

INFLUENCERS' CREDIBILITY DIMENSIONS: ATTRACTIVENESS, TRUSTWORTHINESS, AND EXPERTISE ON THE PURCHASE INTENTION IN THE SKINCARE INDUSTRY



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Abstract

The rapid growth of influencer marketing in the skincare e-commerce sector, particularly among Generation Z consumers in Bali, necessitates an investigation into the influence of influencers' credibility dimensions, attractiveness, trustworthiness, and expertise on purchase intention. This study aims to examine how these credibility factors, mediated by online customer engagement, affect purchase intention in Bali's e-commerce market. A quantitative approach was employed, utilizing a self-administered online questionnaire distributed to 170 respondents from Generation Z in Bali. Structural Equation Modeling (SEM) was applied to analyze the relationships between influencer credibility, engagement, and purchase intention. The findings reveal that attractiveness, trustworthiness, and expertise significantly influence purchase intention, with online engagement acting as a mediator. However, no significant moderating effects of engagement on the credibility-purchase intention link were found. These results underscore the importance of influencer engagement in enhancing the effectiveness of marketing strategies targeting Gen Z consumers. The study contributes to existing literature by extending theoretical models of influencer marketing and provides valuable insights for brands looking to optimize influencer partnerships in the skincare industry. These findings suggest that brands should focus on fostering strong online engagement with their audience to improve conversion rates and strengthen consumer trust.

Keywords: Influencer Credibility, Purchase Intention, Online Customer Engagement, Generation Z, Skincare E-Commerce, Bali, Social Media Marketing

INTRODUCTION

Indonesia's e-commerce market, valued at a substantial \$82 billion (Wolff & Hanadian, 2024), is the largest in Southeast Asia, significantly surpassing other regional markets. The COVID-19 pandemic accelerated the growth of this sector as Indonesian consumers increasingly relied on online platforms for their needs. The business world is also adapting to this situation by shifting its operations online. With the increasing quantity of people using the internet and improving digital infrastructure, the future of the Indonesian digital market looks promising.

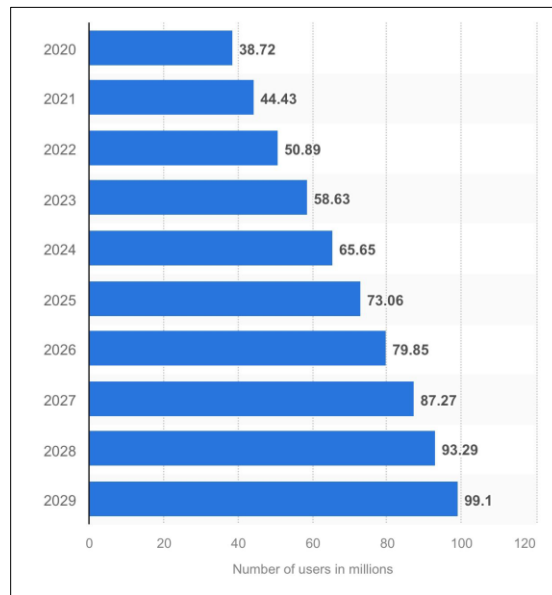


Figure 1.
The number of Indonesian e-commerce users between 2020 and 2029 (in millions)
Source: (Statista, 2024)

As seen in Figure 1, between 2024 and 2029, Indonesia's e-commerce market is poised for significant growth, with an anticipated increase of 33.5 million users, representing a substantial 51.03% growth rate. This upward trajectory is projected to continue, culminating in a peak of 99.1 million users by 2029. This consistent expansion highlights the increasing popularity and reliance on e-commerce within Indonesia.

The skincare industry represents one of the most dynamic segments within the e-commerce market, both globally and in Indonesia, driven by rising consumer knowledge of beauty trends, personal grooming, and self-care for one's health (Lubis & Hayu, 2025). In the digital era, skincare products are particularly well-suited to online sales due to the visual appeal of product demonstrations, the influence of beauty-related social media content, and the growing trust in influencer recommendations (Fitriasari, Riyoko, & Roosdhani, 2025). In Indonesia, this trend is amplified by the rapid adoption of e-commerce platforms, enabling brands to reach geographically dispersed consumers who may have limited access to premium beauty products through traditional retail channels (Delima, et al. 2025). The global skincare market's substantial revenue further underscores its economic significance, making it a strategic focus for research that connects digital marketing dynamics with consumer purchase behavior in this high-growth sector.

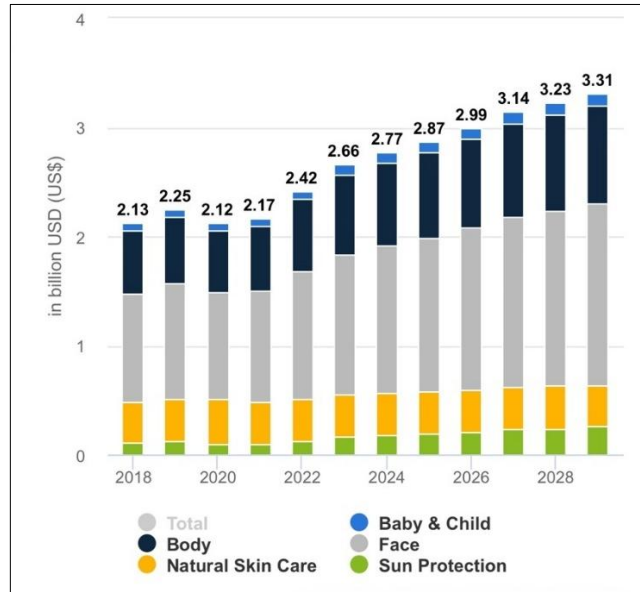


Figure 2
Revenue Skincare in Indonesia
Source: (Statista, 2024b)

As seen in Figure 1.5, the Indonesian skincare market is projected to reach \$2.76 billion in 2024, with an annual growth rate of 3.70%. While the US dominates the global skincare market with a revenue of \$24.35 billion, the average Indonesian is expected to spend around \$9.87 on skincare products in 2024. This growth reflects a rising interest in skincare among Indonesian consumers, particularly within younger demographics such as Generation Z, who are highly engaged with beauty trends through social media. Given their reliance on digital platforms for product discovery and purchasing, influencer credibility becomes a critical factor in shaping their skincare purchase intentions.

Ohanian, (1990) identified three key dimensions of perceived credibility, like trustworthiness, and expertise, attractiveness, which form the basis of this study. Influencer credibility has been widely examined due to its strong association with purchase intentions, as consumers often view influencers and peers as reliable sources of information (Rebelo, 2017). Recent data show that 49% of consumers consider influencer recommendations when making purchases (Mohsin, 2023), with many perceiving influencers as more trustworthy than traditional vendors (Lim et al., 2017). Given the positive effect of credible influencers on product sales, their perceived credibility remains a critical concern for marketers in both developed and emerging markets (Mohsin, 2023).

Generation Z represents a critical demographic segment for contemporary marketing research due to their unique digital nativity and purchasing behavior patterns. Born and raised in an era of ubiquitous internet access, Gen Z consumers demonstrate a high degree of familiarity with social media platforms, online shopping, and influencer-driven content, making them highly susceptible to digital marketing strategies (Chaturvedi, et al. 2020; Lubis & Hayu, 2025). They possess considerable purchasing power, both as independent consumers and as trendsetters influencing the consumption choices of older generations (Ngo et al., 2024). Moreover, their brand perceptions are strongly shaped by authenticity, peer recommendations, and interactive engagement, positioning them as a key audience for industries such as skincare, where product

trust and image are paramount (Karthic, 2024). Studying this cohort provides valuable insights into how credibility dimensions such as expertise, trustworthiness, and attractiveness affect purchase intention in a market increasingly driven by social media influence.

