Why Consumers Stay Loyal: The Interplay of Brand Experience, Brand Personality, Perceived Value, and e-WOM in Local Skin Care Markets

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Article Info

ABSTRACT

This study examines the influence of brand experience, brand personality, perceived value, and electronic word of mouth on consumer loyalty toward local skin care products in West Java. A quantitative research design was employed using a survey method with 150 respondents who had experience using local skin care brands. Data were collected through a structured questionnaire measured using a five-point Likert scale and analyzed using SPSS version 25. Multiple linear regression analysis was applied to test the proposed hypotheses. The results indicate that brand experience, brand personality, perceived value, and electronic word of mouth all have positive and significant effects on consumer loyalty. Among these variables, perceived value emerges as the strongest predictor of loyalty, followed by brand experience, brand personality, and electronic word of mouth. These findings suggest that consumers' loyalty to local skin care brands is shaped not only by functional benefits but also by emotional experiences, symbolic brand characteristics, and digital communication dynamics. The study provides empirical insights for local skin care brands in designing effective marketing strategies to strengthen long-term consumer loyalty and enhance competitiveness in an increasingly dynamic market.

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1. INTRODUCTION

The skin care industry has experienced rapid growth in recent years, driven by increasing consumer awareness of personal health, appearance, and self-care routines. In Indonesia, particularly in West Java, the market for skin care products has become increasingly competitive, with the emergence of numerous local brands offering alternatives to international products. Local skin care brands are no longer perceived merely as low-cost substitutes; instead, many have successfully positioned themselves as innovative, trustworthy, and culturally relevant options that resonate with domestic consumers [1], [2]. This shift has encouraged intense competition, making consumer loyalty a critical strategic objective for local skin care companies seeking long-term sustainability.

Consumer loyalty is widely recognized as a key determinant of business success, as loyal customers tend to make repeat purchases, exhibit lower price

sensitivity, and engage in positive word-of-mouth communication [3], [4]. In highly competitive markets such as skin care, loyalty is not formed solely through functional product attributes, but also through consumers' holistic experiences and emotional connections with brands. As consumers are exposed to a wide range of similar products, companies must differentiate themselves by creating meaningful brand-related value that goes beyond basic product performance [5], [6]. Understanding the factors that shape consumer loyalty has therefore become an essential focus of marketing research and practice.

One important factor influencing consumer loyalty is brand experience. Brand experience reflects consumers' sensory, emotional, cognitive, and behavioral responses arising from interactions with a brand across multiple touchpoints, including product usage, packaging, advertising, and digital platforms [7], [8]. Positive brand experiences can strengthen consumers' attachment to a brand and increase their likelihood of repeat purchase [9], [10]. In the context of skin care products, where usage is often routine and long-term, consistent and satisfying brand experiences play a crucial role in building enduring consumer–brand relationships.

In addition to experience, brand personality has been identified as a significant driver of consumer behavior. Brand personality refers to the set of human characteristics associated with a brand, enabling consumers to relate to brands in a more personal and symbolic manner [11], [12]. When a brand's personality aligns with consumers' self-concept or lifestyle, it can foster emotional bonds and enhance loyalty [13], [14]. For local skin care brands, developing a distinctive and appealing brand personality may help differentiate them from competitors and strengthen their relevance among target consumers in West Java.

Perceived value is another central construct in explaining consumer loyalty. It represents consumers' overall assessment of the benefits received relative to the costs incurred when purchasing and using a product [15], [16]. In the skin care market, perceived value is influenced not only by price and product quality, but also by factors such as safety, effectiveness, brand reputation, and emotional satisfaction [17], [18]. Consumers who perceive high value in a local skin care brand are more likely to develop favorable attitudes and maintain long-term loyalty, even in the presence of competing alternatives.

