

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

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1. Introduction

The rapid development of digital technologies also social media has significantly transformed consumer behavior, especially in the way individuals obtain information also made a purchasing decisions. Platforms likes TikTok, Instagram, also YouTube have developed beyond communication instruments 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 impact 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.

The investigation tackles these limitations by establishing 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 procedure that starts with the identifying of a need and continues through information search, the evaluation of available alternatives, the purchase decision, also post-purchase behavior. This process is impacted by psychological also 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). Within the skincare industry, trust is especially important because products directly affect health and appearance. Empirical findings show brand trust significantly mediates the connection influencer marketing also 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 raising awareness also sales. However, customers are become increasingly critical also selective, making credibility an increasingly important factor _(Liu, X. & Zheng, X., 2024). In Bekasi City, where Generation Z demonstrates a high level of social media activity, competition in the skincare industry is intensifying, requiring brands such as Azarine to

strengthen consumer trust through credible influencers.

Despite this growing relevance, There is limited investigation specifically investigating how influencer credibility builds brand trust and influences purchase decisions within this localized context. Consequently, this investigation examine 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 providing both practical also theoretical contributions to digital marketing strategy.

Considering the backdrop of the problem, the investigation problems in this investigation can be formulated:

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

The concept of consumer behavior focuses on the ways individuals and groups make decisions about choosing, buying, using, also evaluating products or services to fulfill 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 being 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 affected by a combination of internal needs also external element, including influencers also brand trust formed through digital interactions. Based 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 reliable source is more likely to influence the attitudes, trust, also 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 3 main dimensions: trustworthiness, expertise, and attractiveness_(Ohanian, R., 1990). These indicators are used to assess how far an influencer can affect consumer attitudes also 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 tactic that makes use of individuals with a strong social media presence to deliver brand messages to their audiences. Freberg et al. define influencers as individuals who are capable of shaping their followers' behaviors also attitudes 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 functions as an effective approach to enhancing brand awareness, boosting engagement, and shaping consumers' 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, also attractiveness_(Ohanian, R., 1990). Regarding digital marketing, influencer credibility functions as a significant 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 an influencer is perceived by consumers as trustworthy, knowledgeable, also 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 element in consumer decision-making because purchase decisions are generally based not only on exposure to information but also on consumers' trust in a brand's capacity to fulfill its promises also 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 decide on a purchase; rather, it is to establish and strengthen trust, which ultimately supports the formation of purchase decisions.

Accordingly, influencer credibility can be viewed as a factor that affects purchase decisions, particularly through the process of trust formation toward the endorsed brand. As consumers perceive higher levels of influencer credibility, the likelihood of developing brand trust increases, which may subsequently enhance 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 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 serves as a key foundation for building lasting 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. Delgado et al., claim 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 has a major part 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 just raise brand awareness but additionally contribute to building brand trust.

When influencers possess high credibility, customers are more likely to trust the products they recommend. This is particularly important in the skincare industry, where purchase decisions are strongly impacted by perceptions of product safety and quality. Therefore, influencer credibility becomes a crucial element 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

Consumers' purchase decisions are significantly influenced by brand trust. Morgan and Hunt explain that trust is a fundamental component of enduring 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).

Within the Generation Z consumer segment, brand trust becomes a key determinant in deciding whether they will purchase a product. When consumers are confident that a brand will fulfill its commitments and provide high quality products, they are more likely to make a purchase. Thus, brand trust serves as a key mediator 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). Based on 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 via social media platforms like TikTok, Instagram, also YouTube. Influencers with high credibility are capable of shaping positive product perceptions also encouraging consumers to make purchasing decisions. Previous studies also show 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 demonstrated "brand trust is positively influenced by influencer credibility". Consequently, 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 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 also confidence in using the product. If consumers believe that AZARINE products are reliable, safe, and deliver the benefits that were promised, 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.

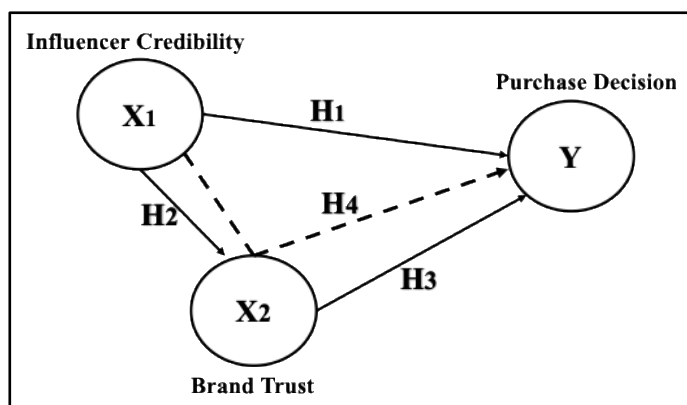
4. The Influence of Influencer Credibility on Purchase Decisions Through Brand Trust

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. Accordingly, 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 investigation adopted a quantitative approach using descriptive also causal research designs to examine the impact 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 actively used 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 TikTok, Instagram, 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 employed to calculate the sample size, resulting in 96 participants. This sample also met SEM-PLS requirements of 5–10 observations per indicator (Hair et al., 2017), ensuring sufficient analytical robustness.

