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CONSUMER BEHAVIOR | RESEARCH ARTICLE

The Influence of Brand Trust and Satisfaction towards Consumer Loyalty of a Local Cosmetic Products Brand X among Generation Z

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Abstract: The increasing demand for cosmetic products during the Covid-19 pandemic has encouraged companies to increase consumer trust and satisfaction so that consumers remain loyal to one brand, including a well-known local cosmetic product brand. This study aims to analyze the influence of brand trust and satisfaction towards consumer loyalty of a local cosmetic products brand X among generation Z. This study used a cross-sectional study design. Three hundred and eighteen respondents were collected by voluntary sampling. Data were collected through Google Forms online questionnaire and processed Structural Equation Modeling. The results showed that gender, age, education, and monthly income were positively and significantly related to brand trust. Age, monthly income, frequency of purchasing local cosmetic brand X, types of local cosmetic brand X products purchased, and duration of use of local cosmetic brand X products have a positive and significant relationship with consumer loyalty. The results of the SEM show that brand trust positively and significantly influences consumer satisfaction and loyalty. In addition, consumer satisfaction positively and significantly influences consumer loyalty. The lack of consumer confidence in the materials used by brand X in production indicates that consumer literacy regarding products still needs to improve.

Keywords: brand trust, consumer loyalty, consumer satisfaction, generation z, local cosmetic products

JEL Classification: D24, D81, L67

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PUBLIC INTEREST STATEMENT

One of the company's challenges is maintaining consumer loyalty so that consumers remain loyal to brand X local cosmetic products. Our findings show that brand trust has a significant direct effect on consumer satisfaction, and consumer satisfaction also directly affects consumer loyalty. Brand trust does not affect consumer loyalty directly but indirectly through the mediation of consumer satisfaction. Without customer satisfaction, loyalty cannot be achieved only by brand trust. Before reaching the satisfaction stage, consumers must feel safe and trusted to encourage consumers to buy products to consumers and finally decide to be loyal to brand X. The level of brand trust, satisfaction, and consumer loyalty is still in the moderate category. Therefore the company still make improvement of these three important aspects.

1.   Introduction

The implementation of Large-Scale Social Restrictions (PSBB) has made people reduce activities outside the home and shop more for life necessities online to minimize the spread of the Covid-19 virus (Utari, Fitri, Setyanto, & Henny, 2020), including shopping for cosmetics. Rahma and Idrus (2022) said that people have more time to take care of themselves at home during the Covid-19 pandemic, so the demand for cosmetic products is increasing and becoming a trend. This makes the cosmetic industry use digital media more for product marketing (Dinillah, Gunawan, & Sinansari, 2021). Generation Z, a generation familiar with the internet, takes advantage of this situation by buying cosmetic products online. In addition, generation Z is known to pay more attention to their appearance through routine skin care (Wardah & Harti, 2021). Therefore, most of their spending is used to shop for cosmetic products (ZAPClinic.com., 2020).

The development of the globalization era makes the competition for various cosmetic products very tight (Nyonyie, Kalangi, & Tamengkel, 2019), so companies must retain consumers as a way to survive (Haryono & Octavia, 2014). Brand X is one of the well-known local cosmetic product brands. Even though sales of brand X local cosmetic products are already high in the market, consumers still give low ratings (reviews) of these products on Shopee e-commerce. Consumers submit product-related complaints indicating that consumers are disappointed, distrustful, dissatisfied, and disloyal to local cosmetic product brand X. Generation Z highly depends on product evaluation in making purchases (ZAPClinic.com., 2020). Such a low rating is thought to reduce trust and satisfaction, leading to a decrease in the loyalty of Generation Z to local cosmetic products brand X.

Consumer loyalty is a consumer's commitment to a product that is shown by repeated buying behavior for the same product. Consumer loyalty can be caused by brand trust and satisfaction that is already in the minds of consumers (Dewi, 2017). Brand trust is a feeling of security that consumers have that the brand will meet their consumption expectations (Delgado-Ballester & Munuera-Aleman, 2001). According to Rangkuti (2011), consumer satisfaction is the response or reaction of consumers to the discrepancy between the level of expectations and the actual performance that is felt after use or usage. Consumers who feel trust and satisfaction will commit to continue using products or services that have been felt repeatedly (Aini, 2020). Consumers loyal to a product will maintain the product and will not easily switch to another product. The formation of brand trust and consumer satisfaction makes good cooperation or relationships between consumers and companies.

Research with local cosmetic product brand X as the object has yet to be done much, especially on local cosmetic product brand X on consumers of generation Z in Greater Jakarta. Previous research on local cosmetic product brand X used several different variables from those in this study, including word of mouth, digital marketing, purchasing decisions, product quality, price, purchasing decisions, consumer motivation, and consumer buying interest.

Based on the description above, this study aims to (1) identify the characteristics of the respondents (demographic and socio-economic), the pattern of buying the local cosmetic brand, brand trust level, satisfaction level, and loyalty level of Generation Z users of a local cosmetic products brand X; 2) analyze the relationship between respondent characteristics (demographic and socio-economic) and pattern of buying a local cosmetic brand with brand trust, consumer satisfaction, and consumer loyalty of a local cosmetic products brand X among generation Z; and (3) analyze the influence of brand trust and consumer satisfaction towards consumer loyalty of a local cosmetic product brand X among generation Z.

