BUILDING BRAND TRUST THROUGH DIGITAL STIMULI: ANALYSIS OF INFLUENCER CREDIBILITY AND USER-GENERATED CONTENT ON PURCHASING DECISIONS

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Abstract

This study aims to analyze the impact of digital stimuli, specifically Influencer Credibility and User-Generated Content (UGC), on the Purchase Decisions of Somethinc products, with Brand Trust serving as a mediating variable. Focusing on Generation Z, data were collected from 133 students at the Faculty of Economics and Business, Jambi University, using a purposive sampling method. Data analysis was conducted using Partial Least Square - Structural Equation Modeling (PLS-SEM) via SmartPLS 4.0. The results reveal a counterintuitive finding: Influencer Credibility has a negative and non-significant direct effect on Purchase Decisions (β = -0.162, p > 0.05). Conversely, User-Generated Content and Brand Trust exert a positive and significant influence. Crucially, Brand Trust is proven to fully mediate the relationship between Influencer Credibility and Purchase Decisions, as well as partially mediating the impact of UGC. These findings suggest that for educated and critical consumers like Generation Z, influencer presence alone is insufficient to trigger transactions; rather, it must be validated by authentic user experiences and established brand trust. The model demonstrates a substantial predictive power with an R-square value of 61.6% for Purchase Decisions.

Keywords: Influencer Credibility, User-Generated Content, Brand Trust, Purchase Decision

Introduction

The beauty industry in Indonesia has undergone a massive digital transformation, with market revenue reaching US$ 7.23 billion in 2022 and projected stable growth of 5.81% annually through 2027. This growth is driven by shifts in the shopping behavior of Generation Z, who are transitioning their transaction activities from conventional markets to online platforms, with those aged 18–35 dominating 85% of e-commerce transactions. Approximately 88.8% of Gen Z consumers report conducting in-depth research and seeking social proof before deciding to purchase cosmetic products. This phenomenon positions digital content as the primary source of information for mitigating purchase risks, as consumption has shifted from functional needs to desire-based fulfillment influenced by digital advertising.

Within the digital marketing ecosystem, Influencer Credibility has become a decisive factor in capturing attention and building consumer purchase interest. According to Ade Perdana et al. (2025), influencer marketing strategies are proven to effectively shape a positive brand image in the eyes of the audience. Influencers possessing technical expertise and high integrity provide professional validation, as seen with prominent figures like Tasya Farasya and others who utilize platforms like TikTok and Instagram to share beauty-related content. According to Ari Rachman et al. (2022), social media marketing strategies are proven to effectively influence purchasing decisions for Somethinc products. Somethinc itself has dominated the market by achieving the highest revenue of Rp53.28 billion through strategic influencer collaborations. The level of audience trust in an influencer is triggered by dimensions of expertise, trustworthiness, and attractiveness, which collectively increase the interest and trust of consumers.

Parallel to the role of influencers, User-Generated Content (UGC) has emerged as an information source perceived as more authentic and transparent by prospective consumers. UGC, consisting of organic video reviews, "Get Ready With Me" (GRWM) content, or "before-and-after" photos, serves as unpaid marketing evidence from the perspective of fellow users. The presence of this organic content helps consumers develop a deep understanding of a product, functioning as a form of social proof that is often more trusted than forced advertisements. A study by Mellyani & Siregar (2025) emphasizes that for local skincare products, UGC has a positive influence on brand trust and purchase decisions. Through the mechanism of social proof, a high volume of positive UGC creates a sense of security, although unfiltered content can occasionally create new confusion for buyers.

Nonetheless, the success of final conversion heavily depends on the level of Brand Trust held by the consumer. Musnaini et al. (2022) stated that social media marketing has a significant positive influence on increasing brand trust. Wardhana (2024) stated that brand trust is the ability of a brand to fulfill its promised value, thereby reducing uncertainty and encouraging repeat purchases. Brand trust serves as a crucial mediating variable or "bridge" connecting marketing stimuli, such as influencer reviews and UGC, to actual purchase actions. Given that skincare requires safety guarantees, consumers are highly selective and prioritize brands they truly trust. However, a research gap exists: while Lola & Nainggolan (2023) find significant influence from influencer marketing on Somethinc interest, there is still a lack of understanding

regarding how Influencer Credibility (X1) and UGC (X2) work simultaneously through Brand Trust (Z) to influence Purchase Decisions (Y).

