Jurnal Minds:
Manajemen Ide dan Inspirasi

UNVEILING THE POWER OF USER-GENERATED CONTENT FOR BUILDING CONSUMER LOYALTY IN THE INDONESIAN COSMETICS INDUSTRY

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ABSTRACT: The Indonesian cosmetics industry is expanding rapidly, intensifying competition among leading brands such as Wardah to sustain customer loyalty. This study contributes to digital marketing and consumer behavior research by examining how user-generated content (UGC) shapes brand trust, brand love, and ultimately consumer loyalty. UGC is theorized to enhance both cognitive trust and emotional attachment, which serve as mechanisms linking digital engagement to long-term loyalty. Using an explanatory quantitative design, data were collected from Wardah consumers in Indonesia through purposive sampling and analyzed with Structural Equation Modeling (SEM). The findings demonstrate that UGC significantly influences brand trust, brand love, and loyalty, while trust and love act as mediators that strengthen the relationship between UGC and loyalty. These results underscore the strategic value of consumer-driven content in fostering durable brand–consumer bonds and provide actionable implications for cosmetics firms to craft customer-centric strategies grounded in emotional engagement and trust.

Keywords: User Generated Content; Brand Trust; Brand Love; Customer Loyalty; Cosmetics Industry

INTRODUCTION

The cosmetics industry in Indonesia is currently experiencing rapid growth each year. This expansion is driven by increasing public awareness of the importance of self-care and personal appearance, encompassing various product categories such as skincare, makeup, hair care, fragrances, and personal hygiene products (Jogaleker, 2020). According to data from Indonesia's Coordinating Ministry for Economic Affairs, the number of cosmetics companies operating in Indonesia rose from 913 in 2022 to 1,010 by mid-2023 an increase of 21.9%. This development not only highlights the promising prospects of the cosmetics industry in Indonesia but also underscores the intense competition within the sector (Hutagaol & Safrin, 2022).

Wardah Cosmetics is one of Indonesia's leading beauty brands and has made significant contributions to the national cosmetics industry since its establishment in 1995. By promoting halal and environmentally friendly products, Wardah has earned high levels of trust from consumers, particularly among Muslim women (Pertiwi et al., 2024). Over the years, Wardah has succeeded in building a strong brand image and has become the preferred choice for many Indonesian consumers. Its core strengths, high quality products, affordable pricing, and values aligned with consumer identity have helped the brand maintain customer loyalty and achieve continued success (Chinna et al., 2022).

However, as technological advancements and shifting marketing trends reshape the industry, Wardah is now facing new challenges. Data from 2024 on top selling cosmetics brands in e-commerce platforms ranks Wardah in second place, holding 2.7% of the market share, behind its primary competitor, which leads with 5%. Although Wardah has managed to sustain its appeal, the gap in market share highlights potential weaknesses in customer loyalty. This disparity reflects the competitive pressures Wardah faces and emphasizes the importance of strengthening customer loyalty to ensure long-term business sustainability. In an increasingly competitive environment, loyal customers are a critical asset that can help Wardah reinforce its market position (SK Goh et al., 2016).

In today's digital era, the emergence of social media and advances in information technology have dramatically transformed how consumers interact with brands and make purchasing decisions. These changes are driven by the dynamic nature of the market and the ease of accessing information, which allows consumers to quickly compare products and services (Camilleri & Filieri, 2023). One promising approach to addressing these challenges is leveraging social media and user generated content (UGC). UGC, particularly brand related content shared via social media, tends to have a stronger impact than traditional marketing efforts, as it is shared by trusted individuals within consumers' personal networks (Kim & Johnson, 2016).

User generated content is considered more authentic and trustworthy than commercial content, as it is voluntarily created based on personal experiences without any commercial incentive. Previous studies (Arli, 2017; Goh et al., 2012; Khajuria, 2017; Schivinski & Dabrowski, 2015) have shown that UGC has a strong influence on customer loyalty. Further research (Kim & Johnson, 2016; Mohammad et al., 2020; Seiler et al., 2020; Tyrväinen et al., 2023) supports the claim that UGC can enhance marketing effectiveness and business performance by fostering greater customer loyalty. However, not all studies have found consistent results. For instance, research by Hermaren & Achyar (2018) and Jayathunga et al. (2024) found that UGC does not significantly affect customer loyalty. These inconsistencies highlight a gap in the literature.

