

Trust and Perceived Value as Strategic Drivers in Indonesia Omnichannel Beautypreneurship

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ABSTRACT

This study aims to analyse the factors influencing **customer loyalty** within the omnichannel skincare ecosystem, focusing on the role of online trust, customer satisfaction, and repurchase intention. A **quantitative** approach was employed, utilizing a survey method involving 233 respondents who had purchased skincare products through various channels (both online and offline). Data analysis was conducted using Structural Equation Modeling (SEM) with LISREL to examine the relationships among variables within the developed conceptual model.

The findings indicate that perceived product quality and perceived risk significantly influence perceived value, whereas price perception does not directly impact consumers' perceived value. Additionally, online trust plays a crucial role in enhancing customer satisfaction but does not directly influence repurchase intention. Conversely, repurchase intention is the primary factor shaping customer loyalty, whereas customer satisfaction does not have a direct effect on loyalty.

These findings emphasize that customer loyalty is not solely dependent on satisfaction but is more closely linked to repurchase intensity, which is influenced by trust and positive omnichannel shopping experiences. **The implications** of this study highlight the importance of customer experience-based marketing strategies, including product quality enhancement, information transparency, responsive customer service, and the implementation of loyalty programs to encourage repurchase intention. By understanding the key factors driving loyalty within the omnichannel ecosystem, skincare companies can design more effective marketing strategies to enhance customer retention and strengthen competitiveness in an increasingly dynamic market.

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1. INTRODUCTION

Indonesia's rapid economic expansion and sizable population have driven notable shifts in consumer behavior, especially in the online purchasing of skincare products. Skincare now ranks as the leading product category in e-commerce, comprising 39% of total online sales [1]. Heightened consumer awareness of skin health has accelerated industry growth [2]. The number of skincare businesses rose by 20.6%, from 819 to 913 companies. Skincare dominates the beauty sector, contributing 29.6% of its value, ahead of hair care (21.5%) and bath products (12.2%) [3]. The market reached USD 9,758 million in 2019 and is projected to hit USD 14,716 million by 2027, growing at an annual rate of 7.5% [4]. The increasing penetration of social media,

combined with the rapid growth of Indonesia's middle-income population from 45 million in 2018 to 135 million according to [5], has further strengthened this upward trend. E-commerce has redefined how skincare products are accessed, with 66% of consumers preferring online purchases over physical retail, according to Populix [6]. Shopee leads the market, used by 98% of online skincare shoppers, followed by Tokopedia and Lazada [7]. In early 2022 alone, online skincare transactions grew by 46.8%, totaling over IDR 40 billion (Compas.co.id) [8]. The omnichannel approach is gaining prominence, as it has been shown to significantly enhance purchase intention. Customers increasingly expect seamless integration between digital and physical touchpoints [9]. Research underscores that customer service, privacy and security, pricing, quality, and peer reviews are key factors influencing loyalty. Notably, skincare holds the highest rate of product registration approvals by the Indonesian Food and Drug Authority, with 411,410 product permits issued over the past five years [10].

Consumer behavior is transitioning from single-channel to multichannel and omnichannel shopping patterns [11]. Common behaviors include showrooming (testing products in-store before buying online) and webrooming (researching online before purchasing offline), both of which improve satisfaction and brand loyalty [12]. Ensuring a fluid omnichannel experience is critical for improving customer retention and long-term value. However, despite e-commerce's benefits, issues such as mismatched orders and weak customer service persist [13]. Addressing these concerns requires a well-designed loyalty framework that considers price perceptions, product quality, user experience, and channel integration [14]. The present study investigates key drivers influencing customer loyalty in both online and offline skincare purchasing environments. It seeks to deepen understanding of loyalty formation within omnichannel retail by identifying the core determinants that shape consumer behavior [15]. The findings are expected to provide insights into omnichannel strategies tailored to the skincare market. The scope includes omnichannel consumer interaction across digital and physical platforms, focusing specifically on Indonesia's local skincare e-commerce services [16]. Furthermore, the study explores how trust and satisfaction develop across channels and how they impact consumer loyalty in an integrated purchasing ecosystem [17].

