

BUILDING CONSUMER LOYALTY IN HALAL COSMETICS: THE INTEGRATION OF QUALITY, BRAND IMAGE, TRUST, AND SATISFACTION

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Abstract

This study aims to examine and analyze the mediating role of customer satisfaction in the influence of brand image, consumer trust, and product quality on consumer loyalty among users of halal skincare and cosmetic products. This quantitative research employs the Partial Least Square - Structural Equation Modeling (PLS-SEM) approach via SmartPLS software. The direct effect test results indicate that brand image and product quality consistently have a positive and significant impact on both customer satisfaction and consumer loyalty. Customer satisfaction is also proven to have a positive and highly significant influence on consumer loyalty. Conversely, the consumer trust variable is found to have no significant effect on either satisfaction or loyalty. Furthermore, the indirect effect testing confirms that customer satisfaction significantly mediates the influence of brand image and product quality on consumer loyalty. However, customer satisfaction is unable to significantly mediate the relationship between consumer trust and consumer loyalty. In conclusion, to build long-term loyalty in the halal cosmetics industry, companies must focus on enhancing product quality and brand image that can effectively create customer satisfaction, as trust alone has become a baseline requirement that is no longer sufficient to bind consumers.

Keywords: Product Quality, Brand Image, Consumer Trust, Consumer Satisfaction, Consumer Loyalty

1. Introduction

The halal cosmetics and skincare industry continue to show a significant positive trend, aligning with the growing collective awareness among consumers for products that are not only aesthetically effective but also consistent with Islamic Sharia principles. Halal products have now transformed from a mere religious obligation into a new lifestyle standard that prioritizes sustainability, ethical production, and ingredient safety. In Indonesia, these market dynamics are expanding massively, driven by a large Muslim demographic and a shift in consumer preferences that are becoming increasingly discerning (Khanfani et al., 2023).

This phenomenon is further underscored by the State of the Global Islamic Economy (SGIE) Report 2023/2024, which ranks Indonesia as the world's second-largest consumer of halal cosmetics. This achievement reflects that "halal" is no longer just a label, but an indicator of premium quality and product integrity capable of competing on the global stage. This momentum is also bolstered by increasingly stringent government regulations regarding halal certification, which ultimately create a more transparent and trustworthy industrial ecosystem for all levels of society.

Table 1. Global Halal Market Spending and Potential Value Year 2024–2025

Halal Economy Indicator	Actual Year	Actual Value / Projection	Remarks
Halal Cosmetics & Pharmaceuticals Ranking (Indonesia)	2024/2025	2nd World Ranking	Below Malaysia, demonstrating high competitiveness
Global Muslim Consumer Spending (Total)	2023	USD 2,43 Trillion	Grew 5.5% YoY amidst global economic challenges
Global Muslim Spending Projection	2028	USD 3,36 Triliun	Estimated massive market growth

Source: State of the Global Islamic Economy Report 2024/2025, DinarStandard

Previous research indicates that product quality can enhance consumer satisfaction, which ultimately influences brand loyalty (Ebrahim et al., 2024). High-quality products not only meet consumer expectations but also bolster brand image, which in turn strengthens consumer trust. This trust is a crucial element in establishing long-term relationships between consumers and brands, particularly for halal products that adhere to stringent quality standards (Shamsudin et al., 2020).

Consumer loyalty toward halal cosmetic brands is heavily influenced by how consumers evaluate the product across various quality dimensions, as well as their perception of the brand image built by the company (Tahir et al., 2024). A relevant concept in understanding this relationship is Customer Value Theory (CVT), which posits that consumers will choose products that offer greater value relative to the costs incurred (Zeithaml, 1988). In this study, the mediating role of consumer satisfaction in the relationship between product quality, brand image, trust, and consumer loyalty will be examined to uncover how these factors are interconnected and shape long-term purchasing decisions.

Furthermore, cultural factors play a significant role in determining consumer choices for halal products, especially in countries with large Muslim populations like Indonesia. Consumers tend to prefer products that are not only halal but also offer added value in terms of quality and ease of use (Haque et al., 2018). This presents an opportunity for halal cosmetic brands to strengthen customer loyalty by prioritizing superior quality and aligning with the cultural and social values of the consumers.

The importance of consumer loyalty in the halal cosmetics industry is increasingly vital due to intense market competition. Many brands offer halal products with high-quality claims, yet only a few successfully build long-term relationships with their consumers. Therefore, this study aims to delve deeper into how product quality, brand image, and consumer trust interact to enhance consumer loyalty toward halal products, specifically within the rapidly growing Indonesian market (Suhartanto et al., 2021).

2. Theoretical Background

2.1 Customer Value Theory

Customer Value Theory (CVT) is a framework focused on understanding how consumers evaluate a product or service based on the benefits received compared to the costs incurred. This concept was first introduced by Zeithaml (1988), who defined customer value as the consumer's perception of a product or service's utility compared to the sacrifices made to obtain it. According to CVT, consumers make purchasing decisions

based on their analysis of the value provided by the product, encompassing aspects of quality, price, and other benefits (Parasuraman, 1997).

Within CVT, there are two primary dimensions that influence perceived customer value: functional value and emotional value. Functional value refers to the utilitarian benefits consumers receive, such as product effectiveness and ease of use. Emotional value covers the benefits related to the feelings or emotional experiences a consumer undergoes while using the product or service (Holbrook, 2022).

Product quality is a paramount aspect of this theory because consumers are more likely to choose products that offer superior value compared to alternatives. In the halal industry specifically for halal skincare and cosmetics product quality significantly influences purchasing decisions as consumers evaluate products not only by their functionality but also by their halal status and ingredient safety (Khanfani et al., 2023). Consequently, CVT provides a robust understanding of how consumers make decisions based on their evaluation of the value delivered by a product.

CVT also posits that consumers tend to select products offering higher value than similar offerings in the market, whether in the form of more competitive pricing, better quality, or greater emotional benefits. Therefore, brands must ensure they deliver optimal value to attract and retain customers (Zeithaml, 1988).

Overall, CVT provides a useful framework for understanding consumer decisions, particularly in competitive industries such as halal cosmetics. This theory is not only valuable for analyzing consumer satisfaction but also for designing more effective marketing strategies to enhance consumer loyalty.

2.2 Product Quality

Product quality is defined as the consumer's perception of a product's alignment with their expectations or desired needs. This quality encompasses various aspects that shape the consumer experience during usage, such as reliability, performance, and durability (Zeithaml, 1988). In the context of halal products, product quality is not limited solely to the function or practicality of the product itself; it also includes additional factors such as ingredient safety, halal integrity, and compliance with prevailing cultural and religious norms (Khanfani et al., 2023).