Previous studies have widely applied behavioral intention models, such as the TPB Theory (Theory of Planned Behavior) (Chaturvedi et al., 2020), to examine Generation Z's purchasing behaviors. Generation Z that are often referred to as the "technology generation" due to their upbringing in an era of constant digital connectivity across education, travel, entertainment, and commerce (Murad, et al. 2019). As highlighted by (*Connected Commerce*, 2018), Gen Z is estimated by 2025, over 33% of the world's population, making them an influential force in the economy, workforce, and consumer markets. Their high digital literacy and reliance on social media for product discovery position them as a critical demographic for influencer-driven marketing. Despite this, research exploring how influencer credibility affects Gen Z purchase intentions, especially in niche markets such as Bali's skincare e-commerce sector that remains scarce.

This research focuses on three dimensions of influencer credibility, namely attractiveness, trustworthiness, and expertise (Ohanian, 1990a) and examines their influence on the intention to buy through the mediating function of online consumer interaction. The inclusion of this mediating variable is essential, as actions related to involvement such as liking, commenting, sharing, and interacting with influencer content often serve as the bridge between exposure to influencer messages and the final purchase decision. Online customer engagement reflects the depth of consumer interaction and emotional investment, which can amplify the persuasiveness of influencer content and strengthen the credibility, which is intention link. Without understanding this mediating pathway, marketing strategies risk overestimating the direct impact of influencer credibility on sales outcomes.

The importance of this research lies in its contextual focus in Bali's growing e-commerce and skincare industries present a competitive market where influencer marketing has become a primary promotional channel. However, the purchasing decisions of Gen Z consumers in this sector are influenced by unique cultural, social, and digital interaction patterns that have not been extensively studied. By targeting Gen Z specifically, this study addresses a gap in both local and global literature, offering insights into how this digitally native generation engages with influencers and translates that engagement into purchase behavior. These findings will provide valuable implications for brands aiming to refine their influencer marketing strategies in emerging markets like Bali, ensuring higher consumer engagement and improved conversion rates.

REVIEW OF LITERATURE

Theory Acceptance Model

This study will employ the Technology Acceptance Model (TAM) to examine the correlation between the three variables, which will be treated as constructs within this framework. Additionally, age, gender, volunteerism, and experience will be considered as moderating variables that may influence the intention to use technology. According to (Davis, 1989), TAM provides a foundation for investigating how external factors impact internal intentions, behaviors, and beliefs. The model achieves this by analysing a limited set of key variables derived from previous studies on the emotive and cognitive dimensions of adopting technology, and then modelling the theoretical link between these variables using the Theory of Reasoned Action (TRA) as a theoretical framework. The Technology Acceptance Model (TAM) is a framework that helps understand the factors that influence people's acceptance of new technologies (Venkatesh, 2000).

TAM emphasizes the importance of user-friendliness and perceived usefulness in determining technology adoption. As a continuation of the Theory of Reasoned Action (TRA), it seeks to pinpoint the variables that affect the acceptance of information-based technologies (Venkatesh, 2000). Key variables within TAM include external factors, ease of use, user attitudes, and the intention to use the technology.

Relationship between Attractiveness and Purchase Intention

Erdogan (1999) asserted that physical appearance is simply one aspect of attraction; other traits like personality and athletic prowess are often associated with attractiveness. The influencer who finds great pleasure in being beautiful has a bigger chance of impacting the purchase intentions of their supporters (Guo, et al. 2018). Furthermore, according to Wang & Scheinbaum (2018), beauty is seen as a critical factor in disseminating important messages. However, some studies show that although beauty has a positive effect on judgment, its influence on purchase intention is still ambiguous.

Wang & Scheinbaum (2018) said that because physically attractive influencers have a bigger impact on customers' opinions of the targeted items, advertisers usually include them when designing and carrying out their promotional programs. Additionally, Lou & Yuan (2019) have demonstrated that the attractiveness of influencers influences consumers' confidence in the material and may even increase brand recognition. Therefore, the following hypothesis is proposed by the current research:

H₁: Attractiveness has a significant and positive relationship on purchase intention.

Relationship between Trustworthiness and Purchase Intention

According to marketing literature, the success of the disseminated message is heavily reliant on the influencer's established degree of competence and trustworthiness, and this is associated with their perceived credibility. Data from reliable sources has a lasting impact on internalised attitudes, actions, and beliefs because it is efficiently ingested (Lou & Yuan, 2019). More emphasis is placed on embracing the teachings when an influencer demonstrates stronger adoption of certain traits (Lou & Yuan, 2019). Lou and Yuan (2019) confirmed that, studies on the characteristics of social influencers have not been sufficiently addressed in academic publications, despite the fact that investigations have shed light on the concepts of influencer marketing.

Van der Waldt et al. (2009) state that an endorser's believability, integrity, and honesty are what make them trustworthy. On the other hand, according to Ohanian (1990), trust is defined as the degree of confidence that consumers have in the influencers' capacity to spread statements they think are accurate. Instagram users evaluate an influencer's credibility if they believe them to be trustworthy, honest or dependable (Ceyhan, 2019). Sales, brand loyalty, and the durability of the relationships between followers and influencers have all been found to benefit from the level of trust and loyalty that consumers have for their influencers.

Wang and Scheinbaum (2018) confirmed that the highest important issue in the beauty industry is the public figure's trustworthiness. They also discovered a stronger correlation with social media influencers, because they believed that aligning the proper endorsers with reliable companies and influencing customer attitudes depended heavily on trustworthiness. Moreover, the impact of product endorsements on the engagement generated by services or product advertisements by mostly digital influencers on the Instagram platform (Silva, et al. 2019). Therefore, the following hypothesis is proposed by the current research:

H₂: Trustworthiness has a significant and positive relationship on purchase intention.

Relationship between Expertise and Purchase Intention

Expertise is primarily characterised as the extent to which the endorser is regarded as possessing the requisite knowledge, experience, or skills to advocate for the product (Van der Waldt, et al, 2011). Consequently, field specialists are expected to furnish more credible information on the subjects than individuals without familiarity with the context. In essence, engaging with an individual with exceptional competence in a distinctly defined advertisement should result in diminished influence, akin to the lowered credibility associated with other celebrities of the same period (Guo et al., 2018). According to (Daneshvary & Schwer, 2000), expertise is an essential attribute for an influencer to achieve success, get recognition, and be seen as a reputable information source by their audience.

Schouten & Verspaget (2019) influencers will not be seen as an expert in a certain domain unless their followers consider them as skilled, adept, and knowledgeable. Furthermore, according Schouten & Verspaget (2019) asserted that expertise influences both the perceived trustworthiness of influencers and the purchasing behavior and intentions of customers. An endorser with greater experience and perceived authority can enhance persuasiveness and boost brand engagement (Erdogan, 1999). Consequently, the proficiency of social media influencers may significantly affect client engagement levels and, consequently, their purchasing intentions.

Therefore, the following hypothesis is proposed by the current research:

H₃: Expertise has a significant and positive relationship on purchase intention.

