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UNDERSTANDING THE LOYALTY PATHWAY: HOW TRUST AND SATISFACTION SHAPE REPURCHASE INTENTIONS IN OMNICHANNEL SKINCARE SHOPPING

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Abstract
This study aims to analyze the implementation of governance of risk management in Indonesian banks, as well as analyze the relationship between governance of risk management and systemic banking risk in Indonesia as measured through the Value at Risk (VaR) and Expected Shortfall (ES) methods. Employing a quantitative methodology, data were gathered via a survey of 233 respondents who had purchased skincare products through multiple retail channels, both online and offline. Results demonstrated that perceived product quality and perceived risk notably impacted perceived value, whereas price perception did not directly influence consumers' perceived value. Furthermore, online trust significantly enhanced customer satisfaction but did not directly affect repurchase intention. Interestingly, repurchase intention emerged as the main determinant of customer loyalty, while customer satisfaction alone did not directly contribute to loyalty. These outcomes highlight that customer loyalty relies more heavily on repurchase behaviors, which are primarily driven by trust and positive omnichannel experiences, rather than merely customer satisfaction. Understanding these key drivers enables skincare retailers to formulate strategic initiatives aimed at bolstering customer retention and competitive advantage in a highly competitive market.

Keywords: Customer loyalty; omnichannel; online trust; customer satisfaction; repurchase intention; product quality; perceived risk; e-commerce skincare.

INTRODUCTION

Indonesia, characterized by rapid economic expansion and a sizeable population, is experiencing notable shifts in consumer behavior, particularly concerning online skincare purchases. Skincare products have become the leading e-commerce category, comprising 39% of total sales (Annur, 2022). Increased consumer awareness regarding skincare's significance has driven rapid industry growth [1] ; [2]. By July 2022, skincare businesses had risen by 20.6%, growing from 819 to 913 companies (Statistics Indonesia, 2022). Skincare dominates the beauty sector, accounting for 29.6%, surpassing haircare products (21.5%) and bath products (12.2%). The Indonesian skincare market's value was USD 9,758 million in 2019 and is projected to increase to USD 14,716 million by 2027, at an annual growth rate of 7.5% (Allied Market Research, 2020). Additionally, the expanding middle class, from 45 million in 2018 to a projected 135 million by 2030, and widespread social media usage further accelerate market growth (McKinsey & Company).

The rise of e-commerce has significantly altered consumer purchasing patterns, with 66% of consumers preferring online platforms to traditional stores (Populix). Shopee dominates the market, with 98% of respondents purchasing skincare products through this platform, followed by Tokopedia and Lazada (Databoks Katadata, 2023). Skincare-related e-commerce transactions surged by 46.8% in early 2022, surpassing IDR 40 billion (Compas.co.id). Omnichannel strategies are gaining importance, with evidence indicating a significant positive

influence on consumer purchasing decisions. [3]. Customers increasingly expect seamless integration between online and offline channels. Critical factors influencing customer loyalty include customer service quality, privacy and security, pricing, product quality, and customer reviews. [4]. Notably, skincare products received the highest number of distribution license approvals from the Indonesian Food and Drug Authority over the past five years, totaling 411,410 products (Databoks Katadata, 2022).

Consumer purchasing behavior continues evolving from single-channel toward multichannel and omnichannel approaches. [5]. Consumers frequently engage in showrooming, evaluating products in physical stores before purchasing online, and webrooming, researching products online before buying in-store, which enhances customer satisfaction and loyalty. [6]. Retailers must deliver consistent shopping experiences to increase customer retention and long-term profitability. [5]. While e-commerce offers convenience, challenges persist, including order inaccuracies and inadequate customer service [7]. Thus, developing an effective customer loyalty framework that addresses pricing strategies, product quality, customer experience, and channel integration is vital within the omnichannel context. [8]; [9].

