

The Influence of Influencer Credibility on Generation Z'S Purchase Decisions Of Azarine Products Through Brand Trust as An Intervening Variable in Bekasi City

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ABSTRACT

Purpose – This study examines the effect of influencer credibility on Generation Z consumers' purchase decisions of Azarine skincare products in Bekasi City, with brand trust as a mediating variable. It investigates whether the effect is direct or operates indirectly through brand trust.

Design/methodology/approach – A quantitative, descriptive, and causal design was used. The study involved 96 Generation Z consumers in Bekasi City selected through purposive sampling. Data were collected via a five-point Likert questionnaire. Influencer credibility is assessed through three dimensions: trustworthiness, expertise, and attractiveness. Brand trust is evaluated based on reliability, honesty, and safety, while purchase decision is measured through five stages of the decision-making process. Data analysis is conducted using SEM-PLS to examine both direct and indirect relationships among the variables.

Finding/Results – Influencer credibility has no significant direct effect on purchase decisions but significantly increases brand trust, which in turn significantly affects purchase decisions. Brand trust fully mediates the relationship, indicating that credibility influences purchasing behavior only through trust formation.

Originality/Value – This study highlights brand trust as the key mediating mechanism between influencer credibility and purchase decisions, offering context-specific evidence from Generation Z consumers of Azarine in Bekasi City and enriching research on influencer marketing in the skincare industry.

ARTICLE INFO

Keywords:

Azarine,
Brand Trust,
Generation Z,
Influencer Credibility,
Purchase Decision .

Article Information:

Received: 25/04/2026

Revise: 30/06/2026

Accepted: 01/07/2026

ISSN:

2985-3168 (Online)

2985-3222 (Print)

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1. Introduction

The rapid advancement of digital technology and social media has significantly transformed consumer behavior, particularly in how individuals access information and make purchasing decisions. Platforms such as Instagram, TikTok, and YouTube have evolved beyond communication tools into essential marketing channels, especially for Generation Z (Tuten, T.L., & Solomon, M.R., 2017). This generation actively searches for skincare-related information and online reviews before making purchases. Consequently, brands increasingly rely on influencers as part of their marketing strategies, including local skincare brands like Azarine, which use influencer marketing to enhance product attractiveness and broaden market reach. Previous studies confirm that influencer marketing has a significant effect on Generation Z's purchase decisions regarding Azarine products (Kuswoyo et al., 2025).

Nevertheless, many existing studies still treat influencer credibility as a single construct and rely on broad national samples, which limits contextual depth and fails to fully explain the underlying psychological mechanisms. As a result, the roles of specific credibility dimensions and the mediating processes connecting influencer credibility to purchase decisions remain insufficiently explored.

This study addresses these limitations by positioning brand trust as the central mediating mechanism and focusing specifically on Generation Z consumers of Azarine in Bekasi City. Compared to prior nationwide studies, this localized approach offers more precise and context-sensitive empirical insights into influencer marketing effectiveness within an urban, digitally active population.

From a theoretical perspective, influencer credibility is based on Source Credibility Theory (Hovland, C.I. & Weiss, W., 1951), which highlights trustworthiness, expertise, and attractiveness as key determinants of persuasive communication. In marketing contexts, credible influencers strengthen consumer perceptions and enhance trust toward products (Ohanian, R., 1990). Prior research also confirms that influencer credibility affects purchase decisions, including those related to Azarine products (Veirman et al., 2017).

Purchase decision-making is a structured process that begins with need recognition and continues through information search, evaluation of alternatives, purchase, and post-purchase behavior. This process is influenced by psychological and social factors (Kotler, P. & Armstrong, G., 2018) (Kotler, P. & Keller, K.L., 2016). In digital contexts, trust becomes increasingly central, as credible sources enhance perceived brand reliability (Erdogan, B.Z., 1999).

Brand trust is defined as consumers' belief in a brand's ability to consistently deliver expected value (Delgado et al., 2005). In the skincare industry, trust is particularly critical because products directly affect health and appearance. Empirical findings show that brand trust significantly mediates the relationship between influencer marketing and purchase decisions, with indirect effects often exceeding direct effects (Kuswoyo et al., 2025).

In Indonesia's skincare market, influencer marketing is widely adopted and generally effective in increasing awareness and sales. However, consumers are becoming more critical and selective, making credibility an increasingly important factor (Liu, X. & Zheng, X., 2024). In Bekasi City, where Generation Z is highly active on social media, competition in the skincare industry is intensifying, requiring brands such as Azarine to strengthen consumer trust through credible influencers.

Despite this growing relevance, limited studies have specifically examined how influencer credibility builds brand trust and influences purchase decisions within this localized context. Therefore, this study aims to address this gap by analyzing the role of influencer credibility in shaping brand trust and purchase decisions among Generation Z consumers of Azarine in Bekasi City, thereby contributing both theoretical and practical insights to digital marketing strategy.

Based on the background of the problem above, the research problems in this study can be formulated as follows:

1. Does influencer credibility have a significant effect on Generation Z's purchase decisions of AZARINE products in Bekasi City?
2. Does influencer credibility have a significant effect on brand trust toward AZARINE products in Bekasi City?
3. Does brand trust have a significant effect on Generation Z's purchase decisions of AZARINE products in Bekasi City?
4. Does influencer credibility influence Generation Z's purchase decisions of AZARINE products through brand trust as an intervening variable in Bekasi City?

2. Literature Review and Hypothesis Development

A. Literature Review

1. Consumer Behavior and Purchase Decisions

Consumer behavior refers to the study of how individuals or groups select, purchase, use, and evaluate products or services in order to satisfy their needs. Kotler, P. and Keller, K.L. define purchase decision as part of the consumer decision-making process, which includes problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior (Kotler, P. & Keller, K.L., 2016). In the contemporary marketing environment, particularly in the digital era, this process is no longer purely individual, as it is strongly influenced by social factors and information obtained from digital media platforms. Generation Z, as digital natives, highly depends on social media in their decision-making process. They tend to seek reviews, recommendations, and user experiences before purchasing products, especially skincare products such as Azarine. This indicates that their purchase decisions are influenced not only by internal needs but also by external factors, including influencers and brand trust formed through digital interactions. According to Kotler and Keller, the indicators of purchase decision include *need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior* (Kotler, P. & Keller, K.L., 2016).

2. Source Credibility Theory

Source Credibility Theory, introduced by Hovland, et al., explains that the effectiveness of communication depends on the credibility of the message source (Hovland et al., 1953). A source perceived as credible is more likely to influence the attitudes, trust, and behavior of the audience. In digital marketing, influencers act as key communication sources that shape consumer perceptions toward a product.

