

**FACTORS AFFECTING CUSTOMER RETENTION IN SHOPPING  
BEAUTY PRODUCTS ON MULTICHANNEL:  
SURVEY IN BALI****Suresh Kumar <sup>1</sup>, Wayan Rosiana Novanka Gayatri Wahyudiarsa <sup>2</sup>**<sup>1</sup>Faculty of Business, President University, sureshkumar@president.ac.id<sup>2</sup>Faculty of Business, President University, wayan.wahyudiarsa@student.president.ac.id

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**ABSTRACT**

*This research, titled "Factors Affecting Customer Retention in Shopping Beauty Products on Multichannel: A Survey in Bali," aimed to explore how various factors such as product variety, social media marketing, price perception, electronic word-of-mouth (e-WOM), perceived benefits, and trust impact customer retention. The quantitative study involved administering a questionnaire with 37 items to 467 respondents in Bali who were regular online purchasers of beauty products. Purposive sampling was used to select the respondents, ensuring that the data represented the target population. The data analysis used the structural equation modeling technique in AMOS version 24.0. The findings revealed several insights: e-WOM was found to significantly influence trust, while perceived benefits did not impact trust. Social media marketing showed a significant effect on trust. Interestingly, product variety did not affect customer retention, nor did social media marketing impact retention. However, price perception and trust were significant factors influencing customer retention. Moreover, e-WOM also had a substantial effect on retaining customers. This study is distinctive in its approach as it is the first to investigate the combined impact of product variety, social media marketing, e-WOM, perceived benefits, trust, and customer retention in the context of online beauty product shopping in Bali. These findings provide valuable insights for businesses in the beauty industry, especially those operating in multichannel retail environments.*

**Keywords:** Product Variety, Social Media Marketing, Price Perception, e-WOM, Perceived Benefits, Trust, Customer Retention.

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**1. Introduction**

The beauty industry, pivotal in enhancing personal appearance, has grown substantially and garnered increasing attention, especially from entrepreneurs (Arie, 2022). Encompassing skincare, cosmetics, hair care, and body care sectors, this industry significantly influences consumer behavior and market trends (Ismail & Beauty, 2021). Globally, the skincare market was valued at US\$98.83 billion in 2020, with projections indicating a Compound Annual Growth Rate (CAGR) of 5.52% from 2021 to 2028, reaching an estimated US\$145.82 billion (Skincare Market Size, Share & COVID-19 Impact Analysis, 2022).

In Indonesia, the cosmetics industry mirrors this global growth trajectory. The revenue in 2022 is projected to reach US\$7.23 billion, with an estimated CAGR of 5.91% from 2022 to 2026 (Beauty & Personal Care, 2022). The Indonesian beauty sector also significantly contributes to the national GDP, with a notable growth of 9.3% in 2020 (*Sektor Kosmetik Bertumbuh 9,4 Persen Tahun Lalu*, 2021).

However, the COVID-19 pandemic has profoundly impacted industries worldwide, including the beauty sector. Globally, the cosmetics industry experienced a revenue decrease of 19.5% in 2020 (Cosmetics Industry Worldwide, 2021), as depicted in Figure 1. Similarly, Indonesia's cosmetics market witnessed a 19.8% decline (Cosmetics and Personal Care Market in Indonesia, 2021), illustrated in Figure 1. Consequently, the competition among beauty companies in Indonesia has intensified, with a rise in cosmetic companies (*Perubahan Gaya Hidup Dorong Industri Kosmetik, 2020*).

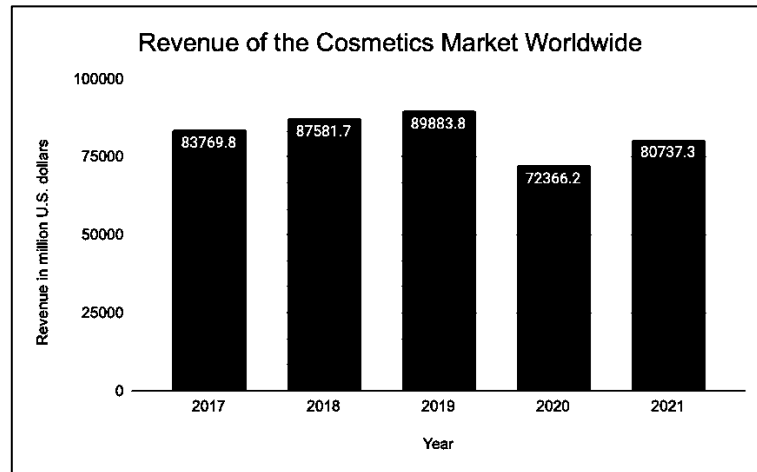


Figure 1: Global Cosmetics Revenue Decline in 2020 (Cosmetics Industry Worldwide, 2021)

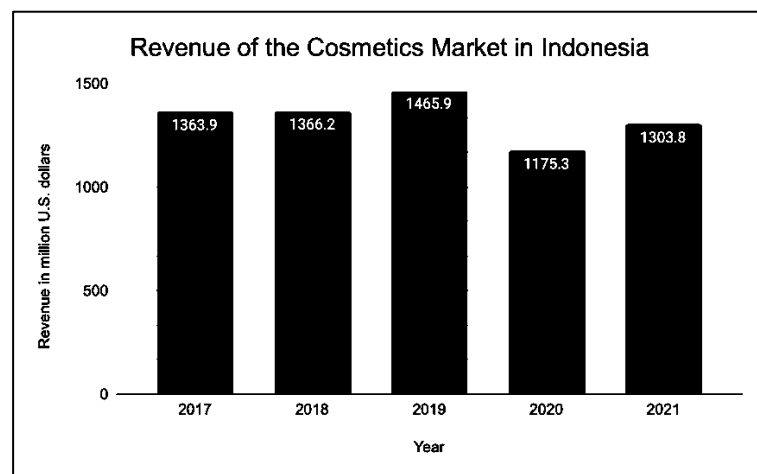


Figure 2: Decline in Indonesia's Cosmetics Market in 2020 (Cosmetics and Personal Care Market in Indonesia, 2021)

To navigate these challenges, beauty companies are focusing on customer retention strategies. Factors such as product variety, social media marketing, price perception, trust, and electronic word-of-mouth (e-WOM) have emerged as critical elements (Anucha, 2019; Rahman & Chowdhury, 2022; Osuagwu et al., 2021). For instance, a more excellent product range can enhance customer loyalty (Osuagwu et al., 2021), while perceived benefits, e-WOM, and social media marketing are instrumental in building trust (Astuti & Susanto, 2020; Fauzi, 2021; Seo et al., 2020).

Despite extensive research in various sectors, comprehensive studies encompassing these variables in the Indonesian beauty market, particularly in Bali, still need to be explored. This study investigates the

collective impact of trust, product variety, social media marketing, price perception, e-WOM, and perceived benefits on customer retention in this unique market context. The methodology employed is a survey targeting female users, predominantly students, with experience with online beauty product purchases. Purposive sampling was utilized to ensure the respondents' relevance to the study's objectives, offering a novel approach to exploring customer retention strategies in the Indonesian beauty industry.

