




# Assessing Consumer Perception in Muslim-made Cosmetics: A Relationship Quality Perspective

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## Abstract

This study investigates the drivers of repurchase intention in the Muslim-made cosmetics market by examining the mediating roles of trust and satisfaction within a relationship quality framework. Grounded in Relationship Quality Theory and the Stereotype Content Model, the research integrates perceived product quality, brand image, and perceived AI warmth as key antecedents influencing consumer loyalty. A comparative analysis of two structural models (Model 1 and Model 2) is conducted to explore the directionality of the mutually reinforcing relationship between trust and satisfaction. Data were collected via structured online surveys from 439 Muslim consumers in Jakarta, Indonesia, and analyzed using PLS-SEM. Findings reveal that perceived AI warmth is the strongest predictor of both trust ( $t=7.587$ ,  $p<0.001$ ) and satisfaction ( $t=8.874$ ,  $p<0.001$ ). In Model 1, trust significantly precedes satisfaction ( $t=4.869$ ,  $p<0.001$ ); conversely, in Model 2, satisfaction reciprocally enhances trust ( $t=5.280$ ,  $p<0.001$ ), supporting a dynamic, co-evolutionary process. Perceived product quality significantly impacts trust ( $t=3.780$ ,  $p<0.001$ ) but only affects satisfaction when satisfaction is modeled as an antecedent to trust (Model 2:  $t=1.984$ ,  $p=0.048$ ). Brand image exerts a strong effect on satisfaction (Model 1:  $t=4.235$ ,  $p<0.001$ ; Model 2:  $t=4.855$ ,  $p<0.001$ ) but loses its direct path to trust in Model 2. Both trust and satisfaction have significant direct effects on repurchase intention (Model 1, Trust  $t=4.577$ ,  $p<0.001$ , Satisfaction  $t=8.538$ ,  $p<0.001$ ; Model 2, Trust:  $t=4.630$ ,  $p<0.001$ ; Satisfaction  $t=8.130$ ,  $p<0.001$ ). The study validates the dual mediating roles of trust and satisfaction in translating perceptions of product quality, brand symbolism, and AI-induced warmth into behavioral loyalty. Theoretically, it advances a reciprocal, experience-driven model of relationship quality, extending prior discussions of reciprocity beyond traditional unidirectional frameworks. Practically, it offers actionable insights for marketers seeking to leverage AI personalization and identity-based branding to cultivate long-term loyalty in culturally sensitive, value-driven markets.

**Keywords:** Perceived Product Quality, Brand Image; Perceived AI Warmth, Trust, Satisfaction, Repurchase Intention

## 1. Introduction

The growing prominence of Muslim-made cosmetics in the global beauty industry reflects a significant shift in consumer behavior, driven by religious consciousness, ethical values, and digital culture [1], [2]. As halal certification and Islamic principles increasingly influence purchasing decisions, consumers are not only evaluating these products based on functional attributes but also on symbolic and emotional values associated with brand trust, image, and personalized experiences [2]. This phenomenon is further amplified by the integration of Artificial Intelligence (AI) in digital marketing and customer service platforms, where brands leverage AI-driven interactions to enhance perceived warmth, responsiveness, and relational engagement [3], [4]. Despite the rising market potential, there remains limited academic exploration into how AI-induced emotional cues collectively shape consumer trust, satisfaction, and ultimately, repurchase intention within the context of Muslim-made cosmetics. This gap is critical because most Islamic marketing studies primarily emphasize product authenticity, halal certification, or ethical values, while overlooking how technologically mediated emotional cues distinctly influence consumer decision-making. Addressing this omission is essential, as AI-driven relational signals may represent a new determinant of loyalty in culturally embedded markets that traditional frameworks cannot fully capture.

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Perceived product quality has been widely recognized as a cognitive antecedent of satisfaction in technology adoption [5], while brand image has been linked to self-congruity and social identity theories, suggesting that consumers prefer brands that reflect their personal or cultural values [6]. Similarly, recent research in human-computer interaction has applied the Stereotype Content Model to explain how consumers attribute human-like traits such as warmth and competence to AI agents, influencing their emotional responses [7]. Trust, often conceptualized through Gefen et al. [8], has been studied as a function of ability, benevolence, and integrity, particularly in online environments. However, these perspectives have largely treated trust, satisfaction, and repurchase intention as linear outcomes, overlooking the dynamic interplay between them, especially in culturally embedded consumption contexts [9].

Most existing studies adopt a unidirectional view of trust and satisfaction, neglecting their reciprocal influence and mediating roles in shaping long-term consumer loyalty [10]. Moreover, while AI applications in retail are expanding, little is known about how perceived AI warmth functions as a relational cue in non-Western, value-driven markets such as Muslim consumer segments [11]. The current study addresses these gaps by positioning Relationship Quality Theory as an integrative lens, emphasizing both human and technological touchpoints in building sustainable consumer relationships [12].

The novelty of this study lies in its integrative framework that unifies product-centric, brand-centric, and technology-centric antecedents under a relationship quality paradigm, offering a more nuanced understanding of consumer decision-making in the Muslim cosmetic market. It also empirically validates the mediating roles of trust and satisfaction in translating quality perceptions and AI warmth into behavioral loyalty.

The remainder of this paper presents the literature review and theoretical framework, detailing the development of hypotheses based on relationship quality theory. Chapter Three outlines the research methodology, including data collection procedures, measurement instruments, and analytical techniques. Chapter Four discusses the results, including evaluation of the measurement model, hypothesis testing, and interpretation of direct and indirect effects. Finally, Chapter Five provides conclusions, theoretical and managerial implications, limitations, and recommendations for future research.

