



The Influence of Influencer Xaviera as Brand Ambassador on Purchase Decisions for Lozy Hijab Products Moderated by Brand Image

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ABSTRACT

This study analyzes the influence of the influencer Xaviera as a brand ambassador on purchase decisions for Lozy hijab products, as well as the role of brand image as a moderating variable. A survey-based quantitative approach was utilized in this research of 130 Generation Z respondents in Bandung and surrounding areas, with analysis conducted through SEM-PLS. Results indicate that the brand ambassador, influencer Xaviera, has a significant effect on purchase decisions (p-value 0.008; path coefficient 0.329; F Square 0.104), with 54% of respondents strongly agreeing to purchase due to product quality and 53% strongly agreeing to recommend Lozy. Brand image also demonstrates a strong influence (p-value 0.000; path coefficient 0.562; F Square 0.315), with 55% of respondents strongly agreeing that Lozy is easily accessible and 56% strongly agreeing that the design is trendy. The moderating effect of brand image is significant (p-value 0.014; path coefficient 0.139; F Square 0.049). These results highlight the significance of working with influencers and enhancing brand reputation in Lozy hijab's marketing strategy.

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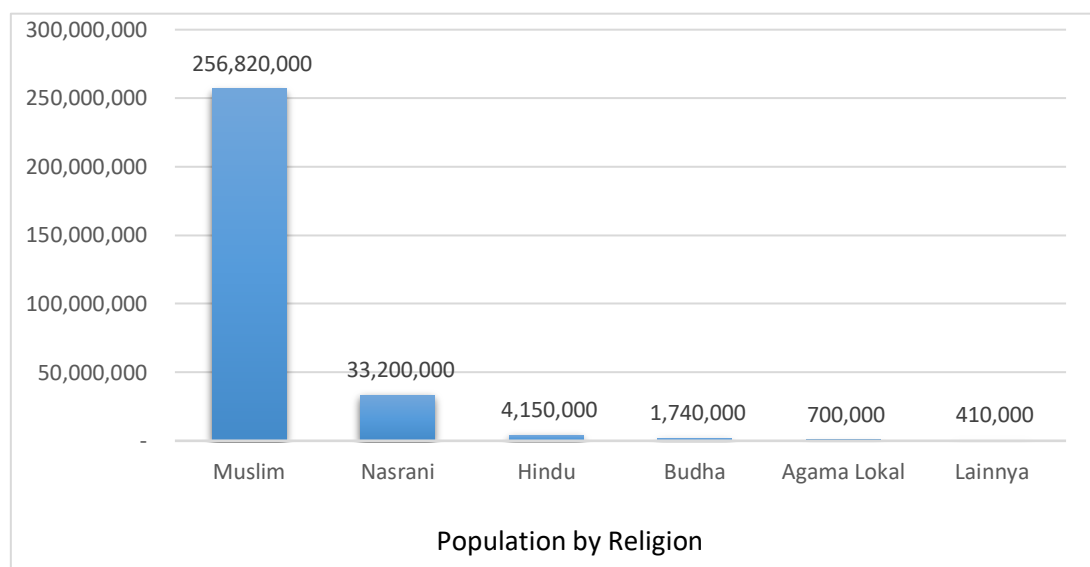
1. INTRODUCTION

The development of the Muslim fashion industry in Indonesia demonstrates a highly positive trend, accompanied by a growing number of consumers shifting to online shopping platforms. Data from the World Economic Forum (WEF, 2022) indicate that hijab usage in Indonesia reached 1.02 billion units per year, with a transaction value of approximately US\$6.09 billion or Rp91.135 trillion. Shopee, as one of the largest e-commerce platforms in Indonesia, holds the highest user traffic, with fashion and accessories as the most frequently purchased categories.



Picture 1. 1 Best Selling Product on Shopee

This phenomenon results from various innovations and attractive offers provided by Shopee, such as free shipping programs and special promotions, which successfully attract consumers, particularly the Muslim community as the largest buyer group in Indonesia. The dominance of the Muslim population, reaching 256,820,000 people, further strengthens the increasing demand for hijab products.