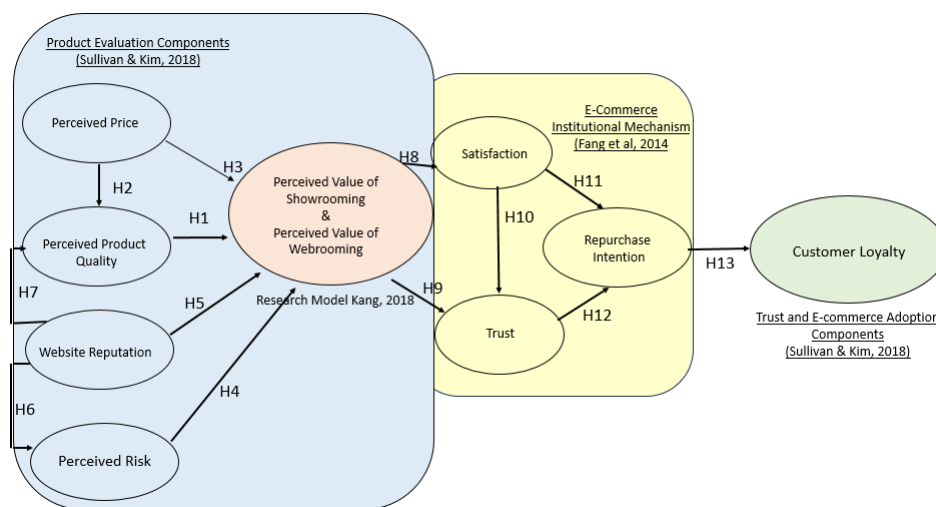


Figure 1. Conceptual Framework of Customer Loyalty in Omnichannel Skincare Retail

The conceptual framework in Figure 1 this research identifies cross-channel customer loyalty as the dependent construct [18]. The model incorporates four independent variables Perceived Price, Perceived Product Quality, Website Reputation, and Perceived Risk collectively categorized as Product Evaluation Components [19]. These antecedents influence Perceived Value in the context of showrooming and webrooming behavior, a construct adapted from the model. Following the evaluation of these product attributes, consumers engage in showrooming and webrooming activities, which are subsequently moderated by Trust and Satisfaction [20]. This conceptualization aligns with the E-Commerce Institutional Mechanism framework, which highlights the role of trust and satisfaction in shaping Repurchase Intention [21]. In turn, Repurchase Intention functions as a predictor of E-Loyalty or Cross Channel Loyalty, consistent with the Trust and E-Commerce

Adoption Components proposed [22]. Empirical studies provide substantial support for this framework [23]. Several studies report a positive relationship between perceived product quality and both purchase intention and loyalty. Found that multichannel behavior, customer trust, and loyalty significantly influence repurchase intention [24]. Concluded that brand loyalty positively drives repurchase intention, identified customer satisfaction as a mediator between service quality and loyalty. Across diverse industries, additional variables have been shown to impact loyalty [25]. For instance, asserted that service quality outperforms price perception in fostering loyalty in the pharmaceutical domain. Emphasized the importance of digital service quality particularly website security and responsiveness in enhancing both site reputation and customer loyalty [26]. Revealed that omnichannel service consistency significantly contributes to customer engagement and brand loyalty. In the food retail sector, demonstrated a strong link between perceived quality and loyalty [27]. In online transportation, confirmed that satisfaction is a key determinant of customer loyalty. Found that satisfaction within supermarket retail is influenced by service quality improvements [28]. Repurchase-related research, corroborates the influence of product quality, customer value, and trust on repeated purchasing behavior. Overall, this model aligns with [5] Dynamic Consumer Decision Journey, which illustrates loyalty formation as a nonlinear, cyclical process wherein satisfied customers reenter the purchase cycle through a loyalty loop, bypassing reevaluation stages [29].

2. THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

2.1. The Relationship Between Price Perception, Product Quality Perception, and Perceived Value

Perceived quality is a critical dimension in the Technology Acceptance Model (TAM) that significantly influences consumer purchase intentions in digital shopping environments [30]. Consumers assess the quality of products and services through the accuracy of online information, service performance, and website functionality. High product quality enhances perceived value by increasing the net benefits relative [31]. While early conceptualizations of perceived value were introduced, recent studies conceptualize perceived value as a dynamic evaluation shaped by product quality, perceived risk, and experiential benefits [32]. It is suggested that consumers often associate higher prices with superior quality and value.

