The Influence of Brand Experience, Brand Trust, Brand Attachment on Customer Loyalty in an Islamic Business Perspective (Study on Generation Z Skintific Consumers In Bandar Lampung City)

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A R T I C L E I N F O	ABSTRACT
	This study aims to determine and analyze the effect of Brand Experience, Brand Trust, and Brand Attachment on Customer Loyalty in an Islamic Business Perspective, with a focus on Skintific Skincare users among generation Z in Bandar Lampung City. The methodology used is a survey with a questionnaire distributed to 97 respondents who are users of Skintific products. Data analysis was carried out using purposive sampling techniques, using the Nonprobability Sampling method and using the Lemeshow formula. The data analysis method using SEM PLS analysis is processed with the SmartPLS 4.0 application. The results showed that Brand Experience has a positive and significant effect on Customer Loyalty, Furthermore, Brand Attachment has a positive effect on Customer Loyalty. While brand Trust is proven to have no effect on customer loyalty. This research makes an important contribution to skincare companies in developing marketing strategies that are in accordance with Islamic business values, as well as helping companies build customer loyalty among generation Z.

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1. INTRODUCTION

In this modern era, the business sector has become the main pillar of the economy, both in Indonesia and globally. Globalization plays a significant role in business development, creating a variety of methods and trends that make business an opportunity to improve individual welfare. Prophet Muhammad (SAW) and his companions are examples of successful entrepreneurs who inspire many entrepreneurs, emphasizing the importance of ethical business principles that are honest, transparent, and beneficial to society. Today's skincare products are designed to meet various skin needs using active ingredients that have been proven effective. The cosmetics market in Indonesia is experiencing rapid growth, especially through e-commerce platforms, where Skintific has emerged as one of the most popular brands with a market share of 9.7%. Skintific's success reflects effective, innovative marketing strategies and positive consumer acceptance of their products. Brand experience plays an important role in building consumer loyalty.

When consumers have a positive experience with a brand, it can increase their trust and satisfaction, which in turn encourages them to continue choosing that product. Social media, particularly platforms like TikTok, has become a very important promotional channel, allowing brands

to connect with a wider audience. TikTok Shop, as an officially operating business app, offers convenience in shopping as well as contributing to the community's economy with low operating costs. While social media brings many positive impacts, such as encouraging social change for the better, there are also negative impacts that need to be considered, such as the spread of inaccurate information or social norms that can be distorted. In this context, this research focuses on Generation Z to understand their preferences and behaviors in seeking beauty-related information in the digital era. Understanding the patterns and habits of this generation is crucial to developing effective marketing strategies in the beauty industry, as well as to reach young consumers with relevant approaches that suit their needs.

Thus, companies can better customize their products and services to meet consumer expectations in this increasingly competitive market (Atmi & Famiky, 2023). According to sales data sourced from Compas, Skintific has successfully dominated the care and beauty market in Indonesia. According to monitoring conducted by Compas.co.id through the Compas Market Insight Dashboard, in the first quarter of 2024, Skintific recorded total sales of more than Rp 70 billion. The data shows that most of the sales came from Skintific's official stores, which generated sales of Rp 64 billion. Meanwhile, sales from non-official stores only reached Rp 7 billion. This shows that consumers prefer to buy Skintific products from authorized channels, which provide a guarantee of product quality. Besides Skintific, several other brands also performed well and ranked second in sales in the skincare market.

These brands include MS Glow, The Originote, Daviena Skincare, and Benings Indonesia. This ranking signifies the fierce competition in the beauty industry, where consumers have a wide choice of quality products. Skintific's success in achieving high sales figures reflects effective marketing strategies and positive consumer acceptance of the products it offers.(Andini, 2024). And from the sales data sourced from Compas we can observe that Skintific products experienced changes in their sales from January 2023 to March 2024. Sales do not show a stable graph instead, there are periods where sales figures increase significantly, followed by a fairly sharp decline. This indicates that certain factors, such as promotions, seasonal changes, or trends on social media, might influence consumers' decision to purchase this product. In addition, market conditions and competition in the skincare industry may also contribute to such sales variability. As shown by the level of sales achieved by the Skintific brand through the revenue graph sourced from the Compas Market Insight Dashboard, the beauty package category recorded sales of more than IDR 900 billion, with a significant recovery trend despite a decline in early 2024.