Data were gathered via 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 5 stages: need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior (Kotler, P. & Keller, K.L., 2016).

SEM-PLS or Structural Equation Modeling–Partial Least Squares was used for data analysis in order to evaluate indirect also direct correlations the variables (Hair et al., 2017). The analysis involved evaluation of the outer model for reliability also validity, the inner model employed to test the hypotheses, including the mediation effect of brand trust.

Ethical standards were strictly observed. All respondents gave their informed consent after being fully informed about the investigation, also respondent was completely voluntary. Participants aged 14–17 years were allowed to participate only after parental or guardian consent had been obtained through an online consent form before accessing the questionnaire. 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 discontinue their participation at any stage without any consequences. The confidentiality of all data was strictly maintained, with the data anonymized also used solely for research purposes.

4. Result and Discussion

A. Analysis of Research Results

1. Description of Respondent Characteristics

The description of respondent characteristics in this investigation attempts to give a summary 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 participants as it may influence their perceptions of influencer credibility, brand trust, also purchase decisions_(Sekaran, U. & Bougie, R., 2016). Considering the data gathered through the questionnaire, the participants' characteristics 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 participants in this investigation provide an overview of the distribution of Generation Z consumers in Bekasi City who use Azarine products also 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 out of a total of 96 individuals, the majority are female, accounting for 70% or 67 individuals, while males represent only 30% or 29 individuals. This finding indicates that female respondents constitute a considerably larger proportion of the sample than male respondents. 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 also 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 suggests that the sample primarily consists of a productive also 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 also are active on social media. Educational attainment is an important factor, as it can affect individuals' capacity to process information, assess products, also 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), also 20% hold a master's degree (S2). This indicates The vast majority of participants 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 results show the mean score for the Influencer Credibility variable is 4.09, placing it in the credible category. This suggests participants 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, also 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 indicate the mean score for the Purchase Decision variable is 4.24, placing it in the very good category. This show participants 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 impacted by perceptions of credibility, integrity, also 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

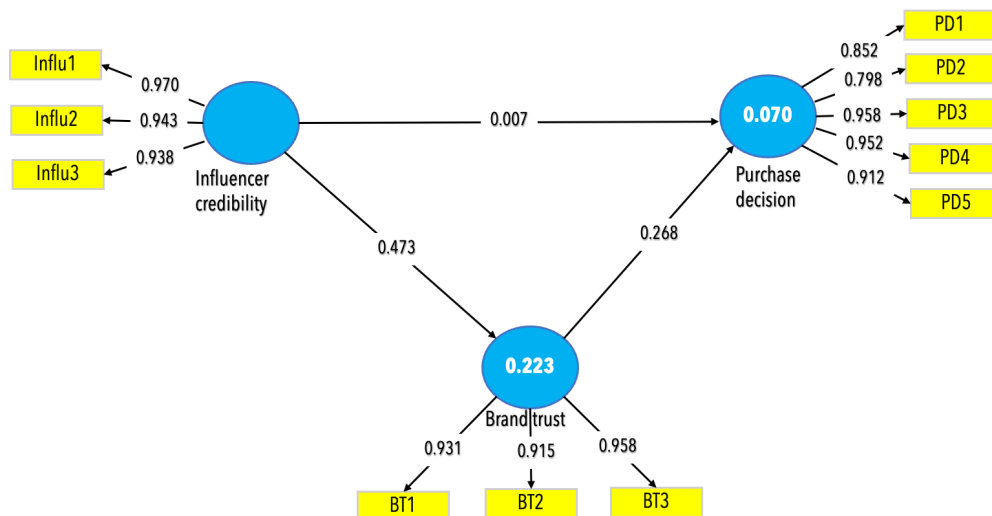
Source : Questionnaire Results, 2026.

The findings indicate the average score for the Brand Trust variable is 4.05, which falls into the trustworthy category. This show participants generally have a positive level of trust toward the brand, believing that it is reliable, honest, also 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 performed to evaluate the validity also reliability of the investigation instruments. The results obtained using SmartPLS indicate that all indicators of the variables influencer credibility, brand trust, also purchase decision have outer loading values > 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 also AVE or Average Variance Extracted satisfy the established thresholds. The next section presents the factor loading values for each indication of the investigation 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.