## 2. Literature Review

### 2.1. Relationship Quality Theory

Relationship quality, a central construct in relationship marketing, captures the strength, intensity, and degree to which relational exchanges meet expectations and needs [13], [14]. Rooted in the paradigm of mutual value creation [15], relationship quality has historically been examined in offline contexts [16], [17], [18], but is equally relevant in digital settings, particularly in the sharing economy where vulnerability and uncertainty heighten the need for strong bonds [14]. It is typically conceptualized as a multidimensional construct comprising trust, satisfaction, and commitment [19] where trust reflects confidence in reliability, satisfaction denotes evaluative judgments of performance, and commitment signifies the desire to maintain a relationship [20], [21]. In consumer–brand interactions, relationship quality indicates both cognitive and emotional connection, whereby brands are perceived as reliable, empathetic, and value-aligned [22].

Recent studies confirm that relationship quality is salient in technology-mediated contexts. Research demonstrates that constructs such as trust and satisfaction remain essential predictors of loyalty in digital platforms [23], [24]. In culturally embedded markets, particularly within Muslim consumer segments, religious and ethical values intensify the importance of relational bonds [25], [26]. Together, these findings highlight that relationship quality theory provides a robust lens to integrate human and technological touchpoints when examining long-term consumer loyalty.

### 2.2. Perceived Product Quality, Trust, and Satisfaction

Perceived product quality is defined as the consumer's subjective assessment of overall excellence or superiority based on functionality, reliability, and consistency [27], [28]. In Muslim-made cosmetics, additional external cues such as halal certification, ingredient transparency, and ethical standards play a critical role in shaping perceptions [28]. Prior theoretical models position perceived quality as a cognitive antecedent of satisfaction and trust in digital and technology adoption contexts [29].

Findings across industries confirm that high perceived quality strengthens trust and satisfaction. For example, Samudro et al. [30] emphasize that product excellence predicts loyalty in the chemical industry, while Rafazthody et al. [31] highlight its role in shaping Generation Z's purchase intentions in halal markets. E-commerce research demonstrates that superior product quality enhances trust in sellers and satisfaction with purchases [32]. In green cosmetics, Mawaddah et al. [33] show that quality directly predicts satisfaction and loyalty. Studies specific to halal cosmetics further reveal that perceived quality strongly influences consumer confidence and post-purchase satisfaction [34], [35]. Based on this perspective, this study posits that perceived product quality positively influences both trust and satisfaction:

***H1: Perceived product quality positively influences trust.***

***H2: Perceived product quality positively influences satisfaction***

### 2.3. Brand Image and its Impact on Trust and Satisfaction.

Brand image encompasses consumer beliefs, impressions, and emotions shaped by communication, product experience, and symbolism [36], [37]. Araújo et al. [38] distinguish affective (emotional resonance) and functional (performance and innovation) dimensions, both central to self-congruity and social identity theories. In value-driven markets such as Islamic economies, brand image reflects cultural and religious identity, signaling congruence with consumer values [39].

Prior research demonstrates that brand image significantly shapes trust and satisfaction. For instance, purchasing Muslim-made cosmetics fosters pride and belonging [41], while ethical alignment increases trustworthiness [42], [43]. Empirical findings confirm that positive brand image enhances both satisfactions [38], [47], [48] and trust [44], [45], [46]. Digital studies also highlight its role in shaping online perceptions through social media and AI-mediated interactions [49], [50]. Based on this theoretical and empirical foundation, the following hypotheses are formulated:

***H3: Brand image positively influences trust.***

***H4: Brand image positively influences satisfaction.***

### 2.4. Perceived AI Warmth and its Role in Trust and Satisfaction

Perceived AI warmth refers to the attribution of human-like emotional traits such as friendliness, sincerity, and empathy to artificial intelligence systems [4], [51]. The Stereotype Content Model (SCM) suggests that people evaluate agents, including AI, along dimensions of warmth and competence [7], [52]. Warmth is especially critical in-service contexts where relational engagement is valued, such as healthcare, education, and retail [53].

Recent studies confirm that AI warmth enhances consumer trust and satisfaction. In Muslim contexts, AI interactions that demonstrate politeness, empathy, and cultural sensitivity strengthen perceptions of benevolence [11], [54]. Evidence shows that warm AI interactions reduce risk perceptions and foster trust [55], [56], [57], while also generating higher satisfaction through positive emotional experiences [58], [59]. Applied to Muslim-made cosmetics, such cues act as relational signals that strengthen consumer–brand bonds [60]. Therefore, the following hypotheses are proposed:

***H5: Perceived AI warmth positively influences trust.***

***H6: Perceived AI warmth positively influences satisfaction.***

### 2.5. The Reciprocal Relationship between Trust and Satisfaction

Trust is often conceptualized as comprising competence, benevolence, and integrity [62], [63], while satisfaction denotes post-consumption evaluation of expectations [64]. Traditional models assumed a unidirectional pathway (trust → satisfaction), but recent theory emphasizes reciprocity, where both constructs reinforce each other [9], [61], [65].

Studies in e-commerce confirm that trust promotes satisfaction because trusted brands create positive interpretations of experiences [66]. Conversely, repeated satisfaction strengthens trust over time [67]. This reciprocal relationship is particularly evident in religiously sensitive markets where initial trust derives from ethical cues, while long-term loyalty requires satisfaction [68], [69]. Accordingly, the following hypotheses are advanced:

***H7: Trust positively influences satisfaction.***

**H8: Satisfaction positively influences trust.**

## 2.6. Trust, Satisfaction, and Repurchase Intention

Repurchase intention reflects a consumer's willingness to continue purchasing from a brand, functioning as a core indicator of loyalty [70]. Cognitive (trust) and affective (satisfaction) evaluations are widely recognized as primary drivers of such intentions [71].