Skintific led beauty pack sales with a 60.3% increase during the first quarter of 2024, demonstrating effective marketing strategies and customer loyalty.Skintific focuses on innovation and research to bring new products that meet consumer needs, and collects feedback to create relevant products. This has been key to their success in the skincare industry. Skintific not only strives to increase its sales volume, but also to build long-term loyalty among customers. The brand wants to be the first choice for consumers who care about product quality and effectiveness, so that they feel satisfied and keep coming back to buy Skintific products in the future. Through attractive loyalty programs, rewards, and quick response to customer feedback, Skintific is able to create a solid and supportive community. With this customer-oriented approach, Skintific not only increases satisfaction, but also builds strong emotional bonds, so that customers feel part of the brand journey. This in turn increases customer retention and encourages word-of-mouth recommendations, which are extremely valuable in a competitive industry.

In accordance with the phenomena that have been described, the problems that will be studied can be identified: Does Brand Experience have a significant effect on Customer Loyalty?. Does Brand Trust have a significant effect on Costumer Loyalty?. Does Brand Attachment have a significant effect on Customer Loyalty?. Does Brand Experience, Brand Trust, Brand Attachment have a significant effect on Customer Loyalty in an Islamic business perspective on generation Z skintific consumers in Bandar Lampung City?. Do Brand Experience, Brand Trust, Brand Attachment have a significant effect on Customer Loyalty in an Islamic business perspective?.

Theory of planned behavior (TPB) is a development of Theory Reasoned Action (TRA) proposed by Icek Ajzen and Martin Fishbein in 1988 which is used in consumer behavior. The TRA assumes that when a person shows a tendency to behave or behavioral intention, this behavior is

without constraints, but the application of this assumption is not the same as theory because in reality, behavior is limited by time, unconscious habits, abilities, organizational or environmental restrictions. Because of these limitations, a second theory emerged, namely the Theory of Planned Behaviour (TPB) Theory of Planned Behaviour (TPB) is based on the assumption that behavioral intention is not sufficiently influenced by attitude towards behavior and subjective norms, but is also influenced by perceived behavioral control because when an individual behaves, he is not free to behave without limits, but someone controls him (Nuri purwanto, Budiyanto, 2022).

Theory of marketing management According to Tjiptono, marketing management is a system of business activities that plan, price, and distribute products, services, and ideas to meet the needs of target markets. The ultimate goal is to effectively achieve organizational goals. Marketing management involves an in-depth analysis of consumer behavior, market trends, and the competitive environment. Philip Kotler, known as the "Father of Conventional Marketing," defines marketing as the social and managerial process of satisfying needs and wants through the creation, distribution, and exchange of goods. Marketing activities involve ongoing managerial procedures to introduce products in the market.(Riady et al., 2023) In the rapidly growing beauty industry, consumers are increasingly selective in choosing products, so competition between companies is getting tougher. Therefore, beauty companies focus on branding value, and the products offered must be useful, quality, and innovative to achieve these goals.(Hayati et al., 2022)

Brand experience is the past experience of consumers with a brand, especially in its use, which is closely related to consumer confidence in the brand. According to Buchory and Saladin, brand experience includes sensations, feelings, cognitions, and responses that arise from stimuli from design, identity, marketing communications, individuals, and the brand environment. Tjiptono added that brand experience involves all of a person's interactions with products, services, or organizations that form an important element of the brand. According to Oliver Putra & Keni, brand experience is a technique for managing brand experiences, including the sensations, feelings, and responses that arise from brand identity and environment. A positive brand experience can last a long time in consumers' memories and affect their satisfaction and loyalty. (Mahardika & Setyawan, 2024). The following are indicators of brand experience (1) Sensory: Creating experiences through the senses such as sight, sound, touch, smell, and taste. Focus on the brand's ability to attract and amaze customers, and emphasize the success of experiential marketing strategies. (2) Affective: Evoking the feelings and emotions of consumers.

