
**THE INFLUENCE OF BRAND EXPERIENCE, PERCEIVED VALUE, AND
BRAND TRUST ON BRAND LOYALTY OF GLAD2GLOW PRODUCTS AMONG
GEN Z IN SURABAYA**



Hany Susanti¹

Universitas Pembangunan Nasional Veteran Jawa Timur, Surabaya, Indonesia
Hanysusanti101@gmail.com

Rizky Dermawan²

Universitas Pembangunan Nasional Veteran Jawa Timur, Surabaya, Indonesia
rizkyd.ma@upnjatim.ac.id

Abstract

The skincare industry in Indonesia has experienced rapid growth, making skincare a routine necessity for modern society. Amidst increasing competition and reputational risks, companies must understand the factors influencing brand loyalty, particularly among the Gen Z segment, known for being critical and selective. This study aims to examine the influence of brand experience, perceived value, and brand trust on brand loyalty toward Glad2Glow products among Gen Z consumers in Surabaya. This study employs a quantitative research approach. This study utilized a sample of 112 respondents selected using non-probability method and purposive sampling technique, with criteria including respondents aged 17–27 years, residing in Surabaya, and have purchased and used Glad2Glow skincare products at least twice. The data were then analyzed using the Structural Equation Modeling (SEM) method based on Partial Least Squares (PLS) with SmartPLS software, including validity, reliability, and hypothesis testing. The results indicate that Brand Experience, Perceived Value, and Brand Trust have a positive and significant influence on Brand Loyalty Glad2Glow product among Generation Z in Surabaya.

Keywords: Brand Experience; Perceived Value, Brand Trust; Brand Loyalty

INTRODUCTION

In the era of globalization and the advancement of information technology, the skincare industry has experienced rapid growth, driven by changes in lifestyle, beauty trends, and product innovation. Skincare is now regarded as an essential part of daily routines, which has significantly increased consumer purchasing power in this sector. According to data from (TMO Group, 2024), Indonesia holds the largest skincare market share in Southeast Asia at 34%, with total monthly sales amounting to US\$67.65 million, followed by Vietnam at 31% and Thailand at 19%. This growth is further supported by data from (Compas, 2024) which reveals that in Indonesia's e-commerce sector, the personal care and beauty category dominates FMCG sales, accounting for 54.4% of the market share and generating a total sales value of 26 trillion rupiah.

Glad2Glow is a skincare brand introduced in 2022 by PT. Suntone Wisdom Indonesia. The brand gained popularity for its 1+1 formula, which combines active and natural ingredients, and has been certified by both BPOM and halal authorities. According to data from (Markethac.id, 2024), Glad2Glow ranked fifth in total moisturizer sales in 2024, with 180,577 units sold. In the serum category, the brand placed tenth in sales on Shopee and TikTok Shop, with an average of 9,373 units sold on Shopee, generating approximately IDR 298.6 million in revenue, and 593 units sold on TikTok Shop, totaling around IDR 22 million.

The increasing revenue in the personal care and beauty market presents significant opportunities while simultaneously intensifying competition, particularly in targeting Generation Z, those born between 1997 and 2012 (Wibowo & Ayuningtyas, 2024). According to a survey conducted by (ZAP Beauty Index 2024, 2024), 83% of Gen Z in Indonesia incorporate skincare into their daily routines, and over 50% consider product claims highly important. As a relatively new brand, Glad2Glow gained public attention after a product test video by @dokterdetektif confirmed that its retinol serum met its claims, while raising concerns of overclaiming in the moisturizer and potential non-compliance in the sunscreen, as highlighted by @dosenskincare. These issues underscore the growing criticality of Gen Z consumers toward product authenticity and efficacy, which may influence brand loyalty.