The rapid expansion of digital media has amplified the role of electronic word of mouth (e-WOM) in shaping consumer decision-making, particularly in the skin care industry, where online reviews, social media discussions, and influencer recommendations have become key sources of information. Through e-WOM, consumers are able to widely share their experiences and opinions, making it a powerful mechanism in influencing brand perceptions, trust, and consumer loyalty. For local skin care brands, positive e-WOM can strengthen credibility and reinforce favorable brand images, while negative e-WOM may quickly undermine consumer confidence and weaken loyalty. Despite the increasing prominence of local skin care brands in Indonesia, empirical studies that simultaneously examine the effects of brand experience, brand personality, perceived value, and electronic word of mouth on consumer loyalty remain limited, particularly at the regional level. West Java provides a relevant context for such investigation due to its large population, diverse consumer segments, and high penetration of digital media. Accordingly, this study aims to analyze the influence of brand experience, brand personality, perceived value, and electronic word of mouth on consumer loyalty toward local skin care products in West Java using a quantitative approach, with findings expected to contribute to the marketing literature and offer practical insights for brand managers in designing effective loyalty-oriented strategies.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1 Consumer Loyalty

Consumer loyalty refers to a deep commitment to repurchase or continue using a preferred product or brand consistently in the future, despite situational influences and marketing efforts that may cause switching behavior [3], [19]. Loyalty is commonly reflected in repeat purchase behavior, resistance to competitors' offerings, and positive recommendations to others [20], [21]. In the skin care industry, consumer loyalty is particularly important because products are often used continuously over long periods, making retention more profitable than constantly acquiring new customers [22], [23]. Loyal consumers also tend to develop emotional bonds with brands, which further strengthen long-term relationships and brand sustainability [24], [25].

2.2 Brand Experience and Consumer Loyalty

Brand experience encompasses consumers' internal responses, such as sensations, feelings, and cognitions, as well as behavioral reactions evoked by brand-related stimuli. These experiences arise from direct interactions with the product as well as indirect exposure through communication, design, and digital content [7], [8]. In the context of skin care products, brand experience may include product texture, fragrance, packaging design, ease of use, and post-purchase interactions through online platforms [26], [27]. Positive and consistent brand experiences enhance satisfaction and emotional attachment, which in turn increase the likelihood of repeat purchase and long-term loyalty. Based on prior marketing studies, favorable brand experiences are positively associated with consumer loyalty. Therefore, the following hypothesis is proposed:

H1: Brand experience has a positive effect on consumer loyalty toward local skin care products.

2.3 Brand Personality and Consumer Loyalty

Brand personality refers to a set of human-like traits attributed to a brand, such as sincerity, excitement, competence, sophistication, and ruggedness. These traits enable consumers to perceive brands as having distinct identities, making it easier to form emotional and symbolic connections [11], [12]. When consumers identify with a brand's personality, they are more likely to trust the brand and develop a sense of attachment [13], [14]. In the skin care market, brand personality can reflect values such as naturalness, professionalism, innovation, or youthfulness, which may align with consumers' lifestyles and self-image [13]. A strong and congruent brand personality can differentiate local brands from competitors and foster long-term loyalty. Accordingly, this study proposes the following hypothesis:

H2: Brand personality has a positive effect on consumer loyalty toward local skin care products.

2.4 Perceived Value and Consumer Loyalty

Perceived value is defined as consumers' overall evaluation of the utility of a product based on perceptions of what is received versus what is given. It is a multidimensional concept that includes functional value, emotional value, social value, and monetary considerations. In the skin care industry, consumers often assess value by considering product effectiveness, safety, ingredient quality, price fairness, and brand credibility [28], [29]. When consumers perceive that a local skin care product offers superior value relative to its cost, they are more likely to experience satisfaction and continue purchasing the brand [29]. Numerous empirical studies have demonstrated a strong link between perceived value and loyalty, suggesting that value perception plays a critical role in sustaining long-term consumer relationships. Thus, the following hypothesis is formulated:

H3: Perceived value has a positive effect on consumer loyalty toward local skin care products.

2.5 Electronic Word of Mouth and Consumer Loyalty

Electronic word of mouth (e-WOM) refers to any positive or negative statement made by consumers about a product or brand that is disseminated through online platforms such as social media, review websites, forums, and e-commerce platforms [9], [30]. In the skin care sector, consumers often rely on online reviews, testimonials, and influencer content to evaluate product performance and credibility before making purchase decisions. Positive e-WOM can enhance trust, reduce perceived risk, and strengthen favorable brand attitudes, which may translate into higher consumer loyalty [31]. Conversely, negative e-WOM can undermine brand image and discourage repeat purchases. Given the high level of digital engagement among consumers in West Java, e-WOM is expected to play a significant role in shaping loyalty toward local skin care brands. Therefore, the following hypothesis is proposed:

H4: Electronic word of mouth has a positive effect on consumer loyalty toward local skin care products.

