Brand Image Mediates The Relationship Between Influencer Credibility And Purchase Decisions Among Generation Z

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Abstract─ This study investigates the influence of influencer credibility on Azarine product purchase decisions among Generation Z, with brand image serving as a mediating variable. Specifically, the research aims to determine the direct and indirect effects of influencer attractiveness, expertise, and trustworthiness on purchase decisions. A quantitative approach was employed using a survey method, with data collected via questionnaires distributed to 200 Generation Z respondents in Yogyakarta who use Azarine products. The sample was determined using a purposive sampling technique. The analysis method used in this study was Partial Least Square (PLS). The results show that all three dimensions of influencer credibility positively and significantly influence both brand image and purchase decisions. Furthermore, brand image significantly mediates the relationship between each dimension of influencer credibility and purchase decisions. These findings highlight the importance of selecting credible influencers and maintaining a strong brand image to drive consumer behavior in the competitive skincare market.

Keywords: *Influencer credibility; brand image; purchase decision; Generation Z*

INTRODUCTION

The development of digital technology and the rapid growth of internet users have changed consumer behaviour, especially among the younger generation. Social media, such as TikTok, Instagram, and YouTube, are now the main channels for communication, branding, and consumer engagement. One of the industries most affected by this change is the beauty and skincare industry, which utilises influencer marketing to build trust and influence consumer purchasing decisions. Generation Z, who are highly active on social media, tend to prefer authentic and relevant content and are more likely to trust recommendations from influencers they follow. Azarine Cosmetic, a local Indonesian beauty brand, is a successful example of influencer marketing. The brand gained popularity with its sunscreen products, which became bestsellers on e-commerce platforms like Shopee and Tokopedia. This success is largely due to collaborations with TikTok influencers who have a significant influence on Gen Z. However, Azarine also faces major challenges, including intensifying competition, shifting consumer perceptions, and the rapidly changing dynamics of social media trends, which require a deeper understanding of the effectiveness of influencer marketing strategies.

The success of influencer marketing depends on the credibility of the influencer, which includes appeal, expertise, and trust. These three elements contribute differently to how consumers perceive the brand message being conveyed. Influencer credibility, when aligned with a strong brand image, can create a compelling narrative and make it easier for consumers to make purchasing decisions. Conversely, if there is a mismatch between the influencer and the brand's values, it can lead to scepticism and damage the brand's image. Therefore, a positive brand image plays a crucial role in transforming influencer content into actual purchasing decisions.

Empirical studies have consistently shown the importance of credibility in influencer marketing. For instance, research by Saini & Bansal (2024) emphasizes that influencer credibility significantly shapes brand attitudes and mediates consumer decisions, particularly in the premium cosmetics segment. Other studies, such as those by Nugroho et al.,(2022), reinforce the mediating role of brand image in converting influencer credibility into actionable consumer behaviors. However, there remains a contextual gap in understanding how this mechanism plays out in the Indonesian skincare industry, particularly among Generation Z consumers who have unique digital consumption patterns.

Given this context, this research aims to explore the influence of influencer credibility on purchasing decisions of Azarine products, with brand image as a mediating variable. The study focuses specifically on Generation Z consumers in Yogyakarta, a region known for its diverse and digitally active youth population. By examining the individual dimensions of influencer credibility consist of attractiveness, expertise, and trustworthiness, this study seeks to provide a comprehensive understanding of how these factors interact with brand image to influence consumer purchase behavior. This research is particularly timely, as brands continuously seek ways to optimize their digital marketing strategies in an increasingly competitive environment. Understanding the nuances of influencer credibility and the role of brand image can provide actionable insights for marketers, brand managers, and digital strategists. For instance, it can inform the selection of influencers based on alignment with brand values, enhance message framing to suit consumer expectations, and help manage brand reputation in digital spaces.

Furthermore, this study contributes to the theoretical discourse on the Source-Credibility Model by applying it in a contemporary, digital, and culturally localized setting. While the model has been extensively validated in Western contexts, its application in Southeast Asian markets, especially among Generation Z, is still underexplored. The integration of brand image as a mediating variable also adds depth to the existing literature, offering a more layered perspective on how digital endorsements influence consumer behavior. In conclusion, the evolving landscape of influencer marketing demands continuous scholarly attention, particularly in rapidly growing markets like Indonesia. As digital platforms continue to shape consumer journeys, understanding the psychological and perceptual mechanisms behind influencer-led marketing becomes essential. This study hopes to fill that gap by offering empirical evidence and practical insights into how influencer credibility, mediated by brand image, affects the purchase decisions of Generation Z consumers in the skincare domain.

