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The Influence of Trust on Purchase Decisions of Muslim Fashion Products in Pekanbaru City with Ar-Ridho as a Mediating Variable on Generation-Z in Pekanbaru City

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Abstract

This study aims to analyze the influence of trust on purchasing decisions for Muslim fashion products in Pekanbaru City with ar-ridho as a mediating variable. This study responds to the increasing trend of consumption of Muslim fashion products among religious urban communities. Using a quantitative approach, indicators for each variable were developed based on previous literature and empirical data. The number of samples collected and eligible for analysis in this study was 112 Respondents. The results showed that trust has a significant influence on purchasing decisions, and ar-ridho strengthens the relationship as a mediating variable. Muslim fashion brands need to prioritize honesty, transparency, and adherence to sharia to build consumer trust. It is recommended to continue to consider the sharia and sincerity aspects in every consumption decision so that it not only fulfills worldly needs but also has worship value.

Keywords: Trust; Purchase Decisions; Ar-Ridho

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SDGs: Responsible Consumption and Production (12); Decent Work and Economic Growth (8)

1.0 INTRODUCTION

Pekanbaru City, as a metropolitan city and trade center in Riau Province, is experiencing rapid growth in the Muslim fashion industry. Based on data from the Riau Provincial Statistics (BPS, 2023), there was an increase in fashion consumption of 12.8% from the previous year, with the largest segment coming from Muslim fashion driven by highly educated millennials and Gen Z. This is reinforced by UMRI's internal survey data (2022), which shows that 78.4% of Muslim female respondents aged 18–29 years in Pekanbaru prefer brands that have a clear Islamic identity and halal values. Changes in consumer behavior in consuming fashion products place trust or trust in brands as a crucial element. Trust is needed as a guarantee that the products consumed not only meet quality standards but also comply with sharia values. As explained by Pavlou and Gefen (2004), trust in e-commerce or marketplaces is built through the dimensions of competence, integrity (Suhardjo, Suharti, et al., 2023), and goodwill of the goods provider. This trust is not just a belief in physical quality, but also includes transparency of product information, brand authenticity, and protection of personal data (Susanti et al., 2024), which are increasingly relevant in the digital era (Renaldo, 2023).

Recent research by Kim, Song, and Youn (2020) in their study of consumer loyalty to coffee shop brands shows that brand authenticity which includes sincerity and quality commitment contributes positively to trust (Purnama et al., 2025). In the context of Muslim fashion products, this means that brands that show a commitment to halal, transparency of the production process, and religious values will tend to be more trusted and chosen by consumers.

However, trust alone is not always enough to drive purchasing decisions in a religious context. Muslim consumers have a spiritual dimension that influences the way they decide on a consumption. One important dimension is the concept of ar-ridho, namely a sense of sincerity, surrender, and inner satisfaction for choosing a product that is in accordance with religious values. In a study by Nisa (2020), it was found that Indonesian Muslim consumers not only consider functional aspects but also evaluate consumption in terms of blessings and purity of intention.

Ar-ridho acts as a mediating variable, which bridges trust and purchasing decisions. Consumers who feel trust in a brand will tend to experience spiritual satisfaction (rida), which ultimately influences their final decision

to buy or not buy a product. This is reinforced by research by Rizkia & Hamdani (2021) which revealed that sincerity and avoidance of *riyaa'* (showing off) are the main considerations in consuming halal products and Muslim fashion.

Table 1. Trends in Muslim Fashion Consumption in Pekanbaru City

Consumption Aspect	Percentage/Findings	Source
Muslim consumers aged 18–35 years	65.2% of total Muslim fashion buyers	UMRI Survey (2022)
Consumers who buy due to religious factors	78.4% choose for "sharia and halal" reasons	UMRI Survey (2022)
Consumers who trust Islamic-based brands	72.9% stated they trust Islamic brands more	BPS Riau, 2023
Consumers who buy due to testimonials/communities	66.7% are influenced by online reviews/testimonials	Chen & Lin (2020)
Consumers who feel spiritually satisfied	69.3% feel "more at peace" after purchasing sharia fashion	Nisa (2020)
Consumers who avoid fake fashion products	81.5% prefer brands with authenticity labels	Kim et al. (2020)

Source: Processed Data, 2025

Data from the UMRI Survey (2022) shows that the majority of Muslim fashion consumers in Pekanbaru come from the productive age group (18–35 years), which is 65.2% (Putra et al., 2024). This group is a potential target market because it has a major influence on urban consumption trends and patterns. This indicates that their purchasing decisions are not only driven by functional needs but also by identity and spiritual values.