This component relates to the customer's emotional reaction when interacting with the brand, creating a deep attachment and positive feelings. (3) Behavioral (Intellectual): Creates physical experiences that relate to behavioral patterns and lifestyles. Focus on the ability to think, solve problems, and encourage customers to think deeply when interacting with the brand. (4) Knowledge (Behavioral): Produces experiences that encourage consumers to seriously consider the brand. This dimension relates to the physical behavior and experiences created by the brand through product design, identity, packaging, and communication. (Ayu et al., 2023).

Brand Experience in Islamic Business Perspective Consumer behavior in general is a process that involves the search, selection, and decision to purchase goods or services to meet daily needs. Brand experience in the context of Islamic branding includes subjective consumer responses, including sensations, feelings, and internal conditions that arise as a result of brand influence. This relates to brand design or identity, packaging, communication, and the environment, all of which are based on the suitability of Islamic values in the product or service used. (Safira & Rahmanto, 2022).

Brand Trust According to El Naggar & Bendary (Pramezwary et al., 2021) brand trust is defined as a sense of calm that arises when interacting with a brand, which is based on the perception that the brand is reliable and responsible for consumer interests. This brand trust is very important in building long-term relationships with customers. When consumers feel that a brand can fulfill its promises and look after their interests, they tend to be more loyal. Brand trust not only increases customer satisfaction, but also encourages word-of-mouth recommendations, which can expand market reach. Therefore, companies must focus on transparency, product quality, and good service to build and maintain this trust Word Of Mouth in an Islamic business perspective. The following are indicators of brand trust (1) Credibility: Trust in the product information contained in the brand, which can increase the perception of brand quality and value. (2) Brand competence: Seen

when consumers feel that the quality of the goods or services offered meets their needs. (3) Brand value: Determines the goals of the organization in relation to customers. (4) Brand reputation: Customer confidence that the company will continue to provide high quality products, which is reflected in their willingness to pay higher prices.(Fitriani et al., 2023).

Brand Trust in Islamic Business Perspective Trust in Islam is the same as amanah which has a great influence on business success. Businesses built on trustworthy values not only gain the trust of consumers, but also bring blessings. On the other hand, violations of trust, such as fraud or manipulation, can damage business reputation and reduce blessings in the sustenance obtained (Arioputra et al., 2020) Practicing trust shows integrity and ethics, strengthening relationships with customers. This trust encourages loyalty and attracts new customers. In addition to material benefits, blessings are also seen in the satisfaction of all parties. Therefore, trust is a moral obligation and a strategy for long-term success in business.

Brand Attachment According to Kapferer, brand attachment reflects the customer's desire to maintain an ongoing relationship with a brand. Brand loyalty is seen from repeated purchasing behavior, which indicates that customers have a high level of retention when they have a strong preference for a particular product or service and can differentiate it from competitors. According to Griffin, this attachment is very important because it reflects the strength of the cognitive and emotional relationship between consumers and products. The level of loyalty felt by customers towards a brand indicates a strong attachment, where adherence appears as a consumer's resistance to change as well as the brand's ability to deal with negative situations, such as product or service failure.(Tamher & Robert Kristaung, 2024).