LITERATURE REVIEW
Generation Z Consumer Behavior

Understanding the consumer behavior of Generation Z is paramount in the current marketing landscape, especially within the cosmetics sector. Generation Z, born between the mid-1990s and early 2010s, represents the first demographic cohort to grow up entirely in the digital age (Bolton et al., 2013). They are digital natives who are highly proficient with technology, social media, and the internet as primary sources of information, entertainment, and social interaction (Pew Research Center, 2019). Key characteristics of Gen Z include high connectivity, they spend significant time on social media platforms such as Instagram, TikTok, and YouTube, making these vital channels

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for communication and marketing. Their constant online presence means they are continuously exposed to digital content and peer influences. Independent Information Seeking, before making a purchase, Gen Z consumers tend to conduct extensive online research, actively seeking product reviews, price comparisons, and recommendations from individuals they trust, including influencers (Seemiller & Grace, 2017). This self-directed information search empowers them to make informed decisions and reduces reliance on traditional advertising, authenticity, and transparency. they highly value authenticity and transparency from both brands and the individuals they interact with. Marketing that appears overtly commercial or lacks genuine appeal is often disregarded, leading them to seek out genuine experiences and honest opinions. This preference drives their engagement with content creators who are perceived as relatable and sincere. The transformation in Gen Z consumer behavior has instigated fundamental shifts in marketing strategies. Traditional mass media marketing has largely given way to more personalized and interactive digital marketing approaches. Amidst this paradigm shift, influencer marketing has emerged as a dominant force. Influencers, with their ability to build communities and foster parasocial relationships with their followers, serve as crucial bridges between brands and consumers. They not only introduce products but also shape opinions and perceptions, particularly in highly visual and personal industries like cosmetics (Lou & Yuan, 2019). The success of marketing strategies for brands like Azarine, a cosmetic brand widely recognized among Gen Z consumers, is thus heavily dependent on a deep understanding of these dynamics.

Influencer Credibility

Source credibility has long been acknowledged as a pivotal determinant of persuasive communication effectiveness (Hovland & Weiss, 1951). In the context of influencer marketing, credibility refers to the extent to which consumers perceive an influencer as a trustworthy and knowledgeable source of information (Ohanian, 1990; Ohanian, 1991). Influencer credibility is generally conceptualized across three primary dimensions: attractiveness, expertise, and trustworthiness. These dimensions work synergistically to enhance an influencer's persuasive power, influencing consumer attitudes and behaviors (Wiedmann & Mettenheim, 2020).

1. **Attractiveness** in the context of influencer marketing extends beyond mere physical appeal; it encompasses a combination of traits that make an influencer likable, familiar, and relatable to their audience (Ohanian, 1990). This includes physical appearance, charisma, lifestyle, and perceived similarity to the audience (Wiedmann & Mettenheim, 2020). The Source Attractiveness Theory posits that individuals are more easily persuaded by sources they find attractive due to a desire to identify with that source (McGuire, 1985). This identification can lead to a more positive attitude towards the message, and, by extension, the product or brand being promoted.

2. **Expertise** refers to the extent to which an influencer is perceived as having relevant knowledge, skills, or experience in a particular topic or product category (Ohanian, 1990; Ohanian, 1991). In the cosmetics industry, expertise can be demonstrated through an in-depth understanding of product ingredients, formulations, benefits, and effective application techniques (Wiedmann & Mettenheim, 2020). Consumers place higher trust in recommendations from individuals they deem knowledgeable and

authoritative in a specific domain. Influencers can showcase their expertise through detailed product reviews, comprehensive product demonstrations, insightful comparisons with other brands, or scientific explanations of ingredients and their effects.

3. **Trustworthiness** is arguably the most fundamental dimension of credibility and is often considered a prerequisite for attractiveness and expertise to have a lasting impact (Zahra Andita Putri et al., 2023). Trustworthiness refers to the extent to which an influencer is perceived as honest, objective, and dependable in providing information or recommendations (Ohanian, 1990). It is about the influencer's integrity and genuine goodwill towards their audience, rather than merely acting as a paid advertiser.

   Trust is built over time through consistent content, transparency about sponsored partnerships, and alignment between an influencer's words and actions. Influencers who are honest about their experiences, both positive and negative, tend to be perceived as more trustworthy (Breves et al., 2021).

