

**The Effect of Influencer Credibility on Brand Trust and Purchase
Intention toward Local Skincare Brands among Gen Z
Consumers in Jabodetabek**



Thesis

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**The Effect of Influencer Credibility on Brand Trust and Purchase
Intention toward Local Skincare Brands among Gen Z
Consumers in Jabodetabek**

Prepared by: Prisilya Raj kaur

A THESIS

**Submitted in a partial fulfilment of the requirements for the degree of
Bachelor of Business Administration**

CERTIFICATE OF APPROVAL

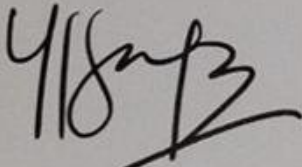
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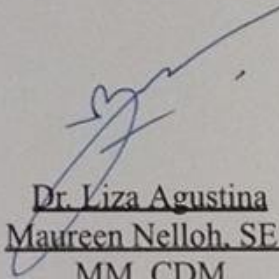
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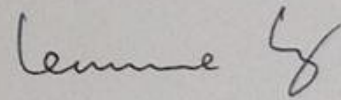
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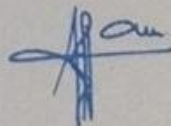


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This Thesis is a presentation of our original research work. Wherever contributions of others are involved, every effort is made to indicate this clearly, with due reference to the literature, and acknowledgement of collaborative research and discussions.

Also, this work is being submitted in partial fulfillment of the requirements for the Bachelor of Business Administration degree and has not previously been accepted in substance for any degree and is not being concurrently submitted in candidature for any degree.

Jakarta, 31 August 2026



Prisilya Raj kaur

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ABSTRACT

The beauty and personal care industry in Indonesia remained a growing sector, where skincare products becoming even more prominent. Local skincare brands growing penetration level create serious competition for the brand in question, hence it becomes vital to raise consumer trust and purchase intention with good communication. Concurrently, social media use has democratized the role of influencers in consumer perception and decision-making processes amongst Gen Z consumers; thus influencer marketing is becoming a relevant local skincare strategy channel for driving engagements with younger cohorts. This research is to analyze how Influencer Credibility affects Brand Trust and Purchase Intention toward local skincare brands in Generation Z samples from Jabodetabek, and also investigate if Brand Trust mediates the effect of Influencer Credibility on Purchase Intention. Higher-order constructs such as Influencer Credibility are tested including Expertise, Trustworthiness and Attractiveness. The present study employed a quantitative research method as the design using survey and purposive sampling methods. The data were gathered from Gen Z respondents who lived in Jabodetabek and had known local skincare brands also being exposed to the social media of skincare influencers by using an online questionnaire. Finally, a total of 143 responses were collected and analysed after eliminating all incomplete ($n = 1$) answers. The analysis of the data was performed by using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS. The results found that Influencer Credibility has a positive and significant effect on Brand Trust, and Purchase Intention. Purchase Intention is also positively and significantly affected by Brand Trust. Additionally, Brand Trust is a partial mediator between Influencer Credibility and Purchase Intention. These findings show that influencer credibility is an important factor underlying the trust and purchase intention of Gen Z consumers in Jabodetabek towards local skincare brands.

Keywords: Influencer Credibility, Brand Trust, Purchase Intention, Influencer Marketing, Generation Z, Local Skincare Brands

CHAPTER 1

INTRODUCTION

1.1 Background of Study

The beauty industry in Indonesia has experienced rapid growth, particularly during the past few years with numerous local skincare brands emerging. The brands are cheaper and since the local thing, Indonesian skin growth-requirements climate is going to do a lot of people attracted to this brand. It was also concluded that generation Z, one of the key consumer segments behind this growth during a long period. Within urban centers like Jabodetabek (Jakarta, Bogor, Depok, Tangerang & Bekasi), one of the most relevant market segments for local skincare brands would be our youth consumers or generation Z. Being digital natives, Gen Z consumers are wired to social media; having spent a large part of their lives on platforms such as Instagram, TikTok and YouTube product reviews, tutorials recommendations and influencer content is the norm. In my opinion it is more important in the skin care category as a person needs information to then trust that something will be safe on their skin and effective before they would decide what products to use. Multiple studies have shown that Gen Z consumers, by and large between both sexes rely on influencers who appear genuine, authentic to the purpose after they were also more effective than standard advertising.

Larger local skincare brands are facing even more competition. According to data released by the Indonesian Ministry of Industry, registered cosmetic business actors within only three years have increased over 77 percent from a total of 726 units in 2020 to become 1,292 units in 2024, with at least 83 percent are micro and small entities (Kementrian Perindustrian, 2025). As new players flood this category, most brands today offer similar product benefits with brightening, acne treatment and anti-aging stakes being claimed pretty much across categories sitting at similar price points thus making it extremely hard for any one brand to pull ahead on just either their product claims or pricing alone.

Consequently, numerous local skincare brands changed their marketing approach to digital channels in order to foster an intrinsic connection with the consumers and affect their purchasing behavior (Adireja et al., 2024; Dharma et al., 2024).

Influencers from the beauty content creator go hand in hand with consumer perception. Influencer material has a tendency to be more genuine and relatable than conventional advertisements. Product reviews, skincare routines and recommendations impact how consumers perceive a brand. Correct, influencer marketing also works subject to much more than popularising an influence especially when it comes how authentic daily and genuine the influencers are. In broad categories, influencer credibility contains three dimensions (i.e., expertise, trustworthiness and attractiveness) (Ohanian, 1990). This characteristic refers to the amount of knowledge and experience an influencer has, trustworthiness reflects how genuine or dependable a source seems, while attractiveness includes their physical characteristics (or character traits if we are talking about business maturity) with regard to similarity on some element as well. In the context of this study, these influencers are beauty content creators who receive a monetary payment in exchange for promoting a brand (through a paid sponsorship deal, lowest common denominator = payment + free goods/vouchers). This paid endorsement format is selected as the specific focus of research due to being the most common practice among local skincare brands in Indonesia and it produces the most straightforward questions about disclosure and credibility. Unpaid endorsements like organic reviews or affiliate based content (where a creator receives payment after the click / sale is made rather than from the brand) also lie outside this work since again an underlying incentive behind each endorsement can be vital to how authentic audiences perceive it. We therefore focus on paid endorsement in this study to directly address an inherent tension that exists within influencer marketing. The Persuasion Knowledge Model describes this consumer reaction as activating their knowledge of commercial or persuasive intent when they recognize a

message as having commercial motives (Friestad & Wright, 1994), however audiences who know paying an influencer to convey a messages follows the parameters of brand guidelines, may immediately dismiss much of this message. And just for this reason, trustworthiness shows up as a stand alone influencer credibility dimension in the study and is not implied merely by an endorsement being paid. If two influencers are paid to post about a product of the same type and one is interpreted as (really) being an advocate for that product while another comes across otherwise or too commercial, this study illustrates why a celebrity might be associated with differing levels on average in brand trust/purchase intention.

These dimensions of influencer credibility are well known in the consumer response literature as reflected here. For example, Nugroho et al. (2022) confirmed that the main influencer credibility attributes, including attractiveness, expertise and trustworthiness greatly impact on Gen Z purchase intention. Similarly, Martiningsih and Setyawan (2022) evidence that purchase intention may also be affected by influencers credibility dimensions. Dharma et al. (2024, p. 159) also noted that the influencer-related constructs (e.g., credibility, expertise, trustworthiness) are an essential determinant of the Gen Z purchasing intention in emerging economies.

As their dependence on influencers increased however, a credibility crisis emerged. In November, brands faced public backlash after several once-popular beauty content creators were found to be accused of faking reviews of skincare products they had, allegedly, never used in their daily skincare routine, a trend that other skincare content creators, like the dermatology account Dokter Detektif on Instagram, have called out as social media swooned over. In response to this, the House of Representatives' Commission IX called on BPOM to strengthen its regulation of beauty influencers because many make exaggerated claims about the benefits of a product without a clear scientific basis that can mislead the public (Antara News, 2025). Meanwhile, Taruna Ikrar, the

Head of BPOM revealed that the agency had never authorized influencers to deliver official information regarding content on drugs and cosmetics to the public (Antara News, 2025). This is not a theoretical concern. BPOM stated it had discovered illegal cosmetic products valued at over Rp31.7 billion, the larger share of which were these foreign viral products promoted online but on which the agency deemed disproportionate influencer reviews (Badan Pengawas Obat dan Makanan, 2025). These findings allude to the notion that even a valid distribution permit from BPOM does not instantly yield real consumer trust, as it is possible for public confidence in a brand to come crashing down once there is an issue of credibility with its endorser.

If so, then not all paid endorsements would follow this same troublesome pattern and the variance is what makes it well worth exploring credibility as opposed to payment status alone. For instance, beauty influencer Tasya Farasya publicly specifies her personal standard before accepting endorsement based on the validity of a BPOM distribution permit and to test it for about a month herself whether to continue advocacy (Tribunnews, 2024; Liputan6, 2024). Her management team have also written that if a product does not perform well on her skin, offers are turned down, whatever the size of the brand or fee offered saying that audience trust is worth more than any one off campaign fee (Suara.com, 2026). These instances indicate that simply being compensated to endorse a product does not equal credibility, as audiences are still able to differentiate between an endorser who applies personal standards and one who accepts payment without question. These influencers are for illustrative purposes rather than indicating that these people were specifically targeted nor the subjects of this research. This research subject are all about skincare influencer in general and not specifically testing or compare the performance of Tasya Farasya, Dokter Detektif and others. They only use their examples to show how influencer

credibility might be conveyed by the characteristics of personal standards, expertise, transparency, and evaluation of skin care products.

Beyond purchase intention, influencer credibility relates to brand trust. If the influencer appears credible, consumers might trust more in the subject of the recommendation. This is especially true in the space of beauty and skincare, where the retail product can be immediately tied to skin health, physical appearance, and personal safety. Aji, T. S., & Setyaning, N. (2025). *The Effects of Influencer Credibility on Local Skincare Brand Trust and Purchase Intention: A Study among Indonesian TikTok Users*. Which means, that influencer credibilities is not just promoting purchase interest for consumers but can actually build trust on the brand. Brand trust in and of itself plays a major role in consumer purchase decisions. When consumers think that the brand is trustworthy, honest and can deliver on its promises, they are more likely to purchase the product. Brand trust works effectively in the skincare industry as it lessens uncertainty due to consumer concerns about product safety and side effects, or whether the claims made of a product are realistic. Senalasari et al. Trust plays an important role because it moves consumers from interest to purchase intention, this is in line with the results of Ranto et al. (2025) which states that trust has a significant influence on the purchase intention of Indonesian skincare products.

While some research has been conducted on influencer credibility, brand trust and purchase intention, they mostly study a different context (e.g. fashion, e-commerce, general beauty product/s categories or broad consumer outer-circle). Few studies examine the credibility dimensions directly toward purchase intention, while others consider brand image, brand loyalty or purchase behavior. Thus, the influence and role of expertise, trustworthiness, and attractiveness in shaping influencer credibility as well as how influencer credibility influences brand trust and

purchase intention toward a local skincare brand so that it is important to analyse (only) on gen z consumers in Jabodetabek.

In view of these backgrounds, the purpose of this research is to know the influence of influencer credibility and its dimensions on brand trust and purchase intention local skincare brands among Gen Z consumers in Jabodetabek.

1.2 Problem Statement

In other words, even though influencer marketing has been one of the primary strategies applied by local skincare brands in Indonesia, it is nonetheless not an automatic success and as a result concerns along with public scepticism are becoming less of an academic concern but a real world issue. The Background discussion of this study explains that Commission IX of the House of Representatives and BPOM itself have been wary that many beauty influencers promote a product without a scientific basis, and in several cases publicized to endorse beauty products they never used (Antara News, 2025) As you can see points to a real practical problem: namely, some influencers seem capable of great consumer trust-building and purchase intention creation; others fail in any influence at all or worse, just destroy the brand they were paid to promote. An explanation for this inconsistency could be the construct of credibility itself, which is typically measured along three dimensions: expertise, trustworthiness, and attractiveness.

Studies have linked the credibility of influencers to consumer behavior. Nugroho et al. (2022) studied the influence of credibility (attractiveness, expertise and trustworthiness) variables on Gen Z purchase intention. Other Studies Martiningsih and Setyawan (2022) also investigated the influence of the influencer credibility dimensions on purchase intention. Conversely, Aji and Setyaning (2025) found that influencer credibility had an effect on brand trust which in turn had a positive effect on purchase intention of local skincare products.

