

The impacts of social media influencer's credibility attributes on gen Z purchase intention with brand image as mediation: Study on consumers of Korea cosmetic product



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ABSTRACT

Gen Z controls almost the entire population in the world with a total number of almost two billion people worldwide. This generation will be the largest consumer group in the world. In Indonesia itself, In 2020, Gen Z occupied the highest percentage of the population. Therefore, Gen Z is a potential target market that has a considerable influence on purchasing decisions. Based on the characteristics of Gen Z, who are digital natives, the use of social media is the right marketing strategy for consumers who are counted into Gen Z category. Promotional activities, as part of a marketing strategy, especially through social media require influencers as endorsers. This study aims to investigate the factors that influence the credibility attributes of social media influencers on the purchase intentions of Gen Z consumers. This study uses influencer credibility attributes (attractiveness, expertise, and trustworthiness) as independent variables that influence the purchase intention of Gen Z consumers with brand image as a mediation. This research is categorized as explanatory research. The respondents in this study were Gen Z who used Korean cosmetic products throughout Indonesia, the determination of the number of samples in this study used a purposive sampling technique with a sample of 210 respondents. The method of collecting data is using a questionnaire, the data is analyzed using PLS-SEM. The results showed that the three attributes of influencer credibility had a significant effect on the purchase intention of Gen Z. The three attributes of credibility had a significant effect on brand image, brand image had a significant effect on purchase intention. Brand image can provide a full mediating role in the relationship of influencer credibility to the purchase intention of Gen Z consumers. Local cosmetic industry players are expected to improve marketing strategies through online channels, especially social media by utilizing the right influencers as their endorsers, because it is proven in this study, credibility of social media influencers have a significant effect on the brand image of a product and the purchase intention of Gen Z consumers, so that the local cosmetic industry in Indonesia can compete with foreign cosmetic industries.

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Introduction

Gen Z controls almost the entire population in the world with a total number of almost two billion people worldwide. In Indonesia, based on data from the Central Statistics Agency (BPS) from the last population census in 2010, the number of Gen Z reached more than 68 million people. Of the population at that time in the range of 237.6 million people, Gen Z had the highest percentage of 30.7%.

The large number of Gen Z population can have an impact on the country's economy. Lane (2014) via the mashable.com page revealed that as much as 25.9% of the population of the United States, Gen Z itself has contributed to the country's economy with a significant number when compared to previous generations, which amounted to \$44 billion. Meanwhile, based on the results of the Nielsen Consumer & Media View (CMV) survey in the second quarter of 2016 conducted in 11 cities in Indonesia, 67% of teenage consumers (15-19 years) have an influence on the decision to take a vacation and as many as 62% have an influence on the decision

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to buy electronic products. The results of this study reveal that currently Gen Z is a potential target market that has a considerable influence on purchasing decisions. The purchase decision is the purchase value from consumers for a company, the increasing consumer purchasing decisions, the purchase value will also increase which will provide profit for the company. Purchase decisions themselves are more influenced by consumers' purchase intentions than their attitudes towards the product or service itself (Lee, 2015).

In line with the previous statement, where purchase intention is the most influential factor in purchasing decisions, purchase intention is appointed as the dependent variable in this study because purchase intention is also important for consumers when they are considering and evaluating products (Wee, et. al. , 2014). Intention measures are generally carried out to maximize predictions of the actual purchase itself. According to Mowen and Minor (2002) intentions can be built with strategies that influence consumers' perceptions of the consequences of the behavior they can do. This statement makes purchase intention an effective tool for predicting the buying process.

Popovic (2006), Chai (2009), and Constantinides (2006) reveal that the 4P marketing strategy should focus not only on the marketing activities, but also the consumers themselves by taking consumer behavior as consideration in determining marketing activities. In line with this statement, Kotler and Keller (2016) identify that several consumer characteristics and psychological factors can influence consumer behavior. Consumer characteristics are then based on cultural, social, and personal influences. These three influences, together with psychological influences, can influence consumers' purchase intentions (Chang, 2011). Seeing how consumer characteristics and psychological factors can affect purchase intentions, it is important to study the character of Gen Z further and examine the relationship between these characters and their purchase intention of a product.

