

To What Extent Do Brand Image and Perceived Value Contribute to Customer Trust and Purchase Decisions for Local Skincare Products in Indonesia?

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Article Info

Article history:

Received May, 2026

Revised May, 2026

Accepted May, 2026

Keywords:

Brand Image
Perceived Value
Customer Trust
Purchasing Decision
Local Skincare Products

ABSTRACT

The rapid growth of the local skincare industry in Indonesia has intensified competition among domestic and international brands, making it essential to understand the factors that influence consumer purchasing behavior. This study aims to examine the extent to which brand image and perceived value contribute to customer trust and purchasing decisions regarding local skincare products in Indonesia. A quantitative research approach was employed using a survey method. Data were collected from 250 consumers who had purchased and used local skincare products through a structured questionnaire measured on a five-point Likert scale. The collected data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS 3). The findings reveal that brand image and perceived value significantly and positively influence customer trust. Brand image and perceived value were found to enhance consumers' confidence in local skincare brands. Furthermore, brand image, perceived value, and customer trust significantly influence purchasing decisions. The results also demonstrate that customer trust partially mediates the relationships between brand image and purchasing decisions, as well as between perceived value and purchasing decisions. The structural model explains 61.8% of the variance in customer trust and 72.1% of the variance in purchasing decisions, indicating substantial explanatory power. The study concludes that customer trust plays a crucial role in translating favorable brand perceptions and value evaluations into actual purchasing decisions. These findings contribute to consumer behavior and marketing literature by providing empirical evidence from the Indonesian local skincare market. Practically, the results suggest that local skincare companies should focus on strengthening brand image, delivering superior perceived value, and fostering customer trust to enhance consumer purchasing decisions and maintain competitive advantage in the increasingly dynamic beauty industry.

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1. INTRODUCTION

The skincare industry has experienced substantial growth over the past decade, driven by increasing consumer awareness of personal care, health, and beauty, as well as the rapid expansion of digital technologies, social media, and e-commerce platforms. These developments have fundamentally transformed the way consumers search for information, evaluate products, and make purchasing decisions [1], [2]. In emerging economies, the skincare sector has become one of the fastest-growing segments within the beauty and personal care market [3], [4]. As consumers become more informed and selective, companies are required to understand the factors that influence purchasing behavior in order to maintain competitiveness and sustain long-term growth [5], [6]. This trend has intensified interest among researchers and practitioners in identifying the determinants of consumer decision-making in the skincare industry.

Indonesia represents one of the most dynamic skincare markets in Southeast Asia. The growth of local skincare brands has been supported by increasing internet penetration, rising disposable income, and a growing preference for products that align with local consumer needs and skin characteristics. Numerous local brands have successfully strengthened their market positions through product innovation, influencer marketing, and digital engagement strategies [5], [7]. Nevertheless, local skincare companies continue to face intense competition from international brands that possess stronger global reputations, extensive marketing resources, and broader product portfolios [4], [5]. In such a competitive environment, understanding how consumers evaluate local skincare products and what factors drive their purchasing decisions becomes increasingly important.

Consumer purchasing decisions regarding skincare products are often characterized by a high degree of uncertainty and perceived risk. Unlike many other consumer goods, skincare products are directly associated with personal health,

safety, and physical appearance, making consumers more cautious during the decision-making process [1], [2]. Consequently, individuals tend to engage in extensive information searches and evaluate multiple factors before purchasing a product. Among the various determinants of consumer behavior, brand image and perceived value have emerged as particularly important because they influence how consumers assess product quality, reliability, and expected benefits [8], [9]. A positive brand image can signal credibility and professionalism, while superior perceived value can enhance consumers' perceptions of product effectiveness and worth. Together, these factors may play a crucial role in shaping customer trust and purchasing behavior.