Brand Image

Brand image is the holistic mental representation or perception that consumers hold about a brand (Keller, 1993). It is the collection of associations, beliefs, and emotions linked to the brand in the consumer's mind. A strong and positive brand image serves as a strategic asset that differentiates a brand from its competitors, cultivates customer loyalty, and significantly influences purchasing decisions (Aaker, 1991). It extends beyond mere product features to encompass the brand's personality, values, and the emotional connection it establishes with consumers.

Brand image is not solely shaped by the functional characteristics of a product (e.g., quality, performance) but also by symbolic and emotional attributes (e.g., brand personality, represented values, lifestyle associations). For Azarine, brand image could encompass perceptions of it being innovative, safe, affordable, suitable for teenage skin, or a brand that supports sustainability and ethical practices. These multifaceted perceptions contribute to a richer and more enduring brand identity in the consumer's mind.

Purchase Decisions

The purchase decisions represent the final stage in the consumer decision-making process, where a consumer opts to acquire a product or service after evaluating various alternatives (Kotler & Armstrong, 2018). This process is influenced by a multitude of factors, ranging from individual needs and psychological factors (perception, motivation, attitudes) to social factors (culture, reference groups, influencers) and marketing stimuli.

While this research focuses on the outcome, it is important to acknowledge that the purchase decision is the culmination of a series of stages: problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior. Influencers and brand image significantly impact the information search and alternative evaluation stages. Consumers actively seek information from influencers, and the resulting brand image plays a crucial role in how different product alternatives are perceived and compared.

Influencers can affect purchase decisions both directly and indirectly. Directly, their recommendations can immediately trigger purchase decisions. Indirectly, they contribute to building brand awareness, enhancing product credibility, and shaping a positive brand image, all of which contribute to the final purchase decision (Tandayong

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& Palumian, 2022). Their endorsement can act as a powerful form of social proof, encouraging followers to adopt the promoted product.

The Influence of Attractiveness on Purchasing Decisions

When Azarine's influencers are perceived as attractive, Gen Z consumers are more likely to be persuaded to purchase the products. Attractiveness fosters a desire for imitation or identification, which can directly trigger purchase intentions, as consumers aspire to achieve a similar aesthetic or lifestyle (H. (2020)). The perceived desirability associated with attractive influencers makes the endorsed products more appealing and aspirational.

H_1: Influencer attractiveness positively influences Azarine product purchase decisions

The Influence of Expertise on Purchasing Decisions

The expertise of an influencer regarding Azarine cosmetic products provides consumers with confidence that their recommendations are accurate, well-informed, and beneficial. This confidence directly reduces perceived risk and motivates the purchase decision, as consumers trust the judgment of a knowledgeable source (Lim et al., 2017). Expert recommendations often lead to a greater belief in product efficacy and value.

H_2: Influencer expertise positively influences Azarine product purchase decisions.

The Influence of Trustworthiness on Purchasing Decisions

Trustworthiness forms the bedrock of a strong relationship between an influencer and their audience. Influencers who are perceived as honest and well-intentioned are more likely to have their recommendations accepted and acted upon in purchasing decisions (Zahra Andita Putri et al., 2023). When trust is established, consumers are less skeptical of marketing messages and more willing to follow direct calls to action.

H_3: Influencer trustworthiness positively influences Azarine product purchase decisions.

The Influence of Attractiveness on Brand Image

Aesthetically appealing influencers can transfer positive perceptions about their appearance and lifestyle to the Azarine brand, making it appear more desirable, modern, or trendy. This association helps in building a brand image that resonates with the aspirational qualities Gen Z seeks (Wardani & Santosa, 2020). The visual appeal of the influencer can thus create a positive emotional connection with the brand.

H_4: Influencer attractiveness positively influences Azarine brand image

The Influence of Expertise on Brand Image

Influencers who demonstrate expertise in Azarine products can help establish the brand's image as high-quality, innovative, and effective. Their in-depth knowledge about the products signals that Azarine is a reliable and scientifically backed brand, enhancing its perceived competence and credibility (Wiedmann & Mettenheim, 2020). This fosters an image of a brand that understands and addresses consumer needs effectively.

H_5: Influencer expertise positively influences Azarine brand image.

The influence of Trustworthiness on Brand Image

When an influencer is trusted, the audience is more likely to believe the information they provide about the Azarine brand, which directly contributes to the

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formation of a positive and reliable brand image. This trust mitigates consumer doubts about the brand's integrity and authenticity (Zahra Andita Putri et al., 2023). A brand associated with a trustworthy influencer is perceived as honest and consumer oriented.
H_6: Influencer trustworthiness positively influences Azarine brand image.

