

Understanding Customer Trust and Loyalty: The Impact of Brand Image and Online Reviews on Nivea Sunscreen in Jakarta

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Abstract

Sun exposure with high ultraviolet radiation is one cause of skin damage human and skin cancer in Indonesia, especially Jakarta. This can be prevented by applying sunscreen with appropriate SPF content. Recently, many sunscreen products have come into the market, which is challenging a long-standing brand such as Nivea, which has been offering sunscreen products in Indonesia for a some time which is indicated by a decline in Nivea's Top Brand Index percentage from 2022 to 2024. This study is to investigate the effects of brand image and online customer reviews on customers' trust, focusing on how the two affect customers' loyalty to Nivea sunscreens in Jakarta. The data presented in this study were collected by applying questionnaires via Google Forms, with a total of 145 respondents. The data analysis technique used SmartPLS 4.0. The results of this study indicate that: brand image has a positive influence on customer trust, online customer reviews have a positive influence on customer trust, and brand image has a positive influence on customer loyalty, Online customer reviews have no positive influence on customer loyalty, customer trust has a positive influence on customer loyalty, customer trust has a significant mediating effect on brand image on customer loyalty. Customer trust has a significant mediating influence on online customer reviews and customer loyalty.

Keywords: brand image, online customer review, customer trust, customer loyalty.

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1. INTRODUCTION

Located on the equator, Indonesia has high-intensity sunlight due to the perpendicular angle of the sun, making solar energy absorption high and the temperature hot (Rahmawati et al., 2018). The Meteorology, Climatology, and Geophysics Agency (BMKG) notes that Indonesia's UV index has reached dangerously to extreme risks, and the temperatures in some cities can reach up to 40 degrees Celsius (Nabilla et al., 2024). Jakarta receives high solar radiation with daily temperatures of around 31°C.

Exposure to the sun's ultraviolet (UV) rays, especially UV-A and UV-B, can damage the skin because the ozone layer absorbs UV-C. UV-A penetrates the deepest layers of the skin, while UV-B and UV-C reach the earth through ozone depletion (Çavuşoğlu et al., 2022). This has the potential to cause serious problems such as blindness, melasma, skin cancer, weakened immune system, and premature aging (Mumtazah et al., 2020). Skin cancer, caused by uncontrolled skin cell growth due to UV radiation, affects 5% of the world's population, with thousands of fatal cases each year, and is the third most common cancer in Indonesia, including Jakarta, which has a high case rate, with melanoma being the most dangerous type (Veronica et al., 2021).

Skin protection is necessary as there are dangers of ultraviolet (UV) radiation and alerts from the BMKG about high UV risks. There are two major protection methods: physical protection by using umbrellas, hats, or long sleeves and the application of sunscreens on the skin (Mumtazah et al., 2020). Sunscreens, used as a physical barrier to UV radiation with organic (cinnamates, salicylates) and inorganic (zinc oxide, titanium dioxide) filters, are increasingly popular in Indonesia (Low et al., 2021). The Zap Clinic survey shows increasing public awareness of the importance of sunscreen, by searching for UV protection products increasing from 38.5% in 2020 to 57.4% in 2021. The majority of Gen X, Y, and Z in 2023 agree that sunscreen is essential for daily skin care (Clinic & Inc, 2023).

The selection of proper sunscreen, its formulation, and type is essential for human various skin types and conditions. The sunscreens are available in various forms, e.g., lotion, cream, gel, and spray, and processed with utmost care to cater the skin's requirements (Utami & Genoveva, 2020). Mineral sunscreens, for instance, are processed for oily and acne skin, whereas moisturizer creams are processed for dry and sensitive skin (Elliani, 2023). However, there is another crucial factor to consider when selecting a sunscreen product: the SPF factor. The American Academy of Dermatology advise an SPF factor of 30 or higher for total protection against UV-B and UV-A rays. Dominant, established brands such as Nivea, offering a range of sunscreen products suitable for the wide range of different skin types, should also not be overlooked by consumers (Khoirunnisa & Syarief, 2022).