Picture 1. 2 Population by Religion

Amid rapid market growth, competition within the national hijab fashion industry has intensified. Data from the Top Brand Index for the hijab category show that only four local hijab brands—Azzura, Elzatta, Rabbani, and Zoya—consistently appear among the top brands. Variations in sales and annual purchasing fluctuations indicate that companies must continuously innovate and understand consumer behavior to maintain market position (Rakhmawati & Sudarwanto, 2021). Lozy Hijab, although not yet listed in the Top Brand Index or the top five sales rankings in 2023 according to Ninja Express, has gained widespread recognition through social media campaigns and collaborations with influencer Xaviera Putri. Recommendations from media such as Bukalapak and Beautyindozone in 2024 further reinforce Lozy's position as a popular hijab brand recognized for daily comfort.

Intense competition and the dominance of established brands present significant challenges for Lozy Hijab in expanding its market reach. Building a strong and relevant brand image remains a primary challenge, especially given the abundance of hijab product choices. Marketing strategies involving brand ambassadors do not always guarantee effectiveness, as not all brand ambassadors exert a significant influence on purchase decisions, depending on their relevance and credibility in the eyes of consumers (Ghadani, Sari & Muhar; Ramadhani & Nadya, 2020). Consumer purchasing decisions are increasingly influenced by factors such as social media influence, online reviews, and user experience. Companies must have a comprehensive understanding of consumer behavior to be more effective, Sianipar D.M dkk. (2023).

A research gap exists due to the lack of empirical studies on the effectiveness of brand ambassadors, specifically Xaviera Putri, in enhancing purchase decisions for Lozy Hijab through the mediating role of brand image. Several studies have demonstrated that brand ambassadors can significantly influence purchase decisions, but divergent results in specific cases highlight the need for further analysis in the context of Lozy Hijab (Syaidah & Ramadhika, 2023; Najiyah & Asas, 2021).

The present study aims to analyze the influence of Xaviera as a brand ambassador on purchase decisions for Lozy Hijab, with brand image as a mediating variable. A quantitative approach, utilizing surveys and statistical analysis, is employed to examine the relationship between the use of brand ambassadors and consumer perceptions of the brand. The results are expected to contribute to the development of more effective marketing strategies in the hijab fashion industry and serve as a reference for other brands seeking to build a strong brand image in a competitive market.

Theoretically, a brand ambassador is defined as an individual who collaborates with a company to communicate information about products or services to the public and to foster relationships with the audience to increase sales (Rositter & Percy Royan, 2005; Kotler & Armstrong, 2018; Greenwood, 2013). The dimensions of a brand ambassador include popularity, credibility, attractiveness, and power. Brand image refers to the collective consumer perception of a brand formed through past experiences and information (Coaker at Wijaya (2013)), with dimensions such as brand identity, brand personality, brand association, brand attitude and behavior, as well as brand benefit and competence. Purchase decisions are influenced by various factors, including product details, preference, relevance to needs, and recommendations (Kotler et al., 2016). Previous research has shown that brand image explains 58.5% of purchase decisions (Syaidah & Ramadhika, 2023) and contributes significantly to customer loyalty (Najiyah & Asas, 2021; Hira, 2024).

2. METHODS

This study employs three variables: brand ambassador Xaviera (X), purchase decision (Y), and brand image (M). The population consists of Generation Z, identified as the largest productive age group. A quantitative approach was implemented, utilizing data collection through a Google Form questionnaire with a total sample of 130 respondents. Hair, as cited in Edeh et al. (2023), states that validity criteria include an Average Variance Extracted (AVE) greater than 0.5 and a loading factor of at least 0.70. Discriminant validity is assessed using the Heterotrait-Monotrait Ratio (HTMT), which should be below 0.90. According to Ghozali (2021) and Hair et al. (2019), a variable is considered reliable if the Cronbach's alpha and composite reliability values exceed 0.70.

