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Religiosity, web quality, trust, and commitment as drivers of repurchase intention in halal e-commerce: An extended trust and commitment model

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Abstract
Purpose – This study investigates how religiosity and web quality influence repurchase intention in halal e-commerce through the mediating roles of trust and commitment, addressing the unique religious and cultural context of Muslim consumers.
Design/Methodology/Approach – A quantitative approach was employed using PLS-SEM, with data collected from 656 Indonesian halal e-commerce users via convenience and snowball sampling. Constructs were measured using validated scales on a six-point Likert scale.
Findings – Religiosity and web quality significantly enhance trust and all commitment dimensions. Trust is the strongest predictor of repurchase intention, followed by affective and cognitive commitment; normative commitment showed no significant effect. Trust also serves as the dominant mediator between antecedents and repurchase intention.
Originality/Value – The study extends the Expectation Confirmation Technology Model (ECTM) by integrating religiosity as a key affective antecedent, offering novel insights into loyalty formation in faith-based digital markets.
Research Limitations/Implications – Findings are limited to Indonesian consumers and a cross-sectional design. Future studies should adopt probability sampling, longitudinal designs, and diverse cultural contexts.
Practical Implications – Halal e-commerce platforms should prioritize trust-building with religious values to foster long-term purchase behavior

Keywords – Religiosity, Web quality, Trust, Commitment, Repurchase Intention

1. Introduction

In recent years, e-commerce platforms have revolutionized consumer shopping by offering unparalleled convenience, variety, and accessibility (Ibrahim & Zeebaree, 2025). This shift is particularly significant in the global Muslim community, where online shopping for halal and culturally aligned products has surged due to increasing digital adoption and demand for religiously compliant goods (Purusottama & Simatupang, 2025). Despite this growth,

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understanding the factors that influence repurchase intention, a key indicator of customer loyalty and business sustainability, remains a critical research area. Trust and commitment are central to this process, especially in online transactions where physical interactions are absent (Gomes et al., 2024).

The integration of technology into commerce has enabled businesses to cater to Muslim consumers, particularly in Indonesia, through specialized platforms offering halal products, Islamic fashion, and other culturally relevant goods (Rakhmani, 2024). However, challenges remain in ensuring customer satisfaction and fostering repeat purchases. Trust is essential, as consumers rely on it to assess product quality, authenticity, and compliance with religious standards (Dashti et al., 2024). Commitment reflects consumers' emotional attachment to a brand or platform, which is crucial for maintaining long-term relationships.

This study integrates two theoretical frameworks: the Commitment-Trust Theory (Morgan & Hunt, 1994) and the Expectation Confirmation Technology Model (ECTM) proposed by Nuh et al. (2025). Commitment-Trust Theory highlights trust as a belief in a vendor's reliability and commitment as a willingness to maintain relationships despite uncertainties. The ECTM framework emphasizes confirmation, or whether experiences meet or exceed expectations, as a determinant of satisfaction and continued use. By combining these frameworks, this study explores how trust and commitment mediate the relationship between online experience determinants (e.g., religiosity, web quality) and repurchase intention. Existing research often overlooks the unique cultural and religious contexts of Muslim consumers (Mamun et al., 2021). Religiosity significantly influences purchasing decisions by shaping preferences for product authenticity and ethical sourcing (Zaki & Elseidi, 2024).

This study addresses these gaps by focusing on repurchase intentions in halal e-commerce platforms (Fuadi et al., 2022). It incorporates religiosity as a key determinant to examine how religious values interact with technological and experiential factors in shaping behavior. The primary objective is to investigate how web quality influences customer commitment and repurchase intention through the ECTM framework. The paper is structured as follows: the literature review synthesizes existing research; the methodology outlines the conceptual framework, hypotheses, and data collection procedures; the findings analyze variable relationships; the implications discuss contributions to theory and practice; and the conclusion summarizes key findings, limitations, and future research directions. By addressing these gaps with robust theoretical foundations, this study provides valuable insights into the drivers of repurchase intention among Muslim consumers while contributing to broader understanding of consumer behavior in digital environments.

The novelty of this study lies in extending the Expectation Confirmation Technology Model (ECTM) by introducing religiosity as a central antecedent and empirically testing its role in halal e-commerce. Unlike prior research that has primarily focused on general technological or service-related factors, this study demonstrates how religious identity and web quality jointly shape trust and commitment, ultimately driving repurchase intention. This integrative approach highlights the distinctiveness of faith-driven digital markets and advances theory by connecting cultural-religious values with consumer loyalty in online contexts.

2. Literature review

2.1. Commitment-Trust Theory

Commitment-Trust Theory, introduced by Morgan and Hunt (1994), is essential for understanding relational dynamics in marketing and consumer behavior. It emphasizes that trust, based on confidence in a partner's reliability and integrity, and commitment, defined as dedication to maintaining a relationship, are key to fostering loyalty and reducing opportunistic behavior (Junaidi et al., 2022). The theory has evolved to include different dimensions of commitment: affective (emotional attachment), calculative (cost-benefit analysis), and

continuance (difficulty finding alternatives), offering a comprehensive view of consumer relationships (Elgammal et al., 2024; Natarajan & Veera Raghavan, 2025).