To address this gap, the present study introduces two mediating variables brand trust and brand love to examine their roles in the relationship between user-generated content and customer loyalty. While prior marketing studies have explored factors influencing loyalty such as product quality, customer satisfaction, and digital marketing consumer behavior in the digital age presents new areas of inquiry. Although the influence of user generated content on consumer behavior has been broadly studied, few have specifically analyzed the mediating effects of brand trust and brand love. These variables are crucial, as user generated content has the potential to build trust in a brand and foster deep emotional bonds, both of which are essential for sustaining long term customer loyalty.

Therefore, this study aims to examine the impact of user generated content on customer loyalty, both directly and through the mediating roles of brand trust and brand love. Additionally, the study seeks to explore how user generated content influences consumer trust and emotional attachment to a brand, and how these mediating factors contribute to strengthening loyalty. A

central objective is to investigate the role of user generated content in cultivating long-term relationships between consumers and brands, particularly within the context of Indonesia's cosmetics industry. This research adopts a quantitative approach and involves Wardah consumers in Indonesia as respondents. The findings are expected to provide both theoretical insights and practical contributions to the development of digital marketing strategies tailored to the social media landscape.

THEORETICAL REVIEW

S-O-R Theory

The Stimulus-Organism-Response (SOR) theory, developed by Mehrabian and Russell (1974), posits that changes in behavior are influenced by the quality of external stimuli (i.e., the communicator) interacting with an organism. The SOR model is frequently applied to analyze behavioral responses in the context of social media (Heng Wei et al., 2023). In this model, the stimulus (S) represents external marketing stimuli that influence the organism (O) the internal state of the consumer which then leads to a behavioral response (R). Within the SOR framework, the stimulus refers to information obtained from social media that affects an individual's psychological state (Heng Wei et al., 2023). The organism encompasses cognitive and emotional responses, such as perceptions and feelings (Mukti & Santosa, 2023), which serve as internal mediators between the stimulus and the resulting action. The response is the observable behavior exhibited by the individual as a reaction to the stimulus received. In this study, user-generated content (UGC) is conceptualized as the external stimulus (S) that initiates consumers' initial evaluation of a brand. This evaluation influences the internal processes (O), reflected in the form of brand trust and brand love, and ultimately leads to a behavioral response (R), manifested as customer loyalty.

User Generated Content

The rise of social media has significantly transformed how companies market their products, with user generated content (UGC) emerging as a key strategy. UGC refers to content that is voluntarily created by users based on their personal experiences, opinions, or creativity, and shared on public digital platforms (Bruns, 2016; O'Hern & Kahle, 2013; Schivinski & Dabrowski, 2015). This type of content is produced not by marketing professionals, but by ordinary consumers, and includes formats such as text, images, videos, and product reviews. It is generally perceived as more authentic and trustworthy because it is created without direct compensation or brand intervention. In the context of marketing, UGC serves as a form of indirect endorsement that consumers tend to view as more credible than traditional advertising. Research has shown that UGC particularly that produced by non celebrities or micro influencers can enhance promotional effectiveness and foster emotional connections with consumers (Afandi et al., 2021; Marlena, 2022). Furthermore, both the quality and quantity of UGC about a product can significantly influence brand perception and purchase decisions (Heng Wei et al., 2023). In summary, user generated content can be defined as creative, voluntary contributions from consumers that have a powerful impact on shaping brand loyalty. Its authenticity and foundation in real user experiences make it a valuable asset in digital marketing, particularly in building emotional bonds and trust between brands and consumers.