Nivea led the market of sun creams/lotions in 2019 to 2021 (Khoirunnisa & Syarief, 2022), in turn, showed an average index decline of 4.3 points from 2022 to 2024. This means the brand lost the share of the market in the mind of its consumers and the commitment index (Yoanda & Adialita, 2024) caused by customer's mistrust in quality, change of taste, and emergence of local brands with innovations and new claims of natural ingredients and high SPF (Top Brand Index, 2022). According to the sales records of the biggest online shopping websites, there is a change in customers' preferences. The Azarine brand headed the market in 2022 and leaving Nivea with no chance in 2023, the brand took the fourth place among the best-selling on the Shopee website. Nivea was not among the bestselling sunscreen brands in the first quarter of 2024 on Shopee, Tokopedia, and Blibli. This means the customers' preferences have changed, and the sun screen market is more competitive (Larassaty, 2021).

The research gap in this study is that the decline in sales of Nivea TBI and the emergence of local sunscreen businesses offering product innovations such as natural ingredients and high SPF indicates a shift in customer demand. Online sales

also poses a challenge for established products (Septiari, 2018). This study is expected to provide insights into how Nivea, as an established player, can maintain its brand reputation and customer trust (Norhermaya & Soesanto, 2019; El-Said, 2020). The uniqueness of this study compared to previous studies lies in the combination of several variables of earlier studies, namely brand image combined with current variables, namely online reviews that highly depend on customer's trust as a mediator, and customer's loyalty as a dependent variable. The selection of Jakarta as the study location also distinguishes our research from previous studies.

2. LITERATURE REVIEW

2.1. Brand Image

As Kotler & Keller (2014) state, brand image can be defined as "consumers' perceptions and beliefs, as expressed in the relationships stored in consumers' memory." This refers to the associations that consumers have in their memory related to the product brands that they have seen, considered, and imagined (Utami & Genoveva, 2020). Marketers deliberately build and maintain the set of associations that consumers have to influence consumer's attitudes. Various product features, including quality, dependability, benefits, services as results of the product use, hazards associated with product use, price, and aesthetics, are connected to or can be used to create these associations (Melati, 2022). The strategic development of a brand image congruent with the product's attributes is instrumental in enhancing consumer's utility. This phenomenon can be attributed to the notion that brand image exerts a considerable influence on the evaluation of alternatives presented to consumers (Siregar et al., 2020).

The cultivation of a positive and impactful image is of paramount importance for any organization. A company's inability to engage with new customers and keep its current ones can be significantly affected by the absence of a strong and positive image. The strategic development of a brand image that is congruent with the product's attributes is instrumental in enhancing consumer utility. This phenomenon can be attributed to the notion that brand image exerts a considerable influence on the evaluation of alternatives presented to consumers (Siregar et al., 2020). Kotler (2014) identifies three principal indicators of brand image as follow:

1. Corporate Image. Corporate image refers to a collection of consumer-perceived relationships about a company providing goods and services. The image of the company includes factors, such as popularity, credibility, the company's network, and the the product users.
2. User Image. User image refers to the collection of consumer-perceived attributes associated with users of goods and services. This construct includes not only the user themselves, but also their social status.
3. Product Image. The product image can be developed as a group of consumer-perceived attributes associated with a particular good or service. The product image encompasses the product's attributes, consumer benefits, and guarantees.

This study will test brand image to determine whether it influences customer trust and loyalty. Brand image has been proven to influence customer's trust in the study by Pratama & Santoso (2018). The results of Radnan & Christin's (2022) study, in the field of online sales, show that brand image influences customer's loyalty. Therefore, our hypotheses are as the follow:

H1: Brand image has a significant influence on customer trust.

H3: Brand image has a significant influence on customer loyalty.

2.2. Online Customer Review

Online customer reviews constitute a form of word-of-mouth marketing, whereby prospective buyers can access information regarding consumer products that have been purchased and utilized. These reviews are displayed on online sales platforms. This allows potential consumers to compare similar products of different online sellers (Ardianti & Widiartanto, 2019). Online customer reviews can also be defined as a reason for potential buyers not to hesitate to buy and effectively give web-based feedback and their feelings about the item or product to purchase (Dinanti & Irmawati, 2024).