Prior research indicates that product quality plays a pivotal role in shaping customer satisfaction, which in turn influences brand loyalty. For instance, a study by Yang & Peterson (2004) reveals that high product quality significantly contributes to customer satisfaction, thereby increasing the likelihood of loyalty. This is further reinforced by research from Ma'azzah & Prasetyo (2023), which found that product quality, particularly within the cosmetics category, is a primary factor influencing levels of satisfaction and loyalty.

In the halal cosmetics industry, product quality becomes a critical aspect. Research conducted by Mahliza et al. (2023) found that halal cosmetic consumers highly value the quality of raw materials used, especially regarding safety and halal assurance. Their findings suggest that consumers are more likely to choose halal cosmetic products featuring natural, safe ingredients with guaranteed halal status.

Furthermore, a study by Nuryakin et al. (2024) examining the quality of halal cosmetic products in Indonesia demonstrates that product performance such as skin-care effectiveness is a major determinant of consumer perception. In this study, consumers perceive product quality not just through halal claims, but also through the extent to which the product delivers results that meet their specific needs.

Overall, previous studies confirm that product quality has a significant influence on purchasing decisions, satisfaction, and loyalty. Dimensions of product quality including performance, reliability, features, durability, and compliance with halal standards are key factors that halal cosmetic manufacturers must prioritize to maintain and enhance their competitiveness in the market (Shamsudin et al., 2020).

Product quality can be measured through several dimensions that influence consumer perception of value. The primary dimensions of product quality include:

- 1) Performance
- 2) Reliability
- 3) Features
- 4) Durability
- 5) Conformance to Standards
- 6) Aesthetics

2.3 Brand Image

Brand image refers to consumer perceptions of a brand formed through their experiences, marketing communications, and interactions with the product or service. According to Keller (1993), brand image is the mental picture consumers hold regarding a brand, encompassing both positive and negative associations linked to it. In the context of halal cosmetics, brand image becomes a crucial aspect as consumers often associate a brand with specific values such as halal integrity, quality, and sustainability (Khanfani et al., 2023).

Brand image significantly influences purchasing decisions and consumer loyalty. A brand with a favorable image will enhance consumer trust and provide a perception of higher quality, even if the product does not possess functional superiority over its competitors (Aaker, 2012). In the halal industry, brands must also ensure that the image they build aligns with the values held by Muslim consumers, such as trust in the ingredients used, transparent production processes, and compliance with halal principles. Brand image can be measured through several dimensions that describe the brand's overall profile. Kotler & Keller, (2018) identify the components of Brand Image as follows:

- 1) Attributes
 - a. Product-Related Attributes These relate to the quality of the manufactured goods, where the raw materials prepared must be consistent with the quality of said goods.
 - b. Non-Product-Related Attributes These include information regarding price, packaging, and product design, as well as endorsements and various other elements related to the product.
- 2) Benefits
- 3) Brand Attitude

2.4 Consumer Trust

Consumer trust is defined as the belief or confidence held by consumers in a company's or brand's ability to deliver products or services that meet their expectations. In the context of halal products, consumer trust is primarily linked to the conviction that the offered products strictly adhere to the halal standards and quality promised (Morgan & Hunt, 1994). This trust encompasses not only halal claims which must be substantiated by valid certification but also the brand's integrity in fulfilling consumer expectations regarding product quality and production process transparency (Khanfani et al., 2023).

Consumer trust is vital in fostering long-term relationships between consumers and brands. Consumers who trust a brand are more likely to be loyal and engage in frequent repeat purchases. In the halal cosmetics industry, consumer trust in a brand that guarantees both halal integrity and the quality of raw materials is a key element in building loyalty (Chaudhuri & Holbrook, 2001). Furthermore, trust is closely related to consumer perceptions of product safety, especially for products applied directly to the skin, such as skincare and cosmetics.

Consumer trust can be established through several dimensions, including:

- 1) Reliability
- 2) Transparency
- 3) Consistency
- 4) Safety

2.5 Consumer Satisfaction

Customer satisfaction is the feeling or response that arises when consumers perceive that the products or services received meet or exceed their expectations (Oliver, 1980). In a marketing context, customer satisfaction is often regarded as the result of a consumer's evaluation of their experience with a product or service provided by a company. This satisfaction is crucial because it is closely linked to consumer loyalty, which in turn increases the likelihood of repeat purchases and influences the long-term relationship between the consumer and the brand (Anderson & Sullivan, 1993).

Customer satisfaction plays a key role as a mediating variable in the relationship between product quality, brand image, consumer trust, and loyalty. As a mediator, customer satisfaction bridges various factors that influence purchasing decisions. For instance, superior product quality can enhance customer satisfaction, which subsequently strengthens their brand loyalty (Iglesias et al., 2011). This also applies to brand image and trust, where consumers who are satisfied with the brand or believe in the claims provided are more likely to remain loyal.

Customer satisfaction can be measured through several dimensions that reflect the consumer's experience and evaluation of the products or services they receive. The primary dimensions of customer satisfaction include:

- 1) Conformance to Expectations
- 2) Quality of Experience
- 3) Perceived Value
- 4) Positive Emotion

2.6 Consumer Loyalty

Consumer loyalty is defined as a consumer's commitment to consistently repurchase products or services from a specific brand over time, despite potential competition or shifting alternatives in the market. This loyalty is reflected not only in repeat purchasing behavior but also in psychological aspects, such as positive attitudes and a strong preference for the brand (Oliver, 1980). In the halal cosmetics industry, consumer loyalty can be influenced by various factors, including product quality, brand image, consumer trust, and their satisfaction with the products used.

Consumer loyalty can be categorized into two primary types: attitudinal loyalty and behavioral loyalty. Attitudinal loyalty pertains to commitment derived from positive beliefs and feelings toward the brand, whereas behavioral loyalty focuses on consistent purchasing behavior. While both interact with one another, behavioral loyalty is often

regarded as more visible since it relates directly to consumer actions, such as the repurchasing of the same product (Dick & Basu, 1994).

Consumer loyalty in the halal cosmetics industry comprises several dimensions, including:

- 1) Commitment
- 2) Satisfaction
- 3) Purchase Frequency
- 4) Recommendation

3. Methods

3.1 Research Design

This study adopts an explanatory research design with a quantitative approach to examine and explain the relationships between variables, specifically the influence of Product Quality, Brand Image, and Consumer Trust on Consumer Loyalty through Customer Satisfaction within the halal skincare and cosmetics industry. Grounded in a positivistic paradigm, this research focuses its analysis on a specific population: consumers in Pontianak City who have made repeat purchases of the studied products. The quantitative approach is considered appropriate because the study aims to empirically test the proposed hypotheses using statistical analysis of numerical data derived from questionnaire responses. The explanatory research design enables the examination of causal relationships between independent variables (Product Quality, Brand Image, and Consumer Trust) and dependent variables (Consumer Loyalty and Customer Satisfaction), as well as the mediating role of Customer Satisfaction in the relationship between the independent variables and Consumer Loyalty. This study refers to the framework by Sugiyono (2017) regarding quantitative methods in explanatory research.