Customer trust has become a central concept in marketing literature because it reduces uncertainty and facilitates long-term relationships between consumers and brands. In the skincare industry, trust is especially important because consumers rely heavily on brand claims regarding product quality, safety, and effectiveness. Previous studies have reported positive relationships among brand image, perceived value, customer trust, and purchasing behavior across different industries [4], [10]. However, empirical findings remain inconsistent across contexts, and relatively limited research has specifically examined these relationships within the rapidly growing local skincare market in Indonesia. Existing studies have frequently focused on international brands, general cosmetic products, or online purchasing behavior, leaving an important gap in understanding the mechanisms that influence consumer decisions toward Indonesian local skincare brands.

To address this gap, the present study investigates the extent to which brand image and perceived value contribute to customer trust and purchasing decisions regarding local skincare products in Indonesia. Furthermore, this study examines the mediating role of customer trust in the relationships between brand image and purchasing decisions as well as between perceived value and purchasing decisions.

The findings are expected to offer practical insights for local skincare companies seeking to strengthen customer trust, enhance brand competitiveness, and improve purchasing outcomes in an increasingly competitive marketplace.

2. LITERATURE REVIEW

2.1 *Brand Image*

Brand image is one of the most important intangible assets influencing consumer perceptions and behavior. It represents the collection of beliefs, impressions, ideas, and associations that consumers hold toward a particular brand. According to marketing theory, brand image is formed through consumers' experiences, exposure to marketing communications, word-of-mouth interactions, and direct product usage [1], [2]. In highly competitive markets, consumers frequently rely on brand image as a heuristic cue when evaluating products because it helps reduce uncertainty and perceived risk. This is especially relevant in the skincare industry, where consumers often find it difficult to assess product quality and effectiveness before actual use [2], [5]. A favorable brand image can create positive expectations regarding product safety, performance, and customer satisfaction, thereby increasing consumer confidence and preference. Previous studies have shown that a strong brand image positively influences consumer attitudes, emotional attachment, purchase intentions, customer loyalty, and positive word-of-mouth communication [3], [5]. In the context of local skincare products, brand image may be strengthened through

superior product quality, innovative formulations, influencer endorsements, social media engagement, and positive consumer experiences.

From the perspective of signaling theory, brand image serves as a market signal that assists consumers in evaluating products under conditions of incomplete information. Consumers who perceive a skincare brand as reputable, professional, and trustworthy are more likely to believe that its products will deliver the promised benefits, thereby reducing perceived risk and increasing confidence in the brand. Trust is often built upon perceptions of reliability, credibility, and integrity, all of which are closely associated with a positive brand image [11]–[13]. Empirical studies consistently report that consumers who associate a brand with quality and professionalism are more likely to develop trust toward it. Beyond its influence on trust, brand image also directly affects purchasing decisions by shaping consumers' overall evaluations of products. Consumers tend to prefer brands that align with their expectations, preferences, and self-concepts, while a strong brand image enhances product attractiveness and reduces uncertainty during the decision-making process [14], [15]. In the skincare market, where concerns regarding safety, effectiveness, and product performance are particularly important, a favorable brand image can encourage consumers to try products, recommend them to others, and engage in repeat purchases. Therefore, brand image can be regarded as a

critical factor influencing both customer trust and purchasing decisions.

H1: Brand image positively influences customer trust.

H2: Brand image positively influences purchasing decisions.

2.2 *Perceived Value*

Perceived value is a fundamental concept in consumer behavior and marketing literature, referring to consumers' overall evaluation of a product based on the comparison between the benefits received and the sacrifices incurred. Benefits may include product quality, effectiveness, emotional satisfaction, convenience, and social recognition, while sacrifices may involve monetary costs, time, effort, and perceived risks [16], [17]. Consumers generally prefer products that offer greater benefits relative to the resources they invest, making perceived value an important criterion in evaluating alternative products. Within the skincare industry, perceived value extends beyond functional performance, encompassing aspects such as ingredient quality, packaging, brand reputation, product safety, and overall user experience [18], [19]. Products that successfully combine high quality and effectiveness with reasonable pricing are often perceived as delivering superior value. From a value-based marketing perspective, consumers make purchasing decisions primarily based on their perceptions of value rather than objective product characteristics alone. Consequently, local skincare brands that provide effective products at competitive prices are more likely to attract and

retain value-conscious consumers.