This research uses the five online customer review indicators stated by Oetarjo et al. (2023), namely:

1. Argument quality is considered reasonable in the form of how strong an argument is contained and attached to the information from the assessment message.
2. Source credibility is the opinion of the recipient of information regarding how the source of the message can or cannot be trusted.
3. Timeless relates to how recent the information provided is and whether the information adapts to current circumstances and conditions.
4. Valence, which relates to the positivity or negativity of a statement written in the message.
5. Volume, the number of reviews that come in, shows the number of consumers interested in making purchases and ratings.

A comprehensive analysis of the dynamics of online reviews provides a deep understanding of the role of these factors in shaping customer trust (Alana & Hasanah, 2023) and customer loyalty (Setyaningrum & Prasetya, 2024). Therefore, our hypotheses are as follow:

H2: Online customer review has a significant influence on customer's trust.

H4: Online customer reviews have a significant influence on customer's loyalty.

2.3. Customer Trust

According to Kotler & Keller (2016), Trust is an organization's willingness to rely on its business associates. It depends on several interpersonal and

interorganizational factors, such as the firm's perception of competence, integrity, honesty, and benevolence (Solihin, 2020). The term "customer trust" refers to the customer's expectation on a service provider to fulfil their promises (Tatang & Mudiantono, 2017). The concept of trust is inherently subjective; however, it is a fundamental aspect of any community based on a shared understanding of expectations and a commitment to straightforward, honest, and cooperative attitudes and behaviours according to common guidelines.

On the other hand, the strength of brand image directly influences customer's trust in a brand. Higher levels of brand trust are associated with superior brand images. This means that consumers are strongly influenced by how other consumers view the brand created by the brand image of certain products and services (Zamrudi et al., 2016). Online customer reviews rate products/services done by consumers who have used them. These reviews are important to potential buyers because they are more trusted than information given by sellers. To maintain customer's trust, sellers need to maintain positive consumer reviews (Ovaliana & Mahfudz, 2022).

According to Solihin (2020), several important elements can form customer trust in a company are as follow:

1. Benevolence is defined as the seller's capacity to engender reciprocal satisfaction between consumers and the company. This can improve sales profits while, still, maintaining customer satisfaction.
2. Competence refers to the company being perceived as a reliable entity by users of its service products, who are reassured that their networks are protected from illegal use. Competence can also be defined as a person's confidence in a company's capacity to deliver services that align with customer expectations.
3. Integrity, in the context of business, pertains to the behaviours and practices of a seller in the operation of their commercial enterprise. It encompasses the information and quality provided to consumers, ensuring its alignment with the factual information and fostering confidence in its reliability.

This research utilizes the abovementioned indicators due to their ability to offer a multifaceted perspective on organizational reputation and customer loyalty. Specifically, where benevolence signifies a company's altruistic initiatives to foster customer satisfaction; competence mirrors the enterprise's aptitude for aligning with customer expectations, and integrity underscores a company's fidelity to its values and practices. The amalgamation of these indicators provides a holistic analysis of the elements that contribute to establishing customer trust.

2.4. Customer Loyalty

Customer loyalty is the ability of customers to say positive things about a product or service from a company, where these customers maintain and increase purchases and provide recommendations to others (Hidayati & Rahmianti, 2022). Elaborating on the significance of customer loyalty for a company, it is evident that buyers who regularly repeat purchases are of considerable value. This is due to the fact that the cost of attracting the attention of potential buyers can often be much greater than the cost of attracting and keeping existing customers (Jenneboer &

Herrando, 2022). Customer loyalty is demonstrated through many ways, such as return visits, recommendations, positive word-of-mouth, etc (Rahmiati et al., 2018).

To introduce a brand, firms establish a good brand image, which is critical in developing customer loyalty and differentiation of the brand. With the era of e-shops, negative and positive word-of-mouth from consumers strongly influences a significant number of consumers and customer loyalty. Customer's word-of-mouth and feedback play a crucial role in promoting repeat purchase and positive word-of-mouth in cyberspace. Consumer trust is the core of loyalty; there is a greater possibility of repeat purchase with high trust, while lack of trust may lead to product or service failure (Sundaram et al, 2017).