H1: Perceived product quality significantly affects perceived value.

Price perception reflects how consumers interpret the cost of a product or service. Assert that pricing influences perceived product quality and perceived value [33]. When consumers perceive that the price corresponds to or is outweighed by the product's quality, the perceived value is enhanced. Researchers emphasize that in the absence of clear product cues, consumers use price as a proxy for quality. It is noted that price sensitivity affects perceived value via satisfaction. Furthermore, studies found that premium pricing elevates perceived value through quality signaling [34].

H2: Price perception significantly affects perceived product quality [35].

H3: Price perception significantly affects perceived value [36].

2.2. The Relationship Between Perceived Risk and Perceived Value

Perceived risk is defined as the level of uncertainty consumers associate with a purchase, whereas perceived value is the perceived trade off between benefit and sacrifice [37]. Higher levels of perceived risk tend to reduce perceived value. Consumers are likely to assign lower value to high risk purchases due to anticipated losses [38]. Conversely, when risks are minimal or manageable, products are deemed more valuable. Studies reaffirm that perceived risk negatively impacts value ultimately shaping satisfaction and repurchase intention.

H4: Perceived risk significantly affects perceived value [39].

2.3. The Relationship Between Website Reputation, Perceived Risk, Product Quality, and Perceived Value

Website reputation plays a pivotal role in reducing risk and enhancing trust [40]. Studies found that reputable websites decrease perceived risk and elevate positive emotions and purchase intention. Similarly, Studies demonstrate that trust acts as a mediator between reputation and reduced perceived risk [41]. found that high website quality improves perceptions of product quality. Studies validate that website and store reputation shape product quality evaluations, reinforcing trust and perceived value [42].

H5: Website reputation significantly affects perceived value [43].

H6: Website reputation significantly affects perceived risk.

H7: Website reputation significantly affects perceived product quality.

2.4. The Relationship Between Perceived Value, Customer Satisfaction, and Online Trust

Research underscores perceived value as a key antecedent to customer satisfaction and trust [44]. In digital services, found that value enhances satisfaction. Show that service reliability and pricing influence satisfaction and loyalty in banking [45]. Also highlight the role of perceived value in cultivating trust and increasing repurchase intent. Confirm that when value aligns with cost, consumer trust in digital platforms increases.

H8: Perceived value significantly influences customer satisfaction.

H9: Perceived value significantly influences online trust.

2.5. The Relationship Between Customer Satisfaction, Online Trust, Repurchase Intention, and Loyalty

Customer satisfaction, trust, and repurchase intention are interconnected in the omnichannel context. Identified that cross-channel quality elevates repurchase intention through reduced risk. Showed that multichannel interactions increase satisfaction via improved convenience. Linked satisfaction and perceived benefits to loyalty and repurchase. Customer satisfaction also strengthens online trust, with trust mediating its relationship to repurchase.

H10: Customer satisfaction significantly influences online trust.

H11: Customer satisfaction significantly influences repurchase intention.

Trust plays a decisive role in driving repurchase. Found that trust cultivated through online experiences leads to repeat purchases, even in crisis contexts like COVID-19. Identified that cross-channel quality elevates repurchase intention through reduced risk. Showed that multichannel interactions increase satisfaction via improved convenience. Linked satisfaction and perceived benefits to loyalty and repurchase. Customer satisfaction also strengthens online trust, with trust mediating its relationship to repurchase.

H10: Customer satisfaction significantly influences online trust.

H11: Customer satisfaction significantly influences repurchase intention.

H12: Online trust significantly influences repurchase intention.

Finally, repurchase intention reinforces loyalty. All affirm that repurchase behavior leads to deeper brand loyalty, especially in omnichannel environments.

H13: Repurchase intention significantly influences customer loyalty.

3. RESEARCH METHODOLOGY

This study used a quantitative research method to test hypotheses using data collected through a questionnaire survey. The research design follows a quantitative survey approach with an explanatory research method to elucidate the causal relationships between the research variables. Data were collected using a structured questionnaire based on the research variables, utilizing a five point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The study population consists of customers who have purchased skincare products through various sales channels (multichannel) in e-commerce. Given the broad and indeterminate nature of the population, this study employs a convenience sampling technique, wherein respondents are selected based on availability and accessibility. This technique falls under non-probability sampling, where not all population members have an equal chance of being selected.