## **2. Literature Review**

### **Customer Retention**

Customer retention can be defined as an ongoing relationship between a company and its customers, playing a crucial role in sustaining businesses and industries by maintaining long-term relationships in the market (Evelina, 2022; Keiningham et al., 2007; Banik & Sinha, 2020; Kankam Boadu, 2019). The ability to retain customers hinges on meeting or exceeding customer expectations with product or service quality and benefits, thereby fostering customer loyalty and encouraging repeat purchases over time (Cheraghalizadeh & Dědková, 2022; Simanjuntak et al., 2020).

For many companies, customer retention is a strategic priority due to its cost-effectiveness compared to acquiring new customers and its contribution to increased profit margins (Othman et al., 2021; Banik & Sinha, 2020; Hanaysha, 2018). Strong client relationships bolster commercial success, enhancing a company's market presence and profitability (Omondi, 2021). Customers' satisfaction levels, loyalty, and propensity to recommend the good or service to others are frequent indicators of how effective customer retention strategies are (L. Arora et al., 2021; Khamarudin, 2018; Omondi, 2021).

Customer retention strategies may encompass personalized experiences and align with local cultural aesthetics in the beauty industry, particularly in multichannel retail environments like Bali. Recent trends, especially post-COVID-19, underscore the importance of digital engagement and online customer service in maintaining customer loyalty. As the market dynamics shift towards multichannel retail, understanding how different channels contribute to customer retention becomes crucial for businesses in this sector.

### **Trust**

Trust is a critical factor in consumer decision-making, especially in the beauty industry, where product choices are often personal and influenced by brand reputation (Khan & Khattak, 2019; Kristina & Sugiarto, 2020). In online purchases, consumer confidence is crucial, as it determines their willingness to take risks based on the information they receive about a product or service (Le Tan et al., 2021). Trust underpins consumers' decisions to engage in transactions on official websites, making establishing trust vital for online retail success (Eneizan et al., 2020; Kristina & Sugiarto, 2020).

In the beauty industry, where multichannel retailing is increasingly prevalent, trust extends beyond product quality to encompass the entire customer experience across various platforms. The lack of face-to-face interaction in online shopping elevates the importance of trust, making it a cornerstone for customer relationships and retention (Moslehpour et al., 2020; Moslehpour et al., 2022). Information reliability and perceived benefits significantly build this trust (Badir & Andjarwati, 2020).

Trust can be measured through various dimensions, including the product's trustworthiness, consumer confidence, alignment of product performance with expectations, product quality, and the likelihood of future purchases. When products meet or exceed expectations and demonstrate quality, they significantly contribute to building consumer trust, which in turn fosters long-term relationships between sellers and buyers (Kristina & Sugiarto, 2020; Saputra & Noviani, 2022; Silitonga et al., 2020).

Furthermore, consistently representing brand values and product quality across all channels is essential for maintaining trust in a multichannel context. This consistency ensures that regardless of the point of purchase

or interaction—whether online, in-store, or through social media—customers receive a uniform experience that reinforces their trust in the brand.

### **Perceived Benefits**

Perceived benefits encompass an individual's perception of the advantages of using a product, technology, or service, especially in online shopping (Hu et al., 2020; Putri Narahdita et al., 2020). These benefits reflect positive expectations based on specific consumer actions or experiences (Arora & Aggarwal, 2018). In online services, perceived benefits are consumers' beliefs about the superior experience they anticipate receiving (Gong et al., 2019). Specifically, in the beauty industry, perceived benefits include product effectiveness, brand reputation, and alignment with personal values or needs.

Perceived benefits also extend to convenience, product variety, competitive pricing, and special offers on official websites (Arora & Aggarwal, 2018; Al Khasawneh et al., 2018). These elements are particularly salient in the beauty industry, where consumers often seek diverse products that cater to specific preferences and offer value for money.

In online purchases, perceived benefits are critical as they influence consumer comfort and perceived risk. Akroush et al. (2019) noted that consumers will likely choose products or services where the benefits outweigh the costs. Furthermore, the greater the benefits consumers perceive from a product or service, the more likely they are to engage actively with it (Hastari et al., 2020). This engagement is crucial in multichannel retail environments, where integrating online and offline experiences can enhance the perceived benefits.

The perceived benefits of a good or service significantly impact consumers' motivation to shop online (Widyastuti et al., 2020). When it comes to time savings and the simplicity of online transactions, a product or service's usefulness, informativeness, and efficiency can measure these benefits. The higher the perceived benefits, the more likely consumers are to purchase the product, thereby contributing to customer retention (Gong et al., 2019; Hu et al., 2020; Kumar et al., 2021). This could translate to repeat purchases and brand loyalty in the beauty industry, as consumers find value in the products and the shopping experience multichannel retailers offer.

### **Electronic Word-of-Mouth (e-WOM)**

e-WOM, the online sharing of opinions and experiences regarding products or services, is pivotal in influencing consumer decisions (Seo et al., 2020). It allows consumers to disseminate views and information widely, guiding others toward specific services, companies, or products (Heryana et al., 2020; Poturak & Softic, 2019). This form of communication is particularly impactful in the beauty industry, where product experiences and results are often subjective and heavily reliant on individual perceptions.

The accessibility and broad reach of e-WOM make it an indispensable tool in modern marketing, especially in online and multichannel retail settings (Rastini & Nurcaya, 2019). Consumers often turn to e-WOM before purchasing beauty products, seeking reviews and testimonials that confirm the product's effectiveness and value. This trend highlights the increasing importance of e-WOM in shaping purchase decisions and brand perceptions in the beauty sector.

In terms of measurement, e-WOM can be evaluated based on several indicators:

- The intensity or number of opinions shared on social networking sites
- The valence of these opinions (positive or negative)
- The content of consumer comments regarding products and services (El-Baz et al., 2018; Firman et al., 2021; Hamdani & Maulani, 2018)

In the multichannel retail environment, these indicators provide invaluable insights into consumer sentiments and trends, aiding companies in tailoring their strategies to enhance customer engagement and

satisfaction. Moreover, in the beauty industry, where personal experience and peer recommendations are crucial, e-WOM becomes a powerful tool for companies to build trust, enhance brand reputation, and drive sales. The ability to leverage e-WOM effectively in multichannel strategies is thus essential for success in this competitive sector.

### **Price Perception**

Price perception is a critical factor in consumer decision-making, encompassing the value customers attribute to a product or service in monetary and non-monetary aspects (Salim et al., 2020; Yasri et al., 2020). The balance between the cost and the benefits or quality received affects this perception. Consumers' assessments of the product's value and cost in the beauty industry, where product pricing can vary greatly, impact their perceptions of price (Hartono et al., 2018; Rivai & Zulfitri, 2021).

