



**THE ROLE OF CUSTOMER TRUST IN MEDIATING BRAND IMAGE,
PRICE, AND PRODUCT QUALITY ON CUSTOMER LOYALTY ON
BEAUTY PRODUCT CUSTOMERS****Putri Lutfiana S.¹****Universitas Muhammadiyah Jember, Jember, Indonesia**putri13lutfi@gmail.com**Nurul Qomariah²****Universitas Muhammadiyah Jember, Jember, Indonesia**nurulqomariah@unmuhjember.ac.id**Feti Fatimah³****Universitas Muhammadiyah Jember, Jember, Indonesia**fetifatimah@unmuhjember.ac.id

Abstract

The global beauty industry is experiencing continuous growth as public awareness of self-care, skin health, and personal identity expression increases. This study aims to examine and analyze the influence of brand image, price, and product quality on customer trust and loyalty, as well as to examine and analyze the mediating role of customer trust in the relationship between brand image, price, product quality, and customer loyalty for beauty products in Jember Regency. The respondents in this study were 200 users of local beauty products in Jember Regency. The data source was a questionnaire distributed using proportional stratified random sampling. The data analysis technique used was Partial Least Squares (PLS) processed with SmartPLS software. The results of the study indicate that: 1) the influence of brand image on customer trust has a positive and significant influence on customer trust, 2) the influence of price on customer trust has a positive and significant influence on customer trust, 3) the influence of product quality on customer trust has a positive and significant influence on customer trust, 4) the influence of brand image on customer loyalty is not significant on customer loyalty, 5) the influence of price on customer loyalty has a significant influence on customer loyalty, 6) the influence of product quality on customer loyalty is not significant on loyalty, 7) the influence of customer trust on customer loyalty has a significant influence on loyalty, 8) Customer trust as a mediator between brand image and customer loyalty is proven to have a positive and significant indirect influence, 9) Customer trust as a mediator between price and customer loyalty has a positive and significant indirect influence, 10) Customer trust as a mediator between product quality and customer loyalty has a positive but insignificant indirect influence.

Keywords: Brand Image, Customer Trust, Customer Loyalty, Price, Product Quality



INTRODUCTION

The Indonesian beauty industry has experienced substantial growth in recent years, driven by increasing public awareness of skincare, changing consumer lifestyles, and the rapid expansion of digital commerce. This development has enabled local beauty brands such as Wardah, Scarlett, Somethinc, and Azarine to compete successfully with international brands. As competition intensifies, retaining existing customers has become as important as acquiring new ones because customer loyalty contributes to long-term business sustainability and competitive advantage.

Customer loyalty has been widely recognized as the result of positive consumer evaluations of a brand and its products. Previous studies have identified **Brand Image**, **Price**, and **Product Quality** as important determinants of loyalty. Brand image creates favorable perceptions and emotional attachment toward a brand, while appropriate pricing influences consumers' value perceptions and purchasing decisions. Likewise, product quality strengthens consumers' evaluations by consistently meeting or exceeding their expectations. However, previous empirical findings remain inconsistent regarding the direct influence of these variables on customer loyalty.

Several studies have reported that brand image significantly improves customer loyalty, whereas other studies found that its influence becomes insignificant when consumers do not develop sufficient trust in the brand. Similar inconsistencies are also evident in studies examining price and product quality. Although reasonable prices and superior product quality are generally expected to encourage repeat purchases, several studies have shown that these factors do not always lead directly to customer loyalty. These contradictory findings indicate that the relationship between marketing attributes and customer loyalty may involve additional psychological mechanisms rather than direct causal effects alone.

Customer trust has frequently been proposed as one of the most important relational constructs explaining how marketing activities influence consumer behavior. Trust reflects consumers' confidence that a brand consistently delivers reliable products and fulfills its promises. When consumers trust a brand, they become more willing to maintain long-term relationships and repeatedly purchase its products. Therefore, customer trust may function as an important mediating mechanism through which brand image, price, and product quality influence customer loyalty.

Despite extensive studies examining customer loyalty in the beauty industry, previous research has primarily focused on metropolitan markets or



investigated the direct relationships among these variables. Limited empirical evidence has explored the mediating role of customer trust in explaining customer loyalty toward local beauty products in regional markets such as Jember Regency, where consumer characteristics and purchasing behavior may differ from those in large urban areas.

Accordingly, the novelty of this study lies in examining customer trust as the mediating mechanism linking brand image, price, and product quality with customer loyalty among consumers of local beauty products in Jember Regency. By focusing on four leading Indonesian beauty brands—Wardah, Scarlett, Somethinc, and Azarine—this study provides empirical evidence from a regional market that has received limited attention in previous customer loyalty research.

Based on this background, the objective of this study is to examine the effects of brand image, price, and product quality on customer loyalty, as well as to investigate the mediating role of customer trust among consumers of local beauty products in Jember Regency.

LITERATURE REVIEW

This study is grounded in the **Theory of Planned Behavior (TPB)** (Ajzen, 1991) and the **Commitment–Trust Theory** (Morgan & Hunt, 1994). TPB explains that consumers' behavioral intentions are influenced by their attitudes, subjective norms, and perceived behavioral control. In the context of local beauty products, favorable evaluations of brand image, price, and product quality shape consumers' attitudes toward purchasing decisions and encourage behavioral intentions. However, favorable attitudes alone may not guarantee long-term loyalty. Commitment–Trust Theory complements TPB by explaining that customer trust is the key mechanism through which positive consumer perceptions develop into enduring customer relationships. Accordingly, this study proposes customer trust as the mechanism linking marketing attributes with customer loyalty.