This theory has been applied across various fields, including sports marketing (Satitsamitpong et al., 2024), religious ethics (Aji et al., 2024), social media (Rashidi-Sabet & Bolton, 2024), and sales relationships (Badrinarayanan & Ramachandran, 2024), demonstrating its versatility in explaining consumer behavior. In faith-based markets, Commitment-Trust Theory helps explain how consumers' trust in halal products and commitment to religious principles influence repurchase intentions (Aji et al., 2024; Hussain et al., 2024). The aim of the research is to explore how religiosity shapes consumer loyalty, particularly in Muslim-majority countries where religious values heavily influence purchasing decisions. Within Commitment-Trust Theory, affective and cognitive aspects represent complementary pathways that shape consumer trust and commitment (Kell & Motowidlo, 2012). Affective aspects drive emotional resonance and value alignment, particularly in faith-driven contexts, while cognitive aspects ensure rational evaluations of quality and reliability (Umama et al., 2024).

2.2. Religiosity, trust and customer commitment.

Religiosity, widely studied in psychology and consumer behavior, refers to how individuals internalize and practice their religious beliefs. The Religious Orientation Scale (ROS), developed by Allport and Ross (1967), distinguishes between intrinsic and extrinsic religiosity, building upon Allport's earlier theories. Extrinsic religiosity involves a superficial engagement with religion, where individuals adopt religious practices for social or practical reasons without deeply integrating them into their lives. Intrinsic religiosity, on the other hand, represents a deep commitment to religious values, with individuals viewing their faith as central to their identity and life purpose (Carrà et al., 2024).

Within Islamic religiosity, several dimensions reflect unique aspects of the faith, such as mosque attendance, prayer, and religious identification (Kollar et al., 2024). Further classifications by Alfawzan et al. (2024) include normative, regulative, and cognitive dimensions. Religiosity significantly impacts customer commitment, particularly in religiously influenced contexts. Studies such as Junaidi et al. (2022) demonstrate that both intrinsic and extrinsic religiosity positively affect consumer commitment. Religiosity strengthens loyalty, especially in contexts like halal products, where religious values shape purchasing decisions.

Religiosity also plays a significant role in shaping trust, particularly in consumer behavior. In various contexts, individuals' religious beliefs influence their level of trust in technology, products, and services (Fauzi et al., 2021; Minton et al., 2022). Studies indicate that religious consumers tend to place greater trust in companies or brands that adhere to ethical practices and align with their moral and religious principles. For example, in the context of halal products, Muslim consumers are more likely to trust brands that ensure their products meet halal dietary standards (Md Saad & Maulani, 2024). This trust is grounded in the perception that such brands are reliable and committed to ethical practices (C.-C. Chen et al., 2021).

Trust strengthens when individuals perceive that the parties involved share common religious or moral values (Bin-Nashwan et al., 2021). In consumer behavior, this translates into an increased willingness to engage in repeat purchases and build long-term relationships with businesses that demonstrate reliability and a commitment to shared values. Research indicates that trust influenced by religious beliefs (Valente & Okulicz-Kozaryn, 2021), is crucial in establishing loyalty, particularly in markets that emphasize ethical standards or faith-based principles (Fadila et al., 2022).

H_1: Religiosity positively influences trust.

H_2: Religiosity positively influences commitment.

2.3. Web quality, trust and customer commitment.

Web quality plays a crucial role in shaping consumer trust, particularly in online environments (Guo et al., 2023). Several dimensions of web quality, including system quality, information quality, and service quality, significantly influence how consumers perceive and trust an e-commerce platform (Hussain & Alhamzi, 2021). System quality refers to the technical performance and efficiency of a platform, including aspects like load time, security, and compatibility. Information quality is defined as the accuracy, relevance, and timeliness of the information provided, ensuring it meets user needs. Service quality encompasses the effectiveness of customer support, including responsiveness and problem resolution, which enhances user satisfaction and trust (Ūsas et al., 2024). These dimensions collectively contribute to a trustworthy online environment, encouraging repeat engagement and purchases.

Web quality also significantly shapes customer commitment, especially in online environments (Sharma et al., 2024). Commitment in this context refers to the emotional attachment and long-term loyalty that consumers develop towards a website or online brand (Xiao et al., 2022). When a website performs consistently well, consumers are more likely to return, feeling confident in their continued interactions with the platform (Dwijayani et al., 2023). Information quality is also crucial for fostering both trust and commitment (Amin et al., 2021). Consumers are more likely to remain committed to a platform that provides accurate, relevant, and up-to-date information about its products, services, and policies (Yoo et al., 2023). Finally, service quality, encompassing customer support, responsiveness, and after-sales services, further strengthens commitment (Ali et al., 2022). Together, these dimensions of web quality help cultivate lasting consumer commitment to online platforms.

H_3: Web quality positively influences trust.

H_4: Web quality positively influences commitment.