The Influence of Brand Image on Purchase Decisions

Consumers are more inclined to purchase products from brands that possess a positive image in their minds. A favorable brand image enhances perceived value, reduces perceived risk, and elicits strong brand preference, ultimately leading to the purchase decision (Wardani & Santosa, 2020). A positive brand image acts as a mental shortcut, guiding consumers towards choices they perceive as safe, reliable, and desirable.
H_7: Brand image positively influences Azarine product purchase decisions

The Mediating Role of Brand Image in the Relationship Between Influencer Credibility and Purchase Decisions

This research proposes that brand image serves as a mediator in the relationship between influencer credibility and purchase decisions. This implies that the influence of influencer credibility on purchase decisions is not solely direct but also channeled through an enhancement of Azarine's brand image. This mediating effect highlights the indirect, yet powerful, pathway through which influencers shape consumer behavior by first transforming perceptions of the brand itself. The theoretical underpinning for this mediation lies in the idea that credible sources (influencers) can change attitudes towards an object (the brand), and these changed attitudes then drive behavior (purchase decisions) (Baron & Kenny, 1986).
H_8: Brand image mediates the influence of influencer credibility on Azarine product purchase decisions

The Mediating Role of Brand Image in the Relationship Between Attractiveness and Purchase Decisions

Influencer attractiveness can indirectly affect purchase decisions through the formation of a positive brand image. Attractive influencers make the Azarine brand appear more desirable, modern, or trendy. This enhanced brand image, in turn, persuades consumers to make a purchase (H. (2020); Wardani & Santosa, 2020). The aesthetic appeal acts as a catalyst for a more favorable brand perception, which then translates into action.
H_9: Brand image mediates the influence of influencer attractiveness on Azarine product purchase decisions

The Mediating Role of Brand Image in the Relationship Between Expertise and Purchase Decisions

Influencer expertise does not only directly influence purchase decisions but also indirectly, by improving perceptions of Azarine's quality and innovation. When influencers demonstrate their expertise, Azarine's image as a reliable and effective brand is reinforced. This strengthened brand image then motivates consumers to purchase (Lim et al., 2017; Wiedmann & Mettenheim, 2020). The expert's knowledge validates the brand's claims, enhancing its perceived competence and reliability in the eyes of consumers.

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H$_{10}$: Brand image mediates the influence of influencer expertise on Azarine product purchase decisions

The Mediating Role of Brand Image in the Relationship Between Trustworthiness and Purchase Decisions

Trust in an influencer can indirectly drive purchase decisions through the establishment of a trustworthy brand image. Audiences who trust an influencer will inherently trust the Azarine brand more, thereby elevating its image as an honest and dependable brand, which ultimately triggers the purchase decision (Zahra Andita Putri et al., 2023; Tandayong & Palumian, 2022). The influencer's integrity is transferred to the brand, making it a more credible and appealing choice.

H$_{11}$: Brand image mediates the influence of influencer trustworthiness on Azarine product purchase decisions.
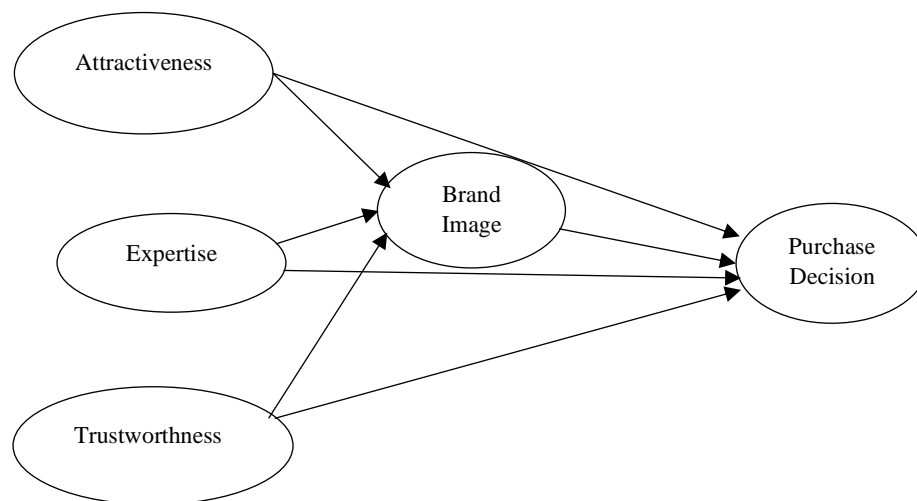