2.6 Conceptual Framework

Based on the theoretical review and previous empirical findings, this study proposes a conceptual framework in which brand experience, brand personality, perceived value, and electronic word of mouth act as independent variables influencing consumer loyalty toward local skin care products in West Java. The framework assumes that each construct independently contributes to the formation of consumer loyalty, reflecting both experiential and informational dimensions of consumer–brand relationships. The proposed hypotheses collectively aim to explain how local skin care brands can strengthen loyalty by managing consumer experiences, brand identity, value perception, and online communication effectively.
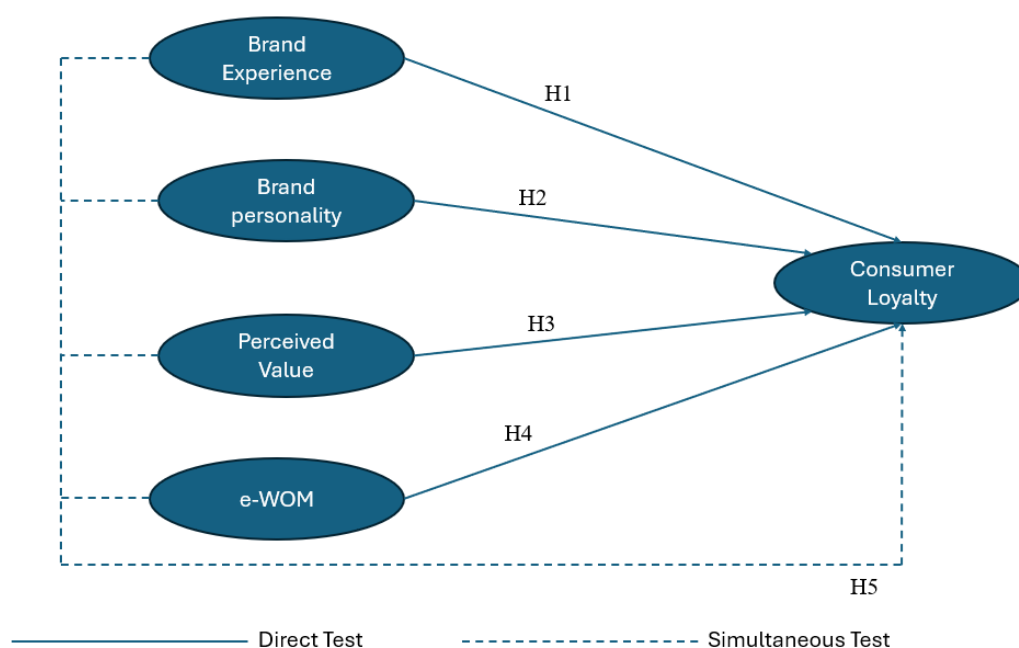

Figure 1. Conceptual Framework
Source: Results by author's (2026)

H5: Brand experience, brand personality, perceived value, and e-WOM has a positive effect on consumer loyalty toward local skin care products.

3. RESEARCH METHODS

3.1 Research Design

This study employs a quantitative research design with an explanatory approach [32], to examine the influence of brand experience, brand personality, perceived value, and electronic word of mouth on consumer loyalty toward local skin care products in West Java. A quantitative approach is considered appropriate because it allows for the measurement of relationships among variables using numerical data and statistical analysis. The study is cross-sectional in nature, as data were collected at a single point in time to capture consumers' perceptions and experiences regarding local skin care brands.

3.2 Population and Sample

The population of this study consists of consumers who have used local skin care products in West Java. Given the broad and undefined size of this population, a non-probability sampling technique was applied. Specifically, purposive sampling was used to ensure that respondents met the criteria relevant to the study objectives. The criteria for inclusion were: (1) respondents must reside in West Java, (2) respondents must have used at least one local skin care product within the last six months, and (3) respondents must be at least 18 years old. A total of 150 valid responses were collected and used for analysis, which is considered adequate for multiple regression analysis and aligns with common sample size recommendations for quantitative marketing research.