These differing findings suggest an unexplained dynamic regarding how professional source credibility and social proof work simultaneously to build trust. Students of the Faculty of Economics and Business at Universitas Jambi were selected as the study population because they represent the ideal Generation Z demographic and possess a basic understanding of marketing, branding, and advertising mechanisms. Unlike the general public, students may exhibit a more critical attitude toward marketing strategies like influencer credibility and UGC due to their academic background. This provides a distinct novelty to the study by filling a geographical gap and dissecting the behavior of Gen Z consumers outside of Java. Consequently, this study focuses on analyzing the influence of Influencer Credibility and UGC on Purchasing Decisions, with Brand Trust as the mediating variable

Literature Review

Stimulus-Organism-Response (SOR)

The primary theoretical framework for this study is the Stimulus-Organism-Response (SOR) theory, which was first developed by Mehrabian and Russell (1974). This theory explains that individual behavior is the result of external environmental stimuli (S) that affect the internal condition of the organism (O), which ultimately produces a specific response (R). According to Eroglu et al. (2001), the SOR model illustrates that consumer behavior stems from a psychological process where exposure to a stimulus leads to affective and cognitive reactions, resulting in a particular action such as a purchase decision. Within this research, the Stimulus is represented by Influencer Credibility and User-Generated Content (UGC) accessed via social media. These stimuli are processed by the Organism, operationalized as Brand Trust, which represents the consumer's internal belief in the brand's reliability and honesty. Finally, the Response manifests as the actual Purchase Decision for Somethinc products.

Influencer Credibility

Influencer credibility is defined as the level of trust and confidence an audience has in the expertise and honesty of an influencer when conveying product information. Based on the Source Credibility Theory by Ohanian et al. (1992), this credibility is determined by three main dimensions: expertise (keahlian), trustworthiness (kepercayaan), and attractiveness (daya tarik). Beyond popularity, authenticity has become a vital factor, as influencers who demonstrate real-life experiences and consistent values tend to build stronger emotional connections with their audience (Gohil et al., 2025). Credible influencers act as a mental "short-cut" or heuristic that can directly trigger purchasing behavior (Sari & Wardani, 2021). When an influencer is perceived as honest and expert, they effectively reduce the psychological barriers consumers face toward a brand.

User-Generated Content (UGC)

User-Generated Content (UGC) refers to any form of content, such as reviews, testimonials, photos, or videos, created and posted by users rather than the brand itself. UGC is perceived as more transparent and authentic because it reflects the real experiences of users without commercial contractual obligations (Noventi & Thaib, 2025). This content is a powerful manifestation of Social Proof Theory, popularized by Robert Cialdini (2009), where individuals follow the actions of others to validate their own choices in uncertain situations. According to Filieri (2016), the quality of UGC information—measured through clarity, accuracy, and credibility—is essential in influencing online purchase decisions. By providing massive social validation, UGC reduces perceived risks and encourages both impulsive and planned transactions (Hidayat & Puspitasari, 2022).

Brand Trust

Brand Trust is the consumer's conviction that a brand is reliable and will fulfill its promised value (Wardhana, 2024). According to Chaudhuri and Holbrook (2001), Brand Trust consists of two main components: reliability (the belief that a brand performs as expected) and integrity (the belief that the brand is honest and responsible). In the high-risk skincare industry, trust is a mandatory prerequisite because consumers seek safety and efficacy guarantees before committing to a purchase. Theoretically, Brand Trust serves as a mediating variable or the "organism" that bridges the gap between marketing stimuli and the final purchase response (Alamyar & Kurniawati, 2024). Strong trust reduces consumer uncertainty, thereby accelerating the decision-making process.