1. Marketing Attributes and Customer Trust

Brand image, price, and product quality represent three important marketing attributes that shape consumers' trust toward a brand. According to Brand Equity Theory (Aaker, 1991), a favorable brand image reduces consumers' perceived risk and strengthens confidence in a brand. Similarly, Perceived Value Theory (Zeithaml, 1988) argues that consumers evaluate prices by comparing the benefits received with the monetary sacrifice required. Fair pricing therefore enhances perceptions of honesty and reliability, which subsequently strengthen



customer trust. In addition, Garvin (1987) emphasizes that consistent product quality provides tangible evidence of a firm's capability to satisfy customer expectations, thereby reinforcing consumer confidence.

Previous empirical studies consistently report positive relationships between these marketing attributes and customer trust. Nevertheless, the relative influence of each variable differs across studies and industrial contexts, suggesting that consumer trust is shaped by multiple complementary factors rather than by a single marketing attribute. In highly competitive industries such as beauty products, consumers generally evaluate brand reputation, price fairness, and product performance simultaneously before developing trust in a particular brand. Therefore, customer trust is expected to emerge from the combined influence of these marketing attributes rather than from one factor alone.

2. Customer Trust and Customer Loyalty

Customer trust is widely recognized as one of the strongest determinants of customer loyalty. Commitment–Trust Theory proposes that trust encourages long-term commitment because consumers become more confident that a company will consistently fulfill its promises and deliver satisfactory products or services (Morgan & Hunt, 1994). Consequently, trusted brands are more likely to retain customers and encourage repeated purchasing behavior.

Although numerous studies have confirmed the positive relationship between customer trust and customer loyalty, the underlying explanation extends beyond product satisfaction alone. Trust reduces consumers' perceived purchasing risk, strengthens emotional attachment, and increases confidence in future transactions. These mechanisms are particularly important in the beauty industry, where consumers often face uncertainty regarding product safety, compatibility, and effectiveness. Previous studies consistently support the significant contribution of customer trust to customer loyalty (Ikramuddin et al., 2024; Octadina et al., 2024; Qomariah et al., 2025; Rahayu et al., 2025; Sutrisno et al., 2017), reinforcing the argument that trust represents an essential relational asset for sustaining long-term customer relationships.

3. Customer Trust as a Mediating Mechanism

Previous studies have reported inconsistent findings regarding the direct effects of brand image, price, and product quality on customer loyalty. While several studies identified significant direct relationships, others found that these marketing attributes do not consistently translate into customer loyalty. Such inconsistencies suggest that additional psychological mechanisms may explain how marketing activities influence loyal behavior.



Customer trust has increasingly been proposed as this mediating mechanism because it transforms favorable consumer perceptions into sustained purchasing commitment. Consumers who perceive a brand positively, consider its pricing fair, and experience satisfactory product quality are more likely to develop trust, which subsequently encourages long-term loyalty. Empirical evidence generally supports the mediating role of customer trust in explaining the relationships between marketing attributes and customer loyalty (Huda & Nugroho, 2020; Mertha & Respati, 2022; Satrio & Sudiono Putri, 2023; Yuliana & Hamzah, 2022). However, limited studies have simultaneously examined this mechanism among consumers of Indonesian local beauty products in regional markets. Therefore, this study extends previous literature by investigating customer trust as the mediating mechanism linking brand image, price, and product quality with customer loyalty in the context of local beauty products in Jember Regency.

RESEARCH METHOD

This study employed a quantitative research design with an explanatory approach to examine the causal relationships among brand image, price, product quality, customer trust, and customer loyalty through hypothesis testing (Sugiyono, 2021). The explanatory design was selected because the study aimed to test the proposed structural relationships and the mediating role of customer trust within the conceptual framework.

The study was conducted in Jember Regency, East Java, Indonesia, from January to March 2025. Jember Regency was selected because local beauty products such as Wardah, Scarlett, Somethinc, and Azarine have gained considerable popularity among consumers in the region. The increasing use of local skincare products provides an appropriate setting for examining the factors influencing customer loyalty toward domestic beauty brands.

The target population consisted of consumers who had experience using local beauty products. Respondents were selected using a purposive sampling technique based on three criteria: (1) residing in Jember Regency, (2) having used at least one of the selected local beauty brands (Wardah, Scarlett, Somethinc, or Azarine), and (3) having used the product continuously for at least three months. These criteria ensured that respondents possessed sufficient experience to evaluate the product attributes and customer trust.

Primary data were collected through an online questionnaire distributed using Google Forms. All measurement items were adapted from previous



validated studies and assessed using a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"). A total of 200 valid responses were obtained and included in the analysis. The sample size exceeded the minimum recommendation of ten times the largest number of structural paths directed at a latent construct, thereby satisfying the requirements for SEM-PLS analysis (Hair Jr. et al., 2021).

Data analysis was performed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 3.0 software. The analytical procedure consisted of three stages. First, the measurement model (outer model) was evaluated through indicator reliability, convergent validity using outer loadings and Average Variance Extracted (AVE), discriminant validity using cross-loadings, and internal consistency reliability using Composite Reliability and Cronbach's Alpha. Second, the structural model (inner model) was assessed using the coefficient of determination (R^2), path coefficients, and predictive relationships among the constructs. Finally, hypothesis testing was conducted using the bootstrapping procedure with 5,000 resamples to estimate the significance of both direct and indirect effects. A hypothesis was accepted when the t-statistic exceeded 1.96, and the p-value was below 0.05 (Hair Jr. et al., 2021).

SEM-PLS was selected because it is appropriate for examining complex structural relationships involving multiple latent variables and mediating effects while maintaining robust estimation for prediction-oriented research.

RESULTS AND DISCUSSION

Results

The respondents in this study were customers of local beauty products in Jember Regency who used one of four major local skincare brands, namely Wardah, Scarlett, Somethinc, and Azarine. A total of 200 valid responses were analyzed. Most respondents had used local beauty products for more than six months, indicating that they had sufficient experience to evaluate product quality, develop trust, and demonstrate customer loyalty.