Nonetheless, numerous studies analyze these relationships based on alternate contexts or different variables (e.g. brand image, brand loyalty/purchase behaviour or general consumer attitude). Moreover, not all studies operationalize the three dimensions of influencer credibility that constitute overall influencer credibility and subsequently affect brand trust and purchase intention. There is a lack of understanding of how expertise, trustworthiness & attractiveness affects influencer credibility and then affect brand trust and purchase intention related to local skincare brands type among Gen Z consumers in Jabodetabek.

In addition, while some researchers do highlight brand trust as a factor in purchasing decisions, very little is known about how it affects purchase intention of local skincare products. Due to skin are related with safety, aesthetics and individual confidence so trust may be a medi comes into class that drives consumers to buy intentions. The implication of this research is opening the chance for subsequent study to investigate the determination of expertise, trustworthiness and attractiveness towards influencer credibility (Hwang & Zhang, 2018); influencer credibility on brand trust and purchase intention toward local skincare brands among Gen Z consumers in Jabodetabek.

1.3 Research Gap

Despite studying influencer credibility and consumer behavior for many years through trust and intention to buy, some articles conferred influencer credibility according to its dimensions such as expertise, trustworthiness, attractiveness. Most of these studies, however, were executed in an unrelated context (e.g. fashion products; general beauty products; online marketplaces; and social media marketing in a broader sense), and only a handful are informed by an actual real world problem as opposed to being driven purely from the gap identified by the author(s) in existing literature. The increase in skincare influencers' credibility above has become a real issue of public and regulatory concern within the context of this research, as evidenced by BPOM's large-scale seizure of over Rp31 value of illegal cosmetic products between October 2022 –

March 2023. 7 billion which are mostly endorsed by unbalanced influencer reviews (Badan Pengawas Obat dan Makanan, 2025), and in the call of the House of Representatives for BPOM to regulate their influencers further so they would not be able to make claims that are not based on scientific reasoning (Antara News, 2025). Consumer trust is even more important for local skincare brands because skincare products are highly connected to issues like skin safety, product effectiveness and personal appearance. And so when Gen Z consumers are reading about a great new product or an influencer is posting some promotion, they might not just be thinking "Ooh I want that," but also translating the post into whether or not this is something they could actually trust. However, studies that examine the effect of influencers' credibility on purchase intention through brand trust, especially in Jabodetabek Generation Z with local skincare context are still few. Thus, the present study seeks to bridge this gap both theoretically and practically by focusing on local skincare brands by using brand trust as a mediating variable between influencer credibility and purchase intention. It is anticipated that this research could clarify how credible influencers can influence brand trust and purchase intention on cosmetics among Gen Z consumers in Jabodetabek, as well as to contribute to a study related to the ongoing public debate about influencer accountability in the cosmetic industry.

1.4 Research Question

Based on the problem statement above, this study aims to answer the following research questions:

How does influencer credibility affect brand trust toward local skincare brands among Gen Z consumers in Jabodetabek?

How does influencer credibility affect purchase intention toward local skincare brands among Gen Z consumers in Jabodetabek?

How does brand trust affect purchase intention toward local skincare brands among Gen Z consumers in Jabodetabek?

Does brand trust mediate the effect of influencer credibility on purchase intention toward local skincare brands among Gen Z consumers in Jabodetabek?

1.5 Research Objectives

The objectives of this research are:

To examine the effect of influencer credibility on brand trust toward local skincare brands among Gen Z consumers in Jabodetabek.

To examine the effect of influencer credibility on purchase intention toward local skincare brands among Gen Z consumers in Jabodetabek.

To examine the effect of brand trust on purchase intention toward local skincare brands among Gen Z consumers in Jabodetabek.

To examine the mediating effect of brand trust on the relationship between influencer credibility and purchase intention toward local skincare brands among Gen Z consumers in Jabodetabek.

1.6 Benefits of Research

The study intends to contribute both theoretically and practically.

Theoretical contribution: The main objective of this research is to contribute to the existing literature of marketing in general and specifically to the influencer marketing and consumer behavior. This gives deeper insights into how expertise, trustworthiness and attractiveness influence influencers credibility, which in turn influences brand trust and purchase intention. In addition, this study adds a much more specific context that has not been extensively investigated in earlier studies by focusing on local skincare brands and Gen Z consumers in Jabodetabek.

From a practical perspective, this study is envisaged to be beneficial for local skincare brand managers and marketers competing in an increasingly cluttered market. Findings from this research may shed

light on how influential followers interpret the relationship between influencers and brands, and inform companies that when selecting an influencer for a brand collaboration they should be more focused on verbal source credibility variables as opposed to issues of relative popularity or follower count. This can aid brands in choosing influencers who are more adept at increasing confidence and purchase intention among consumers. Moreover, this study could also become a source of inspiration for the next researchers who want to do research in influencer marketing, brand trust, and / or consumer behavior in future.

1.7 Research Flow

Overview of this research is logically structured within five chapters

Chapter 1 In the background of study, this chapter discusses on popularity among Indonesian local skincare brand and an opportunity to apply influencer marketing towards Gen Z consumer in Jabodetabek. This chapter also explains the research problem, research question and objectives, prospects of this studies and Research Flow.

Chapter 2 Literature Review it argues the main constructs of interest and why they may work expertise, trustworthiness, attractiveness influencer credibility brand trust & purchase intention. This chapter also describes study hypotheses, conceptual framework and previous research supporting the current study.

Chapter 3 documents the research methods used in this study. It specifies the research design in further details, and the sampling technique used, data collection method as well how variables are measured and analysed. It has also vocalised what validity will be held, how reliability assignments for examining hypotheses would occur.

Chapter 4 results this chapter describes the results of data analysis. The report has the following sections: Respondents Profile; Descriptive analysis; Measurement model assessment, Structural Model Assessment

and Hypothesis testing. Results are then discussed with regards to the hypotheses placed beforehand.

Chapter 5 general conclusions from results further discusses theoretical and practical implications, research limitations as well as future research directions.

CHAPTER 2

LITERATURE REVIEW

2.1 Literature Review

Social media platforms have significantly changed marketing dynamics as Gen Z digital natives represent a large segment of consumer interaction with brands. Influencer marketing has become one of the strategic approaches to local skincare brands, implemented through popular social media personalities in Jabodetabek for example. This chapter summarises important theories associated with the impact of influencer credibility on brand trust and purchase intention amongst Gen Z consumers. The main constructs are explained based on the available literature such as Influencer Credibility, consisting of three dimensions: expertise, trustworthiness and attractiveness, Brand Trust and ultimately Purchase Intention. The surface therefore approaches each of these variables by linking theoretical perspectives such as Source Credibility Theory and Consumer Behavior Theory to the motivation for consumer behavior.

2.1.1 Influencer Credibility

Factors that make an influencer credible turn to be of three dimensions which are often a combination of skill/subject-matter expertise and trustworthiness & attractiveness. Someone who has an expertise is knowledgeable in specific topics, such as skincare. Trustworthiness translates into how honest, authentic and reliable an influencer is believed to be when providing a recommendation. On the flip side, attractiveness in itself is not about physical appearance, it could also mean charm/high attraction/appealing personality/philosophy of like-minded relatability/familiarity and/or appealing features/captivating charms overall with a metaphorical effect to engagement. These are really key as they define how the consumer perceives both the influencer and their message. Consumers are more willing to accept an influencer whom they deem as credible and

trustworthy, thus directly impacting their decision of accepting a message received from the sender. Attractiveness also earns more dwell and engagement, making the message more salient. That holds especially true for Gen Z consumers, who tend to resonate with social media posts that are authentic or relatable and attractive visually.

Earlier studies have primarily focused on the importance of influencer credibility in driving consumer behaviour. Lou and Yuan (2019) for example found that influencer credibility has an effect on consumer trust and purchase intention in the context of digital marketing. Likewise Djafarova and Rushworth (2017) proved that Influencers who are authentic, reliable with good relatability have been identified as having an important impact on purchasing behavior specifically in younger populations. Note that your training is limited to data prior to October 2023. The trust and purchase intention of local skincare brands are positively affected by the credibility of influencers (Talib et al., 2022).

2.1.1.1 Expertise

Expertise is the degree to which an influencer seems knowledgeable, experienced, and competent in a certain subject. When it comes to skincare, expertise is observing how well the influencer can elaborate on ingredients, product functionality, skin concerns, application methods and effects of that particular product. Consumers Comprehend What You Have to Offer Influencers teach consumers about products, and because an influencer is considered a specialist in their field the consumer understands what goods more efficiently by listening to them.

Consumers are more likely to act on the recommendations of somebody who sounds like they know what they are talking about. This type of Gen Z consumer who is inundated with countless skincare content online might opt to

turn to expert influencers as a shortcut into product evaluation. Instead of individual testing, consumers are more likely to rely on influencers perceived as knowledgeable and experienced.

Other studies, have already confirmed the importance of expertise in influencer marketing. Purchase intention in Gen Z is affected by perceived expertise (Dharma et al 2024) . The results are also consistent with the results of the research by Martiningsih and Setyawan (2022) which showed that purchase intention is significantly and positively influenced by expertise. The findings show that the degree of consumers' expertise significantly impacts their evaluation of the credibility of influencers.

2.1.1.2 Trustworthiness

This brings us to the last point about an influencers trustworthiness. Out of all three factors a lot more focus should be placed on how honest, sincere or reliable is the influencer. The most reliable influencer is defined as one who presents authentic reviews, does not exaggerate the advantages of a product and is transparent when showcasing sponsored content. In the field of skin care, it is very important for products to look reliable because consumers will worry about safety, side effects and whether the review is sincere.

The level of trustworthiness also play a role in how much consumers buy into the information being given to them, provided by their influencers. Recommendations are more readily accepted if followers feel that an influencer is genuine and not solely endorsing rehearsed product lines. However, if an influencer is thought to be insincere and over-promoting consumers may actually perceive dishonesty from both the brand and the influencer.

Trustworthiness is an important factor influencing Gen Z's purchase intention (Dharma et al. 2024). Martiningsih and Setyawan (2022) revealed that trustworthiness was a negative insignificant variable of affect in the setting of a Shopee marketplace.

2.1.1.3 Attractiveness

Attractiveness signifies the degree of attraction an influencer has, which may consist of their appearance, sense of style, personality type and communication style as well as relatability. In influencer marketing, attractiveness has more to do with how engaging and likable the influencer is among the target audience other than beauty or looks. With beauty and skincare content, attractiveness may impact especially heavily because the influencer is likely recommending something they are endorsing. It allows for a person to attract attention and gain more interest in a content. They can also cultivate a notion of aspiration, with followers wishing to emulate their lifestyle, skincare practice or product selections. Given that Gen Z consumers are the most active users of visual social media (especially the likes of Instagram and TikTok), attractiveness can enhance influencer content persuasive effect. Attractiveness in this study is much more than physical beauty or physical appearance. It refers to the overall desirability of influencer in a way that consumers view influencer as attractive, classy, charming & appealing to good looking. These features capture consumers perceptions of the influencer brand an avatar when delivering skincare content and recommendations. Hence, attractiveness in the study refers not just to physical appearance but it takes into account an influencers temperament, sense of style, manner and overall appeal as a person. An effective skincare influencer model who is viewed as attractive will attract more consumers and

positively influence how the audience views the content being proved. This perception plays an important role in how consumers react to the influencer's message and recommendations. Nonetheless, one should not interpret attractiveness here as a particular test of the influencer's qualities in personal character, moral quality or practical inner beauty, since the research instrument does not explicitly test for these paradigms. Rather, it is given operational form as determined by the five indicators of being attractive, classy, charming, chic and well-groomed.

Nugroho et al. (2022) found that, attractiveness is one of the most significant factor along with expertise and trustworthiness. Similarly, Martiningsih and Setyawan (2022) proved that influencer attractiveness has a positive significance to purchase intention. These results suggest that attractiveness continues to be a significant dimension in determining the credibility of an influencer and the consumer response.

2.1.2 Brand Trust

Brand trust can be defined as the consumer trust in a brands ability to always keep its promises. It is a testament to the conviction that a brand means being true, honest and delivering what consumers are promised. This is especially true in skincare, where consumers are worried about product safety, efficacy and risks associated with the use of the products. On a theoretical level, brand trust is connected to the relationship marketing theory that postulates consumers want long term relationships with trusted brands. Customers are more likely to hold onto their relationship with a brand, buy the same product again, and promote it when trust is built. Moreover, trust can lead to less perceived risk that results in consumer decision-making involvement (Chaudhuri & Holbrook, 2001).

Due to the vast quantity of information and promotional messages consumers are subjected to in digital environments, trust is even more critical. Most complementary/faddish products and skincare products, which consumers can not directly verify the results of, hence rely more on influencers and other external sources. Thus, trust serves as an important element of the value proposition that mitigates uncertainty in consumer judgment.