Relationship between Online Engagement and Purchase Intention

This study will focus on online engagement by paying attention to cognitive and affective aspects, which is in line with previous research conducted by Mollen & Wilson (2010). The cognitive aspect relates to the extent to which parties view themselves as valuable and engage in collaboration and trust. Algharabat, et al. (2018) asserted that cognitive engagement signifies the readiness to invest sustained effort in thoroughly understanding a subject or mastering a complex skill, as well as the processing strategies employed for academic achievement. Mollen & Wilson (2010) stated that customer engagement is a complex cognitive processing which is in line with previous research found by Hollebeek, Juric, & Ilic (2011) on involvement.

Affect has been identified in marketing literature as a crucial element of customer engagement, significantly influencing consumer behavior (Alalwan, 2018). According to Mollen & Wilson (2010), affect can be defined as the ongoing aggregate of customers' positive emotions regarding their engagement experiences with brands, platforms, or influencers. Gvili & Levy (2021) found that increased engagement with electronic word-of-mouth correlates positively with social capital and credibility. The study by Alalwan (2018) similarly concluded that customer engagement significantly influences purchasing intentions and value co-creation within the retail sector. As previously said, the current study suggests and empirically supports consumer involvement as a multidimensional entity with two main components: cognitive and emotive.

Therefore, the following hypothesis is proposed by the current research:

H₄: Online engagement has a significant and positive relationship on purchase intention

Relationship between Attractiveness and Online Engagement

Attractiveness is one of the main dimensions of influencer credibility that plays an important role in shaping the audience's perception of public figures on social media. Influencers with attractive physical appearances tend to be able to create a positive first impression, thereby attracting the attention and curiosity of their followers. Trivedi (2021) revealed that influencers

with high physical attractiveness have been proven to increase online consumer-brand engagement, which can ultimately trigger impulsive purchasing behavior. In line with these findings, Dausat & Muthohar (2023) explained that influencer attractiveness has a significant positive effect on customers' desire to interact and build digital relationships with the content they upload.

Furthermore, Akhtar, Siddiqi, Gugnani, Islam, & Attri (2024) emphasize that an influencer's audiovisual appeal can directly increase customer behavioral engagement, especially when accompanied by good interaction between followers and influencers. Conceptually, Khairulamiren & Fikry Aziz (2024) also add that attractiveness is an important part of an influencer's credibility that can influence the perception and behavior of audiences on social media. Thus, the higher an influencer's attractiveness, the greater the chance of active interaction from the audience, thereby increasing the level of online engagement..

Therefore, the following hypothesis is proposed by the current research:

H₅: Attractiveness has a significant and positive relationship on online engagement.

Relationship between Trustworthiness and Online Engagement

Trustworthiness is one of the main dimensions of influencer credibility, reflecting the extent to which audiences view an influencer as honest, reliable, and consistent. Influencers who are considered highly trustworthy are generally able to build audience confidence in the messages they convey, thereby encouraging active engagement in digital interactions. Puteri Lefina & Hidayat (2022) found that influencer trustworthiness has a positive effect on brand engagement and purchase intention, which occurs through the formation of a high brand value perception. This is reinforced by Dausat & Muthohar (2023), who show that trustworthiness significantly affects online customer engagement, which ultimately has an impact on purchase intention in the context of skincare products.

Additionally, Stappen, Baird, Lienhart, Batz, & Schuller (2021) revealed that influencer trustworthiness drives user engagement through emotional trust and perceived integrity, particularly in video-based content that demands authenticity. Zaman, Anwar, & Haque (2023) also explained that online engagement is indirectly influenced by trustworthiness through the mediation of perceived trust, and this becomes a key factor that increases purchase intention after seeing endorsements on social media. Conceptually, Khairulamiren & Fikry Aziz (2024) emphasize that trustworthiness is a key attribute that drives audience behavior in influencer marketing, including increased engagement and positive perceptions of products. Thus, the higher the level of trustworthiness an influencer has, the greater the tendency for audiences to actively engage in their digital interactions. Based on this description, the hypothesis proposed is that the trustworthiness of influencers has a positive and significant effect on audience online engagement in the skincare industry..

Therefore, the following hypothesis is proposed by the current research:

H₆: Trustworthiness has a significant and positive relationship on online engagement

Relationship between Expertise and Online Engagement

Expertise is an important dimension of influencer credibility that reflects knowledge, experience, and competence in a particular field. Influencers with high expertise are perceived as more competent, thereby increasing trust and encouraging audience engagement. Hughes, Swaminathan, & Brooks (2019) found that influencer expertise increases online engagement, especially in educational content such as blogs, even more so than entertainment platforms such as Facebook. Li, Ai, & Ding (2023) confirmed that the level of source expertise moderates the

relationship between engagement and audience trust, which has an impact on the intention to interact and purchase.

In the context of skincare, Dausat & Muthohar (2023) proved that expertise significantly increases online customer engagement along with attractiveness and trustworthiness. John & Gensler (2020) also stated that engagement increases when influencers have high expertise in educational content, especially for consumers seeking informational value. This is reinforced by AlFarraj et al. (2021), who found that expertise is a key determinant of consumer engagement in the dermatological aesthetics sector, with engagement mediating the relationship between expertise and purchase intention. In fact, Angmo, Mahajan, & Ranjitha (2025) show that highly skilled virtual influencers remain effective in increasing engagement as long as they are considered credible in their field.

Therefore, the following hypothesis is proposed by the current research:

H7: Expertise has a significant and positive relationship on online engagement

Mediating Role of Online Engagement

Online engagement acts as an important mechanism that bridges the influence of influencer credibility on consumer purchase intent. In the context of attractiveness, Trivedi (2021) found that physically attractive influencers are able to increase online engagement, which in turn triggers purchasing decisions. Dausat and Muthohar (2023) also emphasized that attractiveness increases emotional engagement, which acts as a bridge to purchase intention, while AlFarraj et al. (2021) showed that online engagement significantly mediates the influence of attractiveness on purchase intention in the dermatology industry. In addition, influencer trustworthiness has also been proven to encourage online engagement, which then influences purchase intention. Zaman et al. (2023) explain that influencers who are considered trustworthy increase trust and engagement, which play an important role in driving purchase intention. Stappen et al. (2021) add that trustworthiness indirectly increases purchase intention through the emotional engagement of the audience, and AlFarraj et al. (2021) show that online engagement mediates the relationship between trustworthiness and purchase intention in the aesthetics industry. Furthermore, influencer expertise has also been proven to trigger engagement that impacts purchase intention. Li et al. (2023) reveal that influencers with high expertise generate greater cognitive engagement, which then increases purchase intention. Angmo and Mahajan (2025) show that online engagement mediates the influence of expertise on purchase intention for both human and virtual influencers. Dausat and Muthohar (2023), along with AlFarraj et al. (2021), also prove that expertise has a significant effect on purchase intention through online engagement in the skincare and aesthetics industries.

Therefore, the following hypothesis is proposed by the current research:

H8: Online engagement mediate the significant correlations of attractiveness on purchase intention.

H9: Online engagement mediate the significant correlations of trustworthiness on purchase intention.

H10: Online engagement mediate the significant correlations of expertise on purchase intention.

RESEARCH METHOD

This study employed a quantitative research design with a deductive approach to examine the causal relationships among variables. The research was conducted in Bali Province, Indonesia an island renowned as the Island of the Gods and the Island of a Thousand Temples, which is administratively divided into eight regencies and one city. Respondents were drawn from

Generation Z (aged 12–27) living in Bali, recruited through an online survey distributed via social media. This online-based approach was chosen due to the technological proficiency and high digital engagement of Generation Z individuals.