Ryan Jenkins (2014) an expert on Millennials & Generation Z stated that the daily life of most Gen Z cannot be separated from the use of social media through cellular technology. Gen Z uses social media and other sites to strengthen bonds with friends they already know and to develop new friendships with people they consider to be peers. In addition to friendship reasons, social media is also a means for identity creation. Twitter and Instagram seem to be increasingly popular among Generation Z members with a percentage of 24%. In addition, Snapchat also looks increasingly attractive to Generation Z because of the video, image and message features it provides. Gen Z prefers a cool product to just a cool experience and has entrepreneurial and tech-savvy characteristics. Additionally, according to an infographic from Upfront Analytics uploaded by Matt Kleinschmit (2019) via the <https://www.visioncritical.com/page>, Gen Z customers respond to visual marketing tactics.

Based on the previous description of Gen Z characteristics, the use of social media in a marketing strategy for consumers who fall into the Gen Z category, namely the age of 12-21 years (KPPPA & BPS, 2018) can be the right choice, especially social networks have a viral effect (Miller & Lammas, 2010), where when the potential consumer shares our ad posts or just "favorites" the ad will immediately appear on the timeline and be seen by all his followers. Reviews (reviews) from these consumers will also have an impact on the purchase intentions of other potential consumers. As in FB or IG, the "like" button is a measure of the interest of social network users towards the uploaded photo or status. This 'like' button is also a form of virtual endorsement of a brand, product, organization, or group.

Promotional activities, as part of a marketing strategy whether through social media or other media, require influencers. According to Belch and Belch (2004), an influencer is a speaker who delivers a message and/or demonstrates a product or service. The results of a 2016 survey conducted by Collective Bias of 14,000 consumers in the US revealed that about a third (30%) of consumers now prefer products endorsed by influencers such as bloggers over celebrity influencers. Of these, Gen Z has the highest preference (about 70%) to rely on "peers" endorsements. Celebrity influencers will be abandoned by Gen Z and replaced by influencers (mega, macro, micro, nano) who are considered more authentic, honest, and credible.

Marketing activities through social media with influencers as endorsers are seen as an appropriate marketing strategy to target consumers in the Gen Z category, but the use of social media influencers will not necessarily make Gen Z consumers make purchases of these products, because based on The survey uploaded on the <https://www.marketingcharts.com/> (2019) page revealed that there were Gen Z respondents who stated that they were not interested in influencers with great popularity. Gen Z actively supports and follows people they perceive as having credibility, people with genuine or authentic skills, proven talent, interesting perspectives, or those who take direct action or action on the product or service being offered. This is because Gen Z has a strong focus on the quality, authenticity, and uniqueness of the product or service that will be consumed.

Based on the description above, the credibility of social media influencers as influencers will be used as an independent variable. The influencer credibility variable includes three attributes which will then act as independent variables in this study, those are attractiveness, expertise, and trustworthiness. These attributes are based on the findings of the source credibility model which shows that the effectiveness of the message communicated by an influencer depends on consumers' perceptions of the expertise, trustworthiness, and attractiveness of the influencer (Amos et al., 2008).

The inconsistency of the results of previous studies that resulted in differences Konstantopoulou et al. (2018); Djafarova and Rushworth (2017); Xin Jean Lim, et al. (2017); Renata Abreu (2019); Holzwarth, et al., 2006 (in Ahn and Bailenson, 2011); Liu T. Matthew, et al. (2007); Roy et al. (2013); Linner, et al. (2018); Zhao, et al. (2016); Stats (2012); Bozan & Johansson (2017); Schiffman & Wisenblit (2015); Pornpitakpan (2004) is an interesting research gap for further research on how the influence of

influencer credibility attributes on the purchase intention of Gen Z consumers. To overcome the research gap found, this study included a mediating variable, namely brand image to bridge the research gap. This is because brand image is a basic requirement of consumer behavioral intentions (Herman et al., 2006), supported by previous research which explains that brand image has a significant positive result on purchase intention of Chao and Liao (2016); Lee, Shin, Park, & Kwon (2010).