And here are the indictors of brand attachment (1) Trust: This is a belief in the truth of something. Trust is formed when one party feels confident in the reliability and integrity of its relationship partner. (2) Closeness: A close relationship is characterized by genuine feelings towards the other party. Customers establish a relationship with a company because they like the company, the products it offers, or the individuals who work there, thus feeling a certain closeness or sharing common values and goals. (3) Reciprocal Relationship: By approaching customers, companies are expected to understand their needs and wants. The better a company knows its customers, the more effective they will be in marketing their products. Customers will also feel cared for, which in turn can create long-term loyalty to the company.(Khairunnisa & Inayatillah, 2023)

Brand attachment in an Islamic business perspective can be seen as a concept that integrates ethical and moral values in the interaction between brands and consumers. Brand attachment in an Islamic business perspective focuses not only on financial gain, but also on the integration of moral and ethical values. By paying attention to these aspects, brands can build stronger and more sustainable relationships with consumers, which in turn can increase loyalty and business success." (Ekonomika et al., 2022).

Customer Loyalty according to Griffin in his book states that companies should focus more on keeping customers than just trying to attract new buyers. Customers have a different definition than just buyers. The term "custom" means "to make something a habit" or "to practice a habit." Thus, a customer is an individual who "habitually" buys products from a company. This habit is formed through frequent purchases and interactions over a period of time. Without a record of repeated transactions and purchasing relationships, a person cannot be considered a customer; they are only considered buyers. (Rizal et al., 2022). The following indicators of customer loyalty are (1) Repeat Purchase: This indicator shows loyalty in making repeat purchases or periodic purchases of a product. Repeated purchases made by customers reflect attachment and can measure customer satisfaction with the company's products. (2) Retention: The resistance of customer loyalty to negative influences associated with the company. Customers who have this loyalty resistance are not affected by the existence of other products that may be cheaper or have more features. (3)Referrals: The ability and willingness of customers to recommend the company's products to the closest people around them. In this context, customers actively support the existence of the company.(Rahayu & Faulina, 2022).

Customer Loyalty in the perspective of Islamic business, Islam regulates all aspects of life, including the delivery of services, which must comply with sharia rules and moral values. Loyalty in Islam, known as al-wala', includes love, help, and submission to Allah SWT through the

implementation of sharia. Customer loyalty is realized when muamalah activities provide mutual benefits by fulfilling each other's obligations and rights, and applying Islamic values. In muamalah, it is important to consider the shari'i aspects, not just personal gain.(Mashuri, 2020).

In accordance with the theory and results of previous relevant research and the research framework above, the hypothesis conclusion in the test that results in H1: Brand Experience has a significant and positive effect on Customer Loyalty, H2: Brand Trust has a significant and positive effect on Customer Loyalty, H3: Brand Attachment has a significant and positive effect on Customer Loyalty.

2. RESEARCH METHOD

This research uses a quantitative approach, where data is collected through questionnaires and analyzed to identify the influence between variables. This type of research is explanatory research, which aims to explain the cause-and-effect relationship, namely how the independent variable affects the dependent variable. The focus of research is on testing hypotheses formulated based on theory or previous research, to justify or reject existing theories through empirical results, and provide a deeper understanding of certain phenomena. The population in this study is defined as all individuals, objects, or events that are the subject of analysis. In this context, the population studied is coffee shop visitors among generation Z in Bandar Lampung City. The initial stage of research design includes identifying the relevant population, which is very important to ensure the success of the research in achieving the predetermined objectives.

The sample is part of a number of visitors selected based on certain characteristics of the population. In this study, the sampling method used was non-probability sampling with purposive sampling. This technique involves selecting a sample that matches the research objectives. According to Wijoyo in (Charla & Isyanawulan, 2023) generation Z are those born between 1995 and 2010. Therefore, the object of this research is visitors to Pahlawan coffee shops in Bandar Lampung City aged between 12 and 27 years. given the unknown population size, the researcher used the Lemeshow formula in calculating the number of samples needed.