Brand Trust

Brand trust refers to a consumer's belief that a brand will consistently deliver on its promises and act with honesty, responsibility, and integrity (Chaudhuri & Holbrook, 2001; Morgan & Hunt, 1994). In the digital era, trust has become increasingly important, as consumer-brand interactions now often occur online, such as through social media platforms, websites, and online reviews, rather than through face-to-face encounters (Hanaysha, 2022). Brand trust represents the conviction that a brand has good intentions and will reliably meet consumer expectations (Song et al., 2019; Liu et al., 2011). This belief contributes to a sense of security in the decision-making process and helps reduce perceived risk or uncertainty. Additionally, digital interactions,

including social media metrics, consumer comments, and content produced by both brands and users, can either strengthen or undermine brand trust (Schivinski & Dabrowski, 2015; Calefato et al., 2015). A high level of brand trust enhances a company's ability to effectively communicate its messages and build a positive brand image. More importantly, it serves as a foundation for forming long-term consumer relationships, which ultimately contribute to customer loyalty. Based on these perspectives, brand trust can be defined as a consumer's belief in the reliability, responsibility, and ethical integrity of a brand, which serves as a key driver of repeat purchases and sustained relationships.

Brand Love

Brand love is defined as a deep, passionate emotional attachment between consumers and a brand. This attachment goes beyond mere product satisfaction and includes both cognitive elements, such as idealization and identification with the brand, as well as emotional aspects, including pleasure, connection, and a sense of belonging (Bazi et al., 2023; Carroll & Ahuvia, 2006). Brand love is widely regarded as the highest form of affective loyalty. It plays a critical role in shaping post-purchase behavior, including active participation in brand communities, positive word-of-mouth, and a strong intention to continue using the brand (Ferreira et al., 2019; Bigne et al., 2020). This form of loyalty is distinct from simple customer satisfaction, which tends to be more transactional and rational in nature (Carroll & Ahuvia, 2006; Mody & Hanks, 2020). Nonetheless, some scholars have criticized the literature for underexploring the rational dimensions of brand love (Carroll & Ahuvia, 2006). Therefore, a comprehensive understanding of brand love should integrate both cognitive and affective components. Brand love is not merely about "liking" a brand; it also involves expressing one's personal identity through the brand (Albert & Merunka, 2013; Karjaluoto et al., 2016). In summary, brand love can be understood as a profound emotional and cognitive attachment to a brand that fosters long-term, sustainable consumer relationships. Consumers who experience brand love are more likely to remain loyal, recommend the brand to others, and defend it, even in the face of intense market competition.

Customer Loyalty

Customer loyalty refers to a consumer's commitment to continue purchasing from a brand, recommending it to others, and maintaining a long-term relationship (Oliver, 1999). This form of loyalty is a key contributor to business performance and long-term sustainability. Loyal customers not only engage in repeat purchasing behavior but also develop emotional connections with the brand. They tend to be less susceptible to competitor offerings and act as brand advocates by spreading positive word-of-mouth (David et al., 2024). Therefore, customer loyalty can be defined as a consumer's dedication to continuously support a brand's products or services. This loyalty is influenced by factors such as satisfaction, trust, and emotional attachment, and represents both a behavioral outcome and a psychological commitment that sustains brand success in competitive markets.

User Generated Content on Customer Loyalty

The development of digital technology and social media has encouraged consumers to become active participants in the marketing process through the creation and dissemination of user-generated content (UGC), such as reviews, photos, and videos related to a brand. This type of content is often perceived as more authentic and credible than traditional advertising, as it originates from genuine consumer experiences and is typically free from direct corporate influence (Dennhardt, 2014; Shah & Zimmermann, 2017). In the context of customer loyalty, UGC plays a critical role by offering objective and personalized information to potential consumers. Positive user-generated content can enhance consumer trust in a brand and strengthen perceptions of product quality, which are key foundations for the development of customer loyalty (Bruhn et al., 2013).

Consumers who are exposed to favorable content created by other users are more likely to feel emotionally connected to the brand, engage more deeply, make repeat purchases, and recommend the brand to others. Thus, UGC not only supports the consumer decision-making

process but also serves as a vital element in building and maintaining long-term customer loyalty. Previous studies have demonstrated the significant impact of UGC on various dimensions of loyalty cognitive, affective, conative, and behavioral including research by Schivinski & Dabrowski (2015), Khajuria (2017), Goh et al. (2012), Kim & Johnson (2016), Tyrväinen et al. (2023), Seiler et al. (2020), and Mohammad et al. (2020). Therefore, the following hypothesis is proposed.

H1: User Generated Content has a significant effect on Customer Loyalty.