The previous research has been done by Khan, M. A., Ahmed, R. R., & Pahlevan Sharif, S. (2023) [10]. "The role of social media in shaping consumer behavior: Evidence from Pakistan." Journal of Business Research, 153, 56-67. This study explores how social media influences consumer purchasing behavior, offering insights that could enrich the understanding of consumer behavior in e-commerce, particularly about omnichannel strategies.

Alifa, R. N., & Saputri, M. E. (2022) [3]. "The influence of influencer marketing and omnichannel strategies on consumer purchase intent on Sociolla." ProBank, 64-74. This research investigates the impact of influencer marketing and omnichannel strategies on consumer purchase intention, which aligns closely with your focus on customer loyalty and omnichannel shopping experiences.

This study seeks to identify determinants influencing customer loyalty across multiple purchasing channels (online and offline). It aims to provide comprehensive insights into the factors affecting customer loyalty within omnichannel skincare commerce. Findings from this research will contribute to a deeper understanding of consumer behavior and omnichannel marketing strategies. The research scope encompasses consumer behavior regarding multiple purchasing channels (online and offline), focusing specifically on omnichannel e-commerce for Indonesian local skincare products. Additionally, this study explores how customer trust and satisfaction are established and their roles in driving loyalty within omnichannel ecosystems.

Conceptual Framework

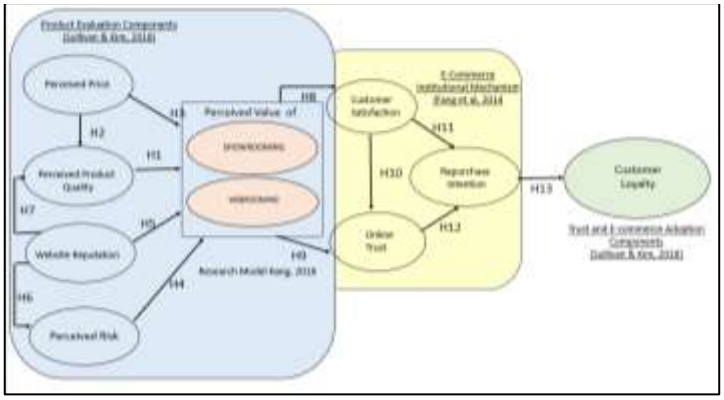


Figure 1: Conceptual Framework

The conceptual model developed in this study identifies cross-channel customer loyalty as the dependent variable. The independent constructs—Perceived Price, Perceived Product Quality, Website Reputation, and Perceived Risk—are drawn from the Product Evaluation Components proposed by [11]. These dimensions are theorized to affect the Perceived Value of showrooming and webrooming behaviors, as adopted and modified from Kang's (2018) framework. Following this evaluation process, consumers engage in either showrooming (offline evaluation, online purchase) or webrooming (online evaluation, offline purchase), which are subsequently shaped by Trust and Satisfaction, functioning as key moderating variables. This approach is rooted in the E-Commerce Institutional Mechanism model (Fang et al., 2014), positing that trust and satisfaction significantly enhance Repurchase Intention. Repurchase Intention, in turn, acts as a determinant of Cross-Channel Customer Loyalty or E-Loyalty, consistent with the Trust and E-Commerce Adoption model by [11].