$$n = \frac{z^2 \, p \, (1 - p)}{d^2}$$

$$n = \frac{1,96^2. \, 0,5 \, (1 - 0,5)}{0,1^2}$$
$$n = \frac{3,8416 \, . \, 0,5. \, 0,5}{0.01}$$

$$n = \frac{0,9604}{0,01}$$
$$n = 96.04 = 97$$

Description:
n = Number of Samples
z = Standard Value = 1.96%
p = Maximum Estimation = 50% = 0.5
d = Alpha (0.1) or sampling error = 10%

Based on the above calculations, the sample result is 96.04 which is rounded up to 97 samples. The reason researchers use the Lemeshow formula is because the target population is too large with varying amounts. (Setiawan et al., 2022) The sampling used in this study was non-probability sampling with purposive sampling.

3. RESULTS AND DISCUSSIONS

Validity Test

Before conducting hypothesis testing, researchers first test the validity of the data that has been collected. This validity test is very important to ensure that the instrument used is valid and reliable. In this study, the validity test results can be seen through the convergent validity test, which evaluates the loading factor value (outer loading). Outer loading is a value that shows the relationship between indicators and related latent variables.
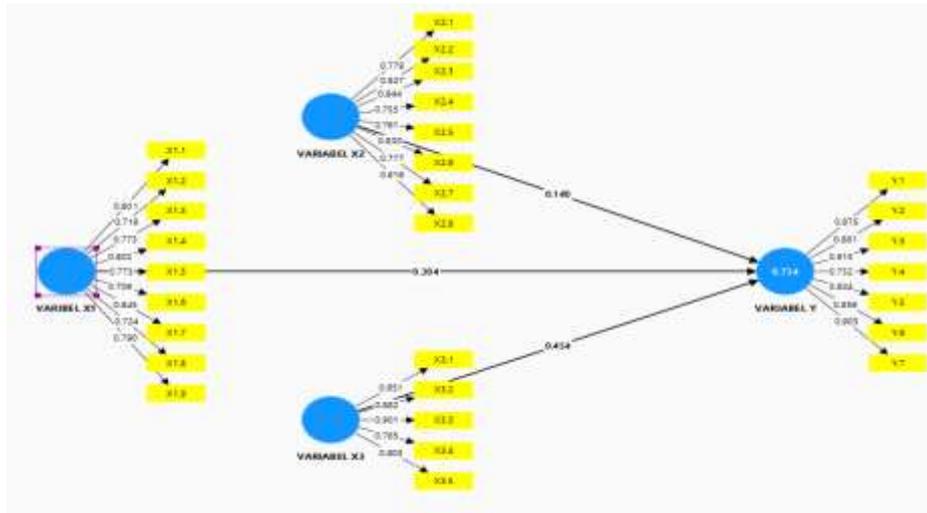
Figure 1. Path Coefficient Display

Table 1. Validity Test

Brand Experience (X1)	Brand Trust (X2)	Brand Attachment (X3)	Customer Loyalty (Y)
0.801	0778	0.851	0.875
0.719	0.827	0.882	0.881
0.773	0.844	0.901	0.915
0.802	0.755	0.785	0.752
0.773	0.761	0.083	0.834
0.709	0.830		0.856
0.845	0.777		0.903
0.724	0.816		
0.790			

Source: Primary Data, processed in 2025

validity test results can be seen from testing convergent validity and discriminant validity. The validity test consists of convergent validity and discriminant validity. Indicators are declared convergently valid if the factor loading is greater than 0.708 and the Average Variance Extracted (AVE) value is greater than 0.5. (Sayyida, 2023) Based on the table above, the outer loading value shows that all statement items in this study meet the validity criteria. For variable X1, there are nine items which are all declared valid, variable X2 consists of eight items that have been tested valid. Variable X3 consists of five and five of these items are declared valid. And finally variable Y which has seven items that meet the validity criteria.

Reliability Test

Reliability testing uses internal consistency reliability by looking at the composite reliability value and Cornbach's Alpha.

