

## Examining Value Co-Creation as Moderator in Brand Image and Loyalty Relationship in Halal Cosmetics

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### Keywords:

Customer Experience; Value Co-Creation; Brand Image; Customer Loyalty

### Abstract

*This study examines the influence of customer experience and value co-creation on customer loyalty, with brand image as a mediating and moderating variable. It hypothesizes that both factors positively affect loyalty directly and indirectly through brand image. **Methods:** A quantitative survey was conducted with 350 Wardah cosmetic users selected through purposive sampling. Data were collected via an online questionnaire using a 5-point Likert scale. Variables include customer experience, value co-creation, brand image, and customer loyalty. Data were analyzed using PLS-SEM with SmartPLS. **Results:** Findings show that customer experience significantly influences brand image, and brand image significantly affects customer loyalty. Value co-creation also has a direct positive effect on customer loyalty. Brand image mediates the relationship between customer experience and customer loyalty and moderates the effect of value co-creation on customer loyalty by strengthening it. **Implications** Companies should enhance customer experience and promote value co-creation to strengthen brand image and loyalty. Future research should apply longitudinal designs and include additional variables to improve generalizability and deepen insights into customer behavior dynamics.*

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## INTRODUCTION

The development of the cosmetics industry encourages companies to build closer, interactive, and valuable relationships with consumers. Competition between brands is no longer determined only by product quality, price, or distribution, but also by the ability of brands to deliver memorable experiences and engage consumers in the value creation process (Hussain et al., 2021; Keiningham et al., 2020). In the perspective of *service-dominant logic*, value is understood as the result of interaction between the company and customers, so that consumers are no longer positioned as passive recipients, but as actors who participate in shaping the meaning of the brand (Moonti et al., 2023; Nariswari & Vargo, 2024). This thinking makes *value co-creation* one of the important issues in modern marketing studies because it is able to explain how brand image is built through customer participation, user experience, and the exchange of meaning in the brand ecosystem (Giannopoulos et al., 2021).

On the other hand, the increasing intensity of digital interaction makes customer experience even more important in shaping brand evaluations (Novitasari, 2026). Today's cosmetic consumers gain a lot of experience through information searches, user reviews, communication on social media, and product use experiences that are integrated with personal identity (Supriaddin & Roslan, 2025). Such experiences will affect how consumers perceive a brand, assess its credibility, and then determine whether it is worth being chosen over and over again. The literature shows that *customer experience* plays a big role in shaping *brand image*, and a strong *brand image* is an important basis for building *customer loyalty* (Nasrul et al., 2023; Roslan & Rahayuningsih, 2026; Yusuf & Roslan, 2024). Therefore, the relationship between *value co-creation*, *customer experience*, *brand image*, and *customer loyalty* deserves to be examined more deeply.

*Value co-creation* is important for organizations because it gives consumers the space to participate in the formation of brand value through interaction, feedback, experience sharing, and idea contributions (Yusuf & Roslan, 2025). In the latest literature, engagement like this has been shown to help companies understand market needs more accurately, strengthen emotional relationships with customers, and expand sources of value formation beyond the company itself. Brand value is formed through the contributions of diverse actors, including customers, not just by companies (Marchowska-Raza & Rowley, 2024). Value co-creation is an important foundation for organizations to build more dynamic brand relevance, especially in markets that are based on interaction and experience (Saha et al., 2022).

*Customer experience*, *brand image*, and *customer loyalty* also have strategic uses for organizations. A positive customer experience increases the chances of creating a favorable perception of the brand, while a good *brand image* helps organizations gain trust, preferences, and repurchase from customers. Foroudi et al. (2022) explain that a well-managed customer experience can strengthen brand perception and an organization's reputation. Ghorbanzadeh (2023) show that customer experience and participation have a positive influence on brand image. Furthermore, a strong brand image has been proven to be closely related to customer loyalty because consumers tend to continue to choose brands that they consider trustworthy, valuable, and in accordance with their identity (Ruangkanjanases et al., 2023). For organizations, loyalty is an important asset because it contributes to repurchases, positive recommendations, and cost-efficiency in retaining customers.

