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## Currency Moderates Brand Ambassador And Co-creation Towards Customer Loyalty For Scarlett Whitening Products (Study of Scarlett Whitening Users in The Bekasi Regency Area)

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**Abstract:** The research method used is quantitative method, where the object of this research is Scarlett Whitening users in the Bekasi Regency area. The sampling technique used is nonprobability sampling, specifically purposive sampling method. The sample size for this research is 114 people. This study examines correlation and regression using the SMARTPLS 4.0 program to test validity, reliability, goodness of fit model, and hypotheses. The conclusions drawn from this research are as follows: 1) Brand ambassadors employed by Scarlett Whitening have a positive impact on customer loyalty, although the effect is relatively weak. 2) Brand ambassadors moderated by currency have a positive impact on customer loyalty for Scarlett Whitening, although the effect is relatively weak. 3) Co-creation shows a strong positive influence on customer loyalty. 4) However, there is a component like co-creation moderated by currency that has a negative and insignificant effect.

**Keywords:** Brand ambassador, Co-creation, Currency, Customer Loyalty.

### INTRODUCTION

Beauty trends are increasingly developing as time goes by (Pratiwi, 2021), with this awareness of taking care of the body has spread to various groups. Skincare is one of the most dominant beauty products currently, this condition has caused various skincare brands to emerge which has resulted in the growth of the cosmetics industry in Indonesia increasing every year (Sarasa, 2021). Selling skincare is now getting easier with online purchases via e-commerce, where skincare is currently dominated by several products from local skincare brands (Arintya, 2021), this is influenced by the quality which is no less competitive with products imported from abroad. The Korean wave or Korean fever in Indonesia, where interest increases every year, the K-Pop phenomenon has had a significant impact on the entertainment world and the economic world (Mutiar, 2022), this has caused local brands to use Korean artists and idols as product brand ambassadors. they. Based on the data, it can be seen that in 2022, it was observed that approximately three local skincare brands chose Korean artists as brand ambassadors, one of which was Scarlett Whitening, who made Song Joong Ki the brand ambassador for their products (Lova, 2021).

Scarlett whitening is a local brand from PT. Opto Lumbung Sejahtera was founded in 2017 by Felicya Angelista as the founder and owner of the Scarlett Whitening brand (Kiligan, 2022). There are several local skincare products in Indonesia besides Scarlett Whitening. The local skincare in Indonesia apart from Scarlett Whitening, is Ms.glow which is produced by PT. Global Indonesian Cosmetics, there is also Somethinc produced by PT. Royal Pesona Indonesia from local skincare is different in terms of product variants and promotional activities which can attract people to buy these products. Scarlett whitening was not the first pioneer of local skincare from Indonesia but Ms.glow, where Ms.glow was founded in 2013 (Laras, 2022), however Scarlett Whitening became the second best-selling local skincare to beat Ms.glow in 2022 with total sales reaching the figure. IDR 40.9 billion (Admin, 2023). The arrival of local skincare is not only Scarlett whitening and Ms.glow, but there is a local skincare which is quite young because it was only founded in 2019 but won the top position of best-selling products in 2022 with sales volume reaching IDR 53.2 billion. Sales volume has increased from A local Scarlett whitening skincare product cannot be separated from the role of a loyal consumer so that it can position the brand in second place.

**Table 1. Sales Volume of Local Skincare 2022**

No	Brand	Sales Volume
1.	Somethinc	Rp. 53,2 M
2.	Scarlett Whitening	Rp. 40,9 M
3	MS Glow	Rp. 29,4 M

Source : Kompas.co.id

Consumer loyalty is the extent to which customers remain loyal to certain brands, products and services over time which can encourage other people to use the same products or services (Thakur & Singh, 2012) in (Vilkaite-Vaitone & Skackauskiene, 2020). The factors that determine customer loyalty are very diverse, but have certain specifications which are divided into three categories, namely customers, service providers and the environment (Vilkaite-Vaitone & Skackauskiene, 2020). Consumer loyalty is also understood as a strongly held commitment to purchase and subscribe to certain products or services in the future despite the influence of situations and marketing efforts that have the potential to cause changes in behavior (Kotler, P., & Keller, K. L., 2022). A number of indicators can measure customer loyalty, such as repeat, retention and referrals (Kotler, P., & Keller, K. L., 2022).