Figure 1. Research model

METHODOLOGY

This study uses a quantitative explanatory research design aimed at empirically testing causal relationships between influencer credibility, brand image, and purchase decision. The research focuses on Generation Z consumers who are familiar with Azarine, a popular skincare brand in Indonesia. The target population consists of Generation Z consumers in Yogyakarta, Indonesia, aged between 17 and 28 years. This age group was selected because it is the primary demographic using social media and skincare products like Azarine. The sampling method used is purposive sampling, which is appropriate for targeting specific users who meet certain criteria, namely, having seen influencer content and purchased or intended to purchase Azarine products. A total of 200 valid responses were collected, satisfying the minimum sample size for SEM analysis, particularly based on the 5 - 10 times rules (Hair et al., 2021). The data were collected using an online questionnaire via Google Forms. The link was distributed across social media platforms such as Instagram and WhatsApp, especially to student communities in Yogyakarta. Respondents were required to confirm that they had seen social media promotions of

Azarine and had either purchased or were considering purchasing the product. The data collection period lasted three weeks.

Measurement of the attractiveness quoting from the research of AlFarraj et.al (2021). In this case, the measurement scale expertise was adapted from the research of Kim et.al (2018. The measurement of the trustworthiness variable refers to Alboqami (2023); Saini & Bansal (2024). Brand image is measured from Hartanto (2019), and the measurement of the purchase decisions refers to Mardiana & Sijabat (2021). The design was chosen to statistically test hypotheses and validate the proposed conceptual model using Structural Equation Modeling with Partial Least Squares (PLS-SEM).

RESULT

Demographic profile

Demographic information of respondents regarding gender, the sample consisted of 76% female, 24% male respondents; the majority aged 21-24 years (65,5%); occupations were students, 51,5%, and private sector employees, 42.42%.

The measurement model

The measurement model, or outer model, shows how manifest variables or observed variables represent latent variables to be measured. Evaluation of the measurement model was conducted to assess the validity and reliability of the model (Joseph F. Hair et al., 2021). Outer models with reflexive indicators evaluated through validity, convergent and discriminant validity from the indicators forming latent constructs, and composite reliability as well as Cronbach's alpha for the indicator block. Reliability tests are carried out to prove the accuracy, consistency, and precision of the instrument in measuring the construct. In PLS-SEM, measuring the reliability of a construct with reflexive indicators can be done in two ways, namely, Cronbach's Alpha (CA) and Composite Reliability rho_a. However, using Cronbach's Alpha to test the reliability of the construct will give a lower value (underestimate), so it is recommended to use Composite Reliability. The Average Variance Extracted (AVE) measures the extent to which the construct captures variance compared to measurement error. Higher AVE values, usually above 0.5, are indicative of strong convergent validity. VIF is a useful tool for evaluating multicollinearity between variables. Typically, VIF values that are below 5 are considered acceptable. Results outer loadings to measure convergent validity, it has a value of more than 0.50 so it meets the requirements for convergent validity. According to Hair et al. (2021), an indicator is said to have good reliability if its value is above 0.70 and can be maintained and accepted at a value of 0.50-0.60.

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Table 1. Measurement model analysis summary

Variable	Item	Loadings	CA	CR (rho_a)	AVE	VIF
Attractiveness	X11	0,796				1,931
	X12	0,801				2,012
	X13	0.793	0,872	0,874	0,610	1,871
	X14	0.745				1,706
	X15	0,803				2,011
	X16	0,743				1,718
Expertise	X21	0,789				2,127
	X22	0,761				1,975
	X23	0,784				2,025
	X24	0,778	0,897	0,904	0,582	1,895
	X25	0,816				2,251
	X26	0,750				1,845
	X27	0,765				1,898
	X28	0,646				1,543
Trustworthiness	X31	0,790				1,872
	X32	0,806				2,068
	X33	0,805	0,879	0,881	0,624	2,057
	X34	0,806				2,028
	X35	0,773				1,763
	X36	0,757				1,777
Brand Image	X41	0,817	0,895	0,896	0,655	2,675
	X42	0,805				2,652
	X43	0,803				2,507
	X44	0,791				2,281
	X45	0,803				2,452
	X46	0,837				2,786
Purchase Decision	Y11	0,788				3,175
	Y12	0,814				3,794
	Y13	0,825	0,928	0,928	0,664	4,038
	Y14	0,800				3,034
	Y15	0,831				3,802
	Y16	0,809				3,829
	Y17	0,826				3,438
	Y18	0,824				3,553

Source: Author

The validity test results are presented in Table 1, which demonstrates that the requirements were met by eliminating one item in the facilitation condition due to a loading factor value of less than 0.5. The results of the convergent validity measurement show a loading factor value above 0.50, the Cronbach's Alpha (CA) and Composite Reliability (CR) above 0.70. The Average Variance Extracted (AVE) above 0.5.