Extensive research across industries supports these associations. Trust reduces perceived risk and fosters repurchase [72], [73], [74], while satisfaction fulfills both functional and emotional expectations [75], [76], [77]. In Muslim-made cosmetics, trust in halal integrity and satisfaction with product performance strongly predict habitual purchasing [78]. Thus, the following hypotheses are proposed:

**H9: Trust positively influences repurchase intention.**

**H10: Satisfaction positively influences repurchase intention.**

## 2.7. Mediating Role of Trust and Satisfaction

Mediation analysis explains the mechanisms through which antecedents influence outcomes [79]. In this study, trust and satisfaction are theorized as mediators linking perceived product quality, brand image, and AI warmth with repurchase intention.

Prior studies support this mediating role. For example, high product quality fosters trust that subsequently drives loyalty [80], [81]; brand image enhances satisfaction that translates into repurchase [80]; and warm AI interactions enhance trust and satisfaction, which in turn predict continued use [57]. Given these theoretical foundations, the following hypotheses are formulated to test indirect effects:

**H11: Perceived product quality positively influences repurchase intention, mediated by trust.**

**H12: Brand image positively influences repurchase intention, mediated by trust.**

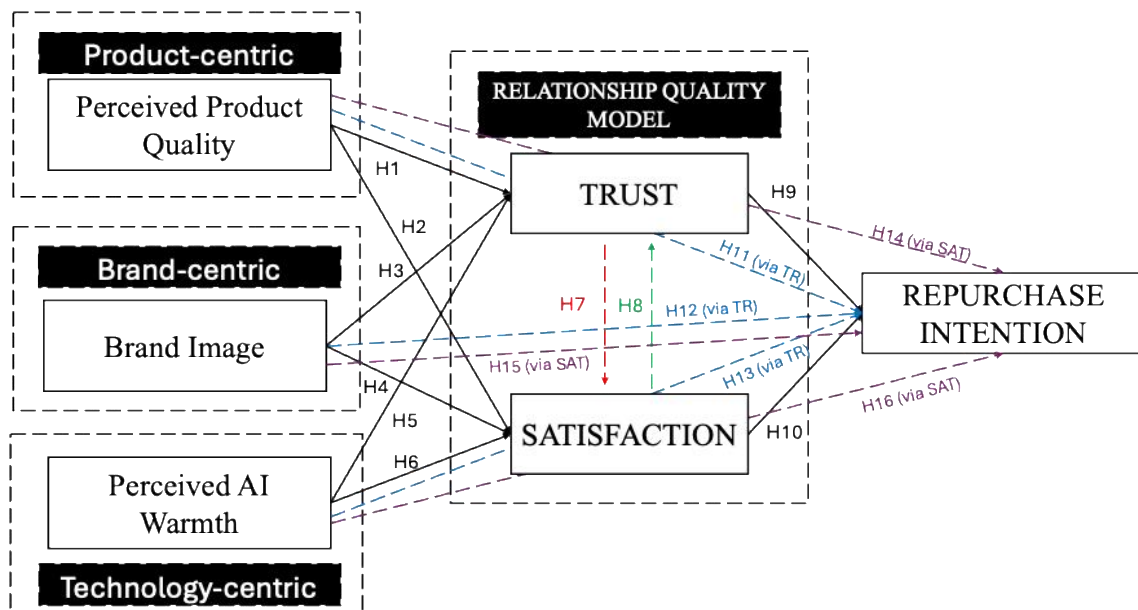
**H13: Perceived AI warmth positively influences repurchase intention, mediated by trust.**

**H14: Perceived product quality positively influences repurchase intention, mediated by satisfaction.**

**H15: Brand image positively influences repurchase intention, mediated by satisfaction.**

**H16: Perceived AI warmth positively influences repurchase intention, mediated by satisfaction.**

This research divides the constructs into three aspects: product-centric, brand-centric, and technology-centric, which include trust and satisfaction, as depicted in the framework (figure 1).



**Figure 1. Research Framework**

### 3. Methodology

#### 3.1. Sample and Procedure

In this study, data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) through the SmartPLS program, as outlined by Hair et al. [82]. PLS-SEM was selected for its ability to effectively develop existing theories and manage complex models, enabling concurrent analysis of measurement and structural components to ensure precise estimations of construct reliability and validity [83].

The scales used for all variables were based on validated measures from previous studies, adapted to reflect the continuous use of AI in the context of this research. Specifically, perceived product quality was assessed using a 3-item scale derived from Ben Arbia et al. [84], brand image was measured with a 4-item scale from Araújo et al. [38], perceived AI warmth was evaluated using a 3-item scale from Xue et al. [85], satisfaction was assessed with a 4-item scale from Al-Bashayreh et al. [86], trust was measured using a 6-item scale from Castro et al. [87], and repurchase intention was evaluated with a 3-item scale developed by Chatzoglou et al. [88] and Nuh et al. [9]. Notably, the scales for assessing trust constructs were modified from prior research to better align with the current study's objectives. All constructs were measured using a 6-point Likert scale.