In facing various challenges, Glad2Glow needs to develop strategies to increase loyalty. Brand loyalty is a condition where customers show a positive attitude, commitment, and intention to continue purchasing a certain brand in the future (Rahmawati & Ma'ruf, 2020). Brand experience is a subjective description that includes sensations, emotions, cognition, and responses from the brand that influence consumer behavior (Artiniwati et al., 2022). Brand loyalty is influenced by perceived value, which refers to a set of benefits that consumers expect to obtain from a particular product or service (Pratiwi et al., 2021). Brand trust is the consumer's belief that a brand is capable of delivering the promised value and prioritizes consumer interests (Nurhayati, 2020).

Previous research that examined the factors can influencing brand loyalty still has opportunities to be explored further. Several previous studies, such as by (Masyithoh, 2022) and (Nikmah, 2023) show that brand experience and brand trust have a significant effect on brand loyalty. Research by (Astutik & Purwanto, 2024) states that perceived value also influences brand loyalty of beauty products in Surabaya, but it does not specifically study Gen Z. Therefore, there is a research gap that has not examined the influence of brand

experience, perceived value, and brand trust on brand loyalty of skincare products in a specific sample, namely Gen Z in Surabaya. This gap aims to explore how these factors can influence the brand loyalty behavior of Gen Z in Surabaya towards skincare brands.

Based on the phenomenon and background described, this study aims to: 1) Examine the influence of Brand Experience on Brand Loyalty of Glad2Glow products among Gen Z in Surabaya; 2) Examine the influence of Perceived Value on Brand Loyalty of Glad2Glow products among Gen Z in Surabaya; and 3) Examine the influence of Brand Trust on Brand Loyalty of Glad2Glow products among Gen Z in Surabaya.

REVIEW OF LITERATURE

Brand Experience

Brand experience is defined as a subjective construct that encompasses sensations, emotions, cognitions, and responses generated by brand-related stimuli, which subsequently influence consumer behavior (Fatmawati, 2023). Brand experience represents the sensations or feelings consumers experience after using or interacting with a brand (Pangestika, 2021). Brand experience is a response and reaction to a brand that arises due to the first interactive stimulus between the customer and the brand that leads to the perception of the brand (Oktaviani et al., 2024). A positive brand experience fosters a sense of comfort and trust in consumers toward a product, encouraging them to repurchase products of the same brand (Gultom & Hasibuan, 2021). According to Brakus et al. (2009) as cited in (Cahya et al., 2024) brand experience can be measured through four indicators: sensory, affective, behavioral, and intellectual.

H1: Brand experience is suspected to have a positive effect on Brand Loyalty Glad2Glow products among Gen Z in Surabaya.

Perceived Value

Perceived Value is the value received by customers based on what the company promises to deliver and how customers interpret and evaluate those promises (Kotler & Armstrong, 2021). Perceived value is defined as a customer's overall assessment of the usefulness of a brand, which is formed by comparing the perceived benefits received such as quality and satisfaction with the sacrifices made, including price and cost, in relation to competing brands (Putra & Keni, 2020). Perceived value is consumers' perception of a brand's value based on product quality, tangible benefits, and the brand's commitment to social responsibility (Wibowo & Ayuningtyas, 2024). According to (Nataline, 2022) there are several indicators of perceived value, including emotional value, social value, quality/performance, and value for money.

H2: Perceived Value is suspected to have a positive effect on Brand Loyalty Glad2Glow products among Gen Z in Surabaya.

Brand Trust

Brand trust is defined as the consumer's confidence in the characteristics of a product and their belief that the product will meet their expectations (Vaniara & Pramono, 2022). Brand trust is customer trust in a brand that can reflect the knowledge possessed by consumers and everything related to the conclusions made about objects, attributes, and their benefits (Nikmah, 2023). Brand trust involves the willingness of customers to rely on a brand based on their experiences, the brand's integrity, honesty, and positive reputation (Ardhana

& Dermawan, 2025). Brand trust indicators according to Chaudhuri and Holbrook in (Astutik & Purwanto, 2024) are trustworthiness, reliability, honesty, and security.