Purchase Decision

The Purchase Decision is the final stage of the consumer evaluation process where an individual chooses to transact after assessing various alternatives. Kotler and Keller (2016) explain that this process involves five stages: need recognition, information search, evaluation of alternatives, the purchase decision, and post-purchase behavior. In the context of digital media, this decision is influenced by psychological factors such as the perceived credibility of the source and trust in the brand (Lim et al., 2017). Consumers tend to make faster decisions when they are confident in the authenticity of the content and the reputation of the

recommended product. Ultimately, the integration of influencer credibility and social proof through UGC collectively shapes the intentions that manifest in actual purchasing actions (Sari & Wardani, 2021)

Methods

In this study, the researcher applied a quantitative approach with data analysis tools using Smart-PLS 4. This study was based on a positivist paradigm, and hypothesis testing was conducted using statistical data analysis tools. The causal research design used aimed to investigate the relationship between independent variables, dependent variables, and mediating variables (Sugiyono, 2019). This study used the entire student population at the Faculty of Economics and Business, University of Jambi, who had been exposed to Somethinc product promotions through influencer marketing and user-generated content on social media platforms such as Instagram and TikTok. A non-probability sampling method with purposive sampling technique was used in selecting respondents based on specific criteria. The criteria in this study were having an account on the TikTok or Instagram applications, having seen Somethinc product promotions on the TikTok and Instagram applications, being aged 18-24 years, and being a student at the Faculty of Economics and Business, Universitas Jambi. In this study, the sample was determined using the Hair et al formula, and 133 respondents were obtained. This study used a closed questionnaire as a tool for collecting numerical data. The questionnaire was distributed online and shared through social media platforms, and responses were evaluated using a 5-point Likert scale.

Results and Discussion

Demographics

The respondent profile in this study involved 133 active students from the Faculty of Economics and Business, University of Jambi (FEB UNJA) who had direct experience in purchasing Somethinc products. The composition of respondents was dominated by women, numbering 104 (78.2%), reflecting the profile of the main target market for the beauty industry in Indonesia as identified by Mutia (2022). From an academic background perspective, the largest concentration came from the Management Study Program (35.3%) and Digital Business (30.1%), which provides strong justification that the sample has an adequate level of digital marketing literacy to critically assess the credibility of information sources (Ningsih & Hati, 2022).

Analysis of social media usage intensity reveals a highly active behavior pattern among Generation Z, where the majority of respondents (54.9%) spend more than 3 hours per day on digital platforms. This high exposure to information creates conditions in which respondents are constantly exposed to Stimulus (S) simulations in the form of influencer content and UGC, which according to Mehrabian & Russell's SOR framework (1974) will stimulate the internal Organism (O) condition of consumers. All respondents (100%) stated that they had purchased Somethinc products, ensuring that the assessment of the purchase decision variable was based on actual behavior, not just hypothetical intentions (Ramdayani, 2025).

Convergent Validity

Convergent validity testing was conducted to ensure that each indicator in the model had a good ability to measure its latent construct. Based on the criteria of Hair et al. (2021), an indicator was considered valid if the outer loading value was above the threshold of 0.70.The results of the SmartPLS4 analysis show that all statement items for the variables of Influencer Credibility (KI), User-Generated Content (UGC), Brand Trust (BT), and Purchase Decision (KP) have loading values ranging from 0.735 to 0.920.

The stability of these indicators proves that the instruments used have high precision in representing the research variables. The highest loading value was found in the BT C2 indicator (0.920), which shows that the brand integrity dimension is the strongest element in defining consumer trust in Somethinc. In line with the opinion of Henseler et al. (2009), this high loading ensures that the structural model built has a solid validity foundation for further analysis of the relationship between variables.

Convergent validity analysis at the construct level is measured using the Average Variance Extracted (AVE) value. The model is considered to meet validity requirements if the AVE value for each latent variable exceeds the standard of 0.50, which means that the construct is able to explain more than 50% of the variance of its indicators (Hair et al., 2021).

Based on the processed data, the Brand Trust variable recorded the highest AVE value of 0.813, followed by Purchase Decision (0.766), UGC (0.718), and Influencer Credibility (0.665). The AVE value, which is well above the minimum threshold, confirms that the research model has an excellent level of convergence. This shows that the dimensions of credibility, user information quality, and trust elements have been harmoniously integrated in measuring Somethinc consumer behavior. This strong convergent validity minimizes the risk of measurement error and ensures that the results of hypothesis testing are based on constructs that are representative both theoretically and empirically (Putri & Giantari, 2022).