Consumers determine price fairness by evaluating whether the price aligns with the product's perceived value (Rahman & Chowdhury, 2022). This evaluation is particularly nuanced in the beauty sector, as individual perceptions of price fairness can vary significantly based on personal experiences, brand loyalty, and product efficacy. The concept of price fairness extends beyond the monetary cost, encompassing the overall value derived from the product, including its quality, effectiveness, and alignment with personal needs (Balaji, 2004; Rivai & Zulfitri, 2021).

In multichannel retail environments, where consumers can compare prices across different platforms, price perception becomes even more complex. The ability to educate consumers about the quality and benefits of a product through effective pricing strategies is crucial (Hartono et al., 2018). Therefore, a product's perceived value is based not only on its price tag but also on the quality and benefits it offers, making price perception a multifaceted construct in consumer decision-making (Rivai & Zulfitri, 2021; Yasri et al., 2020).

In this context, price perception is measured by assessing the benefits and quality obtained relative to the price paid. For beauty products, this includes considerations of product effectiveness, brand reputation, and the overall shopping experience offered by multichannel retailers.

### **Social Media Marketing**

Social media marketing, leveraging internet-based networks for promotional activities, has become a pivotal component of modern marketing strategies (Laksamana, 2020; Qitong & Rahman, 2019; Subawa, 2020; Wibowo et al., 2021). Particularly in the beauty industry, where visual appeal and brand image are crucial, social media serves as a powerful tool for engaging with customers, building brand loyalty, and enhancing brand visibility (Martínez-Navalón et al., 2019; Puspaningrum, 2020; Rastini & Nurcaya, 2020). In the digital era, brand-created social media content influences consumer perceptions and purchase decisions (Moslehpour et al., 2022). Social media marketing transcends traditional advertising by offering a more interactive and personalized experience, making it a critical factor in marketing communications and digital strategies (Astuti & Susanto, 2020).

Effective social media marketing can be measured through engaging activities that foster strong relationships between brands and their existing and potential audience (Hanaysha, 2018). In beauty products, customers often express their preferences and engage with brands through comments, likes, or shares, making social media a crucial platform for gauging consumer sentiment and trends (Puspaningrum, 2020).

The trendiness and customization of social media marketing in the beauty industry also affect its effectiveness. Trendiness refers to staying current with trends, while customization involves tailoring content and services to meet consumer needs (Ebrahim, 2020; Santoso & Dewi, 2018). In a multichannel retail environment, social media marketing's role extends to integrating online and offline experiences, enhancing the overall consumer journey, and contributing to brand loyalty and customer retention.

### **Product Variety**

Product variety refers to the range and diversity of brands or products within a retailer's specific category (Rashaduzzaman, 2020; Wilson & Christella, 2019). In the beauty industry context, this encompasses both the breadth and depth of product offerings, with breadth indicating the variety of product types (e.g., makeup, skincare). Depth refers to the range within a specific category (e.g., different makeup products for eyebrows, face, lips, and eyes) (Aurier & Mejía, 2021; Chang, 2011).

The availability of a wide array of products, especially in online retail channels, is crucial for attracting and retaining customers (Stephen, 2020; Sahai et al., 2020). Studies like those by Sethi et al. (2018) and Wilson and Christella (2019) have indicated that product variety is a crucial factor driving consumers to shop online, as it offers them more choices and the convenience of finding diverse products in one place. In the beauty sector, where individual preferences and needs are varied, the significance of product variety becomes even more pronounced.

The product variety is often measured by the ease with which customers can find products on an official website, the number of choices available, and the availability of these products online (Dsouza & Sharma, 2021; Khamarudin, 2018; Rashaduzzaman, 2020). A robust online presence that offers a wide range of products enhances customer satisfaction and increases the likelihood of cross-selling and up-selling. In a multichannel retail setting, the ability to provide a diverse product range both online and in physical stores can significantly influence purchasing decisions and bolster customer retention.

### **The Relationship Between e-WOM and Trust**

e-WOM is a crucial platform for online shoppers, providing a space to share opinions, suggestions, and reviews. These shared experiences significantly contribute to building Trust in a product or service, particularly in online environments (Mullasatsarathorn et al., 2020; Firman et al., 2021). Confidence in the quality of services and products, bolstered by positive e-WOM, influences consumer behavior, encouraging further positive word-of-mouth and reinforcing the cycle of Trust (Rastini & Nurcaya, 2019; Sari & Yulianti, 2019). In the beauty industry in Bali, where personal endorsements and reviews are highly valued, e-WOM plays a pivotal role in shaping consumer trust. Accordingly, this study proposes the following hypothesis:

**H1: e-WOM significantly influences Trust.**

### **The Relationship Between Perceived Benefits and Trust**

Perceived benefits, especially in the online shopping context, play a critical role in fostering consumer trust. These benefits encompass product quality, brand reliability, ease of transaction, and cost-effectiveness, collectively influencing a consumer's confidence in a product or service (Kim et al., 2019; Putri Narahdita et al., 2020). Park et al. (2019) further emphasize that there is a significant relationship between the benefits perceived by consumers and their level of trust, especially in online environments. In the beauty industry, where product choices are often highly personal and influenced by detailed information and reviews, perceived benefits become a crucial determinant of trust. When consumers perceive that they are receiving value for their time and money, their faith in the online purchase process and the product itself is enhanced (Widyastuti et al., 2020).

Given this, the study postulates the following hypothesis:

**H2: Perceived benefits significantly influence trust.**

### **The Relationship Between Social Media Marketing and Trust**

Social media marketing is increasingly recognized as an effective tool for enhancing the relationship between consumers and brands, particularly in the beauty industry (Puspaningrum, 2020). This interaction on social platforms, characterized by customer engagement through comments, recommendations, and positive feedback, is pivotal in building trust. As consumers encounter and engage with authentic content, such as natural user experiences and influencer endorsements, their faith in the brand and its products/services is strengthened (Umair et al., 2020; Zivnuska et al., 2018).

Furthermore, Moslehpour et al. (2022) support the notion that social media marketing significantly positively affects customer trust. This effect is amplified in the beauty sector, where visual appeal and peer validation are critical determinants of consumer choices. Social media platforms offer a unique opportunity for beauty brands to showcase their products, engage in two-way communication, and build a community, all of which contribute to enhancing consumer trust.

Given this understanding, the study proposes the following hypothesis:

**H3: Social media marketing significantly influences trust.**

### **The Relationship Between Product Variety and Customer Retention**

Product variety is crucial to customer retention, especially in online beauty product shopping. More product choices on official websites facilitate easy comparison, enhancing the consumer's shopping experience (Rashaduzzaman, 2020). This is particularly relevant for female consumers, who often prefer rigorously comparing various products. Additionally, consumers with higher income levels are more inclined to explore and purchase multiple product types, emphasizing the need for a diverse product range (Sundararaman, 2022; Sahai et al., 2020).