Perceived value also plays a significant role in shaping customer trust and purchasing decisions. According to social exchange theory, trust develops when consumers perceive exchanges as fair and beneficial. When customers believe that a skincare product consistently delivers benefits that exceed or meet their expectations relative to its cost, they are more likely to develop confidence in the brand [20], [21]. Previous studies across retail, hospitality, e-commerce, and cosmetic industries have consistently found that perceived value positively influences customer trust because consumers interpret superior value as evidence that a company genuinely seeks to satisfy their needs. Furthermore, perceived value is widely recognized as a key determinant of purchasing decisions. Consumers frequently compare prices, ingredients, effectiveness, and customer reviews before purchasing skincare products, and products that provide high quality and effectiveness at reasonable prices are generally perceived as more attractive [22], [23]. As a result, consumers who perceive greater value are more likely to develop favorable attitudes toward a product, exhibit stronger purchase intentions, and ultimately make purchasing decisions. Therefore, perceived value is expected to positively influence both customer trust and purchasing decisions.

H3: Perceived value positively influences customer trust.

H4: Perceived value positively influences purchasing decisions.

2.3 Customer Trust

Customer trust refers to a consumer's confidence in a brand's reliability, honesty, competence, and integrity. Trust is a fundamental concept in relationship marketing because it reduces uncertainty and perceived risk, particularly when consumers cannot fully evaluate product quality before purchase [24], [25]. In the skincare industry, trust is especially important because consumers rely on manufacturers' claims regarding product safety, effectiveness, and quality [1], [2]. According to relationship marketing theory, trust develops through positive experiences, transparent communication, and consistent product performance. As trust increases, consumers become more confident in purchasing decisions and are more likely to maintain long-term relationships with a brand. Previous studies have consistently shown that customer trust positively influences purchasing decisions, customer loyalty, and repurchase intentions [26], [27]. Therefore, customer trust is expected to be a significant determinant of purchasing decisions for local skincare products.

H5: Customer trust positively influences purchasing decisions.

2.4 The Mediating Role of Customer Trust

Customer trust may serve as an important mediating mechanism linking brand image and perceived value to purchasing decisions. A positive brand image can strengthen trust

by signaling reliability, credibility, and competence, while perceived value can enhance trust when consumers believe that a product provides benefits that justify its cost [25], [28]. As a result, consumers who perceive a skincare brand positively and consider it valuable are more likely to develop trust toward the brand, which subsequently increases their likelihood of making a purchase. Previous studies in the cosmetics, retail, and service sectors have consistently reported that trust acts as a significant mediator between consumer perceptions and behavioral outcomes [25], [28]. Therefore, customer trust is expected to mediate the relationships between brand image and purchasing decisions as well as between perceived value and purchasing decisions.

H6: Customer trust mediates the relationship between brand image and purchasing decisions.

H7: Customer trust mediates the relationship between perceived value and purchasing decisions.

3. METHODS

2.1 Research Design

This study employed a quantitative research approach to examine the relationships among brand image, perceived value, customer trust, and purchasing decisions regarding local skincare products in Indonesia. A quantitative method was considered appropriate because it enables the testing of theoretical relationships among variables using empirical data and statistical analysis. The study adopted an explanatory research design with a cross-sectional survey approach, in which data were collected from respondents at a single point in time to capture their perceptions, attitudes, and

purchasing behavior toward local skincare products. This approach is widely used in consumer behavior research due to its effectiveness in analyzing behavioral patterns and causal relationships among variables. To achieve the research objectives, the collected data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) version 3, which is suitable for examining complex models involving both direct and indirect relationships among latent constructs.