3.2 Population and Sample

The population in this study consists of consumers in Pontianak City who have made repeat purchases of halal skincare and cosmetics products. The sampling technique employed is purposive sampling, selecting respondents who meet specific criteria and are capable of providing relevant information. The criteria for respondents include: (1) consumers who have purchased halal skincare and cosmetics products at least twice; (2) consumers residing in Pontianak City; and (3) consumers aged 17 years and above. According to Sekaran (2016), the sample size used consists of 200 respondents. This sample size is considered adequate for Structural Equation Modeling (SEM) analysis, which typically requires a minimum of 100–200 observations for reliable statistical inference (Hair et al., 2014). The purposive sampling approach ensures that the selected respondents possess the characteristics necessary to adequately address the research objectives, particularly regarding their experience with halal skincare and cosmetics products.

3.3 Data Collection Techniques

Data were collected via questionnaires utilizing a five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5). The questionnaire was designed to capture respondents' perceptions regarding product quality, brand image, consumer trust, consumer loyalty, and customer satisfaction. The questionnaire was distributed through various channels, including direct distribution and online platforms, to reach a wide range of respondents across different demographic groups in Pontianak City. The research

instrument was developed based on validated scales from previous studies and modified to fit the context of halal skincare and cosmetics products. The questionnaire was pre-tested to ensure clarity, comprehensibility, and reliability prior to full-scale data collection. Data collection was conducted over a period of time to obtain a sufficient number of respondents meeting the purposive sampling criteria.

3.4 Operational Definition and Variable Measurement

Table 2. Operational Definition and Measurement of Variables

Variable	Type	Definition	Indicators	Scale
Product Quality (X ₁)	Independent	Overall assessment of the product's ability to meet consumer expectations and needs	Product performance, product features, product durability, product reliability, product aesthetics	Likert 1–5
Brand Image (X ₂)	Independent	Overall perception and association that consumers hold regarding a brand	Brand recognition, brand association, brand trust, brand reputation, brand differentiation	Likert 1–5
Consumer Trust (X ₃)	Independent	Willingness of consumers to rely on the brand based on confidence in integrity, reliability, and ability	Brand integrity, brand reliability, brand competence, brand benevolence	Likert 1–5
Customer Satisfaction (Y ₁)	Dependent	Overall evaluation of consumers regarding their experience with the product	Expectation conformity, overall satisfaction, repurchase intention	Likert 1–5
Consumer Loyalty (Y ₂)	Dependent	Commitment of consumers to continue purchasing and recommending the brand	Repeat purchase, recommendation willingness, resistance to alternatives, positive word-of-mouth	Likert 1–5

Source: Developed for this research (2026)

3.5 Data Analysis Techniques

Data in this study were analyzed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with the assistance of SmartPLS version 3.2.9 software. PLS is a multivariate statistical method suitable for analyzing relationships between variables,

particularly when multiple independent and dependent variables are involved. PLS was selected because it is robust for complex models with multiple constructs, does not require multivariate normal distribution assumptions, and is appropriate for predictive and exploratory research. PLS consists of two main components: the measurement model (outer model), which assesses the validity and reliability of constructs, and the structural model (inner model), which tests the relationships between constructs. The use of PLS in this research allows for the simultaneous testing of several hypotheses, accounting for both direct and indirect effects between variables.

The measurement model (outer model) analysis is used to specify the relationship between latent variable constructs and their indicators. The testing phases for the outer model include convergent validity testing, measured based on the loading factor value of each indicator toward its latent variable, with an ideal loading factor value above 0.70; however, values between 0.50 and 0.60 are still acceptable, particularly in the early stages of measurement scale development. Discriminant validity testing is performed by comparing cross-loadings to ensure each construct possesses adequate discrimination, where the loading factor value on the target construct must be higher than its loading factor on other constructs. Another method to measure discriminant validity is by comparing the Average Variance Extracted (AVE) value of each construct with the correlations between constructs, where a model demonstrates good discriminant validity if the AVE value > 0.50. Reliability testing is conducted to prove the accuracy, consistency, and precision of the instrument in measuring the construct, where a construct is declared reliable if the Composite Reliability and Cronbach's Alpha values are > 0.70.

Table 3. Rule of Thumb for Measurement Model Evaluation

Validity and Reliability	Parameter	Rule of Thumb
Convergent Validity	Loading Factor	> 0.70
	Average Variance Extracted (AVE)	> 0.50
	Communality	> 0.50
Discriminant Validity	Cross Loading	> 0.70 for each variable
	Square Root of AVE and Latent Variable Correlations	Square Root of AVE > Correlation between latent variables
Reliability	Cronbach's Alpha	> 0.70
	Composite Reliability	> 0.70

Source: Latan (2017)

The structural model (inner model) analysis is employed to specify the relationships between one latent construct and another. The testing phases for the inner model include the coefficient of determination (R-Square), which is used to measure how well the model explains the variation in the dependent variables, with values ranging from 0 to 1, where an R-square value of 0.67 indicates a strong model, 0.33 indicates a moderate model, and 0.19 indicates a weak model. Direct effect hypothesis testing is conducted by assessing the path coefficients and t-statistics generated through the bootstrapping method, where an influence is considered statistically significant if the t-statistic value is greater than 1.96 and the p-value is less than 0.05 (at a 5% significance level). Indirect effect hypothesis testing is used to examine the magnitude of indirect effects between research

variables through an intervening (mediator) variable, utilizing the bootstrapping method implemented in the SmartPLS software, where an intervening variable is considered to mediate the relationship if its presence significantly strengthens that relationship, with criteria of t-statistic greater than 1.96 or p-value less than 0.05.

4. Results and Discussion

4.1 Respondent Characteristics

The characteristics of the respondents in this study can be observed in Table 2 below:

Table 4. Respondent Characteristics

No	Description	Number of Respondents	Persentase (%)
1	Age Level		
	15 – 25 years	62	31
	26 – 35 years	98	49
	36 – 45 t years	26	13
	> 45 years	14	7
	Total	200	100
2	Average Spending per Month on Skincare / Cosmetics		
	< Rp 200.000,-	22	11
	Rp. 200.000 s/d Rp 399.999, -	38	19
	Rp. 400.000,- s/d Rp 599.999,-	54	27
	Rp. 600.000,- s/d Rp 799.999,-	42	21
	Rp. 800.000,- s/d Rp 999.999,-	26	13
	>Rp. 1.000.000,-	18	9
	Total	200	100

Source: Processed by the author (2025)

Based on Table 2 above, it can be elaborated that the characteristics of the research respondents by age group are dominated by the 26–35 age range, totaling 98 individuals (49%). The second-largest group consists of respondents aged 15–25, with 62 individuals (31%), while the minority group is those aged above 45, totaling 14 individuals (7%). This indicates that the majority of consumers or respondents in this study are early adults, ranging from Millennials to Gen Z. This age group represents a productive stage of life, which generally correlates with a high level of awareness regarding skincare and physical appearance.