Rashaduzzaman (2020) indicated that a wide array of choices enables one-stop shopping, which saves costs and increases the likelihood of consumers staying loyal to a single platform. This aligns with Osuagwu et al. (2021), who noted that product variety is crucial in retaining customers. The convenience of finding a broad range of products in one place and the ability to meet diverse consumer needs significantly contribute to customer retention in the online beauty product market.

Based on these insights, the study proposes the following hypothesis:

**H4: Product variety significantly influences customer retention.**

### **The Relationship Between Social Media Marketing and Customer Retention**

Social media marketing is a potent tool for disseminating product or service information through social media platforms (Subawa, 2020). Its effectiveness in cultivating strong relationships between sellers and consumers has been well-established, leading to an enhanced perception of value and increased customer retention (Simanjuntak et al., 2020).

This notion is corroborated by Anucha (2019), whose study in the hospitality sector in Nigeria demonstrated that social media marketing serves as a means for customers to stay informed about the latest product or service updates and innovations. These interactions contribute to the development of customer loyalty and ultimately result in customer retention.

Therefore, the hypothesis posits:

**H5: Social media marketing significantly influences customer retention.**

### **The Relationship Between Trust and Customer Retention**

Trust, in the context of this study, refers to consumers' confidence in a product that aligns with their desires at a fair price, offering ongoing benefits in association with a particular company (Mahmoud et al., 2018). This trust is pivotal in enhancing customer retention (Simanjuntak et al., 2020). Customers who maintain faith in a product or service over the long term are more likely to retain customers (Ranaweera & Prabhu, 2003). When consumers believe they are in a favorable relationship characterized by appropriate product quality and pricing, a positive impression is formed, leading to increased longevity in customer relationships (Mahmoud et al., 2018). Moreover, empirical evidence from Ricadonna et al. (2021) supports the significant and positive influence of trust on customer retention.

Therefore, this study postulates:

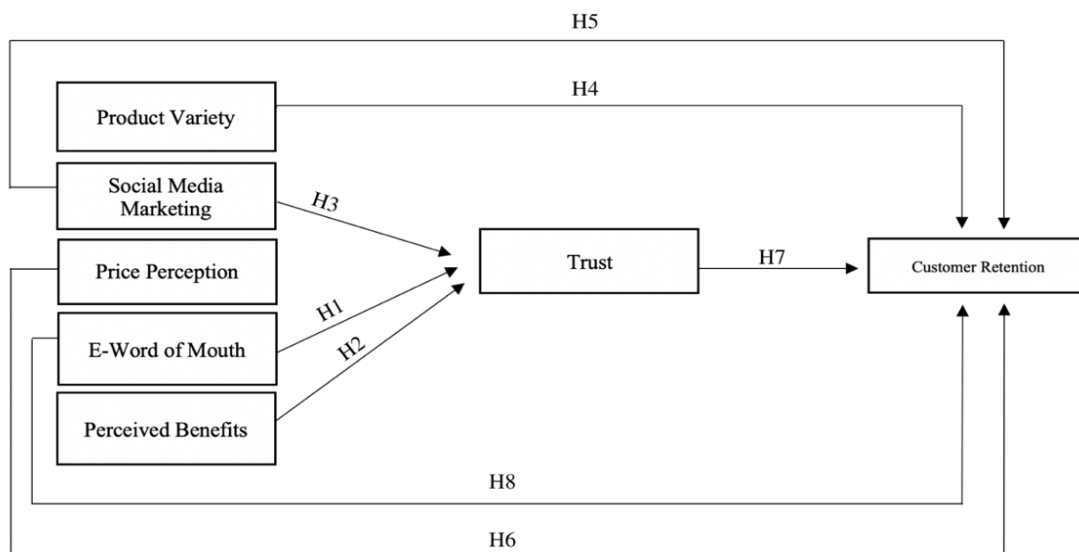
**H7: Trust significantly influences customer retention.**

### The Relationship Between e-WOM and Customer Retention

Electronic Word-of-mouth (e-WOM) encompasses the various media channels through which consumers express their satisfaction with product discoveries and share feedback with other consumers (Ali et al., 2022). Importantly, customers engage in e-WOM voluntarily, driven by their interest and contentment with a product or service's quality (Sari & Yulianti, 2019). Continuous exposure to information and reviews regarding products or services can foster customer retention, influencing their inclination to choose those products or services in the future (Bernardus et al., 2018; Setyaning & Nugroho, 2020).

In a study by Suki et al. (2018), e-WOM was found to significantly impact customer retention. Therefore, based on the existing literature and empirical evidence, this study postulates:

**H8: e-WOM significantly influences customer retention.**



Adapted from: (Alshawabkeh et al., 2022); (Juanna, 2022); (Moslehpour et al., 2020, 2022); (Osugwu et al., 2021); (Park et al., 2019); (Ranaweera & Prabhu, 2003); (Rastini & Nurcaya, 2019, 2020); (Ricadonna et al., 2021); (Sahai et al., 2020); (Sari & Yulianti, 2019)

Figure 3. Research Framework

### 3. Research Method

In this study, we explored the factors affecting customer retention in the online beauty product market in Bali. Our population was consumers who purchased beauty products from well-known brands through



official websites (Hair Jr et al., 2018). To achieve a representative sample, we employed a stratified purposive sampling method, categorizing the population based on demographic variables such as age, gender, and purchasing habits (Ngah et al., 2021; Showkat & Parveen, 2017). This approach aimed to enhance sample diversity and representativeness, addressing the potential biases of purposive sampling. We aimed for a sample size of approximately 500 respondents, more significant than the minimum requirement of 370, based on the guideline that the sample size should be ten times the number of items per latent variable (Hair Jr et al., 2018; Kock & Hadaya, 2018). Data collection was conducted using the Google Form platform. The questionnaire, divided into four sections, included an introduction, screening questions to validate respondent suitability, demographic information, and 37 statement items. These items, adapted from previous research, were customized to reflect the Indonesian cultural context (Omondi, 2021; Silitonga et al., 2020; Gong et al., 2019; Eneizan et al., 2020; Seo et al., 2020; Rivai & Zulfitri, 2021; Yasri et al., 2020; Hanaysha, 2018; Rashaduzzaman, 2020). For data analysis, we employed the Structural Equation Model (SEM), a robust method that explores complex relationships between variables (Hair Jr et al., 2018). To mitigate potential biases inherent in self-reported data and the use of a 7-point Likert scale, we implemented rigorous model fitting techniques and sensitivity analyses (Malhotra et al., 2004). This scale, ranging from strongly disagree (1) to strongly agree (7), was chosen for its increased accuracy and simplicity, despite its susceptibility to central tendency bias (Malhotra et al., 2004). While comprehensive, we acknowledge that our study's findings may be more applicable to the online beauty product market in Bali and might not extend to other product categories or shopping formats. The regional specificity and cultural nuances are integral to our analysis and discussion of the results, recognizing the limitations of generalizability and self-reported data (Hair Jr et al., 2018).