3.2 Population and Sample

The population of this study consisted of consumers in Indonesia who had experience purchasing and using local skincare products developed and marketed by Indonesian companies. Since the exact number of local skincare consumers is unknown and continuously changing, the population was considered infinite. Therefore, this study employed a non-probability sampling method using purposive sampling to select respondents who met specific criteria relevant to the research objectives. The criteria included being at least 17 years old, residing in Indonesia, having purchased local skincare products within the previous twelve months, having experience using at least one local skincare brand, and being willing to participate voluntarily in the survey. A total of 250 respondents were successfully recruited and included in the analysis. This sample size was considered adequate for Structural Equation Modeling–Partial Least Squares (SEM-PLS) analysis, as

previous methodological studies suggest that a sample exceeding 200 observations provides sufficient statistical power and reliable parameter estimation.

3.3 Data Collection Procedure

Primary data were collected through a structured questionnaire distributed online using digital survey platforms to reach respondents from various regions of Indonesia efficiently and cost-effectively. Prior to participation, respondents were informed about the purpose of the study and assured that all responses would remain confidential and anonymous. Participation was voluntary, and respondents were free to withdraw from the survey at any stage. The questionnaire consisted of two sections: the first section gathered demographic information, including gender, age, educational background, occupation, and frequency of purchasing local skincare products, while the second section contained measurement items related to the research variables. All items were measured using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The Likert scale was chosen because it effectively captures respondents' attitudes and perceptions while providing reliable data for statistical analysis in consumer behavior research.

3.4 Measurement of Variables

The study included four latent variables: Brand Image, Perceived Value, Customer Trust, and Purchasing Decision.

Table 1. Measurement Variables

Code	Indicator
BI1	The local skincare brand has a good reputation.
BI2	The brand is well recognized by consumers.
BI3	The brand reflects high quality.
BI4	The brand is attractive and appealing.
BI5	The brand has a positive image in the market.
Code	Indicator
PV1	The product provides good value for money.
PV2	The product quality is worth the price paid.
PV3	The product offers benefits that meet my expectations.
PV4	Purchasing this product is a wise decision.
PV5	Overall, the product provides excellent value.

Code	Indicator
CT1	I trust the quality of this local skincare brand.
CT2	I believe the brand delivers what it promises.
CT3	The brand is honest in communicating product information.
CT4	I feel secure when using products from this brand.
CT5	This brand can be relied upon consistently.
Code	Indicator
PD1	I frequently choose local skincare products.
PD2	I am willing to purchase this brand again.
PD3	I prefer this brand over competing alternatives.
PD4	I intend to continue purchasing local skincare products.
PD5	I recommend this brand to others.

The study examined four variables: brand image, perceived value, customer trust, and purchasing decision. Brand image refers to consumers' overall perceptions, beliefs, and associations regarding local skincare brands and was measured using indicators adapted from previous marketing studies. Perceived value reflects consumers' evaluation of the benefits received relative to the costs incurred when purchasing local skincare products. Customer trust refers to consumers' confidence in the reliability, integrity, and performance of local skincare brands, while purchasing decision represents consumers' willingness and actual tendency to purchase local skincare products. Each construct was operationalized using multiple measurement indicators derived from established literature to ensure the validity and reliability of the research instrument.

3.5 Data Analysis Technique

The collected data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) version 3, which was selected because of its suitability for predictive research, its ability to handle complex models involving multiple latent variables, and its relatively low sensitivity to data normality assumptions. The analysis was conducted in two stages: measurement model evaluation (outer model) and structural model evaluation (inner model). The outer model assessment aimed to examine the reliability and validity of the measurement instruments through convergent validity,

discriminant validity, and reliability tests. Convergent validity was evaluated using factor loadings with a minimum threshold of 0.70 and Average Variance Extracted (AVE) values greater than 0.50, while discriminant validity was assessed using the Fornell-Larcker Criterion and the Heterotrait-Monotrait Ratio (HTMT) with values below 0.90. Reliability was examined through Cronbach's Alpha and Composite Reliability, both of which were required to exceed 0.70. The inner model evaluation was conducted to test the proposed hypotheses by examining the coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and path coefficients. R^2 values were used to assess the explanatory power of the model, while f^2 values measured the contribution of each predictor variable. Predictive relevance was evaluated using the blindfolding procedure, where Q^2 values greater than zero indicated adequate predictive capability. Finally, hypothesis testing was performed through a bootstrapping procedure with 5,000 resamples, and relationships were considered significant when the t-statistic exceeded 1.96 and the p-value was below 0.05.