The grand theory used in this research is consumer behavior (Sumarwan, 2014) which explains that attitude is an important factor influencing consumer decisions. The concept of attitude is closely related to belief and behavior. Attitude describes consumer confidence based on their knowledge that a product has various attributes and benefits. In a decision process, consumers will not stop only until the

consumption process. Consumers will conduct an evaluation process of the consumption that has been done, called the post-consumption evaluation process. The result of the post-consumption evaluation is that consumers are satisfied or dissatisfied with the consumption of the product or brand that has been done. Satisfied consumers will repurchase the product. Continuous repurchasing of the same product or brand shows loyal consumer behavior. The more satisfied consumers are with the brand, the more loyal they will be to it.

2. Literature Review

2.1 Brand Trust

Brand trust is a feeling of security that consumers have in their interactions with brands based on the perception that the brand is reliable and responsible for the interests and welfare of consumers (Upamannyu, Gulati, & Mathur, 2014). Chaudhuri and Holbrook (2001) mention that brand trust is necessary to build and maintain long-term relationships between consumers and brands and facilitate consumer satisfaction with brand commitment. According to Arıcı and Güçer (2018), brand trust can occur when consumers feel safe about the quality and guarantee of a product or service and are finally satisfied with the sincerity and honesty that have been given, thus deciding to continue to be loyal to using the brand. Chaudhuri and Holbrook (2001) measure brand trust using four dimensions. First, trust is a form of consumers trusting a product or service through a brand. Second, rely is defined as the level of consumer confidence in a reliable product or service through the characteristics of a brand. Third, honest is the level of consumer confidence in the brand that a product or service is an honest product or service (brand). Finally, safe is defined as the level of consumer confidence in the brand that a product or service is a product or service (brand) that is safe to use.

According to Rahmawati, Asep, and Komariah (2019), brand trust has a positive and partially significant effect on customer satisfaction at a skin care clinic in Sukabumi. Imania and Widayanto (2018) also mentioned that the brand trust variable positively and significantly affects customer satisfaction for beauty clinics in Semarang. Satisfaction is also considered to positively affect customer trust at salon X in Jakarta, meaning that satisfaction-forming indicators can help build trust (Berlianto, 2018). Brand trust and consumer loyalty are discussed in (Dewi, 2017), with the result that brand trust significantly affects consumer loyalty to cosmetic products. Fauziyah and Karneli (2016) stated that overall, consumers consider a brand trust for cosmetic products good. After testing, it is known that the brand trust variable positively and significantly affects consumer loyalty to cosmetic products. Other studies also revealed that brand trust significantly affects consumer loyalty for hand and body lotion products in the East Jakarta area. The independent variable determines consumer loyalty to hand and body lotion products (Baisyir, 2021).

2.2 Consumer Satisfaction

According to Sumarwan (2014), consumer satisfaction is a feeling that arises because of the comparison between consumer expectations before the purchase and what consumers get from the purchased product. Therefore, satisfaction arises when consumers' perceptions of a product at least equal or even exceed their expectations (Muro-Rodríguez, Pérez-Jiménez, Esteban-Dorado, & Martínez-Ruiz, 2021). According to Tjiptono (2011), consumer satisfaction in this study is measured through the dimension of overall satisfaction. Furthermore, Umar (2003) explains that overall satisfaction is the consumer's overall assessment of the product or service used.

Satisfaction is related to security and loyalty because a sense of security and fulfillment is an important determinant of satisfaction in achieving loyalty (Limbu, Wolf, & Lunsford, 2011). Darma, Effendi, and Juari's (2018) research results mention that customer satisfaction variables positively and significantly affect cosmetic customer loyalty. In line with Dewi, Andri, & Yonaldi (2012), the consumer

satisfaction variable significantly influences consumer loyalty for the hand and body lotion brand. This means that the more satisfied consumers are, the more it will affect the loyalty of hand and body lotion consumers in Padang. The research results by Yanto and Trianasari (2018) also show that the consumer satisfaction has a positive and significant relationship with consumer loyalty to cosmetic products.

Furthermore, Dennisa and Santoso (2016) mention that customer satisfaction positively and significantly affects customer loyalty at beauty clinics. This effect indicates that the higher the customer satisfaction with the beauty clinic, the higher the customer loyalty. On the other hand, the lower the customer satisfaction of the beauty clinic, the lower the customer loyalty.

2.3   Consumer Loyalty

Loyalty is a consumer's commitment to a product or brand manifested by continuous repurchase behavior of the same product in the long term (Amanah, 2011). Consumers show loyalty behavior when they repeatedly buy and use products or services and often ignore competitors' offers (Tuu et al., 2011). Identifying consumer loyalty behaviors can help companies achieve a better understanding of consumer behavior and also enable the formation of better marketing strategies (Garrido-Morgado, González-Benito, & Martos-Partal, 2016). Satisfied customers are willing to buy more and are more loyal to the company (Chiu, Wang, Fang, & Huang, 2012).

