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EFFECTS OF ELECTRONIC WORD-OF-MOUTH (E-WOM), CUSTOMER ENGAGEMENT, AND CUSTOMER EXPERIENCE ON CUSTOMER LOYALTY TOWARD MUSLIM FASHION PRODUCTS ON SHOPEE: EVIDENCE FROM GENERATION Z MUSLIMS IN BENGKULU CITY

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Abstract

This study aims to examine the influence of Electronic Word of Mouth (eWOM), customer engagement, and customer experience on customer loyalty toward Muslim fashion products on Shopee e-commerce among Muslim Generation Z in Bengkulu City. This research employed a quantitative approach with a causal research design. The population comprised of Muslim Generation Z consumers in Bengkulu City who use Shopee and have purchased Muslim fashion products. The sample comprised 100 respondents selected using the Slovin formula and purposive sampling technique. Data were collected through a questionnaire distributed via Google Forms to respondents who met the research criteria. The collected data were analyzed using multiple linear regression with the assistance of SPSS version 27. The results indicate that Electronic Word of Mouth (eWOM) has a positive and significant effect on customer loyalty. Customer engagement also has a positive and significant effect on customer loyalty. Likewise, customer experience has a positive and significant effect on customer loyalty. Furthermore, Electronic Word of Mouth (eWOM), customer engagement, and customer experience simultaneously have a positive and significant effect on customer loyalty toward Muslim fashion products on Shopee e-commerce among Muslim Generation Z in Bengkulu City.

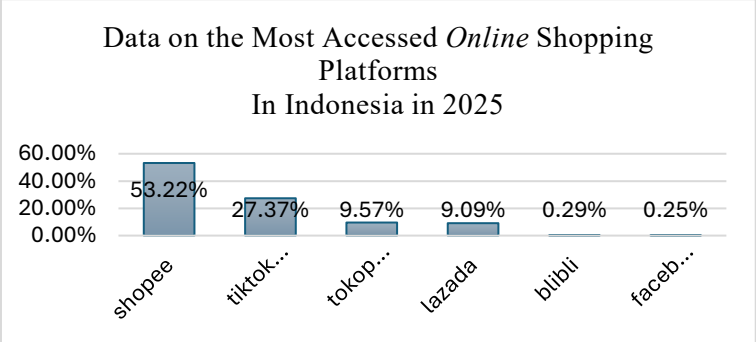
Keywords: Electronic Word of Mouth (eWOM), Customer Engagement, Customer Experience, Customer Loyalty, Shopee

1. Introduction

Change environment dynamic business demand company For formulate the right strategy so that you can maintain Power competitive. In condition this, role marketing become very important Because influential to continuity effort, achievement profit and growth company. Therefore that, the perpetrator business sued understand marketing concepts and strategies as well as develop the right marketing program so that the company can survive and compete in the Society 5.0 era (Estu Mahanani et al., 2023). For reach objective mentioned, it is necessary management marketing as the process of designing, implementing and controlling marketing programs in order to create as well as maintain connection mutual exchange profitable (Nur Fatma et al., 2023). In in practice, management marketing ongoing when one of party make an effort create a strategy for get appropriate response from party others (Yustina Chrismardani, 2023).

retrieval process decisions and actions individual in obtain, use, or evaluate goods and services (Layla Hafni Teddy Chandra & Stefani Chandra, 2020). For marketers, understanding behavior consumer important For attract and retain Customer (Aditya Wardhana, 2024). Understanding the contribute to the formation of loyalty customers who play a role important for sustainability and growth business (Sao Mai Dam & Tri Cuong Dam, 2021). Loyalty customer become factor important in increase income and power competition company (Wan Rasyidah Wan Nawang et al., 2024). Loyalty customer is commitment consumer For Keep going use or buy products and services in a way consistent although there is influence situational and marketing strategies that encourage change behavior (Popon Srisusilawati et al., 2023). Therefore that, the company need Keep going build and maintain loyalty customer (Iskandar Kato Hengki Leading Parulian Simarmata et al., 2021).