Furthermore, regarding the average monthly expenditure for skincare or cosmetics, the majority of respondents spend between IDR 400,000 and IDR 599,999, totaling 54 individuals (27%). This is closely followed by respondents spending between IDR 600,000 and IDR 799,999, with 42 individuals (21%). Conversely, respondents with expenditures above IDR 1,000,000 represent the smallest portion, at 18 individuals (9%). This data distribution indicates that most respondents possess middle-level purchasing power and are willing to allocate a proportional budget regularly each month for their beauty product needs.

4.2 Evaluation of Measurement Model (Outer Model) Results

The Confirmatory Factor Analysis (CFA) conducted in this study utilizes the Measurement Model (Outer Model) to specify the relationships between latent variable constructs and their respective indicators. The evaluation at this stage aims to ensure that

the instruments or questionnaires used as measurement tools are both valid and reliable. The outer model testing is assessed based on three primary criteria: convergent validity, discriminant validity, and construct reliability (measured via Composite Reliability and Cronbach's Alpha). The visual results of the SmartPLS Algorithm for the outer model can be observed in Figure 2 below:

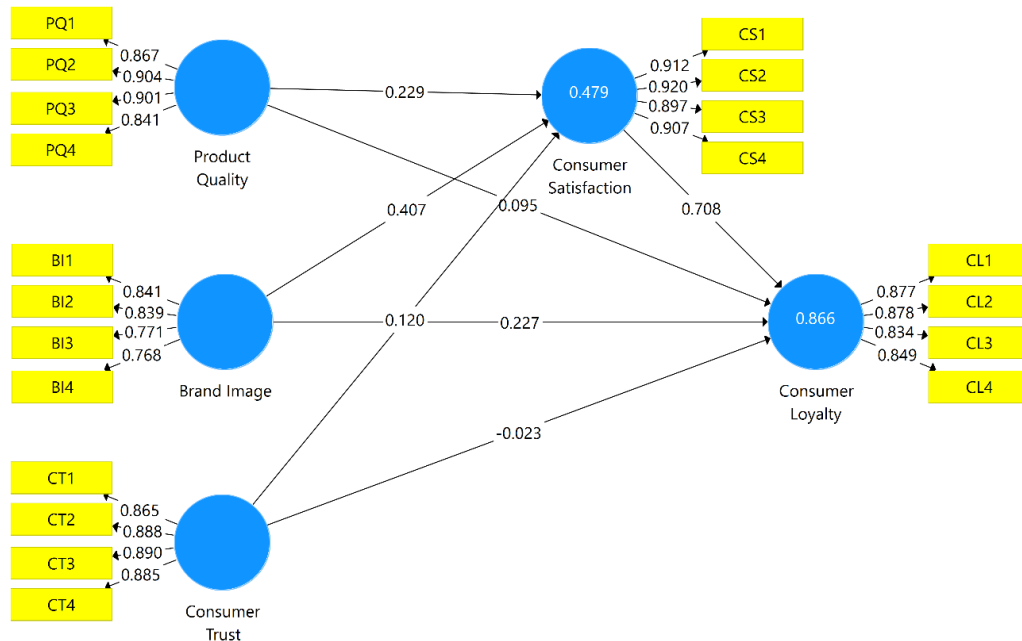


Figure 1. Outer Model Algorithm

4.3 Convergent Validity Test

The convergent validity test essentially aims to determine the extent to which the indicators measuring a construct share a high proportion of variance. In the outer model analysis phase, this test is conducted by assessing the correlation magnitude between indicators and their respective latent variables, represented by the loading factor values.

An indicator is declared convergently valid if it possesses a loading factor value > 0.70 (Hudzaifah et al., 2024). Nevertheless, for research in the early stages of measurement scale development, loading factor values between 0.50 and 0.60 are still (Latan, 2017). Based on these criteria, the convergent validity test results for all indicators in this study are presented in detail in Table 4 below:

Table 5. Loading Factor Value

Construct	Indicator Code	Loading Factor	Result
Product Quality (QP)	PQ1	0,867	Valid
	PQ2	0,904	Valid
	PQ3	0,901	Valid
	PQ4	0,841	Valid
Brand Image (BI)	BI1	0,841	Valid
	BI2	0,839	Valid
	BI3	0,771	Valid
	BI4	0,768	Valid
Consumer Trust (CT)	CT1	0,865	Valid
	CT2	0,888	Valid
	CT3	0,890	Valid

Construct	Indicator Code	Loading Factor	Result
Consumer Satisfaction (CS)	CT4	0,885	Valid
	CS1	0,912	Valid
	CS2	0,920	Valid
	CS3	0,897	Valid
	CS4	0,907	Valid
Consumer Loyalty (CL)	CL1	0,877	Valid
	CL2	0,878	Valid
	CL3	0,834	Valid
	CL4	0,849	Valid

Source: Processed by the author (2025)

Based on Table 4, the results of the convergent validity test indicate that all indicators for the five research variables (Product Quality, Brand Image, Consumer Trust, Customer Satisfaction, and Consumer Loyalty) have met the required validity criteria. All loading factor values are proven to be greater than the minimum threshold of 0.70 (> 0.70), with values ranging from 0.768 (the lowest, found in BI4) to 0.920 (the highest, found in CS2). Consequently, no indicators needed to be excluded from the measurement model. All 20 indicators are declared convergently valid and are highly suitable for measuring their respective latent variables in this study.

4.4 Discriminant Validity Test

In the outer model analysis, discriminant validity can be measured based on the cross-loading values between indicators and their respective constructs. If the correlation between a construct and its indicators is higher than the correlation between those indicators and other constructs, it indicates that the latent construct predicts the indicators in its own block better than it does for other blocks. The results of the discriminant validity test are as follows:

Table 6. Cross Loading

	Brand Image	Consumer Trust	Consumer Satisfaction	Product Quality	Consumer Loyalty
BI1	0,841	0,535	0,518	0,751	0,621
BI2	0,839	0,463	0,522	0,803	0,641
BI3	0,771	0,584	0,599	0,450	0,595
BI4	0,768	0,645	0,529	0,489	0,590
CT1	0,593	0,865	0,437	0,382	0,439
CT2	0,619	0,888	0,489	0,423	0,519
CT3	0,740	0,890	0,497	0,561	0,541
CT4	0,688	0,885	0,490	0,433	0,539
CS1	0,595	0,515	0,912	0,539	0,819
CS2	0,667	0,527	0,920	0,557	0,832
CS3	0,622	0,459	0,897	0,543	0,822
CS4	0,566	0,474	0,907	0,562	0,819
PQ1	0,650	0,476	0,535	0,867	0,623
PQ2	0,688	0,468	0,570	0,904	0,627
PQ3	0,700	0,439	0,530	0,901	0,624
PQ4	0,687	0,416	0,489	0,841	0,537
CL1	0,610	0,471	0,856	0,548	0,877
CL2	0,603	0,488	0,853	0,551	0,878

	Brand Image	Consumer Trust	Consumer Satisfaction	Product Quality	Consumer Loyalty
CL3	0,671	0,478	0,695	0,610	0,834
CL4	0,744	0,565	0,697	0,668	0,849

Source: Processed by the author (2025)

Based on Table 5, the cross-loading results demonstrate that the correlation between each construct and its respective indicators is higher than its correlation with other constructs. The cross-loading values in this study indicate that the correlation between indicators and their intended constructs is superior to that of other constructs, thereby confirming that discriminant validity has been established.