According to Griffin (2005), consumer loyalty in this study is measured through several dimensions, such as repeat purchases, immunity to competitors' offers, purchases between product lines, and referring to others. Repurchase is defined as consumer action in buying a certain product or service continuously. Immunity to competitors' offers is defined as the attitude of consumers who are not easily influenced by offerings of similar products or services from other companies. Purchases between product lines are defined as consumer actions in buying other products within the same company. Finally, referring to others is defined as consumer word-of-mouth communication to others to recommend a product or service. Wijayani and Prambudi (2020) also said that advocacy (defense) could be used as a benchmark for consumer loyalty. Loyal consumers will advocate or defend when someone gives a bad assessment of a product or service.

Consumer loyalty to a product can be caused by brand trust and satisfaction that already exists in the minds of consumers. The results of this study indicate that the brand trust variable significantly affects consumer loyalty to Pixy cosmetic products. This result explains that brand trust that already exists in the minds of consumers can affect the level of loyalty to a product. For example, Pixy cosmetic consumers believe in the Pixy powder brand, so they are loyal to using Pixy powder (Dewi, 2017). According to Baisyir (2021), the purpose of business is to create satisfied consumers because satisfied consumers can create a harmonious relationship between the company and consumers and provide a good basis for repeat purchases so that loyalty and word of mouth can be created that are profitable for the company.

2.4   Local Cosmetic Products

According to the Minister of Health of the Republic of Indonesia Regulation (2010), cosmetics are materials or preparations that are used on the outside of the human body or teeth and oral mucosa, especially to clean, perfume, change appearance, and/or improve body odor or protect or maintain the body in good condition (Rahayu & Suarna, 2017). Cosmetics are unique products, apart from being able to fulfill consumers' basic needs for beauty and often being a means for consumers to clarify their social identity in the eyes of society (Fabricant & Gould, 1993; Ferrinadewi, 2005). Cosmetics are classified into two types, namely (1) skincare cosmetics, which are cosmetics to maintain, care for and maintain skin condition; and (2) make-up cosmetics (decorative or make-up), which are cosmetics to beautify the face (Tranggono, 2007; Sukristiani, Hayatunnufus, & Yuliana, 2014).

According to the Ministry of Industry (2020), an 80 percent increase in online transactions for cosmetic products was caused by a shift in shopping patterns from offline to online. Cosmetic products produced in Indonesia are called local products. The increasing number of local cosmetic products that have sprung up in Indonesia provides an opportunity for developing local cosmetic brands to gain a globally competitive market (Riha, Maspiyah, Pritasari, & Dwiyanti, 2021). The cosmetic industry today targets female and male consumers who are starting to care about self-care (Prakoso & Negoro, 2017). Therefore, the company began to innovate to adapt to the conditions in the market along with the increasing public demand for beauty care (Agrevinna, 2020).

3. Conceptual Framework

Based on the empirical studies reviewed above, it is hypothesized that brand trust affects consumer satisfaction. Furthermore, it is hypothesized that brand trust and consumer satisfaction affect consumer loyalty. The conceptual framework is presented in Figure 1.
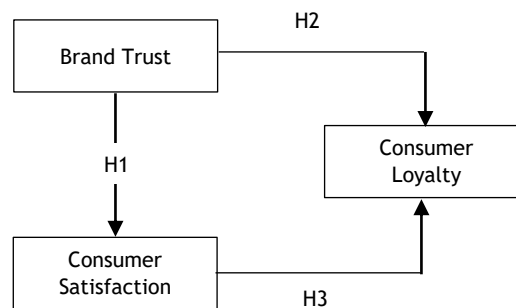

Figure 1. Conceptual framework

Based on the figure above, the hypothesis is as follows:
H1: Brand trust has a positive and significant influence on consumer satisfaction
H2: Brand trust has a positive and significant influence on consumer loyalty
H3: Consumer satisfaction has a positive and significant influence on consumer loyalty

4. Methods

4.1 Participants

This study used a cross-sectional study design with a survey method. The research locations were in Greater Jakarta, which was selected purposively. Greater Jakarta is the main area targeted by brand X in selling its products. Therefore, the researchers want to see how brand X consumers' trust, satisfaction, and loyalty are in the area which is the main target of brand X. The time of study starts from January to June 2022. The respondents are 318 people who were obtained using a voluntary sampling technique where respondents were asked to volunteer to fill out online questionnaires through Google Forms. When filling out the questionnaire, 365 people participated. However, after the data cleaning process, only 318 people filled out the questionnaire with valid answers and were set as examples in this study. Questionnaire links are distributed to social media such as Instagram, WhatsApp, Line, and Twitter.

In this study, generation Z is defined as the generation born from 1995 to 2010 (Wijoyo et al., 2020). According to Andriyanty and Wahab (2019), generation Z tends to be referred to as iGeneration, net generation, or internet generation because whatever Generation Z does is mostly related to the internet world, which indirectly affects their personality in consumption and spending. Based on those explanations, the sample criteria in this study are male or female who lives in the

Jabodetabek area, aged 17 to 25 years, and have purchased and used local cosmetic products brand X at least twice and in the last three months at least.