H3: Brand trust is suspected to have a positive effect on Brand Loyalty Glad2Glow products among Gen Z in Surabaya

Brand Loyalty

Loyalty is a commitment to re-subscribe or repurchase a product or service in the future even though several influences allow consumers to change their choices. (Rahmawati & Ma'ruf, 2020). Brand loyalty is a condition where customers show a positive attitude towards a brand, maintain a consistent to a specific brand, and exhibit an intention to repurchase the brand's products in the future (Fatmawati, 2023). Brand loyalty is the consistency of consumers in choosing to make repeat purchases of a brand in the future (Bawazir et al., 2024). According to Mowen and Minor (2002) in (Fatmawati, 2023) there are four indicators of brand loyalty, including repeat purchases, recommending brands, brand retention, and brand commitment.

Conceptual Framework

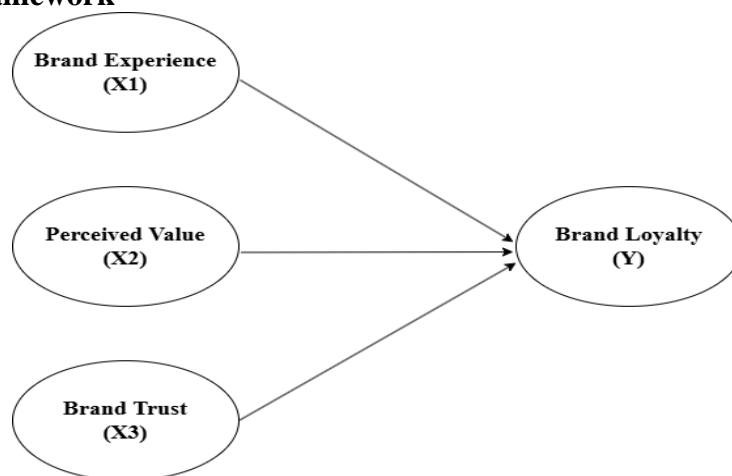


Figure 1.
Conceptual Framework

RESEARCH METHOD

This study employs a quantitative research approach. The sampling method using non-probability sampling with a purposive sampling technique, wherein participants were deliberately selected based on predefined criteria relevant to the objectives of the study. (Sugiyono, 2023). The sample criteria used include: aged 17-27 years, domiciled in Surabaya City, and have purchased and used Glad2Glow skincare products at least twice. This study uses the theory of sample measurement using the theory (Hair et al., 2021) which suggests a minimum of 5–10 times the number of indicators. Accordingly, the total sample consisted of 112 respondents (16 indicators \times 7). Data were collected through an online questionnaire administered through Google Forms. The data were then analyzed using the Structural Equation Modeling (SEM) method based on Partial Least Squares (PLS) with SmartPLS software, including validity, reliability, and hypothesis testing.

RESULTS AND DISCUSSION

Respondent Characteristics

The characteristics of respondents in this study are based on age, gender, domicile distribution, and monthly income. In terms of age, most respondents were 21–23 years old (57.2%), while those aged 17–20 years and 24–27 years had an equal proportion (21.4%). Regarding gender, most respondents were female (92.9%), with the remaining 7.1% being male. Most respondents resided in the Central Surabaya area (32.1%). In terms of income, most respondents had a monthly income of less than IDR 1,000,000 (57.1%).