Numerous previous studies support this integrative model. Khan et al. (2019) emphasized that perceived product quality significantly affects purchase intention and customer loyalty. Savila et al. (2019) [12] Demonstrated that the use of multiple channels, along with trust and loyalty, fosters repurchase behavior. Ding et al. (2022) found a strong link between brand loyalty and repurchase intention, while Yun and Yoo (2023) identified customer satisfaction as a mediating factor between service quality and loyalty. Other sectoral studies reinforce these findings. [13] Showed that service quality had a more pronounced effect on loyalty than perceived price in pharmaceutical retail. Gefen and Devine (2001) identified online service quality dimensions—such as website security and responsiveness—as critical to website reputation and loyalty. Gao and Huang (2021) noted that omnichannel quality improves both engagement and loyalty. [14] Highlighted the role of perceived quality in shaping loyalty in food retail. Similarly, [15] Confirmed that customer satisfaction positively affects loyalty in online transport and supermarket retail, respectively. Studies on repurchase intention, including those by [16]Underline the importance of product quality, trust, and customer value in driving repurchase behavior. Overall, this model aligns with McKinsey's Dynamic Model of the Consumer Decision Journey. [17], which proposes that loyalty is nurtured in a cyclical process. Loyal customers tend to bypass extended evaluation stages and enter a loyalty loop, driven by favorable post-purchase experiences, brand interaction, and well-designed loyalty initiatives.

Perceived product quality constitutes a pivotal element within the Technology Acceptance Model (TAM) and plays a significant role in shaping consumer behavior in online shopping contexts. Consumers assess product and service quality based on information accuracy, platform performance, and system reliability. Empirical studies suggest that higher product quality enhances perceived value by aligning perceived benefits with the costs and efforts incurred. [11]. As Zeithaml (1988) posits, perceived product quality reflects the overall superiority of a product, which in turn influences perceived value. Furthermore, demonstrated that consumers often associate higher prices with superior quality and enhanced value.

Research Design and Methodology

This study adopted a quantitative explanatory design to investigate the causal relationships among perceived product quality, price perception, website reputation, perceived risk, perceived value, customer satisfaction, online trust, repurchase intention, and customer loyalty within the context of omnichannel skincare retail in Indonesia.

Data Collection

A structured questionnaire employing a five-point Likert scale was administered to 233 respondents residing in Greater Jakarta who had previously purchased skincare products through both online and offline channels. The study utilized a convenience sampling technique, and data were collected through Google Forms to ensure accessibility and response efficiency.

Measurement of Constructs

All constructs were measured using validated scales adapted from prior studies in consumer behavior and e-commerce to ensure both validity and comparability.

1. Perceived Value (PV) was assessed using indicators from Zeithaml (1988) and Kang (2018), capturing consumers' evaluations of a product's worth relative to the benefits received and costs incurred.
2. Customer Satisfaction (CS) was measured following Zhang et al. (2019), emphasizing affective post-purchase evaluations.
3. Repurchase Intention (RI), representing the consumer's behavioral tendency toward repeat purchases, adopted items from Rose et al. (2012).
4. Customer Loyalty (CL) was conceptualized based on Hellier et al. (2003), incorporating both attitudinal and behavioral loyalty dimensions.
5. Online Trust (OT) and Perceived Risk (PR) were operationalized using constructs developed by Gefen et al. (2003) and Sullivan and Kim (2018), highlighting consumer confidence and uncertainty in omnichannel transactions.

Table 1
Operationalization of Variables

No.	Variable	Code	Conceptual Definition	Indicators and Sources
1	Perceived Value of Showrooming and Webrooming	PV	Consumer perception of value derived from integrating online and offline purchasing experiences (Kang, 2018; Flavián et al., 2019; Verhoef et al., 2015).	Benefits received, user experience, purchase context (Zeithaml, 1988).
2	Perceived Product Quality	PPQ	Consumer evaluation of product excellence based on information, experience, and reliability (Zeithaml, 1988).	Information accessibility, delivery reliability, secure packaging, and reviews (Kang, 2018; Rigby, 2011).
3	Perceived Risk	PR	Consumer perception of uncertainty and potential negative outcomes from purchasing decisions (Adiwijaya & Subagio, 2017).	Risk of side effects, financial loss, dissatisfaction, and delivery issues (Cho, 2004).
4	Online Trust	OT	Trust in the reliability, integrity, and security of e-commerce transactions and platforms (Sullivan & Kim, 2018).	Transaction security, seller reputation, consistency across channels, and information quality (Gefen et al., 2003).
5	Website Reputation	WR	Public perception of the credibility and reliability of an e-commerce website (Flanagin & Metzger, 2007).	Website design, customer service, product information reliability, product reputation, security (Palmer, 2002).