#### 4. Results and Discussion

The study's results section presents a comprehensive demographic analysis of 467 valid respondents, all of whom have purchased beauty products through official websites. The respondents were categorized based on various demographic factors, including educational level, occupation, domicile, monthly beauty product expenditure, and the types and brands purchased (Table 1). In terms of educational background, a significant majority of the respondents (55.03%,  $n=257$ ) held a Bachelor's degree (S1), followed by those with a senior high school (SMA) education (32.33%,  $n=151$ ). A smaller segment had diplomas (10.06%,  $n=47$ ), with only a few holding master's or doctoral degrees (1.50%,  $n=7$ ), and the lowest number at the junior high school (SMP) level (1.07%,  $n=5$ ). Occupationally, the predominant respondents were students, accounting for 81.80% ( $n=382$ ) of the sample. Professionals constituted 13.92% ( $n=65$ ), and business owners represented 4.28% ( $n=20$ ). Geographically, the largest group of respondents was from Denpasar (38.54%,  $n=180$ ), with significant representations from Badung, Gianyar, Klungkung, and other regions. Regarding spending patterns, most respondents (50.32%,  $n=235$ ) spent between IDR 100,000 to IDR 300,000 monthly on beauty products. A considerable portion spent between IDR 300,000 to IDR 700,000 (38.12%,  $n=178$ ), while smaller proportions spent in the ranges of IDR 700,000 to IDR 1,000,000 (6.42%,  $n=30$ ) and over IDR 1,000,000 (5.14%,  $n=21$ ). Regarding product preferences, the largest segment of respondents focused on skincare products alone (35.76%,  $n=167$ ), followed by those purchasing skincare and cosmetics (20.13%,  $n=94$ ). Other combinations of product categories were also noted, including skincare-cosmetics-hair treatment-body care (13.70%,  $n=64$ ), with lesser proportions for different combinations.

Brand preference revealed something as the most frequently purchased brand (25.91%), followed by Scarlett (17.13%), Avoskin (15.85%), and Emina (12.85%). Other brands such as Make Over, Wardah, MS Glow, and Whitelab also had notable mentions, with Everwhite being the least purchased (1.07%).

Table 1. Respondents Profile

<b>Demographic Characteristic</b>	<b>Option</b>	<b>%</b>
<b>Level of Education</b>		
Bachelor (S1)	257	55.03%
Senior High School (SMA)	151	32.33%
Diploma (D1/D2/D3)	47	10.06%
Master (S2) / Doctorate (S3)	7	1.50%
Junior High School (SMP)	5	1.07%
<b>Occupation</b>		
Student (Pelajar/Mahasiswa)	382	81.80%
Professional	65	13.92%
Business owner (Pemilik Bisnis)	20	4.28%
<b>Domicile</b>		
Denpasar	180	38.54%
Badung	75	16.06%
Gianyar	68	14.56%
Klungkung	36	7.71%
Tabanan	33	7.07%
Buleleng	27	5.78%
Jembrana	25	5.35%
Bangli	12	2.57%
Karangasem	11	2.36%
<b>Expenses per month to buy beauty products?</b>		
IDR 100,000 – IDR 300,000	235	50.32%
IDR 300,000 – IDR 700,000	178	38.12%
IDR 700,000 – IDR 1,000,000	30	6.42%
>IDR 1,000,000	24	5.14%
<b>What kind of beauty product do you usually buy?</b>		
Skincare	167	35.76%
Skincare, Cosmetics	94	20.13%
<b>What kind of beauty product do you usually buy?</b>		
Skincare, Cosmetics, Hair Treatment, Body Care	64	13.70%
Cosmetics	38	8.14%
Skincare, Cosmetics, Body Care	28	6.00%
Skincare; Body Care	24	5.14%
Body Care	15	3.21%

Skincare, Hair Treatment, Body Care	13	2.78%
Skincare, Cosmetics, Hair Treatment	9	1.93%
Skincare, Hair Treatment	8	1.71%
Hair Treatment	4	0.86%
Cosmetics, Hair Treatment	1	0.21%
Cosmetics, Hair Treatment, Body Care	1	0.21%
Hair Treatment, Body Care	1	0.21%
<b>Which brands / website do you buy for?</b>		
Something	121	25.91%
Scarlett	80	17.13%
Avoskin	74	15.85%
Emina	60	12.85%
Makeover	46	9.85%
Wardah	37	7.92%
MS Glow	26	5.57%
White Lab	18	3.85%
Everwhite	5	1.07%

In this study, AMOS was utilized to assess data normality through skewness and kurtosis values, as Joo et al. (2011) suggested. The results were deemed to meet the criteria for normality, with skewness values being less than '2' and kurtosis values falling below '7', aligning with the thresholds indicated by Kim (2013). A single-factor Harman test resulted in 40.33%, showing that the data sufficiently met the criteria requirements. Consequently, standard method bias was not considered a significant concern in this research.

In the present study, the evaluation of the measurement model's validity and reliability and the assessment of the structural model's goodness of fit revealed significant findings.

#### **Validity Assessment**

The construct validity was assessed through Average Variance Extracted (AVE). As per the results depicted in Table 2, all constructs – including Product Variety (PV), Social Media Marketing (SMM), Price Perception (PP), e-WOM, Perceived Benefits (PB), Customer Retention (CR), and Trust (T) – exceeded the minimum AVE threshold, with values ranging from 0.71 for e-WOM to 0.82 for Trust. These findings align with the criteria for establishing adequate convergent validity (Kim, 2013). Furthermore, as assessed in Table 4.12, a discriminant fact indicated that all constructs demonstrated satisfactory discriminant validity, with correlation estimates meeting the necessary criteria and showing no issues of discriminant problems.

#### **Reliability Assessment**

The constructs' reliability was confirmed through Composite Reliability (CR) and Cronbach's Alpha (CA), as illustrated in Table 2. The CR values for the constructs ranged from 0.78 (PV and PB) to 0.90 (PP, CR, and T), while the CA values ranged from 0.782 (e-WOM) to 0.915 (Trust). These results indicate that each

construct in the study meets and exceeds the minimum reliability criteria, suggesting robust internal consistency (Joo et al., 2011).