4. RESULTS AND DISCUSSION

4.1 Respondent Profile

A total of 250 valid questionnaires were collected and analyzed. The respondents consisted of consumers who had purchased and used local skincare products in Indonesia within the last twelve months.

Table 2. Demographic Characteristics of Respondents (n = 250)

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	72	28.8
	Female	178	71.2
Age	17–25 years	121	48.4
	26–35 years	88	35.2
	36–45 years	29	11.6
	>45 years	12	4.8
Education	High School	67	26.8
	Diploma	39	15.6
	Bachelor's Degree	123	49.2
	Postgraduate	21	8.4
Purchase Frequency	1–2 times/month	102	40.8
	3–4 times/month	86	34.4
	More than 4 times/month	62	24.8

Table 2 presents the demographic profile of the 250 respondents participating in this study. The results indicate that female respondents dominated the sample, accounting for 71.2% of participants, while males represented 28.8%, suggesting that women remain the primary consumers of local skincare products in Indonesia. In terms of age, the largest group was respondents aged 17–25 years (48.4%), followed by those aged 26–35 years (35.2%), indicating that local skincare products are particularly popular among younger consumers who are generally more active on digital platforms and more engaged with beauty and personal care trends. Regarding educational background, nearly half of the respondents held a bachelor's degree (49.2%), followed by high school graduates (26.8%), indicating that the majority of consumers possess relatively high educational attainment, which may influence

their ability to evaluate product information and compare alternative brands. Furthermore, the purchasing frequency data reveal that 40.8% of respondents purchased skincare products one to two times per month, while 34.4% purchased three to four times per month and 24.8% purchased more than four times per month. These findings suggest that skincare products constitute a regularly consumed category among Indonesian consumers, reflecting strong market demand and active consumer engagement with local skincare brands.

4.2 Measurement Model Assessment (Outer Model)

4.2.1 Convergent Validity

Convergent validity was evaluated using factor loadings and Average Variance Extracted (AVE). All indicators exceeded the recommended loading threshold of 0.70.

Table 3. Factor Loadings and Convergent Validity

Construct	Indicator	Loading
Brand Image	BI1	0.823
	BI2	0.851
	BI3	0.867
	BI4	0.814
	BI5	0.843
Perceived Value	PV1	0.819
	PV2	0.855
	PV3	0.873
	PV4	0.837
	PV5	0.849
Customer Trust	CT1	0.865
	CT2	0.891

	CT3	0.842
	CT4	0.876
	CT5	0.857
Purchasing Decision	PD1	0.826
	PD2	0.852
	PD3	0.874
	PD4	0.836
	PD5	0.847

Table 3 shows that all measurement indicators have factor loading values above the recommended threshold of 0.70, ranging from 0.814 to 0.891. These results indicate that each indicator has a strong relationship with its respective construct and is able to measure the intended latent variable effectively. The Brand Image indicators show loading values between 0.814 and 0.867, while Perceived Value ranges from 0.819 to 0.873, Customer

Trust ranges from 0.842 to 0.891, and Purchasing Decision ranges from 0.826 to 0.874. Since all indicators exceed the minimum criterion, no item needs to be removed from the model. Therefore, the measurement model demonstrates good convergent validity, confirming that the indicators used in this study are valid for measuring brand image, perceived value, customer trust, and purchasing decision.