Development digital technology makes the internet a factor important in build loyalty customers. According to APJII survey, number Internet users in Indonesia reached 229 million souls in 2025, increasing of 221 million souls in 2024 and 215 million souls in 2023 (APJII, 2025). Gen Z has level Internet penetration is 87.80% and contributes 25.54% to the total number of national internet users (Sarah Sabrina, 2025). The high internet usage encourages increasing activity online shopping and the popularity of e-commerce as means shop society (Nadiya Putri Ananda, 2024). E-commerce is activity purchasing, selling and marketing carried out through network electronic such as the internet (Vera Selvina Adoe et al., 2022). In Indonesia, the popular e-commerce platform including Shopee, TikTok Shop, Tokopedia, Lazada, Bukalapak, Blibli, and Facebook Marketplace.



Source : Kompas.com (Data Processed by Researchers)

Based on the data from the most popular online store platforms accessed in Indonesia in 2025, Shopee occupies position First with percentage of 53.22%, followed by TikTok Shop at 27.37%, Tokopedia at 9.57%, and Lazada at 9.09%. that, Blibli and Facebook Marketplace have percentage users the lowest, respectively 0.29 % and 0.25% (Wahyunanda Kusuma Pertiwi Bill Chinten, 2025).

conditions in Indonesia where the majority its population are Muslim, namely around 207 million soul or 87.2% of the total population (Indonesia.go.id). In addition, Indonesia occupies position second as a country with Muslim fashion the best in the world after the United Arab Emirates (Septian Deny, 2025). Although own level high access and popularity, things the No always reflect loyalty strong customers. Consumers still potential switch to another platform if face problem trust or experience less shopping satisfying. One of the issues that have ever faced by Shopee is suspicion practice competition No healthy as reported by kompas.id (Mediana, 2024). The issue potential lower reputation and trust customers, ultimately can threaten loyalty customer.

One of influencing factors loyalty customer is *electronic word of mouth* (eWOM), ie form evolving digital communications from *word of mouth* (WOM) (Thi Thuy An Ngo et al., 2024). eWOM play a role important in build perception and belief consumer towards platforms, including Shopee (T. Al- Fadillah & W. Rachbini, 2024). Reviews and recommendations positive can increase trust customers, whereas review negative or false can damage image and reputation company (Khusnul Khotimah, 2025). Phenomenon review false the more rampant in e-commerce. Katadata.co.id reports that Lots party offer fake review services through e-commerce platforms and dedicated websites, including Shopee (Lenny Septiani, 2023). Practice eWOM that is not Honest This can lower trust consumers and reputation company, so that impact on loyalty customer.

Besides eWOM, *customer engagement* also plays a role important in build connection customer with platforms. *Customer engagement* covers various interaction between consumers and brands, both through social media and in a way directly (Ainun Ulumi et al., 2025). At Shopee, engagement This seen through use of free shipping vouchers, participation in discounts, and live shopping. However, according to Detik.com, a number of users complain No can using vouchers even though has fulfil conditions (Cynthia, 2025). Conditions the can cause

disappointment, lowering involvement customers, and has an impact on loyalty. In addition, customer *experience* also becomes factor important in determine loyalty customers in the digital age.

Customer experience become factor important in form loyalty customer experience This formed through various interaction between sellers and buyers during the consumption process product or services (Dera Thorfiani et al., 2021). Experience positive can increase loyalty, whereas experience negative can push customer switch to other platforms. According to Detik.com, many Shopee users complain goods received No in accordance with description or picture product (Tedy, 2024).

Apart from that, there are still difference results study previously about influence *electronic word of mouth* (eWOM), *customer engagement,* and *customer experience* to loyalty customers. Some research show influence positive and significant, while other studies have found different results. In addition, research that tested third variables the in a way simultaneous Still limited. Therefore that, research This important done For give proof empirical about influence *electronic word of mouth* (eWOM), *customer engagement,* and *customer experience* to loyalty customers. The purpose from study This that is :

1. For know influence *Electronic Word of Mouth* (eWOM) against loyalty customer product *fashion* Muslims in Shopee *e-commerce* among Gen Z Muslims in Bengkulu City.
2. For know influence *customer engagement* towards loyalty customer product Muslim *fashion* on Shopee *e-commerce* among Gen Z Muslims in Bengkulu City.
3. For know influence *customer experience* to loyalty customer product *fashion* Muslims in Shopee *e-commerce* among Gen Z Muslims in Bengkulu City.
4. For know whether *Electronic Word of Mouth* (eWOM), *customer engagement,* and *customer experience* in a way together influential to loyalty customer product *fashion* Muslims in Shopee *e-commerce* among Gen Z Muslims in Bengkulu City.