User Generated Content, Brand Trust and *Customer Loyalty*

In the growing digital era, User-Generated Content (UGC) has become a crucial component in shaping consumer perceptions of brands. UGC encompasses various forms of content voluntarily created and shared by consumers such as reviews, testimonials, photos, and videos across digital platforms. Compared to traditional advertising, which is typically one-directional and often perceived as biased, UGC is regarded as more authentic and credible, as it stems from real user experiences (Heng Wei et al., 2023; Choi & Lee, 2017; Sethna et al., 2017). The authenticity and credibility of UGC make it a powerful source of information for building brand trust. When consumers observe positive experiences shared by others, they are more likely to believe that a brand's products or services deliver on their promises. This trust is further reinforced by the transparency of these shared experiences, which enhances the perception that the brand is honest and reliable. Therefore, the greater the intensity and quality of UGC consumers are exposed to, the higher their level of trust in the brand.

Moreover, brand trust derived from UGC exposure not only shapes consumer perceptions but also serves as a vital foundation for building customer loyalty. Consumers who trust a brand are more likely to feel secure in their purchasing decisions and demonstrate loyalty through repeat purchases and brand advocacy (Lien et al., 2015; Mazzucchelli et al., 2018). Brand trust fosters an emotional connection and a belief that the brand will consistently meet expectations key drivers of long-term loyalty. In this context, brand trust functions as a mediating variable in the relationship between user-generated content and customer loyalty. While UGC can directly influence consumer loyalty, its impact is significantly amplified when accompanied by increased trust in the brand. Thus, UGC not only contributes to forming positive brand perceptions directly but also enhances customer loyalty indirectly through the trust developed from other consumers' experiences, as for these hypothesized paths.

H2: User Generated Content has a significant effect on Brand Trust.
H3: Brand Trust has a significant effect on Customer Loyalty.
H6: Brand Trust mediates the relationship between User-Generated Content and Customer Loyalty.

User Generated Content, Brand Love and Customer Loyalty

User Generated Content (UGC) plays a strategic role in shaping consumers' perceptions and emotional attachment to brands. Through various forms of content such as reviews, testimonials, and social media posts, UGC presents experiences that are considered more authentic, personalized, and relevant than commercial messages from companies (Wallace et al., 2022; Eusebius et al., 2016). This content not only enriches consumers' decision-making processes, but also fosters a sense of emotional engagement with the brand. When consumers see positive experiences from other users, this can foster feelings of pleasure, pride, and a stronger sense of belonging to the brand. This sense of closeness is the basis for the formation of brand love, which is a form of affection for a brand that arises from a combination of emotional experiences, satisfaction, and value congruence between consumers and brands (Ferreira et al., 2019).

Furthermore, brand love contributes greatly to building customer loyalty. Consumers who have an emotional attachment to a brand tend to be more loyal, make repeat purchases, and are willing to recommend the brand to others (Bıçakcıoğlu et al., 2018; Huang, 2017; Song et al., 2019). This kind of loyalty is driven not only by product quality, but also by the emotional connection that has been consistently formed. In this context, the relationship between UGC and customer loyalty is not merely linear, but is also strengthened by the mediating role of brand love. That is, when UGC succeeds in fostering feelings of love for the brand, its influence on customer

loyalty becomes stronger and more emotionally deep. Brand love acts as a psychological bridge that strengthens the influence of UGC on loyalty, creating a relationship that is not only rational, but also affective. The findings are in line with previous research which shows that: UGC has a significant effect on brand love (Wallace et al., 2022; Eusebius et al., 2016), and brand love has a significant effect on customer loyalty (Ayshah Rao, 2019; Bıçakcıoğlu et al., 2018; Huang, 2017; Song et al., 2019; Sarkar et al., 2019). They pave the constructions of these hypotheses as well as in Figure 1.