4.2 Measurement

The variables of this study are brand trust, consumer satisfaction, and consumer loyalty. Brand trust is a feeling of security that consumers have in their interactions with brands based on the perception that the brand is reliable and responsible for the interests and well-being of consumers (Upamannyu, Gulati, & Mathur, 2014). Consumer satisfaction is a feeling that arises because of the comparison between consumer expectations before the purchase and what is obtained by consumers from the purchased product (Sumarwan, 2014). Finally, consumer loyalty is a consumer's commitment to a product or brand manifested by continuous repurchase behavior of the same product in the long term (Amanah, 2011).

The questionnaire used as a research tool was adapted from various sources, namely brand trust with nine statements (Chaudhuri & Holbrook, 2001; Ana, Pratiwi, & Pujianto, 2021), consumer satisfaction with five statements (Delgado-Ballester & Munuera-Aleman, 2005), and consumer loyalty as many as eleven items (Ana, Pratiwi, & Pujianto, 2021; Wijayani & Prambudi, 2020). Measurements on each variable of brand trust, consumer satisfaction, and consumer loyalty used a Likert scale of 1 to 4 with answer choices strongly disagree, disagree, agree, and strongly agree with scores of 1, 2, 3, and 4. In addition, each variable is grouped into three categories, namely low (<60), moderate (60-80), and high (>80).

4.3 Analysis

The data collected in this study are primary data and secondary data. Primary data was obtained from filling out online questionnaires using a Google Forms link by generation Z respondents using local cosmetic product brand X. The data obtained were the characteristics of the respondents (gender, age, last education, occupation, and monthly income), the pattern of buying a local cosmetic brand (expenditure to buy local cosmetic product brand X, frequency of purchasing local cosmetic product brand X, type of local cosmetic product brand X that has been purchased, and duration of use of local cosmetic product brand X), level of brand trust, level of satisfaction, and level of loyalty to cosmetic products local brand X.

Respondents must complete the questionnaire so that the incomplete questionnaire will be canceled or considered invalid. Secondary data in this study include data on ten best-selling local skincare brands in e-commerce and Shopee consumer assessment data on brand X local cosmetic products at the Official Store and Jabodetabek distributors. Data were processed and analyzed using Microsoft Excel 2010 program, Statistical Package for Social Science (SPSS) 25, and LISREL 8.80. Data analysis included descriptive analysis, correlation test, and Structural Equation Modeling (SEM) analysis. The questionnaire made in this study before being used was tested first to see the level of validity and reliability. The results of the questionnaire test on 30 people showed that all statements on brand trust, consumer satisfaction, and consumer loyalty had a correlation coefficient of >0.3 and a Cronbach's Alpha value of >0.6, which means the questionnaire is valid and reliable and can be used as a research measuring tool.

5. Findings

5.1 Respondents Profile

The profile of respondents was based on gender, age, last education, occupation, and monthly income. The results showed that two-thirds of the respondents in this study were female (72.3%), while male respondents were only 27.7 percent of the total. The respondents ranged from 17 to 25 years who belonged to the generation Z group, with more than half of the respondents in the year age range of 20 to 22

years (51.9%). More than two-thirds of respondents are high school graduates (72.3%). The occupations held by the respondents in this study were quite diverse. However, more than half of the respondents are students or college students (66%). This study's highest percentage of respondents have a monthly income range of IDR 1.000.001- IDR 3.000.000 (36.2%).

5.2 Pattern of Buying Local Cosmetic Brands

The pattern of buying the local cosmetic brand in this study is seen based on the expenditure to buy brand X local cosmetic products, the frequency of purchasing local cosmetic products brand X, the type of local cosmetic product brand X that has been purchased, and the duration of use of local cosmetic products brand X. Almost half of the total respondents in this study (49.4%) spent Rp150.001-300.000 of their monthly income to buy local cosmetic products brand X. Almost half of the respondents have bought local cosmetic product brand X twice (40.9%). Based on the survey results, the most purchased cosmetic brand X by respondents is skincare (59.4%). Almost half of the respondents in this study (39.9%) had used local cosmetic products brand X for three months.

5.3 Brand Trust

Brand trust in this study is measured through indicators KM1 to KM9. The average achievement of the brand trust variable index is in the moderate category (60-80), with a value of 73.14. These results indicate that brand X still needs to increase consumer trust (Table 1).

Table 1. Category and descriptive analysis of brand trust

Category	Number (n)	Percentage (%)	Range	Average ± Std
Low (<60)	22	6.9		
Moderate (60-80)	213	67.0	18.52-100.00	73.14 ± 12.40
High (>80)	83	26.1		
Total	318	100		

5.4 Consumer Satisfaction

Consumer satisfaction in this study is measured through indicators KP1 to KP5. The average achievement of the consumer satisfaction variable index is in the moderate category (60-80), with a value of 71.59. These results indicate that brand X still needs to increase consumer satisfaction (Table 2).

Table 2. Category and descriptive analysis of consumer satisfaction

Category	Number (n)	Percentage (%)	Range	Average ± Std
Low (<60)	28	8.8		
Moderate (60-80)	229	72.0	20.00-	71.59 ± 14.17
High (>80)	61	19.2	100.00	
Total	318	100		

5.5 Consumer Loyalty

Consumer loyalty in this study is measured through indicators LK1 to LK11. The average achievement of the consumer loyalty variable index is in the moderate category (60-80), with a value of 69.58. These results indicate that brand X still needs to increase consumer loyalty (Table 3).