Ohanian developed an endorser credibility model consisting of three main dimensions: trustworthiness, expertise, and attractiveness (Ohanian, R., 1990). These indicators are used to assess how far an influencer can affect consumer attitudes and purchase decisions. Influencers with high credibility tend to be more persuasive, especially among Generation Z, who are highly exposed to social media figures.

3. Influencer Marketing

Influencer marketing is a promotional strategy that utilizes influential individuals on social media to deliver brand messages to their audiences. Freberg et al. define influencers as individuals who are capable of shaping their followers' attitudes and behaviors through online content (Freberg et al., 2011). This strategy is considered effective because it creates a more personal and authentic connection compared to traditional advertising methods.

In the skincare industry, such as Azarine, influencer marketing plays a crucial role in building brand awareness, increasing engagement, and influencing consumer purchase decisions. Generation Z, who are highly active on social media platforms, tends to trust influencer recommendations because they are perceived as more genuine and based on real experiences, thereby strengthening positive perceptions of the promoted products.

4. Influencer Credibility

Influencer credibility refers to the audience's perception of an influencer's trustworthiness, expertise, and attractiveness (Ohanian, R., 1990). In the context of digital marketing, influencer credibility serves as an important source of information that can shape consumers' evaluations of a brand or product. According to Lou and Yuan, influencer credibility significantly influences consumer attitudes and behavioral intentions because information delivered by credible influencers is perceived as more authentic, reliable, and persuasive (Lou, C. & Yuan, S., 2019). However, influencer credibility does not necessarily determine consumers' purchase decisions directly (Hovland, C.I. & Weiss, W., 1951). Rather, it contributes to the decision-making process through the development of trust toward the promoted brand.

According to Source Credibility Theory proposed by Hovland and Weiss, messages delivered by a credible source are more likely to be accepted and trusted by audiences

(Hovland, C.I. & Weiss, W., 1951). When consumers perceive an influencer as honest, knowledgeable, and competent, they tend to form more favorable evaluations of the information being communicated. Such positive evaluations subsequently foster trust in the brand endorsed by the influencer. Erdogan further argues that source credibility enhances the effectiveness of marketing communications by increasing consumers' confidence in the advertised product or brand (Erdogan, B.Z., 1999).

Brand trust is a critical factor in consumer decision-making because purchase decisions are generally based not only on exposure to information but also on consumers' confidence that a brand will fulfill its promises and deliver the expected benefits. According to Delgado-Ballester, E. and Munuera-Alemán, J.L., brand trust reflects consumers' feelings of security and confidence in a brand's reliability and intentions (Delgado-Ballester, E., & Munuera-Alemán, J.L., 2001). Therefore, the primary role of influencer credibility is not necessarily to

directly encourage consumers to make purchasing decisions; rather, it is to establish and strengthen trust, which ultimately supports the formation of purchase decisions.

Accordingly, influencer credibility can be understood as a factor that contributes to purchase decisions, particularly through the process of trust formation toward the endorsed brand. The higher the level of influencer credibility perceived by consumers, the greater the likelihood of developing brand trust, which in turn may increase consumers' propensity to make a purchase. This argument is consistent with the findings of Lou and Yuan, who suggest that credible influencers are effective in building consumer trust and shaping favorable behavioral outcomes (Lou, C. & Yuan, S., 2019). According to Ohanian, the dimensions of influencer credibility consist of *trustworthiness*, *expertise*, and *attractiveness* (Ohanian, R., 1990).

5. Brand Trust

Brand trust is defined as the consumer's belief that a brand is capable of fulfilling its promises and delivering consistent quality. Delgado, et al. state that brand trust is formed through consumers' perceptions of brand reliability and the company's goodwill in meeting consumer needs (Delgado et al., 2005). This trust becomes a fundamental element in establishing long-term relationships between consumers and brands.

In the skincare industry such as Azarine, brand trust is highly important because it is directly related to skin health and safety. Consumers tend to choose brands with strong reputations and proven product safety. Therefore, brand trust becomes a key determinant in influencing Generation Z's purchase decisions, especially in the highly competitive beauty industry. According to Delgado et al., the indicators of brand trust include *reliability*, *honesty*, and *safety/security* (Delgado et al., 2005).

6. Relationship Between Influencer Credibility and Brand Trust

Influencer credibility plays a significant role in shaping brand trust. Lou and Yuan argue that information delivered by credible influencers tends to increase consumer trust in a brand because it is perceived as more objective, authentic, and less manipulative (Lou, C. & Yuan, S., 2019). This indicates that influencers not only enhance brand awareness but also contribute to building brand trust.

When influencers possess high credibility, consumers are more likely to trust the products they recommend. This is particularly important in the skincare industry, where purchase decisions are strongly influenced by perceptions of product safety and quality. Therefore, influencer credibility becomes a crucial factor in establishing brand trust for products such as Azarine. *Therefore, the influence of influencer credibility on purchase decisions operates indirectly through the enhancement of brand trust.*

7. Relationship Between Brand Trust and Purchase Decisions

Brand trust has a significant influence on consumer purchase decisions. Morgan and Hunt explain that trust is a fundamental component in long-term relationships between consumers and brands. Consumers with high levels of trust are more likely to repurchase and demonstrate stronger loyalty toward a brand (Morgan, R.M. & Hunt, S.D., 1994).

In the context of Generation Z, brand trust becomes a key determinant in deciding whether they will purchase a product. When consumers believe that a brand can fulfill its promises and deliver high-quality products, the likelihood of making a purchase increases. Thus, brand trust serves as an important mediating variable in influencing purchase decisions.

B. Hypothesis Development

1. The Influence of Influencer Credibility on Purchase Decisions

Influencer credibility refers to the level of trustworthiness, expertise, and attractiveness possessed by influencers in delivering information or product recommendations through social media (Crespo, C. F., & Tille, M., 2023). According to the source credibility theory, consumers tend to be more easily persuaded by communicators who are considered credible. In the context of beauty (Crespo, C. F., & Tille, M., 2023) and skincare products, influencer credibility plays an important role because consumers often rely on reviews, testimonials, and recommendations from influencers before making purchasing decisions (Yudha, A., 2023). Generation Z is a highly digitally connected cohort that actively seeks product information through social media platforms such as Instagram, TikTok, and YouTube. Influencers with high credibility are capable of shaping positive product perceptions and encouraging consumers to make purchasing decisions. Previous studies also indicate that influencer credibility has a positive and significant effect on purchase decisions. Therefore, the following hypothesis is proposed:

H1: Influencer credibility has a significant effect on Generation Z's purchase decisions of AZARINE products in Bekasi City.