The sample criteria for this study include customers who have made cross-channel purchases at skincare stores, customers who act as decision makers in purchasing skincare products, and customers residing in the Greater Jakarta area (Jakarta, Bogor, Depok, Tangerang, and Bekasi). The sample size for descriptive research typically ranges between 100 and 200 respondents, while more complex analyses may require 200 or more respondents. In this study, the sample consists of 233 respondents. Primary data were obtained through an online survey conducted via Google Forms, involving 233 respondents who met the research criteria. Meanwhile, secondary data were sourced from scientific journals, national and international news articles, and books relevant to the conceptual research model. This study employs latent variables, measured through predetermined indicators based on previous literature reviews.

This study employs the Structural Equation Modeling (SEM) technique using LISREL to examine the relationships between latent variables. SEM is a statistical technique that integrates factor analysis and regression analysis, allowing for the testing of complex relationships that cannot be analyzed using traditional statis-

tical methods. The analysis conducted in this study includes structural hypothesis testing, which examines the relationships between latent variables within the model, as well as validity and reliability measurement, which utilizes Confirmatory Factor Analysis (CFA) to assess the reliability and validity of the research instrument. Additionally, a goodness-of-fit analysis is performed to evaluate how well the model explains the observational data, using key indicators such as Chi-Square and Root Mean Square Error of Approximation (RMSEA).

3.1. Respondent Profile and Behavioral Insights

The demographic distribution of respondents revealed a predominant female representation (80.7%), reflecting the established trend of women's higher involvement in skincare practices and their active utilization of both online and offline shopping channels. Nonetheless, the male participation rate of 19.3% signifies an emerging awareness of skincare among men, consistent with global shifts in male grooming behaviors and the increasing presence of skincare products targeted toward. In terms of age, the largest proportion of respondents (63.5%) fell within the 15–25 age bracket, followed by 16.3% in the 26–35 range. This distribution underscores the predominance of younger consumers particularly members of Generation Z and younger Millennials who are more technologically adept and tend to prefer interactive, cross-channel shopping experiences. Conversely, individuals aged 36 and above constituted a smaller segment of respondents, likely due to lower rates of digital platform adoption among older cohorts.

With regard to educational attainment, the majority of respondents held either a high school diploma (34.3%) or a bachelor's degree (41.7%), a finding aligned with the dominant youth demographic of the sample. Prior research suggests that education level plays a critical role in shaping consumer behavior, as more educated individuals tend to exhibit greater information-seeking tendencies and higher adoption rates of digital shopping channels. Occupational data indicated that 64.7% of participants were either engaged in informal employment or not currently employed, followed by those working in the private sector (24.9%) and entrepreneurs (7.7%). This occupational diversity reflects the broad appeal of skincare products across different socioeconomic groups, thereby necessitating flexible and inclusive marketing strategies. In terms of income, 42% of respondents reported earning less than IDR 2,500,000 monthly, while a comparatively small fraction earned above IDR 5,000,000. This suggests that a majority of consumers operate within constrained financial conditions, reinforcing the relevance of price-sensitive marketing tactics such as discounts, bundled offerings, and entry-level product lines.

Geographically, the respondent base was concentrated in Jakarta (34.8%) and Bekasi (16.8%), with 18% originating from regions outside the Greater Jakarta area (Jabodetabek). This pattern highlights the concentration of omnichannel skincare consumers in major urban centers, though it also points to the untapped potential of emerging markets in second-tier cities and rural areas. In the digital realm, Shopee emerged as the leading e-commerce platform, used by 65.2% of respondents, followed by Tokopedia (13.3%) and Sociolla (9.9%). Shopee's dominance is attributable to its broad product range, user-friendly interface, and competitive pricing structure. Despite its smaller market share, Sociolla maintains a niche consumer base by offering a curated selection of beauty products. For offline transactions, drugstores were the preferred retail channel (51.9%), followed by supermarkets (10.3%). This behavior is consistent with purchasing patterns among lower-income consumers, who prioritize affordability and accessibility. However, 26.2% of respondents also reported shopping at Sociolla's physical stores, suggesting a rising interest in curated, brand-centric shopping environments.