The study population comprised all Generation Z individuals residing in Bali, estimated at approximately 1.2 million people based on the percentage of Gen Z in Indonesia’s population. Due to time and resource constraints, a non-probability convenience sampling technique was applied to reach participants efficiently. Following Hair et al.’s guidelines, which recommend five to ten respondents per indicator in Structural Equation Modeling (SEM), a minimum of 170 participants was targeted to ensure robustness and statistical power in the analysis.

Primary data served as the main data source, collected through a self-administered questionnaire distributed online using Google Forms. This platform was chosen for its accessibility, cost-effectiveness, compatibility with various devices, and user-friendly interface. The questionnaire was divided into two parts: the first captured demographic information such as age, gender, education, income, and e-commerce experience, while the second measured the independent and dependent variables using a 5-point Likert scale. Prior to full deployment, a pre-test was conducted on 15–30 respondents to assess clarity and validity.

The collected data were analyzed using Structural Equation Modeling (SEM) with SmartPLS 4.1.1 software. Measurement model analysis (outer model) was then conducted to assess indicator reliability, convergent validity and collinearity using outer loadings, AVE, Cronbach’s alpha, composite reliability, and Fornell-Larcker criterion. Structural model analysis (inner model) followed, testing the hypothesized relationships among constructs through coefficient of determination (R^2). Hypothesis testing employed the bootstrapping procedure to evaluate the significance of path coefficients using t-statistics and p-values, assessing both direct and indirect effects between variables. This comprehensive analytic approach enabled the study to validate the measurement instruments and test the proposed theoretical model effectively.

RESULTS AND DISCUSSION

Measurement Model Evaluation (Outer Model)

Measurement model evaluation is a fundamental step in SEM-PLS analysis because it assesses how well the observed indicators represent the underlying latent constructs in the research model. In SEM-PLS analysis, the evaluation of the measurement model is a critical procedure aimed at ensuring that the observed indicators accurately and consistently represent the latent constructs under investigation. This process encompasses the assessment of two essential properties: reliability and validity.

Outer Loading

In this context, outer loadings exceeding the recommended threshold of 0.7 demonstrate strong correlations between indicators and their respective constructs, reflecting satisfactory internal consistency. Table 1 presents the outer loadings for each indicator on their respective constructs: Attractiveness, Trustworthiness, Expertise, Online Customer Engagement, and Purchase Intention.

Table 1
Outer Loadings Results

Variable	Indicator	Outer Loading	Interpretation
Attractiveness	X1.1	0.812	Valid

Variable	Indicator	Outer Loading	Interpretation
Trustworthiness	X1.2	0.788	Valid
	X1.3	0.835	Valid
	X1.4	0.840	Valid
	X2.1	0.796	Valid
	X2.2	0.842	Valid
	X2.3	0.752	Valid
	X2.4	0.798	Valid
	X2.5	0.801	Valid
Expertise	X3.1	0.814	Valid
	X3.2	0.831	Valid
	X3.3	0.829	Valid
Online Customer Engagement	Z.1	0.737	Valid
	Z.2	0.770	Valid
	Z.3	0.783	Valid
	Z.4	0.796	Valid
	Z.5	0.813	Valid
	Z.6	0.819	Valid
	Z.7	0.806	Valid
	Z.8	0.760	Valid
Purchase Intention	Y.1	0.755	Valid
	Y.2	0.804	Valid
	Y.3	0.788	Valid
	Y.4	0.832	Valid
	Y.5	0.774	Valid

Source: Output from SmartPLS 4.1.1, 2025

All indicators across the five constructs exhibit strong outer loadings ranging from 0.737 to 0.842, surpassing the recommended threshold of 0.7, which confirms the convergent validity of the measurement model.

Reliability

Table 2
Reliability Result

Construct	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Interpretation
Attractiveness	0.836	0.838	0.891	Reliable
Trustworthiness	0.857	0.859	0.898	Reliable
Expertise	0.765	0.765	0.865	Reliable
Online Customer Engagement	0.911	0.912	0.928	Reliable
Purchase Intention	0.850	0.852	0.893	Reliable

Source: Output from SmartPLS 4.1.1, 2025

As shown in Table 2, all Cronbach’s alpha values exceed the recommended threshold of 0.7, ranging from 0.765 to 0.911, indicating that the items within each construct consistently measure the same underlying concept. Similarly, the Composite Reliability (rho_c) values are all above 0.85, well beyond the minimum requirement of 0.7, providing additional confirmation of construct reliability. The rho_a values, which serve as an alternative reliability coefficient, also meet the acceptable standards, thereby supporting the robustness of the measurement model. Overall, all constructs exhibit acceptable to very high reliability, confirming that the measurement model is robust and consistent across different indicators.

Convergent Validity

Validity in this context pertains to the extent to which the indicators truly capture the intended constructs. Convergent validity is established when indicators within the same construct are highly correlated. This is evidenced not only by the high outer loadings (as discussed in the previous section) but also by the Average Variance Extracted (AVE) values. As reflected in Table 4.9, all AVE values range between 0.618 and 0.680, surpassing the 0.50 threshold suggested by Fornell and Larcker (1981). This means that each construct explains more than 50% of the variance in its respective indicators, signifying a strong degree of shared variance and conceptual alignment between the measures and the theoretical constructs.

Table 3
Convergent Validity Result

Construct	Average Variance Extracted (AVE)	Interpretation
Attractiveness	0.671	Valid
Trustworthiness	0.637	Valid
Expertise	0.680	Valid
Online Customer Engagement	0.618	Valid
Purchase Intention	0.626	Valid

Source: Output from SmartPLS 4.1.1, 2025

From a research context perspective, the high reliability and validity scores across all constructs, including the mediating construct of Online Customer Engagement, indicate that Generation Z respondents in Bali demonstrate clear, consistent, and measurable perceptions towards influencer credibility dimensions (Attractiveness, Trustworthiness, and Expertise) and their own purchase intentions. This robustness ensures that subsequent structural model analysis is based on sound and accurate measurement, minimizing the risk of biased or spurious findings. Particularly for Online Customer Engagement, the highest Cronbach’s alpha value (0.911) and substantial AVE (0.618) reflect the construct’s strong internal cohesion, validating its role as a central mediating mechanism linking influencer credibility to purchase behavior in the e-commerce skincare context.

Discriminant Validity

Discriminant validity ensures that the constructs are empirically distinct, which is typically confirmed through the Fornell–Larcker criteria. In this study, only the Fornell–Larcker criteria are presented due to their suitability to the measurement characteristics of the model and their wide acceptance in the PLS-SEM literature.

Table 4
Discriminant Validity Results

Construct	X1	X2	X3	Z	Y
Attractiveness (X1)	0.819				
Trustworthiness (X2)	0.826	0.798			
Expertise (X3)	0.820	0.863	0.825		
Online Customer Engagement (Z)	0.864	0.886	0.866	0.786	
Purchase Intention (Y)	0.844	0.844	0.850	0.878	0.791

Source: Output from SmartPLS 4.1.1, 2025

As shown in Table 4, all diagonal values (square roots of AVE) exceed the respective inter-construct correlations, indicating that discriminant validity is established according to the Fornell–Larcker criterion. For example, the square root of AVE for Attractiveness is 0.819, which is higher than its correlations with Trustworthiness (0.826), Expertise (0.820), Online Customer Engagement (0.864), and Purchase Behavior Intention (0.844). Although some correlation values are relatively high, particularly between Online Customer Engagement and Trustworthiness (0.886), they remain below the respective diagonal values, suggesting that while the constructs are strongly related, they are still empirically distinct.