2.4. Trust and customer commitment

The relationship between trust and commitment is central to Commitment-Trust Theory, which asserts that trust is a key precursor to commitment in various types of relationships, including organizational and technological ones (Morgan & Hunt, 1994). Trust is defined as a belief in the reliability, integrity, and competence of a service provider. It plays a critical role in fostering customer loyalty and facilitating value creation. Commitment, in turn, refers to a psychological attachment and identification with the service provider, characterized by loyalty and concern for long-term welfare. This attachment is essential for building enduring customer relationships (Kalia et al., 2021).

Empirical studies consistently highlight the significant role trust plays in fostering commitment. Amin et al. (2021) found that trust influences affective commitment. Users who trust a system are more likely to develop emotional attachment and remain dedicated to it (N. Chen & Yang, 2023). Cabeza-Ramírez et al. (2022) emphasize that trust reduces perceived risks, encouraging individuals to make long-term commitments. From a technological perspective, the Technology Acceptance Model (TAM) supports this relationship, suggesting that trust in technology's reliability and functionality increases user commitment (Wistedt, 2024). Thus, trust serves as the foundation for commitment, loyalty, and sustained engagement (Yoo et al., 2023).

H_5: Trust positively influences commitment.

2.5. Trust towards repurchase intention.

Trust plays a crucial role in shaping repurchase intentions, especially in online settings where direct interaction with the product or service is limited (Bernard et al., 2021). Trust is the belief that a business or platform will deliver on its promises and fulfill its obligations, including product quality, delivery, and customer service (Wang et al., 2024). When consumers

trust an online platform, they feel more confident in their purchasing decisions, which directly influences their intention to re-purchase in the future (Tarabieh et al., 2024).

In the study by Istanbulluoglu and Sakman (2024), trust in a company mediated the relationship between effective complaint handling on social media and repurchase intention, with credibility of responses being particularly impactful for consumers low in propensity to trust. Similarly, Nguyen et al. (2024) reported that trust acts as a mediator between online and offline experiences and repurchase intention, emphasizing the need for businesses to build trust through consistent customer experiences. In the context of e-marketplaces, Wen et al. (2024) found that trust in the e-marketplace and e-seller significantly influences repurchase intention, though e-marketplace trust can replace e-seller trust in driving customer loyalty. Lastly, Phan Tan (2024) demonstrated that trust in online brand communities (OBC) mediates the relationship between customer participation and repurchase intention. Across all studies, trust emerges as a critical factor in strengthening repurchase intentions and sustaining customer relationships. These findings underscore the importance of trust in driving repurchase intention across various online contexts, highlighting its critical role in the specific setting of halal e-commerce as well.

H_6: Trust positively influences repurchase intention.

2.6. Customer commitment towards repurchase intention.

Earlier marketing research treated commitment as a single dimension (Morgan & Hunt, 1994), but later studies identified several key types: affective, calculative, and normative commitment. The dimensions of customer commitment play pivotal roles in shaping repurchase intention across various contexts. In the study by Mejía and Curras-Perez (2024), commitment significantly influences repurchase intention, driven by sensory, emotional, and cognitive experiences. Emotional and cognitive commitment both contributed to forming behavioral responses, emphasizing the multidimensional nature of commitment in fostering loyalty.

In the context of live streaming commerce, Li et al. (2024) found that both calculative and affective commitment significantly predict repurchase intentions. Affective commitment is linked to word-of-mouth (WOM) intention, underscoring its emotional dimension as a stronger driver of consumer loyalty compared to calculative commitment, which is more rational and cost-benefit oriented. Finally, Akhgari and Bruning (2024) highlighted trust as a critical mediator in the relationship between attitudes and behavioral loyalty. Trust positively impacts all components of attitudinal loyalty, including affective and continuance commitment. Both dimensions of commitment then affect repurchase intention. However, while trust directly influences repurchase intentions ($\beta = .17$, $p < .01$), it does not significantly affect cooperation, indicating varying effects of trust on different dimensions of commitment.

Empirical research consistently supports the positive link between customer commitment and repurchase intention. Studies have shown that both affective and calculative commitment strengthen the relationship between customer satisfaction and repurchase intention (Xu, 2022). Paisri et al. (2022) reported that affective commitment plays a significant mediating role in the relationship between entertainment and escapist experiences and eWOM, as well as revisit intention. Overall, these findings confirm that customer commitment significantly impacts repurchase intention.

H_7: Customer commitment positively influences repurchase intention.

2.7. The mediating roles of trust and commitment

The mediating roles of trust and commitment in shaping repurchase intention are critical in understanding consumer behavior, particularly in the context of religiosity and web quality. Religiosity, as a key antecedent, significantly influences both trust and commitment,

particularly in faith-driven consumer decisions (Fauzi et al., 2021; Junaidi et al., 2022). Higher levels of religiosity foster stronger trust in businesses that align with religious values, such as halal certification, which in turn enhances customer commitment (Md Saad & Maulani, 2024).

