



The Influence of Inclusive Brand Image in Indonesian Cosmetic Products on Customer Loyalty

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ABSTRACT: In recent years, cosmetic brands in Indonesia have shifted their marketing strategies to emphasize inclusivity, aiming to foster stronger customer loyalty. This shift includes the portrayal of diverse beauty standards and the inclusion of a wide range of skin tones and types in their product lines. Prior studies have demonstrated that an inclusive brand image significantly boosts brand trust and customer satisfaction. The research investigates the influence of an inclusive brand image in Indonesia's cosmetic products on customer loyalty, focusing specifically on Generation Z consumers. By employing a quantitative research methodology, data was collected using online surveys distributed to 201 respondents aged 12-27 years. The study aims to explore the relationship between inclusive brand image and brand trust, customer satisfaction, and loyalty within the context of the Indonesian cosmetics market. Data analysis was conducted using descriptive statistics and PLS-SEM. The findings indicate that an inclusive brand image positively influences brand trust and customer satisfaction, which subsequently strengthen customer loyalty. Findings from this research are anticipated to provide insights that can help local cosmetic brands enhance their inclusive marketing strategies, thereby fostering a sense of acceptance and belonging among their diverse customer base and driving customer loyalty.

KEYWORDS: Brand Trust, Customer Satisfaction, Customer Loyalty, Cosmetic Products, Inclusive Brand Image.

INTRODUCTION

The beauty industry has undergone a significant transformation in recent years, emphasizing the importance of inclusivity in cosmetic products. Inclusive marketing is a strategic approach that promotes diversity and caters to a wide range of skin tones, types, and other individual characteristics, aiming to make every customer feel represented and valued. This shift has been driven by increasing consumer demand for products that acknowledge and celebrate diversity, influenced by social movements such as "Black Lives Matter" which highlight the need for broader representation and inclusivity in all sectors, including cosmetics (Sanchez, 2021). The concept of an inclusive brand image, which encompasses the portrayal of diverse beauty standards, is crucial in today's market. Brands like Fenty Beauty and Rare Beauty have set high standards with their extensive range of foundation shades and inclusive product packaging, respectively (Alli, 2022; Morson, 2020). This approach not only addresses the varying needs of consumers but also fosters brand trust and customer satisfaction, which are essential for building customer loyalty (Kim & Chao, 2019; Dam, 2020). In Indonesia, a diverse cultural landscape offers a unique backdrop for studying the impact of inclusive brand images. The local beauty market is rapidly growing, with an increasing number of consumers seeking products that cater to their specific needs and values. Despite this, many Indonesian cosmetic brands are still perceived as lacking in inclusivity (Nadhirahastri, 2022).

The main issues facing the beauty industry, particularly in Indonesia, include the lack of cultural relevance and sensitivity in product offerings and marketing strategies. Many brands still struggle to offer products that cater to the diverse skin tones and types present in the Indonesian market, leading to dissatisfaction among consumers (Nasir, 2023). Moreover, the competitive nature of the beauty industry necessitates that brands innovate and adapt to meet evolving consumer expectations (Fauzia, 2022).

This research aims to investigate the influence of inclusive brand images in Indonesian cosmetic products on customer loyalty, focusing specifically on Generation Z consumers. By examining the relationships between inclusive brand image, brand trust, customer satisfaction, and loyalty, this study seeks to provide insights that can help local cosmetic brands enhance their marketing strategies and better meet the needs of their diverse customer base. By addressing these research problems, the study aims to offer practical recommendations for Indonesian cosmetic brands to improve their inclusivity efforts, thereby fostering a stronger connection with their consumers and enhancing customer loyalty.