Overall results indicate that all constructs meet the criteria for reliability, with Cronbach’s Alpha values ranging from 0.765 to 0.911 and Composite Reliability (CR) exceeding 0.86, well above the 0.70 threshold. Convergent validity is confirmed by Average Variance Extracted (AVE) values between 0.618 and 0.680, indicating that each construct explains more than half of the variance in its indicators. For discriminant validity, the Fornell–Larcker criterion shows that the square root of each construct’s AVE is greater than its correlations with other constructs. Although certain correlations, such as between Online Customer Engagement and Trustworthiness (0.886), are relatively high, they remain below the diagonal, confirming sufficient discriminant validity. Overall, these results confirm that the measurement model demonstrates satisfactory reliability and validity, providing a robust basis for subsequent structural model analysis.

Structural Model Evaluation

In this study, three main indicators were used to assess the validity and effectiveness of the structural model: coefficient of determination. The coefficient of determination (R^2) provides an overview of the amount of variance in the dependent variable explained by the independent variables, providing insight into the explanatory power of the model.

Coefficient Determination (R^2)

The coefficient of determination, denoted as R^2 , is a key indicator in structural model evaluation, representing the proportion of variance in the dependent variable that is explained by the independent variables in the model. R^2 values range from 0 to 1, with higher values indicating a stronger explanatory power of the model. Typically, R^2 values are interpreted as follows: values of 0.75 or higher indicate a substantial model fit, 0.50 reflects a moderate fit, and values of 0.25 or lower suggest a weak model fit. The R^2 value provides critical insight into how well the model explains the variation in the dependent variable, helping researchers assess the model’s overall explanatory capacity and the significance of the predictors within the context of the research.

Table 6
Coefficient Determination

Construct	R^2	R^2 Adjusted
Online Customer Engagement	0.854	0.851

Purchase Intention	0.825	0.817
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Source: Output from SmartPLS 4.1.1, 2025

As shown in Table 6, the coefficient of determination (R^2) assesses the model's explanatory power by indicating the proportion of variance in each endogenous construct that is accounted for by its exogenous predictors. In this study, Online Customer Engagement records an R^2 value of 0.854, meaning that 85.4% of its variance is explained by the influencer credibility dimensions Attractiveness, Trustworthiness, and Expertise. This demonstrates that these credibility factors play a dominant role in shaping engagement behaviors such as liking, commenting, sharing, and interacting with influencer content. Similarly, Purchase Behavior Intention achieves an R^2 of 0.825, showing that 82.5% of its variance is explained by Online Customer Engagement and the direct effects of influencer credibility dimensions.

According to Hair Jr et al. (2021), R^2 values above 0.75 are categorised as substantial, reflecting a model with strong explanatory capability. The high R^2 scores in both constructs suggest that the model effectively captures the dynamics of Generation Z's purchasing behavior in Bali's skincare e-commerce sector. Moreover, the close alignment between the adjusted R^2 and the original R^2 values (differences of only 0.003 and 0.008, respectively) indicates model stability and minimal risk of overfitting, further strengthening the reliability of these findings.

The Structural Model Evaluation (SME) path diagram illustrates the hypothesized relationships between constructs, with path coefficients and t-values indicating the strength and significance of these relationships. The high R^2 values obtained for Online Customer Engagement and Purchase Behavior Intention indicate that the predictor variables collectively explain a substantial proportion of variance in the endogenous constructs. Additionally, the predictive relevance (Q^2) results confirm the model's strong ability to forecast the dependent variables, reinforcing its practical applicability in understanding Generation Z's purchase behavior in Bali's skincare e-commerce sector.

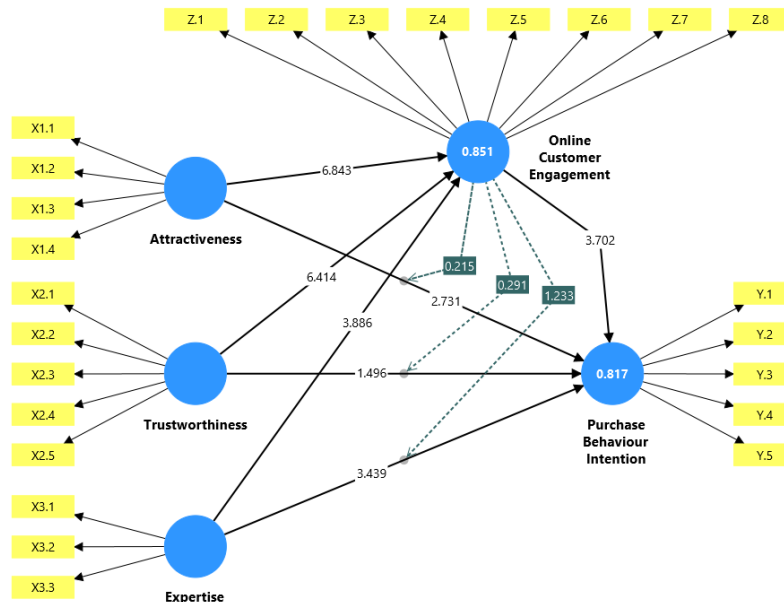


Figure 4
Structural Model Evaluation Path Diagram (Inner Model)

Source: Output from SmartPLS 4.1.1, 2025

In summary, the model fit indices, combined with the robust results from both the measurement and structural model evaluations, provide compelling evidence that the proposed PLS-SEM model is both statistically sound and theoretically meaningful. This supports the validity of subsequent hypothesis testing and interpretation.

Hypothesis Testing

Direct Effects

The results are summarized in Table 8, which presents the path coefficients (Original Sample), standard deviations, t-statistics, p-values, and the acceptance or rejection status of each hypothesis. A relationship is considered statistically significant when the t-statistic exceeds 1.96, and the p-value is below 0.05, indicating strong evidence against the null hypothesis.

Table 8
Direct Effects Result of Hypothesis Testing

	Variable Relationship	O	STDEV	t-stat	p-value	Conclusion
H1	X1 → Y	0.209	0.076	2.731	0.006	Accepted
H2	X2 → Y	0.124	0.083	1.496	0.135	Rejected
H3	X3 → Y	0.225	0.066	3.439	0.001	Accepted
H4	Z → Y	0.336	0.091	3.702	0.000	Accepted
H5	X1 → Z	0.327	0.048	6.843	0.000	Accepted
H6	X2 → Z	0.389	0.061	6.414	0.000	Accepted
H7	X3 → Z	0.262	0.067	3.886	0.000	Accepted

Source: Output from SmartPLS 4.1.1, 2025

The test results show that Attractiveness (X1) has a positive and significant impact on Purchase Intention (Y) with a path coefficient value of 0.209, t-statistic of 2.731, and p-value of 0.006 (< 0.05). This means that the higher the attractiveness of an influencer, the greater the audience's tendency to have the intention to purchase the promoted skincare product, so H1 is accepted. Conversely, Trustworthiness (X2) does not show a significant impact on Purchase Intention (Y) because it has a coefficient of 0.124 with a t-statistic of 1.496 and a p-value of 0.135 (> 0.05), which means that trust in influencers is not strong enough to directly influence purchase intention, so H2 is rejected.