1) The Respondent Characteristics

The respondent characteristics table includes data based on gender, age, product used, and duration of product use.

Table 1

Respondent Characteristics Based on Gender		
Gender	Quantity	Presentation
Male	30	15%



Female	170	85%
Total	200	100%

Source: Primary data processed by researchers in 2025.

Table 1 shows that female respondents dominated the sample, accounting for 170 respondents (85%), while male respondents represented 30 respondents (15%). This distribution indicates that the respondents were predominantly female, reflecting the primary consumer segment of local beauty products.

Table 2

Respondent Characteristics Based on Age

Age	Quantity	Presentation
18-25 years	64	32%
26-35 years	80	40%
36-45 years	44	22%
> 45 years	12	6%
Total	200	100%

Source: Primary data processed by researchers in 2025.

As presented in Table 2, respondents aged 26–35 years constituted the largest group (40%), followed by those aged 18–25 years (32%), 36–45 years (22%), and over 45 years (6%). Overall, respondents were predominantly within the productive age group (18–35 years), representing consumers who actively use and follow developments in local beauty products.

Tabel 3

Respondent Characteristics Based on Products Used

Product	Quantity	Presentation
Wardah	63	32%
Scarlett	46	23%
Somethinc	30	15%
Azarine	61	31%
Total	200	100%

Source: Primary data processed by researchers in 2025.

Table 3 indicates that Wardah was the most frequently used brand (32%), followed closely by Azarine (31%), Scarlett (23%), and Somethinc (15%). The distribution demonstrates that all four local beauty brands were well represented in the sample, with Wardah and Azarine accounting for the largest proportion of users.

Tabel 4
Respondent Characteristics Based on Length of Product Use

Usage Period	Quantit y	Presentation
< 3 Month	40	20%
4 - 6 Month	33	17%
7 - 12 Month	53	27%
> 1 Year	74	37%
Total	200	100%

Source: Primary data processed by researchers in 2025

As shown in Table 4, 37% of respondents had used local beauty products for more than one year, while 27% had used them for 7–12 months. Overall, 64% of respondents had more than six months of product usage experience, suggesting that most respondents had sufficient familiarity with the products to provide reliable evaluations of brand image, price, product quality, trust, and loyalty.

2) Outer Model Evaluation

The outer model evaluation was conducted to assess the validity and reliability of the measurement model. The evaluation included convergent validity, discriminant validity, and reliability testing.

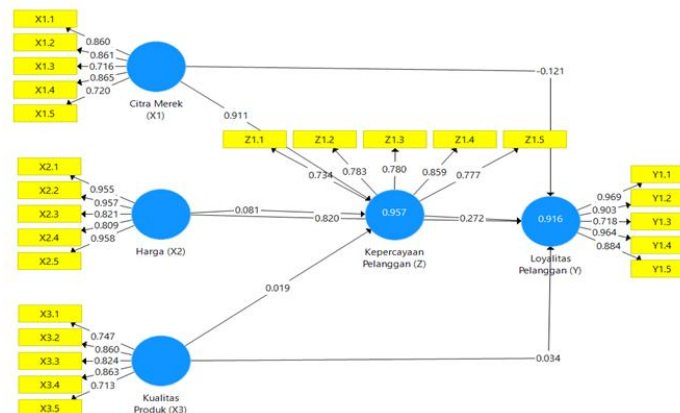


Figure 1
Outer Model Test Results

**Convergent Validity**

Table 5
Loading Factor Values from the Analysis Results of the SmartPLS
Application

Variable	Indicator	Loading Factor	Information
Brand Image (X1)	X1.1	0,860	Valid
	X1.2	0,861	Valid
	X1.3	0,716	Valid
	X1.4	0,865	Valid
	X1.5	0,720	Valid
Price (X2)	X2.1	0,955	Valid
	X2.2	0,957	Valid
	X2.3	0,821	Valid
	X2.4	0,809	Valid
	X2.5	0,958	Valid
Product Quality (X3)	X3.1	0,747	Valid
	X3.2	0,860	Valid
	X3.3	0,824	Valid
	X3.4	0,863	Valid
	X3.5	0,713	Valid
Customer Trust (Z)	Z1.1	0,734	Valid
	Z1.2	0,783	Valid
	Z1.3	0,780	Valid
	Z1.4	0,859	Valid
	Z1.5	0,777	Valid
Customer Loyalty (Y)	Y1.1	0,969	Valid
	Y1.2	0,903	Valid
	Y1.3	0,718	Valid
	Y1.4	0,964	Valid
	Y1.5	0,884	Valid

Source: Data Processing Using SmartPLS (2025)

Table 5 shows that all indicators achieved loading factor values above the recommended threshold of 0.70, with values ranging from 0.713 to 0.969. These results indicate that all measurement indicators adequately represent their respective constructs and satisfy the requirements for convergent validity.

**Average Variance Extracted (AVE)****Tabel 6****Score Average Variance Extracted (AVE)**

Variable	Cronbach's Alpha	Mean Variance Extracted (AVE)
Brand Image (X1)	0,865	0,652
Price (X2)	0,943	0,815
Product Quality (X3)	0,863	0,646
Customer Trust (Z)	0,847	0,620
Customer Loyalty (Y)	0,933	0,796

Source: Data Processing Using SmartPLS (2025)

As presented in Table 6, the AVE values ranged from 0.620 to 0.815, exceeding the recommended minimum value of 0.50 for all constructs. These findings confirm that each construct demonstrates adequate convergent validity and explains more than half of the variance of its indicators.