According to Griffin (2002), Customer loyalty can be seen from four indicators, namely:

1. Making regular repeat purchases which means consistently purchasing a product or service on several occasions.
2. Purchase across product and service lines refers to the purchase or use of products or services outside the range offered by the company. Providing good services or products can encourage customers to repurchase or reuse them, even though it may be difficult to obtain.
3. Referral refers to the act of customers recommending products or services from the company to others. In this case, loyal customers indirectly contribute to the company's success by offering products or services to people in their social networks.
4. Demonstrates Immunity to the Pull of the Competition, where customers will stick with the company's products and not be interested in similar products produced by competitors.

Brand image is the difference between a product and other products in the same product category. To get loyal customers and be able to compete, business people are increasingly focused on building and developing their brand image (Yani & Sugiyanto, 2022). A robust brand image fosters a sense of contentment and security among consumers, instilling confidence in the quality and reliability of the products and services. Brand image and online customer reviews have increased repeat purchases, which is a key indicator of customer loyalty and ensures the transmission of positive electronic word-of-mouth (Syah & Christian, 2025). Based on the discussion above, our third, fourth, fifth, sixth, and seventh hypotheses are as follows:

H5: Customer trust has a significant influence on customer loyalty.

H6: Brand Image has a significant influence on Customer loyalty through Customer Trust.

H7: Online Customer Review has a significant influence on Customer loyalty through Customer Trust.

3. METHODOLOGY

This study uses quantitative methods to analyse the relationship between brand image, online customer reviews, consumer trust, and customer loyalty among sunscreen users in Jakarta. Data were collected through a Google Forms questionnaire and analyzed by using descriptive analysis and Smart PLS software. This study aims to understand the effect of brand image and online reviews on consumer trust and its effect on consumer loyalty, with a focus on Nivea sunscreen products. The quantitative method was chosen because it conforms to the scientific principles of objectivity, measurability, rationality, and systematization (Bakala, 2022).

The sampling method used was nonprobability sampling with a purposive sampling technique (Rahman et al., 2022). Samples were selected from individuals who live in Jakarta, use Nivea sunscreen, and are of 15 years old or older (Makarim, 2021). This age criterion was chosen because 15 years old is considered the optimal starting point for the use of skincare products, including sunscreen.

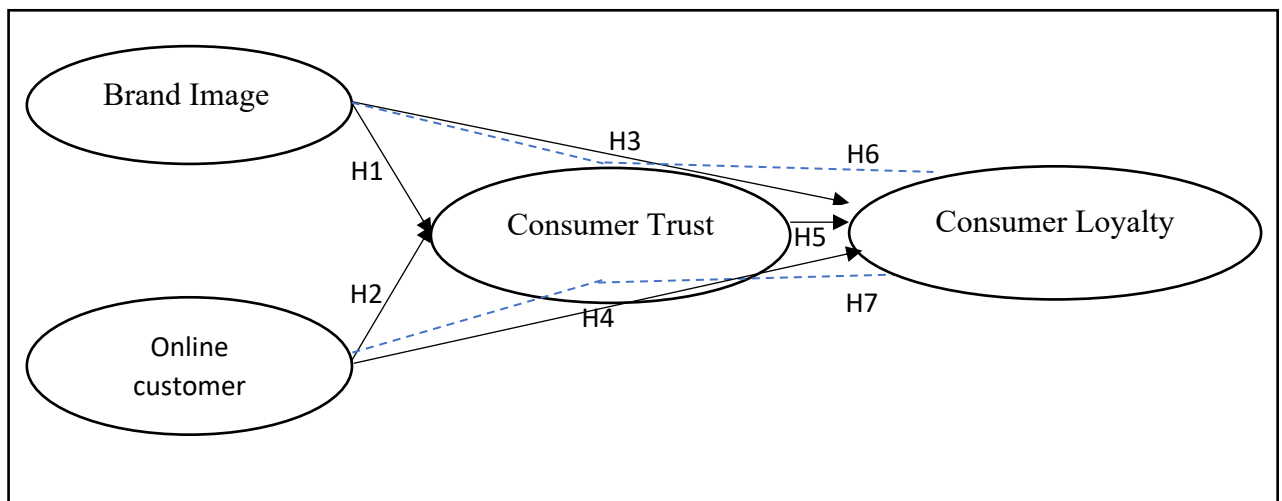


Figure 1. Theoretical Framework
Source: Data processed by researchers (2024).