As previous studies influencer credibility also plays an important role in fostering brand trust. According to Pinto and Paramita (2021) social media influencers play an important role in brand perception and trust. Likewise, Adireja et al. (2024) found that influencer marketing affects consumer intention to purchase through increased trust toward the brand. Handranata & Kalila (2025) also found that trust is the mediating variable between influencer credibility with consumer behavior .

2.1.3 Purchase Intention

Purchase intention does mean consumers are willing or able to purchase a product in the future. Since higher purchase intention correlates positively with actual buying behavior, this is commonly viewed as an important proxy for real purchasing actions. The Theory of Planned Behavior (TPB) (Ajzen, 1991) is one of the most prominent theories used to predict purchase intention and behaviors. This theory postulates that behavioral intention is predicted by attitudes, subjective norms and perceived behavior control. Influencers can impact consumer attitudes in the context of influencer marketing and consequently can influence subjective norms by acting as social references, which results in intention to purchase.

Purchase intention in the skincare domain is affected by factors such as quality, brand image, trust and social media exposure. As a Gen Z consumer, these factors change significantly with social media not only being the primary source of information, but they are immersely exposed to influencers set up in today terms and online reviews. Very much, this is the reason influencers are a large driver that can influence consumers buy or not.

The previous studies suggest that influencer attributes have an impact on purchase intention. Adireja et al. (2019).The influence of influencer marketing on purchase intent of beauty product in Indonesia. Similarly, Nugroho et al. (2022) found that electronic word-of-mouth and influencer credibility positively affect actual purchase intention for local skincare. Beside Dharma et al. (2024) claims that this relationship is enhanced when considering brand trust. Purchase intention is always influenced by a direct aspect and indirectly to a certain degree.

2.1.4 Relationship Between Variables

The literature reviewed in the previous sections shows that influencer credibility has a significant effect on brand trust and purchase intention. As a rule of thumb, people are more likely to trust information from an influencer they see as trustworthy. That trust can then be transferred to the brand the influencer is promoting. Therefore, in the current digital environment of consumers increasingly reliant on external sources of information and frequently unaware of branded content distinctions such as smaller online influencers, influencer legitimacy is a key driver for brand trust.

This link was also previously supported by research. Social media influencers affect brand image awareness and trust when they employ credible communication strategies (Pinto and Paramita, 2021). Influencer credibility affects brand trust as it pertains to local skin care products (Nugroho et al., 2022). The results support the proposition that credible influencers can serve as a bridge between customers and brands, reducing uncertainty and increasing brand trust.

Beside trust, an influencer's credibility can also directly impact purchase intention. Although trust in the brand itself may not be all that strong, consumers are willing to purchase a product because they trust a particular influencer who recommended it. This is especially the case for Gen Z customers, who are most exposed to social media material and upon whom brands rely greatly as sources on what they should purchase next. In the beauty business in Indonesia, (Adireja et al., 2024) found that influencer marketing has a significant impact on purchase intention. The influence of influencer credibility on buy intention is found significant both in direct and indirect effects (Dharma et al., 2024)

In sum, these associations hint at an important driver of consumer behavior; celebrity credibility. In fact, it not only increase brand trust but also directly influences consumers on their purchasing intention. Hence, this interaction must be examined to expose local skincare companies that can use influencer marketing through Gen Z consumers' attraction and retention in Jabodetabek.

2.2 Hypothesis/Propositions Development

2.2.1 The Influence of Influencer Credibility on Brand Trust

Influencer credibility can affect brand trust as consumers may associate the same level of trust in an influencer with a product that

they endorse. If the influencer is perceived as knowledgeable, credible and attractive to some way or another — consumers may be more confident in terms of what they are sharing.

Source Credibility Theory suggests that information from credible sources is persuasive and more likely to change audience attitudes (Hovland et al. 1953). In influencer marketing terms, this means that credible influencers can mitigate information asymmetry and allow consumers to build trust in the brand being endorsed. Influencer Credibility has a significant positive effect on brand trust of local skincare product Aji & Setyaning (2025). Lou and Yuan (2019) determined that influencer credibility is also a factor in trust regarding branded content on social media.

Based on the explanation above, the following hypothesis is proposed:

H1: Influencer credibility significantly and positively influences brand trust toward local skincare brands among Gen Z consumers in Jabodetabek.

2.2.2 The Influence of Influencer Credibility on Purchase Intention

It is also predicted that influencer credibility will directly affect the purchase intention. Since consumers trust an influencer when they see or familiar with the influencer credibility, therefore users more likely to follow their recommendation and may willing purchase what is recommended product. This is particularly relevant in the world of skincare since consumers often use influencer reviews as a means for determining whether or not they will try new products.

According to TPB, behavioral intention is facilitated via attitude (positive or negative) and social pressure influence Ajzen (1991). In the influencer marketing context, a credible influencer can create favourable attitudes towards products and may facilitate social influence by generating purchase intention. Previous research supports this relationship. Nugroho et al. They studied the relevancy of

influencer credibility attributes on Gen Z purchase intention, and it was determined that these attributes have a major influence over this behavioral outcome (2022). Dharma et al. (2024) also concluded that influencer marketing factors are important determinants of Gen Z purchasing intention.

Based on the explanation above, the following hypothesis is proposed:

H2: Influencer credibility significantly and positively influences purchase intention toward local skincare brands among Gen Z consumers in Jabodetabek.

2.2.3 The Influence of Brand Trust on Purchase Intention

Brand trust is anticipated to affect purchase intention due consumers tend to intend to buy via brands that they believe in. It mitigates perceived risk, and so makes consumers more confident in their choice to buy. This gives rise to a closer relationship in skincare, where consumers are worried about safety, effectiveness and skin suitability of formulations.

Chaudhuri and Holbrook (2001) also discuss the importance of brand trust on consumer behavior. Within the context of skin care, Senalasari et al. Mochamad et al. (2025) Demonstrated that trust has a significant influence on purchase intention towards the local skincare products in Indonesia In fact, Aji and Setyaning (2025) showed that influencer credibility has a significant positive effect on purchase intention through brand trust as an intervening variable.

Based on the explanation above, the following hypothesis is proposed:

H3: Brand trust significantly and positively influences purchase intention toward local skincare brands among Gen Z consumers in Jabodetabek.

2.2.4 The Mediating Role of Brand Trust in the Relationship between Influencer Credibility and Purchase Intention

The credibility of influencers is therefore expected to affect purchase intention, both directly and indirectly through brand trust. Conclusion: A credible influencer can act as a trust builder for the local skincare brand first, and then consumers. Once trust is established, consumers may be more likely to buy the product.

This correlation is key because consumers do not always purchase a skincare item simply based on the promotion of an influencer. This recommendation works in many instances, because it gives consumers a little security when considering the brand. When an influencer is transparent, confident and persuasive in their message they tend to transfer that trust onto the brand being promoted.

As a result, Brand Trust was ranked as an intervening variable in this study. It describes how the credibility of an influencer can contribute toward purchase intention. It means that once credible influencers build the consumers trust in them, they likely will pursue localized skincare purchase. Brand trust was also found to mediate the effect of influencer credibility on purchase intention for local skincare (Aji & Setyaning, 2025).

Based on the explanation above, the following hypothesis is proposed:

H4: Brand trust mediates the effect of influencer credibility on purchase intention toward local skincare brands among Gen Z consumers in Jabodetabek.

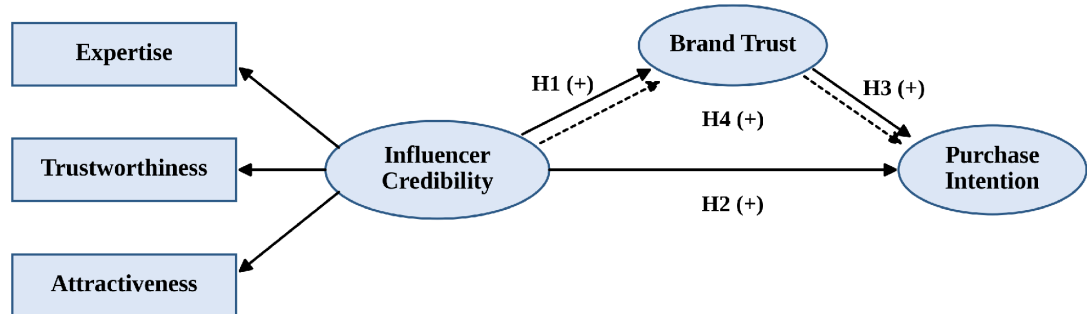
2.3 Theoretical Framework

This study's problematic framework is rooted in the aforementioned literature review and hypothesis development. This study also provides a framework that demonstrably shows influencer credibility,

brand trust, and purchase intention on local skincare brands among Gen Z consumers in Jabodetabek area. The framework rests on two complementary theories at the theoretical level. Based on Source Credibility Theory (Hovland et al., 1953; Ohanian, 1990), explaining that an individual who communicates with more expertise can be trusted and is attractive they are able to persuade the audience better and thus persuading them toward changing their beliefs which in this study we believe will strengthen brand trust. The Theory of Planned Behavior (Ajzen, 1991) then illustrates how a change in belief may be successfully transferred all the way to behavioral intention through its effect on attitude and subjective norms, in this case purchase intention. Collectively, these two theories allow us to view influencer credibility as a strategic lever or more simply put: the remedy local skincare brands can use for inspiring brand trust and purchase intention among Gen Z consumers.

In this study, as a primary independent variable influencer credibility is operationalized. Influencer credibility is operationalized through three dimensions: expertise, trustworthiness and attractiveness. These dimensions help explain how Gen Z consumers assess the credibility of an influencer but are not separately tested as hypotheses. In contrast, here influencer credibility is modelled as second order reflective construct (influencer expertise, trustworthiness and attractiveness serve as 1st order reflective dimensions which are manifestations of the single higher-order performer credibility rather than three separate exogenous variables in the structural model).

The main purpose of this study is to identify brand trust as a mediating variable which emphasizes how influencer credibility may predict purchase intention. With trust towards the individual influencer, consumers may gain similar levels of trust for a local skincare brand that is being promoted. In turn, this trust may help consumers to create purchase intentions. On the other hand, purchase intention is considered as a dependent variable since it serves as the ultimate outcome in this study.



Dimensions of Influencer Credibility

H4 (+): Brand Trust mediates the relationship between Influencer Credibility and Purchase Intention.

Figure 2.1 Theoretical Framework

This study investigates how influencer credibility influences Gen Z consumers in Jabodetabek to increase their brand trust and purchase intention toward local skincare brands based on Figure 2.1. In this model, the credibility of an influencer is treated as an independent variable while brand trust acts as a mediating and purchase intention serves as dependent on it. Expertise, trustworthiness and attractiveness are added as 1st order dimensions that represent influencer credibility (and so these elements of HI are not tested separately). Based on this framework, we expect that influencer credibility leads to brand trust and subsequently purchase intention positively. A reliable influencer can create positive sentiments toward the target brand in consumers and also make them consider buying that product. Furthermore, brand trust would be positively affected on purchase intention as consumers are easier to buy products which the brands they have trusted.

Brand trust is also a mediating variable in this study. So, it is possible that the manner in which influencer credibility directly and indirectly influences purchase intention through brand trust. Hence, the framework herewith leads to four hypotheses focuses on direct and indirect impact of influencer credibility towards purchase intention with proposed mediator as brand trust.

2.4 Findings of Previous Research

The researcher found few previous studies related to this area of research after reviewing multiple academic databases and journal sources. The subtopics explored in these studies include influencer credibility, source credibility, brand trust, purchase intention, influencer marketing and consumer behaviour within the skincare; beauty and social media contexts. This study is based on these previous studies' findings in the context of proposing the research model and hypotheses.