Discriminant Validity**Table 7****Cross-Loading Value from SmartPLS3 Application Analysis Results**

Construct	Brand Image (X1)	Price (X2)	Product Quality (X3)	Customer Trust (Z)	Customer Loyalty (Y)
X1.1	0,860	0,674	0,561	0,859	0,720
X1.2	0,861	0,381	0,586	0,777	0,400
X1.3	0,716	0,625	0,455	0,721	0,711
X1.4	0,865	0,375	0,578	0,776	0,400
X1.5	0,720	0,395	0,639	0,780	0,435
X2.1	0,643	0,955	0,685	0,677	0,965
X2.2	0,630	0,957	0,665	0,675	0,968
X2.3	0,431	0,821	0,547	0,452	0,659
X2.4	0,421	0,809	0,547	0,448	0,640
X2.5	0,635	0,958	0,684	0,679	0,954
X3.1	0,481	0,650	0,747	0,478	0,611
X3.2	0,586	0,418	0,860	0,619	0,458
X3.3	0,538	0,832	0,824	0,574	0,869
X3.4	0,589	0,431	0,863	0,623	0,457
X3.5	0,631	0,362	0,713	0,571	0,357
Y1.1	0,645	0,958	0,684	0,686	0,969
Y1.2	0,571	0,830	0,646	0,614	0,903
Y1.3	0,717	0,629	0,456	0,734	0,718



Y1.4	0,627	0,953	0,667	0,664	0,964
Y1.5	0,509	0,818	0,719	0,556	0,884
Z1.1	0,717	0,629	0,456	0,734	0,718
Z1.2	0,662	0,482	0,585	0,783	0,512
Z1.3	0,720	0,395	0,639	0,780	0,435
Z1.4	0,860	0,674	0,561	0,859	0,720
Z1.5	0,861	0,381	0,586	0,777	0,400

Source: Data Processing Using SmartPLS (2025)

The cross-loading results presented in Table 7 indicate that each indicator loads highest on its corresponding construct compared with the other constructs. This demonstrates satisfactory discriminant validity, confirming that each construct is empirically distinct from the others.

Reliability Test

Table 8
Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Coefficients Min	Information
Brand Image (X1)	0,865	0,903	> 0,7	Reliable
Price (X2)	0,943	0,956	> 0,7	Reliable
Product Quality (X3)	0,863	0,901	> 0,7	Reliable
Customer Trust (Z)	0,847	0,891	> 0,7	Reliable
Customer Loyalty (Y)	0,933	0,951	> 0,7	Reliable

Source: Data Processing Using SmartPLS (2025)

The reliability assessment shows that all constructs have Cronbach's alpha values ranging from 0.847 to 0.943 and composite reliability values ranging from 0.891 to 0.956. Since all values exceed the recommended threshold of 0.70, the measurement model can be considered reliable for further structural model analysis.

3) Inner Model Evaluation

The inner model evaluation was conducted to examine the structural relationships among the latent variables. The evaluation included the coefficient of determination (R^2), direct effects, and indirect effects.

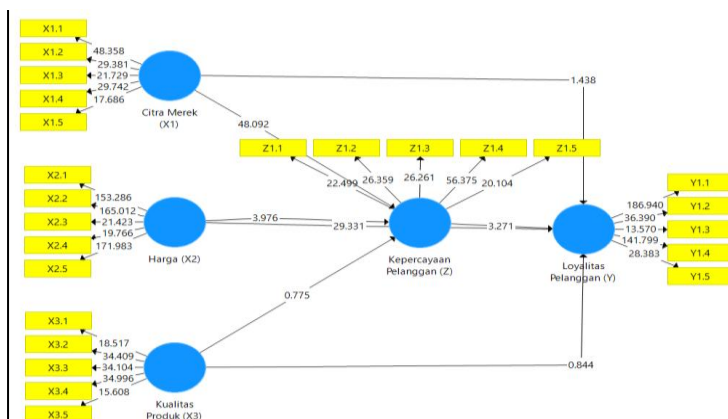


Figure 2
Inner Model Test Results

R-Square

The PLS R-Squares results represent the amount of variance of the construct explained by the model. The following presents the results of the R-Squares calculation:

Table 9

R-Square Values from the Analysis Results of the SmartPLS3 Application

Variable	R Square	Adjusted R Square
Customer Trust (Z)	0,957	0,956
Customer Loyalty (Y)	0,916	0,914

Source: Data Processing Using SmartPLS (2025)

Table 9 shows that the R-square value for Customer Trust was 0.957 (Adjusted $R^2 = 0.956$), indicating that Brand Image, Price, and Product Quality explained 95.7% of the variance in Customer Trust. Meanwhile, Customer Loyalty obtained an R-square value of 0.916 (Adjusted $R^2 = 0.914$), indicating that Brand Image, Price, Product Quality, and Customer Trust jointly explained 91.6% of the variance in Customer Loyalty.

Direct Path Coefficient

The influence between latent variables is declared significant at the 5% significance level ($\alpha = 0.05$) if the t-statistic value is > 1.96 , which is the t-table limit in the normal distribution for a 95% confidence level. If the calculated t-value $>$ t-table (1.96), then H_0 is rejected and H_a is accepted, which means there is a significant influence between the variables. If the calculated t-value $<$ t-table (1.96), then H_0 is accepted and H_a is rejected, which means there is no significant influence between the variables (Ghozali, 2021).