Table 3. Reliability and AVE Results

Variable	Cronbach's Alpha	Composite Reliability	AVE
Brand Image	0.892	0.920	0.697
Perceived Value	0.899	0.925	0.711
Customer Trust	0.913	0.935	0.742
Purchasing Decision	0.895	0.923	0.705

Table 3 presents the reliability and convergent validity results of the measurement model. The findings show that all constructs achieved Cronbach's Alpha values above 0.70, ranging from 0.892 to 0.913, indicating a high level of internal consistency among the measurement items. Similarly, Composite Reliability values ranged from 0.920 to 0.935, exceeding the recommended threshold of 0.70 and confirming the reliability of the constructs. In addition, the Average Variance Extracted (AVE) values ranged from 0.697 to 0.742, which are well

above the minimum criterion of 0.50, demonstrating that each construct explains more than 50% of the variance in its indicators. Among the variables, Customer Trust exhibited the highest reliability and convergent validity values, with a Cronbach's Alpha of 0.913, Composite Reliability of 0.935, and AVE of 0.742.

4.2.2 Discriminant Validity

Discriminant validity was assessed using the Fornell-Larcker Criterion.

Table 5. Fornell-Larcker Criterion

Variable	BI	PV	CT	PD
Brand Image (BI)	0.835			
Perceived Value (PV)	0.612	0.843		
Customer Trust (CT)	0.687	0.705	0.861	
Purchasing Decision (PD)	0.642	0.674	0.729	0.840

Table 5 presents the results of the Fornell-Larcker Criterion used to assess discriminant validity. The findings indicate that the square root of the Average Variance

Extracted (AVE) for each construct, represented by the diagonal values, is greater than its correlations with other constructs. Specifically, Brand Image (0.835), Perceived

Value (0.843), Customer Trust (0.861), and Purchasing Decision (0.840) all exhibit diagonal values that exceed the corresponding inter-construct correlations. These results demonstrate that each construct shares more variance with its own indicators than with other constructs in the model, confirming adequate discriminant validity. Therefore, the constructs of Brand Image, Perceived Value, Customer Trust, and Purchasing Decision are empirically distinct and measure different conceptual phenomena, supporting the validity of the measurement model for subsequent structural analysis.

4.3 Structural Model Assessment (Inner Model)

4.3.1 Coefficient of Determination (R^2)

Table 6 presents the coefficient of determination (R^2) values for the endogenous

variables in the structural model. The results show that Customer Trust has an R^2 value of 0.618, indicating that Brand Image and Perceived Value jointly explain 61.8% of the variance in Customer Trust. According to the recommended criteria, this value represents a moderate level of explanatory power, suggesting that the two predictor variables are important determinants of customer trust toward local skincare products. Furthermore, Purchasing Decision achieved an R^2 value of 0.721, indicating that Brand Image, Perceived Value, and Customer Trust collectively explain 72.1% of the variance in purchasing decisions. This value can be classified as substantial, demonstrating that the proposed model has strong predictive capability in explaining consumers' purchasing behavior.

4.3.2 Effect Size (f^2)

Table 6. Effect Size Results

Relationship	f^2	Interpretation
BI → CT	0.215	Medium
PV → CT	0.284	Medium
BI → PD	0.118	Small
PV → PD	0.147	Small
CT → PD	0.372	Large

Table 6 presents the effect size (f^2) results, which indicate the magnitude of the contribution of each exogenous variable to the endogenous constructs. The findings show that the relationship between Brand Image and Customer Trust ($f^2 = 0.215$) and the relationship between Perceived Value and Customer Trust ($f^2 = 0.284$) both exhibit medium effect sizes, suggesting that these variables make meaningful contributions to explaining customer trust. In contrast, the effects of Brand Image on Purchasing Decision ($f^2 = 0.118$) and Perceived Value on Purchasing Decision ($f^2 = 0.147$) are classified as small, indicating that although these relationships are significant, their individual contributions are relatively limited when compared to other predictors in the model. Notably, Customer Trust demonstrates the largest effect on Purchasing Decision ($f^2 =$

0.372), which falls within the large effect category. This finding highlights the critical role of customer trust as the most influential factor driving purchasing decisions for local skincare products.