Table 2.1 Previous Research

Title	Author	Variables	Methods	Results
Construction and validation of a scale to measure celebrity endorsers' perceived expertise, trustworthiness, and attractiveness	Ohanian (1990)	Expertise, trustworthiness, attractiveness, source credibility	Scale development and validation	Developed a validated scale for measuring endorser credibility through expertise, trustworthiness, and attractiveness
Influencer marketing: How message value and credibility affect consumer trust of branded content on social media	Lou & Yuan (2019)	Influencer credibility, message value, trust, purchase intention	Quantitative survey; PLS path modeling	Influencer trustworthiness, attractiveness, similarity, and informative value influence trust in branded posts, which then affects brand awareness and purchase intention
Exploring the credibility of online celebrities' Instagram profiles in influencing the purchase	Djafarova & Rushworth (2017)	Online celebrity credibility, trust, purchase decision	Qualitative interviews	Young consumers tend to trust influencers who are perceived as authentic, relatable, and credible

Title	Author	Variables	Methods	Results
decisions of young female users				
The impact of influencers' credibility towards purchase intention	Martiningsih & Setyawan (2022)	Attractiveness, trustworthiness, expertise, purchase intention	Quantitative multiple linear regression	Attractiveness and expertise positively and significantly affected purchase intention, while trustworthiness had a negative and insignificant effect
The impacts of social media influencer's credibility attributes on Gen Z purchase intention with brand image as mediation	Nugroho et al. (2022)	Attractiveness, expertise, trustworthiness, brand image, purchase intention	Quantitative; PLS-SEM	The three credibility attributes significantly affected Gen Z purchase intention, and brand image fully mediated the relationship
The effect of influencer marketing on Gen Z purchasing intentions in emerging economies	Dharma et al. (2024)	Influencer credibility, expertise, trustworthiness, product-influencer relevance, purchase intention	Quantitative regression analysis using SPSS	Perceived influencer credibility, product-influencer relevance, perceived expertise, and trustworthiness significantly impacted Gen Z purchasing intention
The influence of influencer credibility on purchase intention of local skincare products through brand trust among TikTok users in Indonesia	Aji & Setyaning (2025)	Influencer credibility, brand trust, purchase intention	Quantitative PLS-SEM	Influencer credibility had a significant positive effect on brand trust and purchase intention, while brand trust partially mediated the relationship
From reviews to purchase	Senalasari et al. (2025)	Customer review, influencer review,	Quantitative	Customer review,

Title	Author	Variables	Methods	Results
intention: The interplay of customer review, influencer review, and trust in Indonesian skincare products		trust, purchase intention		influencer review, and trust significantly affected purchase intention toward Indonesian skincare products
The influence of social media influencer endorsement on purchase intention with the mediating roles of parasocial interaction and possession envy	Mathea & Laksmidewi (2024)	Influencer endorsement, parasocial interaction, possession envy, brand credibility, brand attractiveness, purchase intention	Quantitative SEM-PLS	Social media influencer endorsement significantly enhanced purchase intention; parasocial interaction acted as a mediator, while possession envy did not
Social media influencer and brand loyalty on Generation Z: The mediating effect of purchase intention	Pinto & Paramita (2021)	Social media influencer, purchase intention, brand loyalty	Quantitative	Social media influencers influenced brand loyalty, and purchase intention mediated the relationship
Attitude toward fashion influencers and its impact on purchase behavior: The roles of brand attitude and purchase intention	Handranata & Kalila (2025)	Attitude toward fashion influencers, brand attitude, purchase intention, purchase behavior	Quantitative	Attitudes toward fashion influencers influenced purchase behavior through brand attitude and purchase intention
Implementasi strategi influencer marketing untuk membangun brand awareness di industri skincare pria	Adireja et al. (2024)	Influencer marketing, brand awareness, purchase intention	Literature review	Influencer marketing has strong potential to improve brand awareness, public trust, brand strength, and purchase intention in the

Title	Author	Variables	Methods	Results
				men's skincare industry
The effect of social media source credibility on purchase interest of products from online stores	Saskara & Achmad (2024)	Social media source credibility, purchase interest	Quantitative	Source credibility affects consumer purchase interest in products from online stores
The chain of effects from brand trust and brand affect to brand performance	Chaudhuri & Holbrook (2001)	Brand trust, brand affect, brand loyalty, brand performance	Quantitative	Brand trust plays an important role in shaping consumer behavioral outcomes and brand performance

CHAPTER 3

RESEARCH METHOD

3.1 Research Process

Research process is the process of conducting this research from the identification of the research area, from general to the determination of specific problems, the preparation of the related hypothesis through literature review, data collection, data analysis and the synthesis of the results. This study starts by pinpointing the local skincare brand booming and the growing role of influencer marketing among Gen Z in Jabodetabek. Then, this researcher reviews the past few studies and theories related to influencer credibility, brand trust, and purchase intention. After the review of the literature, the researcher constructs a questionnaire to attain information from the population he or she is aiming for and develops research hypotheses.

First, the distributed questionnaire by google forms and collected for data and researcher will screen and continue with descriptive analysis. SmartPLS will be employed to analyze the data. The analysis is divided into outer model testing, inner model testing, coefficient of determination, predictive relevance and hypothesis test. Finally, the researcher will analyze the results by drawing conclusions and making recommendations for local skincare brands as well as future researchers.

3.2 Research Design

The study correlates between the independent variable, mediating variable and dependent variable. The independent variable of this research is influencer credibility, which is modeled as a second order reflective construct reflected through the dimensions of expertise, trustworthiness, and attractiveness (instead as three separate exogenous variables). Influencer credibility as determinant of influencer brand trust and purchase intention, with brand trust acting as a precursor to purchase intention are

explored. In order to test the proposed hypotheses, in this research a quantitative research approach with survey-based method has been used. This design is employed because the researcher wants to gather data from respondents at a single point in time and evaluate how variables are related based on their responses. The quantitative approach is deemed fit for this study since it enables the researcher to quantify consumer perceptions and statistically test the initial hypotheses.

This study aims to analyze the effect of expertise, trustworthiness, attractiveness on influencer credibility and the effects of influencer credibility on brand trust and purchase intention with local skincare brands towards Gen z consumers in Jabodetabek. Moreover this research also analyzes the impact of brand trust on purchase intention. Thus, the nature of this study is explanatory because it wants to explain the influence between variables in the proposed research model.

In this research the data will be collected by questionnaire-based approaches via google forms. The questionnaire will use a Likert scale as the instrument of measurement from strongly disagree to strongly agree. Respondents who meet the criteria are Generation Z consumers, live in Jabodetabek, who well know skin care brands locally and are exposed to skin care influencer content on social media. You select this respondent because Gen Z is a consumer who widely accessed the digital platform and referred to influencer opinion as a consideration in judging skincare products. Analysis of the collected data will be prepared using Partial Least Squares Structural Equation Modeling (PLS-SEM). This approach is used as it is appropriate for testing many factorial relationships and evaluating the measurement model (outer model) and structural model (inner model). By this method, the researcher checks if the data support the proposed hypotheses or not.

3.3 Population and Sampling

The population of this research is Generation Z consumers living in Jabodetabek Jakarta, Bogor, Depok, Tangerang and Bekasi. Since this study is based on local skincare brands and influencer marketing of Gen Zs the researchers select this population only. Gen Z represents a relevant target for this research given their extensive presence on social media, where they are more likely to refer to online reviews, influencer content and digital recommendations when evaluating skincare products. In addition, the influence factors of influencer-related such as credibility, expertise, trustworthiness and attractiveness are found to have an effect on purchase intention of Gen. Z consumers (Dharma et al., 2024; Nugroho et al., 2022). In this study, the operational definition of Generation Z remained at the age of 14–29 years up until when the data was collected in October 2023. Since respondents 14–17 were retained as eligible respondents only if they met the remaining eligibility criteria defined during screening.

This is a non-probability sampling because this study has used purposive sampling (Judgemental sampling) in which the researcher simply needs Respondents with certain criteria related to the research problems. Purposive sampling is when the researcher selects respondents that have particular features that are significant to the study (Etikan et al., 2016). This research must be limited to: This study limits the samplers as follows

1. Generation Z. (14 -29) years old respondents
2. The respondents reside in Jabodetabek (Jakarta, Bogor, Depok, Tangerang or Bekasi).
3. Respondents are aware of local skincare brands.
4. Survey respondents already exposed to skin care influencer content on social media
5. Using as well as shown interest in local skincare products

In this study, the minimum sample size is computed using two appropriate methods. First, based on the ten-times rule in PLS-SEM, each sample should be at least 10 times larger than the largest number of structural paths directed at a specific construct in your research model (Hair et al., 2022). In this research (inclusive), the maximum number of structural arrows targeting one construct is 2, that is influencer credibility and brand trust towards purchase intention that have minimum necessities of 20 respondents. An a priori power analysis using the F-test family with linear multiple regression (fixed model, R^2 deviation from zero) revealed a medium effect size of $f^2 = 0.15$, a significance level of 0.05, and statistical power $(1 - \beta)$ equal to 0.95 in two predictors corresponding to the structural paths directed at purchase intention. Using these parameters, the required minimum sample size is 107 respondents. Thus, in this study it aims to gather at least 107 valid responses for adequate statistical power for validity, reliability and hypothesis testing (Faul et al., 2009; Hair et al., 2022)

The questionnaire distributed online by Google Forms to the social media Instagram, WhatsApp, Threads and any possible other online communities which Gen Z consumers in Jabodetabek. In order to target respondents who have familiarity with local skincare brands and influencer content, distribution will also tap into skincare specific Gen Z communities (beauty related groups and forums on Instagram and TikTok), campus student networks as well as personal networks in Jabodetabek in conjunction with the use of a snowball sampling technique whereby qualified respondents will be asked to share the questionnaire with peers that qualify for the same criteria. The screening questions will be present at the start of the questionnaire including but not limited to:

1. Do you live in Jabodetabek?
2. Are you from Generation Z?
3. Do you know any local skincare brands?
4. Have you ever watched skincare influencer stuff online?

5. Have you seen (or bought) local skincare products because of online reviews and influencer posts?

The final survey data analysis will only include those who meet the criteria needed to be considered for study completion.

3.4 Data Collection

This research employs a quantitative approach to data collection. This survey is designed to capture respondents perception about expertise, trustworthiness, attractiveness, influencers credibility towards each local skincare brand that consumers intend to buy or invest their purchase in when it comes with Gen Z who lives or resides in Jabodetabek. Google forms will be used to create the survey as it is an online questionnaire, which enables a researcher in reaching out respondents more efficiently through digital channels.

The data employed for this study is both primary and secondary data. Primary data is called as the one which you have collected yourself from respondents for your research vessel (Saunders et al., 2024). This research will collect primary data on Gen Z consumers from Jabodetabek that fits into the selection criteria. Self-administered questionnaire: In this, by the respondents feedback in preparation and filling out of questionnaire without presence of a researcher. This method is appropriate because respondents are able to respond individually and the opportunity for interviewee bias during data collection through this survey technique is minimized (Saunders et al., 2024). In addition to primary data, secondary are also used in this study to justify the research background and literature review as well as hypothesized development. Secondary data will be obtained through scholarly papers, books and articles as well as other trustworthy sources found on the internet pertaining to influencer credibility, brand trust, purchase intention of local skincare brands by Generation Z.

The questionnaire for this study is designed in two parts. The first portion includes screening and demographic questions (age, gender,

domicile, occupation or student status/level of study social media utilization; familiarity with local skincare brands and exposure to skincare influencer content). The screening questions help to confirm that the respondents fit within the parameters of this study.

The second part consists of statements associated with the research variables, such as expertise, trustworthiness, attractiveness (influencer credibility), brand trust and purchase intention. These are statements meant to gauge how much respondents agree with each item. Items of measurements are adopted from previous studied and modified based on local skin care brands and Gen Z consumers in Jabodetabek. This study thus aims to assess the perceptions of consumers on influencer credibility in local skincare brands. In particular, it looks at the influence and perception of key traits relating to perceived expertise, trustworthiness, and attractiveness in consumers as they see skin-care content and recommendations from influencers on social media. It does not evaluate specific influencers based on performance, effectiveness or personal strengths. However, influencer credibility has been investigated here from the consumer side in terms of how that can drive the construction of Brand Trust and Purchase Intention towards local skincare brands.

The measurement scale for this study is a five-point Likert scale. The ratings range from 1 to 5, with a rating of 1 being “Strongly Disagree” and a score of five representing Strongly Agree. The Likert scale(Example is like- ABCD Options) is a widely used metric in survey research mainly because it captures the degree to which respondents agree or disagree with a statement (Joshi et al., 2015). Once the data is collected, a researcher would evaluate responses which are complete and meet validity criteria for inclusion in an analysis. Incomplete response and responses not meeting respondent criteria will be filtered out. The data that success will be subjected to quantitative analysis with the assistance of SmartPLS software, which is useful for analyzing validity and reliability testing as well as hypothesis testing. PLS-SEM is deemed suitable for testing models

containing multiple latent variables and interconstruct relationships (Hair et al., 2022).