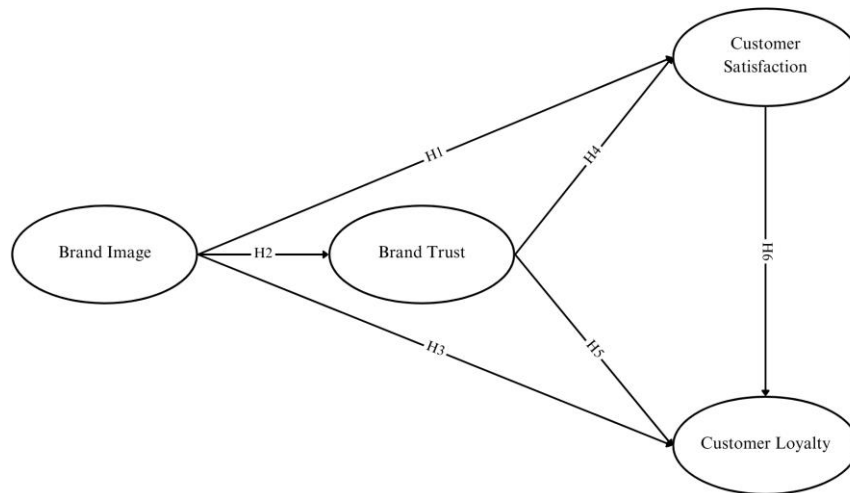


Figure 1. Conceptual Framework

Source: adapted from (Ma'azzah & Prasetyo, 2023; Japarianto & Agatha, 2023; Afriani et al., 2019)

Hypotheses

A positive brand image can lead to higher levels of customer satisfaction as it reflects reliability and attractiveness. Prior research has established that a well-constructed brand image influences customer satisfaction by enhancing their perception of the brand’s quality and reliability (Abbas et al., 2021; Wijaya, 2018). A brand that is perceived positively by customers can meet or exceed their expectations, thereby increasing satisfaction.

H1: Brand image has a significant effect on customer satisfaction.

Consumers are more likely to trust a brand that has a positive and strong image. Studies indicate that a strong brand image fosters trust as it conveys stability, reliability, and a commitment to quality (Kim & Chao, 2019; Bernarto et al., 2020). Trust in a brand is built when customers perceive the brand as consistent and dependable, which is often reflected in a positive brand image.

H2: Brand image has a significant effect on customer loyalty.

A strong brand image can influence customers' loyalty, encouraging them to make repeat purchases. Research shows that customers tend to remain loyal to brands that have a positive image because they associate the brand with high quality and good experiences (Cuong & Khoi, 2019; Dam & Dam, 2021). A positive brand image can create an emotional connection with customers, leading to increased loyalty.

H3: Brand image has a significant effect on customer loyalty.

Trust in a brand ensures that customers feel confident in their purchases, leading to higher satisfaction. Previous studies have shown that brand trust reduces perceived risks and enhances the overall purchase experience, resulting in greater satisfaction (Apriansyah & Muhmin, 2023; Wulur et al., 2020). When customers trust a brand, they believe that it will deliver on its promises, which boosts their satisfaction with the product or service.

H4: Brand trust has a positive effect on customer satisfaction.

Trustworthy brands tend to retain customers, as they are more likely to return to brands they trust. Research suggests that brand trust is crucial for building customer loyalty, as it encourages repeat purchases and positive word-of-mouth (Japarianto & Agatha, 2023; Tammubua, 2021). Customers who trust a brand are more likely to stay loyal because they feel secure in their choice and have confidence in the brand’s consistency.

H5: Brand trust has a positive effect on customer loyalty.

Satisfied customers are more likely to become loyal customers who make repeat purchases and recommend the brand to others. Studies have consistently shown that customer satisfaction is a key driver of loyalty, as satisfied customers tend to return to the brands they enjoy and share their positive experiences with others (Ahlawat, 2023; Abu et al., 2020). High levels of satisfaction lead to stronger loyalty and a greater likelihood of customers advocating for the brand.



H6: Customer Satisfaction has a significant effect on customer loyalty.

METHODOLOGY

This study employs a quantitative research approach to investigate the influence of inclusive brand images on customer loyalty in the Indonesian cosmetic market, focusing specifically on Generation Z consumers. The subjects of this study are Generation Z consumers in Indonesia, aged 12-27 years, who use inclusive cosmetic products. A total of 201 respondents participated in the survey. The research was conducted through a structured online survey using Google Forms. The survey was distributed over two months, from February to March 2024. The respondents were selected using purposive sampling to ensure they met the criteria of being Generation Z consumers who use inclusive cosmetic products.