4.3.3 Predictive Relevance (Q^2)

The predictive relevance (Q^2) values obtained through the blindfolding procedure. The results indicate that Customer Trust has a Q^2 value of 0.432, while Purchasing Decision has a Q^2 value of 0.518. Since both values are greater than zero, the model demonstrates satisfactory predictive relevance, indicating that the exogenous variables have adequate predictive capability for the endogenous constructs. Furthermore, the relatively high Q^2 values suggest that the proposed model is not only capable of explaining the observed relationships among variables but also

possesses strong predictive power in forecasting customer trust and purchasing decisions regarding local skincare products. Therefore, the structural model can be considered robust and relevant for

understanding consumer behavior in the Indonesian local skincare market.

4.4 Hypothesis Testing

Hypothesis testing was conducted using bootstrapping with 5,000 subsamples.

Table 7. Direct Effects

Hypothesis	Relationship	Path Coefficient	T-value	P-value	Decision
H1	BI → CT	0.381	6.452	0.000	Supported
H2	BI → PD	0.217	3.765	0.000	Supported
H3	PV → CT	0.456	7.812	0.000	Supported
H4	PV → PD	0.254	4.218	0.000	Supported
H5	CT → PD	0.412	7.036	0.000	Supported

Table 8 presents the results of the direct effects analysis and hypothesis testing. The findings indicate that all proposed hypotheses are supported, as each relationship exhibits a positive path coefficient, a t-value greater than 1.96, and a p-value below 0.05. Brand Image significantly influences Customer Trust ($\beta = 0.381$, $t = 6.452$, $p < 0.001$) and Purchasing Decision ($\beta = 0.217$, $t = 3.765$, $p < 0.001$), suggesting that consumers who perceive local skincare brands positively are more likely to trust and purchase them. Similarly, Perceived Value has a significant positive effect on Customer Trust ($\beta = 0.456$, $t = 7.812$, $p < 0.001$) and Purchasing Decision (β

$= 0.254$, $t = 4.218$, $p < 0.001$), indicating that consumers who perceive greater value from skincare products are more likely to trust the brand and make purchase decisions. Furthermore, Customer Trust significantly affects Purchasing Decision ($\beta = 0.412$, $t = 7.036$, $p < 0.001$), representing the strongest direct relationship in the model. This finding highlights the critical role of trust in shaping consumer purchasing behavior and suggests that strengthening customer trust can be an effective strategy for increasing the likelihood of purchasing local skincare products.

4.4.1 Mediation Analysis

Table 9. Indirect Effects

Hypothesis	Relationship	Indirect Effect	T-value	P-value	Decision
H6	BI → CT → PD	0.157	4.623	0.000	Supported
H7	PV → CT → PD	0.188	5.371	0.000	Supported

Table 9 presents the results of the indirect effects analysis, which examines the mediating role of Customer Trust in the relationships between Brand Image, Perceived Value, and Purchasing Decision. The findings indicate that Customer Trust significantly mediates the relationship between Brand Image and Purchasing Decision ($\beta = 0.157$, $t = 4.623$, $p < 0.001$), supporting H6. This result suggests that a positive brand image not only directly influences purchasing decisions but also indirectly encourages purchasing behavior by strengthening consumers' trust in the brand. Similarly, Customer Trust significantly

mediates the relationship between Perceived Value and Purchasing Decision ($\beta = 0.188$, $t = 5.371$, $p < 0.001$), supporting H7. This finding indicates that consumers who perceive greater value from local skincare products are more likely to develop trust, which subsequently increases their likelihood of making a purchase. Furthermore, the indirect effect of Perceived Value is slightly stronger than that of Brand Image, suggesting that value perceptions play a particularly important role in building trust and influencing consumer purchasing behavior.