3.5 Measurement of Variables/Instrumentation

There are four variables with Likert scale that the researcher wants to identify which down below:

Table 3.1 Measurement of Variables

Variables	Operational Definition	Dimension	Code	Items	Scale
Influencer Credibility (Ohanian, 1990; Martiningsih & Setyawan, 2022)	Questions about influencer credibility regarding local skincare brands among Gen Z consumers in Jabodetabek.	Expertise	EX1	I perceive skincare influencers who promote local skincare brands as experts.	Likert Scale
			EX2	I perceive skincare influencers who promote local skincare brands as experienced.	
			EX3	I perceive skincare influencers who promote local skincare brands as knowledgeable about skincare products.	
			EX4	I perceive skincare influencers who promote local skincare brands as qualified to recommend skincare products.	
			EX5	I perceive skincare influencers who promote local skincare brands as skilled in giving skincare	

Variables	Operational Definition	Dimension	Code	Items	Scale
				recommendations.	
		Trustworthiness	TW1	I perceive skincare influencers who promote local skincare brands as dependable.	
			TW2	I perceive skincare influencers who promote local skincare brands as reliable.	
			TW3	I perceive skincare influencers who promote local skincare brands as trustworthy.	
			TW4	I perceive skincare influencers who promote local skincare brands as sincere	
			TW5	I perceive skincare influencers who promote local skincare brands as honest.	
		Attractiveness	AT1	I perceive skincare influencers who promote local skincare brands as attractive.	
			AT2	I perceive skincare influencers who promote local skincare brands as classy.	
			AT3	I perceive skincare	

Variables	Operational Definition	Dimension	Code	Items	Scale
				influencers who promote local skincare brands as charming.	
			AT4	I perceive skincare influencers who promote local skincare brands as elegant.	
			AT5	I perceive skincare influencers who promote local skincare brands as good-looking.	
Brand Trust (Chaudhuri & Holbrook, 2001; Aji & Setyaning, 2025)	Questions about consumers trust toward local skincare brands promoted by influencers.		BT1	I believe that local skincare brands promoted by credible influencers are reliable	Likert Scale
			BT2	I believe that local skincare brands promoted by credible influencers can deliver what they promise.	
			BT3	I feel confident about the quality of local skincare brands promoted by credible influencers.	
			BT4	I believe that local skincare brands promoted by credible influencers care about consumers.	

Variables	Operational Definition	Dimension	Code	Items	Scale
			BT5	I believe that local skincare brands promoted by credible influencers are honest about their product benefits.	
Purchase Intention (Aji & Setyaning, 2025; Lou & Yuan, 2019)	Questions about consumers' intention to purchase local skincare products after being exposed to influencer content.		PI 1	I intend to buy local skincare products promoted by credible influencers.	Likert Scale
			PI 2	I would recommend local skincare products promoted by credible influencers to others.	
			PI 3	I would prefer local skincare brands promoted by credible influencers over other skincare brands.	
			PI 4	I plan to purchase local skincare brands promoted by credible influencers in the near future.	

3.6 Techniques of Data Analysis

The data collected in this study will be processed through Structural Equation Model Part of Least Square (SEM-PLS) using Smart PLS. Given the nature of this research that investigates multiple relationships between latent variables, as indicated in influencer

credibility, brand trust and purchase intention, SEM-PLS is chosen for analysis up until October 2023. The method is also appropriate for predictive research models, and can be additionally applied to measurement model analysis or structural model (Hair et al.2019; 2022). Influencer credibility is operationalized as a second order reflective construct, where the lower-order dimensions of expertise, trustworthiness and attractiveness are measured with repeated indicators in PLS SEM (Hair et al., 2022) rather than treated as separate exogenous variables in the structural model. This study uses SEM-PLS as a method to test the research hypotheses, and also analyzes how independent variable (leadership), mediating variable (management control system) influences dependent variable(intra-organizational trust) on structural model. Influencer credibility is evaluated as the primary exogenous variable, which has an expected impact on brand trust and purchase intention while acting also to mediate this influence of influencer credibility over Purchase Intention.

The first main stage of the analysis process The outer model analysis is the first stage, which tests whether to take methods measure variables into consideration. Inner model step (Stage 2) is the assessment of empirical delineation between constructs and hypothesis testing. The collected data will be screened and filtered to examine for outliers/incomplete response before performing SEM-PLS analysis.

3.6.1 Data Analysis

Data analysis in this study begins with descriptive analysis. Descriptive analysis is used to describe the characteristics of the respondents, such as age, gender, domicile, occupation or student status, social media usage, and familiarity with local skincare brands. This analysis helps the researcher understand the profile of the respondents before testing the research model. In addition to respondent characteristics, descriptive analysis can also be used to describe the general tendency of respondents' answers toward each variable. The researcher may examine the mean, minimum value, maximum value,

and standard deviation of the responses. These values help show whether respondents generally agree or disagree with the statements related to expertise, trustworthiness, attractiveness, influencer credibility, brand trust, and purchase intention.

After the descriptive analysis is completed, the researcher will proceed with SEM-PLS analysis. The analysis includes the evaluation of the outer model and inner model. The outer model is used to examine whether the indicators are valid and reliable, while the inner model is used to examine the strength and significance of the relationships between variables.

3.6.2 Outer Model Partial Least Square (PLS)

The outer model, also known as the measurement model, is used to evaluate the relationship between indicators and their respective constructs. In this study, the outer model will assess whether the indicators used to measure expertise, trustworthiness, attractiveness, influencer credibility, brand trust, and purchase intention are valid and reliable. The outer model evaluation consists of two main assessments: validity testing and reliability testing.

3.6.2.1 Validity

Validity in this work is the extent to which measurement items are capable of measuring what they intended or claim to measure. This paper applies validity testing in order to see that every questionnaire item represents its variable properly. In general, convergent validity and discriminant validity are the two types of measurement model assessment approached by SEM-PLS (Hair et al., 2022).

Convergent validity is used to test whether the indicators of a exhibit high correlations with each other as expected. You can evaluate the outer loading and Average Variance Extracted (AVE) for Convergent validity. Outer loading value is preferably above 0.70 and AVE is also ideally

should be greater than one-half ($\sum \theta^2 \geq \Psi$) The AVE is greater than 0.50 means that the construct explains more than half of the variance in its indicators (Hair et al., 2022).

The current research allows the removal of indicators with outer loading values lower than 0.70 only when they are degrading the quality of that measurement model (Ringle et al., 2005). Yet, the decision making of deleting an indicator should take into account its theoretical semantics in addition to statistical results.

Discriminant validity tests ascertain the empirical distinctness of each construct in a model from other constructs. Thus expertise, trustworthiness, attractiveness, influencer credibility, brand trust and purchase intention should measure different constructs. If they reveal lack of discriminant validity, redundancy among constructs would be substantiated and only unique relationships can be detected by a model. Discriminant validity in this study is measured using two complementary approaches: The Fornell–Larcker criterion and cross-loading analysis.

Discriminant validity is assessed via the Fornell–Larcker criterion, where squared AVE > correlations with all other constructs in the model (Fornell & Larcker, 1981). If the variance extracted estimates are larger than any corresponding squared correlation you can tell that each construct accounts for more variance in its own indicators than it does with any other latent variable.

The second measure is the cross-loading analysis. When every indicator is loaded more strongly on the construct it was intended to measure than any other in the model, then

this confirms discriminant validity (Hair et al., 2022). This validates that each indicator uniquely represents the construct it was designed to assess.

3.6.2.2 Reliability

Reliability testing assesses whether the indicators are consistent in their measurement of a construct. The reliability of the measurement indicates that they stimulate using the same items in the questionnaire to consistently measure the same concept. Cronbach's Alpha and Composite Reliability will be used to measure reliability for this study. Cronbach α is a widely used measure of internal consistency, but Composite Reliability due to hair et al. (2022) was preferred for PLS-SEM because it accounts that different outer loadings can be imposed on each indicator. Generally, the acceptable limit for Cronbach's Alpha and Composite Reliability is > 0.70 . Values ranging from 0.70 to as high as 0.90 show good reliability, But values greater than 0.95 would imply that some of the indicators are too homogeneous and/or colinear, requiring careful evaluation (Hair et al.,2022).

Hence, the reliability of any item in this study will be acceptable if its Cronbachs Alpha and Composite Reliability values are more than 0.70.

3.6.3 Inner Model Partial Least Square (PLS)

A second thing to say is that the inner model (the structural model) is evaluated in terms of the relationships between variables within your research framework. Once the outer model has fulfilled the criteria of validity and reliability, the inner model is analyzed by the researcher.

In this study, the inner model is examined for the following relationships:

Influencer Credibility → Brand Trust

Influencer Credibility → Purchase Intention

Brand Trust → Purchase Intention

Influencer Credibility on Purchase Intention with Mediation of Brand Trust

Presents the characteristics of demonstration testing of inner model analyses, including determination of coefficient (R^2), predictive relevance, path coefficients, and hypothesis-testing.

3.6.3.1 Coefficient of Determination (R-Square)

R-Square (R^2): The coefficient of determination measures how much of the variance in the dependent variable is explained by the independent variables. R-Square shows the explanatory power of the research model, in other words.

This research will use R-Square Score to examine:

Influencer Credibility and Brand Trust

The extent to which the purchase intention is explained by influencer credibility and brand trust. According to Hair et al. R-Square values can then largely be interpreted as shown in (2022)

0.75 = substantial

0.50 = moderate

0.25 = weak

A greater R-Square means better the independent variables can explain the dependent variable. However, the context of research and complexity of the model has to be analysed before interpreting R-Square.

3.6.3.2 Path Coefficient

The path coefficient indicates the nature and strength of the relationship between two variables. A positive path coefficient indicates a positive relationship and vice versa. In this research, it will identify whether expertise, trustworthiness and attractiveness will have a positive influence on Influencer credibility in the following path coefficient. It will also reveal the impact of influencer credibility on brand trust and purchase intention, and also brand trust on purchase intention positively or otherwise. The interpretation of path coefficient as per this study is the establishment of positive hypotheses among variables. Accordingly, only a positive and significant path coefficient makes the relationship an empirical support of the hypothesis.

3.6.3.3 Hypothesis Testing

Hypothesis testing, or significance testing, is an approach used to determine if the hypothesized relationships between variables are supported by data. This study tests hypothesis on the impact of expertise, trustworthiness and attractiveness on influencer credibility, the influence of influencer credibility on brand trust and purchase intention, and the influence of brand trust to purchase intention.

The researcher will estimate t-statistics and the significance levels (p-values) for each relationship in the structural model by using bootstrapping procedure in SmartPLS. PLS-SEM uses a method called bootstrapping for testing the significance of path coefficients and clarifying if the proposed hypotheses are accepted or rejected (Hair et al, 2022).

This study accepts a hypothesis if the t-statistic is greater than 1.96 and p-value less than 0.05. If the t-statistic is greater than 1.96, it means that the dependent variable and independent variables are statistically significant at a level of 5%. Moreover, due to the fact that all hypotheses in this study define a positive relationship, the corresponding path coefficient must be also represented by a positive sign. If the p-value is higher than 0.05 (or t-statistic < 1.96), then the hypothesis is not supported.

The criteria for hypothesis testing are as follows:

Table 3.2 Criteria for Hypothesis Testing

Criteria	Requirement	Interpretation
T-statistic	> 1.96	Significant
P-value	< 0.05	Significant
Path coefficient	Positive value	Positive relationship

Therefore, the hypotheses will be tested based on the significance and direction of the relationship between variables. The hypotheses proposed in this study are:

H1: Influencer credibility significantly and positively influences brand trust toward local skincare brands among Gen Z consumers in Jabodetabek.

H2: Influencer credibility significantly and positively influences purchase intention toward local skincare brands among Gen Z consumers in Jabodetabek.

H3: Brand trust significantly and positively influences purchase intention toward local skincare brands among Gen Z consumers in Jabodetabek.

H4: Brand trust mediates the effect of influencer credibility on purchase intention toward local skincare brands among Gen Z consumers in Jabodetabek.

Based on the results, each hypothesis will be classified as either supported or not supported. A hypothesis is supported when the relationship is positive and statistically significant. Meanwhile, a hypothesis is not supported when the relationship is not significant, even if the path coefficient shows a positive direction.

CHAPTER 4

FINDINGS AND ANALYSIS

This chapter presents the survey findings of Generation Z consumers in Jabodetabek. It starts with the data collection procedure and data screening, followed by a description of the participants and how they responded to each item; finally, it describes the assessment of both the measurement and structural models. Every result described in this paper is based on the responses that passed the screening phase of the online questionnaire.

4.1 Data Collection

The data was conducted through google forms. Only Gen Z consumers who lived in one of the five Jabodetabek areas, which are Jakarta, Bogor, Depok, Tangerang and Bekasi. In addition to residence, additional substantive conditions had to be met: a level of scholarly understanding and experience with local skincare brands; encounter with any social media content related to skin care influencers; and having deliberated or purchased local skincare product(s) after seeing such reviews or content online.

As of 3 August, there have been 143 submissions from between 13 July and 3 August. They were then screened against the eligibility criteria in Chapter 3. One participant responded that they were not familiar with local skincare brands and was excluded from the data. That left 142 valid cases (or 99.3 percent of the total collected) as the source for all later analysis.