The primary instrument for data collection was a questionnaire designed based on existing literature and previous research on brand image, brand trust, customer satisfaction, and customer loyalty. The questionnaire included both multiple-choice questions and Likert scale items. Data was collected through an online survey distributed via social media platforms and direct messaging to potential respondents. The questionnaire collected socio-demographic information and responses related to the study variables: brand image, brand trust, customer satisfaction, and customer loyalty. The collected data were analyzed using descriptive statistics and Partial Least Squares Structural Equation Modeling (PLS-SEM) with the SmartPLS software. Below are the measurements details:

Table 1. Research Measurement

Variable	Label	Indicators	Sources
Brand Image	BI1	Inclusive cosmetic brand is reliable	(Dam & Dam, 2021)
	BI2	Inclusive cosmetic brand is attractive.	
	BI3	Inclusive cosmetic brand is pleasing.	
	BI4	Inclusive cosmetic brand has a good reputation	
Brand Trust	BT1	I believe inclusive cosmetic brands can fulfill my needs and desires.	(Le, 2024)
	BT2	I believe inclusive cosmetic brand is consistent with its product quality	(Hokky & Bernarto, 2021)
	BT3	I think inclusive cosmetic brand is a reliable product	
	BT4	I think the inclusive cosmetic brand is a product that lives up to my expectations	
	BT5	I think the inclusive cosmetic brand delivers what it promises	
Customer Loyalty	CL1	I would buy inclusive cosmetic brand again	(Dam & Dam, 2021)
	CL2	I will recommend an inclusive cosmetic brand to others.	(Brakus et al., 2009)
	CL3	I will prefer inclusive cosmetic brands over others.	(Brakus et al., 2009)
	CL4	I would speak positively about inclusive cosmetic brand to others	(Dam & Dam, 2021)
Customer Satisfaction	CS1	Compared to other brands, I am happy with inclusive cosmetic brands	(Dam & Dam, 2021)
	CS2	The overall feeling I received from the inclusive cosmetic brand was satisfied	
	CS3	My purchase choice at inclusive cosmetic brand is the right one	
	CS4	The inclusive cosmetic brand meets my expectations	



DATA ANALYSIS AND DISCUSSION

The quantitative analysis conducted to determine how inclusive brand images in Indonesian cosmetic products affect customer loyalty via brand trust and customer satisfaction is presented in this section. Descriptive statistics and Partial Least Squares Structural Equation Modeling (PLS-SEM) were utilized in SmartPLS to analyze the data.

The demographic profile of the 201 respondents indicates that the majority are Generation Z (92.5%), aged 12-27 years, with a significant proportion being university students (71.1%). The remaining respondents include high school students, employees, entrepreneurs, and others. Geographically, 90% of respondents are from the island of Java, with smaller percentages from Sumatra, Bali, Kalimantan, Sulawesi, and Papua. This distribution highlights a focus on younger, digitally engaged individuals in urban areas, aligning with the target market of inclusive cosmetic brands.

Screening questions confirmed that all respondents had experience with inclusive cosmetic products, ensuring relevant perceptions and behaviors for assessing the impact of inclusive brand images on brand trust, customer satisfaction, and loyalty. This demographic and familiarity data underscores the importance of respondents' insights in evaluating the effectiveness of inclusive marketing strategies.

In composite reliability, values that are between the number 0.60 and 0.70 are considered acceptable, whereas numbers between 0.70 and 0.95 can be considered satisfactory to good reliability levels. However, it is problematic if the values are higher than 0.95 (Sarstedt et al., 2021). Table 2 displays the composite reliability scores that are higher than 0.70, confirming the reliability of each variable.

Table 2. Internal Consistency Reliability

Variables	Composite Reliability	Reliability
Brand Image	0.833	Reliable
Brand Trust	0.861	Reliable
Customer Satisfaction	0.828	Reliable
Customer Loyalty	0.823	Reliable

Convergent validity required the Average Variance Extracted (AVE) to be evaluated to check the validity of each variable. According to Bagozzi and Yi (1988), the AVE numbers must be above 0.50 for the variables to be considered valid (Wong, 2013). The results of AVE for all variables in this research are above 0.50, which can be considered valid. It can be seen in Table 3 below.

Table 3. Convergent Validity

Variables	Average Variance Extracted (AVE)	Validity
Brand Image	0.555	Valid
Brand Trust	0.554	Valid
Customer Satisfaction	0.547	Valid
Customer Loyalty	0.538	Valid

Discriminant validity is one of the ways to analyze the reliability of internal consistency. In this testing the Fornell-Larcker criterion result is going to be used. When a latent variable explains more of the variance in the indicator variables it is related to than other constructs in the same model, Fornell and Larcker (1981) claim that discriminant validity has been demonstrated (Henseler et



al., 2014). The result in Table 4 is the discriminant validity for this research. The number being bold means that they are the most significant numbers than the other numbers' relationship between the values.

