



Social Media Marketing Activities and Brand Trust: Driving Loyalty in Indonesian's MSMEs Fashion Brand

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Abstract

This paper examines the impact of social media marketing activities (SMMA) on brand loyalty (BL) among followers of Indonesian micro, small, and medium enterprises (MSMEs) in the fashion sector. The increasing reliance on social media for brand engagement makes this topic particularly relevant, as businesses seek effective strategies to foster customer loyalty in a competitive landscape. The study investigates the relationship between SMMA, brand trust (BT), and BL, posing the research question: How do SMMA influence brand loyalty through brand trust in Indonesian MSME fashion brands? Utilizing a quantitative approach, data were collected through surveys distributed to followers of selected Indonesian MSME fashion brands, and structural equation modeling was employed for analysis. The findings reveal that SMMA significantly enhance brand trust, which in turn positively influences brand loyalty, highlighting the critical role of trust in the customer-brand relationship. The study concludes that Indonesian MSME fashion brands should prioritize trust-building strategies in their social media marketing efforts to cultivate customer loyalty, offering practical implications for marketers in the sector.

Article Info

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Article History:

Submitted: 30-09-2024

Revised: 05-11-2024

Accepted: 15-11-2024

Published: 27-11-2024

JEL Classification:

M31; L26; P46

Keywords:

Social Media Marketing Activities;
Brand Trust;
Brand Loyalty;
Indonesian MSMEs;
Fashion Brands

1. INTRODUCTION

The sustainability of micro, small, and medium enterprises (MSMEs) in the fashion sector in Indonesia is experiencing complex problems. Based on data from the Indonesian Central Bureau of Statistics (BPS) in (CNBC, 2023), fashion consumption in the second quarter of 2014 was 4.89% and in the second quarter of 2023 the figure grew to 7.02%, where this growth rate is the highest within the past 14 years; however, this growth is different from the growth of the fashion enterprises over the last five years. The number of micro-enterprises according to BPS (2024) in the fashion sector in Indonesia in 2019 was 586,412, then in 2021 there was a drastic decline to 508,051 businesses, and in 2023 it increased again to 576,749 enterprises; Fluctuations in the number of businesses also occurred in small-enterprises, where in 2019 the number was 27,256, then in 2021 there was a significant decline to 25,166, and the figure increased again in 2023 to 46,574 businesses. Based on the explanations of experts and economic observers, the inconsistency



in the amount of consumption with the number of MSMEs in the fashion sector in Indonesia is caused by several things.

Senior economist at Bank Central Asia (BCA), Barra Kukuh Mamia in (CNBC, 2023) explained that the mismatch between consumption growth figures and the number of enterprises was caused by cheap Chinese fashion products spreading in Indonesia, where consumers chose to buy products from China. In addition, according to the National Chairman of the Indonesian Fashion Chamber (IFC), Ali Charisma in (CNN, 2023) added that used fashion products are also preferred by consumers because the prices are cheaper when compared to MSME brand products in Indonesia. We consider that fashion products from China and second-hand goods are alternative products that consumers choose compared to products from Indonesian MSME brands, so that the increasing amount of consumption is not in line with the growth rate of MSMEs in the fashion sector. We also consider that it is important for MSMEs in the fashion sector to be able to build brand loyalty because of this problem.

Brand loyalty is customers' attachment, favorable feeling, and commitment toward a brand, that later resulting repurchase and recommending products or services (Haq et al., 2022; Haudi et al., 2022; Yee et al., 2022). Building brand loyalty is an important thing, this is due to several things such as consumers who are loyal to a brand are more likely to buy it again (Azhar et al., 2023); additionally, it also boosts income, lowers expenses, and improves the performance of enterprises (Tiep Le et al., 2023); furthermore, it also encourages customers to recommend the brand to others (Haq et al., 2022). Indonesian consumers who prefer clothes from China and second-hand make MSMEs brands vulnerable, which empirically shows that the increasing number of fashion consumption is not align with the number of fashion company growth. If MSME fashion in Indonesia cannot build brand loyalty for its consumers, their business is threatened and could end in bankruptcy. Therefore, in this study, we decided brand loyalty as one of the objects of investigation.