Table 2. Construct Validity and Reliability Test

Latent Construct	Cronbach's alpha ( $\alpha$ )		Composite Reliability (CR)			Average Variance Extracted (AVE)	
Product Variety	0.787		0.78			0.72	
Social Media Marketing	0.857		0.84			0.75	
Price Perception	0.872		0.90			0.77	
e-WOM	0.782		0.84			0.71	
Perceived Benefits	0.799		0.78			0.73	
Customer Retention	0.878		0.90			0.72	
Trust	0.915		0.90			0.82	
	PV	SMM	PP	e-WOM	PB	CR	T
PV	<b>0.72</b>						
SMM	0.634	<b>0.75</b>					
PP	0.478	0.587	<b>0.77</b>				
e-WOM	0.565	0.665	0.704	<b>0.71</b>			
PB	0.693	0.72	0.695	0.852	<b>0.73</b>		
CR	0.545	0.671	0.778	<u>0.813</u>	0.774	<b>0.72</b>	
T	0.434	0.606	0.602	0.704	0.654	0.84	<b>0.82</b>

### Goodness of Fit

Initially, the goodness of fit indicators of the structural model did not meet the acceptable thresholds (CMIN/DF= 2.644; GFI= 0.832; AGFI= 0.806; IFI= 0.903; TLI= 0.893; CFI= 0.902; RMSEA= 0.059), necessitating model modifications for enhanced fit (Table 3). Post-modification, which involved the removal of items PV2, PV4, PP3, and CR3, the model demonstrated a substantially improved fit (CMIN/DF= 2.165; GFI= 0.884; AGFI= 0.859; IFI= 0.942; TLI= 0.933; CFI= 0.942; RMSEA= 0.05), except GFI, as per the guidelines suggested by Alalwan et al. (2017).

Table 3. Goodness of Fit

Criteria	Cut-off Value	First Order	First order with Modification	Result
CMIN/DF	< 5	2.644	2.165	Good Fit
GFI	> 0.9	0.832	0.884	Mediocre
AGFI	> 0.9	0.806	0.859	Mediocre
IFI	> 0.9	0.903	0.942	Good Fit
TLI	> 0.9	0.893	0.933	Good Fit
CFI	> 0.9	0.902	0.942	Good Fit
RMSEA	< 0.08	0.059	0.05	Good Fit

In summary, the results of this study affirm that the constructs under investigation are valid and reliable. Furthermore, after necessary adjustments, the structural model exhibits a satisfactory level of goodness of fit, indicating the model's adequacy in representing the data and underlying theoretical constructs. The investigation into the dynamics of customer retention through the lens of eight distinct hypotheses revealed nuanced insights into the interplay of various market factors. Analyzing the results presented in Table 4, the study found that a significant portion of the hypotheses were under statistical scrutiny.

Table 4. Hypothesis Testing

Hypothesis	Regression Path		Estimate	S.E.	C.R.	P-Value	Decision
H1	T	<--- EWOM	0.656	0.143	4.575	0.001	Accepted
H2	T	<--- PB	0.020	0.155	0.131	0.896	<b>Rejected</b>
H3	T	<--- SMM	0.296	0.090	3.307	0.001	Accepted
H4	CR	<--- PV	0.072	0.062	1.155	0.248	<b>Rejected</b>
H5	CR	<--- SMM	0.038	0.063	0.600	0.549	<b>Rejected</b>
H6	CR	<--- PP	0.267	0.048	5.600	0.001	Accepted
H7	CR	<--- T	0.403	0.049	8.266	0.001	Accepted
H8	CR	<--- EWOM	0.255	0.073	3.477	0.001	Accepted

The research confirmed electronic word-of-mouth (e-WOM) 's substantial impact on trust and customer retention, highlighting its pivotal role in shaping consumer perceptions and decisions. Similarly, the influence of social media marketing was significant in fostering trust among consumers, underscoring the importance of digital platforms in contemporary marketing strategies. Additionally, price perception emerged as a critical factor in influencing customer retention, signifying the relevance of pricing strategies in the context of consumer loyalty and retention. Trust, a central tenet in customer relationships, was also validated as having a significant effect on customer retention, indicating its role as a cornerstone in maintaining long-term customer relationships. Conversely, the study's findings challenged certain presumptions. Notably, perceived benefits, though often considered integral to customer decision-making, did not significantly influence trust. Similarly, the direct impacts of product variety and social media marketing on customer retention were not substantiated, suggesting a more complex interplay of factors driving customer loyalty. The study's overall model, encompassing a range of variables including product variety, social media marketing, price perception, perceived benefits, trust, and e-WOM, demonstrated a robust explanatory power with a strong coefficient of determination ( $R^2 = 85.3\%$ ), as indicated in Table 5. This high level of determinacy highlights the model's effectiveness in elucidating the factors contributing to customer retention.

Table 5. Coefficient of Determination

Variable	R-Square
Trust	54.7%
Customer Retention	<b>85.3%</b>

This study sheds light on the intricate relationships between various marketing elements and their collective impact on customer retention. The findings validate the significance of e-WOM, trust, and price perception

in influencing customer retention and challenge conventional beliefs about the direct effect of perceived benefits and product variety on trust and customer loyalty.

### **H1: e-WOM significantly influences trust.**

The analysis of Hypothesis 1 reveals a substantial role of electronic word-of-mouth (e-WOM) in enhancing trust. This finding aligns with prior research in diverse sectors, such as the airline industry and mobile banking, as demonstrated in studies by Seo et al. (2020) and Zalloum et al. (2019). These studies underscore positive e-WOM, particularly on social media, can significantly bolster consumer confidence. Similarly, research in the online shopping domain by Ali et al. (2022) and Eneizan et al. (2020) further corroborates the positive relationship between e-WOM and trust, suggesting that favorable customer experiences shared online can heighten trust among prospective customers.

In our study, e-WOM exhibited a profound effect on trust, with an estimated influence of 54.7%. This estimate is notably higher compared to the 31.2% reported by Seo et al. (2020). This difference could be attributed to various factors, including the unique context of the beauty product industry in Bali, the cultural implications of e-WOM, or the nature and reach of the social media platforms involved. Additionally, including variables such as product variety, social media marketing, and perceived benefits in our study might have intensified the impact of e-WOM on trust. For instance, a diverse range of products and effective social media marketing strategies might amplify the positive repercussions of e-WOM by broadening the exposure and appeal of the products.

The findings from this study hold significant implications for businesses in the beauty industry. They highlight the potential of leveraging e-WOM to build and reinforce customer trust. Companies could focus on strategies that encourage customers to share their positive experiences online, thereby harnessing the power of e-WOM as a trust-building tool.

### **H2: Perceived benefits significantly influence trust.**

Contrary to expectations and previous research findings, Hypothesis 2, posited that perceived benefits significantly influence trust, was not supported in this study. This outcome diverges from the results of earlier studies by Fauzi (2021) and Park et al. (2019), demonstrating a significant impact of perceived benefits on trust. Then & Johan (2019) further elucidated that consumer beliefs about the help of a product are often grounded in their direct experiences and the results they perceive from using the product.

This deviation from prior findings might be attributed to several factors specific to our study's context. For instance, in the beauty product industry, as explored by Kirana & Wahyudi (2021) and Putri Narahdita et al. (2020), consumer trust is intricately linked with past experiences with beauty brands. These experiences can shape perceptions of potential benefits, suggesting that trust precedes the perception of benefits rather than vice versa. In the beauty product market, trust may be more a function of direct experience and satisfaction with the products rather than anticipatory beliefs about the benefits.