H4: User Generated Content has a significant effect on Brand Love.
H5: Brand Love has a significant effect on Customer Loyalty.
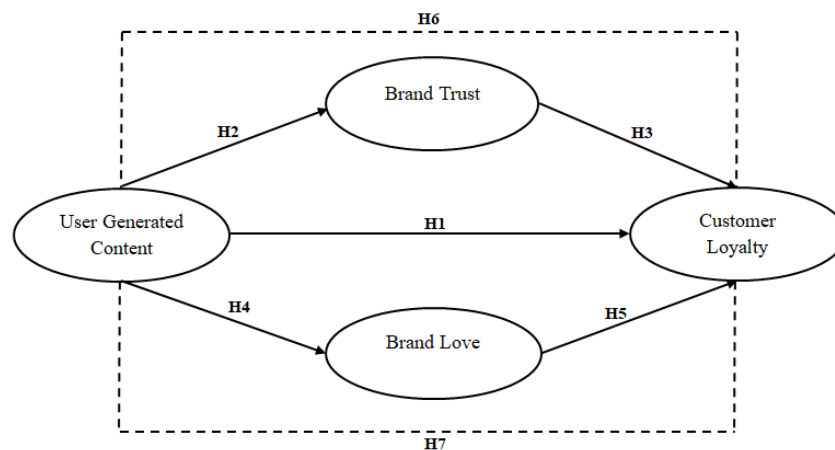*H7: Brand Love mediates the relationship between User Generated Content and Customer Loyalty.*

Figure 1. Conceptual Framework

RESEARCH METHOD

This study uses a quantitative approach with an explanatory design to test the causal relationship between user-generated content and customer loyalty, which is mediated by brand trust and brand love. The population consists of users of Wardah products in Indonesia. The sample was selected using purposive sampling technique with the following criteria: at least 18 years old, has purchased Wardah products at least twice in the last three months, and has seen user-generated content about Wardah on social media.The sample size was determined based on the "10 times the number of indicators" rule from Hair et al. (2019). In this model, there are 4 latent constructs with a total of 19 indicators, namely: User-Generated Content (6 indicators), Brand Trust (4), Brand Love (5), and Customer Loyalty (4). The construct with the most indicators is UGC (6 indicators), so 190 respondents were used, according to the 10 × 19 approach. Data was collected through online and offline questionnaires with a 5-point Likert scale. The instrument was adapted from previous research. Validity was tested with r-count > r-table, and reliability was tested using Cronbach's Alpha > 0.70. Data analysis used Structural Equation Modeling (SEM) based on Partial Least Squares (SmartPLS 4.1.1.1), including evaluation of measurement models, structural models, and mediation tests with bootstrapping.

RESULTS

Outer model analysis is used to test whether the research instrument is valid and reliable, by looking at the relationship between latent variables and their indicators. The validity test is carried out through convergent validity and discriminant validity, while reliability is tested using composite reliability and Cronbach's alpha. Convergent validity is shown through the factor loading and AVE values of each indicator. Based on the results in Table 1, all indicators on each construct have met the convergent validity criteria. Most items have factor loading values above 0.7, which indicates that these indicators are consistently able to reflect the measured constructs. CL3 Objects have a loading factor value of 0.699, which although slightly below the ideal threshold

of 0.7, is still within the acceptable range as described by (Hair et al., 2019) which is between 0.4 to 0.7 can be maintained as long as its contribution strengthens the overall Average Variance Extracted (AVE) value. Therefore, CL3 is still considered valid and retained in the model.

Table 1. Loading Factor and AVE values

Variables	Item	Loading	AVE
User Generated Content	UGC1	0.784	0.636
	UGC2	0.795	
	UGC3	0.802	
	UGC4	0.826	
	UGC5	0.836	
	UGC6	0.740	
Brand Trust	BT1	0.853	0.709
	BT2	0.781	
	BT3	0.894	
	BT4	0.836	
Brand Love	BL1	0.873	0.763
	BL2	0.884	
	BL3	0.868	
	BL4	0.879	
	BL5	0.862	
Customer Loyalty	CL1	0.839	0.659
	CL2	0.862	
	CL3	0.699	
	CL4	0.837	

The discriminant validity test aims to ensure that each construct in the model can be distinguished empirically. Hair et al. (2019) suggests using the HTMT ratio with a threshold limit of 0.90. The analysis results in Table 2 show that all HTMT values between constructs are below 0.90, so it can be concluded that the model has met the discriminant validity criteria and each construct can be measured separately.