Discriminant Validity

Discriminant validity was evaluated to ensure that each latent construct was truly unique and did not overlap with other constructs in the model. The assessment was conducted through cross-loading analysis, in which each indicator must have a higher correlation value with its original variable than with other variables (Nawanir, 2023). The test results show consistency in which all indicators have the highest loading on their

parent variable. For example, the BT_B1 indicator has a loading of 0.880 on Brand Trust, but only correlates 0.586 with Influencer Credibility.

This finding proves that respondents are able to clearly distinguish between external stimuli (influencers and UGC) and their internal perceptions (brand trust). The absence of indicators showing extreme cross-variable correlations ensures that the model avoids multicollinearity issues. The uniqueness of each construct supports the integrity of the applied SOR model, where the separation between the Stimulus, Organism, and Response stages is empirically tested through the specificity of the data produced.

Reliability Test

Reliability testing was conducted to ensure the consistency of the research instrument in providing stable results when repeated measurements were taken. The two main parameters used were Cronbach's Alpha and Composite Reliability (rho_c) with a minimum standard value of 0.70 (Hair et al., 2021).

Table 3. Composit Reliability

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Brand Trust	0.954	0.954	0.963	0.813
Purchase Decision	0.924	0.925	0.943	0.766
Kredibilitas Influencer	0.937	0.941	0.947	0.665
User Generated Content	0.920	0.926	0.938	0.718

The data processing results showed very impressive reliability values, with Brand Trust recording the highest value (Alpha = 0.954; CR = 0.963). Other variables such as Purchase Decision (Alpha = 0.924), Influencer Credibility (Alpha = 0.937), and UGC (Alpha = 0.920) were also in the “Excellent” category.

Reliability values close to 1.00 indicate that the statement items in the questionnaire were understood uniformly by UNJA FEB students. This internal consistency strengthens the generalization of the research results, where each variable is measured with a very high level of dependence. Thus, the research instrument is declared to be highly reliable and suitable for use in testing structural models (inner model) without any doubt regarding respondent response bias (Damayanti et al., 2026).

R-Square

Table 4. R-Square

	R-square	R-square adjusted
Brand Trust	0.567	0.560
Purchase Decition	0.616	0.613

The coefficient of determination (R2) is used to measure the predictive power of the model on endogenous variables. The analysis results show that the R2 value for the Brand Trust variable is 0.567, which means that the combination of Influencer Credibility and UGC can explain 56.7% of the variance in the formation of Somethinc brand trust. Meanwhile, the Purchase Decision variable has a higher R2 value of 0.616, indicating that consumer trust contributes 61.6% to the actual purchasing behavior of students. According to Rahadi's (2023) classification, the influence on these two variables falls into the moderate category but is close to the strong category ($R2 \geq 0.67$).

These findings confirm that for critical students, purchasing decisions are not impulsive actions, but rather the result of intense social validation. Although there are other external factors such as price or urgent needs that were not examined (around 38.4%), this high R2 value proves that marketing strategies that prioritize brand trust are a very targeted approach (Tanujaya & Firdausy, 2025).

Q- Square

The predictive relevance test (Q2) was conducted using the blindfolding procedure to assess how well the model could predict the observed data. The criterion for a model with predictive relevance is if the Q2 value is greater than zero. The research results recorded significant Q2-predict values, namely 0.551 for Brand Trust and 0.463 for Purchase Decision. These figures provide a strong signal that the proposed model has a high level of predictive accuracy in explaining digital consumer shopping behavior (Hair et al., 2021).

This predictive validity is reinforced by a low Mean Absolute Error (MAE) value, namely 0.491 for the mediating variable and 0.587 for the dependent variable, indicating a minimal level of prediction error. These findings provide a solid predictive basis for Somethinc's management that optimization of message credibility and organic review quality will consistently increase sales figures in the future. This model has been proven statistically relevant for mapping the current dynamics of the social commerce market (Sutanto & Kussudyarsana, 2024).

F- Square

The effect size (f2) was calculated to determine the individual contribution of each predictor variable in forming the variance of the criterion variable. The analysis results show a striking difference: Influencer Credibility on Brand Trust has a weak effect (f2 = 0.090), while UGC has a medium effect (f2 = 0.170).

However, the biggest surprise was seen in the relationship between Brand Trust and Purchase Decision, which recorded a very large f2 value of 1.603, far exceeding the threshold for the large category (0.35).