In terms of purchasing frequency, 42.1% of respondents bought skincare products based on immediate need, while 27% made purchases bi-monthly and 26.2% on a monthly basis. These findings suggest that skincare purchasing is primarily needs-driven rather than habitual. Marketing approaches such as need-based campaigns, seasonal offers, and subscription models could effectively increase purchase frequency. Regarding expenditure, the majority of respondents (56.2%) allocated between IDR 100,000 and IDR 500,000 for skincare purchases, while 29.2% spent between IDR 500,000 and IDR 1,000,000. This further reinforces the need for affordable product offerings targeted at consumers with limited budgets. Finally, 88.8% of respondents reported purchasing between one and five skincare items per transaction, reflecting moderate brand loyalty. This cautious purchasing behavior can be attributed to the time-intensive nature of skincare efficacy. Loyalty enhancement strategies such as membership rewards, personalized recommendations, and repurchase incentives may thus be effective in fostering repeat purchases and long-term customer engagement.

Collectively, these demographic characteristics indicate that the study sample is strongly skewed toward young, urban, and digitally literate consumers with moderate purchasing power. This profile is partic-

ularly relevant for examining omnichannel skincare behavior, as such consumers are more exposed to digital information, peer reviews, and social media influences that shape purchase decisions. The dominance of price-sensitive yet brand-aware respondents also suggests a competitive market environment where perceived value, trust, and experiential factors play a decisive role. Moreover, the coexistence of online convenience seeking behavior and offline experiential shopping highlights the importance of channel integration rather than channel substitution. Therefore, the demographic structure of this study provides a robust context for analyzing the interplay between omnichannel strategies, consumer perceptions, and purchase intentions within the skincare industry.

3.2. The SEM-Lisrel Analysis

Table 1. Summary of Measurement and Structural Model Evaluation

Aspect	Description
Model Specification and Simplification	Second-order constructs were redefined as first-order in LISREL to simplify estimation, increase parsimony, and enhance interpretability.
Goodness of Fit (GoF) Assessment	RMSEA = 0.071 and SRMR \leq 0.08 indicate an acceptable fit. However, $\chi^2 = 5370.22$, $df = 2459$, $p < 0.05$ suggests model misfit due to sample size sensitivity.
Convergent Validity	All constructs have AVE > 0.50 . Two indicators (PP2, PP3) were removed due to low loadings. Highest AVEs: RI (0.7364), CL (0.7337), CS (0.7270).
Discriminant Validity	Fornell–Larcker test: PV, PR, PPQ valid; OT, WR, PP, CS, RI, CL exceed 0.85 threshold, indicating potential construct overlap and lack of discriminant validity.
Reliability Assessment	All constructs showed CR > 0.70 . Highest CR values were for CS (0.9638) and WR (0.9620), confirming high internal consistency.
Structural Model – Path Analysis	Significant effects: PPQ \rightarrow PV ($\beta=0.20$), PPQ \rightarrow WR ($\beta=0.54$), PR \rightarrow PV ($\beta=0.31$), PR \rightarrow CS ($\beta=0.23$), CS \rightarrow RI ($\beta=-0.70$), RI \rightarrow CL ($\beta=1.31$).
Coefficient of Determination (R^2)	Highest R^2 : CL (0.94), CS (0.91), OT and RI (0.84); Lowest R^2 : PR (0.064), suggesting substantial unexplained variance in PR.

The Tabel 1 analysis conducted in this study provides a comprehensive examination of the relationships between various latent constructs that contribute to customer loyalty in the context of omnichannel skincare retail. Although several constructs exhibit high inter-construct correlations exceeding the recommended threshold of 0.85, this does not necessarily indicate redundancy, but rather reflects the closely related nature of behavioral and attitudinal constructs within an omnichannel context. Each construct in this study captures a distinct conceptual dimension. Website reputation represents consumers' generalized beliefs regarding platform credibility and institutional reliability. Online trust reflects confidence in transaction security and information integrity. Customer satisfaction refers to post-consumption affective evaluation, whereas repurchase intention captures a forward-looking behavioral tendency. Customer loyalty, in contrast, represents a long-term commitment manifested through repeated purchasing behavior. Given the theoretical distinction among these constructs, the observed correlations are considered conceptually justifiable. Nevertheless, this finding suggests that future studies may further refine indicator composition or explore higher order construct modeling to enhance discriminant validity.