To ensure a representative sample, a stratified random sampling method was utilized, targeting Muslim female consumers across five districts in Jakarta, Indonesia. Data collection was carried out through structured online surveys, which were distributed via WhatsApp, social media platforms, and volunteer networks to maximize reach and response rates. According to Risher and Hair [89], a common guideline for PLS-SEM with 23 measurement items is to have a sample size that is at least 10 times the number of items being measured. Therefore, a minimum sample size of 230 respondents is recommended to achieve reliable and valid results in the analysis. This study successfully recruited a sample of 439 participants, which exceeds the recommended minimum sample size, thereby ensuring sufficient statistical power for PLS-SEM analysis. This comprehensive approach facilitated precise estimation of path coefficients and model fit, providing valuable insights into the factors influencing repurchase intentions for AI platforms within the context of Muslim-made cosmetics. Nevertheless, the sampling frame is limited to Muslim women residing in Jakarta, which may constrain the external validity of the findings. The results should be interpreted with caution when generalizing to broader populations, such as male consumers, non-Jakarta residents, or Muslim communities in other cultural settings.

#### 3.2. Demographic Characteristics of Respondents

The descriptive statistics presented in table 1 provide an overview of the demographic characteristics of the study participants, including their age distribution, employment status, and preferred online shopping platforms. The sample consists of 439 respondents, with the majority falling within the 26–35 age group (40.0%), followed by those aged 17–25 (30.1%). In terms of employment status, employees constitute the largest segment (49.0%), followed by students/college students (34.9%) and entrepreneurs (11.2%). Regarding online shopping preferences, TikTok Shop is the most popular platform (35.1%), closely followed by Instagram Shop (29.0%), Facebook Shop (19.0%), and Shopee Shop (17.1%). The demographic profile shows that over 70% of respondents are aged 17–35, highlighting the dominance of younger consumers. This is relevant because younger cohorts are more digitally active and more likely to engage with platforms such as TikTok Shop and Instagram Shop, which may shape their perceptions of AI warmth, trust, and satisfaction. This distribution should be considered when interpreting the results, as it may limit generalizability to older consumer groups.

**Table 1. Demographic Information**

Category	Sub-category	N	%
Age	< 17 years old	22	5.0
	17 – 25	132	30.1
	26 - 35	175	40.0



Category	Sub-category	N	%
Status	36 - 55	88	20.0
	> 55 years old	22	5.0
	Housewife	22	5.0
	Student/College Student	153	34.9
	Employee	215	49.0
	Entrepreneur	49	11.2
Online Shopping Platform	Shopee Shop	75	7.1
	Instagram Shop	127	29.0
	Facebook Shop	83	19.0
	Tiktok Shop	154	35.1
Total		439	100

## 4. Results and Discussion

### 4.1. Validity and Reliability

The study's results, as presented in table 2, indicate strong loadings for all items across the constructs of perceived product quality, brand image, perceived AI warmth, trust, satisfaction, and repurchase intention. Each construct demonstrates high reliability (Cronbach's alpha) and convergent validity (Average Variance Extracted, AVE), suggesting that the measurement model is robust [89]. For perceived product quality, all three items show loadings above 0.847, with Cronbach's alpha at 0.901 and AVE at 0.670. This indicates that consumers perceive Muslim-made cosmetic products as high-quality, reliable, and likely to meet their expectations.

In the case of brand image, the four items have loadings ranging from 0.841 to 0.887, with Cronbach's alpha at 0.891 and AVE at 0.754. This suggests that consumers associate these brands with positive emotions, personal identity, and superior features compared to competitors. Regarding perceived AI warmth, the three items exhibit loadings between 0.881 and 0.907, with Cronbach's alpha at 0.869 and AVE at 0.792. This reflects consumers' favorable perceptions of AI interactions on Muslim-made cosmetics websites, emphasizing sincerity, friendliness, and warmth.

For trust, the six items show loadings ranging from 0.816 to 0.862, with Cronbach's alpha at 0.921 and AVE at 0.716. This highlights consumers' confidence in the competence, ethical principles, and reliability of Muslim-made cosmetic brands. The satisfaction construct includes four items with loadings between 0.907 and 0.917, Cronbach's alpha at 0.933, and AVE at 0.833. This indicates overall consumer satisfaction with the brand, its services, product recommendations, and customer experience.

Finally, repurchase intention is measured through three items with loadings ranging from 0.843 to 0.908, Cronbach's alpha at 0.863, and AVE at 0.785. This suggests a strong intent among consumers to continue purchasing Muslim-made cosmetics rather than switching to alternatives. While the measurement model demonstrates adequate reliability and validity, the variation in AVE across constructs provides additional insights. For example, Satisfaction (AVE = 0.833) and AI Warmth (AVE = 0.792) show particularly high convergent validity, reflecting that consumers' emotional and relational evaluations are captured very strongly by the items. This aligns with prior research emphasizing that affective constructs tend to display stronger internal coherence because they are grounded in emotionally charged judgments [90]. By contrast, Perceived Product Quality (AVE = 0.670) and Trust (AVE = 0.716) are relatively lower, suggesting that consumers' evaluations of functional quality and brand reliability are more diverse and multidimensional. In particular, perceptions of quality may depend on contextual factors such as halal certification, ingredient transparency, or brand reputation, while trust may encompass multiple dimensions (competence, benevolence, and integrity) that are not fully condensed into a single evaluative judgment. These differences underscore the importance of interpreting higher AVE values as indicators of cohesive affective judgments, and lower AVE values as reflecting more complex or context-dependent constructs.

Overall, the high loadings, reliability, and validity scores across all constructs provide evidence that the measurement model effectively captures the key variables influencing consumer behavior in the context of Muslim-made cosmetics. These findings set the foundation for further analysis of the relationships between these constructs and their impact on repurchase intentions.