Based on the table above, all variables exhibit outer loading values exceeding 0.70, demonstrating every parameter effectively depicts its corresponding construct and is valid for this research. These high outer loading values also suggest a strong association the measurement indicators with their respective latent constructs, confirming the consistency of the measurement items. Hair et al. claim 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 the research instrument satisfies the convergent validity criteria also 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 results reveal that the values of AVE or Average Variance Extracted 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 implies that the construct accounts for more than half of the variance in its parameters, while the remaining investigation model is ascribed to other variance is attributed to other variance 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 > 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, indicating the indicators are capable of assessing the structures in a consistent and stable manner. *Composite Reliability* values higher than 0.7 also suggest 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 investigation can be regarded as reliable and suitable for model testing.

D. Cronbach's Alpha

A metric called Cronbach's Alpha is used to evaluate an investigation instrument's internal consistency or dependability (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 show the Cronbach's Alpha values for all variables, including *Influencer Credibility*, *Purchase Decision*, and *Brand Trust*, are > 0.7, indicating a good level of reliability and internal consistency. This suggests the indicators within each construct are interrelated and measure the same concept regularly (Cronbach, L.J., 1951). Therefore, the investigation instrument is deemed reliable also suitable for subsequent analysis. This is also supported by Cronbach, who states that values above 0.70 indicate acceptable reliability (Cronbach, L.J., 1951). Accordingly, all study variables satisfy the required reliability criteria.

4. Structural Model Analysis (Inner Model)

The research model was analyzed using the inner model to evaluate the strength of the relationships among its variables. According the findings 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.

Only 7.0% of the variance in purchase choices can be explained by the model, with the remaining 93.0% being impacted by factors outside the model, according to the Purchase Decision R-square (R^2) value of 0.070. Brand Trust's R^2 score is 0.223, which indicates that

the model accounts for 22.3% of its variation while other factors account for the remaining 77.7%. According to Hair et al.'s criteria, significant, moderate, and poor explanatory power are represented by R^2 values of 0.75, 0.50, and 0.25, 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 results show the proposed model has limited explanatory power and does not fully capture the complexity of consumer behavior. Therefore, in order to increase the predictive power of the model, further investigation is advised to include other variables such brand image, perceived quality, perceived value, customer experience, customer happiness, social impact, and digital marketing aspects (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:

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

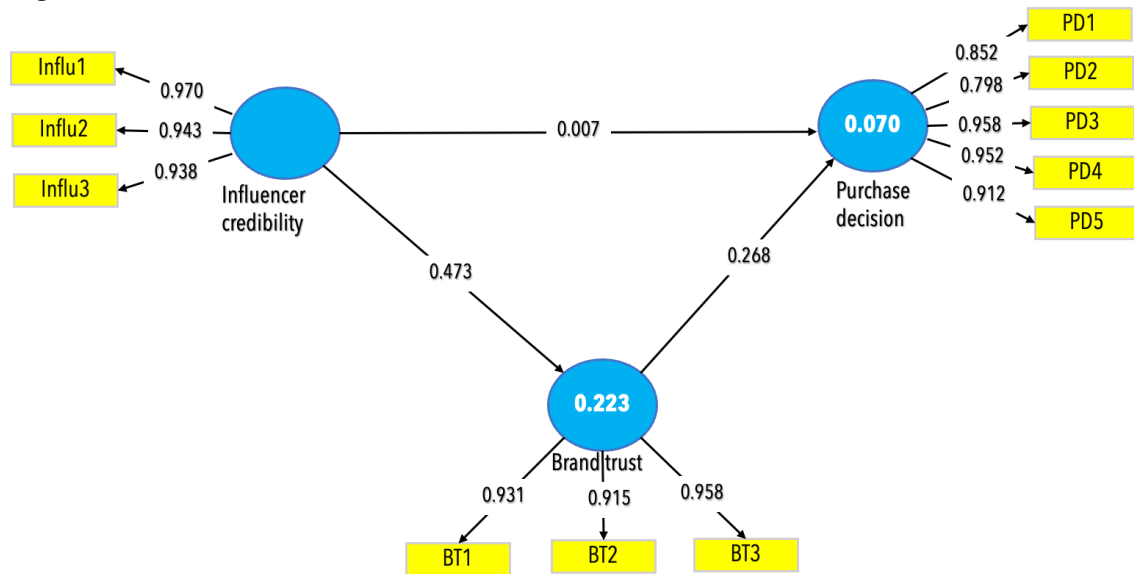
The calculation findings indicate a **Q-square (Q^2)** value of **0.2774**, suggesting that the research model demonstrates moderate predictive relevance. These findings suggest that the variables incorporated into the model provide a reasonable level of prediction for the endogenous variables, although 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 > 0 reflects predictive relevance, with thresholds of 0.02, 0.15, also 0.35 representing small, medium, also large predictive relevance, respectively. Based on these criteria, a Q^2 value of **0.2774** show the model possesses moderate predictive capability.