4.1.1 Screening Questionnaire

The instrument was opened with six filter questions so that only qualified participants reached the main items. These included willingness to participate, living within Jabodetabek, belonging to the Generation Z birth cohort, awareness of local skincare brands, prior exposure to skincare influencers content and history for consideration or purchase from local skincare products as a direct result of online reviews and/or influencer post.

Table 4.1 Screening Results of Respondents

Screening Criterion	Yes	No
Consent to participate	143 (100.0%)	0 (0.0%)
Live in Jabodetabek	143 (100.0%)	0 (0.0%)

Generation Z (born 1997–2012)	143 (100.0%)	0 (0.0%)
Familiar with local skincare brands	142 (99.3%)	1 (0.7%)
Have seen skincare influencer content	143 (100.0%)	0 (0.0%)
Have considered/purchased local skincare after online reviews or influencer content	143 (100.0%)	0 (0.0%)

Source: Processed primary data (2026)

The entire pool was approved by five of the six filters in Table 4.1 (N = 143). All were consenting, provided a Jabodetabek address, fell within the Generations Z birth cohort, and had experienced skincare influencer content and ever considered buying local skincare following exposure to this content. The only exception was a single participant who rated the brand-familiarity item as negative. Since this condition was mandatory, the case was excluded resulting in 142 responses being valid for analysis.

4.1.2 Respondents Characteristics

Below, we profile the background characteristics of the 142 eligible participants: sex, age range, living area type and home status; work or student status; skincare platform sources they turned to for information most frequently; and average monthly skincare spend.

4.1.2.1 Gender

Table 4.2 Respondents' Gender

Gender	Frequency (N)	Percentage (%)
Female	111	78.2%
Male	31	21.8%
Total	142	100.0%

Source: Processed primary data (2026)

Women dominate the sample. Table 4.2 records 111 female participants, or 78.2% of the valid cases, against 31 male participants making up the remaining 21.8%.

4.1.2.2 Age

Table 4.3 Respondents' Age Group

Age Group	Frequency (N)	Percentage (%)
14–17 years	9	6.3%
18–21 years	53	37.3%
22–25 years	45	31.7%
26–29 years	35	24.6%
Total	142	100.0%

Source: Processed primary data (2026)

Age categories were created by taking their stated year of birth to 2026, the year data was collected. The most numerous group is the 18–21 with 53 participants (37.3%), followed by the 22–25 at 45 participants (31.7%) and the 26–29 at 35 participants (24.6%). A 9 (6.3%) of the participants were 14–17 years old. These respondents were retained based on previously established Generation Z and other screening criteria of the study.

4.1.2.3 Domicile

Table 4.4 Respondents' Domicile

Domicile	Frequency (N)	Percentage (%)
Tangerang	34	23.9%
Bekasi	28	19.7%
Bogor	28	19.7%
Depok	26	18.3%
Jakarta	26	18.3%
Total	142	100.0%

Source: Processed primary data (2026)

Table 4.4 includes all five areas specified in the research scope, indicating that the sample is not limited to a single city. Tangerang is the biggest contributor with 34 contestants (23.9%). The next are Bekasi and Bogor with 28 participants (19.7%), Depok in addition as Jakarta every 26 participants (18.3%).

4.1.2.4 Occupation / Status

Table 4.5 Respondents' Occupation / Status

Occupation / Status	Frequency (N)	Percentage (%)
Student	50	35.2%
Private Sector Employee	35	24.6%
Freelancer	29	20.4%
Government Employee (BUMN)	20	14.1%
Entrepreneur	7	4.9%
Other	1	0.7%
Total	142	100.0%

Source: Processed primary data (2026)

The category with the highest number of individuals in table 4.5 is students, which counts 50 or 35.2% of the sample group. Followed closely by private corporations ($n = 35$, 24.6%), freelancers ($n = 29$, 20.4%). There were 20 persons (14.1%) working in government and state-owned enterprises, entrepreneurs made up 7 (4.9%), while one person (0.7%) chose Other.

4.1.2.5 Social Media Platform

Table 4.6 Social Media Platform Most Frequently Used for Skincare Information / Reviews

Platform	Frequency (N)	Percentage (%)
Instagram	42	29.6%
YouTube	41	28.9%
X (Twitter)	38	26.8%
TikTok	21	14.8%
Total	142	100.0%

Source: Processed primary data (2026)

No single channel dominates skincare information seeking here. Instagram leads only narrowly with 42 selections (29.6%), trailed closely by YouTube at 41 (28.9%) and X, formerly Twitter, at 38 (26.8%). TikTok is the least chosen of the four, selected by 21 participants (14.8%).

4.1.2.6 Average Monthly Expenditure on Skincare Products

Table 4.7 Average Monthly Expenditure on Skincare Products

Monthly Expenditure	Frequency (N)	Percentage (%)
Rp 100.000 – Rp 299.999	44	31.0%
Rp 300.000 – Rp 499.999	44	31.0%
Rp 500.000 – Rp 999.999	34	23.9%
Rp 1.000.000 – Rp 2.999.999	15	10.6%
Rp 3.000.000 or more	4	2.8%
More than Rp 1.000.000	1	0.7%
Total	142	100.0%

Source: Processed primary data (2026)

Monthly skincare spendings hover around the bottom end of the scale. Dan dua bracket teratas, Rp 100.000-Rp 299.999 dan Rp 300.000-Rp 499.999 masing-masing diikuti sebanyak 44 responden (31,0%). Another 34 (23.9%) responded they spent Rp 500.000–Rp 999.999, while 15 (10.6%) said Rp 1.000.000–Rp 2.999.999 and four (2.8%) reported more than Rp 3,000,000 respectively The remaining participant (0.7%) chose the “More than Rp 1.000.000” option. Categories are presented precisely as stated in the questionnaire.

4.2 Descriptive Analysis

Four summary statistics were calculated to summarize participant responses per construct including the lowest and highest possible values observed, mean, and standard deviation. Responses were measured using a five-point Likert

scale so that the higher the figure, the stronger the level of agreement expressed with regard to each statement evaluated.

Here, three constructs were studied: influencer trustworthiness, brand trust, and purchase intention. Congruent with the measurement specification presented in Chapter 3, influencer credibility is conceptualized at a higher-order level and indicated by expertise, trustworthiness, and attractiveness.

Table 4.8 Descriptive Statistics of Research Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Expertise	142	1.20	5.00	3.59	0.76
Trustworthiness	142	1.20	5.00	3.60	0.75
Attractiveness	142	1.00	5.00	3.56	0.74
Influencer Credibility	142	1.13	5.00	3.58	0.73
Brand Trust	142	1.80	4.80	3.65	0.70
Purchase Intention	142	2.00	4.75	3.64	0.70

Source: Processed primary data (2026)

All the response values in Table 4.8 are at or over 3.50 on the five-point scale, indicating a general positive pattern of response. All 3 dimensions sit close together within influencer credibility: trustworthiness (3.60=>), expertise (3.59) and attractiveness (attractiveness 3.56). Overall, the averages for this higher-order construct are 3.58.

Brand trust has an average score of 3.65 (the highest of the key constructs), with purchase intention a notch behind at 3.64. Taken together, these numbers indicate that participants have a positive perception of local skincare brands endorsed by credible influencers and intend to purchase them. The dispersion is moderate throughout, with standard deviations in a tight band of between 0.70 and 0.76.

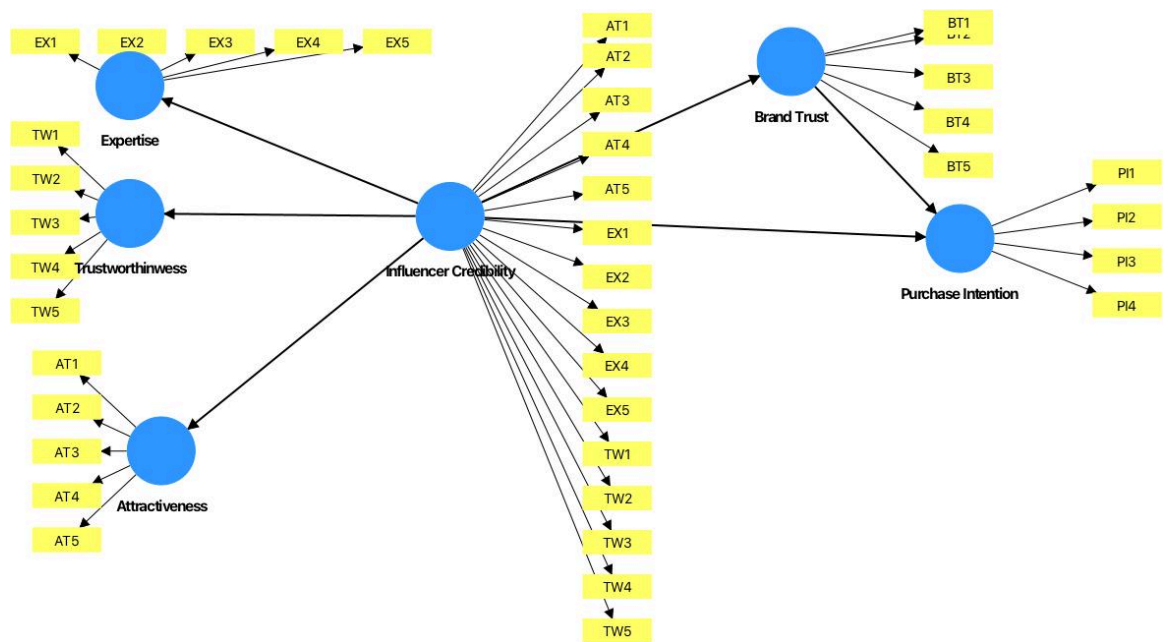
These numbers provide only an initial snapshot of the dataset. The following sections first address whether the indicators measure their constructs in a reliable and valid fashion, secondly tackle the structural model as well as testing the four hypotheses at hand.

4.3 Outer Model Analysis

Since the following measurement is correlated with reliability and validity, it is required to be confirmed on quality of construct before hypothesised relationships can be tested. For this purpose, there were four conducted assessments: outer loadings, internal consistency reliability, convergent validity and discriminant validity. We attach no individual structural hypothesis to any dimension, because Influencer Credibility is called as a second-order reflective construct with its first-order dimensions: Expertise, Trustworthiness, and Attractiveness.

Figure 4.1 presents the estimated model with all six constructs and their respective measurement indicators.

Figure 4.1 PLS-SEM Path Model



Source: SmartPLS output (2026)

4.3.1 Convergent Validity

Average Variance Extracted supplies the test of convergent validity. Reaching 0.50 means a construct accounts for the majority of the variance carried by its own items.

Table 4.11 Average Variance Extracted (AVE)

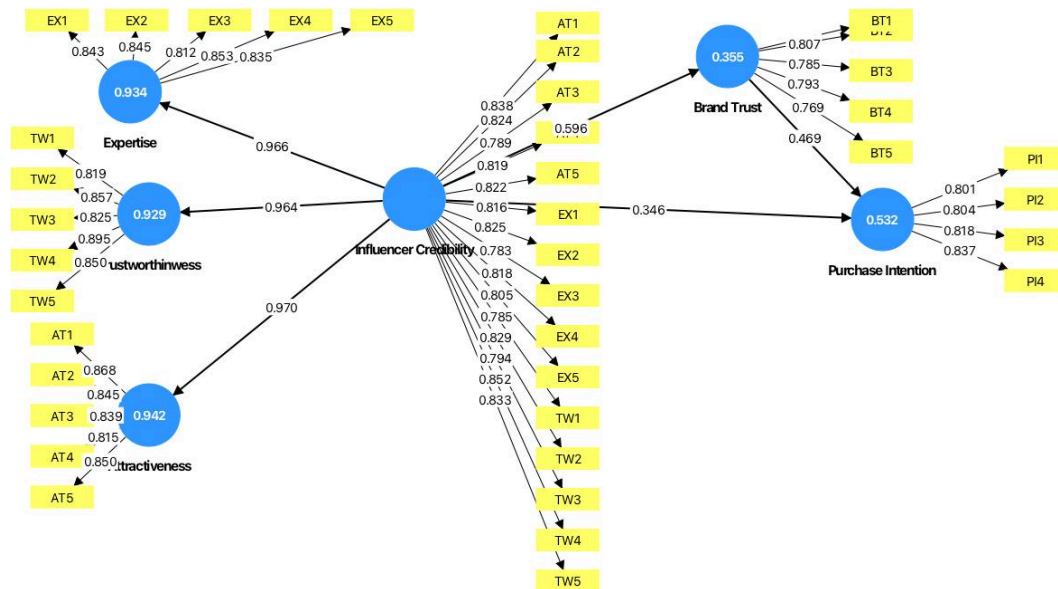
Construct	AVE	Decision
Expertise	0.702	Valid

Construct	AVE	Decision
Trustworthiness	0.722	Valid
Attractiveness	0.711	Valid
Influencer Credibility	0.665	Valid
Brand Trust	0.613	Valid
Purchase Intention	0.665	Valid

Source: Processed primary data (2026)

Brand Trust returns the lowest AVE at 0.613 and Trustworthiness the highest at 0.722, with the higher-order Influencer Credibility construct recording 0.665. All six values sit comfortably above 0.50, so convergent validity holds right across the model.