6	Perceived Price	PP	Consumer judgment regarding the fairness and value of product pricing (Peter & Olson, 2000).	Price fairness, discounts, and quality-to-price ratio (Sullivan & Kim, 2018).
7	Customer Satisfaction	CS	Overall consumer assessment of the fulfillment of purchase expectations (Vijay et al., 2019).	Expectation fulfillment, user experience, service quality (Zhang et al., 2019).
8	Repurchase Intention	RI	The consumer's likelihood of repeating purchases from the same brand or seller (Hellier et al., 2003).	Shopping experience, product availability, and offline transactions (Rose et al., 2012).
9	Customer Loyalty	CL	Consumer commitment to consistently repurchase from a specific brand or company (Nurullaili & Wijayanto, 2013).	Commitment, repurchase frequency, customer recommendations (Hellier et al., 2003).

Structural Model (Inner Model) Evaluation

The inner model was evaluated using path coefficients and their statistical significance to examine the hypothesized relationships between constructs. The path analysis results indicated several significant relationships, notably the positive influence of Perceived Product Quality (PPQ) and Perceived Risk (PR) on Perceived Value (PV). In contrast, Price Perception (PP) and Website Reputation (WR) did not significantly affect PV. The model's explanatory power was assessed using the Coefficient of Determination (R^2), which measures the proportion of variance in the dependent variables explained by the independent constructs. Customer Loyalty (CL) recorded the highest R^2 (0.94), followed by Customer Satisfaction (CS) at 0.91, indicating strong predictive capability. However, lower R^2 values for constructs such as Perceived Risk (0.064) suggest the potential need for model refinement or the inclusion of additional explanatory variables. Overall, the findings provide robust evidence of the measurement model's validity and reliability, while highlighting areas for improvement, particularly regarding discriminant validity and the explanatory power of certain constructs.

The results of the regression analysis demonstrate that perceived product quality significantly influences perceived value ($t = 2.47$, $p < 0.05$), with a path coefficient of 0.20. This finding suggests that higher product quality perceptions contribute to a stronger sense of value among consumers. These results are consistent with prior research. [21], which underscores the importance of product quality as a key determinant in shaping consumer value judgments. In contrast, the analysis reveals that price perception does not have a statistically significant effect on perceived value ($t = 0.34$, $p > 0.05$). This outcome implies that, within the context of this study, consumers prioritize product quality over price considerations when assessing value. This aligns with Monroe's (2003) perspective, which argues that consumers often emphasize product performance and benefits rather than cost alone in their purchase evaluations.

Moreover, the findings confirm that perceived risk exerts a significant negative influence on perceived value ($t = 4.05$, $p < 0.05$), with a coefficient of 0.31. This indicates that the higher the level of perceived risk, the lower the perceived value assigned to the product. Such results are in line with the risk compensation theory, which posits that consumers exposed to higher

risks seek compensatory benefits to justify their purchasing decisions, thereby influencing their perception of product value. Interestingly, website reputation does not significantly affect perceived value ($t = 0.75$, $p > 0.05$). This suggests that although reputation may play an important role in establishing consumer trust, it does not directly shape consumers' value perceptions in this context.

Regarding the role of online trust, the results indicate that trust does not significantly impact repurchase intention ($t = 1.08$, $p > 0.05$), but it has a significant positive effect on customer satisfaction ($t = 2.33$, $p < 0.05$). This finding highlights that trust primarily fosters satisfaction during initial interactions rather than directly influencing repeated purchase behaviors. This result is supported by Pavlou (2003), who emphasizes that trust plays a critical role at the early stages of customer engagement, whereas repurchase decisions are typically shaped by post-purchase experiences.