Outer Model

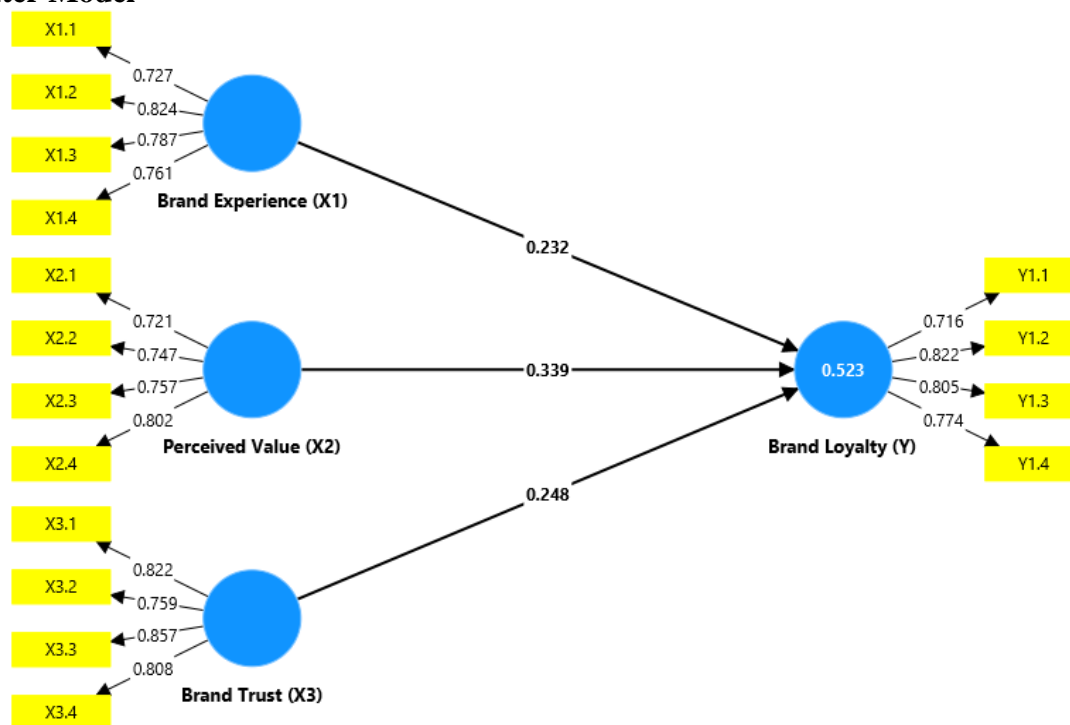


Figure 2.
Outer Model

The factor loading values for each indicator are displayed above the arrows that link the variables (constructs) with their respective indicators. The path coefficients are placed above the arrows connecting the exogenous variables to the endogenous variables. The highest loading indicator for the brand experience variable is affective (X1.2) with a value of 0.824. The highest indicator for the perceived value variable is value for money (X2.4) with a value of 0.802. Meanwhile, the highest loading indicator for the brand trust variable is honesty (X3.3) with a value of 0.857.

Outer Loadings

Table 1.
Outer Loadings (Original Sample, Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)
X1.1 <- X1	0.727	0.721	0.069	10.565
X1.2 <- X1	0.824	0.822	0.039	20.891

X1.3 <- X1	0.787	0.783	0.047	16.741
X1.4 <- X1	0.761	0.761	0.048	15.920
X2.1 <- X2	0.721	0.713	0.069	10.515
X2.2 <- X2	0.747	0.746	0.055	13.692
X2.3 <- X2	0.757	0.751	0.060	12.542
X2.4 <- X2	0.802	0.803	0.046	17.480
X3.1 <- X3	0.822	0.824	0.030	27.825
X3.2 <- X3	0.759	0.755	0.058	13.116
X3.3 <- X3	0.857	0.854	0.034	25.421
X3.4 <- X3	0.808	0.802	0.050	16.084
Y1.1 <- Y	0.716	0.710	0.070	10.175
Y1.2 <- Y	0.822	0.824	0.030	27.832
Y1.3 <- Y	0.805	0.802	0.038	20.974
Y1.4 <- Y	0.774	0.769	0.060	12.984

Source: Data Processed (2025)

The results of the outer loadings analysis indicate that all reflective indicators for the variables Brand Experience (X1), Perceived Value (X2), Brand Trust (X3), and Brand Loyalty (Y) show factor loading values above 0.50 and T-Statistic values above 1.96. Accordingly, all indicators in this study satisfy the criteria for convergent validity, confirming that the constructs demonstrate acceptable levels of validity.