To begin with, the model specification initially included several second order constructs. However, for the purposes of simplifying the estimation process and enhancing the clarity of parameter interpretation, these were converted into first-order constructs. This methodological adjustment improved the model's parsimony and made the results more robust and interpretable. The overall model fit was evaluated using a combination of absolute, incremental, and parsimonious fit indices, in line with recommendations. The Root Mean Square Error of Approximation (RMSEA) was reported at 0.071, falling within the acceptable threshold of ≤ 0.08 .

Similarly, the Standardized Root Mean Square Residual (SRMR) value was also within an acceptable range. Although these fit indices suggested that the model was adequately specified, the Chi-Square test yielded a significant value ($\chi^2 = 5370.22$, $df = 2459$, $p < 0.05$), indicating potential model misfit. This outcome however, is often attributed to the test's sensitivity to large sample sizes, and does not necessarily invalidate the overall model structure. Nonetheless, it suggests that further refinement of indicator loadings or path relationships may enhance the model fit.

In terms of convergent validity, all retained indicators showed standardized factor loadings above 0.5, with most exceeding the recommended level of 0.7. Two indicators from the Perceived Price construct (PP2 and PP3) were removed due to low loadings, which improved the construct's validity. Furthermore, all Average Variance Extracted (AVE) values exceeded the 0.50 threshold, indicating that each latent construct explained more than half of the variance in its indicators. Among the constructs, Repurchase Intention, Customer Loyalty, and Customer Satisfaction had the highest AVE scores, while Perceived Value and Perceived Product Quality scored just above the minimum threshold. Discriminant validity was assessed using the Fornell Larcker criterion. While some constructs, such as Perceived Value, Perceived Risk, and Product Quality, met the required conditions, others such as Online Trust, Website Reputation, Perceived Price, Customer Satisfaction, Repurchase Intention, and Customer Loyalty exhibited correlations greater than 0.85 with other constructs. These high inter-construct correlations suggest overlapping conceptual boundaries and highlight the need for further refinement of the construct definitions or indicator composition. Reliability analysis showed that all constructs had Composite Reliability (CR) values well above the 0.70 benchmark, with the highest CR observed in Customer Satisfaction (0.9638) and Website Reputation (0.9620). These results confirm that the constructs were measured consistently and demonstrate a high level of internal consistency across the model.