We see that brand loyalty research is currently closely related to social media marketing activities (SMMA) carried out by a brand (Azhar et al., 2023; Banerji & Singh, 2024; Changani & Kumar, 2024; Fetais et al., 2022; Sohaib & Han, 2023). Social media marketing activities (SMMA) are those that consist of communicating values from a brand to its customers, which keeps customers engaged and informed and helps the brand achieve positive marketing results (Chen & Qasim, 2021; Guha et al., 2021; Koay et al., 2020). Social media has been used by MSMEs in Indonesia as their marketing tool nowadays (Haudi et al., 2022; Khusniah et al., 2024; Mettasari et al., 2023); In addition, referring to the report published by Data Reportal (Data Reportal, 2024), it can be seen that 139 million Indonesians use social media, then 35.4% of them use social media to search for products to buy, and 37.5% of people stated that they follow brand accounts that they have and/or are considering buying products from. From current research developments, as well as current empirical findings related to the use of social media by MSMEs as a marketing tool and the use of social media by the public in seeking information about brands, the other research object that we investigated in this research is SMMA.

The results of previous studies found that SMMA has a significant and positive influence on brand loyalty, which indicates that brand marketing activities that are assessed positively by consumers will form loyalty towards that brand (Aljuhmani et al., 2023; Changani & Kumar, 2024; Gholamveisy et al., 2023; Samosir et al., 2023). However, the results of other studies are not in line with the results of research that we have found previously. Fetais et al. (2022) who investigated the effect of SMMA on brand loyalty in the luxury fashion category in Qatar found that SMMA did not have a significant influence on brand loyalty; this finding is in line with Riady and Kusumawati (2024) where SMMA by local women's clothing brands in Indonesia does not have a significant influence on brand loyalty. The inconsistency of the results of the influence of SMMA on brand loyalty made us decide to re-investigate the influence of SMMA on brand loyalty, by using MSMEs clothing brands in Indonesia as the object of analysis.

An important component in forming brand loyalty is brand trust. Brand trust can be defined as the confidence consumers place in a brand, characterized by their belief that the brand consistently delivers on its promises regarding product quality and service reliability (Azhar et al., 2023; Sohaib & Han, 2023; Yee et al., 2022). Brand trust itself is one of the important elements in forming brand loyalty because in a trade, a buyer is reluctant to make a transaction if there is a vulnerability in the relationship with a brand (Althuwaini, 2022); thus, trust will generate highly valued exchange relationships (Ibrahim et al., 2021); this relationship occurs because the feeling of trust induces a positive emotional attachment between the consumer and the business; it signals that the business cares, is concerned, and connects with the consumer (Yee et al., 2022). Therefore, it is important to understand brand trust, especially for MSMEs clothing brands.

Previous studies show that brand trust has a significant and positive influence on brand loyalty, which indicates that a person's sense of trust will lead to loyalty to the brand (Althuwaini, 2022; Khusniah et al., 2024; Salsabila & Hijrah Hati, 2024). However, on the other hand, there are other researchers who have found different results, such as Harun et al. (2021) who found that the brand trust of people in Kinabalu, Malaysia, does not have a significant influence on laptop brand loyalty. Other researchers such as Azhar et al. (2023) also found that brand trust from Indian people who use online travel booking platforms does not have a significant effect on the brands of online travel booking platforms. The inconsistency of the research results on brand trust and brand loyalty made us decide to re-investigate the influence between the two variables in this study.

We also found that brand trust has a mediating effect between SMMA and brand loyalty. We also found that brand trust has a mediating effect between SMMA and brand loyalty. Mettasari et al. (2023) found that brand trust fully mediates the effect of SMMA on brand loyalty. On the other hand, various researchers found that SMMA partially mediates the effect of SMMA on brand loyalty (Banerji & Singh, 2024; Ebrahim, 2020; Khusniah et al., 2024; Salsabila & Hijrah Hati, 2024; Sohaib & Han, 2023). Meanwhile, there are also other researchers such as Azhar et al. (2023) and Yee et al. (2022) who found that brand trust does not mediate the effect between SMMA and brand loyalty. The inconsistency of results regarding the mediation of brand trust in the influence of SMMA on brand loyalty made us decide to investigate the form of mediation provided by brand trust.

We decided to conduct this study for several reasons, such as the empirical problem that there is a mismatch between the amount of consumption and the number of MSMEs in the fashion sector in Indonesia due to Indonesian consumers preferring clothes from China and second-hand goods. Therefore, we made MSMEs clothing brands in Indonesia the object of our research. In addition, there is also inconsistency in research results related to the influence of: 1) SMMA on brand loyalty; 2) brand trust on brand loyalty; and 3) mediation of brand trust in the relationship between SMMA and brand loyalty. Therefore, we chose these three objects to be investigated in this study. The novelty in this study is that the use of brand trust measurements will refer to the construct compiled by Munuera-Aleman et al. (2003), in accordance with the suggestions and recommendations of Sohaib & Han (2023) for future studies.

