ يَعْلَمُ بِمَا تَعْمَلُونَ عَلِمٌ ٢٨٣ ﴾

*"If you are on a journey and cannot find a scribe, then a security deposit should be taken. But if one of you trusts the other, then let the one who is trusted fulfill his trust and fear Allah, his Lord. And do not conceal testimony, for whoever conceals it—his heart is indeed sinful. Allah is Knowing of what you do." (QS. Al-Baqarah: 283)*

This verse emphasizes the importance of upholding trust (*amanah*) in economic relationships. In the modern context, when a brand is trusted by its consumers, it is obligated to fulfill its product promises, such as quality, benefits, and service. Failure to do so diminishes consumer trust and violates Sharia values (Katsir, 2000). A brand that does not keep its promises is akin to betraying *amanah*. Conversely, an honest and responsible brand fosters strong brand trust, aligning with the principles of justice and piety in Islam (Bruckmayr, 2024).

## 5. Conclusion

This study reveals that customer satisfaction and customer experience significantly influence the purchase intention of consumers at La Kita Bakery, whereas attitude toward the product does not have a meaningful impact. These findings indicate that consumers' purchasing decisions are more strongly influenced by post-experience evaluations and the level of satisfaction directly perceived rather than by initial perceptions of the product. Brand trust serves as a moderating factor that strengthens the relationship between customer satisfaction and experience with purchase intention; however, it is not effective in moderating the influence of attitude toward the product. This suggests that trust in the brand functions optimally only when it is based on real experiences and consistent satisfaction rather than merely on initial perceptions or attitudes. In the context of Islamic business, the findings reinforce the

importance of integrating functional performance (such as product and service quality) with spiritual values (such as honesty and transparency) to build long-term relationships with consumers. The nonsignificant effect of attitude toward the product also implies that in the bakery industry, emotional factors and direct experience play a more dominant role in shaping purchase intention than the formation of attitudes through marketing communication. These findings provide empirical evidence that business strategies focusing on enhancing customer experience and maintaining consistent quality aligned with Islamic ethical principles are more effective in driving purchase intention than merely building a positive brand image or perception

### **5.1 Research Limitations**

This study had several limitations. First, the research focus is limited to the consumers of La Kita Bakery in Bandar Lampung, which means that the findings may not be fully generalizable to bakery businesses in other locations or market segments. Second, the use of questionnaires as the primary data collection method may introduce subjective bias, as responses depend on the participants' perceptions and honesty. In addition, this study did not control for external factors, such as market dynamics, cultural preferences, or economic conditions, that may influence purchase intention. Future research should expand the sample to more diverse geographical areas and include additional variables, such as the influence of social media or brand loyalty, to provide a more holistic analysis.

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