Brand ambassadors are advertising advocates or also called product spokespeople who come from various backgrounds and have an attractive appearance to encourage consumer attention and memory (Kotler, P., & Keller, 2012) in (Amiroh et al., 2023). Brand ambassadors can be said to be brand speakers, so that through brand ambassadors it is hoped that consumers will better receive and understand information or messages from a product (Amiroh et al., 2023). Brand ambassadors are used by companies to communicate and connect with consumers as well as strategies to increase sales (Lea-Greenwood, 2012) in (Tinneke & M., 2023) A brand ambassador is able to increase the reputation of a company if it chooses a brand ambassador that meets the required criteria (Tinneke & M., 2023) A number of indicators that can measure brand ambassadors include transference (transparency), congruence (suitability), credibility (credibility), attraction (attractiveness) and power (power) (Lea-Greenwood, 2012) in (Tinneke & M., 2023).

Well-known brand ambassadors do not ensure that they are able to attract consumers' interest in repurchasing (Pangaribuan et al., 2021) and the use of brand ambassadors is not a factor that loyal customers must pay attention to because it is only temporary, therefore brand ambassadors do not make consumers loyal (Nofrizal , Undang Juju , Sucherly , Arizal N , Idel Waldelmi, 2023). There is a positive and significant influence between brand ambassadors and customer loyalty, where the more famous a brand ambassador is, the higher

the level of loyalty (Amiroh et al., 2023). Brand ambassadors can also be understood as part of advertising that can increase the consumer's emotional relationship with the brand ambassador and therefore indirectly influence repurchases (Thusy et al., 2022).

Co-creation here means a strategy for developing new products/product variants that involves consumers at an early stage in the form of ideas so that the company can develop its products. Co-creation allows a consumer to customize and personalize products and services, thereby creating the desired superior value (Kotler, P., Kartajaya, H., & Setiawan, 2017) in (Mega farisha et al., 2022). Retaining many customers requires several prominent things such as superior product quality, varied product variants and attractive promotions (Mega farisha et al., 2022). A number of indicators measure co-creation such as identifying consumer behavior in buying, dialogue, access, risk assessment and transparency (Kotler, P., Kartajaya, H., & Setiawan, 2017) in (Mega farisha et al., 2022). Co-creation can also have a direct influence on customer loyalty where it has a good effect (Prastiwi et al., 2019; Thiruvattal, 2019), but co-creation also cannot influence customer loyalty (Cossío-Silva et al., 2019; Firdaus et al., 2020).

Price (Currency) is the amount of money exchanged for a product or service (Kotler, 2008) in (Wicaksana et al., 2020). The price setting makes consumers consider the products they purchase (Wicaksana et al., 2020). Price (Currency) is also understood as a dynamic pricing development where the costs incurred by consumers to obtain products according to their needs (Kotler, P., Kartajaya, H., & Setiawan, 2017) in (Mega farisha et al., 2022).

The explanation above shows that there is a research gap which gives rise to the fact that there are other factors or variables that influence customer loyalty such as communal activation (service/place), conversation (promotion) and currency (price). Community activation provides convenience for a consumer to access a service using a third party as a medium to make it faster and easier (Kotler, P., Kartajaya, H., & Setiawan, 2017) in (Mega farisha et al., 2022). conversation where the brand as a service provider will receive direct responses from consumers in the form of ratings and there is easy two-way communication between service providers and consumers using social media (Kotler, P., Kartajaya, H., & Setiawan, 2017) in (Mega farisha et al., 2022).

This phenomenon produces the variables brand ambassador, co-creation and customer loyalty and currency as moderation, so the theme of this research is "Currency moderates brand ambassador and co-creation on customer loyalty (Case study of Scarlett Whitening users in the Bekasi Regency area)

Based on the background description above, a hypothesis is generated which includes:

1. The first hypothesis (H1) is that the brand ambassador used by the Scarlett Whitening product has a significant positive effect on high customer loyalty
2. Second hypothesis (H2) co-creation (product variants) owned by Scarlett Whitening has a significant positive effect on high customer loyalty
3. The third hypothesis (H3) is that the brand ambassador used by the Scarlett Whitening product is moderated by currency (price) and has a significant positive effect on high customer loyalty
4. Fourth hypothesis (H4) Scarlett Whitening's co-creation (product variants) moderated by currency (price) has a significant positive effect on high customer loyalty