Literature Review

SMMA and Brand Trust

Social Media Marketing Activities (SMMA) play a vital role in building brand trust by facilitating transparent communication and fostering community engagement. Through interactive content and direct responses to consumer inquiries, brands can demonstrate authenticity and reliability, which are essential for establishing trust (Marmat, 2022; Shirazi et al., 2020). Given the competitive nature of fashion, where SMMA can significantly affect brand trust, exploring this relationship is crucial. Therefore, it is hypothesized that:

H1: SMMA has a significant and positive effect on brand trust

Brand Trust and Brand Loyalty

Brand trust is a critical factor that significantly influences brand loyalty, as it establishes the foundation for a long-term relationship between consumers and brands. Trust encourages customers to choose a brand over competitors, fostering repeat purchase (Ozdemir et al., 2020; Puspaningrum, 2020). Given the emotional and experiential nature of fashion purchases, where trust can foster brand loyalty, understanding this relationship is essential. Therefore, it is hypothesized that:

H2: Brand trust has a significant and positive effect on brand loyalty

SMMA and Brand Loyalty

Social Media Marketing Activities (SMMA) have transformed brand-consumer interactions by encouraging active participation and engagement. Customers now share their experiences and opinions on social media platforms, influencing brand loyalty (Fetais et al., 2022; Mainardes & Cardoso, 2019). Brand loyalty is crucial for long-term success, as loyal customers drive repeat purchases and brand advocacy (Choi & Burnham, 2021; Wilk et al., 2021); this aligns with SMMA's goal of fostering emotional connections and community among consumers (Changani & Kumar, 2024; Sohail et al., 2022). Therefore, it is hypothesized that:

H3: SMMA has a significant and positive effect on brand loyalty

Mediating Role of Brand Trust

Brand trust serves as a crucial mediator in the relationship between SMMA and brand loyalty, enhancing the effectiveness of marketing efforts. When brands engage consumers through authentic and interactive social media content, they foster trust, which in turn encourages loyalty and repeat purchases (Banerji & Singh, 2024; Ebrahim, 2020; Sohaib & Han, 2023). Given the emotional connection consumers have with fashion brands, understanding this mediation is essential for effective marketing strategies. Therefore, it is hypothesized that:

H4: Brand trust mediates a significant and positive relationship between SMMA and brand loyalty

2. METHODS

This study employs a quantitative research approach. The proposed model identifies Social Media Marketing Activities (SMMA) as the independent variable, measured through three dimensions: informativeness (INF), interactivity (INT), and trendiness (TRE), utilizing nine indicators adapted from Hazzam (2022). Brand trust (BT), serving as the mediating variable, is assessed through two dimensions: brand intention (BI) and brand reliability (BR), with eight indicators derived from Munuera-Aleman et al. (2003). Brand loyalty (BL), the dependent variable, is measured using three indicators adapted from Sohaib and Han (2023). All indicators are evaluated on a 7-point semantic differential scale (SDS), which captures perceived meanings associated with constructs through bipolar adjectives at each end of the scale (Hideg et al., 2021; Sektani et al., 2021). This method allows for conversion to a 1-7 rating scale and facilitates the calculation of total scores for subsequent analysis (Kaya, 2022).

The target population for this study consists of individuals who follow official MSME fashion brand social media accounts in Indonesia. The sample is drawn from social media users aged 17-44 who meet at least one of the following criteria: 1) have purchased clothing from the brands they follow two or more times; 2) have shared content from these brands two or more times; or 3) have engaged in both activities. Given these specific criteria, the study employs a purposive sampling technique, a non-probability method in which participants are intentionally selected based on predetermined characteristics relevant to the research objectives (Andrade, 2021). Although the exact number of users meeting these

criteria is unknown, a minimum sample size of 155 is deemed sufficient based on established research practices (Hair et al., 2022).