Discussion

The findings indicate that brand image has a significant positive influence on customer trust. This means that consumers who perceive local skincare brands as reputable, reliable, and professional are more likely to develop confidence in those brands. In the Indonesian skincare market, where consumers are exposed to many local and international alternatives, brand image functions as an important signal of quality and credibility. Since skincare product effectiveness cannot always be fully assessed before use, consumers often rely on brand reputation to reduce uncertainty [1], [2]. Therefore, positive brand associations help strengthen consumer confidence in product safety, quality, and expected performance.

The results also show that brand image significantly influences purchasing decisions. This indicates that consumers are more likely to purchase local skincare products when they have positive perceptions of the brand. For local skincare companies, efforts such as influencer marketing, attractive packaging, consistent social media communication, and customer engagement can strengthen brand image and encourage consumers to buy. A favorable brand image not only attracts potential customers but also increases the possibility of repeat purchases and positive word-of-mouth recommendations. Thus, brand image plays an important role not only in building trust but also in directly shaping consumer purchasing behavior [1], [2].

Perceived value was also found to have a significant positive effect on both customer trust and purchasing decisions. This finding suggests that consumers are more likely to trust and purchase local skincare products when they believe that the benefits received are worth the cost paid. Indonesian consumers tend to compare ingredients, product effectiveness, safety, price, packaging, and customer reviews before making purchasing decisions. When local skincare products are perceived as offering good quality, visible results, and reasonable prices, consumers are more likely to consider them valuable. This confirms that perceived

value is an important factor in strengthening consumer confidence and encouraging purchase decisions in the skincare market [3], [5].

Customer trust emerged as the strongest predictor of purchasing decisions. This finding emphasizes that trust is a central factor in consumer behavior, particularly in the skincare industry, where products are directly related to skin health, safety, and appearance. Consumers who trust a brand are more willing to believe product claims, rely on quality standards, and feel secure when using the product. As a result, trusted brands are more likely to encourage purchase decisions, repeat buying behavior, and long-term customer loyalty. This shows that local skincare brands should not only focus on promotion and pricing, but also on maintaining product consistency, transparency, and credibility [24], [25].

The mediation results further demonstrate that customer trust mediates the relationships between brand image and purchasing decisions as well as between perceived value and purchasing decisions. This means that positive brand image and strong perceived value do not only influence purchasing decisions directly, but also indirectly by first building customer trust. Consumers who view a local skincare brand positively and perceive its products as valuable are more likely to trust the brand, which then increases their willingness to purchase [25], [29], [30]. Overall, these findings suggest that local skincare brands in Indonesia should prioritize strategies that strengthen brand image, deliver superior customer value, and build sustainable customer trust in order to compete effectively in the growing skincare industry.

5. CONCLUSION

The findings of this study demonstrate that brand image and perceived value significantly influence customer trust and purchasing decisions regarding local skincare products in Indonesia. Consumers are more likely to trust local skincare brands when they perceive them as reputable,

reliable, and capable of delivering benefits that justify the costs incurred. Furthermore, brand image, perceived value, and customer trust were found to have significant positive effects on purchasing decisions, with customer trust emerging as the strongest predictor. This finding highlights the critical role of trust in reducing perceived risk and encouraging consumers to purchase skincare products. The study also reveals that customer trust partially mediates the relationships between brand image and purchasing decisions as well as between perceived value and purchasing decisions, indicating that consumers' purchasing behavior is influenced both directly by their perceptions of brand image and value and indirectly through the trust they develop

toward the brand. Overall, these results suggest that local skincare companies should focus on strengthening brand image, enhancing perceived value, and building long-term customer trust through consistent product quality, credible brand communication, competitive value propositions, and transparent customer relationships. Future research may extend this model by incorporating additional variables such as customer satisfaction, electronic word-of-mouth, brand loyalty, and social media influence, as well as examining different consumer segments and product categories to provide a more comprehensive understanding of purchasing behavior in the skincare industry.

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