2. The Influence of Influencer Credibility on Brand Trust

Brand trust is defined as consumers' confidence in a brand's ability to provide products or services that meet their expectations (Djamaludin, M. D., & Fahira, A., 2022). One factor that can strengthen brand trust is influencer credibility. Influencers who are perceived as honest, knowledgeable, and experienced in reviewing products are more likely to increase consumers' trust in the promoted brand (Lou, C. & Yuan, S., 2019).

In the skincare industry, trust is highly important because consumers are selective in choosing products that are safe and suitable for their skin. When influencers provide convincing and authentic reviews about AZARINE products, consumers are more likely to develop trust toward the brand. Prior studies have also demonstrated that influencer credibility has a positive effect on brand trust. Accordingly, the following hypothesis is proposed:

H2: Influencer credibility has a significant effect on brand trust toward AZARINE products in Bekasi City.

3. The Influence of Brand Trust on Purchase Decisions

Brand trust reflects consumers' confidence that a brand can consistently deliver quality products and fulfill consumer expectations (Djamaludin, M. D., & Fahira, A., 2022). High

brand trust can reduce consumers' uncertainty and perceived risk when purchasing a product, especially skincare products that are directly related to personal health and appearance (Ramdhani et al., 2025).

Generation Z consumers tend to prefer brands they trust because trust creates a sense of security and confidence in using the product. If consumers believe that AZARINE products are reliable, safe, and provide the promised benefits, they will be more likely to make purchase decisions. Prior research has consistently indicated that trust in a brand has a positive impact on consumers' purchase decisions. Accordingly, the following hypothesis is proposed:

H3: Brand trust has a significant effect on Generation Z's purchase decisions of AZARINE products in Bekasi City.

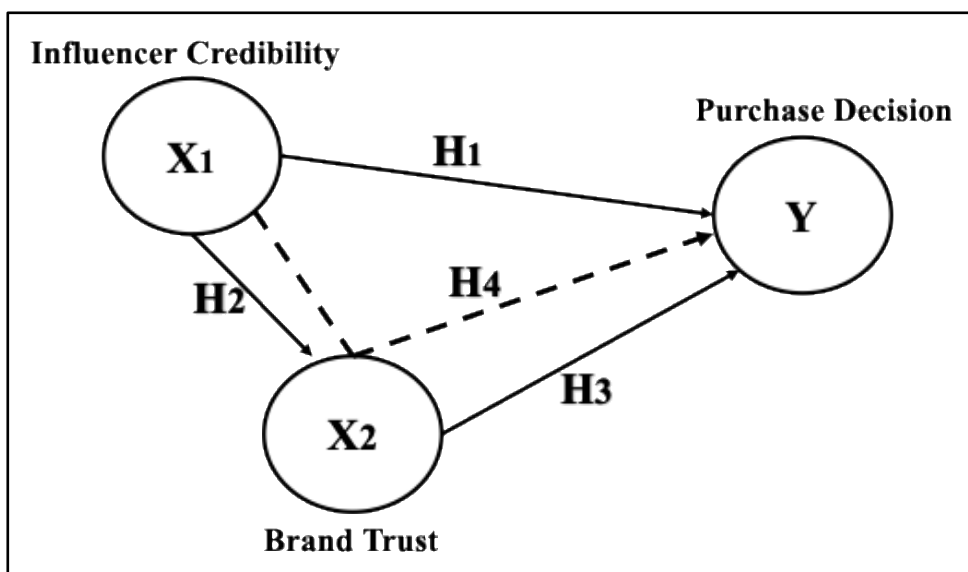
4. The Influence of Influencer Credibility on Purchase Decisions Through Brand Trust

Influencer credibility not only directly affects purchase decisions but may also indirectly influence them through brand trust (Lou, C. & Yuan, S., 2019). Credible influencers can create positive perceptions and strengthen consumers' trust in a brand, which subsequently encourages consumers to purchase the product (Rahmawaty, P., & Purnama, D. E., 2025). In the context of AZARINE products, Generation Z consumers may initially be attracted by influencer recommendations. However, the final purchase decision is more likely to occur when those recommendations successfully build trust toward the brand. Therefore, brand trust functions as a mediating variable that links influencer credibility to purchase decisions. Based on the explanation above, the following hypothesis is proposed:

H4: Influencer credibility significantly influences Generation Z's purchase decisions of AZARINE products through brand trust as an intervening variable in Bekasi City.

The four research hypotheses above can be illustrated as follows:

Figure 1. Structural Model Diagram



Notes :

H₁ = Influencer Credibility (X₁) has a significant effect on Purchase Decisions (Y)

H₂ = Influencer Credibility (X₁) has a significant effect on Brand Trust (X₂)

H₃ = Brand Trust (X₂) has a significant effect on Purchase Decisions (Y)

H₄ = Influencer Credibility (X₁) has a significant effect on Purchase Decisions (Y) through Brand Trust (X₂) as an intervening Variable

Source : Processed by the Author, 2026.

3. Methodology

This study adopted a quantitative approach using descriptive and causal research designs to analyze the influence of influencer credibility on Generation Z's purchase decisions of Azarine products, with brand trust functioning as a mediating variable in Bekasi City (Cooper et al., 2014). The population comprised Generation Z individuals residing in Bekasi City who had experience using Azarine skincare products and were active users of social media platforms.

A purposive sampling method was employed with specific inclusion criteria: (1) individuals belonging to Generation Z aged 14–29 years, (2) residing in Bekasi City, (3) having used Azarine products at least once, and (4) actively using platforms such as Instagram, TikTok, or YouTube. Respondents who had never used Azarine products, were not residents of Bekasi City, or submitted incomplete responses were excluded. Because the population size was unknown, Cochran's formula (Sugiyono, 2019) was used to determine the sample size, resulting in 96 respondents. This sample also met SEM-PLS requirements of 5–10 observations per indicator (Hair et al., 2017), ensuring sufficient analytical robustness.

Data were gathered through an online questionnaire using a five-point Likert scale (Likert, 1932). Influencer credibility was operationalized through trustworthiness, expertise, and attractiveness (Ohanian, R., 1990); brand trust through reliability, honesty, and safety/security (Delgado et al., 2005); and purchase decision through five stages: need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior (Kotler, P. & Keller, K.L., 2016).

Data analysis was performed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) to assess both direct and indirect relationships among variables (Hair et al., 2017). The analysis involved evaluation of the outer model for validity and reliability, as well as the inner model for hypothesis testing, including the mediating role of brand trust.

Ethical standards were strictly observed. Participation was voluntary, and respondents provided informed consent after receiving full information about the study. For participants aged 14–17 years, parental or guardian consent was obtained through an online consent form prior to questionnaire access. The form included study details, confidentiality assurances, participant rights, and explicit approval from parents or guardians, who were also required to provide identifying information and confirm consent electronically. Only respondents with verified parental or guardian consent were allowed to proceed. Participation remained voluntary, and respondents could withdraw at any time without penalty. All data were kept confidential, anonymized, and used exclusively for research purposes.