2. Literature review

2.1 Marketing Theory Relational and *Customer Relationship Management* (CRM)

Study This using Marketing Theory Relational (*Relationship Marketing Theory)* as runway main. This theory emphasize importance build harmonious relationship between companies and customers through trust, effective communication, and mutual relationship profitable For create benefit term long for company (Haque-Fawzi et al., 2022). For strengthen theory said, research this also adopts *Customer Relationship Management* (CRM) Theory.

As developments develop technology, CRM does not Again only focus on interaction face advance, but also utilize data and digital technology to manage connection customer in a way more effective (Wibisono, 2024). CRM is a business strategy that uses technology For build, maintain, and strengthen

connection with customers to improve satisfaction and loyalty in a way efficient (Siswati et al., 2024). Through stages management connection planned customers, companies can create valuable and sustainable relationships with consumers (Sunandari & Hanafi, 2024; Saragih et al., 2022).

2.2 Loyalty Customer

Loyalty customer is a concept that includes aspect emotional and rational development through interaction service (Liu, 2024). According to Keller, loyalty customer is commitment For Keep going buy or support preferred products and services, whereas Tjiptono define it as behavior purchase repeat to same brand (Zusrony, 2021). Loyalty reflected through purchase repeat, use sustainable, and recommendations positive to other people (Sari et al., 2024). Loyal customers tend to be still loyal to offer company in term long (Rifa'i, 2023).

Loyalty customer show faithfulness consumer to product or service as well as desire For recommend it to others (Kusuma & Khoir, 2024). Loyalty important for company Because success company depends on the customer, so connection with customer need Keep going maintained (Rizkyta et al., 2024; Hidayahtullah & Asteria, 2024). According to Tjiptono in research by Salsabila et al. (2025), loyalty customer measured through purchase repeat, habit consume brand, like brand, still choose brand, believe brand as the best, and recommend brand to others.

In Islam, loyalty (al- wala ') means love, follow, and help as form submission to Allah SWT. Loyalty customer realized through appropriate transactions with Islamic values (Mashuri, 2020). A Muslims are also prohibited from being loyal to contradictory things with Islamic teachings, including usury (Iswanto et al., 2023). This confirmed in Surah Ali Imran verse 28.

Allah الْكٰفِرِيْنَ اَوْلِيَآءَ مِنْ دُوْنِ الْمُؤْمِنِيْنَۚ وَمَنْ يَّفْعَلْ ذٰلِكَ فَلَيْسَ مِنَ God يَتَّخِذِ Allah فِيْ شَيْءٍ
Allah ﴿٢﴾ الْمَصِيْرُ Allah نَفْسَهٗۗ وَاِلَى Allah تَتَّقُوْا مِنْهُمْ تُقٰىةً وَيُحَذِّرُكُمُ Allah Al

Meaning : " Do not let the believers making unbelievers as saints with putting aside the believers. Who did that ? that, thing That The same very No from (the teachings of) Allah, except For guard self from something you fear from They. Allah warned You about Himself (His torment). Only God is the place return ".

2.3 *Electronic Word of Mouth* (EWOM)

Electronic word of mouth (eWOM) is form communication marketing effective, low-cost internet- based low, and capable increase mark brand through distribution information in a way widely in digital media (Ayesha et al., 2022). eWOM utilize the internet for create effect recommendation from mouth to mouth to support activities and goals marketing (Erislan, 2024). eWOM is also interpreted as as communication between consumers in the virtual world that contains review or opinion, good positive and negative, regarding something product or services (Yulindasari & Fikriyah, 2022).

Superiority *electronic word of mouth* (eWOM) is allows consumer provide and access online reviews as source information product or services (Tingga et

al., 2022). eWOM positive can increase belief, trust, interest, and loyalty customer (Wibisono & Susanto, 2022; Nawastuti & Irmawati, 2023; Irawan & Nisa, 2023). According to Kusuma & Khoir (2024), the indicator eWOM covering review positive, recommendation product or brand, habit read online reviews, and see review positive by online.