Table 10
Values of the Direct Influence Path Coefficient

No	Hypothesis	Path Coefficient	P Values	Information
1	Brand Image (X1) -> Customer Trust (Z)	48,092	0,000	Significant
2	Price (X2) -> Customer Trust (Z)	3,976	0,000	Significant
3	Product Quality (X3) -> Customer Trust (Z)	2,775	0,004	Significant
4	Brand Image (X1) -> Customer Loyalty (Y)	1,438	0,151	Not Significant
5	Price (X2) -> Customer Loyalty (Y)	29,331	0,000	Significant
6	Product Quality (X3) -> Customer Loyalty (Y)	0,844	0,399	Not Significant
7	Customer Trust (Z) -> Customer Loyalty (Y)	3,271	0,001	Significant

Source: Data Processing Using SmartPLS (2025)

The results presented in Table 10 indicate that Brand Image ($t = 48.092$, $p < 0.001$), Price ($t = 3.976$, $p < 0.001$), and Product Quality ($t = 2.775$, $p = 0.004$) had significant positive effects on Customer Trust. Regarding Customer Loyalty, Price ($t = 29.331$, $p < 0.001$) and Customer Trust ($t = 3.271$, $p = 0.001$) significantly influenced customer loyalty. In contrast, the effects of Brand Image ($t = 1.438$, $p = 0.151$) and Product Quality ($t = 0.844$, $p = 0.399$) on Customer Loyalty were not statistically significant.

Indirect Path Coefficient

Indirect influence testing is conducted by examining the results of the path testing. The influence between latent variables is declared significant at the 5% significance level ($\alpha = 0.05$) if the t-statistic value is > 1.96 , which is the t-table limit in the normal distribution for a 95% confidence level. If the calculated t-value $>$ t-table (1.96), then H_0 is rejected and H_a is accepted, meaning there is a significant influence between the variables. If the calculated t-value $<$ t-table (1.96), then H_0 is accepted and H_a is rejected, meaning there is no significant influence between the variables (Ghozali, 2021)

Table 11
Indirect Influence Path Coefficient Values

No	Hypothesis	Path Coefficient	P Values	Information
8	Brand Image (X1) -> Customer Trust (Z) -> Customer Loyalty (Y)	3,204	0,001	Significant
9	Price (X2) -> Customer Trust (Z) -> Customer Loyalty (Y)	2,497	0,013	Significant
10	Product Quality (X3) -> Customer Trust (Z) -> Customer Loyalty (Y)	0,792	0,429	Not Significant

Source: Data Processing Using SmartPLS (2025)



As shown in Table 11, Customer Trust significantly mediated the relationship between Brand Image and Customer Loyalty ($t = 3.204$, $p = 0.001$) as well as between Price and Customer Loyalty ($t = 2.497$, $p = 0.013$). However, the indirect effect of Product Quality on Customer Loyalty through Customer Trust was not significant ($t = 0.792$, $p = 0.429$).

Factors Influencing Customer Trust

The findings demonstrate that brand image, price, and product quality significantly influence customer trust in local beauty products. Among these variables, brand image emerged as the strongest predictor of customer trust, indicating that consumers place considerable importance on the reputation and identity of local beauty brands when deciding whether a product is trustworthy. This finding suggests that trust is established not only through product performance but also through consumers' perceptions of the brand's credibility, safety, and overall reputation.

The dominance of brand image may be explained by the characteristics of the respondents, most of whom were women of productive age and had used local beauty products for more than six months. Consumers in this segment generally have extensive exposure to beauty information through social media, online reviews, and digital marketing. Consequently, they tend to associate a strong brand image with product safety, halal certification, dermatological testing, and product effectiveness. These positive perceptions reduce perceived risk and encourage consumers to trust the products before making repeated purchases.

Price also showed a significant positive effect on customer trust. In the local beauty industry, consumers evaluate whether the benefits received are proportional to the price paid. Reasonable and competitive prices create perceptions of fairness, leading consumers to believe that companies provide good value without compromising product quality. Since many respondents were young adults, who generally have greater price sensitivity, affordability became an important consideration in building confidence toward local beauty products.

Product quality was likewise found to significantly influence customer trust. Consumers who consistently experience satisfactory product performance, such as compatibility with their skin, visible skincare benefits, and consistent quality across purchases, are more likely to develop confidence in the brand. Although its effect was weaker than that of brand image, product quality remains an essential element because trust ultimately depends on consumers' actual experiences after product usage.



These findings are consistent with previous studies reporting that brand image, price fairness, and product quality are important antecedents of customer trust in the beauty industry (Herlina & Mulyanto, 2022; Ma'azah & Prasetyo, 2023; Mertha & Respati, 2022; Pramana et al., 2024; Rachim et al., 2023; Rahayu et al., 2025; Satrio & Sudiono Putri, 2023; Yuliana & Hamzah, 2022; Jyothi & Venkateswarlu, 2020; Tsotsou, 2006). However, this study further demonstrates that, in the context of local beauty products in Jember Regency, brand image contributes more strongly to customer trust than price and product quality. This finding indicates that consumers tend to develop trust through favorable brand perceptions before evaluating the functional performance of the products themselves.

Factors Influencing Customer Loyalty

The results indicate that customer loyalty toward local beauty products is primarily influenced by price and customer trust, whereas brand image and product quality do not directly affect loyalty. These findings suggest that although consumers appreciate a positive brand image and good product quality, these factors alone are insufficient to ensure long-term commitment and repeated purchases.

One possible explanation is the dynamic nature of the beauty industry, particularly among young consumers who constituted the majority of respondents in this study. The beauty market is characterized by rapid product innovation, frequent new product launches, intensive promotional campaigns, and strong social media influence. Under these conditions, consumers are more likely to experiment with different brands despite having positive perceptions of a particular product. Consequently, a favorable brand image does not necessarily translate into customer loyalty because purchasing decisions are often influenced by trends, beauty influencers, and peer recommendations.

Similarly, product quality was not found to have a significant direct effect on customer loyalty. Although high product quality contributes to positive consumption experiences, consumers may still switch to competing brands that offer new formulations, attractive packaging, promotional discounts, or products that better match their evolving skincare needs. This finding suggests that maintaining product quality alone is insufficient to retain customers in the highly competitive local beauty market.