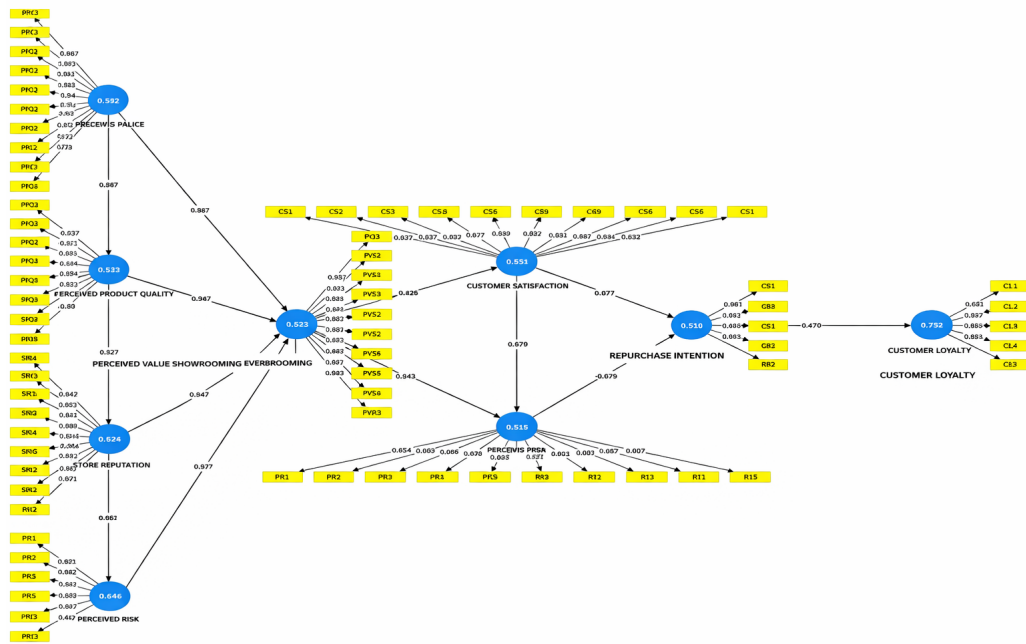


Figure 2. Path Diagram of Loyalty Model

The Figure 2 structural model analysis tested the hypothesized relationships among the latent variables. Key findings include the significant influence of Perceived Product Quality on both Perceived Value and Website Reputation. Perceived Risk also showed significant effects on both Perceived Value and Customer Satisfaction. Website Reputation, in turn, significantly influenced Product Quality, Perceived Risk, Online Trust, and Customer Satisfaction. Furthermore, Customer Satisfaction had a strong predictive effect on Repurchase Intention, while Repurchase Intention emerged as the most significant predictor of Customer Loyalty. Interestingly, Online Trust did not significantly influence Repurchase Intention, and Customer Satisfaction did not directly influence Loyalty, suggesting that Repurchase Intention may mediate these relationships. The explana-

tory power of the model was examined using the coefficient of determination (R^2). Customer Loyalty had the highest (R^2) value (0.94), indicating that a substantial portion of its variance was explained by the model. Similarly, Customer Satisfaction had a high (R^2) of 0.91, followed by Online Trust and Repurchase Intention, both at 0.84. In contrast, Perceived Product Quality had a moderate (R^2) of 0.65, and Perceived Value had a lower (R^2) of 0.28, suggesting that other external factors may influence this construct. Perceived Risk had the lowest (R^2) value at 0.064, indicating minimal explanatory power and a need to consider additional variables. In conclusion, the SEM-LISREL analysis demonstrates that the model has strong predictive capability for key constructs such as Customer Loyalty and Customer Satisfaction. However, issues with discriminant validity and relatively low (R^2) values for certain constructs highlight areas for improvement. Further refinement of measurement indicators and conceptual clarification between closely related constructs may enhance the model's overall robustness and theoretical contribution.

4. RESULTS AND DISCUSSION

The results of the regression analysis reveal that Perceived Product Quality significantly influences Perceived Value ($t = 2.47, p < 0.05$) with a standardized coefficient of 0.20. This finding suggests that consumers who perceive higher product quality are more likely to assign greater value to skincare products, a relationship consistent with the theoretical assertions of scholars who underscore the pivotal role of product quality in shaping consumer value perceptions. On the other hand, Price Perception did not exhibit a significant effect on perceived value ($t = 0.34, p > 0.05$), indicating that price, within this specific context, is not the primary determinant of value. This may be attributed to consumers' higher orientation toward product quality rather than price sensitivity when evaluating skincare offerings. The nonsignificant effect of price perception on perceived value may be explained by the nature of skincare products as experience-based and high-involvement goods. Consumers tend to prioritize product quality, safety, and efficacy over price considerations, particularly when potential risks are associated with product usage. In such contexts, price becomes a secondary evaluation criterion, as consumers are willing to tolerate higher prices in exchange for perceived effectiveness and reduced uncertainty. This finding is consistent with recent omnichannel studies indicating that value formation in personal care products is driven more by experiential outcomes than by price sensitivity. Interestingly, Perceived Risk demonstrated a significant positive effect on perceived value ($t = 4.05, p < 0.05; \beta = 0.31$). This alternative pattern can be interpreted through the lens of Risk Compensation Theory, which suggests that consumers facing elevated risk seek greater benefits or perceived value to justify their purchase decision. Conversely, Website Reputation did not significantly influence perceived value ($t = 0.75, p > 0.05$). Although extant literature indicates its potential mediating role in fostering online trust.

The positive relationship between perceived risk and perceived value, although seemingly inconsistent with traditional risk-avoidance theory, can be interpreted within the context of experiential and involvement-based products such as skincare. Consumers facing higher perceived risk may engage in more extensive information processing and value justification, leading to heightened perceived benefits once trust signals and product efficacy are confirmed. Similar patterns have been observed in high-involvement consumption contexts, where perceived risk enhances perceived value through cognitive effort and justification mechanisms. In relation to Online Trust, the analysis shows it does not significantly affect Repurchase Intention ($t = 1.08, p > 0.05$). Although online trust does not directly influence repurchase intention this finding suggests that trust may function as an indirect or foundational mechanism rather than an immediate behavioral driver. In the omnichannel skincare context, trust primarily reduces uncertainty and enhances initial satisfaction, but repeat purchase behavior appears to be more strongly shaped by post-consumption experiences and perceived product performance. This result aligns with prior studies indicating that trust plays a more critical role in early-stage adoption, while repurchase intention is increasingly driven by experiential value and usage outcomes. but it does exert a significant effect on Customer Satisfaction ($t = 1.08, p > 0.05$). This implies that while online trust is critical for shaping initial satisfaction levels, it may not directly translate into repeat purchasing behavior. This outcome is in line with the findings, who notes that trust is particularly influential in early stages of consumer engagement, whereas repurchase behavior is more strongly driven by actual consumption experience.