Meanwhile, Expertise (X3) was proven to have a positive and significant impact on Purchase Intention (Y) with a coefficient of 0.225, t-statistic of 3.439, and p-value of 0.001 (< 0.05), indicating that the higher the influencer's level of expertise, the higher the consumer's purchase intention, so H3 is accepted. In addition, the analysis also found that Online Customer Engagement (Z) has a positive and significant impact on Purchase Intention (Y) with a coefficient value of 0.336, t-statistic of 3.702, and p-value of 0.000 (< 0.05). This finding indicates that active audience engagement with influencers online is an important factor that can encourage purchase intention, thus H4 is accepted.

In the relationship between variables and engagement, it can be seen that Attractiveness (X1) has a significant positive impact on Online Customer Engagement (Z) with a coefficient of 0.327, t-statistic of 6.843, and p-value of 0.000, thus H5 is accepted. Trustworthiness (X2) also has a very strong and significant effect on Online Customer Engagement (Z) with a coefficient of 0.389, t-statistic of 6.414, and p-value of 0.000, thus H6 is accepted. Similarly, Expertise (X3) has a significant positive effect on Online Customer Engagement (Z) with a coefficient of 0.262, t-statistic of 3.886, and p-value of 0.000, thus H7 is accepted.

Indirect Effects

The following table presents the results, including the path coefficients (O), standard deviations (STDEV), t-statistics, and p-values, as presented in Table 9.

Table 9
Specific Indirect Effects

	Variable Relationship	O	STDEV	t-stat	p-value	Conclusion
H8	X1 → Z → Y	0.110	0.033	3.323	0.001	Accepted
H9	X2 → Z → Y	0.131	0.038	3.415	0.001	Accepted
H10	X3 → Z → Y	0.088	0.036	2.474	0.013	Accepted

Source: Output from SmartPLS 4.1.1, 2025

The analysis results show that Online Customer Engagement significantly mediates the correlation between Attractiveness (X1) and Purchase Intention (Y) with a coefficient of 0.110, t-statistic of 3.323, and p-value of 0.001, thus accepting H8. Trustworthiness (X2) also has a significant effect on Purchase Intention through Online Customer Engagement ($\beta = 0.131$; $t = 3.415$; $p = 0.001$), confirming the role of engagement as an important pathway in shaping consumer behavior, thus accepting H9. Meanwhile, Expertise (X3) has a significant indirect effect on Purchase Intention through Online Customer Engagement ($\beta = 0.088$; $t = 2.474$; $p = 0.013$), although its effect is relatively smaller than the other two dimensions, thus H10 is accepted.

Relationship between Attractiveness and Purchase Intention

The results indicate that influencer attractiveness exerts a significant positive effect on purchase intention ($\beta = 0.209$, $p = 0.006$), suggesting that beyond enhancing engagement, physical appeal and visual presentation can directly stimulate consumers' willingness to buy. This finding resonates with the work of (Wang & Scheinbaum, 2018), who reported that attractiveness positively shapes consumers' purchase-related decision-making in aesthetic and beauty-related industries. The influence of attractiveness on purchase intention can be explained through the halo effect, where positive evaluations of an influencer's physical appearance extend to perceptions of the product being promoted. Furthermore, (Lubis & Hayu, 2025) found that brand advocacy and positive brand imagery, which often enhanced by visually appealing influencers, are decisive factors in driving Gen Z's skincare purchase intentions in Indonesia.

This result also reflects the increasing importance of visual identity and personal branding in influencer marketing. (Karaila, 2021; Sajili et al., 2024) emphasized that influencers who embody aspirational lifestyles and aesthetics can shape consumer preferences, thereby accelerating purchase decisions. While trustworthiness and expertise often receive greater emphasis in credibility research, the present finding demonstrates that attractiveness can independently foster purchase intention without necessarily relying on other mediators such as engagement. This is particularly relevant in beauty and skincare contexts, where the influencer's appearance may serve as a perceived testament to the product's efficacy, thereby shortening the consumer decision-making process.

Relationship between Trustworthiness and Purchase Intention

The analysis shows that trustworthiness does not have a statistically significant direct effect on purchase intention ($\beta = 0.124$, $p = 0.135$), leading to the rejection of Hypothesis 2. This finding suggests that while trustworthiness is an important dimension of influencer credibility, it may not directly translate into consumers' intention to purchase, particularly in the skincare industry for Generation Z. One possible explanation is that trust functions more effectively as an indirect

driver, influencing engagement or attitudes first before shaping purchase decisions, rather than acting as a direct motivator. This aligns with the assertion of Fitriasari & Roosdhani (2025), who found that the correlation between influencer credibility attributes and purchase decisions often operates through mediating variables such as social media engagement or brand perception.

Previous studies have also provided mixed evidence regarding the direct influence of trustworthiness on purchase intention. For instance, Koay & Lee (2024) identified trustworthiness as significant in shaping consumer attitudes, but attitudes not trustworthiness alone—were the actual determinants of purchase intention. Similarly, Alalwan et al. (2020) highlighted that engagement serves as a stronger predictor of loyalty and purchase behaviors than trustworthiness per se, implying that trust needs to be operationalized through active consumer involvement before it can impact final purchasing outcomes. In the present study's context, it is possible that Gen Z consumers, despite acknowledging an influencer's honesty and reliability, still rely on additional cues such as peer reviews, product performance, or price-value considerations before committing to a purchase.

Another possible explanation for the non-significant finding lies in the commercialization of influencer content. As M. Abduraimov (2024) noted, excessive sponsored content may lead to skepticism, even when the influencer is perceived as trustworthy. Gen Z, in particular, tends to critically evaluate marketing messages and may discount trustworthiness if it is not accompanied by perceived authenticity and personal relevance. This reinforces the notion that, in contemporary digital marketing, trustworthiness alone may not be a sufficient condition for driving purchase intention it must be paired with emotional resonance, product fit, and an interactive experience that bridges the gap between credibility and consumer action.

Relationship between Expertise and Purchase Intention

The findings reveal that influencer expertise exerts a significant and positive influence on purchase behavior intention ($\beta = 0.171$, $p < 0.01$). This supports the results of Alalwan et al. (2020), who demonstrated that influencer expertise in the aesthetic dermatology sector drives both online engagement and purchase intention, suggesting that audiences place high value on technical knowledge and product-related competence. Likewise, Koay & Lee (2024) found that credibility attributes, including expertise, shape consumer attitudes toward influencers, which in turn influence purchase decisions, mirroring the current study's pathway where expertise builds trust and persuasive power. Furthermore, Lubis & Hayu, (2025) findings that brand advocacy and image are critical for Gen Z purchase intention indirectly align with this result, as expertise can enhance brand credibility and encourage advocacy that leads to purchase behavior.

Indirectly relevant studies also lend support to this relationship. For example, M. Abduraimov (2024) underscored the role of trustworthiness and authenticity, which both closely tied to perceived expertise, in shaping consumer decisions in the influencer marketing context. Similarly, Chaturvedi & Tripathi V (2020) in sustainable clothing, and (Ngo et al., 2024) in sustainable fashion, found that perceived value, product knowledge, and quality cues significantly shape Gen Z's purchase intentions. Even studies outside the skincare domain, such as (Do & Do, 2020) on e-wallet adoption, demonstrate that credible and knowledgeable communication encourages adoption behavior. These parallels reinforce the conclusion that expertise functions as a persuasive element across industries, effectively bridging informational value and behavioral intention.