2.4 Customer Engagement

Customer engagement is effort build connection with customer through interaction active between customers and brands For create deeper relationship In - depth (Elzanty & Arif, 2022). Effective *customer engagement* can strengthen connection customers, improve loyalty brands and customers, as well as push growth business (Wardhana, 2024). In addition, customer *engagement* push two- way communication between Brand and customer (Anggita & Trenggana, 2020). *Customer engagement* is factor important in build loyalty term long Because influential positive to loyalty customers (Suwardi & Oktariswan, 2025; Sutrisno et al., 2024). The more tall involvement customers, increasingly big trust and attachment that is formed so that increase loyalty customers. According to Vivek in Sugianto's research (2020), indicators *customer engagement* covering *awareness, enthusiasm, interaction, activity, and extraordinary experience.*

2.5 Customer *Experience*

Customer experience is response subjective emerging customers from interaction direct and No direct with company. For maintain loyalty customers, companies need notice No only quality product or service, but also experience customer experience provided (Zhafira et al., 2023). *Customer experience* be one of influencing factors loyalty customer Because positive experience will form impression in memory, drive purchase repeat, and improve loyalty customers (Abdul et al., 2023). Consistent, personalized and valuable *customer experience* plus influential to loyalty customers (Tunjungsari et al., 2025). Findings This supported by research Arianto M. Lae et al. (2025) and Demak Claudia and Purnama Yanti Purba (2020) who stated that *customer experience* influential to loyalty customer. According to Hasan in study Susilawati et al. (2022), indicators *customer experience* covering *sense, feel, think, act, and relate.*

3. Research methods

Study This use approach quantitative with type study causality For analyze connection because consequence between variables using data in the form of numbers and methods statistics (Hardani et al., 2020; Elzanty & Arif, 2022). Population study is Gen Z in Bengkulu City, which numbers 61,970 people based on BPS data (Darmawan, 2025). Research sample as many as 100 respondents determined use Slovin's formula (Machali, 2021) with purposive sampling technique, namely election sample based on criteria certain in accordance objective research. Data analysis includes validity and reliability tests, assumption tests classical (normality, multicollinearity, and heteroscedasticity), analysis

multiple linear regression, as well as hypothesis testing consisting of on the t-test, F-test, and coefficient determination (R^2).

4. Results and Discussion

4.1 Results

1. Description Respondents

   Researchers spread questionnaire via Google Form to Gen Z Muslims in Bengkulu City who have buy Muslim fashion products on Shopee on March 12–19, 2026. A total of 100 respondents succeed collected. The majority respondents various sex female (72%), aged 21–25 years (72%), with a bachelor's degree (63%), originating from from Subdistrict As wide as, and is users active Shopee so that in accordance with criteria study.

2. Description of Achievement Level Respondents

   Study This use Achievement Level Analysis Respondents (TCR) for describe variables *electronic word of mouth* (eWOM), *customer engagement, customer experience,* and loyalty customers. TCR calculation refers to the formula Sugiyono (Sugiono, 2019).

$$\text{TCR}=\frac{Skor\ Rata-rata}{Skor\ Maximum} \times 100\%$$

Table 1 Classification of Achievement Levels Respondents

No	Percentage Achievement	Criteria
1.	**85%-100%**	Very good
2.	**66%-84%**	Good
3.	**51%-65%**	Enough
4.	**36%-50%**	Not good
5.	**0%-35%**	Not good

a. Variables Loyalty Customer

   Based on TCR results, variables loyalty customer get value of 77.06% so that including category good. Indicator highest is purchase repeat (Y1) and habits in consume brand (Y2) with a TCR of 80.8%, whereas indicator lowest is always like brand (Y3) and recommend brand to others (Y6) with a TCR of 73.4%. Entire indicator is at in category Good.

b. Variables *Electronic Word of Mouth* (eWOM)

   Based on TCR results, variables *electronic word of mouth* (eWOM) gain mark of 75.95% with an average score of 3.79, so that including category good. Indicator highest is habit read online reviews (X1.3) with a TCR of 82.4%, whereas indicator lowest is see review positive online (X1.4) with a TCR of 69.8%. Although Thus, all indicator Still is at in category Good.

c. Variables *customer engagement*

   Based on TCR results, variables *customer engagement* get value of 73.16% so that including category good. Indicator highest is

experience special (X2.5) with a TCR of 76.6%, whereas indicator lowest is activity (X2.4) with a TCR of 67.8%. All indicator Still is at in category Good.

d. Variables *Customer Experience*

Based on TCR results, variables *customer experience* get value of 74.4% and includes category good. Indicator highest is feeling (X3.2) with a TCR of 79.6%, whereas indicator lowest is five senses (X3.1) with a TCR of 66.6%. However, all indicator Still is at in category Good.