Data analysis in this study utilizes Structural Equation Modeling (SEM) – Partial Least Squares (PLS). Hair et al. (2019) note that first-generation multivariate data analysis techniques present three main limitations: a simple model structure, the ability to process only observable variables, and the assumption that all variables are measured without error. To address these limitations, researchers have adopted second-generation techniques, specifically SEM, which allows for modeling complex relationships among multiple variables simultaneously. Descriptive data analysis was conducted using the three-box method.

Table 2. 1

Index value	Intrepetation
32,5 – 65	Low
66 – 97,5	Medium
97,6 – 130	High

Table 2.1 presents the following interpretation criteria: a score of 32.5–65 indicates a low category, 66–97.5 indicates a moderate category, and 97.6–130 indicates a high category.

2.1 Outer Model

Outer model evaluation aims to ensure that research instruments are both valid and reliable prior to structural analysis. Convergent validity assesses the extent to which indicators within a construct are correlated. An ideal loading factor is ≥ 0.70 , although a range of 0.60–0.70 remains acceptable, particularly in exploratory research. The Average Variance Extracted (AVE) should exceed 0.5, indicating that the construct explains more than 50% of the variance in its indicators. Low AVE values suggest that the indicators may not adequately represent the construct. Discriminant validity confirms that distinct constructs do not overlap. Cross-loading requires that the loading value of an indicator on its own construct is higher (approximately 0.70 or above) than on other constructs. The Fornell-Larcker criterion stipulates that the square root of the AVE for each construct must exceed the correlations between that construct and others.

Reliability testing includes composite reliability, which evaluates the internal consistency of indicators. Values between 0.70 and 0.90 are considered good, while 0.60–0.70 may be accepted for preliminary studies. Values above 0.95 indicate redundancy, suggesting that indicators are excessively similar. Cronbach's alpha has a minimum threshold of 0.60 and is typically lower than composite reliability due to its sensitivity to the number of indicators.

2.2 Inner Model

Testing causal relationships among constructs and assessing the predictive power of the model are essential steps in structural analysis. Multicollinearity assumptions and hypotheses are evaluated using the Variance Inflation Factor (VIF), as recommended by Hair et al. (2019). A VIF value equal to or greater than 5 indicates a high correlation among independent variables, which may compromise the stability of parameter estimates. Significance testing is performed by examining the P-value of path coefficients. Path coefficients are considered significant when the P-value is less than 0.05, corresponding to a 95% confidence level. For instance, a path from X to Y with a P-value of 0.03 indicates a significant effect of X on Y.

Effect size, measured by F-Square, quantifies the contribution of independent variables to the dependent variable. Values of 0.02, 0.15, and 0.35 represent small, moderate, and large effects, respectively. An F-square of 0.10, for example, means the independent variable contributes 10% to the change in the dependent variable. R Square indicates the proportion of variance in the endogenous variable explained by the model. Values of 0.25, 0.50, and 0.75 represent small, moderate, and large explanatory power. An R^2 value of 0.60 signifies that 60% of the variation in the dependent variable is explained by the model.

Q Square measures the predictive relevance of the model using the blindfolding technique. Values greater than zero indicate that the model possesses predictive capability, with 0.25 considered moderate and 0.50 strong. The Standardized Root Mean Square Residual (SRMR) assesses goodness-of-fit by comparing empirical and theoretical correlation matrices. An SRMR value below 0.08 indicates a good fit between the model and the observed data. PLS Predict evaluates prediction accuracy by comparing the Root Mean Square Error (RMSE) and Mean Absolute Error (MAE) of the Partial Least Squares (PLS) model with those of linear regression (LM). The PLS model is deemed superior if its RMSE or MAE is lower. For example, if the RMSE of the PLS model is 1.2 and that of the LM is 1.5, the PLS model demonstrates greater predictive precision.