4. Result and Discussion

A. Analysis of Research Results

1. Description of Respondent Characteristics

The description of respondent characteristics in this study aims to provide an overview of the profile of Generation Z consumers in Bekasi City who have used Azarine products and are active social media users. This section is important to understand the demographic background of respondents as it may influence their perceptions of influencer credibility, brand trust, and purchase decisions *_(Sekaran, U. & Bougie, R., 2016)_*. Based on the questionnaire results, the characteristics of the respondents are presented as follows:

Table 1. Description of Respondent Characteristics

No	Characteristics	Male	Female	14–17 years	18–21 years	22–25 years	26–29 years	SMP	SLTA	S1	S2
1	Gender	29 (30%)	67 (70%)								
2	Age			14 (15%)	30 (31%)	28 (29%)	24 (25%)				
3	Education							10 (10%)	19 (20%)	48 (50%)	19 (20%)

Source : Questionnaire Results, 2026.

1.1. Gender

The gender characteristics of respondents in this study provide an overview of the distribution of Generation Z consumers in Bekasi City who use Azarine products and are active social media users. This information is important because gender differences may influence consumer perceptions, preferences, and purchasing behavior, particularly in the skincare industry *_(Kotler, P. & Keller, K.L., 2016)_*.

Table 1 above shows that out of a total of 96 respondents, the majority are female, accounting for 70% or 67 individuals, while males represent only 30% or 29 individuals. This indicates that female participation in this study is significantly more dominant compared to male participation. The dominance of female respondents suggests that the research topic may be more attractive or relevant to women, particularly if it is related to skincare products, lifestyle, or consumer behavior, which tend to involve higher female engagement *_(Solomon, M.R., 2018)_*.

1.2. Age

The age profile of respondents reflects the distribution of Generation Z consumers in Bekasi City who use Azarine products and are active on social media. Age is a significant factor, as variations within the Generation Z cohort may affect individuals' comprehension, consumption patterns, and responses to digital marketing, particularly influencer marketing.

According to Table 1, among 96 respondents, the largest proportion is aged 18–21 years (31%), followed by 22–25 years (29%), 26–29 years (25%), and 14–17 years (15%). This shows that most respondents belong to the late adolescent to early adult stage. The predominance of individuals aged 18–25 indicates that the sample is largely composed of a productive and socially active age group that is highly responsive to digital content, including influencer

marketing. This group also tends to show strong interest in lifestyle products such as skincare, making the findings relevant to consumer behavior and influencer influence variables (Solomon, M.R., 2018).

1.3. Education

The educational profile of respondents illustrates the background of Generation Z consumers in Bekasi City who use Azarine products and are active on social media. Educational attainment is an important factor, as it can affect individuals' capacity to process information, assess products, and make purchasing decisions within a digital marketing environment.

Referring to Table 1, out of 96 respondents, 10% have a junior high school education (SMP), 20% senior high school (SMA), 50% hold a bachelor's degree (S1), and 20% hold a master's degree (S2). This indicates that the majority of respondents are bachelor's degree holders, reflecting a relatively high educational level. Such a profile suggests stronger analytical skills and more critical and rational responses when evaluating questionnaire items, particularly those related to consumer behavior and influencer influence (Solomon, M.R., 2018).

2. Description of Respondents' Answers

2.1. Description of Responses to the Influencer Credibility Variable

The influencer credibility variable describes the degree of audience trust in an influencer, shaped by perceptions of expertise, honesty, and personal attractiveness. This credibility is shown through the influencer's ability to communicate information in an authentic and consistent manner. When an influencer has higher credibility, audiences tend to respond more positively, such as paying more attention, having greater trust in endorsed products, and being more willing to follow the recommendations given.

Table 2. Description of Responses to the Influencer Credibility Variable

No	Statement	SD	D	N	A	SA	Total	Average	Category
1	The influencer who recommends Azarine has in-depth knowledge of skincare.	0	0	22	49	25	387	4,03	Credible
2	I believe the influencer delivers Azarine reviews honestly and without bias.	0	0	21	46	29	392	4,08	Credible
3	The influencer's appearance and communication style make me interested in following the Azarine promotional content.	0	0	20	41	35	399	4,16	Credible
	Average							4,09	Credible

Notes :

SD = Strongly Disagree

D = Disagree

N = Neutral

A = Agree

SA = Strongly Agree

Source : Questionnaire Results, 2026.

The findings indicate that the mean score for the Influencer Credibility variable is 4.09, placing it in the credible category. This suggests that respondents generally view influencers as trustworthy, well-informed, and dependable in conveying information about the promoted products. The relatively high average score implies that influencer credibility is strongly acknowledged by respondents, meaning they tend to trust the information, recommendations, and reviews shared by influencers. This credibility is likely reinforced by perceptions of expertise, honesty, and an appealing communication style.

2.2. Description of Responses to the Purchase Decisions Variable

The purchase decision variable explains the process by which consumers determine whether to buy a product or service after evaluating several factors, including their needs, preferences, product quality, price, and external influences. Consumer responses to this variable are shown through their degree of confidence, interest, and readiness to make a purchase.

Table 3. Description of Responses to the Purchase Decisions Variable

No	Statement	SD	D	N	A	SA	Total	Average	Category
1	Influencer content about Azarine products makes me realize my need for facial care products.	0	0	15	47	34	403	4,20	Very Good
2	I seek further information about Azarine products through influencer content and reviews.	0	0	15	38	43	412	4,29	Very Good
3	Influencer recommendations help me compare Azarine products with other skincare products.	0	0	17	44	35	402	4,19	Good
4	Influencer reviews are a key factor that encourages me to decide to purchase Azarine products.	0	0	17	38	41	408	4,25	Very Good
5	After using Azarine products, I am encouraged to share my	0	0	16	39	41	409	4,26	Very Good

	experience through reviews or content.								
	Average							4,24	Very Good

Notes :

SD = Strongly Disagree

D = Disagree

N = Neutral

A = Agree

SA = Strongly Agree

Source : Questionnaire Results, 2026.

The findings show that the mean score for the Purchase Decision variable is 4.24, placing it in the very good category. This indicates that respondents generally exhibit a strong inclination toward making positive and confident purchasing decisions after assessing the available product information. The high average score reflects a strong level of certainty in their decision-making process, suggesting that aspects such as product benefits, quality, price appropriateness, and influencer recommendations effectively reinforce their purchase intentions. It also demonstrates that respondents feel both satisfied and assured when deciding to purchase the product (Kotler, P. & Keller, K.L., 2016).