Although the relationship between these variables has been widely discussed, there are still important research gaps. First, previous studies have generally examined the direct influence of *customer experience* on *brand image* or *brand image* on *customer loyalty*, but not many have integrated all of these relationships into one complete model. Some studies confirm that customer experience drives a more positive brand image, while other studies highlight loyalty as a direct result of the customer's perceived experience or value (Foroudi et al., 2022; Ghorbanzadeh, 2023). This difference in focus suggests that the mechanisms of the relationship are not always fully explained.

Second, theoretically, there are still limitations in explaining the position of *value co-creation* in the relationship between *brand image* and *customer loyalty*. Most studies place *value co-creation* as an antecedent of brand image or brand value, rather than as a variable that reinforces the influence of *brand image* on loyalty (Bouchriha et al., 2024; González-Mansilla et al., 2023). In fact, in the perspective of *service-dominant logic*, customer participation can deepen the meaning of the brand and reinforce the behavioral consequences of the brand image (Kamboj et al., 2018; Katsifaraki & Theodosiou, 2024). A common solution that has been widely researched is the use of mediation such as satisfaction, trust, or brand experience (Yuana et al., 2025). However, the use of *brand image* as a mediator between *customer experience* and *customer loyalty*, as well as placing *value co-creation* as a moderator in the *relationship between brand image* and loyalty, is still relatively limited.

This research model offers a more comprehensive mechanism to answer these gaps. First, *customer experience* is positioned as a variable that affects *brand image*. Logically, a positive customer experience will form better associations, impressions, and evaluations of the brand. An enjoyable, relevant, and consistent experience will reinforce the perception that the brand has the qualities, values, and personality that consumers want. From here, *the brand image* then encourages *customer loyalty* in the form of repurchase intentions, commitments, and recommendations to others (Sinaga, 2025). This mechanism is supported by the literature that explains that customer experience is the source of brand perception formation, while a positive brand image is a driver of customer loyalty (Foroudi et al., 2022).

Second, this study included *value co-creation* as a moderator in the relationship *between brand image* and *customer loyalty*. This means that the higher the customer involvement in creating value with the brand, the stronger the influence of *brand image* on loyalty. Customers who actively interact, share experiences, provide feedback, or engage in the brand community will have a higher sense of closeness, so a positive brand image is easier to translate into real loyalty (Huang et al., 2022). In this position, *value co-creation* is not only a source of value, but also a reinforcement of the

psychological connection between brand perception and customer loyal behavior. This approach helps explain why a good brand image does not always result in the same loyalty in every customer, as the level of participation in value creation can differentiate the strength of those relationships (Ruangkanjanases et al., 2023).

This research is directed at Wardah cosmetic consumers. Wardah is one of the cosmetic brands that has a strong position in the Indonesian market and is widely known through its halal, safe, and close image to the needs of Indonesian women. These brand characteristics make it interesting to study because Wardah customers not only buy products, but also interact with brand values, marketing communications, user experience, and a growing community of users in the digital space. This situation provides a great opportunity to test the role of *customer experience* in shaping *brand image*, and then see its impact on *customer loyalty* with the power of *value co-creation* as a moderation variable.

This study aims to analyze the influence of *value co-creation* on *brand image*, the influence of *customer experience* on *brand image*, the influence of *brand image* on *customer loyalty*, the role of *brand image* mediation on the relationship between *customer experience* and *customer loyalty*, and the role of moderation *Value co-creation* in the relationship between *brand image* and *customer loyalty*. The contribution of this research lies in the development of a model that connects the four main variables in one more integrated framework. From the academic side, this study expands the application of *service-dominant logic* in cosmetics marketing research. From a practical perspective, the results of the research can help Wardah understand the importance of customer experience and consumer engagement in strengthening brand image and maintaining customer loyalty.