Discriminant validity was confirmed using both the Fornell-Larcker criterion and the HTMT ratio. The square root of AVE for each construct was greater than its correlation with other constructs, and all HTMT values were below the threshold of

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0.90, confirming satisfactory discriminant validity. The result of the Fornell-Larcker criterion is displayed in Table 2.

Table 2. Fornell-Larcker criterion

	AT	EX	TR	BI	PD
Attractiveness	**0,781**				
Expertise	0,134	**0,763**			
Trustworthiness	0,189	0,137	**0,790**		
Brand Image	0,505	0,466	0,529	**0,810**	
Purchase Decision	0,581	0,540	0,798	0,753	**0,815**

Source: Author

Based on the table above, the values of the Attractiveness variable of 0.781, Expertise of 0.763, Trustworthiness of 0.790, Brand Image of 0.810, and Purchase Decision of 0.815. The result shows that the square root value of the Average Variance Extracted (AVE) for each construct is greater than the correlation between constructs. Thus, it can be indicated that each indicator can be explained well by its respective latent constructs, thus supporting the discriminant validity of the model.

Heterotrait-monotrait ratio (HTMT) is used to evaluate the discriminant validity of some constructs. By comparing the correlation across constructs to the correlations within constructs, the HTMT values should be lower than 0.90 (Hair et al., 2021). The HTMT values in this research are lower than 0.90. which indicates that the discriminant validity is satisfactory. Considering this, the model exhibits efficient discriminant validity, which provides evidence for the distinctiveness of each component for further investigation. The result is shown in Table 3.

Table 3. Heterotrait-monotrait ratio (HTMT ratio)

	AT	EX	TR	BI	PD
Attractiveness					
Expertise	0,160				
Trustworthiness	0,216	0,154			
Brand Image	0,567	0,513	0,593		
Purchase Decision	0,643	0,582	0,705	0,825	

Source: Author

The Heterotrait-Monotrait Ratio (HTMT) analysis shows that, in general, the constructs in this research model have good discriminant validity. The HTMT value obtained is below the threshold of 0.90 and indicates that each construct measures a relatively different concept.

In assessing the structural model using PLS, by looking at the values of R-squares for each endogenous latent variable, as the predictive power of the structural model. Value change R-squares used to explain the influence of certain exogenous latent variables on endogenous variables, whether they have a substantive influence. R-squared values of 0.75, 0.50, and 0.25 it can be concluded that the model is strong, moderate, and weak. Results from PLS R-Square represent the amount of variance of the constructs explained by the model.

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Table 4. R-square value

Variable	R-Square	R Square Adjusted	Information
Brand Image	0.575	0.568	Strong
Purchase Decision	0.806	0.802	Strong

Source : Authors

Test results R Square Adjusted for the brand image construct is 0,568, which means that the variability in brand image can be explained by dimensions of celebrity endorser, attractiveness, expertise, and trustworthiness of 56.8%. R Square Adjusted the construct of purchase decision is 0.802, meaning that the construct of purchase decisions can be explained by the construct of brand image is 80.2%. R^2 value in endogenous variables is in the range of 0.568 to 0.802; thus, the structural model studied falls within the strong criteria (J. F. J. Hair et al., 2019).

The goodness of Fit (GoF) index is used to verify that the research model can explain the empirical data. Small GoF value = 0.10; Medium GoF = 0.25 and high GoF = 0.36 indicate the overall validation of the model (Joe F. Hair et al., 2014). GoF is calculated using the product of the AVE value and the average R^2 value. Table 4 shows the GoF values obtained from research.

Table 5. Goodness of Fit Index

Variable	AVE	R Square Adjusted
Brand Image	0.664	0.568
Purchase Decision	0.624	0.802
Average	0.644	0.685
Average AVE x average R^2	0.4411	
Square of average AVE x Average R^2	0.6641	

Source: Author

From the GoF calculation results, the GoF index value was obtained at 0.6641, which means that the research model has a high level of feasibility and meets the required Goodness of Fit criteria. *F Square* describes the magnitude of the influence of predictor latent variables (exogenous latent variables) on endogenous latent variables in the structural order. Hair et al., (2019) categorize *f square* in 3 types, namely: (a) *f square* 0.02 weak influence category; (2) *f-squared* 0.15 moderate influence category, and (c) *f-squared* 0.35 strong influence category. *f square* the results are shown in Table 6.