2.3. Description of Responses to the Brand Trust Variable

The brand trust variable refers to the degree of confidence consumers place in a brand, which is influenced by perceptions of credibility, integrity, and the brand’s consistency in fulfilling its promises. Consumer reactions to this variable can be seen through their feelings of trust, commitment, and preference for repeatedly selecting the brand rather than alternative options. High levels of brand trust are generally formed through satisfying customer experiences, open communication, and reliable product or service performance.

Table 4. Description of Responses to the Brand Trust Variable

No	Statement	SD	D	N	A	SA	Total	Average	Category
1	I feel confident that Azarine products consistently provide skincare benefits suitable for the climate as stated.	0	0	28	39	26	385	4,01	Trust
2	I believe that the Azarine brand is honest and transparent in conveying information regarding the ingredients and benefits of its products.	0	0	22	43	31	393	4,09	Trust

3	I feel safe using Azarine products because I believe they do not cause side effects and are suitable for my skin type.	0	0	21	49	26	389	4,05	Trust
	Average							4,05	Trust

Notes :

SD = Strongly Disagree

D = Disagree

N = Neutral

A = Agree

SA = Strongly Agree

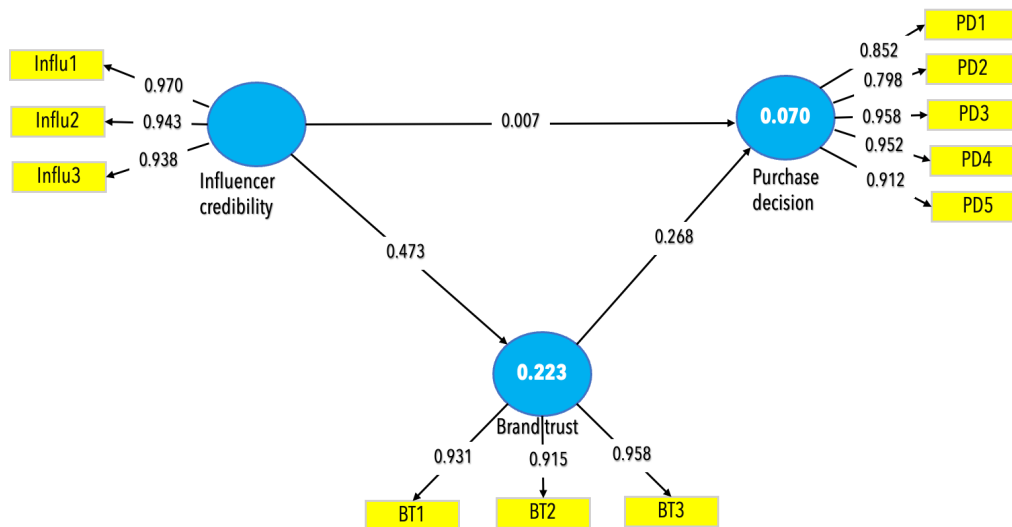
Source : Questionnaire Results, 2026.

The results show that the average score for the Brand Trust variable is 4.05, which falls into the trustworthy category. This indicates that respondents generally have a positive level of trust toward the brand, believing that it is reliable, honest, and capable of delivering its promised value. The relatively high mean value suggests that respondents feel confident in the brand's products and information, showing that trust is well established in their perception. This trust is likely influenced by consistent product quality, transparent communication, and satisfactory user experiences.(Delgado-Ballester, 2004).

3. Measurement Model Analysis (Outer Model)

At the initial stage of the SEM-PLS analysis, an outer model assessment was conducted to ensure the validity and reliability of the research instruments. The results obtained using SmartPLS indicate that all indicators of the variables influencer credibility, brand trust, and purchase decision have outer loading values above 0.70, thereby fulfilling the requirements of convergent validity. The SmartPLS output is presented in the following figure:

Figure 2. Outer Model Evaluation



Source : SmartPLS 3.0 Output, 2026.

A. Convergent Validity

Convergent validity assesses whether construct indicators are strongly correlated and effectively represent the same underlying concept, indicating consistency among measurement items (Hair et al., 2017). It is considered achieved when factor loading, composite reliability, and Average Variance Extracted (AVE) meet the required thresholds. The following presents the factor loading values of each indicator in the research variables

Table 5. Factor Loading Value

Manifest Variables	Brand Trust	Purchase Decision	Influencer Credibility
BT1	0.931		
BT2	0.915		
BT3	0.958		
PD1		0.852	
PD2		0.798	
PD3		0.958	
PD4		0.952	
PD5		0.912	
Influ1			0.970
Influ2			0.943
Influ3			0.938

Source : SmartPLS 3.0 Output, 2026.

The table above indicates that all variables have outer loading values exceeding 0.70, demonstrating that each indicator effectively represents its corresponding construct and is valid for this research. These high outer loading values also suggest a strong association between the indicators and their latent constructs, confirming the consistency of the measurement items. Hair et al. state that outer loading values above 0.70 reflect adequate convergent validity because they account for more than 50% of the construct variance (Hair et al., 2017). Therefore, the findings confirm that the research instrument satisfies the convergent validity criteria and is appropriate for subsequent analysis.

B. Discriminant Validity

Discriminant validity evaluates whether a construct is genuinely distinct from other constructs within a research model. It confirms that the indicators of one variable do not have strong correlations with those of other variables, indicating that each construct represents a unique concept (Hair et al., 2017). This validity is established when statistical results demonstrate clear separation among the constructs.

Table 6. Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
Influencer Credibility	0.874
Purchase Decision	0.804
Brand Trust	0.903

Source : SmartPLS 3.0 Output, 2026.

The findings reveal that the *Average Variance Extracted (AVE)* values for the *Influencer Credibility*, *Purchase Decision*, and *Brand Trust* variables are all above 0.5. This demonstrates that each variable satisfies the convergent validity requirement, as the indicators are able to represent and explain the construct variance adequately. An AVE value higher than 0.5 suggests that the construct accounts for more than half of the variance in its indicators, while the remaining variance is attributed to other factors outside the research model (Hair et al., 2017). Thus, the indicators used in each variable are considered reliable in reflecting the constructs consistently and accurately.

This argument is reinforced by Hair et al. , who explains that AVE values greater than 0.50 confirm good convergent validity, indicating that the research instrument is appropriate and dependable for further analysis (Hair et al., 2017).

C. Composite Reliability

Composite reliability is a metric used in research to evaluate the internal consistency of a construct. It shows how well the indicators of a variable consistently reflect the same underlying concept. Higher values indicate greater reliability of the measurement tool. In general, a composite reliability value above 0.70 is considered acceptable, meaning the construct is reliable for further analysis (Hair et al., 2017).