3.3 Data Collection Method

Primary data were collected using a structured questionnaire distributed online. The questionnaire was designed to capture respondents' perceptions of brand experience, brand personality, perceived value, electronic word of mouth, and consumer loyalty. An online survey method was chosen due to its efficiency, broad reach, and suitability for respondents who are active users of digital platforms, particularly relevant for skin care consumers who frequently engage with online content. Prior to distribution, the questionnaire was reviewed to ensure clarity and relevance of the items.

3.4 Measurement of Variables

All variables in this study were measured using multi-item scales adapted from established marketing literature and adjusted to fit the context of local skin care products, with responses assessed using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Brand experience was measured through items capturing sensory, emotional, cognitive, and behavioral dimensions of consumers' interactions with local skin care brands, while brand personality was assessed using indicators reflecting the perceived human-like traits associated with the brand. Perceived value was measured based on respondents' overall evaluation of the benefits received relative to the costs incurred when using local skin care products. Electronic word of mouth was measured through items examining the influence of online reviews, recommendations, and shared experiences on consumers' perceptions and decision-making, and consumer loyalty was assessed using indicators related to repeat purchase intention, willingness to recommend the brand to others, and resistance to switching to competing brands.

3.5 Data Analysis Technique

The collected data were analyzed using the Statistical Package for the Social Sciences (SPSS) version 25, beginning with descriptive statistics to summarize respondents' demographic characteristics and overall response patterns [33]. Instrument testing was then conducted to examine the validity and reliability of the measurement scales through correlation analysis and Cronbach's alpha coefficients, followed by classical assumption tests, including normality, multicollinearity, and heteroscedasticity,

to ensure that the data met the requirements for regression analysis. To test the proposed hypotheses, multiple linear regression analysis was employed to examine the effects of brand experience, brand personality, perceived value, and electronic word of mouth on consumer loyalty, with the significance of each independent variable evaluated using t-tests and the overall model fit assessed through the F-test and the coefficient of determination (R^2).

4. RESULTS AND DISCUSSION

4.1 Descriptive Statistics

This subsection presents the demographic profile of respondents who participated in the study. The analysis is based on 150 valid questionnaires collected from consumers of local skin care products in West Java.

Table 1. Respondent Characteristics

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	33	22.0%
	Female	117	78.0%
Age	18–20 years	24	16.0%
	21–30 years	84	56.0%
	31–40 years	41	27.3%
	> 40 years	1	0.7%
Education Level	Senior High School	46	30.7%
	Diploma	28	18.7%
	Bachelor's Degree	63	42.0%
	Postgraduate	13	8.6%
Monthly Income	< IDR 3,000,000	52	34.7%
	IDR 3,000,000 – 5,000,000	57	38.0%
	> IDR 5,000,000	41	27.3%
Length of Using Local Skin Care	< 6 months	57	38.0%
	≥ 6 months	93	62.0%

Source: Results by author's (2026)

The respondent characteristics presented in Table 1 indicate that the sample is dominated by female consumers, who account for 78.0% of the total respondents, reflecting the primary user segment in the skin care market. Most respondents are in the 21–30 years age group (56.0%), followed by those aged 31–40 years (27.3%), suggesting that young adults constitute the most active consumers of local skin care products in West Java. In terms of education, the majority of respondents hold a bachelor's degree (42.0%), indicating a relatively well-educated sample that is likely capable of evaluating product attributes, brand information, and online reviews critically. The income distribution shows that most respondents fall within the middle-income category, with 38.0% earning between IDR 3,000,000 and 5,000,000 per month, followed by those earning below IDR 3,000,000 (34.7%), suggesting that local skin care products appeal to a broad economic segment. Additionally, 62.0% of respondents have used local skin care products for six months or longer, indicating sufficient usage experience to provide informed assessments of brand experience, perceived value, electronic word of mouth, and consumer loyalty.

Descriptive statistical analysis was conducted to summarize respondents' perceptions of brand experience, brand personality, perceived value, electronic word of mouth, and consumer loyalty based on responses from 150 consumers of local skin care products in West Java using a five-point Likert scale.