In addition to analyzing cross-loadings, another method for measuring discriminant validity is by comparing the square root of the Average Variance Extracted (AVE) for each construct with the correlations between that construct and others within the model. A model is considered to possess adequate discriminant validity if the AVE value is > 0.50.

Table 7. Average Variance Extracted (AVE) Values

	Composite Reliability	Average Variance Extracted (AVE)
BI	0,881	0,649
CT	0,933	0,778
CS	0,950	0,826
PQ	0,931	0,772
CL	0,919	0,739

Source: Processed by the author (2025)

Based on Table 6, the results from the SmartPLS program show that the Average Variance Extracted (AVE) for each variable exceeds 0.50. It can be concluded that the AVE value of every construct is greater than 0.50, indicating that construct validity has been successfully established.

4.5 Reliability Test

Reliability testing is conducted to demonstrate the accuracy, consistency, and precision of the instrument in measuring a construct. In PLS-SEM using the SmartPLS software, a construct is declared reliable if both the Composite Reliability and Cronbach's Alpha values are greater than 0.70 (Ghozali, 2014). The results of the reliability test are presented below:

Table 8. Reliability Test Value

	Cronbach's Alpha	rho_A	Composite Reliability
BI	0,818	0,819	0,881
CT	0,905	0,908	0,933
CS	0,930	0,930	0,950
PQ	0,901	0,905	0,931
CL	0,883	0,886	0,919

Source: Processed by the author (2025)

Based on Table 7, the results of the reliability test demonstrate that the Composite Reliability and Cronbach's Alpha values for each variable are greater than 0.70. This indicates that the measurements for all variables can be considered reliable.

4.6 Evaluation of Structural Model (Inner Model) Results

Structural Model Analysis (Inner Model) is employed to specify the relationships between one latent construct and another. The results of the structural model testing are as follows:

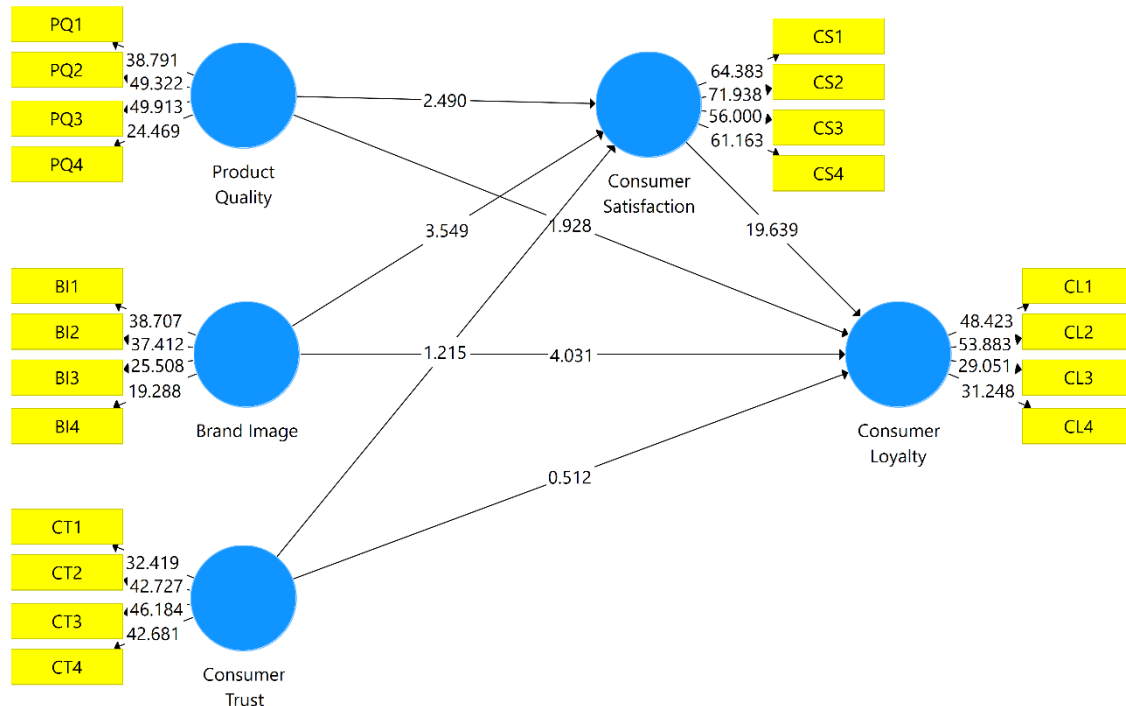


Figure 3. Inner Model Bootstrapping

4.7 Coefficient of Determination (R-Square) Test

The coefficient of determination is used to test the capability and influence of a model in explaining the variation of the dependent variables, with values ranging from zero to one. The structural model is evaluated by observing the R-Square value, which serves as a goodness-of-fit test for the model. According to Ghozali (2014), an R-Square value of 0.67 indicates a strong model, 0.33 indicates a moderate model, and 0.19 indicates a weak model.

Table 9. R-Square

Variable	R Square
Consumer Satisfaction	0,479
Consumer Loyalty	0,866

Source: Processed by the author (2025)

This study involves two variables influenced by other variables: Customer Satisfaction (Z) and Consumer Loyalty (Y). In this research, Customer Satisfaction is influenced by Product Quality, Brand Image, and Trust. Meanwhile, Consumer Loyalty is influenced by Product Quality, Brand Image, Trust, and Customer Satisfaction.

Based on Table 8 above, the R-Square result for the Customer Satisfaction variable is 0.479. Since this value is above 0.33 but below 0.67, the model falls into the moderate category. This indicates that 47.9% of the variation in Customer Satisfaction can be explained by the independent variables in the model, while the remaining 52.1% is explained by other variables outside this study. Furthermore, the Consumer Loyalty variable has an R-Square value of 0.866. Since this value is well above 0.67, the model is classified in the strong (good) category. This shows that 86.6% of the variation in

Consumer Loyalty is explained very well by its antecedent variables in this research model, while the remaining 13.4% is explained by other factors.