Similarly, web quality, encompassing system, information, and service quality, contributes to building trust and commitment in online platforms (Guo et al., 2023; Hussain & Alhamzi, 2021). When consumers experience high web quality, their trust in the platform increases, leading to greater commitment (Amin et al., 2021; Xiao et al., 2022). Both trust and commitment mediate the relationship between these antecedents and repurchase intention, emphasizing their central role in driving consumer loyalty and repeat purchases (Yoo et al., 2023). In conclusion, trust and commitment act as vital mediators that link religiosity and web quality to repurchase intentions. Based on this evidence, the study proposes the following hypotheses:

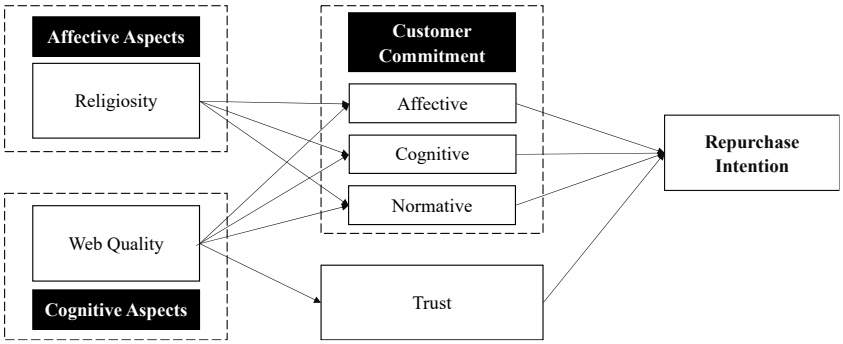
H_8: Religiosity positively influences repurchase intention, mediated by customer commitment.

H_9: Web quality positively influences repurchase intention, mediated by customer commitment.

H_{10}: Religiosity positively influences repurchase intention, mediated by trust.

H_{11}: Web quality positively influences repurchase intention, mediated by trust.

This research divides the constructs into two aspects: cognitive aspects, which include perceived value, and affective aspects, which include Religiosity and Customer Commitment, as depicted in the framework (Figure 1).



Source: Author's own

Figure 1. Conceptual framework

3. Methodology

3.1. Sample and procedure

This study employed a quantitative research approach to examine the relationships among religiosity, web quality, trust, commitment, and repurchase intention in halal e-commerce platforms. The measurement items were adapted from established scales in previous literature. Specifically, five items for religiosity were adopted from Junaidi et al. (2022), three items each for trust and repurchase intention from Nguyen et al. (2024), dimensions of affective and normative commitment from Natarajan and Veera Raghavan (2025), and web quality measures from Gil-Cordero et al. (2024) and Paramitha et al. (2024). A six-point Likert scale, ranging from "strongly disagree" to "strongly agree," was used to measure all constructs.

Data were collected through an online survey distributed to users of halal e-commerce platforms in Indonesia. Participants were recruited using a combination of convenience and snowball sampling techniques. Given the niche nature of halal e-commerce users and the absence of a comprehensive sampling frame in Indonesia, this approach was employed to access a sufficient number of qualified respondents within feasible time and resource constraints. While effective, it may introduce selection bias and limit the representativeness of

the sample, particularly because respondents were predominantly young, urban, and digitally active. This limitation is acknowledged in the discussion of generalizability (Section 6).

The survey was administered in Indonesian to ensure clarity and cultural relevance. It was translated by two independent bilingual researchers and subsequently back-translated into English by a third blinded translator to ensure conceptual equivalence and linguistic accuracy. Prior to participation, respondents were provided with a detailed explanation of the study's purpose and were assured of the confidentiality of their responses.

3.2. Demographic Characteristics of Respondents

The survey gathered valid responses from 656 users of halal e-commerce platforms located in major Indonesian cities, providing a sufficiently large sample—well above the minimum requirement of ten times the number of indicators specified for PLS-SEM analysis (Hair Jr et al., 2021). Of the respondents, 38.7% were male and 61.3% were female. In terms of generational distribution, the majority were members of Generation Z (70.0%), followed by Generation Y (13.7%), Generation X (13.4%), Generation Alpha (2.3%), and Baby Boomers (0.6%). Regarding educational attainment, most participants had completed high school (37.5%) or possessed a bachelor's degree (51.8%). As for employment status, 45.3% were unemployed, 36.7% worked as employees, 16.9% operated their own businesses, and 1.1% were retired.

4. Results

4.1. Validity and Reliability

Table 1 demonstrates that the outer loadings for all items surpassed the 0.70 criterion, indicating robust relationships between the observed variables and their respective latent constructs, and thus confirming indicator reliability (Hair Jr et al., 2021; Shrestha, 2021). Specifically, for Religiosity, the loadings range from 0.704 to 0.875, demonstrating that each item effectively measured the underlying construct of religiosity. Similarly, the web quality items exhibited robust loadings between 0.812 and 0.846, confirming the items' validity in capturing the essence of perceived web quality.

The Affective Commitment items display high loadings, ranging from 0.856 to 0.919, indicating a strong emotional connection of consumers with the halal e-commerce platform. Cognitive Commitment items also show substantial loadings, ranging from 0.814 to 0.872, reflecting the rational and evaluative aspects of commitment towards the platform. Furthermore, Normative Commitment items load strongly, between 0.860 and 0.926, demonstrating the influence of perceived moral obligations and loyalty on consumer behavior.