In contrast, price demonstrated a significant positive effect on customer loyalty. Consumers tend to remain loyal when they perceive that product prices are reasonable and consistent with the benefits received. Competitive pricing



strengthens consumers' willingness to repurchase because it creates a perception of value for money. For many consumers, especially young adults, purchasing decisions are closely related to financial considerations; therefore, affordable prices become an important factor in sustaining long-term relationships with a brand.

Customer trust also emerged as a significant determinant of customer loyalty. When consumers believe that a brand consistently delivers safe, reliable, and effective products, they become more confident in making repeat purchases and are less likely to switch to competing brands. Trust reduces consumers' perceived risk and strengthens their emotional commitment toward the brand, thereby encouraging long-term loyalty.

These findings generally support previous studies reporting that price and customer trust are important determinants of customer loyalty (Althazia & Aziz, 2022; Herlina & Mulyanto, 2022; Octadina et al., 2024; Qomariah et al., 2023; Riskarini & Ardianto, 2021; Setyawan et al., 2023; Soetiyono & Alexander, 2025). However, unlike several previous studies that found significant direct effects of brand image and product quality on loyalty, the present study indicates that these relationships are not significant among local beauty product consumers in Jember Regency. This difference may reflect the highly dynamic characteristics of the beauty industry, where consumers are continuously exposed to new products, promotional activities, and social media trends that encourage brand switching despite positive evaluations of existing products.

The Mediating Role of Customer Trust

The mediation analysis demonstrates that customer trust plays an important role in strengthening the relationship between brand image and customer loyalty as well as between price and customer loyalty. However, customer trust does not significantly mediate the relationship between product quality and customer loyalty. These findings indicate that customer trust functions as a psychological mechanism through which consumers transform positive perceptions of a brand and fair pricing into long-term loyalty.

The significant mediating effect of customer trust on the relationship between brand image and customer loyalty suggests that a favorable brand image alone is insufficient to encourage repeat purchases. Instead, consumers become loyal only after they perceive the brand as reliable, credible, and capable of consistently fulfilling its promises. In the local beauty industry, brand attributes such as product safety, halal certification, positive brand reputation, and effective marketing communication contribute to strengthening consumers' trust, which subsequently encourages continued purchasing behavior.



A similar pattern was observed in the relationship between price and customer loyalty. Consumers do not become loyal merely because products are offered at affordable prices. Rather, loyalty develops when consumers believe that the prices fairly reflect the quality and benefits of the products. Fair pricing reduces perceived purchasing risk and enhances consumers' confidence that the brand provides good value. As a result, trust becomes an essential mechanism through which pricing strategies contribute to long-term customer loyalty.

In contrast, customer trust did not significantly mediate the relationship between product quality and customer loyalty. Although product quality positively influenced customer trust, this effect was insufficient to produce higher customer loyalty through trust. One possible explanation is that consumers in the beauty industry frequently seek product novelty, new formulations, or products that better suit changing skincare preferences. Consequently, satisfactory product quality alone may not guarantee continued purchasing behavior because consumers remain open to trying competing brands that offer innovative features or stronger promotional appeal.

These findings indicate that customer trust should be viewed as a strategic asset rather than merely an outcome of marketing activities. For local beauty companies, strengthening customer loyalty requires integrated strategies that combine a strong brand image, fair pricing, and consistent efforts to build consumer trust. Maintaining product quality remains important, but it should be complemented by branding activities, transparent communication, and customer relationship programs that reinforce consumers' confidence in the brand over time.

Overall, this study confirms that customer trust serves as a key mechanism linking marketing attributes with customer loyalty. The significant mediation found for brand image and price highlights the importance of trust in converting positive consumer perceptions into sustained purchasing behavior. These findings extend previous studies on consumer loyalty by demonstrating that, within the context of local beauty products in Jember Regency, customer trust represents the primary pathway through which marketing strategies influence long-term customer loyalty.

CONCLUSION

This study concluded that brand image, price, product quality, and customer trust play a significant role in shaping customer loyalty to local beauty products in Jember Regency. Brand image was shown to have a positive and



significant influence on customer trust and was the most dominant factor in building consumer trust compared to other variables. Price also had a positive and significant influence on customer trust, indicating that the perception of fair and value-for-money prices can strengthen consumer confidence in a product. Product quality also had a positive and significant influence on trust, although its contribution was smaller than that of brand image and price.

Although brand image and product quality had a positive influence on customer loyalty, neither was significant, indicating that favorable brand perception and product quality are not sufficient to ensure consistent repeat purchases. Conversely, price had a positive and significant influence on customer loyalty, indicating that loyalty is stronger when customers perceive a match between value and cost. Customer trust proved to be the strongest factor directly influencing loyalty, confirming that trust is a primary foundation for customer loyalty in the local beauty industry.

Furthermore, the study showed that customer trust acts as a significant mediator in the relationship between brand image and price on customer loyalty, but does not mediate the relationship between product quality and loyalty. This means that brand image and price can only increase loyalty once trust has been established, while product quality requires stronger trust to foster loyalty. Overall, the research confirms that customer loyalty is built more through a strategic combination of strong brand image, competitive pricing, and consistent trust than through product quality alone.

REFERENCES

- Aaker, D. A. (1991). *Managing brand equity*. Free Press.
- Abdillah, Y., Qomariah, N., Martini, N. N. P., & Sobiro, B. (2025). The moderating role of gender: Collaborations of brand image, service quality, and brand trust in increasing students loyalty through satisfaction. *Jurnal Aplikasi Manajemen*, 23(2), 496–516. <https://doi.org/10.21776/ub.jam.2025.023.2.08>
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Althazia, D., & Aziz, N. (2022). Pengaruh kualitas produk, harga, dan promosi terhadap loyalitas konsumen pada produk You Transmart Padang. *Jurnal Bina Bangsa Ekonomika*, 15(2), 601–615. <https://doi.org/10.46306/jbbe.v15i2.199>
- Ernest, G., Rosita, M. G., Sudung, S., Vivi, C., & Novelyn, S. (2021). Product quality and customer satisfaction and their effect on consumer loyalty.