Table 7. Composite Reliability

Variable	Composite Reliability
Influencer Credibility	0.954
Purchase Decision	0.953
Brand Trust	0.966

Source : SmartPLS 3.0 Output, 2026.

The findings reveal that the *Composite Reliability* values for the *Influencer Credibility*, *Purchase Decision*, and *Brand Trust* variables are all above 0.7. This indicates that each variable demonstrates a strong level of reliability, showing that the indicators are capable of measuring the constructs in a consistent and stable manner. *Composite Reliability* values higher than 0.7 also suggest that the research instrument has solid internal consistency. As a result, the statement items used in the study are considered dependable in reflecting the intended constructs and generating reliable data for subsequent analysis.

This perspective is reinforced by Hair et al., who explains that *Composite Reliability* values exceeding 0.70 represent good reliability and confirm that the constructs have sufficient internal consistency (Hair et al., 2017). Therefore, the instrument used in this research can be regarded as reliable and suitable for model testing.

D. Cronbach's Alpha

Cronbach's Alpha is a measure used to assess the reliability or internal consistency of a research instrument (Cronbach, L.J., 1951). It indicates how closely related the items in a variable are in measuring the same concept. A higher value reflects stronger reliability and consistency. Generally, a value of 0.70 or above is considered acceptable, meaning the instrument is reliable for further analysis (Hair et al., 2017).

Table 8. Cronbach's Alpha

Variable	Cronbach's Alpha
Influencer Credibility	0.930
Purchase Decision	0.939
Brand Trust	0.946

Source : SmartPLS 3.0 Output, 2026.

The findings indicate that the Cronbach's Alpha values for all variables, including *Influencer Credibility*, *Purchase Decision*, and *Brand Trust*, are above 0.7, indicating a good level of reliability and internal consistency. This suggests that the indicators within each construct are interrelated and consistently measure the same concept (Cronbach, L.J., 1951). Therefore, the research instrument is considered reliable and appropriate for further analysis. This is also supported by Cronbach, who states that values above 0.70 indicate acceptable reliability (Cronbach, L.J., 1951). Accordingly, all variables in this study meet the required reliability standards.

4. Structural Model Analysis (Inner Model)

The inner model analysis was conducted to examine the strength of relationships between variables in the research model. Based on the results of data analysis using the SmartPLS 3.0 software, the following R-square values were obtained:

Table 9. R-Square Value

Variable	R Square	R Square Adjusted
Brand Trust	0.223	0.215
Purchase Decision	0.070	0.050

Source : SmartPLS 3.0 Output, 2026.

The R-square (R^2) value for Purchase Decision is 0.070, indicating that the model explains only 7.0% of the variance in purchase decisions, while the remaining 93.0% is influenced by factors outside the model. Meanwhile, the R^2 value for Brand Trust is 0.223, meaning that 22.3% of its variance is explained by the model, with the remaining 77.7% attributable to other factors. According to Hair et al., R^2 values of 0.75, 0.50, and 0.25 indicate substantial, moderate, and weak explanatory power, respectively. Therefore, both endogenous variables exhibit weak explanatory power (Hair et al., 2017).

The low R^2 values suggest that Purchase Decision and Brand Trust are influenced by many additional factors not included in this study. Purchase decisions may also be affected by product quality, price, promotion, brand image, customer satisfaction, consumer experience, lifestyle, e-WOM, social influence, and psychological factors such as motivation and perception (Kotler, P. & Keller, K.L., 2016). Likewise, Brand Trust may be shaped by product experience, corporate reputation, service quality, brand credibility, marketing communication, and long-term consumer–brand relationships.

These findings indicate that the proposed model has limited explanatory power and does not fully capture the complexity of consumer behavior. Future research is therefore encouraged to incorporate additional variables, such as brand image, perceived quality, perceived value, customer experience, customer satisfaction, social influence, and digital marketing factors, to improve the model's predictive capability (Kotler, P. & Keller, K.L., 2016).

In SEM-PLS analysis, the predictive relevance of a model can be evaluated using the Q-square (Q^2) statistic. The calculation of the Q-square value is presented as follows:

$$\begin{aligned} Q\text{-Square} &= 1 - [(1 - R^2_1) \times (1 - R^2_2)] \\ &= 1 - [(1 - 0,070) \times (1 - 0,223)] \\ &= 1 - (0,93 \times 0,777) \\ &= 1 - 0,7226 \\ &= 0,2774 \end{aligned}$$

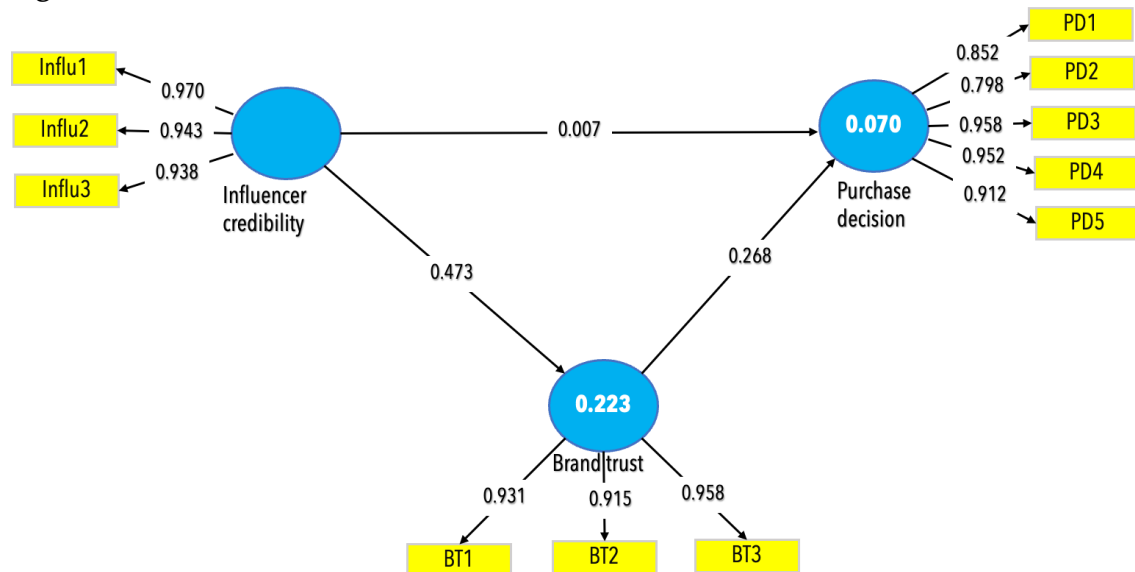
The calculation results indicate a **Q-square (Q^2)** value of **0.2774**, suggesting that the research model demonstrates moderate predictive relevance. This finding implies that the variables included in the model provide a reasonable level of prediction for the endogenous variables, although there is still potential to enhance the model's predictive performance. It also indicates that additional factors outside the proposed model may influence the endogenous variables. Hair et al. (2017) state that a Q^2 value greater than 0 reflects predictive relevance, with thresholds of 0.02, 0.15, and 0.35 representing small, medium, and large predictive relevance, respectively. Based on these criteria, a Q^2 value of **0.2774** indicates that the model possesses moderate predictive capability.