The Trust construct exhibited exceptionally high outer loadings, ranging from 0.920 to 0.937, highlighting the robust validity and reliability of the items in measuring trust in halal e-commerce platforms. Finally, the Repurchase Intention items demonstrated strong loadings, between 0.929 and 0.946, suggesting that these items accurately measured consumers' likelihood of making future purchases.

Table 1. Outer loading results

Items	Outer Loadings
Religiosity	
I derive enjoyment from reading literature related to my faith (REG1).	0.875
I strive to integrate my religious principles into all aspects of my daily life (REG2).	0.830
I frequently experience a sense of awareness regarding the presence of God (REG3).	0.858
My religious beliefs fundamentally shape my overall approach to life (REG4).	0.863
I consider it essential to dedicate time to private reflection (REG5).	0.704
Web Quality	
I believe that the halal e-commerce is of high quality (WQ1).	0.828

Items	Outer Loadings
I find the web halal e-commerce easy to use (WQ2).	0.812
I believe that transactions conducted through the halal e-commerce are secure (WQ3).	0.825
I find the menu arrangement of the halal e-commerce web view to be well-organized (WQ4)	0.846
Affective Commitment	
I feel a strong emotional connection to this halal e-commerce (AFC1).	0.856
I genuinely feel like I belong to a community when it comes to this halal e-commerce (AFC2).	0.905
I don't believe I could easily develop the same level of attachment to another e-commerce as I have with this halal e-commerce (AFC3).	0.919
Cognitive Commitment	
I believe that the unique experience offered by this halal e-commerce cannot be found elsewhere (COG1).	0.872
I perceive that this halal e-commerce provides exceptional services that are unavailable from other alternatives (COG2).	0.839
I have a strong preference for this halal e-commerce and intend to continue using its services (COG3).	0.816
I am committed to maintaining a long-term relationship with this halal e-commerce in the future (COG4).	0.814
I expect my relationship with this halal e-commerce to remain strong and well-sustained over time (COG5).	0.854
Normative Commitment	
Switching from this halal e-commerce to another feels unethical to me (NC1).	0.888
A key reason I continue shopping at this halal e-commerce is my belief in the importance of loyalty (NC2).	0.926
Even if another e-commerce offered better deals, I would feel uncomfortable leaving this halal e-commerce (NC3).	0.902
I was raised to value staying loyal to this halal e-commerce (NC4).	0.860
Trust	
I trust the capacity and honesty of the products sold on halal e-commerce platforms (TRU1).	0.937
I believe in the promises made by halal e-commerce platforms to customers, such as money-back guarantees and other sales policies (TRU2).	0.920
I trust the quality of the products and services provided by halal e-commerce platforms (TRU3).	0.930
Repurchase Intention	
I am likely to make a purchase on this halal e-commerce platform again in the future (REP1).	0.946
I anticipate making future purchases on this halal e-commerce platform (REP2).	0.941
I will buy products from this halal e-commerce platform again in the future (REP3).	0.929

Source: Processed Data 2025

As shown in Table 2, construct reliability and validity were assessed through Cronbach's alpha (α), composite reliability (CR), and average variance extracted (AVE). The results confirm adequate reliability for all constructs, as Cronbach's alpha coefficients exceed the recommended 0.70 benchmark (Shrestha, 2021). Specifically, affective commitment shows a cronbach's alpha of 0.874, cognitive ccommitment shows 0.895, normative commitment shows 0.916, religiosity shows 0.884, repurchase intention shows 0.933, trust shows 0.920, and web quality shows 0.847, indicating high internal consistency within each construct.

Composite reliability (CR) values also surpassed the 0.70 threshold for all constructs, further supporting their reliability. Affective commitment (CR = 0.922), cognitive commitment (CR = 0.923), normative commitment (CR = 0.941), Religiosity (CR = 0.916), repurchase intention (CR = 0.957), trust (CR = 0.950), and web quality (CR = 0.897) exhibited strong internal consistency and reliability.

In terms of convergent validity, the average variance extracted (AVE) values for most constructs met or approached the recommended threshold of 0.70 (Fornell & Larcker, 1981). affective commitment (AVE = 0.799), normative commitment (AVE = 0.800), repurchase intention (AVE = 0.881), and trust (AVE = 0.863) demonstrated satisfactory convergent

validity. However, cognitive commitment (AVE = 0.705), religiosity (AVE = 0.686), and web quality (AVE = 0.685) had AVE value slightly below the ideal level. While this is not a major issue, it may indicate that there are other relevant indicators that could be included in future studies to further enhance the measurement of these constructs.

Overall, these results provide strong support for the reliability and validity of the constructs used in this study, demonstrating that they are accurately and consistently measured the intended concepts.

Table 2. Construct reliability and validity

Constructs	(α)	CR	AVE
Affective Commitment	0.874	0.922	0.799
Cognitive Commitment	0.895	0.923	0.705
Normative Commitment	0.916	0.941	0.800
Religiosity	0.884	0.916	0.686
Repurchase Intention	0.933	0.957	0.881
Trust	0.920	0.950	0.863
Web Quality	0.847	0.897	0.685

Source: Processed Data 2025

Table 3 reports the results of the discriminant validity assessment, which evaluates the degree to which each construct is distinct from the others. This evaluation follows the Fornell–Larcker criterion, wherein the square root of the average variance extracted (AVE) for each construct is compared with its correlations with other constructs in the model. Discriminant validity is confirmed when the square root of a construct's AVE exceeds its correlations with all other constructs. In Table 3, these square root values are displayed along the diagonal.