**Table 2.** Outer Loading Results

Code	Items	Loadings	Source
Products Quality $\alpha = 0.901$ ; AVE = 0.670			
PQ1	The quality of Muslim-made cosmetic products is very high.	0.847	[84]
PQ2	The likelihood that Muslim-made cosmetic brands offer high-quality products is very great.	0.864	
PQ3	Muslim-made cosmetic brands are highly reliable in terms of product quality.	0.865	
Brand Image $\alpha = 0.891$ ; AVE = 0.754			
IMG1	This Muslim-made cosmetic brand evokes feelings of sympathy.	0.841	[38]
IMG2	Purchasing products from this Muslim-made cosmetic brand reflects something about my personal identity.	0.879	
IMG3	The products offered by this Muslim-made cosmetic brand are of high quality.	0.887	
IMG4	The products offered by this Muslim-made cosmetic brand have superior features compared to those of competitors	0.867	
Perceived AI Warmth $\alpha = 0.869$ ; AVE = 0.792			
WRM1	The AI on this Muslim-made cosmetics website seems sincere.	0.881	[85]
WRM2	The AI on this Muslim-made cosmetics website seems friendly.	0.882	
WRM3	The AI on this Muslim-made cosmetics website seems warm.	0.907	
Trust $\alpha = 0.921$ ; AVE = 0.716			
TRU1	This Muslim-made cosmetic brand is very capable of delivering high-quality products.	0.850	[87]
TRU2	I feel very confident in the skills and expertise of this Muslim-made cosmetic brand.	0.838	
TRU3	My needs and preferences are very important to this Muslim-made cosmetic brand.	0.849	
TRU4	This Muslim-made cosmetic brand would not knowingly provide products that could harm me.	0.862	
TRU5	I never have to doubt whether this Muslim-made cosmetic brand will keep its promises.	0.860	
TRU6	The behavior of this Muslim-made cosmetic brand is guided by sound ethical principles.	0.816	
Satisfaction $\alpha = 0.933$ ; AVE = 0.833			
SAT1	Consumers are satisfied with this Muslim-made cosmetic brand.	0.911	[86]
SAT2	Consumers are satisfied with the responsiveness of the services provided by this Muslim-made cosmetic brand.	0.917	
SAT3	Consumers are satisfied with the product recommendations offered by this Muslim-made cosmetic brand.	0.916	
SAT4	Overall, this Muslim-made cosmetic brand delivers a high-quality customer experience	0.907	
Repurchase Intention, $\alpha = 0.863$ ; AVE = 0.785			
REP1	I intend to repurchase this cosmetic made by Muslim rather than stop purchasing it.	0.843	[9], [88]
REP2	My intentions are to continue purchasing this cosmetic made by Muslim rather than switch to any alternative products.	0.905	
REP3	If I could, I would like to continue purchasing this cosmetic made by Muslim.	0.908	

The discriminant validity assessment, as shown in table 3, confirms that all constructs are distinct from one another, as the square root of each construct's Average Variance Extracted (AVE) exceeds the inter-construct correlations [90]. For instance, the AVE for AI Warmth (0.890) is greater than its correlations with Brand Image (0.808), Perceived Product Quality (0.705), Repurchase Intention (0.772), Satisfaction (0.877), and Trust (0.803). Similarly, the AVE values for Brand Image (0.868), Perceived Product Quality (0.859), Repurchase Intention (0.886), Satisfaction (0.913), and Trust (0.846) are all higher than their respective correlations with other constructs. This satisfies the Fornell-Larcker criterion, indicating adequate discriminant validity and confirming that each construct captures unique variance in the model.

**Table 3.** Discriminant Validity

	WRM	IMG	PQ	REP	SAT	TRU
AI Warmth	0.890					
Brand Image	0.808	0.868				
Perceived Product Quality	0.705	0.763	0.859			
Repurchase Intention	0.772	0.777	0.782	0.886		

	WRM	IMG	PQ	REP	SAT	TRU
Satisfaction	0.877	0.833	0.732	0.780	0.913	
Trust	0.803	0.770	0.749	0.732	0.832	0.846

The construct reliability and validity assessment, as presented in table 4, demonstrates that all constructs exhibit strong psychometric properties. The Composite Reliability (CR) values for each construct exceed the recommended threshold of 0.7, indicating high internal consistency [91]. Specifically, AI Warmth has a CR of 0.919, Brand Image has a CR of 0.925, Perceived Product Quality has a CR of 0.894, Repurchase Intention has a CR of 0.916, Satisfaction has a CR of 0.952, and Trust has a CR of 0.938. These values confirm that the measures are reliable and consistently capture the intended constructs.

Additionally, the Average Variance Extracted (AVE) values for all constructs surpass the minimum threshold of 0.5, ensuring adequate convergent validity. AI Warmth has an AVE of 0.792, Brand Image has an AVE of 0.754, Perceived Product Quality has an AVE of 0.737, Repurchase Intention has an AVE of 0.785, Satisfaction has an AVE of 0.833, and Trust has an AVE of 0.716. These AVE values indicate that each construct explains a substantial proportion of variance in its respective items, further validating their discriminant validity.

**Table 4.** Discriminant Validity

	CA	CR	AVE
AI Warmth	0.869	0.919	0.792
Brand Image	0.891	0.925	0.754
Perceived Product Quality	0.822	0.894	0.737
Repurchase Intention	0.863	0.916	0.785
Satisfaction	0.933	0.952	0.833
Trust1	0.921	0.938	0.716

## 4.2. Hypothesis Testing Results for Model 1.

The hypothesis testing results, as presented in table 5, were analyzed using two structural models (Model 1 and Model 2) to examine the direct and indirect relationships among perceived product quality, brand image, perceived AI warmth, trust, satisfaction, and repurchase intention in the context of Muslim-made cosmetics. The findings reveal significant insights into the drivers of consumer loyalty, with notable consistencies and variations between the two models.