## METHODS

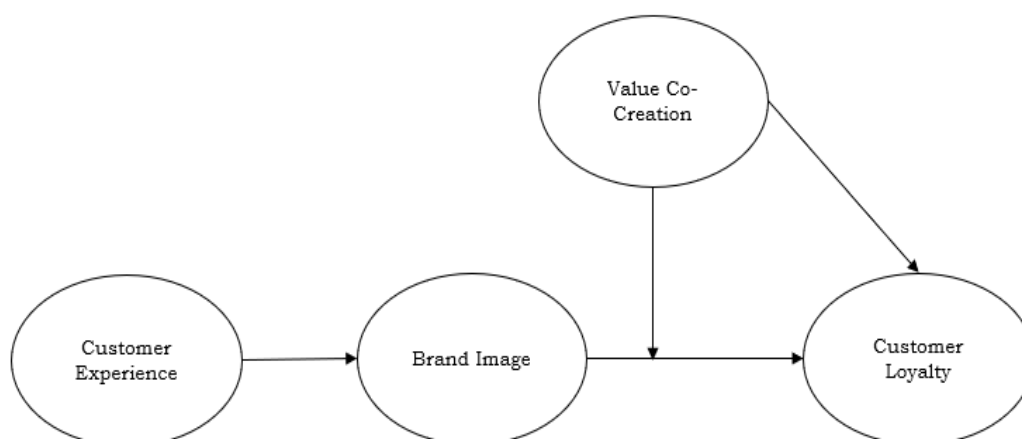
This study uses a quantitative research design with a survey method. This design is seen as appropriate because it allows researchers to objectively test the relationship between value co-creation, customer experience, brand image, and customer loyalty using standardized measurement instruments. According to Lim (2025), the quantitative approach is suitable for testing hypotheses and measuring relationships between variables statistically, so it is relevant to the purpose of this study. The population of this study consists of Wardah cosmetic consumers. The number of samples in this study was set at 350 respondents. The sampling technique used is non-probability sampling with the purposive sampling method. This method is used so that the selected respondents are really in accordance with the research criteria, namely consumers who have used Wardah cosmetic products. The selection of the sample size was considered adequate for analysis using SEM-PLS because the research model involved several latent variables and testing direct relationships, mediation, and moderation (Mutsaqqof, 2026).

Data collection was carried out through the distribution of questionnaires online using Google Forms. Questionnaires were distributed to respondents through social media such as WhatsApp and Instagram to facilitate access and increase response rates. The research instrument consists of a structured statement that measures value co-creation, customer experience, brand image, and customer loyalty. Each statement was measured using a Likert scale of 1–5, ranging from "strongly disagree" (1) to "strongly agree" (5). The use of this scale is intended to obtain a clearer variation in respondents' answers to each research indicator. The data obtained was analyzed using Structural Equation Modelling (SEM) with the Partial Least Square (PLS) technique. The analysis was carried out with the help of SmartPLS 3 software using two-way testing to assess the statistical significance of the relationship between variables.

The measurement of variables in this study refers to instruments adapted from previous research. Customer Experience variables are measured using three indicators, as adapted from Pires et al. (2024). The Brand Image variable is measured using three indicators, as referred to Chen et al. (2022). The Customer Loyalty variable is measured using three indicators, as adapted from Pereira et al. (2025). Meanwhile, the Value Co-Creation variable was measured using four indicators (Ahmad et al., 2022). All research procedures are carried out systematically, starting from

determining the research design, determining the population and samples, preparing instruments, collecting data, to analyzing data. Through these stages, this study provides a clear description of the method to be replicated by other researchers in a similar research context.