Upon examination, it can be observed that the square root of the average variance extracted (AVE) for each construct is greater than its correlations with all other constructs in the model. Specifically, the square roots are as follows: affective commitment (0.894), cognitive commitment (0.839), normative commitment (0.894), religiosity (0.828), repurchase intention (0.939), trust (0.929), and web quality (0.828). For example, the square root of the AVE for affective commitment is 0.894, which is higher than its correlations with cognitive commitment (0.783), normative commitment (0.822), religiosity (0.694), repurchase intention (0.748), trust (0.754), and web quality (0.723). This pattern holds true for all other constructs in the model.

These results indicate that discriminant validity has been established, suggesting that each construct is distinct and measures a unique concept. This is important because it confirms that the constructs are not overlapping or redundant and that they capture different aspects of the phenomenon under investigation.

Table 3. Discriminant validity

	AFC	COG	NC	REG	REP	TRU	QUAL
Affective Commitment	0.894						
Cognitive Commitment	0.783	0.839					
Normative Commitment	0.822	0.813	0.894				
Religiosity	0.694	0.754	0.678	0.828			
Repurchase Intention	0.748	0.795	0.783	0.694	0.939		
Trust	0.754	0.828	0.811	0.694	0.883	0.929	
Web Quality	0.723	0.804	0.708	0.786	0.723	0.743	0.828

Source: Processed Data 2025

4.2. Results of The Hypothesis Testing.

The regression results in Table 4 indicate several significant relationships between religiosity, web quality, trust, commitment dimensions, and repurchase intention. Religiosity demonstrated strong positive effects on all three commitment dimensions. The path coefficient for religiosity towards affective commitment is positive and significant ($\beta = 0.329$, $p < 0.001$),

supporting the hypothesis that religiosity positively influences affective commitment. The path from religiosity to cognitive commitment is also significant (β = 0.318, p < 0.001), supporting the hypothesis that religiosity positively influences cognitive commitment. Religiosity further showed a positive and significant effect on normative commitment (β = 0.318, p < 0.001) and trust (β = 0.288, p < 0.001), suggesting religious values substantially influence both emotional bonds and credibility perceptions.

Web quality showed even stronger associations, particularly with cognitive commitment (β = 0.555, p < 0.001), supporting the hypothesis that web quality positively influences cognitive commitment. The path coefficient of web quality towards normative commitment is positive and significant (β = 0.458, t = 8.596, p < 0.001), supporting the hypothesis that web quality positively influences normative commitment. The path coefficient of web quality to affective commitment is also positive and significant (β = 0.465, t = 10.303, p < 0.001), suggesting that a high-quality online experience fosters emotional connections, perceptions of unique value, and a sense of moral obligation.

The path coefficient from web quality to trust is positive and significant (β = 0.516, t = 10.261, p < 0.001), confirming the importance of a well-designed and reliable online platform in building consumer trust. The path model also reveals trust as the most powerful direct predictor of repurchase intention (β = 0.639, p < 0.001), providing strong support for the hypothesis that trust positively influences repurchase intention.

While affective commitment (β = 0.106, p = 0.019) and cognitive commitment (β = 0.113, p = 0.018) show significant direct effects on repurchase intention, normative commitment fails to reach statistical significance (β = 0.085, p = 0.092). Thus, normative commitment had no significant influence on repurchase intention.

In summary, the hypotheses testing results provide strong support for the proposed relationships, highlighting the significant roles of affective commitment, cognitive commitment, religiosity, web quality, and trust in shaping repurchase intention in halal e-commerce. These findings underscore the importance of both affective and cognitive aspects in influencing consumer behavior.

Table 4. Hypotheses testing

	β	T Statistics	P Values
Af. Commitment → Repurchase Intention	0.106	2.354	0.019
Cog. Commitment → Repurchase Intention	0.113	2.369	0.018
Norm. Commitment → Repurchase Intention	0.085	1.686	0.092
Religiosity → Affective Commitment	0.329	5.882	0.000
Religiosity → Cognitive Commitment	0.318	7.010	0.000
Religiosity → Normative Commitment	0.318	5.373	0.000
Religiosity → Trust	0.288	5.443	0.000
Trust → Repurchase Intention	0.639	10.993	0.000
Web Quality → Affective Commitment	0.465	10.303	0.000
Web Quality → Cognitive Commitment	0.555	11.913	0.000
Web Quality → Normative Commitment	0.458	8.596	0.000
Web Quality → Trust	0.516	10.261	0.000

Source: Processed Data 2025

The results in Table 5 reveal distinct mediation pathways linking religiosity, web quality, and repurchase intention. Religiosity exerts significant indirect effects on repurchase intention through affective commitment (β = 0.035, p = 0.027) and cognitive commitment (β = 0.036, p = 0.030), but not through normative commitment (β = 0.027, p = 0.106). Similarly, web quality indirectly influences repurchase intention via affective commitment (β = 0.049, p = 0.024) and cognitive commitment (β = 0.063, p = 0.021), with normative commitment again showing no significant mediation (β = 0.039, p = 0.110).