Cross Loading

Table 2.
Cross Loading

	Brand Experience (X1)	Perceived Value (X2)	Brand Trust (X3)	Brand Loyalty (Y)
X1.1	0.727	0.444	0.489	0.433
X1.2	0.824	0.518	0.534	0.525
X1.3	0.787	0.518	0.469	0.450
X1.4	0.761	0.502	0.631	0.502
X2.1	0.402	0.721	0.413	0.460
X2.2	0.591	0.747	0.615	0.512
X2.3	0.459	0.757	0.542	0.429
X2.4	0.478	0.802	0.484	0.565
X3.1	0.627	0.554	0.822	0.587
X3.2	0.530	0.368	0.759	0.424
X3.3	0.555	0.616	0.857	0.530
X3.4	0.512	0.636	0.808	0.505
Y1.1	0.469	0.499	0.428	0.716
Y1.2	0.530	0.551	0.615	0.822
Y1.3	0.472	0.526	0.471	0.805
Y1.4	0.455	0.462	0.453	0.774

Source: Data Processed (2025)

Indicator validity can also be evaluated using the Cross Loading table. An indicator is considered valid when its loading value on the corresponding variable exceeds 0.6 and is greater than its loading values on other variables. The factor loading values for each indicator of the variables are above 0.6 and demonstrate higher loadings compared to other constructs. Therefore, it can be concluded that all indicators in this study have met the criteria for construct validity.

Average Variance Extracted (AVE)

Table 3.
Average Variance Extracted

	Average Variance Extracted
Brand Experience (X1)	0.601
Perceived Value (X2)	0.574
Brand Trust (X3)	0.660
Brand Loyalty (Y)	0.609

Source: Data Processed (2025)

Average Variance Extracted (AVE) measures how much of the indicator variance is explained by the latent variable, with convergent validity achieved if the AVE value exceeds 0.5. The analysis results show that all constructs in this study have AVE values greater than 0.5, indicating that the constructs demonstrate good convergent validity.

Composite Reliability

Table 4.
Composite Reliability

	Composite reliability
Brand Experience (X1)	0.858
Perceived Value (X2)	0.843
Brand Trust (X3)	0.886
Brand Loyalty (Y)	0.862

Source: Data Processed (2025)

The measurement of construct reliability is based on the composite reliability score. If this score exceeds 0.70, the construct is deemed to possess adequate internal consistency. In this study, the results reveal that all examined variables achieve composite reliability values greater than 0.70. Accordingly, it can be inferred that all variables fulfill the established reliability standards and can be considered reliable.

Latent Variable Correlations

Table 5.
Latent Variable Correlations

	Brand Experience (X1)	Perceived Value (X2)	Brand Trust (X3)	Brand Loyalty (Y)
Brand Experience (X1)	1.000			
Perceived Value (X2)	0.639	1.000		
Brand Trust (X3)	0.655	0.677	1.000	
Brand Loyalty (Y)	0.619	0.688	0.637	1.000

Source: Data Processed (2025)

Correlation among variables, both between exogenous and endogenous variables, as well as among exogenous variables themselves, can exhibit mutual correlations. A correlation value approaching 1 indicates a stronger relationship between the variables. According to the table, the highest correlation is recorded between Perceived Value (X2) and Brand Loyalty (Y), with a value of 0.688. This indicates that, among all variables in the research model, the relationship between Perceived Value and Brand Loyalty is the strongest.

Inner Model

R-Square

**Table 6.
 R-Square**

	R-Square
Brand Experience (X1)	
Perceived Value (X2)	
Brand Trust (X3)	
Brand Loyalty (Y)	0,523

Source: Data Processed (2025)

R-square (R^2) represents the proportion of variance in the dependent variable that can be explained by the independent variables within the model. An R^2 value of 0.523 indicates that the model can explain 52.3% of the variance in Brand Loyalty as influenced by the independent variables Brand Experience, Perceived Value, and Brand Trust. The remaining 47.7% of the variance is influenced by factors outside the scope of this research.