Figure 1. The Relationship between Variables



## RESULTS AND DISCUSSION

### Demographic Profile of Respondents

Based on the results of the descriptive statistical analysis of 350 respondents, the majority of respondents in this study were female, totaling 292 individuals (83.43%), while male respondents accounted for 58 individuals (16.57%). This composition indicates that consumers of Wardah cosmetics in this study are predominantly female, which aligns with the characteristics of the cosmetics market that primarily targets women. In terms of age, respondents were dominated by the 23–28 age group, comprising 128 individuals (36.57%), followed by the 17–22 age group with 96 individuals (27.43%). These findings suggest that the majority of Wardah consumers in this study fall within the young and early adult age groups, who tend to actively use cosmetic products and exhibit high levels of brand engagement.

Regarding occupation, most respondents were students, accounting for 118 individuals (33.71%), followed by private-sector employees with 104 individuals (29.71%). Meanwhile, based on monthly cosmetic expenditure, the majority of respondents spent between IDR 100,000–250,000 (126 individuals; 36.00%), followed by those spending IDR 251,000–500,000 (98 individuals; 28.00%). Overall, this demographic profile indicates that the respondents are predominantly young consumers with moderate purchasing power, providing a relevant basis for analyzing consumer behavior in relation to value co-creation, customer experience, brand image, and customer loyalty toward Wardah cosmetic products.

Table 1. Results of the Measurement Model

Variable	Items	Loading	Cronbach's alpha	Composite reliability	Average variance extracted
Brand Image	BI.1	0,781	0,816	0,815	0,733
	BI.2	0,893			
	BI.3	0,890			
Customer _Experience	EC.1	0,942	0,927	0,933	0,872
	EC.2	0,941			
	EC.3	0,918			
Customer _Loyalty	CL.1	0,913	0,904	0,907	0,838
	CL.2	0,919			
	CL.3	0,914			

		VCC.1	0,994			
Value	Co-	VCC.2	0,990			
Creation		VCC.3	0,969	0,990	0,991	0,970
		VCC.4	0,987			

Source: Processed Data, 2026

Based on the results of the measurement model test, all indicators in each variable showed a high loading factor value, which was above 0.7, so that it could be declared to have good convergent validity. The Brand Image variable has a loading value ranging from 0.781 to 0.893, Customer Experience between 0.918 to 0.942, Customer Loyalty between 0.913 to 0.919, and Co-Creation Value between 0.969 to 0.994. The Average Variance Extracted (AVE) value for all variables was also above the minimum limit of 0.5, which was 0.733 each; 0,872; 0,838; and 0.970, which indicates that the construct is able to adequately explain the variance of the indicator. In addition, Cronbach's alpha and Composite Reliability values for all variables were above 0.7, indicating that the research instrument had a high level of reliability. Overall, these results show that the measurement model has met the criteria of validity and reliability, making it feasible to proceed with the structural model testing.

Table 2. HTMT result

Variable	1	2	3	4
1 Brand Image				
2 Customer Experience	0,510			
3 Customer Loyalty	0,782	0,531		
4 Value Co-Creation	0,683	0,445	0,799	

Source: Processed Data, 2026

Based on the results of the discriminant validity test using the Heterotrait-Monotrait Ratio (HTMT) method, all values between constructs are below the recommended threshold, which is 0.90. The HTMT value between Brand Image and Customer Experience is 0.510, between Brand Image and Customer Loyalty is 0.782, and between Brand Image and Value Co-Creation is 0.683. Furthermore, the HTMT value between Customer Experience and Customer Loyalty is 0.531, and between Customer Experience and Value Co-Creation is 0.445. The highest HTMT value is found in the relationship between Customer Loyalty and Value Co-Creation, which is 0.799, but it is still below the set limit. These results show that each construct in the study has a good degree of discrimination and is able to distinguish each other empirically. Thus, it can be concluded that the measurement model has met the criteria of discriminant validity and is suitable for use in further analysis of the structural model.