Data collection was conducted using a self-administered questionnaire developed via Google Forms. The questionnaire targeted respondents who met the specified sample criteria: social media users aged 18-34 who satisfied at least one of the following conditions: 1) have purchased clothing from the brands they follow two or more times; 2) have shared content from these brands two or more times; or 3) have engaged in both activities. The questionnaire comprised two sections: the first section collected demographic information, while the second section employed a 7-point semantic differential scale (SDS) to measure constructs and test the proposed hypotheses. Following data collection, the analysis phase commenced with an assessment of the measurement instrument's validity and reliability using IBM SPSS v.27, ensuring the accuracy and consistency of the collected data. Subsequently, Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS v3.29 was utilized to examine the hypothesized relationships among the research variables.

3. RESULTS AND DISCUSSION

From 29 September to 28 October 2024, we disseminated the questionnaire link on social media platforms Instagram and WhatsApp. For a pilot study to assess the validity and reliability of the instrument, data that collected in the September 29 used. Subsequently, data collected after September 30 were utilized for hypothesis testing. Although 219 respondents completed the questionnaire, the final sample size was 206, as 13 individuals were excluded for not meeting the eligibility criteria: 1) having never purchased clothing from the brands they follow two or more times; 2) having never shared content from these brands two or more times; or 3) having not engaged in both activities.

The study's demographic findings reveal that 116 respondents exhibited brand loyalty by purchasing products from followed brands more than twice. A majority, 178 respondents, used Instagram to follow MSME clothing brands. The gender distribution showed that 123 respondents were male, while the most represented age group was 25-28 years, with 90 individuals. Most respondents resided in Jakarta (74 individuals) and worked in private companies (110 respondents). Additionally, 44 respondents reported monthly expenses between Rp. 3,500,001 and Rp. 4,500,000. Detailed demographics are presented in table 1.

Table 1. Demographic Statistic of the sample

Variable	Item	Frequency	Percentage
Loyalty Behavior	Buying clothing from brands they follow ≥ 2 times	116	56,3%
	Sharing content from brands they follow ≥ 2 times	43	20,9%
	Doing both	47	22,8%
Platforms Used	Instagram	178	86,4%
	TikTok	23	11,2%
	Twitter	1	0,5%
	YouTube	2	1,0%
	Other platforms	2	1,0%
Gender	Male	123	59,7%
	Female	83	40,3%
Age	Between 17 - 20 Years	3	1,5%
	Between 21 - 24 Years	47	22,8%
	Between 25 - 28 Years	90	43,7%
	Between 29 - 32 Years	41	19,9%
	Between 33 - 36 Years	18	8,7%

Residence	Between 37 - 40 Years	7	3,4%
	Between 41 - 44 Years	0	0,0%
	Bandung	48	23,3%
	Jakarta	74	35,9%
	Tangerang	24	11,7%
	Bekasi	24	11,7%
	Medan	7	3,4%
	Surabaya	7	3,4%
	Jogjakarta	5	2,4%
	Purwakarta	4	1,9%
	Bogor	3	1,5%
Profession	Others	10	4,9%
	University Student	36	17,5%
	Lecturer	2	1,0%
	Private Company Employee	110	53,4%
	State-Owned Enterprise Employee	23	11,2%
	Civil Servant (PNS)	6	2,9%
	Entrepreneur	10	4,9%
	Business Owner	9	4,4%
	Consultant	2	1,0%
	Others	8	3,9%
Monthly Expenditure	≤ Rp. 1,500,000	15	7,3%
	Rp. 1,500,001 - Rp. 2,500,000	22	10,7%
	Rp. 2,500,001 - Rp. 3,500,000	32	15,5%
	Rp. 3,500,001 - Rp. 4,500,000	44	21,4%
	Rp. 4,500,001 - Rp. 5,500,000	32	15,5%
	Rp. 5,500,001 - Rp. 6,500,000	21	10,2%
	Rp. 6,500,001 - Rp. 7,500,000	22	10,7%
≥ Rp. 7,500,001	18	8,7%	

Source: Data Processed (2024)

The pilot study evaluated the survey questions and the research instrument's effectiveness (Clark et al., 2021). A sample size of 30 responses was collected on May 29, 2024 (Memon et al., 2020). Validity was determined by comparing the calculated r-value to the critical value of 0.349, indicating validity for a sample size of 30 (Akbar et al., 2021; Sarty, 2022). Reliability was assessed with alpha values: >0.7 acceptable, >0.8 good, and >0.9 excellent (George & Mallery, 2020). As shown in Table 2, all items met validity and reliability criteria except TRE03, which assessed trendiness with the statement, "The current clothing trends are always presented in the clothing brand accounts that I follow." This item was invalid, as most MSME fashion brands in Indonesia rarely discuss current trends.