The total number of questions for the questionnaire preparation was 29. The questions for the brand image variable consisted of 7 questions, adopting Syafitri (2019). While the Online Customer Review consists of 9 questions from Aldilla (2021). Then customer Trust consists of 6, with the adoption of the theory from Nguyen (2013). The last is the customer Loyalty variable, which consists of 7 questions using the theory from Nguyen (2013).

4. RESULTS AND DISCUSSION

4.1. Respondent Profile

Based on the criteria set, the majority of respondents in this study were between 15-24 years old 65.3% of the 145 respondents (95 respondents), followed by 25-34 years old 21.1% (31 respondents), 35-44 years old (12.2%), and above 45 years old

1.4% (18 respondents). Most respondents were female, 62.6% (91 respondents), while the remaining were male, 37.4% (54). The majority of respondents had a monthly expenditure below 1 million rupiah (32.7%), followed by 1-3 million rupiah (27.9%), 3-5 million rupiah (27.2%), 5-10 million rupiah (9.5%), and above 10 million rupiah. The majority of respondents were students (44.9%), followed by part-time workers (26.5%), full-time workers (25.2%), and other occupations (3.4%).

4.2. Cross Loadings

Based on Table 1, each latent variable indicator meets the cross-loading requirements. The cross-loading value of each indicator is greater than that of the other latent variables (grey area). These results show that the indicators in this study have good discriminant validity when constructing each variable.

Table 1. Cross Loadings

	Brand Image	Customer Loyalty	Customer Trust	Online Customer Review
BI1	0.645	0.370	0.363	0.477
BI2	0.700	0.423	0.463	0.448
BI3	0.678	0.431	0.425	0.464
BI4	0.845	0.651	0.688	0.690
BI5	0.819	0.648	0.662	0.692
BI6	0.749	0.661	0.639	0.697
BI7	0.773	0.608	0.658	0.683
CL1	0.642	0.835	0.700	0.623
CL2	0.659	0.814	0.684	0.670
CL3	0.618	0.863	0.681	0.585
CL4	0.662	0.856	0.710	0.621
CL5	0.630	0.833	0.658	0.629
CL6	0.631	0.856	0.660	0.587
CL7	0.551	0.825	0.644	0.543
CR1	0.579	0.393	0.438	0.580
CR2	0.598	0.526	0.577	0.763
CR3	0.710	0.629	0.652	0.803
CR4	0.562	0.518	0.549	0.760
CR5	0.645	0.555	0.595	0.778
CR6	0.612	0.537	0.617	0.799
CR7	0.605	0.578	0.641	0.776
CR8	0.640	0.587	0.680	0.780
CR9	0.582	0.571	0.599	0.750
CT1	0.643	0.604	0.828	0.607
CT2	0.663	0.632	0.829	0.744

	Brand Image	Customer Loyalty	Customer Trust	Online Customer Review
CT3	0.618	0.690	0.817	0.650
CT4	0.637	0.688	0.850	0.657
CT5	0.628	0.674	0.843	0.680
CT6	0.629	0.704	0.788	0.584

Source: Data processing with SmartPLS 4.0 (2024).

4.3. Cronbach's Alpha

The reliability analysis presented in the table below shows that the four variables tested have Cronbach's Alpha values that exceed the 0.70 threshold. This consistently indicates that the measurement instruments used in this study have a high level of reliability and fulfil the criteria previously set.