This data provides a very vital strategic message: Brand Trust is the "main engine" that drives transaction conversions for skincare products. Without a massive foundation of trust, stimuli from influencers and user testimonials will lose their persuasive power. The dominance of the value 1.603 proves that in the FEB UNJA environment, a sense of security and confidence in product integrity are absolute factors that determine whether a consumer will checkout or not (Pratama & Suwandari, 2023).

Discussion

Influencer Credibility Does Not Have a Direct Significant Influence on the Purchase Decision

Influencer credibility is proven to have no direct positive and significant influence on Purchase Decisions, as indicated by a negative path coefficient of -0.162, a t-statistic of 1.559, and a p-value of 0.119. These findings suggest that credibility alone is insufficient to drive purchase decisions without the presence of trust. This aligns with Musnaini et al. (2022), who emphasize trust as the foundation of consumer relationships, and Ade Perdana et al. (2025), who state that influencers must build a strong brand image to enhance purchase intention. Furthermore, these results indicate that for critical students, influencer credibility does not necessarily trigger immediate transactional behavior. This outcome is consistent with the Persuasion Knowledge Model (PKM) theory, suggesting that educated consumers tend to be skeptical of the commercial intentions behind sponsored content. While contrasting with the findings of Putri & Giantari (2022), these results support Adhidarma & Kiky's (2025) argument that influencer expertise requires additional reinforcing variables to be converted into final purchase decisions.

User-Generated Content (UGC) Has a Positive and Significant Influence on the Purchase Decision

The influence of UGC on purchasing decisions is proven to be significantly positive, as indicated by a t-statistic of 4.893 with a p-value of 0.000. These findings confirm that organic review strategies are far more effective in increasing purchase decisions than influencer promotions. These research results are in line with the study by Chafshoh & Mulyana (2026), which emphasizes that horizontal social proof from fellow users provides a greater sense of security for Generation Z. Additionally, Hidayat & Puspitasari (2022) and Ramdayani (2025) also concluded that authentic content without brand coercion is the most powerful factor in building product understanding that leads to transactions.

Brand Trust Significantly Mediates the Relationship between Influencer Credibility and Purchase Decision

The mediation test results show a t-statistic of 2.827 with a p-value of 0.005, thus concluding that Brand Trust significantly mediates this relationship. This proves that the role of influencers in the skincare industry is not to make direct sales, but rather to act as educators who build the foundation of brand trust (Febriani & Asnawi, 2023). This finding is consistent with the research by Damayanti et al. (2026), which states that the credibility of influencers such as Tasya Farasya will only trigger purchase intent after it has been converted into consumer trust in product integrity. Without the mediation of trust, professional influencer recommendations will only stop at the stage of admiration for information without any real action (Tanujaya & Firdausy, 2025).

Brand Trust Significantly Mediates the Relationship between User-Generated Content and Purchase Decision

The mediation test results for the fourth hypothesis show a t-statistic value of 3.625 with a p-value of 0.000, confirming that Brand Trust acts as a crucial bridge for UGC. Because the mediation effect (ẟ= 0.272) is greater than influencer mediation, it was found that honest user reviews are more dominant in strengthening students' confidence in the reliability of Somethinc. This finding supports the study by Handayani & Puspitasari (2021), which reported full mediation, where the accumulation of positive testimonials serves to reduce the perceived risk of using skincare products. As explained by Pratama & Suwandari (2023), the consistency of reviews from hundreds of people creates social validity that concretely boosts purchase decisions by increasing trust.

Conclusion

1. The decision to purchase Somethinc products is in the high category, supported by a very good perception of influencer credibility, User-Generated Content (UGC), and brand trust.
2. Influencer credibility does not have a significant direct effect on purchasing decisions, indicating that students have a critical attitude or "advertising filter" towards paid promotional content.
3. User-Generated Content (UGC) has been proven to have a very strong positive and significant effect on purchasing decisions because it is considered a more honest, authentic, and relevant source of information for users.
4. Brand Trust is a crucial mediating variable; influencer credibility will only impact purchases if it successfully builds trust in the brand first.

5. Brand Trust also strengthens the impact of UGC, where organic reviews from fellow users collectively increase students' confidence in the reliability of Somethinc products, which then drives transaction decisions.

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