Hypothesis Test

**Table 7.
 Path Coefficient**

	Original Sample (O)	Sample Mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P Values
Brand Experience (X1) -> Brand Loyalty (Y)	0.232	0.233	0.098	2.355	0.009
Perceived Value (X2) -> Brand Loyalty (Y)	0.339	0.346	0.088	3.858	0.000
Brand Trust (X3) -> Brand Loyalty (Y)	0.248	0.247	0.099	2.502	0.006

Source: Data Processed (2025)

H1: Brand experience has a positive effect on brand loyalty of Glad2Glow products among Gen Z in Surabaya (hypothesis accepted), as indicated by a path coefficient value of 0.232, T-statistic value of 2.355 > 1.96 and a P-Value of 0.009 < 0.05, significant results (positive)

H2: Perceived value has a positive effect on brand loyalty of Glad2Glow products among Gen Z in Surabaya (hypothesis accepted), as indicated by a path coefficient value of 0.339, T-statistic value of 3.858 > 1.96 and a P-Value of 0.000 < 0.05, significant results (positive).

H3: Brand trust has a positive effect on brand loyalty of Glad2Glow products among Gen Z in Surabaya (hypothesis accepted), as indicated by a path coefficient value of 0.248, T-statistic value of 2.502 > 1.96 and a P-Value of 0.006 < 0.05, significant results (positive).

The Influence of Brand Experience on Brand Loyalty

Based on the results of the study, the higher the level of brand trust, the stronger the brand loyalty toward Glad2Glow products. The affective indicator received the highest score, indicating that consumers are emotionally engaged through the use of the product and their perception of the brand image. This finding aligns with the characteristics of Generation Z, who value emotional experiences, personal connections, and authentic values in their purchasing decisions (Wibowo & Ayuningtyas, 2024). Generation Z evaluates a brand not only based on its functional attributes but also on the brand's ability to create enjoyable and meaningful experiences (Ranti & Aslan, 2024). Therefore, marketing strategies that enhance consumer experience are crucial for maintaining and increasing loyalty. These results are consistent with previous studies by (Astutik & Purwanto, 2024) and (Nikmah, 2023) which demonstrated that brand experience was able to positively influence brand loyalty.

The Influence of Perceived Value on Brand Loyalty

The study's findings indicate that the higher the perceived value experienced by consumers, the stronger the brand loyalty toward Glad2Glow products. The value-for-money indicator received the highest score, suggesting that consumers appreciate the balance between the price paid and the benefits of the product. This result implies that consumers pay significant attention to the equilibrium between the cost incurred and the quality or benefits obtained. This finding corresponds with the rational characteristics of Generation Z, who prioritize efficiency in product selection (Wibowo & Ayuningtyas, 2024). Glad2Glow's strategy of offering quality products at competitive prices is deemed capable of meeting these expectations and fostering brand loyalty. This outcome is supported by previous research by (Pratiwi et al., 2021) and (Putra & Keni, 2020) which confirmed that perceived value was able to positively influence brand loyalty.

The Influence of Brand Trust on Brand Loyalty

Based on the results of the study, the higher the level of brand trust, the stronger the brand loyalty toward Glad2Glow products. The honesty indicator received the highest score, indicating that consumers have high expectations for transparency and openness from a brand. This finding aligns with Generation Z consumers who are known to be critical and selective, and who do not hesitate to abandon brands that are deemed unsuitable (Wibowo & Ayuningtyas, 2024). To meet these demands, Glad2Glow builds trust through product safety certification, clear information on ingredients, and active communication on social media, thereby strengthening loyalty and the brand's position amidst competition in the skincare industry. These results are supported by research conducted by (Pangestika & Hasanah, 2021) and (Prianak & Dermawan, 2022) which state that brand trust was able to positively influence brand loyalty.