Table 2. Cronbach's Alpha

	Cronbach's Alpha	Rule of Thumb	Result
Brand Image	0.869	> 0.70	Reliable
Online Customer Review	0.904	> 0.70	Reliable
Customer Trust	0.907	> 0.70	Reliable
Customer Loyalty	0.931	> 0.70	Reliable

Source: Data processing with SmartPLS 4.0 (2024).

4.4. Determinant Coefficient (R²)

From Table 3, it can be seen that the R-Square value of the Customer Loyalty variable (Z) according to Anuar (2019) has a fair correlation. This R-Square value of customer loyalty is at $0.60 \leq R^2 \leq 0.70$, which also shows that customer loyalty is influenced by brand image, online customer reviews, and customer trust of 0.692 or 69.2%. The remaining 30.8% is caused by variables that are not included in the scope of this study. The R-squared value of customer trust (Y) is 0.675, and the R-Square value of these variables shows fair correlation, this also shows that customer trust (Y) is influenced by brand image, online customer reviews, and customer trust by 0.675 or 67.5%. The remaining 32.5% is caused by variables not examined in this study.

Table 3. Determinant Coefficient (R²)

	R-Square	Interpretation
Customer Loyalty	0.692	Fair Correlation
Customer Trust	0.675	Fair Correlation

Source: Data processing with SmartPLS 4.0 (2024).

4.5. F-Square (Effect Size)

The data presented in the table below shows that the Influence of brand image on loyalty with F-Square results is 0.071 and the relationship between brand image and customer trust with 0.143 are considered weak because the results of these two F-Square tests are $0.02 > F^2 < 0.15$, furthermore, the Influence of online customer reviews on customer loyalty is also considered low because $0.006 < 0.02$. Meanwhile,

the effect of customer trust on customer loyalty (0.296) and the effect of online customer reviews on customer trust (0.250) are considered to have a moderate effect, where both F-Square test results are $0.15 > F^2 < 0.30$.

Table 4. The F-Square Test

	Customer Loyalty	Customer Trust
Brand Image	0.071	0.143
Customer Loyalty		
Customer Trust	0.296	
Online Customer Review	0.006	0.250

Source: Data processing with SmartPLS 4.0 (2024).

4.6. Evaluation of Goodness of Fit

The calculation of the Evaluation of Goodness of Fit below shows that the Q2 value in this study is 0.899, where a value greater than 0 can strengthen the predictive relevance of the model.

$$Q2 = 1 - (1 - R12) (1 - R22)$$

$$Q2 = 1 - (1 - 0.692) (1 - 0.675)$$

$$Q2 = 1 - (0.308) (0.325)$$

$$Q2 = 0.899$$

4.7. The Significance Value

Table 5. Hypothesis Testing

	T statistics (O/STDEV)	P-values
Brand Image -> Customer Trust	3.383	0.001
Online Customer Review -> Customer Trust	3.619	0.000
Brand Image -> Customer Loyalty	2.786	0.006
Online Customer Review -> Customer Loyalty	0.892	0.374
Customer Trust -> Customer Loyalty	6.437	0.000
Brand Image -> Customer Trust -> Customer Loyalty	3.371	0.001
Online Customer Review -> Customer Trust -> Customer Loyalty	2.836	0.006

Source: Data processing with SmartPLS 4.0 (2024).

The first hypothesis test in this study was accepted with a t-statistic value of 3.383, greater than 1.96, and a P-value of 0.001, smaller than 0.05. These results indicate that brand image has a substantial influence on customer trust. The findings of this study suggest that Nivea sunscreen owns a distinctive brand image firmly embedded in consumers' minds. This finding aligns with the conclusions of Pratama & Santoso (2018), who demonstrated that brand image exerts a positive influence on customer trust. The findings of this study suggest that Nivea sunscreen has a distinctive brand image that is firmly embedded in consumers' minds. This is evidenced by the preponderance of responses indicating a "strongly agree" rating with regard to the indicators utilized to assess Nivea's brand image.