5. Hypothesis Test

5.1. Results of the Direct Effect Hypothesis Test

The results of the direct effect hypothesis test show whether one variable significantly and directly affects another variable within the proposed research model. This analysis is applied to assess both the magnitude and direction of relationships between variables using statistical evidence.

Figure 3. Inner Model



Source : SmartPLS 3.0 Output, 2026.

Hypothesis testing in this study is performed to assess whether there are significant relationships between the variables being examined. This analysis relies on the **t-statistic** and **P-value** as the main criteria for decision-making. The **t-statistic** measures the strength of the effect of one variable on another, while the **P-value** reflects the level of statistical significance of that relationship. A hypothesis is considered supported if the t-statistic exceeds the t-table value (typically > 1.96) and the P-value is below 0.05. Otherwise, the hypothesis is rejected when these conditions are not met. Based on the inner model above, the following hypothesis test results were obtained:

Table 10. t-Statistic Value (Path Coefficients)

Path Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (O/STDEV)	P-Value
Brand Trust-> Purchase Decisions	0.268	0.290	0.102	2.624	0.009
Influencer Credibility -> Brand Trust	0.473	0.475	0.078	6.062	0.000

Influencer Credibility -> Purchase Decisions	0.007	0.019	0.108	0.068	0.946
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Source : SmartPLS 3.0 Output, 2026.

1. The influence of influencer credibility on the purchase decision of Generation Z for Azarine products in Bekasi City.

H₀: Influencer credibility does not have a significant effect on the purchase decision of Generation Z for Azarine products in Bekasi City.

H_a: Influencer credibility has a significant effect on the purchase decision of Generation Z for Azarine products in Bekasi City.

The hypothesis testing results reveal that influencer credibility does not exert a significant direct effect on the purchase decisions of Generation Z consumers toward Azarine products in Bekasi City. This conclusion is supported by a t-statistic of 0.068, which is below the critical value of 1.96, and a p-value of 0.946, which exceeds the significance level of **0.05**. Accordingly, H₀ is accepted and H₁ is rejected, indicating that influencer credibility is not a significant direct predictor of purchase decisions.

These findings imply that Generation Z consumers do not base their purchasing decisions solely on the credibility of influencers. Instead, they place greater importance on factors such as product quality, price, brand reputation, product compatibility with their skin, online reviews, previous user experiences, and electronic word-of-mouth (e-WOM) (Kotler, P. & Keller, K.L., 2016). While influencers may enhance brand awareness and create favorable initial impressions, their credibility alone is not sufficient to directly encourage purchasing behavior.

This result is also consistent with the characteristics of Generation Z, who tend to seek information from various sources and evaluate product reviews and consumer experiences before making purchasing decisions (Solomon, M.R., 2018). In the context of skincare products, which involve relatively high perceived risk, consumers prioritize product suitability over influencer endorsements. From a theoretical perspective, these findings suggest that influencer credibility is more likely to affect purchase decisions indirectly, through mediating variables such as brand trust or brand awareness, rather than through a direct relationship (Kotler, P. & Keller, K.L., 2016).

2. The influence of influencer credibility on the Brand Trust for Azarine products in Bekasi City.

H₀: Influencer credibility does not have a significant effect on the Brand Trust for Azarine products in Bekasi City.

H_a: Influencer credibility has a significant effect on the Brand Trust for Azarine products in Bekasi City.

The hypothesis testing results indicate that influencer credibility significantly influences brand trust, as shown by a t-statistic of 6.062 (> 1.96) and a p-value of 0.000 (< 0.05). This

statistical evidence confirms that the relationship between the variables is not random; therefore, H_0 is rejected and H_1 is accepted. In other words, higher levels of influencer credibility are associated with increased consumer trust in the brand. From a theoretical standpoint, this finding aligns with the Source Credibility Theory, which emphasizes that the effectiveness of persuasive communication depends on the credibility of the source, including expertise, trustworthiness, and attractiveness (Hovland et al., 1953). In this context, influencers function as key information sources that directly contribute to the formation of brand trust.

Empirically, the result is also consistent with observed Generation Z consumer behavior. Research indicates that Generation Z is more likely to trust recommendations from individuals such as influencers than from traditional corporate advertising, particularly when the content appears authentic and non-promotional (Edelman, 2024). Moreover, influencers perceived as honest, consistent, and experienced with the product are more effective in fostering brand trust than purely commercial endorsements (Ohanian, R., 1990). Overall, the findings are not only statistically significant but also supported by established theories and prior empirical studies, reinforcing the conclusion that influencer credibility plays a crucial role in building brand trust, particularly among Generation Z consumers.

3. The influence of Brand Trust on the purchase decision of Generation Z for Azarine products in Bekasi City.

H_0 : Brand Trust does not have a significant effect on the purchase decision of Generation Z for Azarine products in Bekasi City.

H_a : Brand Trust has a significant effect on the purchase decision of Generation Z for Azarine products in Bekasi City.

The hypothesis testing results show that brand trust significantly influences purchase decisions, as indicated by a t-statistic of 2.624 (> 1.96) and a p-value of 0.009 (< 0.05). Therefore, H_0 is rejected and H_a is accepted, confirming a significant relationship between brand trust and purchase decisions. From an empirical perspective, brand trust serves as a key determinant of purchasing behavior, especially among Generation Z consumers (Kotler, P. & Keller, K.L., 2016). In the skincare context such as Azarine, consumers prioritize trust in the brand—including perceptions of safety, quality, and product suitability—over exposure to promotional content or influencers. This trust also plays an important role in reducing perceived risk in purchasing decisions.

Prior research indicates that consumers with strong brand trust are more likely to demonstrate higher loyalty, increased repurchase intention, and quicker decision-making processes. In digital settings, brand trust is further reinforced through electronic word-of-mouth (e-WOM), previous experiences, and consistent brand communication (Kotler, P. & Keller, K.L., 2016). Although Generation Z is highly engaged with social media, brand trust remains a primary factor in final purchase decisions (Solomon, M.R., 2018), while influencers mainly function to build awareness rather than determine final choices. In summary, brand trust is a critical factor in purchase decision-making, particularly for skincare products that involve high perceived risk.