### **H3: Social media marketing significantly influences trust.**

The findings of this study underscore the significant influence of social media marketing on trust, aligning with and expanding upon existing research in the e-business domain, as highlighted by Astuti & Susanto (2020) and Umair et al. (2020). These studies have established that social media marketing can play a pivotal role in fostering trust, particularly when consumers are exposed to consistent, high-quality information about products they are familiar with. This relationship is further illustrated in Puspaningrum's (2020) study on McDonald's revealed that effective social media marketing enables consumers to access timely and relevant product information, subsequently enhancing their trust in the brand.

This study quantified the effect of social media marketing on trust at 54.7%. This result presents a more substantial influence than the 43% estimate by Umair et al. (2020). Such a difference may be attributed to the inclusion of additional variables in our study, such as product variety, electronic word-of-mouth (e-

WOM), and perceived benefits. These variables could amplify the impact of social media marketing on trust by providing a more comprehensive and engaging consumer experience. For instance, a diverse range of products, coupled with positive e-WOM and perceived benefits, can augment the effectiveness of social media marketing strategies, thereby exerting a more substantial influence on consumer trust. This study's findings highlight the critical role of social media marketing in building trust, especially in the rapidly evolving digital landscape. An integrated approach, encompassing various facets of marketing and consumer engagement, can enhance the trust-building capabilities of social media marketing.

#### **H4: Product variety significantly influences customer retention.**

The findings of this study present an intriguing contrast to existing literature regarding the impact of product variety on customer retention. Contrary to the expectations and the results of Osuagwu et al. (2021), which posited that a diverse range of products contributes to increased customer retention, our study did not find a significant relationship between product variety and customer retention. This divergence may be attributable to the consumers' unique purchasing behaviors and preferences in Bali. As observed in our study, customers, particularly young adults, often patronize various official websites for different product needs, such as purchasing skincare from the Avoskin brand and makeup from Make Over. This tendency to diversify shopping platforms for different product categories suggests that customer retention may be independent of the variety of products a single brand or website offers. Instead, it might be influenced by other factors such as brand loyalty, product specificity, or customer service quality. **The implication** of this finding is significant for marketers and businesses in the beauty industry. While offering a wide range of products is essential, it may not be the sole driver of customer retention. Companies should focus on other aspects such as targeted marketing, customer relationship management, and enhancing the overall shopping experience to retain customers.

#### **H5: Social media marketing significantly influences customer retention.**

Examining Hypothesis 5 in this study yielded an unexpected result, as it was found that social media marketing did not have a significant relationship with customer retention. This outcome contrasts previous research, such as the studies by Anucha (2019) and Hanaysha (2018), which indicated that the advent of social media marketing significantly aids in informing consumers and facilitating information exchange about products, thereby bolstering customer retention.

This discrepancy suggests that in the Bali beauty product market context, customer retention may be influenced by factors beyond social media marketing. Although social media marketing is pivotal in raising awareness and trust in a product or brand, our findings imply that it does not necessarily guarantee customer loyalty or retention. This could be attributed to the unique market dynamics and consumer behaviors in Bali, where customers may value other aspects like product quality, brand reputation, or personal experience with the brand more than social media marketing efforts.

Additionally, as noted in the study, the high level of trust that customers might have in a product does not automatically translate into retention. This indicates that while trust is a necessary component of the customer-brand relationship, more is needed to ensure customer retention. The results suggest that businesses in the beauty industry need to adopt a more comprehensive approach that goes beyond social media marketing to retain customers. This approach could include strategies focusing on personalized customer experiences, enhancing product quality, and cultivating long-term customer relationships.

#### **H6: Price perception significantly influences customer retention.**

The results of this study affirmatively demonstrate that price perception significantly influences customer retention, echoing findings from prior research in diverse sectors. This finding is in line with the studies conducted by Kong & Rahman (2022) and Sabbir & Ali (2020) in the context of commercial banks in Malaysia, where it was observed that consumers' perceptions of pricing played a crucial role in their decision to continue using a particular bank's services, ultimately contributing to customer retention.

Further supporting this notion, Juanna (2022) suggested that price perception could impact customer retention, with customer satisfaction as a mediating variable in this relationship. In our study, the influence of price perception on customer retention was quantitatively significant, with an estimate of 85.3%. This estimate is notably higher than Juanna (2022), which reported 73%. Such a variance could be attributed to the inclusion of additional variables in our study, such as product variety, social media marketing, electronic word-of-mouth (e-WOM), and perceived benefits. These factors may enhance the overall consumer experience and perception, thus amplifying the effect of price perception on customer retention.

This study's findings underscore the importance of price perception in the consumer decision-making process, particularly in the context of the beauty product industry. It suggests that consumers are not only sensitive to the pricing of products but also consider it a significant factor in their ongoing engagement with a brand. Therefore, it is crucial for businesses in this sector to develop pricing strategies that are perceived as fair and aligned with the value offered, as this could be instrumental in retaining customers.

#### **H7: Trust significantly influences customer retention.**

The current study corroborates the significant role of trust in influencing customer retention, aligning with findings from previous research. Kembuan (2015) similarly identified trust as a pivotal factor in customer retention, highlighting its importance across various business contexts. This relationship is further emphasized in studies by Mahmoud et al. (2018) and Simanjuntak et al. (2020), particularly in cross-channel integration. These studies suggest that consistency in process and content nurtures trust and fosters long-term customer loyalty. In our study, the impact of trust on customer retention was notably strong, with an estimated effect of 85.3%. This figure surpasses the estimate of 68.2% reported in Kembuan's (2015) study, indicating a more pronounced role of trust in the context of our research. The higher estimate in our study could be attributed to the inclusion of additional variables such as product variety, social media marketing, electronic word-of-mouth (e-WOM), and perceived benefits. The integration of these variables might have provided a more comprehensive view of the factors that contribute to building and maintaining trust, thereby amplifying its influence on customer retention. This finding underscores the criticality of trust in the customer-brand relationship, particularly in the beauty product industry. It suggests that businesses should prioritize building and maintaining customer trust as a critical customer loyalty and retention strategy. This could involve transparent communication, consistent quality of products and services, and responsive customer service.

#### **H8: e-WOM significantly influences customer retention.**

The analysis of Hypothesis 8 in this study reveals a significant link between electronic word-of-mouth (e-WOM) and customer retention, reinforcing similar findings in existing literature. This relationship is echoed in the survey by Suki et al. (2018), which highlighted the importance of positive customer experiences and their impact on customer retention. The study posits that when consumers encounter positive aspects of a product, they are more inclined to remain loyal to the brand. Further supporting this notion, Setyaning & Nugroho (2020) noted that the degree to which consumers commit to a product positively correlates with their likelihood of recommending it to others. This suggests that e-WOM reflects customer satisfaction and plays a crucial role in fostering customer retention through positive referrals and



recommendations. The findings of this study emphasize the pivotal role of e-WOM in the beauty product industry. They suggest that businesses focus on creating positive customer experiences that are likely to be shared through word-of-mouth, which can significantly enhance customer retention. This could involve strategies to improve product quality, customer service, and overall customer satisfaction.