4.8 Direct Effect Hypothesis Testing

The next test is conducted to assess the significance of the influences between latent variables in the research model. This testing is performed by evaluating the parameter coefficients (path coefficients) and the T-statistic significance values using the bootstrapping method in the SmartPLS software (Latan, 2017). A hypothesis is declared supported or considered to have a significant influence if the T-statistic value is greater than 1.96 (> 1.96) and the P-value is smaller than the predetermined significance level (alpha) of 0.05 (< 0.05). The results of the direct effect hypothesis testing in this study are presented in Table 9 below:

Table 10. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Conclusion
BI -> CL	0,227	0,223	0,056	4,031	0,000	Accepted
BI -> CS	0,407	0,421	0,115	3,549	0,000	Accepted
CS -> CL	0,708	0,709	0,036	19,639	0,000	Accepted
CT -> CL	-0,023	-0,022	0,046	0,512	0,609	Rejected
CT -> CS	0,120	0,118	0,099	1,215	0,225	Rejected
PQ -> CL	0,095	0,096	0,049	1,928	0,054	Rejected
PQ -> CS	0,229	0,222	0,092	2,490	0,013	Accepted

Source: Processed by the author (2025)

Table 9 presents the results of hypothesis testing using the bootstrapping technique, which aims to provide an overview of the direction and significance level of the relationships between variables in the research model. Out of the seven hypotheses evaluated, there is one path relationship showing a negative direction, namely the effect of Consumer Trust (CT) on Consumer Loyalty (CL), obtaining an Original Sample value of -0.023. According to Hair (2022), the Original Sample value represents the direction of the causal relationship between variables in the sample, where a negative value indicates an inverse relationship.

Regarding the evaluation of significance, this study refers to the criterion that the T-statistic value must exceed the threshold of 1.96 at a 5% significance level. Referring to these criteria, the hypotheses connecting Consumer Trust (CT) to Customer Satisfaction (CS), Consumer Trust (CT) to Consumer Loyalty (CL), and Product Quality (PQ) to Consumer Loyalty (CL) are rejected, considering that the T-statistic values for these three relationships fall below the 1.96 threshold. On the other hand, the hypotheses examining the effects of Brand Image (BI) on Consumer Loyalty (CL), Brand Image (BI) on Customer Satisfaction (CS), Customer Satisfaction (CS) on Consumer Loyalty (CL), and Product Quality (PQ) on Customer Satisfaction (CS) are all declared accepted as they obtained T-statistic values greater than 1.96.

Overall, out of the seven hypotheses proposed, four are proven to be accepted and three are rejected. These results confirm that most of the factors investigated provide a substantial impact on customer satisfaction and loyalty, whereas the trust variable and the direct effect of product quality on loyalty are proven to lack a sufficiently strong influence within this model.

4.9 Discussion of Research Results

4.9.1 The Effect of Brand Image on Consumer Loyalty

Based on the hypothesis testing results in Table 9, an Original Sample value of 0.227 was obtained, indicating that the Brand Image (BI) variable has a positive relationship with Consumer Loyalty (CL). This means that the stronger and more positive a brand's image, the more consumer loyalty to continue using the product will increase. Statistically, this relationship is proven to be significant, obtaining a T-statistic value of 4.031, which is well above the 1.96 threshold. Supported further by a P-value of 0.000 (< 0.05), the hypothesis stating that Brand Image has a positive and significant effect on Consumer Loyalty is officially declared accepted.

In the skincare and cosmetics industry, brand image is not merely an identity, but rather a representation of the users' lifestyle and social status. Consumers tend to develop strong loyalty toward brands with stellar reputations because these brands provide a sense of pride and social validation. When a brand successfully maintains a positive image whether in terms of innovation, trends, or social responsibility consumers will not only make routine repurchases but will also be willing to recommend the product to others within their social circles.

This finding is in line with previous research, such as the study by Tahir et al. (2024), which demonstrated that brand image is a highly robust predictor in shaping brand loyalty within a competitive market. A similar finding was also corroborated by Raza et al. (2024), who found that consumers in the beauty sector will automatically foster long-term loyalty if the brand successfully instills a consistent image and prestige in their minds.

4.9.2 The Effect of Brand Image on Consumer Satisfaction

Based on the hypothesis testing results in Table 9, an Original Sample value of 0.407 was obtained, indicating that the Brand Image (BI) variable has a positive relationship with Customer Satisfaction (CS). This means that the better and more positive the brand image is in the eyes of consumers, the higher the level of satisfaction they experience. Statistically, this relationship is proven to be significant, as evidenced by a T-statistic value of 3.549, which surpasses the critical threshold of 1.96. Furthermore, the obtained P-value is 0.000, which is substantially lower than the 0.05 significance level. Consequently, the hypothesis stating that Brand Image has a positive and significant effect on Customer Satisfaction is officially accepted.

This empirical finding implies that a strong brand image embedded in consumers' minds plays a highly essential role. Consumers tend to rely on brand reputation as a guarantee of quality prior to deciding to use a product or service. When the actual consumer experience aligns with, or even exceeds, the initial expectations shaped by the brand image, it directly culminates in maximum customer satisfaction. Therefore, corporate efforts to build and sustain a trustworthy brand image serve as a strategic measure to win favorable post-purchase evaluations from consumers.

The results of this study are empirically aligned with and robustly supported by prior research. Notably, the study by Tahir et al. (2024) concluded that brand image is a fundamental asset capable of directly and significantly predicting and generating customer satisfaction. Similar findings were corroborated by Dam & Dam (2021), who confirmed that positive customer perceptions toward a highly reputable brand will yield a deeply satisfying consumer experience.

4.9.3 The Effect of Customer Satisfaction on Consumer Loyalty

The hypothesis testing results in Table 9 indicate that Customer Satisfaction (CS) exerts the most profound impact on Consumer Loyalty (CL). This is evidenced by obtaining the highest Original Sample value in this model, which is 0.708 with a positive direction. Statistically, the significance of this relationship is highly definitive, yielding a T-statistic value of 19.639 (far exceeding the 1.96 threshold) and a P-value of 0.000 (< 0.05). Based on these highly robust results, the hypothesis stating that Customer Satisfaction has a positive and significant effect on Consumer Loyalty is absolutely accepted.

The exceptionally high coefficient and T-statistic values on this path reaffirm a fundamental law in marketing science: satisfaction is the primary gateway to loyalty. In the context of skincare products, consumers invest time, money, and hope into their skin. When a product successfully meets or even exceeds these expectations (meaning the consumer feels highly satisfied), a profound psychological bond is created. The perceived risk of trying products from competing brands is considered too high (such as the fear of breakouts or formula incompatibility). Consequently, consumers who are already satisfied will automatically lock in their choices and remain loyal to the same product over an extended period.