Relationship between Online Customer Engagement and Purchase Intention

The results indicate that online customer engagement has a significant positive effect on purchase behavior intention ($\beta = 0.336$, $p < 0.001$), highlighting the critical mediating role of

engagement in transforming influencer credibility into actual consumer purchase decisions. This aligns with the findings of R. Fitriasari & Roosdhani (2025), who showed that social media engagement mediates the influence of influencer popularity on purchase decisions among Generation Z consumers. Engagement behaviors such as liking, commenting, and sharing are pivotal in strengthening the relationship between exposure to influencer content and purchase intention, serving as active expressions of consumer involvement. Similarly, Alalwan et al. (2020) emphasized that increased consumer engagement driven by interactive content strongly predicts loyalty and purchase behaviors, underscoring the importance of engagement as a conduit between marketing stimuli and behavioral outcomes.

Furthermore, the current finding resonates with the broader digital marketing literature that identifies engagement as a key driver of consumer action. For example, Lubis and Hayu (2025) noted that brand advocacy fueled by active online participation significantly elevates purchase intentions among Gen Z skincare buyers. The role of engagement as a mediator is also supported indirectly by studies such as R. Sajili & Pramelani (2024), who found that trust and brand awareness cultivated through influencer content increase consumer preferences, which eventually impact purchase decisions. Together, these studies confirm that online customer engagement is not merely a byproduct of influencer marketing but a fundamental mechanism that translates credibility into tangible purchase behavior, particularly within visually oriented industries like skincare.

Relationship between Attractiveness and Online Customer Engagement

The findings of this study confirm that influencer attractiveness has a significant positive effect on online customer engagement ($\beta = 0.327$, $p < 0.001$), indicating that visually appealing and aesthetically pleasing influencers can capture and sustain audience attention in digital platforms. This aligns with the principles of the source credibility model, where attractiveness functions not only as a physical attribute but also as a symbolic cue that enhances message receptivity. Similar results were reported by (Alalwan et al., 2020), who found that attractiveness significantly influences online engagement and purchase intention in the aesthetic dermatology industry, suggesting that visual appeal creates an affective bond that drives interactive behaviors. Likewise, (Kian Yeik Koay & Lee, 2024) emphasized that influencer presentation style, creativity, and content aesthetics are instrumental in shaping consumers' positive attitudes, which subsequently foster deeper engagement.

Moreover, this finding is consistent with broader evidence linking aesthetic appeal to heightened digital interaction among Generation Z audiences. For instance, the study by (Delima et al., 2025) demonstrated that influencers' visual presence contributes to brand awareness and trust, both of which mediate higher engagement levels. In the context of mobile shopping, (Alalwan et al., 2020) also highlighted that interactive and visually stimulating content increases user participation and loyalty paralleling the engagement dynamics observed in the present research. These converging results reinforce the notion that attractiveness operates as a key entry point into the engagement cycle, particularly in visually driven markets such as skincare, where product perception is often tied to the influencer's own image and presentation.

Relationship between Trustworthiness and Online Customer Engagement

The findings reveal that trustworthiness has a significant positive impact on online customer engagement ($\beta = 0.389$, $p < 0.001$), indicating that when consumers perceive influencers as honest, reliable, and transparent, they are more likely to interact actively with the influencer's content. This aligns with the results of (Kian Yeik Koay & Lee, 2024), who identified trustworthiness as a key credibility attribute that shapes positive consumer attitudes and

encourages deeper interaction on social media platforms. Similarly, (Muhammadabdullo Abduraimov, 2024) emphasized that authenticity and perceived honesty are fundamental in fostering consumer trust, which in turn strengthens engagement. In the context of the beauty industry, this suggests that audiences not only value the influencer's physical appeal but also closely evaluate their perceived integrity before committing to engagement behaviors such as likes, comments, shares, or even following product recommendations.

Moreover, the significant role of trustworthiness in driving engagement is consistent with the mediation-based findings of (D. Fitriasaki et al., 2025), who demonstrated that influencer popularity indirectly influences purchase decisions through enhanced trust and engagement. These results collectively underline that trust functions as both a gateway and catalyst in the influencer–consumer relationship, particularly for Generation Z audiences who are often skeptical of overt commercial promotion. By establishing credibility through honest product reviews, consistent messaging, and transparent endorsements, influencers can build sustainable engagement levels, which later contribute to downstream behavioral outcomes such as loyalty and purchase intention.

Relationship between Expertise and Online Customer Engagement

The results indicate that influencer expertise has a significant positive effect on online customer engagement ($\beta = 0.262$, $p < 0.001$). This finding strongly supports previous work by Alalwan et al. (2020), who demonstrated that both attractiveness and expertise significantly enhance engagement in the aesthetic dermatology industry, highlighting the role of professional knowledge in attracting and sustaining audience interaction. Similarly, Koay and Lee (2024) found that specific credibility attributes such as trustworthiness and expertise influence consumer attitudes, which subsequently shape engagement and purchase behaviors. These studies collectively reinforce the notion that audiences are more likely to engage when they perceive influencers as knowledgeable and competent in the product domain.

Furthermore, the positive effect aligns with AlFarraj et al. (2021), who identified that influencer popularity indirectly affects purchase decisions through trust and social media engagement. Although their study focused on popularity rather than expertise, the mechanism through which credibility drives engagement parallels the current findings. Likewise, Lubis and Hayu (2025) showed that advocacy and brand image are pivotal for Gen Z purchase intentions in the skincare sector, suggesting that expertise can indirectly strengthen brand advocacy by enhancing engagement quality. From a broader digital interaction perspective, Alalwan et al. (2020)'s research on mobile interactivity also complements this view, as it illustrates that interactive and expert-led communication fosters deeper consumer involvement as an essential component of engagement.

Indirectly relevant studies also shed light on the broader context. Abduraimov (2024) emphasized the importance of authenticity and trustworthiness, elements that often intersect with perceived expertise, in shaping online interactions. Similarly, research on Gen Z's behavior in other sectors, such as (P. Chaturvedi et al., 2020) in sustainable clothing and (Do & Do, 2020) in e-wallet adoption, underscores that well-informed and credible sources improve perceived value and influence user engagement, even outside the influencer marketing context. While these latter studies are not directly focused on influencer expertise in skincare, they strengthen the theoretical basis that credible, knowledge-based communication is universally effective in enhancing audience engagement across industries.

Mediating Role of Online Customer Engagement on Attractiveness to Purchase Intention

The analysis reveals that Online Customer Engagement significantly mediates the relationship between Attractiveness and Purchase Intention, with a path coefficient of $\beta = 0.110$

and a p-value = 0.001, leading to the acceptance of Hypothesis 8. This indicates that Online Customer Engagement plays a vital role in channeling the effect of Attractiveness on Purchase Intention. In other words, while Attractiveness directly influences Purchase Intention, its impact is enhanced through engagement, which facilitates consumers' connection to the influencer and ultimately motivates their purchasing behavior.