A particularly notable outcome of this study is the finding that customer satisfaction does not significantly influence customer loyalty ($t = -0.92$, $p > 0.05$), whereas repurchase intention significantly affects loyalty ($t = 4.87$, $p < 0.05$). This finding supports the view of Oliver (1999), who asserts that loyalty is more strongly driven by consistent repurchasing behavior and commitment rather than by satisfaction alone.

Data Analysis

To ensure construct validity, Confirmatory Factor Analysis (CFA) was conducted. Subsequently, Structural Equation Modeling (SEM) using LISREL was employed to examine the hypothesized causal relationships. Model fit was evaluated through standard indices, including the Root Mean Square Error of Approximation (RMSEA), Comparative Fit Index (CFI), and Tucker–Lewis Index (TLI), confirming the robustness of the analytical model.

Discriminant Validity

Discriminant validity ensures that each latent construct is distinct and does not overlap with other constructs. [20]. The Fornell-Larcker criterion was used to assess discriminant validity, requiring the square root of each construct's AVE to be greater than its highest correlation with any other construct. Correlations between constructs were also examined, with an ideal threshold below 0.85. The results indicated that while some constructs such as Perceived Value (PV) and Perceived Risk (PR) demonstrated acceptable discriminant validity, others, including Online Trust (OT), Website Reputation (WR), and Customer Satisfaction (CS), failed to meet the required thresholds, suggesting potential overlap and measurement redundancy. This finding implies the need for further refinement of the measurement model to strengthen discriminant validity.

Reliability Assessment

Reliability analysis evaluates the consistency and stability of the measurement indicators within each construct. Composite Reliability (CR) and Cronbach's alpha were employed, with CR preferred due to its accuracy in accounting for varying factor loadings (Fornell & Larcker, 1981; Kline, 2023). A CR value of 0.7 or higher was considered indicative of good reliability.

The reliability test results confirmed high internal consistency across all latent constructs, with CR values exceeding 0.7 for each variable. Customer Satisfaction (CS), Website Reputation (WR), and Online Trust (OT) exhibited the highest CR scores, reinforcing the robustness and dependability of the measurement model.

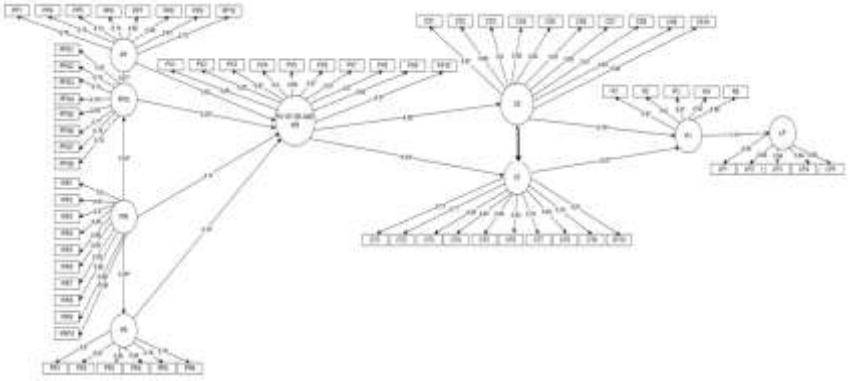
Results and Discussion

Data analysis using SEM–LISREL aimed to identify the determinants of perceived value and online trust within the omnichannel skincare ecosystem. A first-order construct modeling approach was applied to simplify the structural model and enhance the reliability of parameter estimates.

The analysis comprised five major steps:

1. Model Fit Evaluation: Assessed through indices such as RMSEA, GFI, and CFI to verify overall model adequacy.
2. Convergent Validity: Examined through factor loadings, Average Variance Extracted (AVE), and Composite Reliability (CR), confirming indicator reliability for each latent construct.
3. Discriminant Validity: Established using the Fornell–Larcker criterion and inter-construct correlation matrix to ensure construct uniqueness.
4. Construct Reliability: All constructs demonstrated CR values above 0.70, indicating strong internal consistency.
5. Path Analysis: Hypothesized causal relationships were tested, with significance determined by t-values (> 1.96) or p-values (< 0.05).