This empirical evidence is consistently corroborated by prior research, such as the study by Tahir et al. (2024), which asserts that customer satisfaction acts as the strongest catalyst and an absolute mediator in bridging various marketing stimuli toward customer loyalty. Post-usage satisfaction is proven to minimize consumers' intention to switch brands (*brand switching behavior*), which directly secures a company's market share within the dynamic beauty industry.

4.9.4 The Effect of Consumer Trust on Customer Satisfaction and Consumer Loyalty

In contrast to the other variables, the test results in Table 9 indicate that the Consumer Trust (CT) variable has no significant effect on either Customer Satisfaction (CS) or Consumer Loyalty (CL). Regarding its effect on Customer Satisfaction, the Original Sample value stands at 0.120 with a T-statistic of only 1.215 (< 1.96) and a P-value of 0.225 (> 0.05). Meanwhile, its effect on Consumer Loyalty actually demonstrates a negative direction with an Original Sample of -0.023, a T-statistic of 0.512 (< 1.96), and a P-value of 0.609 (> 0.05). Based on these statistical data, both hypotheses examining the impact of the Consumer Trust variable in this research model are officially declared rejected.

The rejection of these hypotheses provides a highly intriguing insight into the behavior of contemporary skincare consumers. In the modern cosmetics market, trust (such as guarantees of ingredient safety or halal certification) has shifted into a "hygiene factor"—a baseline standard that all products are expected to possess, rather than an exclusive determinant of satisfaction or loyalty. Today's consumers exhibit strong variety-seeking behavior. Even if they inherently trust that a product is safe and reliable, they will not feel satisfied, let alone become loyal, if the product fails to deliver rapid results (product quality) or lacks the current trend or hype (brand image) heavily propagated on social media. Trust alone is insufficiently robust to prevent them from switching to competing brands.

This phenomenon is corroborated by various modern literatures, one of which is the research by Kussudyarsana & Indraswari (2022) they found that in the cosmetics and

skincare industry, utilitarian value (perceived quality) and emotional value are far more dominant in influencing consumers compared to the basic trust variable alone. Consumers in the digital era tend to be more pragmatic; their trust in brand claims will not transform into loyalty if it is not accompanied by a tangible and deeply satisfying product quality experience.

4.9.5 The Effect of Product Quality on Consumer Loyalty

Based on the hypothesis testing results in Table 9, the Original Sample value obtained for this path is 0.095 with a positive direction. However, statistically, the test demonstrates that this relationship is not significant, yielding a T-statistic value of 1.928, which falls below the critical threshold of 1.96. Furthermore, the resulting P-value is 0.074, which is greater than the 0.05 tolerance limit. Based on these findings, the hypothesis stating that Product Quality has a direct, positive, and significant effect on Consumer Loyalty is officially declared rejected.

The rejection of this hypothesis provides the understanding that good product quality alone does not automatically lock in consumers as directly loyal customers. Skincare is indeed a *high-involvement* product category, where consumers are exceedingly cautious and meticulous regarding product formulations. However, product quality serves more as a basic prerequisite. Even if consumers acknowledge that the formulation is safe and of high quality, if that quality does not genuinely translate into a sense of satisfaction (for instance, if the price is deemed unjustified or it fails to deliver rapid results), they will not hesitate to switch to other, more appealing brands. Therefore, product quality is insufficient on its own to retain consumers over the long term without the mediation of satisfaction.

This empirical finding aligns with modern marketing literature, which asserts that the effect of product quality on loyalty is generally not direct (*indirect effect*). Contemporary skincare consumers may acknowledge the superior quality of a cosmetic product; yet, the formation of a long-term purchasing commitment amidst the fierce competition of the beauty industry will only materialize if that quality is successfully validated into a genuinely satisfying customer experience.

4.9.6 The Effect of Product Quality on Customer Satisfaction

Based on the hypothesis testing results in Table 9, an Original Sample value of 0.229 was obtained, indicating that the Product Quality (PQ) variable has a positive relationship with Customer Satisfaction (CS). This means that the higher the quality of the product offered, the more the level of satisfaction experienced by consumers will increase. Statistically, this relationship is proven to be significant, obtaining a T-statistic value of 2.490, which surpasses the critical threshold of 1.96. Furthermore, the obtained P-value is 0.013, which is lower than the 0.05 significance level. Consequently, the hypothesis stating that Product Quality has a positive and significant effect on Customer Satisfaction is officially accepted.

In the skincare and cosmetics industry, product quality constitutes the core offering (*core product*) that serves as the most fundamental reason for consumers to make a purchase. Quality in this context encompasses product efficacy, compatibility with various skin conditions, textural comfort, and the safety of the active ingredients used. When a product is empirically proven to deliver tangible results that align with its claims such as moisturizing, brightening, or treating acne consumers will experience a highly

positive post-purchase evaluation. The fulfillment of these functional expectations acts as the absolute foundation for establishing comprehensive customer satisfaction.

The results of this study are aligned with and robustly supported by previous literature, including the research conducted by (Mawaddah et al., 2024). In their study, it was found that product quality is a primary predictor capable of positively and significantly shaping customer satisfaction concerning cosmetic products. A similar finding is also reinforced by the study from Putri et al. (2024), which confirmed that understanding consumer needs combined with consistently maintaining product quality is the ultimate key to generating satisfaction among skincare users.

4.9.7 Indirect Effect Hypothesis Testing

Hypothesis testing for indirect effects aims to identify and measure the magnitude of the mediating effects between variables operating within the research model. This testing process is executed using the bootstrapping method facilitated by the SmartPLS software. In the context of this study, the intervening (mediating) variable is positioned as an intermediary variable that serves to strengthen and bridge the influence of the independent variables on the dependent variables.

Furthermore, to determine whether an intervening variable is empirically proven capable of mediating the relationship between the independent and dependent variables, an evaluation of its statistical significance level is required. A mediating variable is declared valid and proven to mediate if the obtained T-statistic value is greater than the critical threshold of 1.96. Additionally, the resulting P-value must be smaller than the predetermined significance level established in this study, which is 0.05.

Table 11. Specific Indirect Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Conclusion
BI -> CS-> CL	0,288	0,299	0,083	3,453	0,001	Accepted
CT -> CS-> CL	0,085	0,084	0,070	1,218	0,224	Rejected
QP -> CS-> CL	0,162	0,157	0,065	2,509	0,012	Accepted

Source: Processed by the author (2025)

4.9.8 The Effect of Brand Image on Consumer Loyalty Through Customer Satisfaction

Based on the Specific Indirect Effects test results in Table 10, the Original Sample value for the path of Brand Image (BI) on Consumer Loyalty (CL) through Customer Satisfaction (CS) is 0.288 with a positive direction. Statistically, this mediating role is proven to be significant, as indicated by a T-statistic value of 3.453, which far exceeds the critical threshold of 1.96. Supported further by a P-value of 0.001, which is smaller than the 0.05 significance level. Consequently, the hypothesis stating that Customer Satisfaction is capable of mediating the effect of Brand Image on Consumer Loyalty is officially accepted.