Table 2. Validity and reliability test results

Variable	Item	Croanbach Alpha	r-count	r-table	Status
SMMa		0.867			Reliable
	INF01		0.782	0.349	Valid
	INF02		0.716	0.349	Valid
	INF03		0.682	0.349	Valid
	INT01		0.675	0.349	Valid
	INT02		0.551	0.349	Valid
	INT03		0.672	0.349	Valid
	TRE01		0.517	0.349	Valid
	TRE02		0.568	0.349	Valid
	TRE03		0.321	0.349	Invalid
BT		0.951			Reliable
	BI01		0.801	0.349	Valid
	BI02		0.863	0.349	Valid

		BI03		0.693	0.349	Valid
		BI04		0.818	0.349	Valid
		BR01		0.826	0.349	Valid
		BR02		0.849	0.349	Valid
		BR03		0.859	0.349	Valid
		BR04		0.876	0.349	Valid
BL	0.783					Reliable
		BL01		0.652	0.349	Valid
		BL02		0.626	0.349	Valid
		BL03		0.593	0.349	Valid

Source: Data Processed (2024)

The measurement model evaluation showed that all first-order constructs (FOCs) were reflective (Hazzam, 2022; Sohaib & Han, 2023). Acceptable construct validity for reflective constructs is indicated by a loading coefficient of 0.4 to 0.7, composite reliability (CR) above 0.70, and average variance extracted (AVE) over 0.50 (Hair et al., 2022). All FOCs met these criteria except for the brand intention (BI) dimension, which had an AVE of 0.478. Consequently, item BI02 was removed, resulting in a qualified BI score for CR and AVE. In contrast, the second-order constructs (SOCs), SMMa and BT, were formative. The Disjoint Two-Stage Approach assessed collinearity with variance inflation factor (VIF) values below 0.50, and outer loading coefficients above 0.708 were considered desirable (Becker et al., 2023; Hair et al., 2022). The analysis confirmed that SMMa and BT met these criteria, indicating construct validity. Results are presented in Table 3.

Table 3. Measurement model evaluation assesment

No.	SOC	FOC	Item	Loading	Weight	CR	AVE	VIF		
1	SMMa		INF	0.739	0.739			1.531		
			INT	0.881	0.881			1.342		
			TRE	0.745	0.745			1.447		
2		INF	INF01	0.819		0.827	0.614			
			INF02	0.749						
			INF03	0.782						
		INT	INT01	0.570		0.800	0.578			
			INT02	0.850						
			INT03	0.828						
3	BT		TRE01	0.890		0.867	0.766			
			TRE02	0.860						
4	BI		BI	0.899	0.899			1.703		
			BR	0.913	0.913			1.703		
5	BL	BI	BI01	0.799		0.784 (Before BI02 Eleminated)	0.478 (Before BI02 Eleminated)			
			BI02	0.594						
			BI03	0.677				0.797	0.568	
			BI04	0.779				(After BI02 Eleminated)	(After BI02 Eleminated)	
		BR	BR01	0.804		0.818	0.530			
			BR02	0.695						
			BR03	0.751						
			BR04	0.654						
			BL01	0.845				0.855	0.663	
			BL02	0.771						
BL03	0.824									

Source: Data Processed (2024)

The second stage of analysis, the inner model evaluation, assessed the hypothesized relationships among the research variables. This involved examining R-squared (the proportion of variance explained in the endogenous variable), path coefficients (the

strength and direction of relationships), and standardized t-values and p-values (indicating statistical significance, with $t > 1.96$ and $p < 0.05$) based on established criteria (Hair et al., 2022). This evaluation determined whether the research hypotheses could be accepted or rejected. The results of the inner model evaluation are presented in Figure 1.