Table 2. Descriptive Statistics of Research Variables

Variable	Min	Max	Mean	Standard Deviation
Brand Experience	2.10	4.80	3.89	0.61
Brand Personality	2.00	4.70	3.76	0.65
Perceived Value	2.30	4.90	3.94	0.58
Electronic Word of Mouth	2.10	4.80	3.81	0.63
Consumer Loyalty	2.20	4.85	3.87	0.60

Source: Results by author's (2026)

The results show that all variables have mean values above the midpoint of the Likert scale (3.00), indicating generally positive consumer perceptions of local skin care products. Perceived value records the highest mean score (3.94), suggesting that consumers evaluate local skin care brands favorably in terms of benefits relative to price, including product effectiveness and affordability. Brand experience also shows a high mean value (3.89), reflecting positive usage experiences and emotional responses, which are important for fostering loyalty. Electronic word of mouth and brand personality have mean values of 3.81 and 3.76, respectively, indicating positive perceptions of online reviews, recommendations, and brand identity, although there remains room for improvement. The standard deviation values, ranging from 0.58 to 0.65, indicate moderate variability and relatively consistent perceptions among respondents, confirming that consumers in West Java generally evaluate local skin care brands positively and providing a solid basis for further inferential analysis.

4.2 Validity and Reliability Testing

Validity testing using the corrected item–total correlation method shows that all items exceed the threshold of 0.30, indicating that each item appropriately measures its intended construct [34], while reliability testing using Cronbach's alpha confirms strong internal consistency, as all constructs achieve values above the recommended threshold of 0.70.

Table 3. Validity Test Results

Variable	Items	Corrected Item–Total Correlation	Valid	Cronbach's Alpha	Reliable
Brand Experience	BE1	0.636	Valid	0.867	Reliable
	BE2	0.683	Valid		
	BE3	0.717	Valid		
	BE4	0.663	Valid		
Brand Personality	BP1	0.618	Valid	0.843	Reliable
	BP2	0.672	Valid		
	BP3	0.705	Valid		
	BP4	0.647	Valid		
Perceived Value	PV1	0.693	Valid	0.887	Reliable
	PV2	0.737	Valid		
	PV3	0.753	Valid		
	PV4	0.716	Valid		
Electronic Word of Mouth	EW1	0.628	Valid	0.853	Reliable
	EW2	0.662	Valid		
	EW3	0.693	Valid		
Consumer Loyalty	CL1	0.717	Valid	0.877	Reliable
	CL2	0.745	Valid		
	CL3	0.767	Valid		

Source: Results by author's (2026)

The results presented in Table 3 indicate that all measurement items across the constructs of brand experience, brand personality, perceived value, electronic word of mouth, and consumer loyalty have corrected item–total correlation values above the minimum threshold of 0.30, confirming that all items are valid and appropriately measure their respective constructs. In addition, the Cronbach's alpha values for all variables range from 0.843 to 0.887, exceeding the recommended threshold of 0.70, which demonstrates strong internal consistency and reliability of the measurement scales. These findings confirm that the instruments used in this study are both valid and reliable, providing a robust foundation for further regression and hypothesis testing.

4.3 Classical Assumption Tests

Prior to hypothesis testing, classical assumption tests including normality, multicollinearity, and heteroscedasticity were conducted, and the results confirm that all assumptions are met, indicating that the regression model is appropriate and reliable.

a. Normality Test

The normality of residuals was examined using the Kolmogorov–Smirnov (K–S) test. A significance value greater than 0.05 indicates that the residuals are normally distributed. The results of the test are presented in Table 4.

Table 4. Normality Test Results (Kolmogorov–Smirnov Test)

Statistic	Value
N	150
Kolmogorov–Smirnov Z	0.074
Asymp. Sig. (2-tailed)	0.200

Source: Results by author's (2026)

The significance value of 0.200 exceeds the threshold of 0.05, indicating that the residuals are normally distributed. Therefore, the normality assumption is satisfied.

b. Multicollinearity Test

Multicollinearity was assessed using tolerance and Variance Inflation Factor (VIF) values, with tolerance above 0.10 and VIF below 10 indicating the absence of multicollinearity.

Table 5. Multicollinearity Test Results

Independent Variable	Tolerance	VIF
Brand Experience	0.627	1.616
Brand Personality	0.592	1.692
Perceived Value	0.557	1.827
Electronic Word of Mouth	0.644	1.562

Source: Results by author's (2026)

The multicollinearity test results in Table 5 show that all independent variables have tolerance values well above 0.10 and VIF values far below the threshold of 10, indicating that multicollinearity is not a concern in this model. Brand experience, brand personality, perceived value, and electronic word of mouth exhibit acceptable levels of intercorrelation, allowing each variable to independently explain variations in consumer loyalty without bias. These results confirm that the regression coefficients can be interpreted reliably.

c. Heteroscedasticity Test

The heteroscedasticity assumption was tested using the Glejser test by regressing the absolute residual values against the independent variables. If the

significance value is greater than 0.05, heteroscedasticity is not present.