Table 3. Category and descriptive analysis of consumer loyalty

Category	Number (n)	Percentage (%)	Range	Average ± Std
Low (<60)	52	16.4		
Moderate (60-80)	201	63.2	33.33-	69.58 ± 13.53
High (>80)	65	20.4	100.00	
Total	318	100		

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5.6 Crosstab

The relationship test was conducted to see the relationship between respondents' characteristics (gender, age, last education, occupation, and monthly income) and pattern of buying a local cosmetic brand (expenditure to buy brand X local cosmetic products, frequency of purchasing local cosmetic products brand X, types of cosmetic products brand X that has been purchased, and the duration of use of local cosmetic product brand X) with the brand trust, consumer satisfaction, and consumer loyalty. Correlation analysis was performed using the crosstabs method (cross-tabulation) to see the relationship between variables by calculating the frequency and percentage of two or more variables at once by crossing the variables that are thought to be related so that their meaning can be easily understood descriptively. The basis for making decisions on the crosstabs correlation test is seen through the value of the chi-square test output table.

Based on the results of the chi-square statistical test, it was found that the indicators of gender, age, last education, and monthly income had a p-value of <0.05 with brand trust. There is a positive and significant relationship between gender, age, last education, and monthly income with brand trust. In addition, indicators of age, monthly income, frequency of purchasing brand X local cosmetic products, types of local cosmetic brand X products that have been purchased, and duration of use of local cosmetic products brand X were also found to have a positive and significant relationship with consumer loyalty (p-value <0.05).

5.7 Hypothesis test

The overall model fit test can be seen through the values of RMSEA (Root Mean Square Error of Approximation), RMR (Root Mean Square Residual), GFI (Goodness of Fit Index), AGFI (Adjusted Goodness of Fit Index), IFI (Incremental Fit Index), NFI (Normed Fit Index), and CFI (Comparative Fit Index). In addition, the value of the model's overall fit based on the suitability criteria is presented in Table 4.

Table 4. Overall model fit

Goodness of fit	Cut-off value	Results	Description
Root Mean Square Error of Approximation (RMSEA)	RMSEA ≤ 0.08	0.080	Good fit
Root Mean Square Residual (RMR)	RMR ≤ 0.1	0.019	Good fit
The goodness of Fit Index (GFI)	0.80 ≤ GFI < 0.90	0.83	Good fit
Adjusted Goodness of Fit Index (AGFI)	0 < AGFI < 1	0.79	Good fit
Incremental Fit Index (IFI)	0 < IFI < 1; IFI ≥ 0.9	0.96	Good fit
Normed Fit Index (NFI)	0 < NFI < 1; NFI ≥ 0.9	0.94	Good fit
Comparative Fit Index (CFI)	0 < CFI < 1; CFI ≥ 0.9	0.96	Good fit

Table 4 shows that the overall fit test of the model can be accepted with a good fit description. The RMSEA value obtained is 0.080, which means a good fit for the model to be accepted. In addition, the RMR value is 0.019; GFI of 0.83; AGFI of 0.79; IFI of 0.96; NFI of 0.94; and CFI of 0.96 is also included in the good fit criteria.

The measurement model fit test was carried out after the entire model was analyzed for suitability. The criteria for the suitability of the measurement model are measured based on the validity and reliability of the indicator variable on the latent variable. An indicator is valid if it has a tolerable standardized loading factor value of ≥0.5. The measurement model of the fit test can be seen in Figure 2.
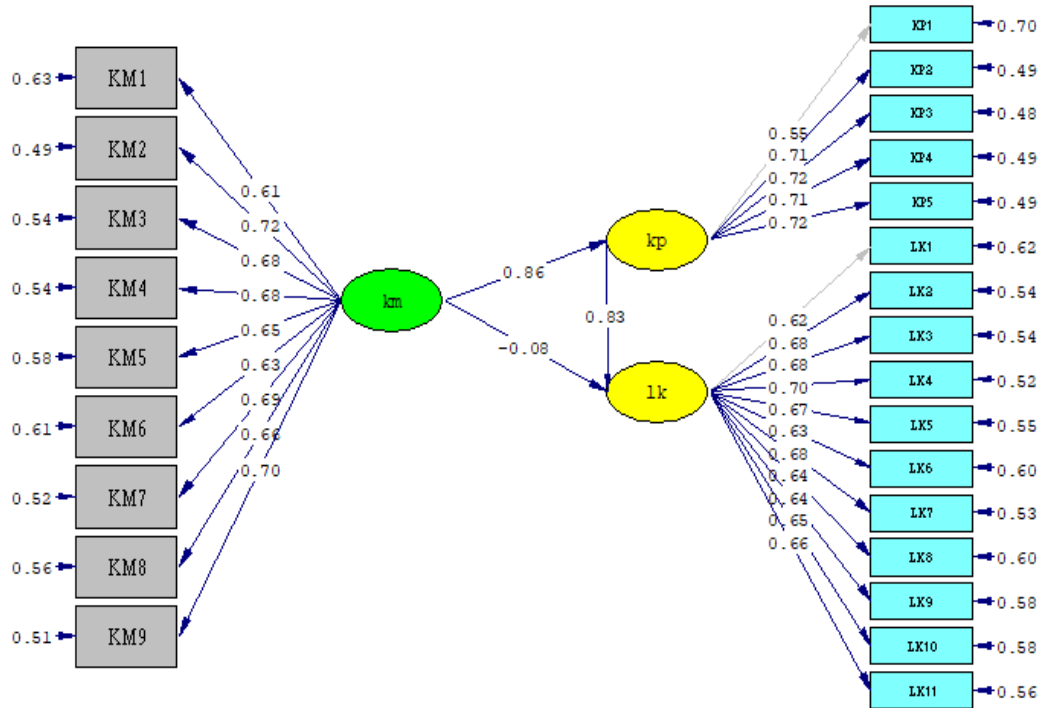