This research focused on cosmetic industry because Indonesian cosmetic industry itself is a very prominent cosmetic industry market because of its high population and abundant raw materials (Rahayu, 2016). The cosmetic industry is even placed as one of the priority industries to act as a driving force for the Indonesian economy based on Government Regulation Number 14 of 2015 concerning the Master Plan for National Industrial Development (RIPIN) from 2015 to 2035 (Rahayu, 2016). In the first quarter of 2016, the Indonesian cosmetic industry, which includes all products used externally for cleaning, scenting, changing appearance and/or correcting body odor, and maintaining the body (BPOM, 2012) grew at a rate of 7% to 9% (Tempo, 2012). But, as of June 2016, from 760 cosmetic companies competing in the Indonesian market, local brands were not the main shareholder of the market. 70% of the market is owned by imported cosmetics from international brands, while about 20% is owned by local brands (U.S.CommercialService, 2015). One of the imported cosmetic products that dominate the Indonesian market is a cosmetic product from South Korea. The growth of the Korean cosmetic industry in Indonesia is quite rapid and has created very tight competition.

Theory that underlies this research is the Hierarchy of Effect (HoE) model. The Hierarchy of Effects model was first introduced by Robert J. Lavidge and Gery Steiner (1961) who explained that there are several mental stages in consumers after being exposed to marketing communications for a product or service (Kotler, 2003: 568). The Hierarchy of Effects model is used as an indicator of purchase intention because this model includes the stages of the process of the influence of advertising on consumer attitudes, starting from the cognitive, affective to conative stages in which there are sequential stages of advertising that affect the actions of consumers (Belch & Belch, 2009). Given the constant daily buying decisions and the multitude of choices in the marketplace, consumers must cope with information overload. One of the most famous HoE models in purchasing decisions is attention, interest, desire, action or what is known as AIDA (Hutter et al., 2013).

Literature Review

Theoretical and Conceptual Background

Gen Z

Generation Z is defined as people born after 1995, the year when the commercialization of the internet began (Mowery & Simcoe, 2002). Living with digital technology since they were born, Gen Z developed different characteristics compared to previous generations. Gen Z tends to depend on modern technology, thus, online platforms such as social media, online games, and online education and online communication are the most commonly used media (Greydanus and Greydanus, 2012). Raised on social networks, their existence is more connected to the electronic and digital world (Singh and Dangmei, 2016). Gen Z consumes but also uses it as a medium to provide or disseminate information, as well as according to Berkup (2014).

Influencer

Social media influencers have gained notoriety by successfully recruiting themselves as experts on social media platforms (Thursday, et al., 2017). Influencers enthusiastically sharing self-generated content on topics such as beauty, fitness, food, and fashion, these (mostly female) social media users have gained a large following (Lin, Bruning and Swarna, 2018). Barker (2018) states that, "The simplest way to differentiate between influencers and celebrities is through which channels they build their influence". Conventional celebrities usually get their influence through television or radio (one-way communication media). Meanwhile, influencers build their influence through non-traditional media channels, especially social media, such as blogs, vlogs (youtube), and Instagram. Celebrities usually tend to gain followers because people admire their talents and enjoy their music or movies. Influencers, on the other hand, tend to gain followers in a particular niche by creating content that is relevant to that niche. They tend to have expertise in a niche or are very interested in a particular subject. In line with this, Gray Geppert (2019) defines social media influencers as independent social media experts who have built their brand personality based on their reliability and credibility as specialists or experts in creating and delivering authentic messages to their followers and they usually will not make advertisements openly, they will start by doing interaction or dialogue in their community. Influencer marketing creates buzz around a brand or product using word of mouth.

Credibility

Consumers are more likely to evaluate brands and products more positively through endorsements by people they consider credible (Bergkvist and Zhou 2016). According to Abdullah, et al. (2019), celebrity credibility is the perception of expertise related to the message being communicated and can be in the form of a trusted or objective opinion from the source of the message. Findings from Chapple and Cownie (2017) and Djafarova and Rushworth (2017) indicate that influencer credibility plays an important role in influencing buying behavior.

Chitty, et al. (2018) regarding to "Integrated Marketing Communications" states that, "Studies on endorser attributes show that marketers who use specific endorsers as spokespersons in marketing communication messages are identified as credibility." They

also stated that the endorser as a source of information having credibility if the endorser is considered reliable, trustworthy, or can be known in connection with the message conveyed. This statement is also in accordance with advertising context which stated that endorser credibility is referred to trustworthiness, attractiveness, and the level of expertise required by the influencer (Amos et al., 2008; Djafarova and Rushworth, 2017). Several researchers have used this model in which the credibility of the endorser is usually seen as a function of trustworthiness, expertise, and attractiveness as the main factors that determine how much influence it has (Lafferty et al., 2002).