## METHOD

This research will try to objectively measure the extent of this phenomenon by taking consumers who use Scarlett Whitening products as research objects and will be carried out in 2023. This research method uses quantitative methods. The quantitative method is a method that uses data in the form of numbers and analyzes the collected data using statistical formulas (Ghozali, 2021), this is based on the theme to be researched, namely "Currency Moderates Brand Ambassadorship and Co-creation of Customer Loyalty for Scarlett Whiting

Products ( Study on Scarlett Whitening Users in the Bekasi Regency Area". Measurements can be carried out by filling in data in the form of a questionnaire using a Likert scale model assessment, which is filled in by respondents in the questionnaire that will be distributed. The population in this study are people who have used and purchased Scarlett Whitening so that the characteristics The population is non-probability sampling. The population is non-probability sampling, so the respondent collection technique is purposive sampling. The purposive sampling technique is a technique for determining samples with certain considerations. The sample requirements for the respondent data source determined in this research are people who have used skincare Scarlett Whitening, aged over 17 to 45 years, and lives in the Bekasi Regency area. The type of data used is primary data (questionnaire) and secondary data (website/literature).

## RESULTS AND DISCUSSION

Scarlett whitening is a local brand from PT. Opto Lumbung Sejahtera was founded in 2017 by Felicya Angelista as the founder and owner of the Scarlett Whitening brand (Kiligan, 2022). The next stage of the data that has been collected will go through a feasibility testing process using the Partial Least Square (PLS) software data processing application in this research, including:

### Data Feasibility Test

#### Validity Test

	BA (X1)	CL (Y)	CO ( X2)	CU ( Z)	CU ( Z) x CO ( X2)	CU( Z) x BA (X1)
BA1	0.795					
BA2	0.846					
BA3	0.829					
BA4	0.848					
BA5	0.780					
CL1		0.905				
CL2		0.824				
CL3		0.782				
CL4		0.842				
CL5		0.896				
CO1			0.871			
CO2			0.889			
CO3			0.870			
CO4			0.848			
CO5			0.775			
CU1				0.892		
CU2				0.753		
CU3				0.863		
CU4				0.851		
CU5				0.845		
CU( Z) x CO ( X2)					1.000	
CU( Z) x BA (X1)						1.000

BA1 produces an outer loading of 0.795, BA2 produces an outer loading of 0.846, BA3 produces an outer loading of 0.829, BA4 produces an outer loading of 0.848 and BA5 produces an outer loading of 0.780, therefore it has a strong role because it has a correlation > 0.70.

CL1 produces an outer loading of 0.905, CL2 produces an outer loading of 0.824, CL3 produces an outer loading of 0.782, CL4 produces an outer loading of 0.842 and CL5 produces an outer loading of 0.896, therefore it has a strong role because it has a correlation > 0.70.

CO1 produces an outer loading of 0.871, CO2 produces an outer loading of 0.889, CO3 produces an outer loading of 0.870, CO4 produces an outer loading of 0.848 and CO5 produces an outer loading of 0.775, therefore it has a strong role because it has a correlation > 0.70.

CU1 produces an outer loading of 0.892, CU2 produces an outer loading of 0.753, CU3 produces an outer loading of 0.863, CU4 produces an outer loading of 0.851 and CU5 produces an outer loading of 0.845, therefore it has a strong role because it has a correlation > 0.70.

### Average Variance Extracted

Discriminant validity can also be determined using another method, namely by considering the average variance extracted (AVE) value for each indicator, the value required is of course > 0.5 for a good model (Ghozali, 2021).

	Average variance extracted (AVE)
BA (X1)	0.672
CL (Y)	0.724
CO ( X2)	0.725
CU( Z)	0.709

Based on the Average Variance Extracted (AVE) listed in the table, it can be interpreted that Brand Ambassador has an Average Variance Extracted (AVE) value of 0.672, where the value is > 0.5, meaning the variable has a good discriminant validity value. Customer loyalty has an Average Variance Extracted (AVE) value of 0.724, where the value is > 0.5, meaning the variable has a good discriminant validity value. Co-creation has an Average Variance Extracted (AVE) value of 0.725, where the value is > 0.5, meaning the variable has a good discriminant validity value. Currency has an Average Variance Extracted (AVE) value of 0.709 where the value is > 0.5 meaning the variable has a good discriminant validity value

### Reliability Test

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
BA (X1)	0.878	0.882	0.911
CL (Y)	0.904	0.908	0.929
CO ( X2)	0.904	0.907	0.929
CU( Z)	0.897	0.899	0.924