The study's most critical insight lies in the discovery that Customer Satisfaction does not significantly predict Customer Loyalty ($t = -0.92, p > 0.05$), whereas Repurchase Intention exerts a robust and statistically significant influence ($t = 4.87, p < 0.05$). This finding suggests that satisfaction alone is insufficient to foster loyalty without the mediating role of repurchase intention. In behavioral commitment than in affective

satisfaction alone. Although the Chi-Square statistic indicates a significant model misfit, this result should be interpreted with caution due to its well-documented sensitivity to sample size and model complexity. In studies employing Structural Equation Modeling with relatively large samples and complex models, the Chi-Square test frequently rejects models that otherwise demonstrate acceptable fit. Therefore, this study places greater emphasis on alternative fit indices. The RMSEA value of 0.071 and SRMR below 0.08 indicate an acceptable approximation of the population covariance matrix, consistent with recommended thresholds. Nevertheless, this limitation suggests that the model may still benefit from further refinement, and the findings should be interpreted within this constraint

5. MANAGERIAL IMPLICATIONS

From a managerial standpoint, the findings offer several actionable strategies. First, skincare brands should prioritize enhancing product quality through innovation, product development, and superior after sales service rather than competing solely on price. These quality-driven strategies are more effective in increasing perceived value and customer retention. Second, despite the insignificant direct effect of website reputation on perceived value, its critical role in shaping consumer trust cannot be overlooked. Firms should invest in maintaining a credible and transparent digital presence by ensuring accurate product information, responsive customer service, and proactive engagement with consumer reviews. As repurchase intention is the most significant antecedent of customer loyalty, marketing strategies should focus on cultivating repeated purchase behaviors. Initiatives such as loyalty programs, personalized incentives, and customer experience enhancement are recommended to reinforce customer retention and foster emotional attachment to the brand.

6. CONCLUSION

This study investigates the determinants of customer loyalty in the context of Indonesia's omnichannel skincare market. The analysis indicates that perceived product quality and perceived risk significantly influence perceived value, while price perception does not. This highlights the preference of consumers for quality and risk reduction over price considerations in evaluating skincare products.

Furthermore, online trust is shown to contribute more substantially to customer satisfaction than to repurchase intention, emphasizing the nuanced role of trust in shaping consumer perceptions. Crucially, customer satisfaction alone does not significantly drive loyalty instead, repurchase intention emerges as the principal mediator leading to sustained loyalty. These insights challenge conventional loyalty paradigms that center on satisfaction as the ultimate determinant. The findings hold several strategic implications for industry practitioners. Firms should concentrate on elevating product quality, enhancing online transparency, and delivering superior customer service to build trust. Simultaneously, fostering repurchase behavior through loyalty schemes and tailored promotional offers is essential for achieving long-term loyalty. By embracing these strategies, skincare businesses can better navigate the competitive landscape and deliver cohesive shopping experiences across both digital and physical channels.

7. DECLARATIONS

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7.2. Author Contributions

Conceptualization: EA; Methodology: US; Software: PN; Validation: LY and LK; Formal Analysis: US and LY; Investigation: EA; Resources: PN; Data Curation: LY; Writing Original Draft Preparation: EA and PN; Writing Review and Editing: US and LY; Visualization: US; All authors, EA, US, LY, PN have read and agreed to the published version of the manuscript.

7.3. Data Availability Statement

As part of our commitment to transparency, the dataset used in this study is openly available via the Zenodo Repository: <https://doi.org/10.5281/zenodo.18588504>.

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7.5. Declaration of Conflicting Interest

The authors declare that they have no conflicts of interest, known competing financial interests, or personal relationships that could have influenced the work reported in this paper.

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