Attractiveness

Attractiveness is based on the influencer's familiarity, liking, and closeness to his followers (Till & Busler, 2000). When an audience or followers believe that they share certain intentions, values or characteristics with an influencer, they are more likely to adopt what the influencer believes, their attitudes, and behaviors (Kelman, 2006). Identification comes from actual and perceived similarity (similarity) or the extent to which a person feels he has something in common with other people, as well as wishful identification, which is the desire to be like other people (Hoffner and Buchanan, 2005).

Identification to influencers is more strongly determined by perceived similarity (Grave, 2017). Compared to celebrities, influencers are considered more acceptable and approachable, such as having long-distance friends (Djafarova and Rushworth, 2017). Influencers tend to directly greet their followers in their posts and it shows a certain closeness, thus making followers see them as peers (Erz and Christensen, 2018; Gannon and Prothero, 2018). The ability to comment on influencer posts and possible interactions can reinforce the feeling that influencers are similar to themselves (followers or audiences) themselves (Schmidt, 2007). Compared to more popular influencers, 'micro-influencers' (with a small number of followers) may be more skilled in a relatively small field and engage more with their audience, therefore, they may be perceived as more look alike with their followers (De Veirman et al. al., 2017; Grave, 2017). Uzunoglu and Kip (2014) previously found that the main reason for following bloggers on Instagram is a combination of admiration on one hand and feelings of connection with influencers on the other. In addition to being "ordinary" individuals, influencers are also perceived as approachable, and authentic (Chapple and Cownie, 2017), which can make people feel more like them.

Expertise

Expertise can be defined as an advertising influencer who holds a professionalism that can persuade consumers to buy a product (Goldsmith, et. al., 2000). Clinton, *et al.* (2008) show that the effectiveness of the endorser is influenced by the recipient's perception of the endorser's expertise. Endorser expertise is characterized by the selection of expert or professional endorsers with specific and validated competencies as influencers for certain products or services. Research conducted by Hassan & Jamil (2014) in Pakistan revealed that celebrity expertise shows a significant impact on purchase intention. Influencers who are considered better and more knowledgeable have a positive effect on consumers' purchase intentions.

Trustworthiness

Erdem and Swait (2004) claim that trustworthiness is consistency in delivering what has been promised. Trustworthiness refers to the "honesty, integrity and trustworthiness of an influencer" (Erdogan et al., 2001). Researchers have built a link from perceived expertise to trustworthiness (Erdem and Swait, 2004). Therefore, it is estimated that more consumers perceive that a celebrity influencer has expertise in a particular field, the higher level of customer trust to the influencer will be. Based on this, an integrated brand promotion strategy can be associated with celebrity influencers that consumers perceive as honest, trustworthy and reliable. In addition, the success of celebrity influencers allows consumers to transfer greater trustworthiness to celebrities (Mishra et al., 2015). When an influencer endorses a product, consumers are more likely to perceive the influencer as a truly trustworthy influencer in assessing the positive characteristics of a product than when using a celebrity influencer (Zhu and Tan, 2007). Balog *et al.* (2008) stated that there is an easier associative relationship between products and influencers.

Brand Image

Kotler (2007) states that brand image is the perception and belief made by consumers, such as associations that occur in consumer memory. In process of buying a product, brand image often becomes an initial consideration for consumers before considering other things, such as quality, price, and benefits provided (Keller 2008). According to Išoraitė (2018), brand image represents the emotional aspect that identifies the brand of a company or its products and has a strong influence on consumer buying behavior. The emotional aspect that influences consumer behavior is in line with the explanation of Chen, Hsu and Lee (2019) which states that brand image is a general perception and consumer feeling towards a brand and it affects consumer behavior. Brand image derived from consumer brand evaluation and brand image in consumer memory will be an important consideration for consumer purchasing decisions. Franz (2006) in his research reveals that brand image is a central variable in increasing current and future purchases.

Shimp (2003) revealed that the brand has an important strategic role as a differentiator between the products offered by the company and its competitors. From the consumer's point of view a brand is a guarantee of product performance consistency and provides any benefits (in the form of image or prestige) that consumers are looking for when buying a particular product or brand. Furthermore, the brand is a promise to consumers where by mentioning the name, they hope the brand will provide the best quality, comfort, status,

etc. that are taken into consideration when consumers make purchases. Gen Z tends to buy something or choose a brand that fits their self-image to meet the needs of being recognized in a community (Paakkari, 2016).