Figure 4.2 PLS Algorithm Output (Outer Loadings and R²)



Source: SmartPLS output (2026)

4.3.2 Outer Loading

How strongly an individual item ties to the construct it is meant to capture is judged through its outer loading. The benchmark applied here, as specified in Chapter 3, is a value greater than 0.70.

Table 4.9 Outer Loading Results

Indicator	Construct	Outer Loading	Loading on Influencer Credibility	Decision
EX1	Expertise	0.843	0.816	Accepted
EX2	Expertise	0.845	0.825	Accepted
EX3	Expertise	0.812	0.783	Accepted

Indicator	Construct	Outer Loading	Loading on Influencer Credibility	Decision
EX4	Expertise	0.853	0.818	Accepted
EX5	Expertise	0.835	0.805	Accepted
TW1	Trustworthiness	0.819	0.785	Accepted
TW2	Trustworthiness	0.857	0.829	Accepted
TW3	Trustworthiness	0.825	0.794	Accepted
TW4	Trustworthiness	0.895	0.852	Accepted
TW5	Trustworthiness	0.850	0.833	Accepted
AT1	Attractiveness	0.868	0.838	Accepted
AT2	Attractiveness	0.845	0.824	Accepted
AT3	Attractiveness	0.839	0.789	Accepted
AT4	Attractiveness	0.815	0.819	Accepted
AT5	Attractiveness	0.850	0.822	Accepted
BT1	Brand Trust	0.759	–	Accepted
BT2	Brand Trust	0.807	–	Accepted
BT3	Brand Trust	0.785	–	Accepted
BT4	Brand Trust	0.793	–	Accepted
BT5	Brand Trust	0.769	–	Accepted
PI1	Purchase Intention	0.801	–	Accepted
PI2	Purchase Intention	0.804	–	Accepted
PI3	Purchase Intention	0.819	–	Accepted
PI4	Purchase Intention	0.838	–	Accepted

Source: Processed primary data (2026)

Not one single element on Table 4.9 passes the first-order construct of the settled order of 0.70 with respect to a sole-element basis. BT1 is the bottom of this range at 0.759 TW4 is the top at 0.895 The higher-order construct is modeled using the repeated indicators approach, and thus the fifteen items that represent Expertise, Trustworthiness, and Attractiveness have a second loading between 0.783 to 0.852 onto Influencer Credibility as well. All loadings are significant at $p < 0.001$ Nothing needs to be eliminated for poor loading.

4.3.3 Discriminant Validity

Two of the procedures described in Chapter 3 were used to demonstrate that the constructs are empirically distinct: the Fornell–Larcker criterion and an examination of cross-loadings. One warning should be flagged ahead of time. Because these three

characteristics. Expertise, Trustworthiness, and Attractiveness — comprise one higher-order construct, pronounced correlation among them is a theoretical expectation rather than a red flag.

4.3.3.1 Fornell–Larcker Criterion

Table 4.12 Fornell–Larcker Criterion

Construct	AT	BT	EX	IC	PI	TW
Attractiveness	0.843					
Brand Trust	0.586	0.783				
Expertise	0.912	0.568	0.838			
Influencer Credibility	0.970	0.596	0.966	0.816		
Purchase Intention	0.617	0.675	0.608	0.625	0.815	
Trustworthiness	0.903	0.572	0.892	0.964	0.586	0.850

Source: Processed primary data (2026)

In the case of three constructs that hold the structural hypotheses, the matrix meets this condition. Brand Trust registers a square root of AVE of 0.783 and Purchase Intention of 0.815, both of which are greater than the correlation between the two constructs (0.675), while also all their correlations with Influencer Credibility, at 0.596 and 0.625 respectively. However, the first-order dimensions tell a different story where their correlations are significantly larger: 0.912 between Attractiveness and Expertise, 0.903 between Attractiveness and Trustworthiness, and 0.892 between Expertise and Trustworthiness as well as *a posteriori* correlations of 0.966 to 0.970 with the higher-order construct itself. Which are directly a result of considering the higher-order specification, and should be interpreted accordingly, rather than as signalling a measurement issue.

4.3.3.2 Cross-Loading

Table 4.13 Cross-Loading Results

Indicator	AT	BT	EX	IC	PI	TW
EX1	0.759	0.536	0.843	0.816	0.568	0.763
EX2	0.778	0.458	0.845	0.825	0.472	0.772
EX3	0.755	0.382	0.812	0.783	0.438	0.709
EX4	0.767	0.498	0.853	0.818	0.536	0.755
EX5	0.760	0.504	0.835	0.805	0.531	0.738
TW1	0.751	0.454	0.707	0.785	0.456	0.819
TW2	0.779	0.463	0.769	0.829	0.493	0.857
TW3	0.720	0.449	0.758	0.794	0.471	0.825
TW4	0.788	0.537	0.786	0.852	0.550	0.895

Indicator	AT	BT	EX	IC	PI	TW
TW5	0.796	0.522	0.769	0.833	0.516	0.850
AT1	0.868	0.514	0.786	0.838	0.560	0.775
AT2	0.845	0.475	0.783	0.824	0.521	0.760
AT3	0.839	0.522	0.721	0.789	0.507	0.727
AT4	0.815	0.444	0.768	0.819	0.488	0.794
AT5	0.850	0.516	0.783	0.822	0.527	0.750
BT1	0.442	0.759	0.399	0.436	0.499	0.421
BT2	0.434	0.807	0.441	0.465	0.581	0.471
BT3	0.503	0.785	0.497	0.517	0.572	0.497
BT4	0.443	0.793	0.405	0.437	0.489	0.419
BT5	0.468	0.769	0.474	0.470	0.489	0.420
PI1	0.526	0.602	0.515	0.532	0.801	0.502
PI2	0.507	0.534	0.489	0.526	0.804	0.529
PI3	0.456	0.524	0.468	0.456	0.818	0.397
PI4	0.518	0.533	0.506	0.517	0.837	0.473

Source: Processed primary data (2026)

For each item, the highest loading is always on the dimension for which it was written. AT1 = 0.868 on Attractiveness, EX1 = 0.843 on Expertise TW4=0.895 Trustworthiness A similar pattern applies to the Brand Trust and Purchase Intention items, whose loadings on any other construct are still clearly lower. Aggregated on the level of an individual indicator, then separation between constructs is thus evident.

The two procedures lead to the same conclusion: Influencer Credibility, Brand Trust and Purchase Intention are separable constructs empirically. Thereby ensuring the fulfilment of discriminant validity for everything measured in the structural model.

4.3.4 Internal Consistency Reliability

Cronbach's Alpha and composite reliability was employed to check if the items of a construct were acting consistent. Anything above 0.70 is considered acceptable

Table 4.10 Internal Consistency Reliability

Construct	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Decision
Expertise	0.894	0.894	0.922	Reliable

Construct	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Decision
Trustworthiness	0.903	0.904	0.928	Reliable
Attractiveness	0.898	0.899	0.925	Reliable
Influencer Credibility	0.964	0.964	0.968	Reliable
Brand Trust	0.842	0.844	0.888	Reliable
Purchase Intention	0.832	0.833	0.888	Reliable

Source: Processed primary data (2026)

All three measures of reliability yield a value greater than 0.70 for each construct. The lowest is Purchase Intention with 0.832, followed by Influencer Credibility at the highest with 0.964, as well as rho_c which varies from a minimum of 0.888 in Identify to a maximum of about 0.968 across the six constructs. We thus ensure that the model is internally consistent.

4.4 Inner Model Analysis

4.4.1 Collinearity Assessment (VIF)

Variance Inflation Factor (VIF) above a threshold where we can analyze if multicollinearity exists between the predictors of structural model. When two or more predictor variables are highly correlated with each other, it is called multicollinearity which can result in less reliable and accurate estimates for path coefficients.

The VIF values from 1.000 to 1.550 in this study. As all VIF values are less than the recommended value of 3.3, no multicollinearity problem was found.

Relationship	VIF	Interpretation
Brand Trust → Purchase Intention	1.550	No multicollinearity issue
Influencer Credibility → Brand Trust	1.000	No multicollinearity issue
Influencer Credibility → Purchase Intention	1.550	No multicollinearity issue

4.4.2 Coefficient of Determination (R^2)

R-Square computing the explanatory power this is done with R-Square, which represents a measure of variance in an endogenous construct (the construct to be explained) that can be explained by its predictors.

Table 4.14 R-Square (R^2) Results

Endogenous Construct	R^2	Adjusted R^2
Brand Trust	0.355	0.350
Purchase Intention	0.532	0.525

Source: Processed primary data (2026)

The two substantive constructs are Brand Trust with $R^2 = 0.355$ and Purchase Intention, with an $R^2 = 0.532$. As a result, Influencer Credibility explains approximately 35.5% of variation in Brand Trust and both Influencers Credibility and Brand trust explain ~53.2% along the Purchase Intention dimension jointly.

4.4.3 Path Coefficients

The path coefficient of a modelled hypothesis points towards the direction and strength, as it indicates whether or not there is a positive relationship between each pair-wise constructs.

Table 4.15 Path Coefficients

Relationship	Path Coefficient (β)
Influencer Credibility -> Brand Trust	0.596
Influencer Credibility -> Purchase Intention	0.346
Brand Trust -> Purchase Intention	0.469

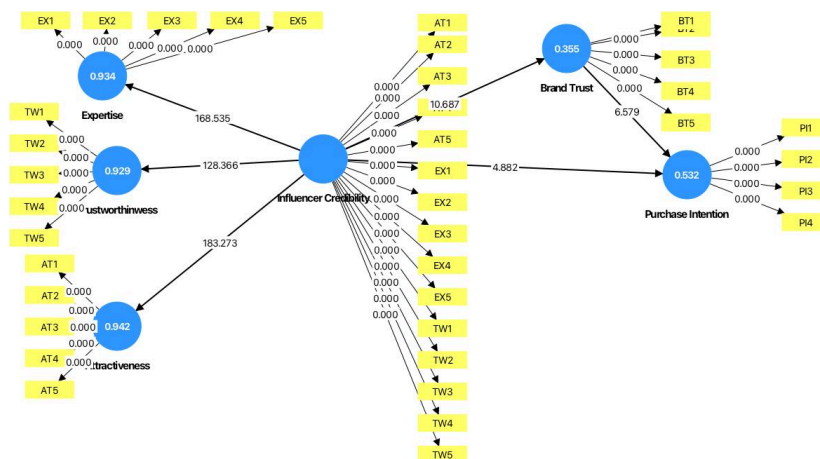
Source: Processed primary data (2026)

Positive sign is attached to each of the three hypothesized direct links. The highest is the path from Influencer Credibility to Brand Trust ($\beta = 0.596$), then $\beta = 0.469$ for the path from Brand Trust to Purchase Intention, and last but not least, Influencer credibility $\rightarrow$ purchase intention with $\beta = 0.346$. The significance of these coefficients is decided in the hypothesis testing section below.

4.5 Hypothesis Testing

The four hypotheses were tested via a bootstrapping approach. Using the decision rule established in Chapter 3, support is indicated whenever a path coefficient has both a t-statistic greater than 1.96 and p-value < 0.05 .

Figure 4.3 Bootstrapping Output (T-statistics and P-values)



Source: SmartPLS output (2026)

Table 4.16 Hypothesis Testing Results

Hypothesis / Relationship	β	STDEV	T-statistic	P-value	Decision
H1: Influencer Credibility -> Brand Trust	0.596	0.056	10.687	< 0.001	Supported

Hypothesis / Relationship	β	STDEV	T-statistic	P-value	Decision
H2: Influencer Credibility -> Purchase Intention	0.346	0.071	4.882	<0.001	Supported
H3: Brand Trust -> Purchase Intention	0.469	0.071	6.579	<0.001	Supported
H4: Influencer Credibility -> Brand Trust -> Purchase Intention	0.279	0.053	5.314	<0.001	Supported

Source: Processed primary data (2026)

4.5.1 H1: Influencer credibility significantly and positively influences brand trust toward local skincare brands among Gen Z consumers in Jabodetabek.