CONCLUSION

Based on the PLS analysis, the findings are as follows: 1) Brand experience contributes to brand loyalty toward Glad2Glow products among Gen Z in Surabaya, where better consumer experiences enhance their loyalty to the brand; 2) Perceived value plays an important role in brand loyalty toward Glad2Glow products among Gen Z in Surabaya, indicating that the higher the perceived benefits consumers derive from Glad2Glow products, the stronger the loyalty formed; and 3) Brand trust impacts brand loyalty toward Glad2Glow products among Gen Z in Surabaya, meaning that the higher the consumers trust in the

Glad2Glow brand, the greater their loyalty. Based on the findings and conclusions of this study, the following recommendations are put forward: 1) For companies, it is important to strengthen the dominant factors of each variable that influences brand loyalty. Brand experience can be enhanced through positive emotional interactions with consumers, perceived value can be increased by ensuring a balance between the benefits received and the costs incurred, and honesty in conveying information is essential for building consumer trust; and 2) Future researchers are encouraged to consider other variables such as brand satisfaction, brand love, and brand personality to broaden the scope of research within the skincare industry.

REFERENCES

- Ardhana, S., & Dermawan, R. (2025). The Influence of Brand Trust and Brand Commitment on Brand Loyalty Eiger in Surabaya. *Indonesian Interdisciplinary Journal of Sharia Economics*, 8(1), 1903–1913.
- Artiniwati, N. N. J., Rinuastuti, B. H., & Septiani, E. (2022). Pengaruh Brand Experience Terhadap Brand Trust Dalam Pembentukan Brand Loyalty Produk Scarlett Whitening. *Journal of Sharia Economy and Islamic Tourism*, 2(2), 50–60. <https://doi.org/https://doi.org/10.31764/jseit.v2i2.8351>
- Astutik, R. D., & Purwanto, S. (2024). The Influence of Brand Experience , Brand Trust , and Perceived Value on Brand Loyalty of Maybelline Products in Surabaya. *East Asian Journal of Multidisciplinary Research*, 3(8), 3565–3576.
- Bawazir, F. C., Harianto, E., & Azizurrohman, M. (2024). Building Brand Loyalty: The Role of Brand Communication, Brand Identity, and Brand Experience Mediated by Brand Trust. *Jurnal Aplikasi Manajemen*, 22(3), 694–712.
- Cahya, A. R., Ningrum, N. K., & Hutami, L. T. H. (2024). Pengaruh Brand Experience Terhadap Brand Loyalty yang Dimediasi Oleh Brand Affection, Customer Satisfaction, Dan Brand Passion. *Jurnal Manajemen Terapan Dan Keuangan*, 13(05), 1492–1506.
- Compas. (2024). *Indonesian E-commerce FMCG Report for Semester I 2024*. <https://compas.co.id/product/indonesian-e-commerce-fmcg-report-for-semester-i-2024/>
- Fatmawati. (2023). *Pengaruh Brand Experience , Brand Trust , dan Brand Image Terhadap Brand Loyalty (Studi pada Brand Scarlett di Kota Makassar)*. Universitas Hasanuddin.
- Gultom, D. K., & Hasibuan, L. P. (2021). *Pengaruh Brand Experience Terhadap Brand Loyalty Melalui Brand Satisfaction Sebagai Variabel Intervening Pada Pengguna Handphone Dedek*. 214–225.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., P.Danks, N., & Ray, S. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*. Los Angeles: SAGE Publication.
- Kotler, P., & Armstrong, G. (2021). *Principles of Marketing (18th ed.)*. In Pearson.
- Markethac.id. (2024). *Top Brand Moisturizer yang Paling Diminati di E-commerce*. <https://www.instagram.com/markethac.id/p/C36YSE1vV0f/>
- Masyithoh, I. N. (2022). *Pengaruh Brand Experience, Brand Image, dan Brand Trust*