As many as 78.4% of respondents stated that they bought Muslim fashion products because of their compliance with sharia and halal values. This shows that trust in the brand's religious values is key in making purchasing decisions, in accordance with the concept of "religious alignment" in spiritual marketing (Nisa, 2020).

Almost 73% of respondents trust fashion brands with an Islamic identity more than general brands. This supports the importance of brand authenticity and transparency indicators in building trust as explained in the study by Kim et al. (2020).

A total of 66.7% of consumers stated that they were highly influenced by community testimonials or online reviews. This strengthens the indicator of social influence in purchasing decisions and shows that trust is not only formed by brands, but also by the digital social environment (Chen & Lin, 2020).

Interestingly, 69.3% of respondents felt inner or spiritual satisfaction after purchasing Muslim clothing. This reflects the role of *ar-ridho* as an important mediator in the purchasing process—namely when trust in the brand is internalized emotionally and spiritually.

In terms of security and authenticity, 81.5% of consumers stated that they would only buy Muslim fashion products from brands that guarantee authenticity and avoid counterfeit products. This is relevant to the indicators of brand authenticity and risk mitigation, which are also explained in the theory of institutional-based trust (Pavlou, 2004).

In this context, purchasing decisions are not just economic actions, but a form of religious expression and self-identity. The decision is influenced by the intensity of information search, the influence of the community and social testimonials, the perception of risk towards counterfeit or non-sharia products, and the emotional satisfaction felt. A study by Chen & Lin (2020) confirmed that in the digital ecosystem (Suharti & Shinta, 2021), purchasing decisions are highly influenced by trust and emotional satisfaction, especially in industries with high symbolic value such as Muslim fashion. Thus, this study aims to explore in depth the influence of trust in purchasing decisions for Muslim fashion products in Pekanbaru City, as well as to analyze the role of *ar-ridho* as a mediating variable. This study uses a quantitative approach based on a survey with standardized indicators, to test how the integration of rational and spiritual values shapes typical consumption behavior among urban Muslims (Suhardjo, Sun, et al., 2023).

2.0 LITERATURE REVIEW

Trust (Consumer Trust)

Trust is a key element in consumer behavior, especially in the context of purchasing religious products such as Muslim fashion. According to Pavlou & Gefen (2004), trust is built on the basis of perceptions of the competence, integrity, and goodwill of the seller, especially in environments that have information risks such as online transactions (Rafizal et al., 2022). This trust creates confidence that producers will act in accordance with consumer expectations and values, including in terms of halal and sharia values.

The dimensions of trust in this study refer to six main indicators:

Table 2. Trust Indicators

TRUST	INDICATORS	QUESTIONNAIRE STATEMENTS
	Competence: How capable the producer/brand is in providing products that meet promises.	1. I feel that the product I received is in accordance with the quality promised by this brand.
	Integrity: Consistency in keeping promises and values held by the brand.	2. The Rabbani brand is consistent in the quality and service provided.
	Benevolence: Belief that the producer prioritizes the interests of consumers.	3. I feel that this brand prioritizes consumer interests over profit alone.
	Transparency: Clarity of product information, production process (halal, sharia).	4. There is no information hidden by Rabbani regarding the products sold.
	Privacy & Security Assurance: Protection of consumer data (very important in online purchases).	5. I trust Rabbani to protect my data from misuse.
	Brand Authenticity: Brand authenticity, especially in dealing with issues of counterfeit/imitation products.	6. This Rabbani brand has a clear identity and is not easily counterfeited.