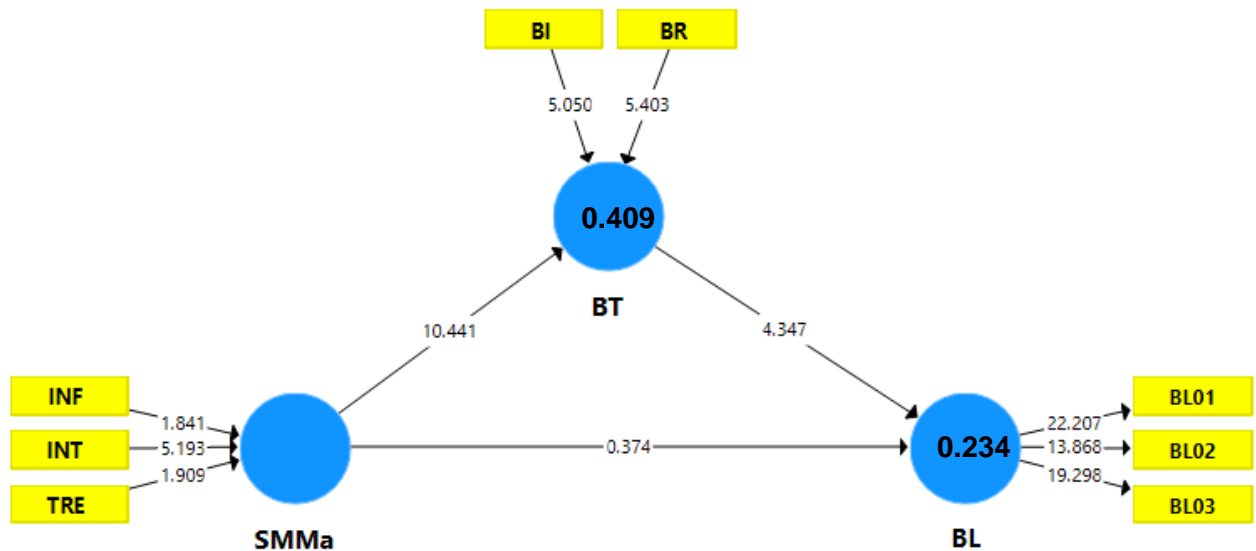


Figure 1. Inner Model Evaluation Assessment
Source: Data Processed (2024)

Figure 1 presents the R-squared values for the endogenous variables. The R-squared value for brand trust (BT) was 0.409, indicating that 40.9% of its variance is explained by the exogenous variable, SMMa. The remaining 59.1% is unexplained factors. The R squared value for brand loyalty (BL) was also similar at 0.234 which means that 23.4% of its variance is explained by the model and 76.6% by error. These R-squared values provide initial evidence that SMMa contributes to the formation of BT among Indonesian MSME fashion brand followers; however, SMMa does not significantly foster BL. The significance of each individual relationship requires further examination (see Table 4).

Table 4. Hypothesis test results (direct effect)

No.	Dirrect Effect	Path Coefficients	T Statistics	P Values	Status
H1	SMMa -> BT	0.639	10.441	0.000	Accepted
H2	BT -> BL	0.457	4.347	0.000	Accepted
H3	SMMa -> BL	0.040	0.374	0.709	Rejected
*Notes :	SMMa = Social Media Marketing Activities	BT = Brand Trust	BL = Brand Loyalty		

Source: Data Processed (2024)

H1 was supported by the positive and significant path coefficient of SMMa on brand trust ($\beta = 0.639$, $t = 10.441$, $p = 0.000$). This fits with previous research (Ali et al., 2024; Azhar et al., 2023; Banerji & Singh, 2024) and suggest that marketing activities conducted by Indonesian fashion brand MSMEs significantly and positively influence the trust of their followers. This implies that factors such as informativeness, interactivity, and trendiness of the content provided by MSME fashion brands contribute to brand trust among their followers.

Similar to H1, the path coefficient for brand trust (BT) on brand loyalty (BL) was positive and significant ($\beta = 0.457$, $t = 4.347$, $p = 0.000$), supporting hypothesis H2. This finding is consistent with previous research (Ali et al., 2024; Althuwaini, 2022; Sohaib &

Han, 2023). This result mean marketing programs of Indonesian fashion brand MSMEs have a very large and positive effect on follower trust. It indicates that building user confidence and trust is essential for fostering brand loyalty among these followers.

The path coefficient for SMMa on brand loyalty (BL) was positive ($\beta = 0.040$) but not statistically significant ($t = 0.374, p = 0.709$). This result does not support hypothesis H3, indicating that SMMa alone may not directly influence BL among followers of Indonesian MSME fashion brands. This finding is consistent with the research of Fetais et al. (2022) and Riady & Kusumawati (2024). The reasons for this non-significant effect will be explored in the discussion of indirect effects. Additionally, the potential mediating role of BT in the relationship between the independent and dependent variables will be further examined in the context of the results for the indirect effects (see Table 5).