Based on the results of the data processing shown in the table, it can be translated that the value of the customer loyalty variable (Y) in the reliability test using Cronbach's alpha is 0.904 or composite reliability (rho\_a) and (rho\_b) is 0.908 and 0.929. The value of the brand ambassador variable (X1) in the reliability test using Cronbach's alpha is 0.878 or composite reliability (rho\_a) and (rho\_b) is 0.882 and 0.911. The value of the co-creation variable (X2) in the reliability test using Cronbach's alpha is 0.904 or composite reliability (rho\_a) and (rho\_b) is 0.907 and 0.929. The value of the variable currency (Z) in the reliability test using Cronbach's alpha is 0.897 or composite reliability (rho\_a) and (rho\_b) is 0.899 and 0.924. This value is > 0.7 so it can be concluded that the variables tested are reliable so that we can continue testing the structural model



## Data Analysis Test

### Inner Model Evaluation Test

	R-square	R-square adjusted
CL (Y)	0.688	0.673

Based on the table above, it can be translated that the R-square value of the brand ambassador (X1) and co-creation (X2) variables moderated by currency (Y) is 0.688 or 68.8% of this value is categorized as substantial (moderate) so it can be It was concluded that the variables "brand ambassador and co-creation which were moderated by had a strong influence on the co-creation variable."

### Hypothesis Testing

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T-statistics ( O/STDEV )	P values
BA (X1) -> CL (Y)	0.010	0.030	0.122	0.084	0.933
CO ( X2) -> CL (Y)	0.589	0.586	0.165	3.581	0.000
CU( Z) -> CL (Y)	0.382	0.371	0.145	2.638	0.008
CU( Z) x CO ( X2) -> CL (Y)	-0.007	-0.009	0.171	0.042	0.966
CU( Z) x BA (X1) -> CL (Y)	0.082	0.096	0.181	0.453	0.651

Based on the results of this research, the following discussion analysis can be provided :

#### Influence of Brand Ambassador (X1) on Customer Loyalty (Y)

The results of statistical testing with SmartPLS show that Brand Ambassadors have Customer Loyalty for Scarlett Whitening users. Meanwhile, the results of the hypothesis test which carried out a feasibility test analysis on the data obtained show that this research is worthy of being accepted with the results of the validity test and reliability test of Brand Ambassador (X1) with the validity test was declared worthy of acceptance with the most dominant instrument being 0.848. Brand ambassador (X1) with the reliability test was declared worthy of acceptance because it was >0.70 with a Cronbach alpha value of 0.878. The results of the hypothesis test showed that the path coefficient value was 0.010 with a P-Value value of 0.933 where the value is more than 0.05, the value obtained states that brand ambassadors have a positive influence on customer loyalty, but this influence is weak because the brand ambassador partnered with Scarlett Whitening does not have the power to influence consumers, so it can be concluded that this first hypothesis is declared accepted. This test is in accordance with theoretical studies according to Kotler & Keller 2012. The results of data processing in this research are in line with research previously conducted by Iklila Amiroh, Sudarmiadin and Agung and research conducted by Thusy Tiara Saraswati, Sutoyo, Sutomo, Ludi Wishnu Wardana and Farij Ibadil Maula

#### The Effect of Co-creation (X2) on Customer Loyalty.

The results of statistical testing with Smart pls show Co-creation of customer loyalty among Scarlett Whitening users. The results of the hypothesis test which was carried out based on a feasibility test analysis of the data obtained showed that this research was worthy of acceptance with the results of the validity test and Co-creation reliability test (X2) with the validity test being declared worthy of acceptance with the most dominant instrument at 0.889 being dialogue. Co-creation (X3) with the reliability test was declared acceptable because it was >0.70 with a Cronbach alpha value of 0.904 and composite reliability of 0.907. The results of the hypothesis test show that the path coefficient value is 0.589 with a P-Value

value of 0.000, where the value is more than 0.05, so the value obtained states that co-creation has a positive effect on customer loyalty. This influence is strong because Scarlett Whitening always involves its users. In determining a product that suits your needs, it can be concluded that this second hypothesis is accepted. This test is in accordance with theoretical studies according to Kotler 2017. The results of data processing in this research are in line with research previously conducted by Estik Hari Prastiwi, Surachman, Sunaryo and Ananda Sabil Hussein and research conducted by Thiruvattal 2017 in the article entitled "Impact of value co-creation on logistics customer'loyalty"