Table 3. Goodness of Fit Index Calculation

Variable	R-square	Q <sup>2</sup> predict
Brand Image	0,198	0,187
Customer Loyalty	0,655	0,574

Source: Processed Data, 2026

Based on the results of the structural model evaluation, the R-square value shows that the Brand Image variable has a value of 0.198, which means that the variable can be explained by independent variables in the model by 19.8%, so it is included in the weak category. Meanwhile, the Customer Loyalty variable has an R-square value of 0.655, which indicates that 65.5% of the variation in Customer Loyalty can be explained by the variables in the model, so it falls into the moderate to strong category. Furthermore, the Q<sup>2</sup>predict value for Brand Image is 0.187 and for Customer Loyalty is 0.574, both of which are greater than zero. This indicates that the model has

good predictive relevance. Overall, these results show that the structural model has adequate explanatory and predictive capabilities, especially on the Customer Loyalty variable, making it feasible to use the model in advanced analysis.

Figure 2. Evaluation of Reflective Measurement Models

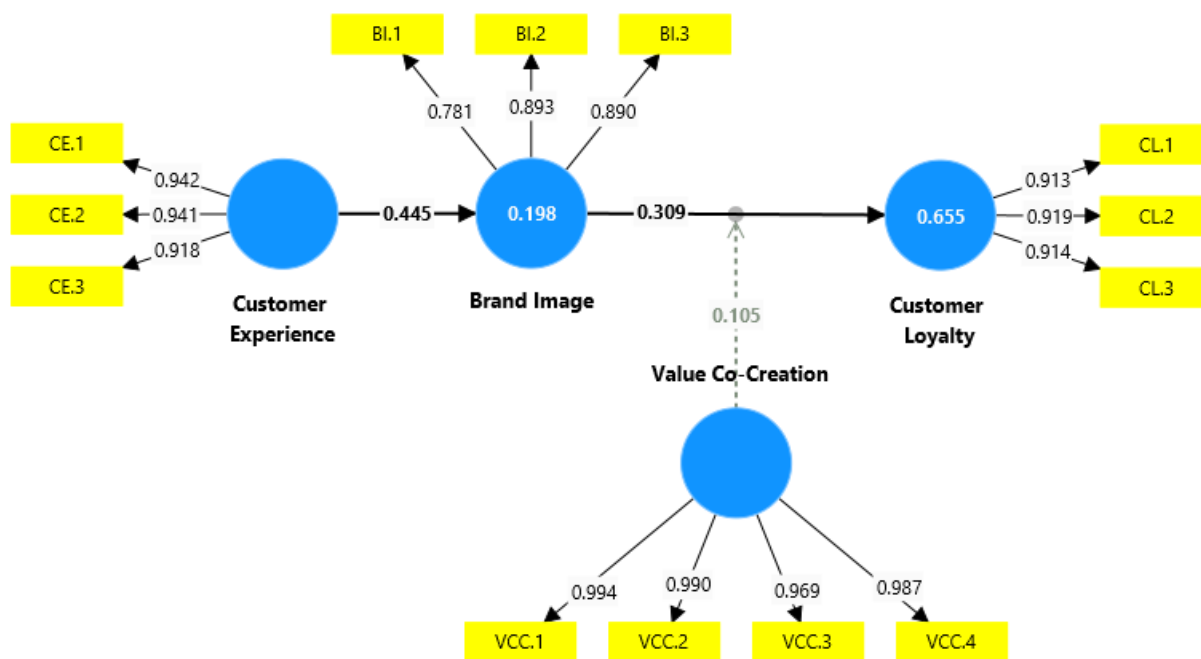


Table 4. Results of the Hypothesis Tests

Path	Original sample	P values
Brand Image -> Customer Loyalty	0,309	0,000
Customer Experience -> Brand Image	0,445	0,000
Value Co-Creation -> Customer Loyalty	0,574	0,000
Customer Experience -> Brand Image -> Customer Loyalty	0,138	0,000
Value Co-Creation x Brand Image -> Customer Loyalty	0,105	0,028

Source: Processed Data, 2026

Based on the results of the hypothesis test, Brand Image was proven to have a positive and significant effect on Customer Loyalty with a coefficient of 0.309 and a p value of 0.000. In addition, Customer Experience also has a positive and significant effect on Brand Image with a coefficient of 0.445 and a p value of 0.000. These results show that a good customer experience will strengthen a brand image, and a strong brand image ultimately drives increased customer loyalty. On the other hand, Value Co-Creation has a positive and significant influence on Customer Loyalty with a coefficient of 0.574 and a p-value of 0.000, which means that customer involvement in the process of creating shared value can significantly increase their loyalty.