Notably, trust emerges as the strongest mediator. Religiosity's effect on repurchase intention through trust is substantial ($\beta = 0.184$, $p < 0.001$), nearly five times larger than its effects via affective or cognitive commitment. Web quality's indirect effect via trust is even more pronounced ($\beta = 0.330$, $p < 0.001$), exceeding the combined impact of its affective and cognitive commitment pathways. Dual mediation mechanisms both religiosity and web quality influence repurchase decisions through two channels: first, rational-emotional pathways (cognitive/affective commitment) and credibility pathways (trust).

Trust dominates as the primary driver, highlighting its centrality in converting religious values or technical website features into sustained loyalty. Meanwhile, the non-significant mediation by normative commitment ($p > 0.10$ for both religiosity and web quality) suggests consumer decisions are less influenced by perceived obligations and more by trust or emotional/rational bonds.

Table 5. Indirect effects

	β	T Statistics	P Values
Religiosity → Af. Commitment → Repurchase Intention	0.035	2.219	0.027
Religiosity → Cog. Commitment → Repurchase Intention	0.036	2.174	0.030
Religiosity → Norm. Commitment → Repurchase Intention	0.027	1.620	0.106
Web Quality → Af. Commitment → Repurchase Intention	0.049	2.259	0.024
Web Quality → Cog. Commitment → Repurchase Intention	0.063	2.317	0.021
Web Quality → Norm. Commitment → Repurchase Intention	0.039	1.601	0.110
Religiosity → Trust → Repurchase Intention	0.184	4.816	0.000
Web Quality → Trust → Repurchase Intention	0.330	7.374	0.000

Source: Processed Data 2025

5. Discussion

The findings of this study offer important theoretical and practical insights into the antecedents and mechanisms that drive repurchase intention in halal e-commerce. Each hypothesis is interpreted in light of prior research, the theoretical frameworks underpinning the model, and the contextual novelty offered by the present study. First, the results confirm that religiosity positively influences trust (H_1) and commitment (H_2). This aligns with earlier works (Fauzi et al., 2021; Junaidi et al., 2022), which established religiosity as a determinant of loyalty and trust, particularly in contexts where ethical and moral principles guide consumption. Within the framework of Commitment-Trust Theory (Morgan & Hunt, 1994), religiosity strengthens both affective and cognitive aspects of the relationship, as consumers perceive halal e-commerce not merely as a transactional platform but as an extension of their religious identity.

Theoretically, this finding contributes to extending the Expectation Confirmation Technology Model (ECTM) by positioning religiosity, which has traditionally been overlooked in technology adoption and consumer loyalty models, as a critical affective antecedent. The novelty here lies in demonstrating that religiosity is not only a predictor of ethical consumption but also a driver of relational quality in digital environments, particularly in faith-based markets.

Second, web quality significantly influences trust and all three dimensions of commitment (H_3, H_4). This result is consistent with prior research (Guo et al., 2023; Hussain & Alhamzi, 2021), which emphasized system, information, and service quality as key determinants of trust and loyalty in e-commerce. However, this study extends the literature by revealing that in halal e-commerce, web quality has the strongest effect on cognitive commitment ($\beta = 0.555$, $p < 0.001$). This suggests that Muslim consumers rely heavily on rational evaluations of usability, security, and information reliability in addition to emotional or moral factors. Within the ECTM perspective, this finding underscores the importance of confirmation mechanisms: when expectations about website performance and reliability are met, consumers develop not

only satisfaction but also deeper levels of cognitive and affective attachment. Thus, the study contributes by bridging technological performance with culturally specific consumer commitments, highlighting how web quality translates into both rational and emotional loyalty.

Third, trust was found to be a strong predictor of commitment (H_5) and the single most powerful driver of repurchase intention (H_6). This confirms the central propositions of Commitment-Trust Theory, where trust precedes and sustains commitment in relational exchanges (Morgan & Hunt, 1994; Cabeza-Ramírez et al., 2022). More importantly, the path coefficient from trust to repurchase intention ($\beta = 0.639$, $p < 0.001$) significantly exceeds the effects of affective and cognitive commitment, reinforcing the dominance of trust as a mechanism in digital faith-based markets. Prior studies (Nguyen et al., 2024; Wen et al., 2024) have shown that trust mediates the effect of service quality on repurchase intentions. The present research extends this line of inquiry by showing that, in halal e-commerce, trust is not only a mediator but also the most decisive construct in converting both religiosity and web quality into actual behavioral intention. This highlights a theoretical novelty: while commitment is multidimensional and important, its effects are secondary to the role of trust in online halal transactions, where credibility, transparency, and integrity are paramount.