3. RESULTS AND DISCUSSION

The results and discussion of this study are divided into three sections: subject and respondent data description, descriptive analysis of research variables, and inferential analysis.

3.1. Subject Description and Respondent Data

A total of 130 respondents who are users of Lozy Hijab products in Bandung and surrounding areas participated in this study. The majority of respondents were university students. Additional characteristics such as occupation, income, age, and social media interaction were also analyzed to provide a comprehensive consumer profile.

Table 3. 1 Respondent Data

Category	Most Popular Subcategories	Percentage (%)
Occupation	College Students	71,5
Salary	≤ Rp 2,500,000	73,8
Age	20 – 25 years old	58,5
Social Media	Tiktok & Instagram	38,5
Purchasing Platform	Shopee	66,2

Most respondents were aged 21–25 years, with university students comprising 93 individuals (71.5%), followed by private employees at 22 individuals (16.9%), housewives and entrepreneurs at 7 individuals each (5.4%), and a single civil servant (0.8%). The majority reported a monthly income of less than or equal to Rp2,500,000, totaling 96 respondents (73.8%), with the dominant age group being 20–25 years, accounting for 76 respondents

Angellina Asyivadibrata, Syti Sarah Maesaroh, Adam Hermawan., **The Influence of Influencer Xaviera as Brand Ambassador on Purchase Decisions for Lozy Hijab Products Moderated by Brand Image | 562** (58.5%). Respondents were primarily active on social media, especially on a combination of TikTok and Instagram (38.5%), followed by TikTok, Instagram, and X (17.7%), and Instagram only (16.2%). Most respondents selected Shopee as their main purchasing platform (66.2%), followed by Tiktoshop (24.6%), while purchases through official websites and offline stores were relatively low.

3.2 Descriptive Analysis of Research Variables

Descriptive analysis refers to techniques used to collect, classify, summarize, and present data in order to provide a clear overview of the characteristics of the research object. This analysis aims to describe the condition, distribution, and trends of data obtained from respondents without drawing conclusions or making generalizations about the broader population.

a. Brand Ambassador

Table 3. 2 Brand Ambassador Index

Item Code	Index	Category
X1.1	116,25	High
X1.2	117,25	High
X1.3	113,25	High
X1.4	117	High
X1.5	118,25	High
X1.6	114	High
X1.7	113,25	High

All brand ambassador indicators demonstrated high index values, indicating that consumers evaluated Lozy's brand ambassador very positively in terms of popularity, credibility, attractiveness, and power. Each indicator in the table showed index values ranging from 113.25 to 118.25. These indices reflect the total scores collected from respondents' answers to each questionnaire item. For example, indicator X1.1 had an index value of 116.25, demonstrating that this aspect was highly appreciated by respondents. The distribution percentages of responses further support these findings, with the majority of respondents tending to select the "agree" and "strongly agree" categories. This is predicted to contribute significantly to purchase decisions.

b. Brand Image

Table 3. 3 Brand Image Index

Item Code	Index	Category
Z1.1	114,25	High
Z1.2	115,5	High
Z1.3	112,5	High

Item Code	Index	Category
Z1.4	112,25	High
Z1.5	113,5	High
Z1.6	110,75	High
Z1.7	109,5	High
Z1.8	103,5	High
Z1.9	109,25	High
Z1.10	113	High
Z1.11	115,5	High
Z1.12	112	High

Each indicator in this table presents index values ranging from 109.25 to 115.5. These indices reflect the total scores collected from respondents' answers to each questionnaire item. For example, indicator Z1.1 records an index value of 114.25, indicating that this aspect is highly valued by respondents. The percentage distribution of responses further supports these findings, with the majority of respondents tending to select the "agree" and "strongly agree" categories. The brand image index remains high across all indicators, reinforcing the prediction that Lozy's brand image is perceived very positively by consumers.