Figure 2. Measurement model fit test results

Based on the fit-test results, Figure 2 shows that all variable indicators in each latent variable have met the requirements, namely having a standardized loading factor value of ≥0.5, so there is no need to re-estimate or eliminate again and can carry out the next stage of testing. Figure 2 also shows the contribution of variable indicators to each latent variable. The indicator that contributes the most to brand trust is KM2, which is related to the statement that brand X is a cosmetic product brand that is in line with respondents' expectations. The indicators that contribute the most to consumer satisfaction are KP3 and KP5, which are related to respondent satisfaction with the suitability of the quality and price of brand X local cosmetic products and overall satisfaction. Finally, in the consumer loyalty variable, the indicator with the largest contribution is LK4 which states that if there is a shortage of local cosmetic product brand X, consumers will not immediately switch brands.

The smallest indicator contribution to brand trust is KM1 which is related to consumer confidence that brand X local cosmetic products are produced from the best ingredients. Likewise, the smallest indicator contributing to consumer satisfaction is KP1 which states that consumers are satisfied with the price offered by brand X because it can compete with other brands. Finally, in the consumer loyalty variable, the indicator with the largest contribution is LK1 which states that consumers will make brand X local cosmetic products as the main choice of cosmetic products.

Table 5. Construct reliability (CR) and average variance extract (AVE)

Latent variables	Construct reliability (CR)	Average variance extract (AVE)
Brand trust	0.87	0.44
Consumer satisfaction	0.81	0.46
Consumer loyalty	0.89	0.43

A reliability test on SEM is also done by looking at the value of construct reliability (CR) and average variance extract (AVE). The acceptable values are CR of ≥0.7 and AVE of ≥0.5. Table 5 shows the calculated CR and AVE values for the variables of brand trust, consumer satisfaction, and consumer loyalty. Both brand trust, consumer satisfaction, and consumer loyalty have a CR value above 0.7, so they can be said to be reliable. The three latent variables showed an AVE value below 0.5, but it is still acceptable because the CR value has met the requirements (≥0.7).

The structural equation fit test is tested by specifying a certain significance level. The approach used to test the structural model's suitability is to determine that the t-value of each latent variable must be more than 1.96 so that the hypothesis can be accepted at a significance level of 0.05 (95% trust level). The result of the structural model fit test is presented in Figure 3.
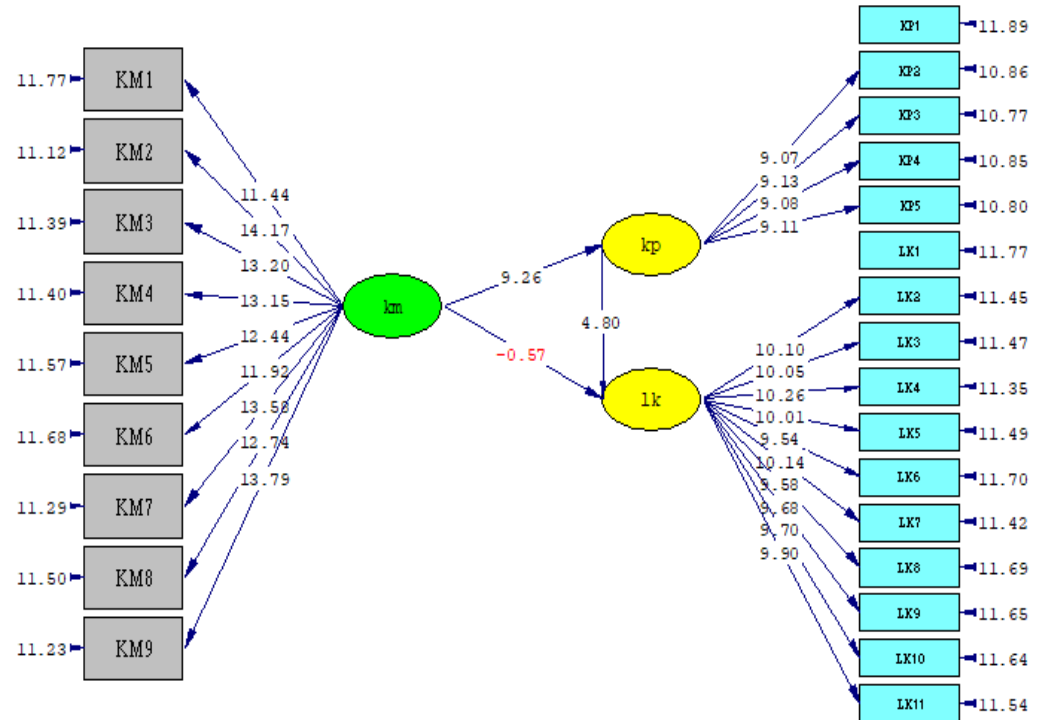

Figure 3. Structural model fit test results

The results of the structural model fit test in Figure 3 shows that the brand trust variable has a positive and significant influence on the consumer satisfaction variable, as evidenced by the t-value of 9.26 (>1.96). Furthermore, the variable of consumer satisfaction is also known to have a positive and significant influence on consumer loyalty. This is evidenced by the t-value of 4.80. However, the brand trust variable was found not to influence the consumer loyalty variable, which was indicated by the t-value of -0.57.