Fourth, the results reveal that affective and cognitive commitment (H_7) significantly influence repurchase intention, whereas normative commitment does not. These findings partially confirm earlier works (Li et al., 2024; Mejía & Curras-Perez, 2024), which emphasized the multidimensional nature of commitment. However, the non-significant role of normative commitment ($\beta = 0.085$, $p = 0.092$) diverges from some traditional loyalty literature, which suggested that obligation-based loyalty might sustain long-term relationships. This discrepancy suggests that in halal e-commerce, consumers are less motivated by moral duty or perceived social expectations and are instead driven by personal emotional attachment and rational assessments of value. This non-significance may reflect the individualistic and choice-rich nature of digital halal markets, where loyalty is driven more by personal conviction and perceived value than by perceived moral obligation. In contexts with low switching costs and abundant platform alternatives, normative commitment, which is rooted in duty or social expectation, loses its binding force, aligning with findings in contemporary e-commerce literature (Akhgari & Bruning, 2024)

This represents a novel contribution to commitment theory: in faith-driven digital contexts, loyalty is not maintained by obligation but by authentic trust and affective-cognitive bonds. This insight enriches both Commitment-Trust Theory and ECTM by highlighting that normative pathways may be weaker in contexts where consumer choice is abundant and switching barriers are low.

Finally, mediation analyses confirmed that trust is the dominant mediator between religiosity, web quality, and repurchase intention (H_{10}, H_{11}). While affective and cognitive commitment also serve as mediators (H_8, H_9), their indirect effects are comparatively weaker. This dual-pathway mechanism, comprising emotional and rational attachment (commitment) and credibility assurance (trust), is consistent with earlier findings (Akhgari & Bruning, 2024; Yoo et al., 2023). However, the present study provides novelty by quantifying the relative strength of these mediations, demonstrating that trust-based mechanisms are several times more powerful than commitment-based ones. From a theoretical standpoint, this contributes to refining the mediating model of ECTM by introducing religiosity as a key antecedent and empirically testing its pathways in a unique cultural and religious context.

In terms of contributions, this study advances theory by extending both Commitment-Trust Theory and ECTM with religiosity as an antecedent and by clarifying the comparative strength of affective, cognitive, and normative commitment in halal e-commerce. Practically, the findings suggest that halal e-commerce platforms must prioritize building trust through security, transparency, and halal assurance, while also cultivating emotional and rational bonds

to sustain repurchase intentions. The novelty of this study lies in highlighting the dominance of trust over commitment in a market where faith and technology intersect, demonstrating how consumer loyalty is co-shaped by religious identity and digital experience.

6. Conclusion

The primary objective of this study was to examine the determinants of repurchase intention within the context of halal e-commerce, emphasizing the mediating effects of trust and commitment. Integrating Commitment-Trust Theory and the Expectation Confirmation Technology Model (ECTM), the research explored how religiosity and web quality impact consumer behavior in the context of online halal product purchases. This study divided antecedents into affective and cognitive aspects: religiosity, as a personal trait, was placed as an affective aspect, and web quality, as an attribute value, as a cognitive aspect. The findings underscore the importance of both religiosity and web quality as significant drivers of trust and commitment, which, in turn, positively influence repurchase intention.

Theoretically, this research contributes to the existing literature by highlighting the applicability of Commitment-Trust Theory in the specific context of halal e-commerce. It extends the ECTM framework by incorporating religiosity as a key antecedent, demonstrating the interaction between religious values and technological as well as experiential factors in shaping consumer behavior. Practically, the study provides valuable insights for businesses operating in the halal e-commerce sector. Prioritizing web quality, including system quality, information quality, and service quality, is crucial for building trust and fostering commitment among consumers. Furthermore, aligning business practices with religious values and ensuring halal compliance can significantly enhance trust and repurchase intention, particularly among religiously oriented consumers. Marketing strategies should therefore focus on communicating these values and ensuring a seamless and trustworthy online shopping experience.

Despite its theoretical and practical contributions, this study has several limitations that suggest promising avenues for future research. First, the sample was drawn exclusively from Indonesian Muslim consumers, which may constrain the generalizability of the findings to other cultural, religious, or national contexts. Replication studies in diverse markets, such as Malaysia, the Middle East, or Western Muslim-minority communities, would enhance external validity and enable meaningful cross-cultural comparisons. Second, while religiosity and web quality were identified as key antecedents, future models should incorporate additional constructs such as social influence, brand reputation, perceived value, and halal certification credibility, which may further explain variance in trust, commitment, and repurchase intention. Third, the cross-sectional design limits causal inference and the ability to capture dynamic shifts in consumer attitudes over time. Therefore, longitudinal or experimental designs are recommended to track the evolution of trust and commitment and to establish stronger causal relationships. Finally, to complement the quantitative findings and uncover deeper motivational and contextual insights, future studies should integrate qualitative approaches. These may include in-depth interviews, focus groups, or ethnographic analysis, particularly to explore how religious identity, digital literacy, and platform-specific experiences shape loyalty in halal e-commerce.

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Declaration of competing interest

The authors declare that they have no known competing financial or personal interests related to this manuscript.

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Ethical statement

This study was conducted in accordance with ethical standards, with informed consent obtained from all participants, ensuring confidentiality and integrity throughout the research process.

Data availability

The data that support the findings of this study are available from the corresponding author upon reasonable request.

AI assistance statement

AI was used only to improve the language clarity and grammar of the manuscript. All ideas, analyses, and interpretations were entirely developed and verified by the authors.