1). Composite reliability is used to measure the reliability of a construct. The expected value for composite reliability is 0.7. If the composite reliability has a value> 0.7, then the construct is considered to have high reliability.

2). The reliability test is strengthened by using Cronbach's alpha. If the Cronbach's alpha coefficient> 0.7, then the question is considered reliable, and the construct or variable is declared reliable.

Table 2. Reliability Test Results

Variabel	Cronbach's alpha	Composite reliability	Average variance extracted
Brand Experience (X1)	0.915	0.918	0.596
Brand Trust (X2)	0.919	0.923	0.639
Brand Attachment (X3)	0.900	0.913	0.715
Customer Loyalty (Y)	0.941	0.945	0.741

Source: Primary Data, processed in 2025

Based on the data obtained, it can be concluded that the variables in this study have met the criteria for the composite reliability and Cronbach's alpha tests, where all variables show a high level of reliability. In addition, the Average Variance Extracted (AVE) value also shows a number above 0.5. Thus, it can be concluded that all variables in this study are ready to proceed to the next test.

Test Coefficient Determination or Determinant Coefficient (R2)

The coefficient of determination test aims to measure the extent to which the model can explain the effect of the independent variables simultaneously on the dependent variable. This can be seen through the adjusted R Squared value. The coefficient of determination reflects the contribution of the independent variables in the regression model to the variation in the dependent variable. The following are the results of the research data analysis:

Table 3. Results of the Coefficient of Determination (R^2)

Variabel	R-square	R-square adjusted
Customer Loyalty	0.734	0.725

Source: Primary Data, processed in 2025

Based on the coefficient of determination analysis, the R Square value for the dependent variable (Customer loyalty) is 0.734, which indicates that 73.4% of the variation in Customer loyalty can be explained by the independent variables used in this study, namely Brand Experience, Brand Trust, and Brand Attachment. Meanwhile, the Adjusted R Square value of 0.725 shows the results that have been adjusted for the number of variables in the model, thus providing a more accurate picture of the model's ability to explain the dependent variable. With a high R Square value, it can be concluded that this model has a very good ability to explain the effect of independent variables on customer loyalty.

Hypothesis Testing

Hypothesis testing is one of the tests used to statistically test the truth of a statement and draw conclusions about whether the statement is accepted or rejected. To see whether the proposed hypothesis can be accepted or not, it can be seen from :

1) Orignal Sample's, used to see if the variable has a positive or negative effect. If the original sample's number is negative then the variable has a negative effect.

2) P Value, used to see whether the variable has a significant or insignificant effect. The provision is> 0.5 (significance level) then the variable has an insignificant effect.

3)   The t test, the determination is if the t-statistic> t table (significance 5% = 1.96), then it is significant. This test was carried out using the SmartPLS 4 application. The following are the results of the t statistical test.

Table 4. Total Effect

Hipotesis	Hubungan antar variabel	Original Sample (O)	Sample Mean (M)	Standard Devisiation (STDEV)	T – Statistik	P - Statistik
H1	Brand Experience =>Customer Loyalty	0.304	0.297	0.155	1.967	0.049
H2	Brand Trust =>Customer Loyaly	0.140	0.150	0.150	0.879	0.379
H3	Brand Attachment =>Customer Loyalty	0.454	0.452	0.110	4.120	0.000

Source: Primary Data, processed in 2025

Based on the data from the T test results in the table above, the results can be seen:
1.   The T-statistic results show a value of 1.967> 1.96 and a p value of 0.049 <0.05. These results indicate that Brand Experience has a positive and significant effect on Customer Loyalty. So that H1 is accepted.
2.   The T-statistic results show a value of 0.879 < 1.96 and a p value of 0.379> 0.05. These results indicate that Brand Trust has no significant effect on Customer Loyalty. So that H2 is not supported.
3.   The T-statistic results show a value of 4,120> 1.96 and a p value of 0.000 <0.05. These results indicate that Brand Attachment has a positive and significant effect on Customer Loyalty. So that H3 is accepted.