**Table 5.** Hypotheses Testing

	T Statistics		P Values	
	Model 1	Model 2	Model 1	Model 2
Product Quality → Trust	3.780	3.443	0.000	0.001
Product Quality → Satisfaction	0.827	1.984	0.409	0.048
Brand Image → Trust	3.053	1.238	0.007	0.216
Brand Image → Satisfaction	4.235	4.855	0.000	0.000
AI Warmth → Trust	7.587	4.006	0.000	0.000
AI Warmth → Satisfaction	8.874	10.872	0.000	0.000
Trust → Satisfaction	4.869	-	0.000	-
Satisfaction → Trust	-	5.280	-	0.000
Trust → Repurchase Intention	4.577	4.630	0.000	0.000
Satisfaction → Repurchase Intention	8.538	8.130	0.000	0.000
Product Quality → Trust → Repurchase Intention	2.520	2.336	0.012	0.020
Product Quality → Satisfaction → Repurchase Intention	0.792	1.820	0.429	0.069
Brand Image → Trust → Repurchase Intention	2.753	1.143	0.006	0.254
Brand Image → Satisfaction → Repurchase Intention	3.703	4.356	0.000	0.000
AI Warmth → Trust → Repurchase Intention	4.104	2.675	0.000	0.008
AI Warmth → Satisfaction → Repurchase Intention	5.929	7.148	0.000	0.000

In Model 1, the direct effect of perceived product quality on trust is statistically significant ( $t = 3.780$ ,  $p = 0.000$ ), supporting H1, which posits that higher perceived product quality strengthens consumer trust in Muslim-made cosmetic brands. This finding aligns with prior research by Sintiadewi et al. [35], who emphasize the role of functional excellence in building consumer confidence in halal-branded products.



However, the path from perceived product quality to satisfaction is not statistically significant ( $t = 0.827$ ,  $p = 0.409$ ), indicating that while consumers recognize product quality, this recognition does not directly translate into increased satisfaction. This result partially contradicts H2 and suggests that functional attributes alone may be insufficient to elicit emotional fulfillment without additional experiential or relational mediators. This observation is consistent with Xie and Sun [92], who argue that cognitive evaluations of quality do not automatically lead to affective satisfaction in technology-mediated or value-driven consumption contexts.

Brand image exerts a significant positive influence on both trust ( $t = 3.053$ ,  $p = 0.007$ ; H3 supported) and satisfaction ( $t = 4.235$ ,  $p = 0.000$ ; H4 supported), underscoring its dual role in shaping both cognitive trust and emotional satisfaction. These results are in line with Araújo et al. [38] and Yasin et al. [42], and they support self-congruity theory, which posits that consumers are more likely to trust and feel satisfied with brands that reflect their religious, cultural, and personal identities.

Perceived AI warmth demonstrates a strong and significant effect on both trust ( $t = 7.587$ ,  $p = 0.000$ ; H5 supported) and satisfaction ( $t = 8.874$ ,  $p = 0.000$ ; H6 supported), highlighting the importance of human-like emotional cues in AI-driven interactions. This finding is consistent with Cheng et al. [57] and Xu et al. [56], who suggest that warmth attributions enhance perceptions of benevolence and relational quality in digital service environments, thereby fostering stronger consumer engagement.

The reciprocal relationship between trust and satisfaction is examined in both models. In Model 1, trust significantly enhances satisfaction ( $t = 4.869$ ,  $p = 0.000$ ; H7 supported), indicating that consumers who trust the brand are more likely to evaluate their overall experience positively. This result supports the findings of Amelia and Simanjuntak [66], who identify trust as a key antecedent of satisfaction in digital service contexts. However, the reverse path (satisfaction  $\rightarrow$  trust) is not modeled in Model 1, which limits the assessment of full reciprocity in this configuration.

Both trust ( $t = 4.577$ ,  $p = 0.000$ ; H9 supported) and satisfaction ( $t = 8.538$ ,  $p = 0.000$ ; H10 supported) exhibit strong direct effects on repurchase intention, confirming their central roles in driving behavioral loyalty. These results are consistent with prior studies [72], [73], [74], which affirm that both relational and experiential factors are critical determinants of consumer retention in digital and ethically oriented markets.

Regarding mediating effects, the indirect path from perceived product quality to repurchase intention through trust is significant ( $t = 2.520$ ,  $p = 0.012$ ; H11 supported), supporting the argument that quality perceptions build trust, which in turn fosters loyalty [80], [81]. However, the mediation through satisfaction is not significant ( $t = 0.792$ ,  $p = 0.429$ ; H14 not supported), a finding consistent with Miao et al. [74], who reported no significant mediating effect of satisfaction on repurchase intention.

Similarly, brand image significantly influences repurchase intention through both satisfaction ( $t = 3.703$ ,  $p = 0.000$ ; H15 supported) and trust ( $t = 2.753$ ,  $p = 0.006$ ; H12 supported), reinforcing its role as a multidimensional driver of consumer loyalty. These results are supported by Tian et al. [80] and Nugraheni et al. [93] who highlight brand image as a symbolic cue that fulfills both identity-based and relational needs.

Most notably, perceived AI warmth significantly affects repurchase intention through both trust ( $t = 4.104$ ,  $p = 0.000$ ; H13 supported) and satisfaction ( $t = 5.929$ ,  $p = 0.000$ ; H16 supported), emphasizing its pivotal role as a relational cue in digital consumer interactions. This dual mediation underscores the emotional power of AI-induced warmth in building long-term loyalty, particularly in culturally sensitive markets. These findings are corroborated by Cheng et al. [57] and Hu et al. [94], who argue that warm AI interactions simulate human-like care and empathy, thereby enhancing both trust and experiential satisfaction.