## **5. Conclusion and Implications**

### **Conclusions**

In this research, eight hypotheses were formulated to explore various factors influencing trust and customer retention in the context of the beauty product market. The study's empirical analysis, based on data from 467 respondents, yielded insightful results regarding these relationships. Of the eight proposed hypotheses, five were substantiated by the data. These include: e-WOM significantly influencing trust (H1), social media marketing considerably influencing trust (H3), price perception significantly influencing customer retention (H6), trust significantly influencing customer retention (H7), and e-WOM significantly influencing customer retention (H8). These findings highlight the crucial roles of e-WOM, social media marketing, price perception, and trust in shaping customer trust and retention in the beauty product industry. Conversely, three hypotheses were not supported by the data. These are perceived benefits not significantly influencing trust (H2), product variety not significantly affecting customer retention (H4), and social media marketing not greatly influencing customer retention (H5). The rejection of these hypotheses suggests a more complex interplay of factors in developing trust and retention than initially hypothesized, indicating that perceived benefits, product variety, and the direct impact of social media marketing on customer retention may be influenced by other underlying factors or market dynamics. In summary, this study contributes to understanding the determinants of trust and customer retention in the beauty product sector, emphasizing the importance of electronic word-of-mouth, social media marketing, price perception, and belief. The findings provide valuable insights for marketers and businesses in this sector, indicating the need for a focused approach to these critical factors to build and maintain customer trust and loyalty.

### **Theoretical Contributions**

This research makes significant theoretical contributions to the domain of customer retention, particularly in the context of purchasing beauty products through official websites. It enriches the academic literature by developing a comprehensive model that integrates various constructs: product variety, as explored by Sahai et al. (2020); social media marketing, discussed by Umair et al. (2020); price perception, highlighted by Juanna (2022); electronic word-of-mouth (e-WOM) as examined by Eneizan et al. (2020); perceived benefits, as per Park et al. (2019); customer retention, as studied by Rashaduzzaman (2020); and trust, as investigated by Alshawabkeh et al. (2021). This model is tailored to fit the unique dynamics of the Indonesian beauty industry, thereby offering a novel framework for understanding customer retention in this specific market. Significantly, the study reveals nuanced differences in the Indonesian context compared to existing literature. Contrary to the findings of Kim et al. (2019), which suggested a direct relationship between perceived benefits and trust, this research indicates an indirect relationship between these two constructs in the Indonesian beauty market. Similarly, while Anucha (2019) found a positive relationship between social media marketing and customer retention, this study suggests that in Indonesia, social media marketing influences customer retention indirectly through trust. Furthermore, contrasting with the findings of Sahai et al. (2020), who reported a significant impact of product variety on customer retention, our study indicates that product variety does not directly affect customer retention in the Indonesian beauty industry. These insights contribute to a deeper understanding of customer retention strategies and highlight the importance of considering cultural and regional nuances when applying theoretical models. The findings suggest that factors influencing customer retention vary significantly across different markets and industries, underscoring the need for localized strategies and research. In

essence, this study provides a valuable addition to the body of knowledge on customer retention in the beauty industry, offering a unique perspective from the Indonesian market and paving the way for future research in this area.

### **Implications for Practice**

The findings of this study offer actionable insights for managers looking to enhance customer retention, particularly in the context of online purchases on beauty product websites. Central to maintaining customer retention is cultivating consumer trust, which, as the study reveals, is significantly influenced by social media marketing, price perception, and electronic word-of-mouth (e-WOM). To foster trust, managers should prioritize the security of their website transactions and protect customers' data. Communicating reliable information and fulfilling customer promises are essential in building trust. Interestingly, the study indicates that product variety alone does not necessarily lead to customer retention. However, offering products catering to different skin types, such as dry, oily, or combination skin, allows consumers to tailor their choices to their specific needs. Periodic product updates, particularly regarding ingredients, will enable consumers to continue engaging with the brand. While social media marketing was not found to increase customer retention in this study significantly, it remains a vital tool for raising brand awareness. Managers should craft intelligent and engaging marketing campaigns targeting specific consumer segments. Ensuring that the content of these campaigns aligns with the actual experiences and results of the products is crucial for building trust. Price setting also plays a critical role. Managers must balance reasonable and stable pricing across product categories while maintaining quality. Meeting consumer expectations regarding the price-quality nexus is crucial to fostering a positive price perception. Moreover, this study underscores the significance of e-WOM in affecting trust and, consequently, customer retention. Managers should focus on providing authentic and objective information about the benefits of their products, enhancing the likelihood of customers sharing their positive experiences online, thereby generating positive e-WOM. Finally, while perceived benefits did not directly influence customer retention, the study offers guidance on the factors crucial for building consumer trust. Managers should continually evaluate and align their brands or products with customer expectations and maintain integrity in online transactions. Building a solid brand reputation will foster perceived benefits, as higher customer trust often translates to better-perceived benefits. This study provides a roadmap for managers in the beauty product industry, highlighting the importance of trust, e-WOM, social media marketing, and price perception in cultivating customer retention and loyalty.

### **Limitations and Future Research Recommendations**

While this study provides valuable insights into the beauty product industry in Bali, its findings may not be universally applicable to other regions or industries. This limitation suggests further research to examine the dynamics of electronic word-of-mouth (e-WOM) and trust in various cultural contexts and across different product domains. Such research could enhance our understanding of how e-WOM influences consumer trust in diverse market settings. The unexpected results regarding the relationship between perceived benefits and trust necessitate further investigation. Future studies should explore how these two constructs interact and influence each other in different consumer contexts. This exploration could include examining the role of other factors like brand reputation or consumer awareness in shaping trust, particularly in the beauty product industry. The study also opens avenues for research into the specifics of social media marketing. Future inquiries could analyze how different aspects of social media marketing, such as content quality and engagement frequency, contribute to developing consumer trust, especially in digital marketplaces. Additionally, the lack of significant impact of product variety on customer retention in this study highlights the need for further research. Future studies could explore other influencing factors like brand reputation, customer service, and targeted marketing strategies. Understanding consumer

behavior and preferences in different regions or within various product categories could offer a more nuanced view of the drivers of customer retention. Further research is also warranted to explore the multifaceted factors influencing customer retention in the beauty product industry, particularly in regions like Bali. This includes assessing the relative importance of social media marketing in conjunction with other factors such as customer service, brand loyalty programs, and product innovation. Moreover, future research could explore the nuanced relationship between price perception and customer retention, exploring how variables like product quality, brand image, and customer service quality interact with price perception. Finally, future studies might investigate how various elements, such as brand reputation, customer engagement strategies, and post-purchase support, interact with trust to influence customer retention. Understanding the role of trust in different cultural contexts or within different consumer demographics could provide valuable insights into effective customer retention strategies.

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