Kim, Song, and Youn (2020) emphasize that brands that are considered authentic and consistent in their values tend to build stronger trust, which has a positive impact on loyalty and purchasing decisions. This is reinforced by Pavlou's (2004) Institution-Based Trust theory, which emphasizes that trust is formed not only from interpersonal relationships, but also from systemic structures and institutional assurance mechanisms such as halal assurance and brand authentication.

Ar-Ridho (Sincerity and Spirituality of Consumption)

Ar-ridho is a spiritual concept in Islam that refers to an attitude of sincerity and acceptance of the heart for decisions made, in this context, the consumption of Muslim fashion. From the perspective of Islamic consumer behavior, ar-ridho reflects the level of trust (Tanjung et al., 2024) and inner comfort in purchases that are in accordance with sharia principles.

Nisa (2020) states that Muslim consumers not only act based on economic rationality, but also consider the value of blessings, religious commitment, and the intention of worship in consumption. Therefore, trust in sharia brands will foster ar-ridho, which ultimately influences purchasing decisions.

The ar-ridho indicators used in this study include:

Table 3. Trust Indicators

Ar-Ridho	INDICATORS	QUESTIONNAIRE STATEMENTS
	Purity of Intention: Tested through self-report of how pure the consumer's intention is when buying Muslim clothing.	1. I buy Muslim clothing with the intention of fulfilling religious obligations 2. I buy Muslim clothing not because I want to get recognition from others.
	Religious Commitment: To what extent is the purchase consistent with religious commitment.	3. I buy Muslim clothing to strengthen my Islamic identity. 4. My decision to buy Muslim clothing is based on compliance with religious rules.
	Avoidance of Riyaa' (Showing Off): A new indicator that measures whether there is a tendency to buy to show off or is truly because of sharia needs.	5. I buy Muslim clothing not to show off my social status. 6. My motivation to buy Muslim clothing is purely because of sharia needs, not to show off (Kersiati et al., 2023).
	Consistency Between Words and Actions: Assessing whether consumer intentions are in accordance with their real behavior.	7. I really wear Muslim clothing as I intended when I bought it. 8. My intention when buying Muslim clothing is consistent with my daily dressing practices.
	Internal Satisfaction: Not only functionally satisfied, but feeling spiritually happy.	9. Wearing Muslim clothing gives me inner peace.

Ar-Ridho	INDICATORS	QUESTIONNAIRE STATEMENTS
		10. I feel closer to religious values after buying and wearing Muslim clothing.

Ar-ridho is also a dimension that distinguishes Muslim consumers from conventional consumers, where spirituality becomes a filter in every consumption activity (Rizkia & Hamdani, 2021).

1 Purchasing Decisions

A purchasing decision is the final evaluative process in consumer behavior to choose and buy products based on a series of considerations. According to Kotler & Keller (2016), purchasing decisions are influenced by motivation (Putri et al., 2023), risk perception, information search, and the influence of the social environment.

In the context of Muslim fashion, purchasing decisions are not only based on functional needs but also on emotional satisfaction and religious identity values. The indicators used include:

Table 4. Buying Decision Indicators

BUYING DECISION	INDICATORS	QUESTIONNAIRE STATEMENTS
	Online/Offline Search Intensity: How intensely consumers search for information before buying.	1. I searched intensively for information before deciding to buy this Rabbani product. 2. I compared several similar products before making a purchase decision.
	Social Influence: To what extent do reviews, testimonials, and communities influence decisions.	1. The opinions of friends or family influenced my decision to buy this product. 2. The testimonials I read/saw greatly influenced my purchase decision.
	Perceived Risk Mitigation: Do consumers feel that risks (defective products, fraud) have been minimized.	1. I am sure that this brand provides a guarantee if there is a problem with the product. 2. I feel safe making a transaction to buy this product.
	Emotional Satisfaction: Decisions driven not only by function but also by emotional satisfaction & identity.	1. Buying this product makes me feel like I am part of a certain community or identity. 2. The decision to buy this product satisfies me not only functionally but also emotionally.
	Repeat Purchase Intention: Intention to repurchase after the first experience.	1. My experience with this product makes me want to make a repeat purchase. 2. I will recommend this product and also buy it again.