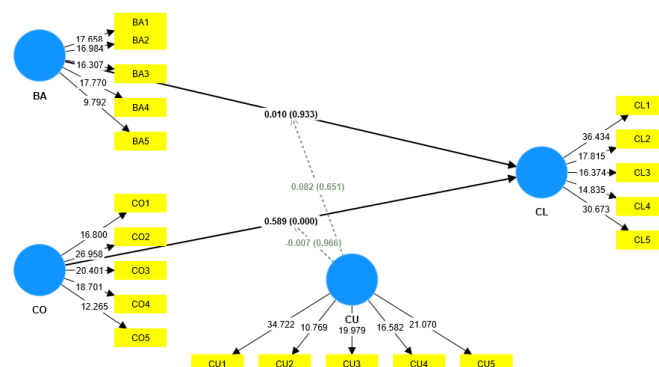
### The influence of brand ambassadors which is moderated by currency on customer loyalty

The results of statistical testing with SmartPLS show that Brand Ambassador towards Customer Loyalty has the role of a moderating variable, namely the currency of Scarlett Whitening users. The results of the hypothesis test show that the path coefficient value is 0.082 with a P-Value value of 0.651, where the value is more than 0.05, so the value obtained states that brand ambassadorship which is moderated by currency has a positive effect on customer loyalty, but this effect is weak so it can be concluded that this third hypothesis is accepted. The currency variable which is measured through the product price based on demand indicator is measured by the local Skincare indicator which provides a price for each existing product according to consumer demand of 0.892. This test is in accordance with theoretical studies according to (Kotler, P., Kartajaya, H., & Setiawan, 2017). The results of data processing in this research are in line with research previously conducted by: Swati Singh and Swatu Alok article entitled "Drivers of repurchase intention of organic food in India: Role of perceived consumer social responsibility, price, value and quality"

### The influence of co-creation moderated by currency on customer loyalty

The results of statistical testing with Smart pls show Co-creation of customer loyalty with the role of currency moderation variables by Scarlett Whitening users. The results of the hypothesis test show that the path coefficient value is -0.007 with a P-Value value of 0.966, where the value is less than 0.05, so the value obtained states that brand ambassadors have a negative effect on customer loyalty, so it can be concluded that this fourth hypothesis is rejected. The currency variable which is measured through the product price based on demand indicator is measured by the local Skincare indicator which provides a price for each existing product according to consumer demand of 0.892. This test is in accordance with theoretical studies according to Kotler 2017. The results of the discussion are not in line with the research presented by Swati Singh and Swatu Alok in the article entitled "Drivers of repurchase intention of organic food in India: Role of perceived consumer social responsibility, price, value and quality"

### Findings from the Research Model



The results of the research above obtained an analysis of the research model, namely: 1). Brand Ambassador (X1) has a positive but not significant impact on Customer Loyalty (Y). 2) Co-creation (X2) has a significant positive impact on Customer Loyalty (Y). 3). Brand ambassadors moderated by currency have a positive but not significant impact on Customer Loyalty (Y). 4). co-creation moderated by currency has an insignificant negative impact on Customer Loyalty (Y).

## CONCLUSION

Based on the research results and discussion above, it can be concluded that the brand ambassador intervention carried out by Scarlett Whitening has had a positive impact on the level of customer loyalty, although the effect is relatively weak because the brand ambassador collaborated with by Scarlett Whitening does not have the power to influence consumers as well as the moderated brand ambassador. by currency on customer loyalty Scarlett Whitening has a positive impact on the level of customer loyalty even though the effect is relatively weak. On the other hand, the co-creation component has a fairly strong positive influence on customer loyalty because Scarlett Whitening always involves its users in determining products that suit their needs. The results of this research provide valuable insight for the Scarlett Whitening company in designing a suitable co-creation strategy. more in line with consumer needs, while optimizing elements such as currency, brand ambassadors to strengthen customer engagement.

However, there are components such as co-creation which are moderated by currency and have a negative and insignificant effect. These results provide a deeper picture of the complexity of the relationships between components and provide direction for management practitioners to be more thorough in managing interactions between key elements in an effort to increase customer loyalty. It is hoped that the results of this research in the future will be able to provide benefits to the research object and to researchers who will carry out further research so that they can use this as a supporting reference. Researchers also suggest obtaining data by distributing questionnaires thoroughly in order to get more valid data processing results.

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