Table 6. Heteroscedasticity Test Results (Glejser Test)

Independent Variable	t-value	Sig.
Brand Experience	0.877	0.386
Brand Personality	1.022	0.309
Perceived Value	0.946	0.346
Electronic Word of Mouth	1.118	0.269

Source: Results by author's (2026)

The heteroscedasticity test results presented in Table 6 indicate that all independent variables have significance values greater than 0.05, suggesting the absence of heteroscedasticity in the regression model. This finding implies that the variance of the residuals is consistent across all levels of brand experience, brand personality, perceived value, and electronic word of mouth. Consequently, the regression model satisfies the homoscedasticity assumption, and the estimated parameters can be considered stable and reliable.

4.4 Multiple Regression Analysis

Multiple linear regression analysis was employed to test the effects of brand experience, brand personality, perceived value, and electronic word of mouth on consumer loyalty toward local skin care products in West Java using SPSS version 25.

a. Regression Model Fit

The overall suitability of the regression model was assessed using the F-test and the coefficient of determination (R^2). The results indicate that the regression model is statistically significant and has strong explanatory power.

Table 7. Model Summary and F-test Results

Model	R	R²	Adjusted R²	F-value	Sig.
1	0.787	0.620	0.609	59.836	0.000

Source: Results by author's (2026)

The R^2 value of 0.620 indicates that 62.0% of the variance in consumer loyalty can be explained by brand experience, brand personality, perceived value, and electronic word of mouth. The remaining 38.0% is influenced by other variables not included in the model. The F-value of 59.836 with a significance level of 0.000 confirms that the model is

statistically significant and suitable for hypothesis testing.

b. Hypothesis Testing

The individual effects of each independent variable on consumer loyalty were evaluated using t-tests. The standardized regression coefficients (β), t-values, and significance levels are presented in Table 8.

Table 8. Regression Coefficients and Hypothesis Testing Results

Independent Variable	Standardized Beta (β)	t-value	Sig.	Result
Brand Experience	0.287	3.928	0.000	Supported
Brand Personality	0.213	2.876	0.005	Supported
Perceived Value	0.347	4.563	0.000	Supported
Electronic Word of Mouth	0.191	2.647	0.009	Supported

Source: Results by author's (2026)

The regression results presented in Table 8 indicate that all independent variables have positive and statistically significant effects on consumer loyalty, as evidenced by significance values below 0.05. Perceived value shows the strongest influence on consumer loyalty (β = 0.347; p < 0.001), highlighting the importance of consumers' evaluation of benefits relative to costs in driving loyalty toward local skin care products. Brand experience also has a substantial positive effect (β = 0.287; p

< 0.001), suggesting that favorable sensory and emotional interactions with the brand enhance repeat purchase intentions. Brand personality (β = 0.213; p = 0.005) significantly contributes to loyalty by fostering emotional attachment through relatable brand characteristics, while electronic word of mouth (β = 0.191; p = 0.009) reinforces trust and confidence through online reviews and recommendations.
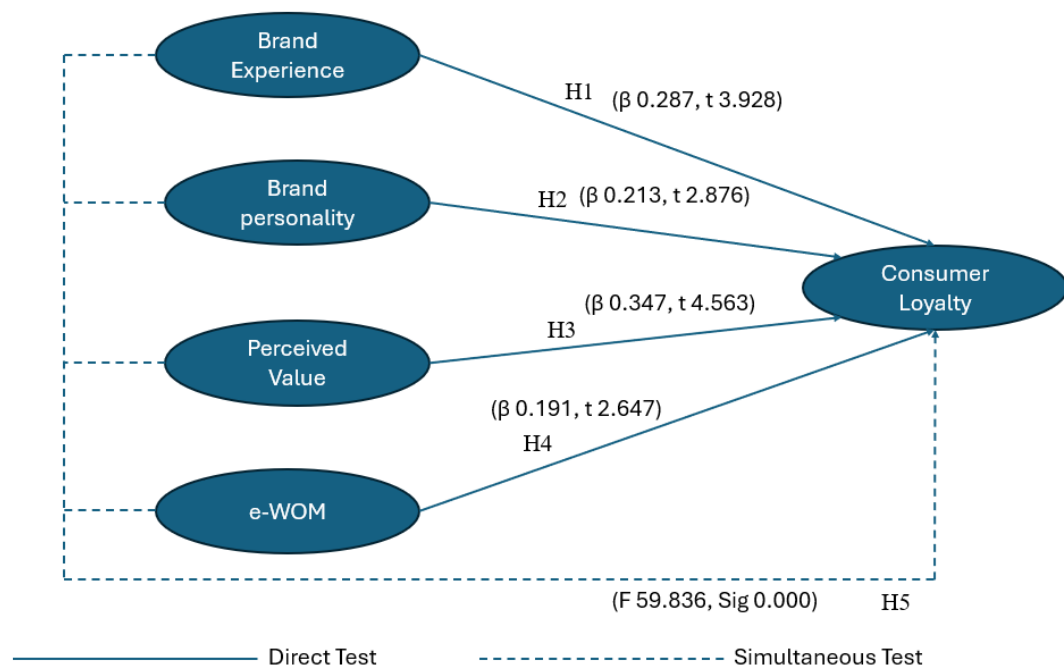