The second hypothesis is also accepted because it produces a t-statistic value of 3.619, which is greater than 1.96, and a P-value of 0.000. Therefore, this hypothesis test shows that online customer reviews have a significant influence on customer trust. This finding is in line with the findings of Alena & Hasanah (2023), which state that online customer reviews have a considerable influence on customer trust. The findings of this study indicate that consumers of Nivea sunscreen are influenced by the quantity and quality of reviews displayed on e-commerce platforms. The large number of positive reviews has a considerable Influence on consumer confidence in Nivea sunscreen.

The third hypothesis is also accepted because this test produces a statistical t value of 2.786, which exceeds 1.96, and a P-value of 0.006, which is smaller than 0.05. Therefore, this hypothesis test shows that brand image has a significant influence on customer loyalty. This finding is in line with the research by Nita et al. (2021), which states that online customer reviews have a considerable influence on customer trust. The findings of this study also show that consumers of Nivea sunscreen are influenced by the quantity and quality of reviews displayed on e-commerce platforms.

The fourth hypothesis is rejected because this test produces a statistical t value of 0.892, which is greater than 1.96 and a P-value of 0.374, which is greater than 0.05. Therefore, this hypothesis test shows that online customer reviews do not have a significant influence on customer loyalty. This finding contradicts the conclusion of Setyaningrum & Prasetya (2024), which states that positive customer reviews have a significant influence on customer loyalty. This can occur because consumers may be influenced by reviews when making initial decisions, but other factors, such as personal experience with the product, are more dominant in determining loyalty.

The fifth hypothesis in this study is accepted because the results of this test show a t-statistic value of 6.437, which is greater than 1.96, and a P-value of 0.000, which is smaller than 0.05. Therefore, customer trust has a significant influence on customer loyalty. These results are in line with previous research conducted by Kruniawan and Monica (2022), which shows that trust is a key factor influencing customer loyalty. It can be concluded that increasing customer trust in Nivea sunscreen will result in increased customer loyalty and loyalty to the product.

The sixth hypothesis in this study is accepted because this test produces a statistical t value of 3.371, which is greater than 1.96, and a P-value of 0.001, which is smaller than 0.05. Therefore, this hypothesis test shows that customer trust significantly mediates the effect of brand image on customer loyalty. It has been proven that a good brand image affects customer trust, which in turn fosters customer loyalty.

The last hypothesis is also accepted because this test produces a statistical t value of 2.836, which is greater than 1.96, and a P-value of 0.006, which is smaller than 0.05. Therefore, testing this hypothesis shows that customer trust significantly mediates online customer reviews on customer loyalty. It can be concluded that positive reviews listed on e-commerce and other platforms will generate customer trust, and this trust will have a significant Influence on customer loyalty.

5. CONCLUSION

The conclusion of this study is that a robust brand image can enhance consumers' positive perceptions of the product, thereby cultivating consumer trust in the brand. Online customer reviews function as a repository of information, thereby assisting consumers in decision-making and fostering a sense of security during transactions. The extant research demonstrates a positive correlation between the quantity of online reviews for a given product and the level of customer trust. A positive brand image can encourage consumers to remain loyal to Nivea products, even when there are other alternatives in the market. While reviews may increase initial trust, they do not guarantee repeat purchase actions or long-term loyalty. Consumers may be influenced by reviews when making initial decisions, but other factors, such as personal experience with the product, are more dominant in determining loyalty. Trust in products and brands has been demonstrated to foster repeat purchase and encourage word-of-mouth promotion. This shows that building trust is key to creating long-term relationships with consumers. The stronger Nivea's brand image is, the more trust will be built, and high trust will increase consumer loyalty which applies in online customer reviews that can increase trust, and high trust makes customers more loyal.

The present study has certain limitations in terms of its analysis of online customer review variables, primarily due to its lack of focus on specific e-commerce platforms. In light of this limitation, it is recommended that future research focus on particular platforms such as Tokopedia or Shopee in order to facilitate a more in-depth analysis. Furthermore, it is advised that relevant variables affecting the trust and loyalty of sunscreen consumers, particularly those who use Nivea products, be included in subsequent research. Finally, expanding the sample range may increase the scale and validity of the research results, thus rendering it a stronger reference point for future research.

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