c. Purchase Decision

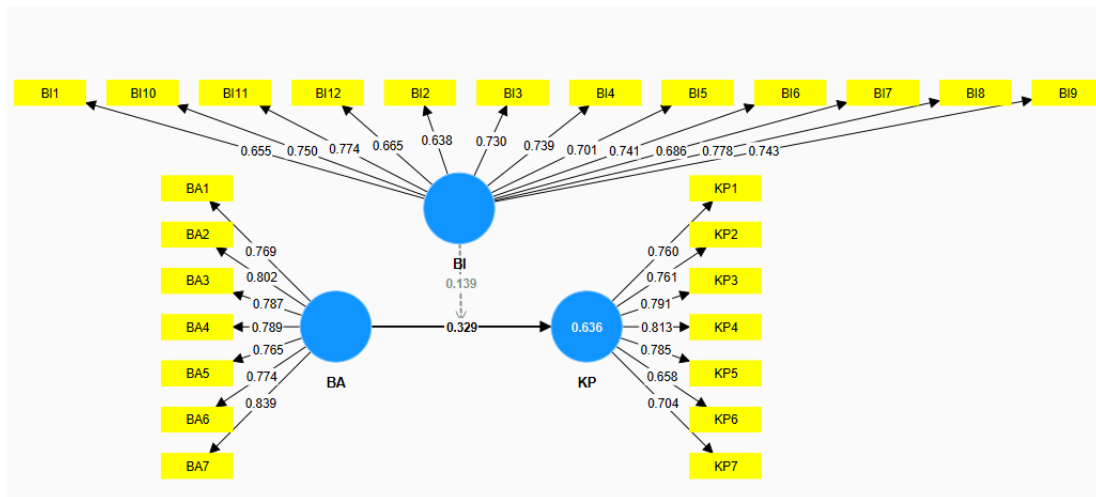
Table 3. 4 Purchase Decision Index

Item Codr	Index	Category
Y1.1	113,75	High
Y1.2	112,75	High
Y1.3	110,5	High
Y1.4	111,75	High
Y1.5	112,25	High
Y1.6	104,25	High
Y1.7	110	High

Each indicator in this table displays index values ranging from 104.25 to 113.75. These indices represent the total scores collected from respondents' answers to each questionnaire item. For instance, indicator Y1.1 records an index value of 113.75, indicating that this aspect is highly valued by respondents. The percentage distribution of responses further supports these results, with the majority of respondents tending to select the "agree" and "strongly agree" categories.

3.3 Inferential Analysis

This analysis enables researchers to estimate or test hypotheses related to population characteristics with a certain level of probability, allowing the research findings to be generalized scientifically.



3.3.1. Evaluation of Measurement Model (Outer Model)

Outer model testing aims to assess the validity and reliability of indicators in measuring the intended construct. Indicators are considered valid and reliable in this analysis if they meet specific statistical criteria, such as a loading factor value greater than 0.7 and a composite reliability value exceeding 0.7.

3.3.1.1. Convergent Validity

Table 3. 5 Convergent Validity

Description	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Brand Ambassador	0.900	0.906	0.921	0.624
Brand Image	0.914	0.918	0.927	0.516
Keputusan Pembelian	0.874	0.883	0.902	0.570

Table 3.5 demonstrates that all variables meet the general reliability requirements, indicated by Cronbach's Alpha values greater than 0.6 and Composite Reliability values exceeding 0.7. The constructs used in this study, namely brand ambassador (X), purchase decision (Y), and brand image (Z), are therefore considered reliable.