Figure 2. Results Multiple Regression
Source: Results by author's (2026)

4.5 Discussion

This study examines the influence of brand experience, brand personality, perceived value, and electronic word of mouth on consumer loyalty toward local skin care products in West Java. The empirical results from the multiple regression analysis indicate that all proposed hypotheses are supported, confirming that these four factors play significant roles in shaping consumer loyalty. These findings highlight that loyalty formation in the local skin care market is a multidimensional process

influenced by both experiential and informational factors.

The results show that brand experience has a positive and significant effect on consumer loyalty, indicating that consumers who enjoy favorable sensory, emotional, cognitive, and behavioral interactions with local skin care products are more likely to remain loyal to the brand. In the skin care context, where products are used routinely, pleasant product textures, noticeable effectiveness, attractive packaging, and positive brand interactions contribute to satisfying usage experiences. Such experiences foster

emotional attachment and satisfaction, which in turn encourage repeat purchase behavior and long-term loyalty [27], [35].

The analysis also reveals that brand personality significantly influences consumer loyalty. This suggests that consumers tend to develop stronger emotional bonds with local skin care brands that exhibit clear and appealing human-like characteristics. When a brand's personality aligns with consumers' self-image, lifestyle, or values—such as being natural, trustworthy, modern, or youthful—emotional identification is strengthened. For local skin care brands in West Java, a distinctive and authentic brand personality serves as an important differentiating factor in a highly competitive market and reduces consumers' tendency to switch to competing brands [1], [2].

Furthermore, the findings demonstrate that perceived value is the strongest predictor of consumer loyalty among the examined variables. This indicates that consumers place substantial importance on the overall benefits they receive relative to the price paid. In the local skin care market, perceived value is shaped by product quality, safety, effectiveness, affordability, and brand credibility. Additionally, electronic word of mouth is found to have a positive and significant effect on consumer loyalty, as positive online reviews, social media discussions, and peer recommendations enhance trust and reduce perceived risk

[3], [36]. Together, these results suggest that local skin care brands should adopt a holistic marketing strategy that emphasizes value creation, consistent brand experiences, strong brand identity, and active management of digital communication to strengthen long-term consumer loyalty and competitiveness.

5. CONCLUSION

This study concludes that brand experience, brand personality, perceived value, and electronic word of mouth significantly influence consumer loyalty toward local skin care products in West Java, confirming that loyalty formation is a multidimensional process shaped by experiential, emotional, value-based, and digital factors. Among these variables, perceived value emerges as the most influential determinant, highlighting the importance of delivering products that offer strong benefits relative to their cost. The findings imply that local skin care brands should focus on creating consistent and positive brand experiences, developing a clear and relatable brand personality, enhancing perceived value, and actively managing electronic word of mouth through digital platforms to strengthen consumer trust and loyalty. This study contributes empirical insights to the marketing literature on consumer loyalty in the local skin care industry and provides practical guidance for brand managers seeking to build sustainable competitive advantage through long-term customer relationships.

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