3. Data Test Results

a. Data Quality Test

1) Validity Test

Table 4.2 Validity Test Results

Variables	Statement Items	R count	R table	Note
Electronic word of mouth (eWOM)	X1.1	.790 **	0.195	valid
	X1.2	.854 **	0.195	valid
	X1.3	.783 **	0.195	valid
	X1.4	.703 **	0.195	valid
Customer engagement	X2.1	.833 **	0.195	valid
	X2.2	.869 **	0.195	valid
	X2.3	.789 **	0.195	valid
	X2.4	.737 **	0.195	valid
	X2.5	.772 **	0.195	valid
Customer experience	X3.1	.636 **	0.195	valid
	X3.2	.819 **	0.195	valid
	X3.3	.751 **	0.195	valid
	X3.4	.801 **	0.195	valid
	X3.5	.857 **	0.195	valid
Loyalty Customer	Y.1	.856 **	0.195	valid
	Y.2	.862 **	0.195	valid
	Y.3	.866 **	0.195	valid
	Y.4	.878 **	0.195	valid
	Y.5	.876 **	0.195	valid
	Y.6	.871 **	0.195	valid

Source : SPSS Processed Data 2026

Based on validity test results, all grains statement own mark rhitung > rtable. With Thus, 20 items of statements on the variables loyalty Customers (Y), *electronic word of mouth* (X1), *customer engagement* (X2), and *customer experience* (X3) are declared valid and worthy. used in study.

2) Reliability Test

Table 4.3 Reliability Test Results

Variables	Alpha Value	Criteria
eWOM (X1)	0.934	Reliable
Customer Engagement (X2)	0.767	Reliable
Customer Experience (X3)	0.847	Reliable
Loyalty Customer (Y)	0.822	Reliable

Source : SPSS Processed Data 2026

Reliability test show Cronbach's Alpha eWOM value (0.934), *customer engagement* (0.767), *customer experience* (0.847), and loyalty customers (0.822) > 0.60, so all over instrument stated reliable.

b. Assumption Test Classic

1) Normality Test

Table 4.4 Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters [a,b]	Mean	.0000000
	Standard Deviation	308,577,421
Most Extreme Differences	Absolute	.071
	Positive	.071
	Negative	-.061
Test Statistics		.071
Asymp. Sig. (2- tailed) [c]		.200 [d]

Source : SPSS Processed Data 2026

research model passed the normality test with *One-Sample Kolmogorov-Smirnov Test* Where mark *Asymp. Sig.* (2-tailed) 0.200, because mark *Asymp. Sig.* (2-tailed) 0.200 > 0.05 then can it is concluded that the data is normally distributed.

2) Multicollinearity Test

Table 4.5 Multicollinearity Test Results

Coefficients [a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X1	.426	2,349
	X2	.374	2,671
	X3	.302	3,310

Source : SPSS Processed Data 2026

Can seen from mark table *coefficients* that third variables free in study This own mark *tolerance* > 0.1 and VIF value below or < 10. Then you can concluded that the regression model No experience disturbance multicollinearity, so that fulfil condition analysis regression.