Table 3. 6 Outer Loading

Brand Ambassador		Brand Image		Purchase Decision	
BA1	0.769	Z1.1	0.655	KP1	0.760
BA2	0.802	Z1.2	0.750	KP2	0.761
BA3	0.787	Z1.3	0.774	KP3	0.791
BA4	0.789	Z1.4	0.665	KP4	0.813
BA5	0.765	Z1.5	0.638	KP5	0.785
BA6	0.774	Z1.6	0.730	KP6	0.658
BA7	0.839	Z1.7	0.739	KP7	0.704
		Z1.8	0.701		
		Z1.9	0.741		
		Z1.10	0.686		
		Z1.11	0.778		
		Z1.12	0.743		

According to Hair et al. (2019), convergent validity for a construct is achieved when the resulting AVE value exceeds 0.5. Table 4.5 indicates that all variables used in this study are considered convergently valid, as each AVE value is above 0.5. Convergent validity is also assessed using loading factor values, as shown in Table 4.6, where values greater than 0.70 are regarded as good for research purposes, while values between 0.6 and 0.7 remain acceptable.

3.3.1.2. Discriminant Validity

Table 3. 7 HTMT

	X	Z	Y
X			
Z	0.871		
Y	0.773	0.823	

Uji validitas diskriminan yang terakhir dapat dilakukan dengan menggunakan Heterotrait-Monotrait Ratio (HTMT). Menurut Ghazali & Latan (2015), syarat umum yang digunakan dalam pengujian ini adalah nilai HTMT harus lebih kecil dari 0,9 pada masing-masing variabel.

3.3.1.3. Reliability Test

A construct is considered reliable if it has a Cronbach's alpha value greater than 0.60 and a Composite Reliability (CR) value exceeding 0.70 (Hair, 2021). Table 4.10 presents the overview model output for this study.

Table 3. 8 Reability Test

Description	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Brand Ambassador	0.900	0.906	0.921	0.624
Brand Image	0.914	0.918	0.927	0.516
Purchase Decision	0.874	0.883	0.902	0.570

The table shows that all variables meet the general reliability requirements, indicated by Cronbach's alpha values above 0.6 and Composite Reliability values above 0.7. The constructs used in this research, namely brand ambassador (X), purchase decision (Y), and brand image (Z), are therefore considered reliable.

3.3.2. Structural Model Evaluation (Inner Model)

The inner model is a structural model used to describe and test the causal relationships between latent variables in research. This model evaluates the extent to which exogenous latent variables influence endogenous latent variables based on established theoretical frameworks.

3.3.2.1. Multicollinearity test

Description	VIF
Brand Ambassador -> Purchase Decision	2.869
Brand Image -> Purchase Decision	2.751
Brand Image x Brand Ambassador -> Purchase Decision	1.230

A construct is considered reliable if it has a Cronbach's alpha value greater than 0.60 and a Composite Reliability (CR) value exceeding 0.70 (Hair, 2019). Table 4.10 presents the overview model output for this study. The table shows that all variables meet the general reliability requirements, indicated by Cronbach's alpha values above 0.6 and Composite Reliability values above 0.7. The constructs used in this research, namely brand ambassador (X), purchase decision (Y), and brand image (Z), are therefore considered reliable.

3.3.2.2. P Value Hypothesis Test

Hypothesis testing was conducted using the general criterion that a p-value less than 0.05 (p-value < 0.05) indicates a significant influence between variables. Criteria for the direct effect of variables at the structural level were based on F Square values: 0.02 for small effect, 0.15 for moderate effect, and 0.35 for large effect. The following table presents the results of the direct effect hypothesis testing.

Hipotesis	Path Coefficient	P Values	95% Interval Kepercayaan Path Coefficient	F square

				Batas Bawah	Batas Atas	
H1	X > Y	0.329	0.008	0.094	0.575	0.104
H2	Z > Y	0.562	0.000	0.343	0.757	0.315
H3	Z × X > Y	0.139	0.014	0.031	0.252	0.049

3.3. Uji Signifikansi dan Goodness of Fit

A Q^2 value of 0.35 indicates that the model possesses good predictive relevance. The effect size test (f^2) demonstrates that the influence of variable X on Y falls within the moderate category.