Table 4. Discriminant Validity

	Brand Image	Brand Trust	Customer Satisfaction	Customer Loyalty
Brand Image	0.745			
Brand Trust	0.683	0.745		
Customer Satisfaction	0.643	0.654	0.740	
Customer Loyalty	0.724	0.739	0.714	0.734

Bootstrapping is used to test the inner and outer models significantly using T-statistics. From the result of the T-statistics, which checks the inner model's path coefficient, the result number should be above 1.96. The outer model loadings are significant if the number of T-statistics is above 1.96 (Wong, 2013). Table 5 shows that the T-statistics on each path are significant because the number of T-statistics is above the number of 1.96. The most significant path is Brand Image to Brand Trust, with 16.490, and the least significant path is Brand Image to Brand Loyalty, with 2.262.

Table 5. Structural Path Significant

Path	Original Sample (O)	Sample Mean (M)	Standard Deviation	T statistics
Brand Image → Customer Satisfaction	0.683	0.685	0.041	16.490
Brand Image → Brand Trust	0.198	0.198	0.088	2.262
Brand Image → Customer Loyalty	0.412	0.409	0.069	5.991
Brand Trust → Customer Satisfaction	0.215	0.212	0.075	2.853
Brand Trust → Customer Loyalty	0.458	0.460	0.068	6.716
Customer Satisfaction → Customer Loyalty	0.411	0.415	0.086	4.778

The Goodness-of-Fit (GoF) index is used to measure the performance that is predicted in the measurement model. To calculate the result of GoF, multiplying the square root of R2 average with Q2 will be done (Wong, 2013). Table 5 below shows the calculation of GoF using the coefficient of determination (R2) and cross-validated redundancy (Q2). Based on the calculation result of GoF in Table 6, it shows that the GoF score which is 0.343 is higher than the minimum score which is 0.1. The GoF number that is higher than 0.1 means that the model can be used to explain the data.



Table 6. Goodness of Fit

Variable	R2	Q2
Brand Trust	0.466	0.459
Customer Loyalty	0.562	0.405
Customer Satisfaction	0.636	0.520
Average	0.555	0.461
GoF	0.343	

The hypothesis testing results are shown in Table 7 below. The Smart PLS calculation, which includes the T-Statistics and P Value result for the research, is provided below to see the findings of this research hypothesis.

Table 7. Hypothesis Testing

Hypothesis	Structural Path	T statistics	P values	Result
H1: Brand Image → Customer Satisfaction	Brand Image → Customer Satisfaction	5.991	0.000	Accepted
H2: Brand Image → Brand Trust	Brand Image → Brand Trust	16.490	0.000	Accepted
H3: Brand Image → Customer Loyalty	Brand Image → Customer Loyalty	2.262	0.024	Accepted
H4: Brand Trust → Customer Satisfaction	Brand Trust → Customer Satisfaction	6.716	0.000	Accepted
H5: Brand Trust → Customer Loyalty	Brand Trust → Customer Loyalty	2.853	0.004	Accepted
H6: Customer Satisfaction → Customer Loyalty	Customer Satisfaction → Customer Loyalty	4.778	0.000	Accepted

Mediating Test

In conducting the mediation test, there will be steps by Baron and Kenny (1986) to test the mediation:

1. First, test the independent variable against the dependent variable (direct effect). For the test to be accepted, the T-statistic needs to be at least 1.96 and have a P-value below 0.05. Then, the test should continue to the second step.
2. Second, test the independent variable to the mediator (indirect effect). The T-statistic needs to be above 1.96, with a P-value below 0.05, so the path can be accepted. The accepted path should continue to the next step.
3. Third, test the independent variable and mediator predicting the dependent variable (total effect).

Mediating Test on Brand Trust

As seen on the direct effect result in Table 8, the T-statistic of brand image to customer satisfaction is 6.017, with the P-value of 0.000, meaning that there is a significant direct effect between brand image on customer satisfaction. Whereas for the T-



statistic of brand image to customer loyalty is 2.309, with the P-value of 0.021, which means that there is a significant effect for brand image on customer loyalty.

Table 8. Direct Effect Result

Structural Path	Path Coefficient	T Statistics	P-Value
Brand Image → Customer Satisfaction	0.413	6.017	0.000
Brand Image → Customer Loyalty	0.201	2.309	0.021

The table 9 that shows the indirect effect of brand image to customer loyalty has a result of T-statistics that is both above 1.96, and P-value below 0.05, meaning that both the brand image to customer satisfaction (T-stat: 6.366, P-value: 0.000), and brand image to customer loyalty (T-stat: 2.878, P-value: 0.004) has a significant indirect effect through the mediation of brand trust.