Structural Relationships



The SEM results revealed several key findings within the proposed customer loyalty model:

The structural model analysis revealed a complex yet insightful pattern of relationships among the examined constructs. Perceived Product Quality (PPQ) and Perceived Risk (PR) were found to have significant positive influences on Perceived Value (PV), with standardized path coefficients of $\beta = 0.20$ and $\beta = 0.31$, respectively. This indicates that higher perceptions of product quality and a managed sense of risk contribute to consumers' evaluation of value in omnichannel skincare retail. In contrast, Website Reputation (WR) and Perceived Price (PP) did not exert significant effects on PV, suggesting that consumers' valuation of skincare products extends beyond price perception and platform credibility when both online and offline experiences are integrated. Further analysis showed that PPQ was positively shaped by both WR ($\beta = 0.54$) and PP ($\beta = 0.87$), underscoring the interdependence between consumers' perception of website reputation, pricing fairness, and their evaluation of product quality. Meanwhile, PR was also significantly influenced by WR ($\beta = 0.26$), indicating that a strong digital reputation can reduce consumers' perceived uncertainty in omnichannel transactions. Within the Online Trust (OT) model, only PV exhibited a significant positive impact ($\beta = 0.34$), highlighting the central role of perceived value in fostering consumer trust. Conversely, both PPQ and WR had significant negative effects on OT, implying that even high-quality products or reputable websites may not always translate into stronger online trust, possibly due to varying consumer expectations or previous negative experiences. PR and PP, however, showed no significant influence on OT.

Regarding Customer Satisfaction (CS), the findings revealed that PR had a significant positive effect ($\beta = 0.23$), whereas WR and PP had significant negative effects. This pattern suggests that lower perceived risk enhances satisfaction, while dissatisfaction may arise from pricing or website-related factors. The effects of PV, PPQ, and OT on CS were not statistically significant. In terms of Repurchase Intention (RI), only CS had a significant negative effect (β

= –0.70), suggesting that in this particular context, higher satisfaction did not necessarily lead to repeat purchase intentions—potentially reflecting brand switching or variety-seeking behavior among skincare consumers. Finally, Customer Loyalty (CL) was positively and significantly influenced by RI (β = 1.31), reaffirming the centrality of repurchase behavior in loyalty formation, while OT exerted a significant negative effect (β = –0.22). Interestingly, CS did not show a significant relationship with CL, implying that loyalty in omnichannel skincare retail may be driven more by behavioral commitment and habitual purchasing than by satisfaction alone.

Result and Discussion

Convergent validity assesses the extent to which indicators of a particular construct converge or share a high proportion of variance. In the context of Structural Equation Modeling (SEM) using LISREL, convergent validity is evaluated using three primary metrics: factor loadings, Average Variance Extracted (AVE), and Composite Reliability (CR) (Fornell & Larcker, 1981; Kline, 2023). Factor loadings should exceed 0.5, with values above 0.7 considered ideal. Similarly, an AVE value greater than 0.5 suggests that more than half of the variance in the indicators is explained by the underlying latent construct, while a CR value of 0.7 or higher indicates strong internal consistency. [19]. The empirical analysis revealed that two indicators under the Perceived Price (PP) construct, specifically PP2 and PP3, demonstrated factor loadings below 0.5. Consequently, these items were removed to ensure model validity. Following their exclusion, all remaining indicators satisfied the validity criteria, with factor loadings ranging from 0.57 to 0.90 across constructs. For example, Perceived Value (PV) exhibited loadings between 0.57 and 0.87, while Perceived Product Quality (PPQ) ranged from 0.53 to 0.85. Further validation through AVE calculations confirmed the robustness of the measurement model. All constructs demonstrated AVE values above the threshold of 0.5. Notably, Repurchase Intention (RI), Customer Loyalty (CL), and Customer Satisfaction (CS) reported the highest AVE values, thus supporting the convergent validity of the measurement model.