Table 2. *Heterotrait-Monotrait* (HTMT)

Constructs	User generated content	Brand trust	Brand love
User generated content			
Brand trust	0.480		
Brand love	0.438	0.751	
Customer loyalty	0.502	0.750	0.829

According to Hussein (2015), the reliability test can be carried out by calculating the Cronbach's alpha and composite reliability values. An the instrument can be deemed to satisfy the reliability criteria If the composite reliability value exceeds 0.7 and the Cronbach's alpha value exceeds 0.6. The subsequent results pertain to the reliability assessment utilizing composite reliability and Cronbach's alpha values processed using SmartPLS 4. as in Table 3.

Table 3. Croncbach's Alpha and Composite Realiability values

Constructs/Measures	Cronbach's Alpha	Composite Reliability
User Generated Content	0.886	0.913
Brand Trust	0.862	0.907
Brand Love	0.922	0.941
Customer Loyalty	0.826	0.885

The information in Table 3 reveals that the variables User Generated Content (X), Brand Trust (Z1), Brand Love (Z2) and Customer Loyalty (Y) possess a combination of reliability values

that are higher than 0.7. Furthermore, when viewed from the Cronbach's alpha value, it is known that all variables have a Cronbach's alpha value above 0.6. Therefore, it can be concluded that the construct is reliable and acceptable. The inner model, or structural model, is used to evaluate the relationship between latent variables in the research model and measure the extent to which exogenous variables are able to explain endogenous variables. This test includes analysis of the coefficient of determination (R²) and Goodness of Fit (GoF) to assess the overall strength and feasibility of the model, as in Table 4.

Table 4. *Goodness of Fit Index (GoF)*

Variabel	AVE	R-square
User generated content (X)	0.636	
Brand trust (Z1)	0.709	0.187
Brand love (Z2)	0.763	0.165
Customer loyalty (Y)	0.659	0.583
Rata-rata	0.692	0.312
GoF	0.216	

Based on the results of the analysis, the coefficient of determination (R²) shows that the variable Brand Trust has an R² value of 0.187, and Brand Love has an R² value of 0.165, both of which fall into the weak category. Meanwhile, the variable Customer Loyalty has an R² value of 0.583, which is categorized as moderate. This indicates that the model has a good explanatory power for Customer Loyalty, although it shows weak explanatory power for Brand Trust and Brand Love. The Goodness of Fit (GoF) coefficient is used to assess the overall level of model accuracy, with values ranging from 0 to 1. The closer to 1, the better the accuracy of the model. The assessment criteria are: 0.36 (high/large), 0.25 (medium), and 0.10 (low/small) (Hair et al., 2019). The GoF calculation is done with the formula suggested by (Tenenhaus, 2004; Hussein, 2015).

$$GoF = \sqrt{\overline{AVE} \text{ x } \overline{R2}} \ldots\ldots (1)$$

The Goodness of Fit (GoF) calculation results show a value of 0.216, which is in the medium to low category. Nevertheless, this value still reflects that the model has a sufficient fit to explain the relationship between variables in the study. Therefore, the inner model is considered feasible to proceed to the hypothesis testing stage. The result is presented in Table 6.

Table 6. Direct Hypothesis Testing Results

Hypothesized Relationship	Effect	*t*-value	*p*-value	Decision
H1 User generated content → Brand Trust	0.127	2.592	0.010	Accepted
H2 User generated content → Brand Love	0.432	6.775	0.000	Accepted
H3 Brand Trust → Customer Loyalty	0.232	4.406	0.000	Accepted
H4 User generated content → Customer Loyalty	0.407	6.214	0.000	Accepted
H5 Brand Love → Customer Loyalty	0.521	8.468	0.000	Accepted
H6 User generated content -> Brand trust ->Customer loyalty	0.100	3.666	0.000	Accepted
H7 User generated content ->Brand love->Customer loyalty	0.212	4.934	0.000	Accepted

DISCUSSION

The findings of this study indicate that User-Generated Content (UGC) has a positive and significant influence on Customer Loyalty, as evidenced by the acceptance of the first hypothesis (H1). UGC also proved significant in influencing Brand Trust, supporting the second hypothesis (H2). Within the Stimulus-Organism-Response (S-O-R) framework, UGC acts as an external stimulus that affects consumers' internal psychological states (organism), such as trust and love for the brand, which ultimately triggers a response in the form of customer loyalty. The power of UGC lies in its authentic and non-commercial nature, making it more trustworthy to consumers than company-generated content. This is particularly relevant for the key segments in this study millennial and Gen Z women who are known to be active on social media and tend to trust other users' experiences more. Content types such as honest reviews, personal testimonials, and real-

life product usage stories can create strong emotional resonance, thereby strengthening the relationship between consumers and brands.