Table 9. Indirect Effect Result

Structural Path	Path Coefficient	T Statistics	P-Value
Brand Image → Brand Trust → Customer Satisfaction	0.312	6.366	0.000
Brand Image → Brand Trust → Customer Loyalty	0.148	2.878	0.004

According to Table 10 that shows the total effect result of the structural path has a T-statistics of 17.564 and 3.949 for brand image to customer satisfaction and brand image to customer loyalty respectively, with P-value of 0.000 for both of the structural paths. The result shows that there is a significant effect for the brand image to customer satisfaction and brand image to customer loyalty. From the brand trust’s mediation test that has been done, the result for the test is partial (complementary) mediation, which shows that the indirect and direct effects are both significant and point in the same direction.

Table 10. Total Effect Result

Structural Path	Path Coefficient	T Statistics	P-Value
Brand Image → Customer Satisfaction	0.725	17.564	0.000
Brand Image → Customer Loyalty	0.348	3.949	0.000

Mediating Test on Customer Satisfaction

As seen on the direct effect result in Table 11, the T-statistic of brand image to customer loyalty is 3.058, with the P-value of 0.002, meaning that there is a significant direct effect between brand image on customer loyalty. Whereas for the T-statistic of brand trust to customer loyalty is 2.853, with the P-value of 0.004, which means that there is a significant effect for brand trust on customer loyalty.

Table 11. Direct Effect Result

Structural Path	Path Coefficient	T Statistics	P-Value
Brand Image → Customer Loyalty	0.266	3.058	0.002
Brand Trust → Customer Loyalty	0.215	2.853	0.004



The table 12 that shows the indirect effect of brand image to customer loyalty has a result of T-statistics that is both above 1.96, and P-value below 0.05, meaning that both the brand image to customer loyalty (T-stat: 5.918, P-value: 0.000), and brand trust to customer loyalty (T-stat: 3.603, P-value: 0.000) has a significant indirect effect through the mediation of customer satisfaction.

Table 12. Indirect Effect Result

Structural Path	Path Coefficient	T Statistics	P-Value
Brand Image → Customer Satisfaction → Customer Loyalty	0.377	5.918	0.000
Brand Trust → Customer Satisfaction → Customer Loyalty	0.188	3.603	0.000

According to Table 13 that shows the total effect result of the structural path has a T-statistics of 11.447 and 5.448 for brand image to customer loyalty and brand trust to customer loyalty respectively, with P-value of 0.000 for both of the structural paths. The result shows that there is a significant effect for the brand image to customer loyalty and brand trust to customer loyalty. From the customer satisfaction’s mediation test that has been done, the result for the test is partial (complementary) mediation, which shows that the indirect and direct effects are both significant and point in the same direction.

Table 13. Total Effect Result

Structural Path	Path Coefficient	T Statistics	P-Value
Brand Image → Customer Loyalty	0.643	11.447	0.000
Brand Trust → Customer Loyalty	0.403	5.448	0.000

Discussion

H1: Brand Image has a significant effect on Customer Satisfaction

The first hypothesis is supported by a T-statistic of 5.991, well above the 1.96 threshold, with indicators averaging over 3.50. This aligns with previous studies (Abbas et al., 2021; Wijaya, 2018; Ma'azzah & Prasetyo, 2023) showing a positive link between brand image and customer satisfaction. In this context, the inclusive brand image of cosmetic brands satisfies customers, particularly when the image meets personal needs like matching skin tones. Frequent purchases and preference for e-commerce platforms also highlight the importance of accessibility and convenience.

H2: Brand Image has a significant and positive effect on Brand Trust

Supported by a T-statistic of 16.490 and average indicators over 3.50, this hypothesis confirms previous research (Afriani et al., 2019; Kim & Chao, 2019; Bernarto et al., 2020). An inclusive brand image strengthens brand trust by meeting consumer needs and maintaining a positive online presence. Respondents’ reliance on social media and moderate spending further indicate that a trusted brand image fosters consumer trust.