- International Journal of Social Science*, 1(2), 69–78.
<https://doi.org/10.53625/ijss.v1i2.138>
- Felliciali, S., Halim, T. J., Siagian, H., & Tulim, A. (2024). Pengaruh citra merek, harga, dan iklan terhadap loyalitas pelanggan Coca-Cola dengan keputusan pembelian sebagai variabel intervening. [Nama jurnal belum dicantumkan], 14(2), 129–144.
- Garvin, D. A. (1987). Competing on the eight dimensions of quality. *Harvard Business Review*. <https://hbr.org/1987/11/competing-on-the-eight-dimensions-of-quality>
- Ghozali, I. (2021). *Structural equation modeling: Metode alternatif dengan partial least squares (PLS)*. Badan Penerbit Universitas Diponegoro.
- Hair, J. F., Jr., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial least squares structural equation modeling (PLS-SEM) using R*. Springer Nature. <https://doi.org/10.1007/978-3-030-80519-7>
- Herlina, E., & Mulyanto, H. (2022). Peran kepercayaan dalam memediasi promosi online dan brand image terhadap loyalitas mahasiswa di Jakarta. *Jurnal Manajemen Kewirausahaan*, 19(2), 193–204.
<https://doi.org/10.33370/jmk.v19i2.954>
- Huda, O. K., & Nugroho, A. T. (2020). Pengaruh word of mouth dan citra merek terhadap loyalitas pelanggan smartphone Oppo dimediasi kepercayaan merek. *Jurnal Pengembangan Wiraswasta*, 22(2), 141–150.
<https://doi.org/10.33370/jpw.v22i02.436>
- Ikramuddin, Maryudi, Matriadi, F., Roni, M., & Ahyar, J. (2024). Customer loyalty in e-commerce: An exploration of its influencing factors. *Jurnal Ekonomi Manajemen dan Bisnis*, 25(1). <https://doi.org/10.29103/e-mabis.v25i1.1264>
- Isbahi, M. B., Zuana, M. M. M., & Toha, M. (2024). The Multi-Social Relation of the Cattle Industry in the Plaosan Subdistrict Animal Market of Magetan Regency. *Malacca: Journal of Management and Business Development*, 1(1), 31–46. <https://doi.org/10.69965/malacca.v1i1.51>
- Jyothi, M., & Venkateswarlu, H. (2020). Pricing strategies and consumer perceptions: A study of skin care products. *International Journal of Management*, 11(7), 1222–1231. <https://doi.org/10.34218/IJM.11.7.2020.108>
- Ma'azah, N., & Prasetyo, A. (2023). Brand image melalui customer satisfaction sebagai variabel intervening terhadap customer loyalty pada produk skincare Safi Indonesia. *Airlangga Journal of Innovation Management*, 4(2), 219–228. <https://doi.org/10.20473/ajim.v4i2.50401>
- Masruroh, I., Sumartik, S., & Sari, D. K. (2024). E-service quality, trust, brand



- image, and customer loyalty dynamics. *Journal of Business Economics and Agribusiness*, 1(3), 1–22. <https://doi.org/10.47134/jbea.v1i3.249>
- Mertha, A. A. N. M., & Respati, N. N. R. (2022). Peran kepercayaan memediasi pengaruh kualitas produk dan brand image terhadap loyalitas pelanggan (Studi pada Finns VIP Beach Club Canggu). *E-Jurnal Manajemen Universitas Udayana*, 11(3), 569–586. <https://doi.org/10.24843/ejmunud.2022.v11.i03.p08>
- Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, 58(3), 20–38. <https://doi.org/10.2307/1252308>
- Mu'ah, Ariefin, M. S., Masram, & Qomariah, N. (2021). The role of café atmosphere and product quality in building consumers' trust and loyalty. *International Journal of Economics and Management Studies*, 8(9), 44–47. <https://doi.org/10.14445/23939125/IJEMS-V8I9P107>
- Mulyawan, A., & Haris, F. (2021). Pengaruh harga dan kualitas terhadap loyalitas konsumen. *Jurnal Ilmu Ekonomi*, 10(2), 210–225.
- Muzaki, M., Martini, N. N. P., Susbiyani, A., & Qomariah, N. (2023). Pengaruh kualitas dan inovasi pelayanan terhadap kepercayaan masyarakat melalui kepuasan masyarakat sebagai variabel intervening pada Dinas Kependudukan dan Pencatatan Sipil Kabupaten Banyuwangi. *Relasi: Jurnal Ekonomi*, 19(2), 247–267. <https://doi.org/10.31967/relasi.v19i2.856>
- Nursaid, Purnomo, S. H., & Qomariah, N. (2020). The impact of service quality and institutional image on the satisfaction and loyalty of Master of Management students. In *Proceedings of the 1st Borobudur International Symposium on Humanities, Economics and Social Sciences (BIS-HESS 2019)*. Atlantis Press. <https://doi.org/10.2991/assehr.k.200529.033>
- Octadina, W., Satriawan, B., & Khaddafi, M. (2024). The effect of trust, service quality, and price on customer loyalty with customer satisfaction as an intervening variable at JNE Tanjung Pinang Branch. *International Journal of Economics, Commerce, and Management*, 1(4), 173–188. <https://doi.org/10.62951/ijecm.v1i4.224>
- Oktaviani, N., & Sukati, I. (2025). Pengaruh kualitas produk, kepuasan pelanggan, dan kepercayaan pelanggan terhadap loyalitas pelanggan sun care Wardah di Kota Batam. *Scientia Journal: Jurnal Ilmiah Mahasiswa*, 7(3), 45–55. <https://doi.org/10.33884/scientiajournal.v7i3.9813>
- Pramana, F. A., Fadhilah, M., & Maharani, B. D. (2024). Pengaruh kesadaran merek dan citra merek terhadap loyalitas merek dengan kepercayaan merek sebagai variabel intervening. *Jurnal Manajemen Terapan dan Keuangan*, 13(5), 1804–1812. <https://doi.org/10.22437/jmk.v13i05.38106>
- Purnomo, D. D., Restu, P. A., Irawan, D., & Qomariah, N. (2023). The influence of