- Terhadap Brand Loyalty Scarlett Whitening*. Universitas Tidar.
- Nataline, E. (2022). Pengaruh Customer Perceived Value terhadap Brand Loyalty melalui Customer Satisfaction sebagai variable intervening pada produk MS Glow di Kota Malang. *Jurnal Strategi Pemasaran*, 8(2).
- Nikmah, S. N. (2023). *Pengaruh Brand Trust, Brand Experience Dan Kepuasan Terhadap Loyalitas Pelanggan MS Glow Beauty di Juwana*. Universitas Negeri Islam Wali Songo Semarang.
- Nurhayati, S. (2020). Pengaruh Brand Trust, Brand Experience dan Kepuasan Pelanggan Terhadap Loyalitas Pelanggan. *Jurnal Bisnis, Manajemen, Dan Akuntansi*, VII(2), 188–198.
- Oktaviani, A., Fadhilah, M., & Ningrum, N. K. (2024). Pengaruh Brand Experience, Perceived Value Terhadap Brand Trust Dengan Customer Satisfaction Sebagai Variabel Intervening. *Jurnal Manajemen Terapan Dan Keuangan*, 13(04), 1243–1251.
- Pangestika, T. K. (2021). Analisis Pengaruh Brand Image, Brand Experience, Brand Trust, dan Brand Satisfaction Terhadap Brand Loyalty Financial Technology: E-Wallet (Studi Pada Pengguna DANA di Kota Semarang). *Diponegoro Journal of Management*, 10(6), 343–354. <https://doi.org/10.2/JQUERY.MIN.JS>
- Pangestika, T. K., & Hasanah, I. (2021). Analisis Pengaruh Brand Image, Brand Experience, Brand Trust, dan Brand Satisfaction Terhadap Brand Loyalty Financial Technology : E-Wallet (Studi Pada Pengguna DANA di Kota Semarang). *Diponegoro Journal of Management*, 10(6).
- Pratiwi, R. S., Salim, U., & Sunaryo. (2021). The Effect of Brand Experience and Perceived Value on Brand Loyalty Mediated by Brand Trust. *Jurnal Aplikasi Manajemen*, 19(2), 310–318. <https://doi.org/http://dx.doi.org/10.21776/ub.jam.2021.019.02.07>.
- Prianak, H. F. M., & Dermawan, R. (2022). Pengaruh Kepercayaan Merek Terhadap Loyalitas Merek Dengan Kepuasan Pelanggan Sebagai Variabel Intervening. *Management Studies and Entrepreneurship Journal (MSEJ)*, 3(July), 2266–2274.
- Putra, T. W., & Keni. (2020). Brand Experience, Perceived Value, Brand Trust Untuk memprediksi Brand Loyalty: Brand Love Sebagai Variabel Mediasi. *Jurnal Muara Ilmu Ekonomi Dan Bisnis*, 4(1), 184–193. <https://doi.org/10.24912/jmie.v4i1.7759>
- Rahmawati, R., & Ma'ruf, M. (2020). Analisis Pengaruh Brand Awareness, Brand Image, Brand Trust Terhadap Brand Loyalty Minute Maid Pulpy Orange Di Kota Padang. *Ekonis: Jurnal Ekonomi Dan Bisnis*, 22(2). <https://doi.org/10.30811/ekonis.v22i2.1984>
- Sugiyono. (2023). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*.
- Vaniara, F. V., & Pramono, R. (2022). The Effect Of Perceived Value, Customer Satisfaction, and Trust on Customer Loyalty At The DM Clinic In East Jakarta. *International Journal Of Economics, Bussiness and Accounting Research(IJEBAR)*, 2022(3), 1–11. <https://doi.org/https://doi.org/10.29040/ijebar.v6i3.6377>
- Wibowo, W., & Ayuningtyas, F. (2024). Generasi Z Sebagai Konsumen Masa Depan: Karakteristik, Preferensi, dan Tantangan Baru. *Jurnal Penelitian Dan Studi Ilmu Komunikasi*, 05(02), 90–99. <https://doi.org/10.32897/buanakomunikasi.2024.5.2>
- ZAP Beauty Index 2024. (2024). *ZAP Beauty Index 2024*. https://zapclinic.com/files/ZAP_Beauty_Index_2024.pdf