3.4 Discussion

The findings indicate that both the brand ambassador and brand image of Lozy Hijab are rated very highly by consumers, as reflected by high index values across all indicators. Outer model testing confirms that all constructs are valid and reliable, both convergently and discriminantly. Inner model testing demonstrates that both brand ambassador and brand image have significant effects on purchase decisions, with brand image exerting a stronger influence. The moderating effect of brand image is also significant, although its contribution is low. High R^2 and Q^2 values indicate that the model explains and predicts purchase decisions effectively. Low SRMR values and favorable PLS Predict results further strengthen the model fit. These findings are consistent with previous research emphasizing the importance of brand ambassador and brand image in influencing purchase decisions for hijab products.

The first hypothesis in this study demonstrates a significant relationship between the brand ambassador (X) and purchase decision (Y) for Lozy hijab products. Data analysis results show a p-value of 0.008, indicating statistical significance at the 95% confidence level. The path coefficient value of 0.329 reflects a positive relationship between variable X (brand ambassador), with a 95% confidence interval ranging from 0.094 to 0.575. The F Square value of 0.104 indicates that the brand ambassador variable has an effect on the purchase decision variable. Descriptive data analysis confirms that most respondents assigned high scores to various brand ambassador indicators. These findings indicate that the brand ambassador influences purchase decisions, which aligns with the theory proposed by Lea Greenwood regarding the ability of brand ambassadors to increase sales. Previous studies also support these results, including research by Andreani et al., 2021; Ghadani et al., 2022; Purwati & Cahyanti, 2022; Sari Dewi et al., 2020; Nafisah Rambe et al., 2021; Natasiah & Syaefulloh, 2024; Novitasyari et al., 2023.

The second hypothesis in this study demonstrates a significant relationship between brand image (Z) and purchase decision (Y) for Lozy hijab products. Data analysis results show a p-value of 0.000, indicating statistical significance at the 95% confidence level. The path coefficient value of 0.562 reflects a positive relationship between variable Z (brand image), with a 95% confidence interval ranging from 0.343 to 0.757. The F Square value of 0.315 indicates that the brand image variable has a strong effect on the purchase decision variable. Descriptive data analysis confirms that most respondents assigned high scores to various brand image indicators. These findings indicate that brand image influences purchase decisions, which is also supported by previous studies, including research by Natasiah & Syaefulloh, 2024; Syafe, 2024; Komara et al., 2024; Mohamed, 2024; Nugroho et al., 2024; Najiyah & Asas, 2021; Ghadani et al., 2022; Purwati & Cahyanti, 2022.

The third hypothesis in this study demonstrates a significant relationship between brand image (Z) and brand ambassador (X) on purchase decision (Y) for Lozy hijab products. Data analysis results show a p-value of 0.014, indicating statistical significance at the 95% confidence level. The path coefficient value of 0.139 reflects a positive relationship between variable X (brand ambassador), with a 95% confidence interval ranging from 0.031 to 0.252. The F Square value of 0.049 indicates that the brand image (Z) and brand ambassador (X) variables have a considerable effect on the purchase decision variable. Descriptive data analysis confirms that most respondents assigned high scores to various purchase decision indicators. These findings indicate that brand image is capable of moderating the effect of brand ambassador on purchase decisions, which is also supported by previous studies, such as research by Erawati et al., 2023 and Sihotang & Supriyono, 2024.

4. CONCLUSION

The study confirms the significance of brand ambassador and brand image in influencing purchase decisions for Lozy hijab products. Findings indicate that brand image plays a dominant role as the primary predictor and also functions as a moderating variable that strengthens the impact of the brand ambassador. The research model explains 63.6% of the variation in purchase decisions, demonstrating a high level of predictive capability. These results align with developments in contemporary marketing theory (Natasiah & Syaefulloh, 2024; Mohamed, 2024), which emphasize the integration of human brand representation and robust brand image construction.

5. ACKNOWLEDGMENT

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6. AUTHORS' NOTE

No conflict of interest is declared by the authors regarding the publication of this article. The authors confirm that the manuscript is free from plagiarism.

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