- service quality, brand image, and customer satisfaction on customer loyalty of Bekam Therapy Center Jember. *International Journal of Management Science and Information Technology*, 3(2), 157–164.
- Qomariah, N., Andhika, S. R., Herlambang, T., Martini, N. N. P., & Sari, M. D. (2025). The moderating role of age: The influence of service quality and word of mouth on customer loyalty with trust as an intervening variable in the banking industry. *Jurnal Aplikasi Manajemen*, 23(3).
- Qomariah, N., Firdaus, R., & Herlambang, T. (2023). Peran kualitas layanan, kepercayaan, dan kepuasan dalam meningkatkan loyalitas nasabah koperasi. *Prosiding Seminar Nasional Manajemen (PROSENAMA)*, 3, 121–131.
- Rachim, F. A., Yantih, N., & Masri, I. (2023). Pengaruh citra merek, kualitas produk, dan kualitas layanan terhadap kepercayaan konsumen yang berdampak pada loyalitas (Studi kasus pada Klinik Kecantikan X di Cikarang). *MAHESA: Malahayati Health Student Journal*, 3(11), 3805–3822. <https://doi.org/10.33024/mahesa.v3i11.11361>
- Rahayu, S., Vedi, N. K., & Gumanti, M. (2025). Citra merek hijau terhadap loyalitas merek: Peran mediasi kepercayaan merek dan persepsi nilai. *Jurnal Ilmiah Manajemen dan Bisnis*, 26(1), 18–37. <https://doi.org/10.30596/jimb.v26i1.22401>
- Riskarini, D., & Ardianto, Y. (2021). Service quality, price, and product promotion towards customer trust: Impact on customer loyalty in the GrabBike Depok region. *Journal of Business, Management, and Accounting*, 3(1), 280–287.
- Risma, B., Asnora, F. H., & Arjuna, S. (2025). Pengaruh kualitas produk, kepuasan konsumen, promosi, dan brand image terhadap minat beli mahasiswa pada air minum Le Minerale. *Jurnal Manajemen Bisnis dan Wirausaha*, 4(1). <https://doi.org/10.56910/jumbiwira.v4i1.2044>
- Salehuddin, S., Amri, M., Purwanto, A., & Qomariah, N. (2024). The influence of service quality and product quality on IndiHome customer loyalty. *Budapest International Research and Critics Institute (BIRCI-Journal): Humanities and Social Sciences*, 7(1), 12–21.
- Satrio, D., & Sudiono Putri, K. A. (2023). Pengaruh citra merek dan harga terhadap loyalitas pengguna iPhone dimediasi oleh kepercayaan merek (Studi pada mahasiswa Kota Malang). *Ekonomis: Journal of Economics and Business*, 7(1), 614–623. <https://doi.org/10.33087/ekonomis.v7i1.779>
- Setyawan, A., Putra, A. P., Nurhaliza, D. A., Faradis, M. M., & Qomariah, N. (2023). The role of service quality, trust, and location in increasing café customer repurchase. *International Journal of Management Science and*



- Information Technology*, 3(1), 39–46. <https://doi.org/10.35870/ijmsit.v3i1.939>
- Soetiyono, A., & Alexander. (2025). Pengaruh kualitas layanan, kualitas produk, dan harga terhadap loyalitas pelanggan melalui kepuasan pelanggan pada marketplace di Indonesia. *ECo-Buss: Economics and Business*, 7(3). <https://doi.org/10.32877/eb.v7i3.2148>
- Sugiyono. (2021). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Alfabeta.
- Sutrisno, Cahyono, D., & Qomariah, N. (2017). Analisis kualitas pelayanan, kepercayaan, serta citra koperasi terhadap kepuasan dan loyalitas anggota. *Jurnal Sains Manajemen & Bisnis Indonesia*, 7(2), 157–174. <https://doi.org/10.32528/smbi.v7i2.1230>
- Syarifah, A., & Ali, M. M. (2020). Influence analysis of product quality and brand trust on customer satisfaction and its impact on customer loyalty of Wardah brand cosmetics in Jabotabek. *International Journal of Innovative Science and Research Technology*, 5(4), 1–8.
- Tsiotsou, R. (2006). The role of perceived product quality and overall satisfaction on purchase intentions. *International Journal of Consumer Studies*, 30(2), 207–217. <https://doi.org/10.1111/j.1470-6431.2005.00477.x>
- Wahyu, L. A., & Nanang, S. (2020). Pengaruh citra merek, kepercayaan merek, dan kualitas produk terhadap loyalitas merek pada pelanggan Geprek Bensu di Kota Malang. *Holistic Journal of Management Research*, 1(1).
- Yuliana, N. N., & Hamzah, R. (2022). Pengaruh nilai pelanggan dan citra merek terhadap loyalitas merek melalui kepercayaan merek IndiHome (Studi kasus pelanggan IndiHome di Telkom Akses Madiun). *Jurnal Ekonomi Bisnis Indonesia*, 17(2), 50–68. <https://doi.org/10.36310/jebi.v17i2.370>
- Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value: A means-end model and synthesis of evidence. *Journal of Marketing*, 52(3), 2–22. <https://doi.org/10.2307/1251446>