Table 5. Hypothesis test results (indirect effect)

No.	Indirrect Effect	Path Coefficients	T Statistics	P Values	Status
H4	SMMa -> BT -> BL	0.292	3.724	0.000	Accepted
*Notes :	SMMa = Social Media Marketing Activities	BT = Brand Trust	BL = Brand Loyalty		

Source: Data Processed (2024)

The results indicate a full mediation effect of brand trust (BT) on the relationship between social media marketing activities (SMMa) and brand loyalty (BL). The path coefficient for the indirect effect was significant ($\beta = 0.292, t = 3.724, p = 0.000$), while the direct effect of SMMa on BL was non-significant (see previous results for H3). This finding is consistent with Mettasari et al. (2022), who reported that BT mediated the relationship between SMMa and BL among followers of Indonesian skincare brands on TikTok. These results suggest that BT in Indonesian MSME brands fosters SMMa indirectly by enhancing BL. Therefore, hypothesis H4 is accepted.

4. CONCLUSION

This study is focused to examine the effect of social media marketing activities (SMMa) on brand loyalty (BL) toward followers of Indonesian MSME fashion brands by using brand trust (BT) as a mediating variable. Results imply a number of important theories and practice insights for social media marketing. First, the results demonstrate that SMMa has a significant positive effect on brand trust (H1 accepted), indicating that effective social media marketing activities by Indonesian MSME fashion brands help build trust among their followers. This aligns with previous studies by Ibrahim et al (Ali et al., 2024; Azhar et al., 2023; Banerji & Singh, 2024), confirming that well-executed social media marketing can enhance brand trust in the digital environment.

Similarly, brand trust shows a significant positive influence on brand loyalty (H2 accepted), suggesting that when followers trust an MSME fashion brand, they are more likely to develop loyal behavior toward it. This finding supports existing literature by (Ali et al., 2024; Althuwaini, 2022; Sohaib & Han, 2023) and reinforces the crucial role of trust in developing long-term customer relationships.

Interestingly, the direct relationship between SMMa and brand loyalty (H3) was not supported, indicating that social media marketing activities alone may not be sufficient to generate loyalty among Indonesian MSME fashion brand followers. However, the study reveals a significant indirect effect through brand trust (H4 accepted), suggesting that SMMa can enhance brand loyalty when mediated by brand trust. This finding is particularly

relevant for Indonesian MSMEs, as it emphasizes the importance of building trust through social media activities rather than focusing solely on promotional content.

In important practical terms, these findings have implications for Indonesian MSME fashion brands. The first thing they should focus on in their social media marketing strategies is the building of trust, such as transparent communication, constant engagement and when they provide authentic, content. Second, social media marketing is a necessity of sorts when it comes to brand communication, but keeping in mind that building trust needs to come first as an intermediary step to building loyalty. Finally, MSMEs should invest in maintaining strong social media presence while ensuring their activities contribute to strengthening brand trust among their followers.

This article has fundamental value in uncovering the correlations between social media marketing activities (SMMa), brand trust (BT) and brand loyalty (BL), although the findings are also not without some limitations. The cross sectional design of the research restricts ability to make causal inferences. A longitudinal study could be undertaken in future research in order to uncover more about how these relationships develop across time, and what effects changes to social media marketing strategies have on brand trust and loyalty.

Second, the findings are focused on only Indonesian context, and may not be generalizable to other cultural settings. Finally, future research should replicate this research in other geographical locations, to explore how cultural differences will have impact on the dynamics between SMMa, BT, and BL. Such research could help to gain more complete understanding about how social media marketing plays across a broader range of markets.

Furthermore, while the relationships explored in this research were mediated by brand trust, it was not investigated whether these relationships might be influenced by other variables such as demographic variables (age, gender) or psychographic variables (consumer values, lifestyle). Future research may find these variables useful for enriching our understanding of how distinct factors may affect the effectivity of social media marketing on brand loyalty.

In addition, SMMa dimensions were studied, i.e. informativeness, interactivity, and trendiness. Future area of research could investigate other aspects of social media marketing activities, for example emotional engagement or user generated content; how they influence on building brand trust and loyalty.

Finally this research failed to include the impact of external factors, such as the economic conditions or competitive dynamics, in the fashion industry. In conclusion, while this study contributes to the understanding of social media marketing's role in building brand trust and loyalty among Indonesian MSME fashion brands, further research is needed to address the highlighted limitations and expand the knowledge base in this area.

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