Summary of Findings

The results highlight that perceived product quality and risk perception play pivotal roles in shaping perceived value, which subsequently enhances trust in omnichannel transactions. However, website reputation and price perception, traditionally strong predictors in online retail contexts, did not yield significant effects in this study—possibly due to consumers' growing familiarity and reduced risk sensitivity in established skincare platforms.

Managerial Implications

The results of this study yield several valuable managerial implications for firms operating within the omnichannel skincare industry. These implications provide guidance for practitioners seeking to enhance customer loyalty through targeted strategic initiatives. First, the findings underscore the importance of prioritizing product quality enhancement as a core strategic focus. Rather than relying primarily on price competition, firms are advised to invest in continuous product innovation, the development of superior product features, and the provision of reliable after-sales services. Such efforts are crucial for increasing perceived value, as consumers in this sector tend to evaluate products based on quality attributes and performance outcomes rather than pricing alone. Second, the study highlights the critical role of online reputation in fostering consumer trust, although it does not directly influence perceived value. Maintaining a positive and credible online presence is essential for mitigating perceived risk and reinforcing trust in the digital environment. Companies should, therefore, implement transparent communication practices, actively manage customer reviews and feedback, and ensure the consistent delivery of high-quality customer service. These actions

contribute to strengthening consumer confidence and support the development of long-term relationships with customers. Third, the analysis identifies repurchase intention as a key determinant of customer loyalty, suggesting that satisfaction alone may be insufficient to secure sustained customer commitment. In light of this, marketing strategies should be designed to explicitly encourage repeat purchasing behavior. This can be achieved through the implementation of well-structured loyalty programs, the provision of exclusive incentives for returning customers, and the creation of engaging and seamless shopping experiences across both online and offline channels. By focusing on repurchase intention, firms can more effectively cultivate loyal customer bases and enhance their competitive positioning in the marketplace.

Collectively, these managerial recommendations emphasize the need for a holistic approach that integrates product excellence, trust-building mechanisms, and repurchase-oriented marketing strategies to foster customer loyalty in the omnichannel skincare retail landscape. These implications highlight the importance of aligning product strategies and marketing initiatives with consumer perceptions and behaviors, thereby supporting sustained loyalty in competitive omnichannel retail environments.

Conclusion

This study provides empirical insights into the determinants of customer loyalty within the omnichannel skincare market in Indonesia. The findings highlight that perceived product quality and perceived risk significantly influence perceived value, while price perception does not exhibit a direct effect. This suggests that, in evaluating product value, consumers place greater emphasis on product quality and perceived risk mitigation rather than on pricing alone. Additionally, the results indicate that online trust plays a pivotal role in enhancing customer satisfaction, although it does not directly impact repurchase intention. Most notably, the analysis confirms that repurchase intention serves as the most critical predictor of customer loyalty, whereas customer satisfaction does not significantly contribute to loyalty outcomes. These results support the argument that satisfaction, while important, is insufficient as a sole driver of loyalty without the reinforcement of actual repurchasing behavior. The managerial implications derived from these findings emphasize the need for companies to prioritize the enhancement of product quality, foster trust through transparent communication and reliable service, and design strategies that specifically encourage repurchase behavior. Marketing approaches such as loyalty programs, personalized engagement, and exclusive customer incentives may effectively strengthen repurchase intention and sustain long-term loyalty. By adopting these strategies, skincare brands can better respond to consumer expectations in a highly competitive omnichannel environment. Ensuring a seamless, trustworthy, and value-oriented customer experience across both online and offline platforms will be essential for sustaining customer relationships and achieving competitive advantage in the evolving skincare industry.

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