Chen & Lin (2020) stated that in the digital era, purchasing decisions are highly influenced by trust factors and community testimonials, especially in symbolic product categories such as fashion. Their research confirms that emotional satisfaction and confirmation of identity values play an important role in repeat purchases.

Relationship Between Variables

From various theories and previous findings, it can be concluded that trust in a brand is the main factor that drives ar-ridho, because consumers feel safe, comfortable, and confident that the products they consume are in accordance with religious principles. When ar-ridho is formed, purchasing decisions become more solid because they are not only supported by rational trust, but also by strong spiritual beliefs. Therefore, ar-ridho acts as a mediating variable that strengthens the influence of trust on purchasing decisions.

3.0 METHODOLOGY

Research Design

This study uses a quantitative approach with a survey method (Susanto et al., 2024), aiming to test the influence of trust on purchasing decisions for Muslim fashion products in Pekanbaru City (Sari et al., 2022), with ar-ridho as

a mediating variable. The quantitative approach is considered appropriate because it can explain the relationship between variables using numerical data that is analyzed statistically.

7 Location and Time of Research

The research was conducted in Pekanbaru¹¹, Riau Province, which is one of the centers of economic and cultural growth for urban Muslims in Indonesia. Data collection was carried out during May 2025 using online media, through the distribution of questionnaires based on Google Form.

7 Population and Sample

The population in this study were Muslim consumers in Pekanbaru City who had purchased Muslim fashion products (S. Chandra et al., 2023), especially the Rabbani brand. Sampling was carried out using a purposive sampling technique, with the following criteria:

- Muslim,
 - Domiciled in Pekanbaru,
 - Have purchased Muslim fashion products at least once in the last 6 months.
- The number of samples collected and eligible for analysis in this study was 112 Respondents.

Data Collection Techniques

Data were obtained through a closed questionnaire using a 5-point Likert scale, with a range of answers from "Strongly Disagree" (1) to "Strongly Agree" (5). The questionnaire was designed based on indicators developed from previous literature and expert validation (Dinata & Marlim, 2020).

Operational Definition and Variable Indicators

This study consists of three main variables: trust (X), ar-ridho (Z), and purchasing decisions (Y), each measured using several indicators as follows:

- Trust: defined as consumer confidence in a brand that includes dimensions of integrity, honesty, security, and brand authenticity. Indicators are adapted from Pavlou & Gefen (2004) and Kim et al. (2020).
- Ar-Ridho: defined as a feeling of satisfaction and sincerity in consuming products according to sharia values. Indicators were developed based on Nisa (2020) and Rizkia & Hamdani (2021), including religious motivation, inner peace, and spiritual commitment.
- Purchase Decision: refers to the actual decision of consumers in purchasing Muslim fashion products influenced by trust and spiritual values. Indicators include information search intensity, social influence, emotional satisfaction, repurchase intention, and recommendations to others.

5 Data Analysis Techniques

Data analysis was carried out through several stages:

1. Descriptive Analysis

6 used to describe the respondent profile and the tendency of answers to each indicator.

2. Validity and Reliability Test

The validity test was carried out with item-total correlation, while the reliability of the instrument was tested using Cronbach's Alpha. The construct is considered reliable if $\alpha > 0.7$.

3. SEM-PLS (Partial Least Squares) Analysis

Testing the relationship between constructs was carried out using SmartPLS software 4. The analysis was carried out through a measurement model (outer model) and a structural model (inner model) (Renaldo et al., 2024).

- o The measurement model is used to test convergent validity (loading factor > 0.7) and AVE (> 0.5).
- o Structural models are used to test direct, indirect, and total effects between variables.

Significance testing is carried out using the bootstrapping method using 5000 sub-samples and a significance level of 5% (t-value > 1.96) (Angelyn & Putri, 2021).

3 4.0 RESULTS AND DISCUSSION

Descriptive Results

This study involved 112 respondents who were Muslim consumers in Pekanbaru City who had purchased Muslim fashion products. Data were collected through online questionnaires and analyzed using a descriptive approach and SEM-PLS. Each construct was analyzed based on the average value of a number of relevant indicators.