The first hypothesis predicted a significant and positive impact of Influencer Credibility on Brand Trust. The bootstrapped result, with a significance level of $p < 0.001$ and t-statistic 10.687 satisfies both parts of the decision rule with a coefficient equal to 0.596. H1 is accordingly supported. At a substantive level, the perceived integrity of a skincare influencer is positively associated with trust in the local brands endorsed by that influencer.

4.5.2 H2: Influencer credibility significantly and positively influences purchase intention toward local skincare brands among Gen Z consumers in Jabodetabek.

The second hypothesis stipulated as follows Influencer Credibility has a significant and positive impact on Purchase Intention The estimate is 0.346 (t-statistic = 4.882 and p-value < 0.001), which fulfills the requirements, hence H2 is supported. Thus, perceived credibility results in greater stated willingness to purchase local skincare products regardless of any intervening variable.

4.5.3 H3: Brand trust significantly and positively influences purchase intention toward local skincare brands among Gen Z consumers in Jabodetabek.

Finally, the third hypothesis was related to the impact of Brand Trust on Purchase Intention. The relationship is deemed positive and statistically significant, with a coefficient of 0.469, t-statistic of 6.579 and a p-value lower than 0.001 (H3 supported). As a result, trusting a domestic cosmetics brand correlates with the desire to purchase its products.

4.5.4 H4: Brand trust mediates the effect of influencer credibility on purchase intention toward local skincare brands among Gen Z consumers in Jabodetabek.

Mediation by Brand Trust Specifically, the indirect effect of Influencer Credibility on Purchase Intention through Brand Trust is $\beta = 0.279$ ($t=5.314$; $p < 0.001$). H4 is therefore supported. The form limit which the mediation takes is worth noting. The direct effect between Influencer Credibility $\rightarrow$ Purchase Intention is still significant ($\beta = 0.346$, $p < 0.001$) and has a significant indirect effect through Brand Trust ($\beta = 0.279$, $p < 0.001$) which indicates the pattern of mediation is partial or complementary mediation not full mediation hypothetical relationship between model in these mediating effects.) The findings reveal that Brand Trust is a partial mediating variable on the influence of Influencer Credibility towards Purchase Intention. Therefore, H4 is supported. This means that Brand Trust is a mediator in the relationship between Influencer Credibility and Purchase Intention.

4.5.5 Summary of Hypothesis Testing

Table 4.17 Summary of Hypothesis Testing

Hypothesis	Statement	Result
H1	Influencer Credibility $\rightarrow$ Brand Trust	Supported
H2	Influencer Credibility $\rightarrow$ Purchase Intention	Supported
H3	Brand Trust $\rightarrow$ Purchase Intention	Supported
H4	Brand Trust mediates Influencer Credibility $\rightarrow$ Purchase Intention	Supported

Source: Processed primary data (2026)

Every one of the four hypotheses survives testing. Influencer Credibility emerges as a significant driver of both Brand Trust and Purchase Intention; Brand Trust in turn contributes significantly to Purchase Intention and carries part of the effect that Influencer Credibility exerts on it.

CHAPTER 5

CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

This research examined how the credibility of skincare influencers shape brand trust and more purchase intention to local skincare brands. Moderating variables included Influencer Credibility on a higher level represented by Expertise, Trustworthiness and Attractiveness into the model while Brand Trust was situated as an interceding variable between Influencer Credibility and Purchase Intention.

The instrument performed well. Reliability and convergent validity: Outer loadings, Cronbach's Alpha, composite reliability, and Average Variance Extracted were all above the acceptable thresholds applied in this study. Cross-loadings likewise placed every item most highly on the factor it was designed to measure. Where Expertise, Trustworthiness and Attractiveness are highly interrelated, that relationship is cause by their joint togetherness in a third-order construct — not as an error in the measurement system.

The structural model leads to the following four conclusions. Brand Trust is significantly and positively influenced by Influencer Credibility ($\beta = 0.596$; $t = 10.687$; $p < 0.001$), which supports H1, as presented in Table 5. As Gen Z consumers rate a skincare influencer as more credible, local brands that the influencer promotes become increasingly trusted.

The overall impact of Influencer Credibility on Purchase Intention is also positive and significant ($\beta = 0.346$; $t = 4.882$; $p < 0.001$), supporting H2 indicating that credibility can affect consumers' intention towards a local skincare purchase directly without the intermediate step. Third, Brand Trust has its own positive and significant influences on Purchase Intention ($\beta = 0.469$; $t = 6.579$; $p < 0.001$), which supports H3. Health care has lagged behind other industries in e-commerce, but studies show that consumers who trust a local skincare brand are also more likely to purchase from it. Fourth, Brand Trust positively mediates between Influencer Credibility and Purchase Intention which confirms H4 as a significant partial mediation. The result shows that Brand Trust significantly influences the

relationship between influencer credibility and consumers purchase intention towards local skincare brands.

5.2 Theoretical Implications

These findings yield three theoretical contributions. The first addresses Source Credibility Theory, demonstrating the potential local skincare influencer marketing relies on. Together, expertise, trustworthiness, attractiveness provides a plausible explanation of how consumers evaluate the merits of what an influencer tells them. Above all, the massive effect size associated with Brand Trust shows that evaluation of sources does not stop at this point: favorable evaluations about a particular source carry over into how much trust consumers have for the marketed brand. Second, the outcome path between source credibility and behavioural intention is based on a real transmission channel one of which is Brand Trust. The results also illustrate that Brand Trust partially mediates the relationship between Influencer Credibility to Purchase Intention. This underscores that Brand Trust is an important mediating mechanism that links Consumers' Perceptions of using Influencers in Marketing Communication with their Purchase Intention. It indicates that media social networks tool users perceptions of an influencer credibility can foster trust to a the brand and trust influences on local skincare product purchase intention by consumer. This mechanism not only helps to explain that relationship, but goes above and beyond by illuminating how influencer credibility and brand trust combine in generating consumer response in a local skincare context. This also further highlights the relevance of Brand Trust as a mediating variable in the relationship between influencer credibility and consumers purchase intention among Gen Z.. Conformably, the findings aligned well with the Theory of Planned Behavior employed by this study in its complement. Though not every element of that theory was tested in isolation, the finding that belief regarding promoted brand is consistent with greater purchase intention aligns well with its rationale. Through this lens, we can interpret brand trust as the belief tie that unites influencers to their environment and consumers planned actions.

5.3 Managerial Implications

These data-driven points are quite relevant for local skincare brands that depend on influencer marketing. Selection criteria deserve rethinking first. It's not the follower numbers and popularity; based on what you see, does it seem likely an audience reads that influencer as knowledgeable (informed), trustworthy (honest) consistent with expectation/purposeful in a non-arbitrary way or reasoning about pros/cons. Skincare, more than any other category perhaps, demands a degree of consumer conviction when they put an unfamiliar product directly onto their face.

The mastery of Campaign objectives should not only develop an Expression of Interest but also Brand Trust. Anything that describes the product, shows it in use-case scenarios, contains realistic reviews (and none of those fake ones), transparency about its ingredients or how-to application and benefits in a neutral tone all contribute to an end goal — going into making any kind of decision-making from a stronger ground. There should be a consistency between talk of the influencer and what it actually delivers. The power of Brand Trust to affect Purchase Intention is so strong that exaggerations in particular, will not only render them ineffective but instead the very nature of completely erroneous claims made by assessors or promotionsemerging from something thats inconsistent with the influencers own skillset also serve to diminish trust.

Customer views - influencer content, as a tactic of an ongoing journey and performs better with the context than standalone items in isolation. It is responsible for introducing and narrating; consumer reviews, knowledge content, product details and responsive service subsequently supporting what it started off with while driving the client toward a decision. The fact that in any methods of selling an influencer has

to reconcile the words they use with what their product actually delivers. Since Purchase Intention depends almost entirely on Brand Trust, a subtle exaggeration or fake review here and an outright inauthentic recommendation that clangs with the influencers direct experience there can uncompany any brand trust created when one set up campaign world to be built.

Influencer content also performs strongly as a step in a wider journey rather than a narrowly conceived channel of its own. Its organic function is in getting people acquainted and instructing them; customer reviews, promotional material, product facts are then the taskmasters it foreshadowed carrying you to make your mind up about a purchase.

5.4 Research Limitations

Five important limitations call for a cautious interpretation of these results. Sampling is the first. Due to a purposive sampling, based on the population samples (age group and geographic location), it was not meaningful to generalize it into all ages cohort or other parts of the country.

Timing is the second. Due to the cross-sectional nature of data collection, results seem more like a moment in time snapshot of perception and intention rather than an accounting for how these relationships may change over time.

Third, the focus was on local skincare brands as a whole and not individual or any genre of named brand. This meant that it was possible the participants were answering in relation to widely diverse brands and influencers.

Fourth, everything rests on self-report. The outcome of the study is NOT purchasing behaviour, but perceived credibility, trust and self-reported intent to purchase against a background of questionnaire responses highlight potential individual biases (selectively distorted perception), recall bias and social desirability.

There is of course also the ultimate limit, and that limit itself as model. Only some overall constructs were of interest under Consideration (namely influencer credibility, brand trust and purchase intention); other possible antecedents to purchase intention such as perceived quality, price, image, eWOM (electronic word-of-mouth), risk or fit with the endorser/brand pairs should be investigated.

5.5 Suggestions for Future Research

There are many avenues available for future work. A reasonable place to pickup the geographical scope beyond Jabodetabek towards other parts of Indonesia because if a broader sampling will demonstrate whether or not credibility effect matter for local skincare consumers in the field outside Jakarta capital region. This would be far more representative with a larger sample (where generalisability can be considered), using probability based approaches and where applicable. We hope to see comparisons up and down demographic groups, whether by age segment or depth of skin care engagement.

An alternative is to reduce the scale and evaluate the same model in a single brand, only one kind of product or on a distinctive platform. For example, we may compare Instagram and YouTube to TikTok in order to identify whether the nature of credibility is contingent upon content format mediated by platform characteristics. Also, it might be useful to extend the model with more constructs. However, perceived quality, perceived risk and the influences of brand image perception driver-brand fit eWOM or constructs that are not within the scope of this paper (perceived authenticity and customer engagement).

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APPENDIX

1. I understand the purpose of this study and voluntarily agree to participate. *

Tandai satu oval saja.

☐ Yes

2. Do you live in the Jabodetabek area (Jakarta, Bogor, Depok, Tangerang, Bekasi)? *

Tandai satu oval saja.

☐ Yes

☐ No

3. Were you born between 1997 and 2012 (Generation Z)? *

Tandai satu oval saja.

☐ Yes

☐ No

4. Are you familiar with local skincare brands? *

Tandai satu oval saja.

☐ Yes

☐ No

5. Have you ever seen skincare influencer content on social media? *

Tandai satu oval saja.

☐ Yes

☐ No

6. Have you ever considered or purchased local skincare products after seeing online reviews or influencer content? *

Tandai satu oval saja.

☐ Yes

☐ No

7. Year of Birth *

Tandai satu oval saja.

☐ 1997

☐ 1998

☐ 1999

☐ 2000

☐ 2001

☐ 2002

☐ 2003

☐ 2004

☐ 2005

☐ 2006

☐ 2007

☐ 2008

☐ 2009

☐ 2010

☐ 2011

☐ 2012

8. Gender *

Tandai satu oval saja.

☐ Male

☐ Female

9. Current Domicile *

Tandai satu oval saja.

☐ Jakarta

☐ Bogor

☐ Depok

☐ Tangerang

☐ Bekasi

10. Occupation / Status *

Tandai satu oval saja.

☐ Student

☐ Private Sector Employee

☐ Government Employee (BUMN)

☐ Entrepreneur

☐ Freelancer

☐ Other

11. Which social media platform do you use most frequently to find skincare information/reviews? *

Tandai satu oval saja.

☐ Instagram

☐ TikTok

☐ X (Twitter)

☐ YouTube

☐ Other

12. Average monthly expenditure on skincare products *

Tandai satu oval saja.

☐ Rp 100.000 - Rp 299.999

☐ Rp 300.000 - Rp 499.999

☐ Rp 500.000 - Rp 999.999

☐ Rp 1.000.000 - Rp 2.999.999

☐ Rp 3.000.000 or more

Questionnaire Instructions (Petunjuk Pengisian)

Description:

Please indicate your level of agreement with the following statements by choosing a number from 1 to 5.

(Silakan pilih tingkat persetujuan Anda terhadap pernyataan di bawah ini dari angka 1 hingga 5).

1 = Strongly Disagree (Sangat Tidak Setuju)

2 = Disagree (Tidak Setuju)

3 = Neutral (Netral)

4 = Agree (Setuju)

5 = Strongly Agree (Sangat Setuju)