This finding supports the conceptual framework of mediation, as Online Customer Engagement acts as a conduit, translating Attractiveness into Purchase Intention. The effect is not due to any moderating influence, meaning that engagement does not amplify or diminish the relationship between Attractiveness and Purchase Intention through interaction effects. Instead, it serves to strengthen the direct link between these two variables. This aligns with previous studies, such as Fitriasari et al. (2025), who found that social media engagement mediates the effect of influencer popularity on purchase decisions, but does not act as a moderator. Similarly, Alalwan et al. (2020) and Koay and Lee (2024) emphasize the independent contributions of Attractiveness and engagement without identifying significant interaction effects between them.

The acceptance of Hypothesis 8 suggests that, for Generation Z skincare consumers in Bali, Attractiveness influences Purchase Intention through Online Customer Engagement, rather than through any moderating effect. This underscores the critical role of Online Customer Engagement as a mediator, rather than a moderator, in translating influencer credibility dimensions into purchase intentions. Therefore, in influencer marketing strategies targeting this demographic, engagement should be viewed as a key mechanism that amplifies the impact of Attractiveness on purchasing behavior, rather than as a factor that interacts with Attractiveness to alter the strength of the relationship.

Mediating Role of Online Customer Engagement on Trustworthiness to Purchase Intention

The results indicate that the indirect effect of Trustworthiness on Purchase Intention through Online Customer Engagement is significant ($\beta = 0.131$, $p = 0.001$), leading to the acceptance of Hypothesis 9. This suggests that Online Customer Engagement plays a significant mediating role in the relationship between Trustworthiness and Purchase Intention, facilitating the influence of Trustworthiness on consumers' buying intentions. In other words, while Trustworthiness directly influences Purchase Intention, the effect is enhanced through engagement, which helps to foster a deeper connection between the consumer and the influencer.

This finding aligns with the conceptualization of Online Customer Engagement as a mediator, channeling the influence of Trustworthiness on Purchase Intention. Rather than acting as a moderator, engagement helps Trustworthiness to translate into purchase decisions, which supports the idea that Trustworthiness impacts Purchase Intention primarily through engagement, not by interacting with engagement to amplify or diminish the relationship. This is consistent with previous studies, such as Fitriasari et al. (2025), who found that social media engagement mediates the relationship between influencer credibility and purchase intention, without significant moderating effects. Similarly, Koay and Lee (2024) emphasized the independent contributions of Trustworthiness and engagement, without identifying interaction effects.

For Generation Z consumers in Bali's skincare e-commerce context, these results suggest that Trustworthiness influences Purchase Intention through Online Customer Engagement, highlighting the importance of engagement in translating influencer credibility into buying decisions. This reinforces the view that engagement should be seen as a mediator, rather than a moderator, in influencer marketing strategies. Moreover, these findings resonate with Ngo et al. (2024), who examined the role of trust in shaping Generation Z's purchase intentions in Vietnam's sustainable fashion market. Similar to this study's findings, they found that trust-related constructs

influence purchase intentions primarily through direct or mediated pathways, rather than through interaction effects.

Thus, the results of this study further emphasize the critical role of Online Customer Engagement as a mediator in the influencer marketing context, ensuring that Trustworthiness is effectively translated into Purchase Intention. Marketers targeting Generation Z should focus on fostering engagement as a key mechanism that bridges influencer credibility with consumer purchasing behavior, rather than expecting interaction effects between Trustworthiness and Engagement.

Mediating Role of Online Customer Engagement on Expertise to Purchase Intention

The results show that the indirect effect of Expertise on Purchase Intention through Online Customer Engagement is statistically significant ($\beta = 0.088$, $p = 0.013$), leading to the acceptance of Hypothesis 10. This suggests that Online Customer Engagement mediates the relationship between Expertise and Purchase Intention, enhancing the impact of Expertise on consumers' purchasing decisions. In other words, Expertise influences Purchase Intention primarily through Online Customer Engagement, reinforcing the idea that engagement plays a key role in translating Expertise into concrete buying behavior.

This finding aligns with the conceptualization of Online Customer Engagement as a mediator rather than a moderator. Expertise exerts a direct effect on Purchase Intention, and engagement facilitates the transmission of this effect, rather than amplifying or altering it through interaction. This supports the view that Engagement is a crucial mediator, as opposed to a moderator that changes the strength of the relationship between Expertise and Purchase Intention.

Supporting this perspective, Fitriasari et al. (2025) highlighted the mediating role of social media engagement in translating influencer credibility into purchase intention without moderation effects. Similarly, Koay and Lee (2024) emphasized the independent roles of Expertise and Engagement, finding no significant interaction between the two variables. Moreover, Chaturvedi and Kulshreshtha (2022) and Sajili & Pramelani (2024) also found that while expertise and engagement are important for shaping purchase behavior, their combined interaction does not have a significant effect.

For Generation Z consumers in Bali's skincare e-commerce context, this study suggests that Expertise influences Purchase Intention through Online Customer Engagement, without the need for interaction effects. This highlights the importance of focusing on building Expertise and nurturing Engagement as sequential, complementary factors in influencer marketing, rather than expecting amplification through their interaction. The lack of significant interaction in this study emphasizes the role of Engagement as a mediator, suggesting that expertise in influencer marketing models primarily functions to foster engagement, which then drives Purchase Intention, without relying on interactive effects.

CONCLUSION

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This study examined the effects of influencers' credibility, attractiveness, trustworthiness, and expertise on Generation Z's purchase intention in Bali's skincare e-commerce market, with online customer engagement as a mediating factor. The findings reveal that attractiveness and expertise significantly increase purchase intention both directly and indirectly, while trustworthiness exerts an indirect effect through engagement. Online customer engagement plays

a crucial mediating role, transforming perceptions of influencer credibility into purchase behavior, though it does not act as a moderator. These results provide empirical support for the relevance of influencer credibility and engagement in shaping Gen Z's purchasing decisions within digital marketplaces.

Theoretically, this study enriches the understanding of influencer marketing by integrating concepts from the Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), and Technology Acceptance Model (TAM). It demonstrates that engagement functions as a key link between credibility perceptions and behavioral intentions, extending TRA/TPB, while the strong effect of expertise aligns with TAM's emphasis on perceived usefulness. Positioning engagement as a mediator rather than merely an outcome offers a refined perspective on how credibility translates into behavior, particularly among tech-savvy Generation Z consumers in an emerging market context.

Practically, the results offer clear guidance for skincare brands, marketers, and influencers. Brands should prioritize influencers with strong attractiveness and expertise while building interactive and community-driven engagement strategies to enhance purchase intentions. Trustworthiness should be incorporated within engagement efforts rather than relied on as a direct sales driver. E-commerce platforms can also use engagement metrics as indicators of purchase behavior to optimize influencer campaigns targeted at Gen Z consumers.

At the policy level, these findings highlight the importance of fostering credible and ethical influencer marketing practices. Companies should collaborate transparently with credible influencers, while e-commerce platforms are encouraged to support engagement-enhancing features like live sessions and customer reviews. Government agencies, such as the Ministry of Health and the Ministry of Communication and Informatics, are advised to develop guidelines and campaigns ensuring accurate information, ethical promotion, and consumer protection in the digital marketplace.

Despite its contributions, this study is limited by its focus on Gen Z consumers in Bali's skincare sector, its cross-sectional design, and its reliance on self-reported data. Future research should broaden its demographic and geographic scope, apply longitudinal or experimental designs, and include additional variables such as perceived risk, social norms, or involvement. Exploring emerging technologies like AR, virtual influencers, and AI-driven personalization, as well as using mixed-method approaches, would provide richer insights and strengthen the theoretical and practical understanding of influencer marketing.

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