This result aligns with previous findings by Aljarah et al. (2024), Kim & Johnson (2016), KY Goh et al. (2012), Mohammad et al. (2020), Schivinski & Dabrowski (2015), Seiler et al. (2020), and Tyrväinen et al. (2023), which state that UGC can drive loyalty by enhancing affective, cognitive, and conative dimensions. UGC has also been shown to increase Brand Trust, primarily due to the perceived honesty and credibility of the content. This supports the findings of Choi & Lee (2017) and Sethna et al. (2017), who state that non-commercial content from fellow users is more effective in building trust than firm generated content.

However, this result is not entirely consistent with the findings of Hermaren & Achyar (2018), who argue that although UGC can increase brand awareness and perceived quality, its influence is not strong enough to generate consumer loyalty. This discrepancy can be explained by two main factors. First, UGC tends to have inconsistent quality, as it does not go through the same curation and control process as firm-created content (FCC). This means the information conveyed can be biased, incomplete, or even misleading, making it insufficiently credible to build long-term loyalty. Secondly, methodological limitations in Hermaren & Achyar's (2018) study, such as the absence of screening questions to ensure that respondents had actually been exposed to UGC may weaken the validity of their measurement of UGC's effect on brand loyalty. Therefore, although this study strengthens the argument regarding the effectiveness of UGC, differences in context, methodology, and market segmentation must be considered when interpreting the results.

Furthermore, the results also show that Brand Trust has a significant effect on Customer Loyalty (H3 accepted), reinforcing the view that trust is a key foundation in building long-term brand-consumer relationships (Atulkar, 2020; Chou et al., 2023; Heng Wei et al., 2023). On the other hand, UGC was shown to increase Brand Love (H4 accepted), particularly through emotional and inspirational content, such as personal stories or transformation videos. This finding is consistent with Eusebius et al. (2016) and Wallace et al. (2022), who emphasize that emotional engagement built through UGC has a significant impact on shaping brand love. Brand Love was also found to play an important role in driving Customer Loyalty (H5 accepted). When consumers feel emotionally close to a brand, they tend to exhibit loyal behaviors such as repeat purchases and brand recommendations (Huang, 2017; Sarkar et al., 2019). This confirms the importance of the affective dimension in customer loyalty strategies.

Furthermore, testing the mediation hypotheses reinforces the finding that Brand Trust (H6 accepted) and Brand Love (H7 accepted) act as significant mediators in the relationship between UGC and Customer Loyalty. This means that the influence of UGC is not only direct, but also amplified through internal psychological mechanisms that generate trust and emotional attachment. This mechanism provides a more comprehensive understanding of how UGC works not only as a source of information, but also as a creator of emotional experiences that strengthen the relationship between consumers and brands.

CONCLUSION AND FURTHER STUDY

This study demonstrates that User-Generated Content (UGC) significantly enhances customer loyalty in Indonesia's cosmetics industry by fostering brand trust and brand love, thereby extending the Stimulus-Organism-Response (S-O-R) model into digital marketing contexts. Theoretically, the research contributes by integrating cognitive (trust) and affective (love) pathways into a unified mediation framework, offering a nuanced understanding of how UGC shapes loyalty through both rational and emotional mechanisms. Practically, the findings highlight the importance for brands such as Wardah to encourage participatory campaigns, transparent communication, and emotionally resonant strategies that strengthen consumer bonds. For future research, incorporating Firm-Generated Content, moderating variables such as consumer involvement or digital fatigue, and testing across other cosmetic brands will enhance generalizability and provide deeper insights into loyalty dynamics in emerging markets.

ETHICAL DISCLOSURE

All participants provided written informed consent prior to participation. They were informed about the study's purpose, their voluntary participation, the right to withdraw at any time, and the confidentiality of their responses.

CONFLICT OF INTERESTS

The authors declare no conflict of interest.

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