Table 6. Decomposition effects for the latent variable of consumer loyalty

Latent variables	Direct effect	Indirect effect	Total effect	R^2
Consumer satisfaction				0.74
Brand trust	0.86*	-	0.86*	
Consumer loyalty				
Brand trust	-0.08	0.71*	0.63*	0.58
Consumer satisfaction	0.83*	-	0.83*	

SEM analysis of each latent variable's direct, indirect, and total effect was also carried out, presented in Table 6. The results showed that brand trust has a direct positive and significant effect on consumer satisfaction (0.86*), with an effect of 74 percent. Brand trust and consumer satisfaction have an effect of 58 percent on consumer loyalty. Of the two variables that are thought to affect consumer loyalty directly, only customer satisfaction has a significant effect (0.83*), while brand trust

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has no significant effect (-0.08). Brand trust does not directly affect consumer loyalty but indirectly affects consumer loyalty (0.71*). Brand trust has a significant effect through consumer satisfaction on consumer loyalty, which is also significant (0.63*). Based on the test results, it is stated that hypothesis one (H1) is accepted. That is, brand trust positively and significantly influences consumer satisfaction. Hypothesis two (H2) is accepted, which means that brand trust positively and significantly influences consumer loyalty. In addition, hypothesis three (H3) is accepted, which means that consumer satisfaction positively and significantly influences consumer loyalty.

6.   Discussion

This study aims to analyze the influence of brand trust and satisfaction towards consumer loyalty of a local cosmetic products brand X in generation Z. This research was conducted because today's society is more specific in paying attention to their appearance and self-care (Syarifuddin & Nurdin, 2020). This finding is also evidenced by an increase in cosmetic purchases in e-commerce since the middle of the pandemic (Dinillah, Gunawan, & Sinansari, 2021). Analysis using SEM shows the relationship between the variables.

All decisions made by consumers are influenced by many factors, including economic factors, such as income, prices, savings, loans, and the impact of marketing instruments, and non-economic factors, such as demographic, social, or psychological (Biesok & Wyród-Wróbel, 2011; Spiewak, 2003). The research results showed that the characteristics of the respondents (gender, age, and monthly income) were positively and significantly related to brand trust. In addition, respondents' characteristics (age, latest education, and monthly income) and pattern of buying a local cosmetic brand (frequency of purchasing brand X local cosmetic products, types of local cosmetic brand X products that have been purchased, and duration of use of local cosmetic brand X products) were also found to be positively related with consumer loyalty. Solomon (2007) defines consumer behavior as consumer decisions influenced by external and internal factors. External factors include marketing mix stimuli and broader stimuli such as culture, economy, politics, and technology. Meanwhile, internal factors include consumer characteristics such as (1) Gender, which affects the purchase of goods or services consumed by both male and female consumers; (2) Age, increasing age is related to a person's experience in choosing goods or services; (3) Education, the higher a person's education, the more likely that person has a high income; (4) Employment, including the best-documented measure of social class because it describes work-related status; and (5) Income, the greater person's income, the easier it will be to decide to buy an item or service.

The biggest factor that forms brand trust in this study is the respondent's feeling of trust that the cosmetic product brand X is by the respondent's expectations. Brand trust determines how consumers choose a product brand they want to use (Erdem & Swait, 2004). The research that has been done shows that brand trust has a positive and significant influence on consumer satisfaction. The higher the brand trust, the higher the satisfaction felt by consumers with local cosmetic products brand X. Several previous studies related to the influence of brand trust towards consumer satisfaction with cosmetic products also show consistent results. Research by Imania & Widayanto (2018), Rahmawati, Asep, and Komariah (2019), Mayasari and Diarini (2017) state that brand trust has a positive and significant influence on consumer satisfaction. Consumers who respond well to brand trust encourage to feel satisfied with the overall trust that has been given to a brand so that consumers feel that the product or service can provide a meaning satisfaction as they expect. Therefore, trust is very important in attracting first-time buyers or consumers. If trust influences satisfaction, consumers tend to have confidence in a product first, then start buying and trying it so that satisfaction results arise. A lack of consumer literacy and product information can reduce consumer trust and satisfaction.