Table 6. *F-Square* Value

	Brand Image	Purchase Decision	Conclusion
Attractiveness	0,322	0,482	strong category
Expertise	0,294	0,464	strong category
Trustworthiness	0,373	0,642	Strong category
Brand Image		0,076	Weak category

Source: Author

This study uses a mediation model. The results of the structural model analysis can be seen in Table 7 and Figure 2.

Table 7. Hypothesis testing

| Hypothesis	Path coefficient	Standard Deviation	T Statistic	P Values	Decisions
Direct effect					
AT → PD	0.360	0.038	9.375	0.000	Supported
EX → PD	0.346	0.035	9.840	0.000	Supported
TR → PD	0.424	0.035	12.070	0.000	Supported
AT → BI	0.379	0.060	6.350	0.000	Supported
EX → BI	0.359	0.041	8.801	0.000	Supported
TR → BI	0.408	0.054	7.578	0.000	Supported
BI → PD	0.186	0.043	4.299	0.000	Supported
Indirect effect					
AT → BI → PD	0.071	0.018	3.882	0.000	supported
EX → BI → PD	0.067	0.018	3.695	0.000	supported
TR → BI → PD	0.076	0.021	3.544	0.000	supported

Source : Author
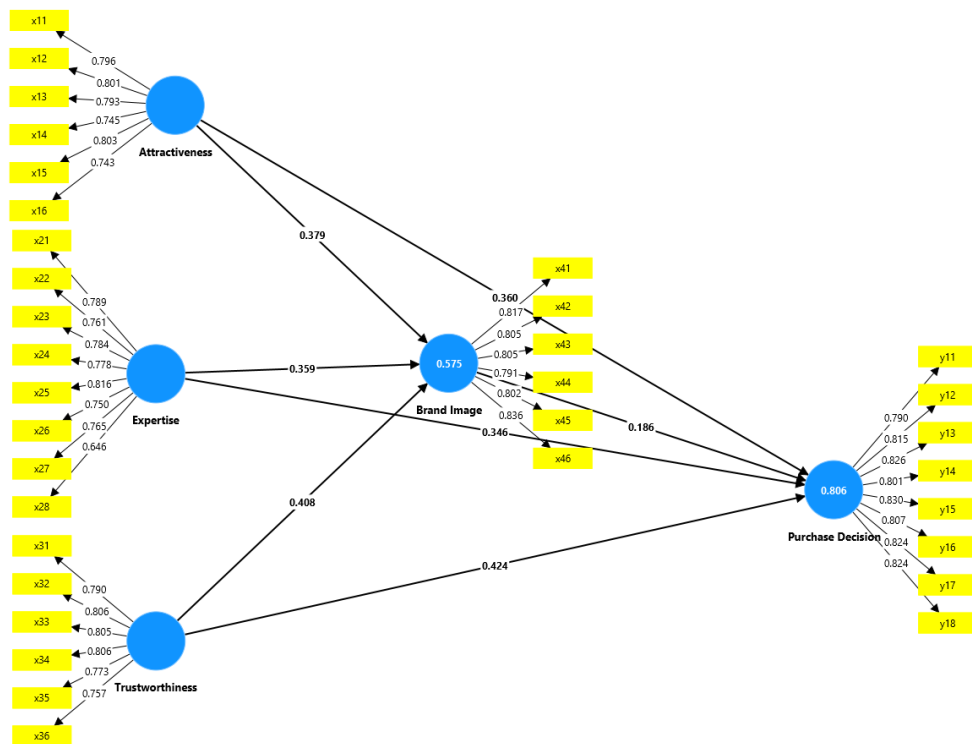
Figure 2. Result of Hypothesis Testing

DISCUSSION

The findings of this study validate the importance of influencer credibility in shaping consumer behavior, particularly in the context of Generation Z. Attractiveness, expertise, and trustworthiness each demonstrated a direct influence on purchase decisions, as well as an indirect influence through brand image. Attractiveness includes

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aspects such as physical attractiveness, personality, and characteristics that appeal to their audience (Yulianty, 2022). Therefore, companies need to be more selective in choosing influencers to promote their products.

Influencer Expertise includes aspects of expert (special skills and expertise), experienced, knowledgeable, and qualified. Influencers who have expertise aspects will find it easier to build consumer trust in the products they promote. In practice, the results of this study confirm that the higher the level of expertise an influencer has, the more likely consumers are to trust their recommendations and ultimately decide to buy Azarine products. This finding implies that companies need to be more selective in choosing influencers with a high level of expertise in the field of beauty skincare. Influencers who have a background as beauty enthusiasts, dermatologists, or skincare experts tend to be more convincing to consumers compared to Influencers who only rely on popularity without in-depth expertise (Khurri, Rachma, Saraswati, 2020).