The acceptance of this hypothesis asserts that customer satisfaction serves as an essential catalyst in translating brand image into long-term loyalty. In the beauty and skincare industry, consumers may initially be attracted and hold high expectations due to a prestigious or viral brand image. However, this brand image will not optimally generate solid loyalty if it is not accompanied by a satisfying usage experience. Only when consumers feel genuinely satisfied with the product performance of that positively

perceived brand will a strong psychological commitment be created to continuously make repurchases and refuse to switch to competing brands.

This empirical finding is highly consistent with previous research in the field of cosmetics marketing. The study by Tahir et al. (2024) confirms that customer satisfaction plays a crucial mediating role between brand image and brand loyalty; a good image must be validated by the consumers' rational satisfaction for loyalty to form. This is also reinforced by the findings of Raza et al. (2024), which demonstrated that a superior brand reputation requires the bridge of customer satisfaction to effectively reduce consumers' intention to switch to other brands.

4.9.9 The Effect of Consumer Trust on Consumer Loyalty Through Customer Satisfaction

Based on Table 10, the mediation effect test on the path from Consumer Trust (CT) to Consumer Loyalty (CL) through Customer Satisfaction (CS) yields an Original Sample value of 0.085. However, statistically, this indirect relationship is proven insignificant, obtaining a T-statistic value of only 1.218, well below the critical threshold of 1.96. This is reinforced by a P-value of 0.224, which is greater than the 0.05 significance level. Based on these results, the hypothesis stating that Customer Satisfaction mediates the effect of Consumer Trust on Consumer Loyalty is officially rejected.

The failure of the customer satisfaction variable to mediate this relationship is a logical consequence of the insignificant direct effects of the Consumer Trust variable on both Customer Satisfaction and Consumer Loyalty in the previous tests. In the context of modern skincare and cosmetic products, consumer trust in a product (e.g., believing it is safe and possesses regulatory approval) constitutes a fundamental standard that does not necessarily generate exceptional satisfaction. Because customer satisfaction is not formed solely by mere "trust," the mediation path toward loyalty is thus severed. Consumers require stronger stimulation, such as tangible results or superior product quality, to feel satisfied and ultimately become loyal.

This finding is supported by contemporary literature regarding consumer behavior in the digital era. Research by Kussudyarsana & Indraswari (2022) found that basic trust variables often fail to transform into significant drivers of satisfaction in the cosmetics industry due to the market's highly dynamic nature, which is heavily oriented toward results (quality) and trends. Trust is merely a prerequisite for initial purchase, not a satisfaction-shaping instrument capable of binding consumer loyalty in the long term.

4.9.10 The Effect of Product Quality on Consumer Loyalty Through Customer Satisfaction

Based on the test results in Table 10, an Original Sample value of 0.162 was obtained for the path of the effect of Product Quality (PQ) on Consumer Loyalty (CL) through Customer Satisfaction (CS). This mediating effect is proven to be statistically significant, as indicated by a T-statistic value of 2.509, which is above the 1.96 threshold. The resulting P-value also meets the requirement, standing at 0.012 (< 0.05). Based on these data, the hypothesis stating that Customer Satisfaction significantly mediates the relationship between Product Quality and Consumer Loyalty is declared accepted.

The significant mediating role on this path explicitly illustrates the mechanism of how product quality can retain consumers. Skincare and cosmetics consumers will not suddenly become loyal merely because they know a product possesses a high-quality ingredient formulation. Such loyalty will only form after they apply the product,

experience its tangible benefits firsthand, and reach a point of "satisfaction" regarding that quality evaluation. In other words, customer satisfaction acts as an indispensable intermediary variable ensuring that good product quality is genuinely appreciated and reciprocated with loyalty by consumers.

These test results align with various previous empirical findings. The research conducted by Mawaddah et al. (2024) concluded that customer satisfaction is an excellent mediating variable in linking product quality attributes to long-term loyalty among cosmetics users. Similar evidence was also articulated by Utami & Riorini (2023), who emphasized that regardless of how high the physical quality of a skincare product may be, brand loyalty will only materialize if that quality is successfully converted into a sense of satisfaction in the minds of its users.

5. Conclusion

This study concludes that the structural model effectively accounts for the critical determinants of consumer loyalty within the dynamic skincare and cosmetics industry, with Customer Satisfaction emerging as the most definitive and dominant predictor of Consumer Loyalty. The direct effect analysis reveals that both Brand Image and Product Quality play significant roles in directly elevating Customer Satisfaction, while Brand Image also retains a direct, positive influence on nurturing Consumer Loyalty. Conversely, Consumer Trust fails to significantly influence both Customer Satisfaction and Consumer Loyalty, confirming that basic assurances like ingredient safety or halal certifications have shifted into a mere baseline standard (hygiene factor) rather than exclusive competitive differentiators. Furthermore, Product Quality does not possess a direct mechanism to secure long-term loyalty on its own, proving that a superior formulation alone is insufficient to bind consumers without an intervening experiential evaluation.

In terms of indirect relationships, Customer Satisfaction serves as an indispensable and powerful mediating bridge that translates both Brand Image and Product Quality into sustainable Consumer Loyalty. A compelling, prestigious brand image and high-quality product attributes must be validated by a genuinely satisfying post-purchase experience to effectively lock in consumers, establish a profound psychological bond, and mitigate brand-switching behaviors. However, Customer Satisfaction completely fails to mediate the relationship between Consumer Trust and Consumer Loyalty; because basic trust does not directly stimulate customer satisfaction, the path toward securing long-term retention via trust is effectively severed in this highly competitive market.

Based on the empirical findings, skincare and cosmetics brands must prioritize maximizing Customer Satisfaction as their primary strategic gateway to securing long-term Consumer Loyalty. Management should focus on maintaining rigorous product quality control and cultivating a prestigious, trend-aligned brand image, ensuring that high consumer expectations shaped by viral social media marketing are heavily backed by actual product efficacy, compatibility, and textural comfort. Since Consumer Trust has become a basic prerequisite, companies should not rely solely on safety or halal claims as their unique selling propositions; instead, these foundational standards must be combined with tangible, visible product results and superior brand prestige to satisfy contemporary, pragmatic consumers. Finally, marketing resources should be heavily allocated toward enhancing the post-purchase experience such as through interactive customer care, personalized skincare consultations, and rewarding loyalty programs

thereby effectively counteracting consumers' *variety-seeking* tendencies and securing a robust market share.

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