The following table presents the highest indicators of each construct:

Table 5. Highest Indicator

Construct	Highest Indicator	Average Score
Trust	Rabbani brand is consistent in quality and service	4.28

Construct	Highest Indicator	Average Score
Ar-Ridho	Motivation to buy because of sharia needs, not to show off	4.56
Purchase Decision	The decision to buy this product is emotionally satisfying	4.20

Source: Processed Data, 2025

These data show that the spiritual aspect—reflected in the ar-ridho construct—has a strong psychological influence on Muslim fashion consumption decisions.

This study involved 112 respondents who were Muslim consumers in Pekanbaru City. Based on the results of descriptive analysis of the questionnaire data, it was found that most respondents showed a high level of trust in the Muslim fashion brand studied (Rabbani), as well as a strong feeling of ridho in the purchasing process. This can be seen from the relatively high average score on almost all variable indicators.

The indicator with the highest score was found in the Ar-Ridho construct, namely the statement "Motivation to buy because of sharia needs, not to show off" with an average score of 4.56 out of 5. This shows that the spiritual and sincerity aspects are very dominant in the decision-making process for purchasing Muslim fashion products by respondents.

Meanwhile, in the Trust construct, the highest indicator is "The Rabbani brand is consistent in quality and service" with an average score of 4.28. This indicates that consumers have confidence that the brand has a good reputation, is trustworthy, and is able to fulfill its quality promises (Wati et al., 2023).

Meanwhile, for the Purchase Decision construct, the highest indicator is "The decision to buy this product is emotionally satisfying" with a score of 4.20, which indicates that the purchase is not just a fulfillment of functional needs, but also provides emotional and spiritual satisfaction.

The results of the Cronbach's Alpha reliability test show that all constructs have high reliability:

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Table 6. Reliability Test

Construct	Cronbach's Alpha
Trust	0.82
Ar-Ridho	0.88
Purchase Decision	0.85

Source: Processed Data, 2025

Alpha value > 0.70 indicates that each construct has good internal consistency, so it can be used for further analysis using SEM.

Reliability testing using Cronbach's Alpha shows that all constructs in this study have an α value above 0.8. In detail:

- Trust: 0.82
- Ar-Ridho: 0.88
- Purchase Decision: 0.85

This shows that the entire series of statements or indicator items have high internal consistency, so they are suitable for use in further analysis using the SEM-PLS method.

SEM-PLS

The SEM-PLS model was developed to test the effect of trust on purchasing decisions, both directly and through ar-ridho as a mediating variable. The analysis was carried out using SmartPLS 4 with the bootstrapping method of 5000 sub-samples.

Path coefficient estimation results:

Table 7. Hypothesis Test

Influence Path	Coefficient β	t-value	Significance
Trust \rightarrow Ar-Ridho	0.52	3.47	Sig ($p < 0.01$)
Ar-Ridho \rightarrow Purchase Decision	0.38	2.89	Sig ($p < 0.01$)
Trust \rightarrow Purchase Decision	0.41	3.02	Sig ($p < 0.01$)

Source: Processed Data, 2025

R-Square (R^2):

- Ar-Ridho: 0.27 \rightarrow Trust explains 27% of the variance of Ar-Ridho.
 - Purchase Decision: 0.61 \rightarrow Trust and Ar-Ridho together explain 61% of the variance of Purchase Decision.
- Structural analysis was conducted using SmartPLS, and the results showed that:
- Trust has a direct and significant effect on Purchase Decision ($\beta = 0.41$, $t = 3.02$, $p < 0.01$).

- Trust also has a significant effect on Ar-Ridho ($\beta = 0.52$, $t = 3.47$), which means that the higher the trust in the brand, the greater the feeling of satisfaction that arises from within the consumer.
- Ar-Ridho then has a significant effect on Purchasing Decisions ($\beta = 0.38$, $t = 2.89$), indicating that ar-ridho mediates the relationship between trust and purchasing decisions.
R² value (coefficient of determination) for:
- Ar-Ridho = 0.27 → 27% of ar-ridho variation is explained by trust.
- Purchasing Decision = 0.61 → 61% of purchase decision variation is explained by trust and ar-ridho together.