H3: Brand Image has a significant effect on Customer Loyalty

The hypothesis is validated with a T-statistic of 2.262 and indicators averaging above 3.50. Previous studies (Ma'azzah & Prasetyo, 2023; Dam & Dam, 2021; Kandampully & Suhartanto, 2000; Cuong & Khoi, 2019) support this finding, showing that an inclusive brand image boosts customer loyalty. Regular purchases and willingness to recommend the brand demonstrate loyalty driven by a positive brand image and accessibility.

H4: Brand Trust has a positive effect on Customer Satisfaction

A T-statistic of 6.716 and high indicator averages support this hypothesis, confirming prior research (Apriansyah & Muhmin, 2023; Wulur et al., 2020; Japariato & Agatha, 2023). Trust in a cosmetic brand leads to higher customer satisfaction, especially when expectations are met. Social media influences this trust, suggesting that endorsements from trusted sources enhance satisfaction.

H5: Brand Trust has a positive effect on Customer Loyalty



This hypothesis is confirmed with a T-statistic of 2.853 and high indicator averages, supporting previous research (Japariato & Agatha, 2023; Tammubua, 2021). Brand trust encourages repeat purchases, fostering loyalty. Customers who trust a brand are more likely to remain loyal and recommend it to others, as indicated by their willingness to promote inclusive brands.

H6: Customer Satisfaction has a significant effect on Customer Loyalty

Supported by a T-statistic of 4.778 and a P-value of 0.000, this hypothesis is validated by previous studies (Japariato & Agatha, 2023; Ahlawat, 2023; Abu et al., 2020). Satisfied customers tend to exhibit loyalty through frequent purchases and willingness to invest in the brand. Satisfaction with inclusive cosmetic products enhances loyalty, as seen in purchase frequency and spending habits.

CONCLUSION

This research sought to examine the influence of an inclusive brand image on brand trust and customer satisfaction within the Indonesian cosmetics industry, with an ultimate aim to assess how these factors contribute to customer loyalty. Data were gathered using a structured survey distributed via Google Forms to 201 respondents, and the analysis was conducted using SmartPLS. The findings show that an inclusive brand image significantly impacts brand trust, evidenced by a T-statistic of 16.490 and a P-value of 0.000. This highlights how the representation of inclusivity in branding efforts enhances consumer trust by aligning with their values and personal identities. The inclusive nature of these brands helps forge stronger connections with customers, which, in turn, increases their trust in the brand's reliability and commitment to diversity.

Moreover, the research identified a direct positive effect of brand image on customer satisfaction, with a T-statistic of 6.017. Customers reported higher satisfaction when brands demonstrated inclusivity, directly meeting their expectations and preferences. Additionally, the analysis revealed an indirect effect of brand image on customer satisfaction mediated through brand trust, as indicated by a path coefficient of 0.312 and a T-statistic of 6.366. This mediation underscores the importance of brand trust as a mechanism through which brand image influences satisfaction. Therefore, enhancing the brand image not only directly boosts customer satisfaction but also fosters trust, which further elevates satisfaction levels.

The study also explored the relationship between brand image and customer loyalty. It found that a strong brand image directly enhances customer loyalty, as shown by a path coefficient of 0.266 and a significant T-statistic of 3.058. This suggests that when Indonesian cosmetic brands effectively utilize inclusive imagery, they can directly influence customers' loyalty. Such a brand image can encourage customers to recommend the products to others, even if they have not previously engaged with the brand themselves, purely due to the perceived value of inclusivity. The research also highlighted that customer satisfaction acts as a crucial mediator between brand image and customer loyalty, reinforcing the notion that a positive brand image built on inclusivity enhances satisfaction, which subsequently drives loyalty. Brand trust also plays a key role in this relationship, as it boosts satisfaction and ultimately contributes to increased loyalty.

Based on these findings, several recommendations for the Indonesian cosmetics industry are proposed. To leverage the benefits of inclusivity, brands should implement marketing strategies that feature diverse models representing various ethnicities, skin tones, and body types in their advertising campaigns. This representation can build brand trust and satisfaction by making consumers feel recognized and valued. Additionally, diversifying content across different platforms, including social media and traditional media, while maintaining a consistent message, can reinforce the brand's inclusive image and strengthen customer loyalty. Providing a wide range of product shades and formulations further supports inclusivity by meeting diverse customer needs, thereby directly impacting satisfaction and loyalty. Future research should extend beyond the cosmetics industry to explore inclusivity in other sectors, expand the demographic and geographic scope, and consider the role of digital and social media in shaping brand image, given their growing importance in marketing strategies.

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