3) Heteroscedasticity Test

Table 4.6 Heteroscedasticity Test Results

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,067	.944		5,368	.000
	eWOM	-.159	.086	-.275	-1,846	.068
	Customer Engagement	.015	.072	.033	.207	.836
	Customer Experience	-.028	.083	-.061	-.344	.732

Source : SPSS Processed Data 2026

The Glejser test shows mark significance eWOM (0.068), *customer engagement* (0.836), and *customer experience* (0.732) > 0.05, so the regression model No experience heteroscedasticity.

c. Multiple Linear Regression Test

Table 4.7 Results of Multiple Linear Regression Test

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,275	1,577		1,443	.152
	X1	.352	.144	.221	2,442	.016
	X2	.426	.120	.344	3,555	.001
	X3	.426	.139	.331	3,073	.003

a. Dependent Variable: Y

Based on results data processing, obtained equality regression as following :

$$Y= a + b1X1+ b2X2+ b3X3+ e$$

$$Y= 2.275 + 0.352\ X1 + 0.426\ X2 + 0.426\ X3 + e$$

Meaning of equation the above regression is :

1. constant value (a) of 2.275 indicates that If variables *electronic word of mouth* (eWOM), *customer engagement,* and *customer experience* worth zero, then loyalty customer of 2,275.
2. Coefficient value *electronic word of mouth* (eWOM) of 0.352 is marked positive, which means the more tall eWOM so the more tall loyalty customer.
3. Coefficient value *customer engagement* of 0.426 marked positive, which means the more tall *customer engagement* so the more tall loyalty customer.
4. Coefficient value *customer experience* of 0.426 marked positive, which means the more tall *customer experience* so the more tall loyalty customer.
5. Standard error (e) shows existence other factors outside the model that are involved influence loyalty customer

d. Hypothesis Testing

1) T-test

Table 4.8 T-Test Results

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,275	1,577		1,443	.152
	X1	.352	.144	.221	2,442	.016
	X2	.426	.120	.344	3,555	.001
	X3	.426	.139	.331	3,073	.003

a. Dependent Variable: Y

Source : SPSS Processed Data 2026

Based on the results of the t-test in Table 4.8, can concluded :

a) significance value is 0.016 < 0.05 and the calculated t is 2.442 > t table 1.984. Therefore, *electronic word of mouth* (eWOM) has an effect positive and significant to loyalty customer, so H1 is accepted.

b) significance value is 0.001 < 0.05 and the calculated t is 3.555 > t table 1.984. Therefore, *customer engagement* influential positive and significant to loyalty customer, so H2 is accepted.

c) significance value is 0.003 < 0.05 and the calculated t is 3.073 > t table 1.984. Therefore, *customer experience* influential positive and significant to loyalty customer, so H3 is accepted.

2) F test

Table 4.9 F Test Results

ANOVA [a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,865,082	3	621,694	63,312	.000 [b]
	Residual	942,678	96	9,820		
	Total	2,807,760	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Source : SPSS Processed Data 2026

Based on the results of the F test in Table 4.9, obtained calculated F value of 63.312 > F table 2.70 with significance 0.000 < 0.05. Thus, *electronic word of mouth* (eWOM), *customer engagement,* and *customer experience* in a way together influential positive and significant to loyalty customer, so H4 is accepted.

3) Coefficient Test Determination (R 2)

Table 4.10 Coefficient Test Results Determination (R2)

Model Summary [b]

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.815[a]	.664	.654	313,362

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

Source : SPSS Processed Data 2026

Based on coefficient test results determination, obtained The Adjusted R Square value is 0.654 or 65.4%. This is show that *electronic word of mouth* (eWOM), *customer engagement,* and *customer experience* capable explain loyalty customer amounting to 65.4%, while the remaining 34.6% influenced by other variables outside study

4.2 Discussion

Influence *electronic word of mouth* (eWOM) towards loyalty customer.

Based on results testing, variables *electronic word of mouth* (eWOM) has calculated t value 2.442 > t table 1.984 with significance 0.016 < 0.05. This result show that hypothesis First accepted, so that *electronic word of mouth* (eWOM) is influential positive and significant to loyalty customer Muslim fashion products on Shopee e-commerce among Gen Z Muslims in Bengkulu City.

Findings This in line with Kevin Owen Wibisono et al.'s theory states that eWOM positive can strengthen belief consumer to something products and encourage formation loyalty customers (KO Wibisono & Susanto, 2022). These results also support theory *Customer Relationship Management* (CRM) which emphasizes utilization digital technology for build and strengthen connection with customer in a way effective (D. Wibisono, 2024). In study this, reviews, ratings and recommendations customers on Shopee play a role in build trust customers. The more positive information received through eWOM, increasingly tall trust and loyalty customer towards Shopee. Research results This in line with research by Dwi Putri Hidayahtullah and Beta Asteria which states that *electronic word of mouth* (eWOM) is influential positive and significant to loyalty customers (Hidayahtullah & Asteria, 2024).