In this research, brand trust does not have a direct positive and significant influence on consumer loyalty. That is, the higher the brand trust, does not necessarily increase consumer loyalty. Previous studies on the effect of brand trust on consumer loyalty to cosmetic products also showed similar results, namely trust has a negative and insignificant effect on consumer loyalty (Apriliani, Baqiyyatus, Febila, & Sanjaya, 2020; Erwin & Sitinjak, 2017). However, this study's results differ from previous studies that state that the brand trust variable has a positive and significant direct effect on consumer loyalty (Fauziyah & Karneli, 2016; Baisyir, 2021; Dewi, 2017). The analysis also states that brand trust has a positive and significant indirect effect on consumer loyalty. These results are in line with the research of Surachmanuddin, Kamase, Nujum, and Baharuddin (2020), Fajarini and Meria (2020), as well as Aeni and Istikhoroh (2020). That is, satisfaction is a variable that can fully mediate the influence of brand trust on consumer loyalty to brand X. Without consumer satisfaction, it cannot explain the relationship between brand trust and consumer loyalty. Before reaching the satisfaction stage, consumers must feel safe and trust to encourage consumers to buy products until the result is satisfactory or dissatisfied, which ultimately makes consumers decide to be loyal or disloyal. Consumers can obtain this feeling of safe through complete and clear information listed on the product label.

The satisfaction in this study was mostly formed by respondent satisfaction with the suitability of product quality and price and overall satisfaction. Satisfaction is an important thing needed to form the loyalty of a consumer (Dewi, 2017). Satisfaction can be formed from consumer experience in using a product. Meanwhile, this study's biggest factor that forms loyalty is the respondents' attitude. If there is a shortage of local cosmetic product brand X, they will not immediately switch brands. The analysis results showed that consumer satisfaction has a positive and significant influence on consumer loyalty. That is, the higher the satisfaction, the higher the consumer loyalty to local cosmetic products brand X. Several previous studies related to the influence of consumer satisfaction towards consumer loyalty cosmetic products also show similar results. The research results of Darma, Effendi, and Juari (2018), Dewi, Andri, and Yonaldi (2012), as well as Dennisa and Santoso (2016) mention that the variable of consumer satisfaction has a positive and significant effect on consumer loyalty. According to Baisyir (2021), loyalty attitudes and behavior occur because of satisfaction with products that exceed consumer expectations. The more often consumers are satisfied with local cosmetic products, brand X, the more consumers tend to become loyal. Satisfaction created from the experience of using the product will lead to loyalty in consumers to repurchase or recommend the product to others. Consumers must be wise in choosing a cosmetic product to buy by choosing products guaranteed to be safe so that later they will feel satisfied and eventually become loyal (Pramudyo, 2012).

This study had some limitations. First, there are more female respondents (72.25%) than male respondents, only 27.7 percent. Therefore, this result does not represent male consumers who use local cosmetic products brand X in the Jabodetabek area. In addition, the researchers did not meet face-to-face with the respondents when filling out the questionnaire. Finally, the lack of respondents' understanding made some filling out the questionnaire incomplete, so invalid data had to be eliminated.

7. Conclusion

Nearly three-quarters of the respondents in this study were female, with the ages ranging from 20 to 22 years. More than two-thirds of respondents are high school graduates. More than half of the respondents are students or college students. This study's highest percentage of respondents have a monthly income range of IDR 1.000.001- IDR. 3.000.000. Almost half of the respondents spent Rp150.001-300.000 of their monthly income to buy local cosmetic products, brand X with buying frequency is twice, and the most purchased product is skincare. Almost half of the respondents in this study had used local cosmetic products brand X for three months.

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The results show that the level of brand trust, consumer satisfaction, and consumer loyalty of Generation Z to local cosmetic products brand X was still in the moderate category. This study also shows a positive and significant relationship between respondent characteristics (gender, age, education, and monthly income) and brand trust. In addition, respondents' characteristics (age and monthly income) and pattern of buying a local cosmetic brand (frequency of purchasing brand X local cosmetic products, types of local cosmetic brand X products that have been purchased, and duration of use of local cosmetic products brand X) were also found to be positively and significantly related with consumer loyalty. The results conclude that consumer trust positively and significantly influences consumer satisfaction. Furthermore, brand trust has a positive and significant influence on consumer loyalty. Lastly, consumer satisfaction has a positive and significant influence on consumer loyalty.

The lack of consumer trust in the ingredients used by brand X in production indicates that generation Z consumers to increase literacy regarding product-related information further. In accordance with the Law of the Republic of Indonesia number 8 of 1999 concerning consumer protection, consumers should read or follow information instructions and procedures for the use or utilization of goods and/or services for security and safety. The company must also clearly state what ingredients are used in manufacturing its cosmetic products. Consumer satisfaction with product prices is also still low, and the company. A needs to improve by adjusting the prices of the products offered to make them more affordable for consumers and can compete with other cosmetic products. In addition, consumer loyalty can be increased by paying attention to product quality so that brand X remains the main preference.

8. Recommendation

For generation Z users of local cosmetic product brand X, it is hoped that they will find out which local cosmetic product brand X to buy by reading the information related to the basic ingredients of the product. The results of this study can be input and consideration for brand X to enrich further the information contained in the product label. Regarding consumer satisfaction with product prices, brand X can also provide discounts, shopping vouchers, and giveaways to consumers. Furthermore, it is expected to maintain and improve product quality so that it remains the main choice of consumers. For further research, research subjects can be replaced with other age groups, such as generation X and generation Y, to see if there are any behavior differences in these generations.

Citation information

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