### 4.3. Hypothesis Testing Results for Model 2.

In Model 2, the structural paths remain consistent with those in Model 1, but the reciprocal relationship between trust and satisfaction is reconfigured by reversing the direction of one path. Specifically, in this model, satisfaction is allowed to influence trust, while the reverse path (trust  $\rightarrow$  satisfaction) is excluded. The results reveal that satisfaction has a strong and significant effect on trust ( $t = 5.280$ ,  $p = 0.000$ ; H8 supported), confirming the reciprocal nature of these constructs. This finding suggests that satisfying experiences with Muslim-made cosmetic brands reinforce consumer

trust over time, particularly in AI-mediated service environments. This aligns with the study by Anderson [69], which highlights the dynamic interplay between satisfaction and trust in shaping consumer loyalty.

In Model 2, perceived product quality remains positively related to trust ( $t = 3.443$ ,  $p = 0.001$ ; H1 supported) and now exhibits a significant effect on satisfaction ( $t = 1.984$ ,  $p = 0.048$ ; H2 supported). These findings contrast with Model 1, where the effect of perceived product quality on satisfaction was not significant. This shift in results is consistent with prior studies [30], [31], indicating that when satisfaction is positioned as an antecedent of trust, product quality gains greater explanatory power in influencing emotional responses. This change may be attributed to reduced multicollinearity or improved model fit, suggesting that satisfaction plays a mediating role in translating product quality into affective outcomes.

Brand image continues to exert a significant positive influence on satisfaction ( $t = 4.855$ ,  $p = 0.000$ ; H4 supported), reinforcing its role as an affective construct that fulfills identity-based desires. However, its direct effect on trust becomes non-significant ( $t = 1.238$ ,  $p = 0.216$ ; H3 not supported) in Model 2. This result is consistent with Nkoulou et al. [95], who argue that brand image primarily drives satisfaction rather than directly building trust when satisfaction is treated as a precursor to trust. This suggests that brand symbolism may need to be experienced through satisfaction before it translates into trust in an evolving relationship setting.

Perceived AI warmth retains its significant effects on both trust ( $t = 4.006$ ,  $p = 0.000$ ) and satisfaction ( $t = 10.872$ ,  $p = 0.000$ ), further emphasizing its robustness as a relational driver in digital consumer interactions. The indirect effects through mediation remain largely significant: AI warmth  $\rightarrow$  trust  $\rightarrow$  repurchase intention ( $t = 2.675$ ,  $p = 0.008$ ; H13 supported) and AI warmth  $\rightarrow$  satisfaction  $\rightarrow$  repurchase intention ( $t = 7.148$ ,  $p = 0.000$ ; H16 supported). However, the indirect effect of brand image  $\rightarrow$  trust  $\rightarrow$  repurchase intention becomes non-significant ( $t = 1.143$ ,  $p = 0.254$ ; H12 not supported), indicating that trust in this model is more strongly shaped by experiential satisfaction than by brand symbolism alone. This finding underscores the importance of satisfaction as a key mediator in driving behavioral loyalty.

#### 4.4. Discussion

A comparative analysis reveals that both Model 1 and Model 2 confirm the central role of perceived AI warmth and satisfaction in shaping trust and loyalty. However, they differ in the strength and significance of certain antecedent paths, reflecting distinct theoretical perspectives on the dynamics of consumer relationships. Model 1 positions trust as a cognitive precursor to satisfaction, where product quality and brand image directly enhance trust, which subsequently increases satisfaction. This aligns with traditional models that treat trust as a foundational construct that fosters positive affective responses. In contrast, Model 2 reverses this dynamic by positioning satisfaction as a driver of trust, suggesting a more experiential and affective pathway to loyalty. This configuration supports the reciprocal reinforcement model proposed by Nuh et al. [12] and Weber et al. [61], which argues that trust and satisfaction mutually influence each other, particularly in ongoing, technology-mediated consumer relationships.

The comparative results between Model 1 and Model 2 indicate that the significance of certain paths depends on whether trust is positioned as a precursor or as an outcome of satisfaction. When trust is modeled as an antecedent of satisfaction (Model 1), functional cues such as product quality reinforce cognitive confidence but do not directly generate emotional fulfillment. In contrast, when satisfaction precedes trust (Model 2), product quality gains explanatory power in predicting satisfaction, which subsequently fosters trust. This shift implies that consumers may need to experience emotional gratification before they cognitively acknowledge the brand's reliability. Likewise, the disappearance of the brand image  $\rightarrow$  trust path in Model 2 suggests that symbolic and identity-based cues are first processed affectively through satisfaction before being translated into cognitive trust. Taken together, these findings confirm the reciprocal and context-dependent nature of the trust-satisfaction dynamic, underscoring the importance of moving beyond linear assumptions and adopting co-evolutionary models in understanding consumer loyalty.

Notably, perceived product quality gains significance in influencing satisfaction only in Model 2 ( $t = 1.984$ ,  $p = 0.048$ ), implying that when satisfaction is allowed to shape trust, functional attributes become more emotionally salient. This finding is consistent with Martínez-Navalón et al. [96], who argue that satisfaction rather than trust may serve as the primary emotional mediator through which product quality influences relational outcomes in dynamic service environments. This shift is particularly noteworthy in the dataset, as it indicates that Muslim-made cosmetic consumers

in Jakarta do not perceive quality as emotionally relevant until it is filtered through satisfaction, challenging the long-standing assumption that quality directly drives positive affect.