Influence *customer engagement* to loyalty customer.

Based on results testing, variables *customer engagement* own calculated t value 3.555 > t table 1.984 with significance 0.001 < 0.05. This result show that hypothesis second accepted, so that *customer engagement* influential positive

and significant to loyalty customer Muslim fashion products on Shopee e-commerce among Gen Z Muslims in Bengkulu City.

Findings This in line with Aditya Wardhana 's theory states that *customer engagement* can strengthen connection customer with company, improve loyalty brand, and encourage loyalty customers (Wardhana, 2024). These results also support theory *Relationship Marketing and* CRM that emphasize importance relationships and involvement customer in build loyalty (Haque-Fawzi et al., 2022). In study this, increasingly tall involvement customer through various interactions on Shopee, increasingly strong connection emotional, trust, and closeness that is formed so that push loyalty customers. Research results This in line with research by Tasya Zhafira et al. which states that *customer engagement* influential positive and significant to loyalty customers (Zhafira et al., 2023).

Influence *customer experience* against loyalty customer.

Based on results testing, variables *customer experience* own calculated t value 3.073 > t table 1.984 with significance 0.003 < 0.05. This result show that hypothesis third accepted, so that *customer experience* influential positive and significant to loyalty customer Muslim fashion products on Shopee e-commerce among Gen Z Muslims in Bengkulu City.

Findings This in line with Shanti Pujilestari 's theory states that experience customer during interact with company can form impression positive, encouraging purchase repeat, and improve loyalty customers (Abdul et al., 2023). These results also support *Relationship Marketing Theory* which emphasizes importance connection term long with customer as well as *Customer Relationship Management* (CRM) Theory which emphasizes utilization of strategy and technology For build as well as strengthen connection customers (Siswati et al., 2024).

In study this, experience positive moment using Shopee is able increase trust, satisfaction, and engagement customer so that push formation loyalty customers. Research results This in line with research by Eka Susilawati et al. (Susilawati et al., 2022), Wilbert Manyanga et al. (Manyanga et al., 2022), and Minh-Tri HA (HA, 2021) which states that *customer experience* influential positive and significant to loyalty customer.

Influence *electronic word of mouth* (eWOM), *customer engagement* and *customer experience* to loyalty customer.

Based on F test results, obtained F count value 63.312 > F table 2.70 with significance 0.000 < 0.05. This result show that hypothesis fourth (H4) is accepted, so *electronic word of mouth* (eWOM), *customer engagement,* and *customer experience* in a way together influential positive and significant to loyalty customer Muslim fashion products on Shopee e-commerce among Gen Z Muslims in Bengkulu City.

Research result show that loyalty customer influenced by a combination eWOM, *customer engagement,* and *customer experience.* Increasingly tall third

variables said, the more high loyalty customers. Third factor This each other complete in build trust, satisfaction, and commitment customer For still using Shopee. Findings This in line with *Customer Relationship Management* (CRM) Theory states that that connection built customer base through effective communication, engagement customers, and a satisfying experience can increase loyalty customers (Siswati et al., 2024). Research results This is also supported by research by M. Yudha Trisna Hadi et al. (Hadi et al., 2025) and Tasya Zhafira et al. (Zhafira et al., 2023) which showed *that customer engagement* and *customer experience* influential positive and significant to loyalty customer.

5. Conclusion and Suggestions

5.1 Conclusion

Research result show that *electronic word of mouth* (eWOM), *customer engagement,* and *customer experience,* respectively. in a way simultaneous influential positive and significant to loyalty customer Muslim fashion products on Shopee e-commerce among Gen Z Muslims in Bengkulu City. The Adjusted R Square value of 65.4% indicates that third variables the capable explain loyalty customer amounting to 65.4%, while the remaining 34.6% influenced by other variables outside study.

5.2 Suggestion

Based on results research, Shopee is recommended For increase quality *electronic word of mouth* (eWOM), strengthening *customer engagement,* and retention *customer experience* to improve loyalty customer. Researcher furthermore recommended add other variables that influence loyalty customers, expanding object study to other e-commerce platforms, as well as use method different research in order to obtain more results comprehensive.

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