5. Hypothesis Test

5.1. Results of the Direct Effect Hypothesis Test

The findings of the direct impact 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 also direction of connection variables using statistical evidence.

Figure 3. Inner Model



Source : SmartPLS 3.0 Output, 2026.

Hypothesis testing in this investigation is performed to assess whether there are significant relationships between the variables being examined. This analysis relies on the **t-statistic** also **P-value** as the main criteria for decision-making. The **t-statistic** measures the strength of the impact of one variable on another, while the **P-value** reflects the level of statistical significance of that relationship. If the P-value is < 0.05 and the t-statistic is > the t-table value (usually > 1.96), the hypothesis is deemed supported. Otherwise, the hypothesis is rejected when these conditions are not met. According 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

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 findings from the hypothesis testing reveal that influencer credibility does not exert a significant direct impact 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, also a p-value of 0.946, which exceeds the significance level of 0.05. Accordingly, H₀ is accepted and H₁ is rejected, show influencer credibility is not a significant direct antecedent of purchase decisions

The results 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, also e-WOM or electronic word-of-mouth (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 show that influencer credibility significantly affects brand trust, as reflected in the t-statistic of 6.062 (> 1.96) and a p-value of 0.000 (< 0.05). This statistical evidence confirms the relationship between the variables is not random; therefore, H₀ is rejected also H₁ is accepted. In other words, higher levels of influencer credibility are associated with rise 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). Within this context, influencers function as key information sources that directly support the establishment 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 results are not only statistically significant but supported by established theories and prior empirical studies, reinforcing the conclusion contributes significantly to the development of brand trust, particularly within the Generation Z consumer segment.

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

H₀: 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.

A t-statistic of (> 1.96) also of $0.009 (< 0.05)$ from the hypothesis testing findings showed brand trust had a substantial impact on purchase decisions. Therefore, H₀ is rejected and H_a is accepted, providing evidence of a significant connection brand trust with 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 contributes significantly to reducing perceived risk in purchasing decisions.

Previous studies indicates 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 e-WOM or electronic word-of-mouth, previous experiences, also 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 element in purchase decision-making, particularly for skincare products that involve high perceived risk.

5.2. Results of the Indirect Effect Hypothesis Test

The findings of the indirect impact hypothesis test show whether a variable affects another variable through one or more mediation variables represented in the research model. This analysis helps reveal that relationships do not occur directly, but can operate via intermediary

mechanisms that explain the influence pathway. A hypothesis is accepted when the indirect effect is statistically significant, demonstrating the mediating variable has a crucial role in connecting the dependent also independent variables. The hypothesis testing findings are presented as follows:

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 via the mediation of brand trust, 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 influencer credibility with purchase decisions.

From an empirical perspective, influencers do not directly drive purchase decisions but instead work via 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 findings is supported by digital marketing investigations 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, e-WOM or electronic word-of-mouth, also user experiences prior to 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 results 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 results of this investigation reveals 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 purchase decisions are impacted not only by the credibility of influencers but also by various factors, including product quality, pricing, product suitability, safety, and online consumer reviews. This aligns with consumer decision-making theory, which states that external marketing stimuli are filtered via 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, also authentic are more effective in fostering trust in the brand. Furthermore, brand trust significantly affects purchase decisions ($t = 2.624$; $p = 0.009$), show trust has a significant function in reducing perceived risk also 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 show 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 findings are in line with previous investigations (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. Regarding Generation Z also 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, also experienced, as these characteristics are more effective in strengthening brand trust. Overall, this study confirms 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

The results of this investigation lead to the conclusion 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 Consumers' purchase decisions are determined 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 findings indicate influencer credibility has a positive influence on brand trust, whereas brand trust exerts a significant effect on purchase decisions. The mediation analysis further confirms the connection influencer credibility with purchase decisions is mediated through brand trust. Accordingly, brand trust acts as the key mechanism linking influencer credibility to purchase decisions, indicating 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 investigation, it is suggested that the model be extended by incorporating additional variables including elements like consumers' brand awareness, e-WOM or electronic word-of-mouth, perceived quality, and perceived value, customer experience, and product involvement. Future studies may also explore different product categories and broader consumer segments to obtain a more comprehensive perspective on the impact of influencer marketing on consumer behavior.

6. Limitations and Future Research

This investigation is subject to several limitations. The first limitation is that the sample consists only of Generation Z consumers in Bekasi City who use Azarine products, which may limit the generalizability of the findings. 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 investigation, it is suggested to employ more extensive and diverse samples, include additional variables such as brand image also perceived value, and utilize mixed-method approaches to achieve a more in-depth understanding of consumer purchasing behavior.

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