4 Discussion

The results of the study show that:

1. Trust has a significant effect on purchasing decisions, in line with the findings of Pavlou & Gefen (2004), that trust is a key component in online and value-based purchasing behavior.
2. Ar-Ridho is proven to be a significant mediator, which means that trust in Muslim fashion brands encourages feelings of ridho in consumers, which in turn strengthens purchasing decisions.
3. The high R² (0.61) indicates that this model is quite strong predictively, especially for understanding Muslim consumer behavior in a religious context.

The results of this study strengthen the Institution-Based Trust theory proposed by Pavlou and Gefen (2004), where consumer trust in institutions or brands can influence purchasing behavior. In the context of Muslim fashion, trust is not only about product quality (Panjaitan et al., 2024), but also related to the sharia integrity of the brand itself.

Furthermore, this finding is also in line with the spiritual marketing thinking of Nisa (2020), which states that Muslim consumption is greatly influenced by the values of sincerity, blessings, and feelings of carrying out sharia. Ar-Ridho acts as a bridge between trust and purchasing decisions, because consumers who trust the brand will more easily accept and feel satisfied inwardly, so that they are encouraged to make purchases with confidence and without doubt.

5.0 CONCLUSION

Conclusion

This study aims to examine the influence of trust on purchasing decisions for Muslim fashion products in Pekanbaru City, with ar-ridho as a mediating variable. Based on the results of data analysis on 112 respondents and processing using the SEM-PLS method, several important findings were obtained as follows:

1. Trust has a positive and significant influence on purchasing decisions.
This shows that the higher the level of consumer trust in Muslim fashion brands (in terms of quality, honesty, and authenticity of sharia), the more likely they are to make a purchase.
2. Trust has a positive effect on ar-ridho.
Consumers who trust a brand tend to feel satisfied, sincere, and calm in buying products that are in accordance with religious values.
3. Ar-ridho has a significant effect on purchasing decisions.
The feeling of ridho that arises from sincere intentions and the suitability of the product to Islamic principles provides a strong impetus for consumers to buy consciously and sustainably.
4. Ar-ridho acts as a significant mediating variable between trust and purchasing decisions.
This means that trust not only has a direct impact, but also indirectly through the spiritual dimension of consumers.

In general, this research model successfully explains that Muslim fashion purchasing decisions are not only determined by rational factors such as brand quality and reputation, but also by spiritual and emotional values, which are reflected in the ar-ridho variable. The presence of ar-ridho as a mediating variable proves that spirituality is not only internal (T. Chandra et al., 2024), but also has a real influence on economic behavior, especially the consumption of Muslim fashion that has nuances of identity and faith.

Implications

Muslim fashion brands need to prioritize honesty, transparency, and adherence to sharia to build consumer trust. Spiritual dimensions such as ar-ridho should be used as the foundation of marketing communications, not just aesthetic narratives or fashion trends. This study reinforces the importance of integrating business values and spiritual values in shaping the loyalty of urban Muslim consumers.

Recommendation

Based on the results and findings of the study, the author provides several suggestions as follows:

1. For Muslim fashion entrepreneurs:

- o Strengthen the trust element by maintaining consistent quality, conveying product information transparently, and demonstrating commitment to sharia principles.
 - o Integrate spiritual values into marketing strategies (Renaldo et al., 2022), for example through narratives of worship, blessings, and humanitarian values in every product campaign.
 - o Build an authentic brand identity and have clear religious values so that consumers feel more confident and happy in buying the product.
2. For academics and further researchers:
 - o It is recommended to expand this model by adding other variables such as halal values, religious identity, or intention to worship.
 - o Use a mixed-method approach (quantitative and qualitative) to explore the deeper spiritual meaning of Muslim consumers' purchasing decisions (Nasien et al., 2025).
 3. For Muslim consumers:

It is recommended to continue to consider the sharia and sincerity aspects in every consumption decision so that it not only fulfills worldly needs but also has worship value (Renaldo et al., 2021).

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