4. DISCUSSION
Based on the analysis that has been carried out by researchers, the following discussion results are obtained:

The Effect of Brand Experience on Customer Loyalty
The results showed that Brand Experience has a positive and significant effect on Customer Loyalty. This can be proven by looking at the test results listed in table 4.8, where the original sample value of 0.034 indicates a positive relationship. In addition, the statistical T value is 1.967> 1.96, and the P-value is 0.049 < 0.05, which indicates that the relationship is significant. Therefore, it can be concluded that the first hypothesis which states that Brand Experience has a positive and significant effect on Customer Loyalty is supported.

The Effect of Brand Trust on Customer Loyalty
The results showed that Brand Trust does not have a significant influence on Customer Loyalty. This can be proven by looking at the test results listed in table 4.8. Where the statistical T value is 0.879 < 1.96, and the P-value is 0.379 < 0.05, which indicates that the relationship that occurs is significant. Therefore, it can be concluded that the second hypothesis which shows that Brand Trust has no significant effect on Customer Loyalty is not supported.

The influence of Brand Attachment on Customer loyalty
The results showed that Brand Attachment has a positive and significant effect on Customer Loyalty. This can be proven by looking at the test results listed in table 4.8, where the original sample value of 0.454 indicates a positive relationship. In addition, the value of 4,120> 1.96 and the p value of 0.000 <0.05. These results indicate that Brand Attachment has a positive and significant effect on Customer Loyalty. Therefore, it can be concluded that the third hypothesis which states that Brand Attachment has a positive and significant effect on Customer Loyalty is supported.

5. CONCLUSION

Brand experience, brand trust, and brand attachment significantly influence customer loyalty, especially among Skintific Gen Z consumers in Bandar Lampung. Positive experiences that consumers have, such as satisfactory product quality and service, create a deep emotional connection with the brand. This encourages consumers to recommend the brand to others and increases their likelihood of repurchasing, making them loyal customers. However, low brand trust can decrease loyalty if consumers feel the brand is inconsistent or dishonest in its communications and advertisements. Meanwhile, strong brand attachment, built through positive experiences and shared values, further strengthens loyalty. In an Islamic business perspective, the importance of providing positive experiences to consumers as part of business ethics becomes very clear; brands that offer quality products and good services will make customers feel valued. In addition, brands that reflect Islamic values, such as honesty and social responsibility, will increase consumers' emotional attachment, thus creating stronger relationships and higher loyalty. Thus, the three factors support each other in building sustainable customer loyalty. For Society, People are expected to be more aware of the importance of choosing brands that are not only quality, but also ethical and socially responsible. Choosing products from brands that share the same values can have a positive impact on the community. By raising this awareness, society can contribute to the development of better brands and support sustainable business practices. For Academics, People are expected to be more aware of the importance of choosing brands that are not only quality, but also ethical and socially responsible. Choosing products from brands that share the same values can have a positive impact on the community. By raising this awareness, people can contribute to the development of better brands and support sustainable business practices. For Future Researchers, Future researchers are advised to explore other variables that may influence customer loyalty, such as digital experience or the impact of social media. Conducting case studies across different industries and brands can also provide a more comprehensive understanding of how brand experience, brand trust and brand attachment operate in different contexts. Additionally, using more diverse methodologies, such as qualitative or blended approaches, will help explore consumer behavior more effectively. For Skintific Company, The company should develop effective products through research and clinical trials to address specific skin concerns, while ensuring high quality and ingredient transparency. Consumer education can be done through social media content and campaigns that emphasize halal aspects, making halalness an integral part of branding. Building a community with discussion forums and collaboration with halal influencers is also important, as well as regularly conducting surveys to get feedback and improve the product. With these steps, Skintific can strengthen its position as a brand that offers quality products that comply with sharia values.

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