Conversely, brand image loses its direct link to trust in Model 2 ( $t = 1.238$ ,  $p = 0.216$ ), suggesting that symbolic value may need to be experienced through satisfaction before it translates into trust within a dynamic relational framework. This reinforces the idea that brand symbolism operates primarily on an affective level, fulfilling identity-based desires that are then cognitively processed as trust. This unexpected result is unique because brand image is traditionally assumed to directly reinforce trust, yet the findings suggest that, in AI-mediated contexts, its effect is indirect and contingent upon consumer satisfaction.

These findings are largely consistent with existing literature. The significant impact of perceived AI warmth on both trust and satisfaction supports research by Phan and Bui [5] and Cheng et al. [57], who argue that warm AI interactions enhance perceived benevolence and emotional engagement. Similarly, the mediating roles of trust and satisfaction align with studies by Iffan et al. [74] and Natalia and Suparna [82], which confirm these constructs as key mechanisms linking quality perceptions to repurchase behavior.

However, the differential results between the two models challenge the unidirectional assumptions prevalent in traditional trust-satisfaction frameworks. Instead, they support more recent reciprocal models, particularly in culturally embedded markets where emotional and religious values shape consumer expectations. The stronger effect of brand image on satisfaction than on trust in model 2 further resonates with Oraedu [97], who emphasizes brand image as an affective construct that fulfills consumers' identity-based and self-congruity needs.

In conclusion, the results underscore the importance of adopting a dynamic, relationship quality-based perspective in understanding consumer behavior in the Muslim-made products market. While both models validate the significance of AI-induced warmth and brand symbolism, Model 2 offers a more nuanced interpretation by highlighting satisfaction as a catalyst for trust, particularly in digital environments where emotional experiences with AI systems play a decisive role in building long-term loyalty. This shift underscores the need to move beyond linear models toward reciprocal, experience-driven frameworks in digital Islamic marketing research.

## 5. Conclusion

This study shows that repurchase intention in the Muslim-made cosmetics market is driven by a reciprocal relationship between trust and satisfaction, with perceived AI warmth emerging as the strongest antecedent. By extending Relationship Quality Theory and applying the Stereotype Content Model to an AI-mediated, culturally embedded context, the research advances a more dynamic understanding of consumer loyalty in digital Islamic marketing. Beyond theoretical contributions, the findings highlight the strategic role of emotional, value-based interactions in fostering long-term consumer relationships.

Theoretically, this study contributes by validating the bidirectional dynamic between trust and satisfaction, challenging traditional unidirectional frameworks in relationship quality research. It also broadens the scope of the Stereotype Content Model by demonstrating its relevance to AI-driven consumer interactions in non-Western, religiously conscious markets.

From a managerial perspective, the results highlight the strategic importance of designing AI-powered platforms that go beyond functional efficiency to foster emotional connection. For Muslim-made cosmetics brands, it is not sufficient to ensure product quality and halal compliance; brands must also cultivate relational authenticity through AI interactions that reflect cultural sensitivity, religious awareness, and empathetic communication. For instance, chatbots can be designed with polite and contextually appropriate greetings such as “Assalamu’alaikum” when initiating conversations, incorporate reminders related to Islamic events (e.g., Ramadan promotions or Eid greetings), and personalize product recommendations by acknowledging customers' modesty or halal-related preferences. Similarly, personalization strategies may include tailoring skincare advice to seasonal changes during fasting periods or offering loyalty rewards aligned with Islamic holidays. These concrete design choices can translate the abstract construct of AI warmth into practical tools for enhancing customer trust and satisfaction.

This research has several limitations that open opportunities for future work. First, data collection was limited to Muslim consumers in Jakarta, Indonesia, which restricts generalizability. Comparative studies across countries and cultural contexts are needed to test the model's robustness. Second, the study focused on perceived AI warmth while omitting other AI attributes such as competence, personalization accuracy, and responsiveness; future studies should examine these dimensions. Third, although halal certification was acknowledged as an important factor, it was not modeled as a moderator. Future research should investigate certification authenticity and religiosity as boundary conditions shaping trust and satisfaction. Finally, the cross-sectional design limits the ability to capture the dynamic co-evolution of trust and satisfaction; longitudinal research is needed to validate these processes over time.

## 6. Declarations

### 6.1. Author Contributions

Conceptualization: K.B.S., A.W.H., and S.F.W.; Methodology: K.B.S.; Software: K.B.S.; Validation: K.B.S., A.W.H., and S.F.W.; Formal Analysis: K.B.S., A.W.H., and S.F.W.; Investigation: K.B.S.; Resources: K.B.S.; Data Curation: M.H.; Writing Original Draft Preparation: K.B.S., A.W.H., and S.F.W.; Writing Review and Editing: K.B.S., A.W.H., and S.F.W.; Visualization: K.B.S. All authors have read and agreed to the published version of the manuscript.

### 6.2. Data Availability Statement

The datasets used and analyzed during this study are available from the corresponding author upon reasonable request.

### 6.3. Funding

This research did not receive any specific grant or financial support from funding agencies in the public, commercial, or nonprofit sectors.

### 6.4. Institutional Review Board Statement

Ethical approval was not required for this study as it did not involve human or animal subjects.

### 6.5. Informed Consent Statement

Informed consent was not applicable to this study due to its nature.

### 6.6. Declaration of Competing Interest

The authors declare no potential conflicts of interest, financial or otherwise, that could have influenced the design, execution, or reporting of this research.

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