Furthermore, the results of the indirect effect test showed that Customer Experience had a significant effect on Customer Loyalty through Brand Image, with a coefficient of 0.138 and a p value of 0.000. These findings indicate that Brand Image plays a role as a mediating variable in the relationship. In addition, the results of the moderation test showed that the interaction between Value Co-Creation and Brand Image had a positive and significant effect on Customer Loyalty with a coefficient of 0.105 and a p value of 0.028. Thus, Brand Image not only acts as a mediator, but also strengthens the influence of Value Co-Creation on Customer Loyalty.

## DISCUSSION

The results of this study show that customer experience affects brand image, and then brand image contributes to increasing customer loyalty. These findings are in line with the view-service-dominant logic that emphasizes that brand image is formed through customer experiences and interactions with the company, not just through one-sided communication from the company. In this context, a positive customer experience will strengthen brand perceptions, associations, and meanings in consumers' minds, thus encouraging the formation of loyalty. A number of previous studies have also supported this relationship, where customer experience has been shown to strengthen brand image and generate a continued impact on customer loyalty through better brand perception, as described by Foroudi et al. (2022). Thus, these findings confirm that brand image is an important pathway that explains how customer experience can evolve into sustainable loyalty. In addition, the results of this study also show that value co-creation has an effect on customer loyalty, and this influence becomes stronger when supported by a positive brand image. This shows that customer engagement in the process of shared value creation not only increases the customer's closeness to the company, but also strengthens their perception of the brand, which ultimately drives loyalty.

These findings are in line with the literature stating that brand value is formed through collaborative interactions between companies and customers, where customers play the role of co-creators in building brand meaning and value, as described Simmons and Durkin (2023). In addition, the relationship between brand image and customer loyalty has also been widely confirmed in previous studies, which show that a strong brand image can magnify the impact of value co-creation activities on loyalty, as outlined by Ruangkanjanases et al. (2023). Thus, these results reinforce the argument that customer loyalty will be more easily formed when companies are able to encourage customer participation in value creation and at the same time maintain a positive brand image.

## CONCLUSION

This study concludes that customer loyalty is significantly influenced by brand image, customer experience, and value co-creation in the developed model. Customer experience plays an important role in shaping brand image, which further contributes to increasing customer loyalty, thus showing that positive experience interactions are a major factor in building a strong brand perception. In addition, value co-creation has been proven to directly strengthen customer loyalty, and this influence becomes more optimal when supported by a positive brand image. These findings confirm that customer loyalty is not only determined by the value that the company provides directly, but also by the active involvement of customers as well as the meaningful experiences they feel, in line with the perspective of service-dominant logic that emphasizes the importance of shared value creation. In terms of practical implications, this study shows that companies need to focus on designing attractive customer experiences and encouraging value co-creation activities to strengthen brand image and increase customer loyalty. Companies are advised to leverage digital platforms and various interaction points to engage customers in the value creation process, while maintaining a positive brand image consistency. However, this study has several limitations, including the use of cross-sectional data that has not been able to capture causal relationships dynamically, as well as the use of perception-based data that has the potential to cause response bias. In addition, the limited context of the study can also affect the degree of generalization of results. Therefore, further research is recommended to use a longitudinal approach to understand the dynamics of the relationship between variables in more depth. Future research can also develop models by adding other variables such as trust, customer engagement, or perceived value as mediation and moderation variables, as well as testing models in different sectors and contexts to improve the generalization of research results.

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