5.2. Results of the Indirect Effect Hypothesis Test

The results of the indirect effect hypothesis test show whether a variable affects another variable through one or more mediating variables in the research model. This analysis helps reveal that relationships do not only occur directly, but can also operate through intermediary mechanisms that explain the influence pathway. A hypothesis is accepted when the indirect effect is statistically significant, indicating that the mediating variable has a crucial role in connecting the independent and dependent variables. The following are the results of the hypothesis testing obtained:

Table 11. Specific Indirect Effects

Path Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (O/STDEV)	P-Value
Influencer Credibility -> Brand Trust-> Purchase Decision	0.127	0.136	0.050	2.523	0.012

Source : SmartPLS 3.0 Output, 2026.

4. The influence of influencer credibility on Generation Z’s purchasing decisions for Azarine products, with brand trust as an intervening variable in Bekasi City.

H₀: Influencer credibility does not have a significant effect on Generation Z’s purchasing decisions for Azarine products, with brand trust as an intervening variable in Bekasi City.

H_a: Influencer credibility has a significant effect on Generation Z’s purchasing decisions for Azarine products, with brand trust as an intervening variable in Bekasi City.

The hypothesis testing results show that influencer credibility significantly influences purchase decisions through brand trust as a mediating variable, as indicated by a p-value of 0.012 (< 0.05). Accordingly, H₀ is rejected and H_a is accepted, confirming that brand trust acts as a mediator between influencer credibility and purchase decisions.

From an empirical perspective, influencers do not directly drive purchase decisions but instead work through the development of brand trust. Influencer credibility functions as an initial stimulus that forms positive consumer perceptions, which then evolve into brand trust and ultimately influence purchasing behavior (Kotler, P. & Keller, K.L., 2016). This result is supported by digital marketing studies indicating that influencers with high credibility—reflected in expertise, honesty, and authentic product experience—are more effective in strengthening brand trust than in directly triggering purchases (Lou, C. & Yuan, S., 2019). This is particularly relevant in the skincare sector, where perceived risk is relatively high (Solomon, M.R., 2018).

Furthermore, contemporary consumers, particularly Generation Z, tend to rely on product reviews, electronic word-of-mouth (e-WOM), and user experiences before making final decisions. As a result, brand trust becomes a crucial bridge between influencer exposure and purchase behavior (Kotler, P. & Keller, K.L., 2016). Theoretically, these findings are consistent with the Source Credibility Theory and the Hierarchy of Effects Model, which explain that marketing communication progresses through cognitive, affective, and conative stages (Ohanian, R., 1990). In this study, brand trust represents the affective stage linking influencer credibility to purchase decisions. In conclusion, the influence of influencer credibility on purchase decisions is indirect and operates through brand trust. Therefore, influencer marketing strategies should emphasize not only promotional activities but also the development of long-term consumer trust.

2. Discussion of Research Findings

A key finding of this study reveals that influencer credibility does not exert a significant direct influence on purchase decisions among Generation Z consumers of Azarine in Bekasi City ($t = 0.068$; $p = 0.946$). This suggests that purchasing decisions are shaped not only by influencer credibility but also by other factors such as product quality, price, suitability, safety, and online reviews. This aligns with consumer decision-making theory, which states that external marketing stimuli are filtered through internal psychological processes before affecting behavior (Kotler, P. & Keller, K.L., 2016), especially for high-involvement products like skincare.

In contrast, influencer credibility has a significant positive effect on brand trust ($t = 6.062$; $p < 0.001$), supporting the Source Credibility Theory, which highlights that the effectiveness of persuasive communication depends on the credibility of the source (Hovland et al., 1953). Influencers who are perceived as competent, honest, and authentic are more effective in fostering trust in the brand. Furthermore, brand trust significantly affects purchase decisions ($t = 2.624$; $p = 0.009$), indicating that trust plays a crucial role in reducing perceived risk and enhancing consumer confidence, particularly in skincare purchasing contexts.

More importantly, the mediation analysis demonstrates that influencer credibility influences purchase decisions indirectly through brand trust ($p = 0.012$). This indicates that influencer effects operate by first establishing brand trust, which subsequently drives purchasing behavior. This is consistent with the Hierarchy of Effects Model, where consumer responses progress through cognitive, affective, and conative stages.

These results are in line with previous studies (Ohanian, R., 1990) (Lou, C. & Yuan, S., 2019), which suggest that influencer credibility is more effective in building trust and shaping brand perceptions than directly stimulating purchase behavior. In the context of Generation Z and skincare products, brand trust fully explains how influencer credibility translates into purchase decisions.

From a managerial standpoint, companies are encouraged to collaborate with influencers who are credible, authentic, and experienced, as these characteristics are more effective in strengthening brand trust. Overall, this study confirms that brand trust serves as the central mediating mechanism linking influencer credibility to purchase decisions, representing the primary theoretical contribution of this research.

5. Conclusion and Suggestion

Based on the findings of this study, it can be concluded that influencer credibility does not exert a significant direct influence on the purchase decisions of Generation Z consumers toward Azarine products in Bekasi City. This suggests that purchasing decisions are shaped not only by influencer credibility but also by other considerations such as product quality, price, need suitability, safety, as well as consumer reviews and experiences. Therefore, influencer credibility cannot be regarded as a direct determinant of purchase decisions.

Nevertheless, the results indicate that influencer credibility positively affects brand trust, while brand trust has a significant impact on purchase decisions. The mediation analysis further confirms that the influence of influencer credibility on purchase decisions operates indirectly through brand trust. Accordingly, brand trust functions as the key mechanism connecting influencer credibility to purchase decisions, implying that the effectiveness of influencer marketing among Generation Z relies on its ability to establish brand trust.

In light of these findings, companies are encouraged not to rely solely on influencer popularity, but to collaborate with influencers who can provide authentic, informative content and genuine product experiences. Moreover, organizations should reinforce brand trust through consistent product quality, transparent information, effective management of customer reviews, and coherent brand communication across digital platforms.

For future research, it is suggested that the model be extended by incorporating additional variables such as brand awareness, electronic word-of-mouth (e-WOM), perceived quality, perceived value, customer experience, and product involvement. Future studies may also explore different product categories and broader consumer segments to obtain a more comprehensive understanding of the impact of influencer marketing on consumer behavior.

6. Limitations and Future Research

This study is subject to several limitations. First, the sample is confined to Generation Z consumers in Bekasi City who use Azarine products, which may reduce the generalizability of the results. Second, the analysis is limited to influencer credibility and brand trust, without accounting for other variables that may affect purchase decisions. Third, the reliance on self-administered questionnaires may introduce potential response bias.

For future research, it is suggested to employ more extensive and diverse samples, incorporate additional variables such as brand image, perceived value, and social media engagement, and utilize mixed-method approaches to achieve a more comprehensive understanding of consumer purchasing behavior.

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