Practically, the results of this study reveal that the higher the level of trust an influencer has, the greater the chance of consumers following their recommendations and ultimately purchasing Azarine products. Influencer trust includes aspects of honesty, integrity, and reliability in delivering objective information. These results indicate that companies should be more selective in choosing Influencers who have a good reputation and are trustworthy. Influencers who are known to be honest in expressing their opinions and have a close relationship with their audience will be more effective in building consumer trust compared to Influencers who are only oriented towards personal gain. By working with Influencers who have a high level of trustworthiness, companies can optimize their digital marketing strategies, increase customer loyalty to the Azarine brand, and encourage stronger purchasing decisions among consumers (Nainggolan, 2021).

Attractiveness has a direct and significant influence on brand image, because people are more likely to accept information from attractive sources, which can encourage them to purchase a particular product (Adiba et al., 2020; Nugroho et al., 2022;(Saini & Bansal, 2024). Influencers who have high attractiveness, both in terms of physical appearance, personality, and characteristics, can create a positive perception of the brands they promote. This is because the attractiveness possessed by an Influencer can increase emotional engagement and build a stronger connection with their audience.

The selection of Influencers is not only based on the large number of followers, but also on the suitability of their physical attractiveness, personality, and the values they represent with Azarine's target market. This supports the Source Credibility Theory, which posits that the perceived credibility of a message source affects the receiver's attitudes and behavioral decisions. Influencer attractiveness plays a vital role in capturing attention and fostering emotional engagement, especially on visual platforms like TikTok and Instagram. Expertise builds informational value and trust, while trustworthiness reinforces perceived sincerity and reliability. These three elements contribute to the formation of a favorable brand image, which in turn influences consumer willingness to purchase.

The mediating role of brand image highlights its strategic importance. Consumers are more likely to act on recommendations from influencers when the promoted brand maintains a consistent, positive image. This aligns with Keller's brand equity theory, which emphasizes the power of strong brand associations in driving consumer behavior. Moreover, the study provides empirical evidence from the Indonesian skincare market,

contributing to a growing body of literature on influencer marketing in Southeast Asia. The findings underscore that Generation Z values authenticity, relevance, and social proof when evaluating online endorsements. Marketers should therefore align influencer traits with their brand values to optimize impact.

CONCLUSION

In conclusion, influencer credibility is not only impactful directly but is amplified when a strong brand image is maintained. These findings offer actionable insights for marketing practitioners and open avenues for future research exploring cross-platform effectiveness or longitudinal changes in consumer response. This study successfully investigated the complex interplay between influencer credibility, brand image, and purchase decisions among Generation Z consumers of Azarine products in Yogyakarta. The findings generally supported the hypothesized relationships, demonstrating that various dimensions of influencer credibility (attractiveness, expertise, and trustworthiness) significantly impact both brand image and, ultimately, purchase decisions. Crucially, the research confirmed the significant mediating role of brand image, indicating that credible influencers enhance a brand's perception, which in turn drives consumer purchases. These results underscore the importance of strategic influencer selection and consistent brand-building efforts for cosmetic brands operating in dynamic markets.

LIMITATIONS AND IMPLEMENTATIONS

Despite its valuable contributions, this study has several limitations. Firstly, the research was confined to Generation Z consumers in Yogyakarta, which may limit the generalizability of the findings to other demographic segments or geographical regions. Secondly, the reliance on self-reported questionnaire data might introduce potential biases, such as social desirability bias. Thirdly, the cross-sectional nature of the study does not allow for the establishment of causal relationships over time, implying that future research could benefit from longitudinal designs. Finally, the study focused only on specific dimensions of influencer credibility and mediation by brand image, and other potential mediating or moderating variables were not explored.

Based on the limitations identified, future research could explore several avenues. Firstly, expanding the research to include other consumer generations or diverse geographical locations would enhance the generalizability of the findings. Secondly, employing mixed methods approaches, combining quantitative surveys with qualitative interviews or focus groups, could provide a deeper understanding of consumer perceptions and motivations. Thirdly, longitudinal studies could be conducted to observe how influencer credibility and brand image evolve and their long-term impact on purchase behavior. Finally, future research could investigate the influence of other variables such as parasocial interaction, content quality, or ethical considerations of influencers on purchase decisions, and explore other potential mediating or moderating roles of variables beyond brand image.

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