Purchase Intention

Purchase intention according to Engel, Kollat, and Blackwell quoted from Lin and Lin (2007) is a process used to evaluate consumer decision making. Purchase intention is a consumer's tendency to take a certain action and serves as an important barometer for predicting consumer behavior. Meanwhile, according to Kotler (2005), purchase intention is something that arises after receiving a stimulus from the product he sees which then causes interest to try it and ultimately causes a desire to buy in order to have it.

Morwitz (2014) interprets purchase intention as a widely used marketing tool to estimate the effectiveness of marketing strategies, which can be used to predict sales and market share. The desire to buy arises after consumers feel interested and want to buy the product they see. There are two factors that underlie consumer purchase intentions (Kotler 2005), namely the attitude of others and factors that cannot be anticipated.

Hierarchy of Effect (HoE) Theory

One well-known framework for decision-making process is "hierarchy of effects" (HOE) model of Lavidge and Steiner (1961). The model involves consumer perceptions, processes, and use of advertising, as well as other marketing communication efforts for engagement between consumers and specific brands. This starts from achieving awareness and knowledge about a product, developing positive or negative feelings towards a product and finally whether to buy or reject the product (Kotler and Bliemel, 2001). The hierarchy of effects model described by Hackley (2005), from viewing advertisements to deciding, consumers always follow a very regular process flow. Consumer decision making in deciding and consuming a particular product or brand begins with awareness or introduction of the product, then continues with an understanding which is followed up with a level of preference and an assessment that compares it with products from other competitors, until finally consumers decide to try. This model states that the process is always sequential and always begins with the introduction process. According to Ray, M.L (1973), in his book "The Marketing Communications and the Hierarchy Effect" quoted by Ruslan (2004: 114-116) explains that from a review and comparison of the theory of communication effects, research that has an impact on attitudes, including on There are three stages of the communication process category, namely affective, cognitive and conative/behavior.ether to buy or reject the product (Kotler and Bliemel, 2001).

Conceptual Framework of the Research

This study investigates five main constructs consisting of three independent variables, namely attractiveness, expertise, and trustworthiness (influencer credibility) and one dependent variable, namely purchase intention. In addition, this study also adds a mediating variable (brand image). For more details, see Figure 1 below:

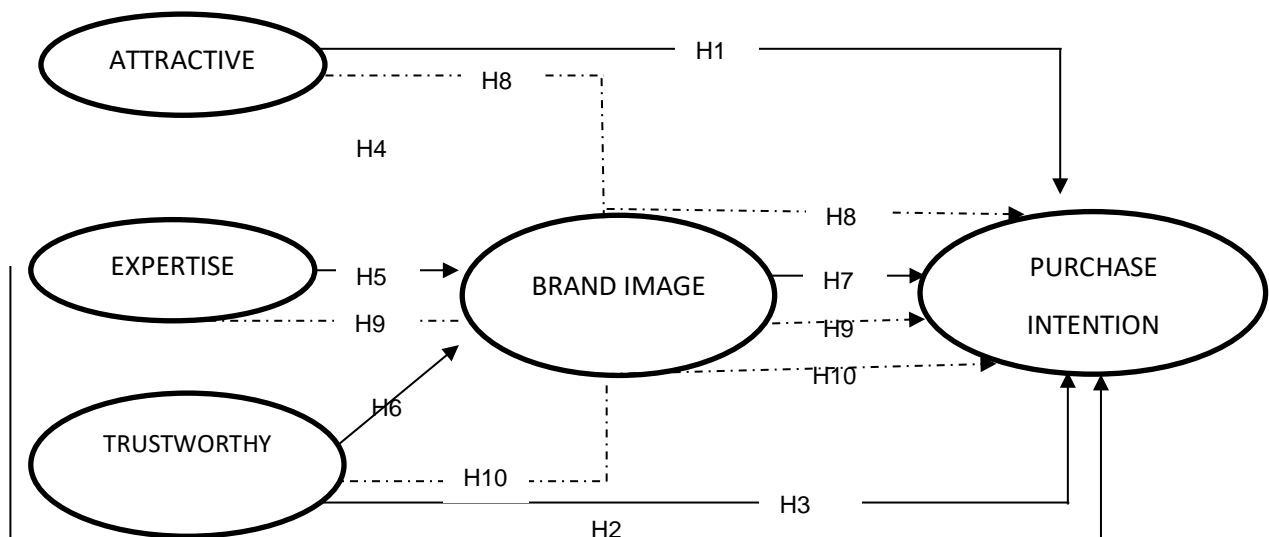


Figure 1: Research Framework and Hypothesis

The hypotheses of this study are:

H1: There is a significant influence between the attractiveness of influencers on purchase intention

H2: There is a significant influence between the expertise of influencers on purchase intention

H3: There is a significant influence between trustworthiness of influencers on purchase intention

H4: There is a significant influence between attractiveness of influencers on brand image

H5: There is a significant influence between expertise of influencers on brand image

Relation of Trustworthy Attribute of Influencer Credibility to Brand Image

H6: There is a significant influence between trustworthy of influencers on brand image

H7: There is a significant influence between brand image on purchase intention

Relation of Credibility Attributes (Attractiveness, Expertise, and Trustworthy) of

H8: Brand image mediates the relationship between the attractiveness attribute of influencer credibility and purchase intention (Mookda, et al., 2020; Chi, 2009)

H9: Brand image mediates the relationship between the expertise attribute of influencer credibility and purchase intention (Mookda, et al., 2020; Chi, 2009)

H10: Brand image mediates the relationship between the trustworthy attribute of influencer credibility and purchase intention (Mookda, et al., 2020; Chi, 2009)

Research And Methodology

Data and Method

The population in this study is Gen Z consumers aged between 12-21 years (KPPPA & BPS, 2018) who are consumers of Korean cosmetic products, actively use social media, and follow one or more beauty influencer accounts. Because there are certain criteria for selecting the sample, a non-probability approach with purposive sampling technique was used to select the sample in this study. In this study, the number of indicators used in the research instrument was 42 so that the number of samples taken was $42 \times 5 = 210$ samples. This research was conducted on September, 2021.

This research uses Structural Equation Model (SEM) analysis with Variance Based SEM approach or better known as Partial Least Square (PLS) and the software used in data analysis to test the hypothesis in this study WarpPLS 3.0.

Measurements

All indicators used to measure the variables in this study were adopted from several previous studies. Methaq (2011) states that the endorser credibility model consists of expertise and trustworthiness as source characteristics, as well as an attractiveness model that focuses on attractiveness characters. The influencer credibility indicators which is later developed into a credibility variable item in this study was based on the identification of Ohanian (1991) in Wu & Li (2016). All indicators used to measure the variables in this study were adopted from several previous studies. Meanwhile, the brand image variable was measured using three indicators referring to the research of Lin, et al. (2020), namely functional image, affective image, and reputation. The purchase intention variable was measured using four indicators adopted from research by Kotler which was later translated by Benjamin Molan (2014), consisting of attention, interest, desire, action.

Analysis and Findings

Result

Based on the results of processing respondent data, from 210 Gen Z respondents who are consumers of cosmetic products, active on social media, and follow one or more beauty influencer accounts, 22% of respondents are male, and 78% of respondents are female. Based on the gender, it shows that the majority respondents who are following the criteria are female. Based on domicile, 34.8% of respondents are from Malang city, then 23.3% of respondents are from other cities, 6.2% of respondents are from Sidoarjo, and the other 5.7% of respondents are from Kediri. It shows that most of respondents in this research are from Malang. Based on the expenses for cosmetics spending, 41.4% of respondents have cosmetic expenditures of < 500,000 per month, then 39.5% of respondents have cosmetics expenditure of 500,000 to 1 million per month, then 12.4% of respondents have cosmetic expenditures of 1 million to 1.5 million per month, 2.9% of respondents have cosmetic expenditures of 1.5 million to 2 million per month, and 3.8% of respondents have cosmetic expenditures of > 2 million per month. It shows that most respondents have cosmetic spending only of <500,000 per month. All of respondents, which means 100% of respondents have social media and they are actively using it. 98.6% of respondents stated that they use cosmetic/beauty products from Korea, while the other 1.4% of respondents do not use cosmetic products/beauty from Korea. The data informs that 14.3% of respondents use Some by Me cosmetic products, 13.8% of respondents use cosmetic products. Nacific, 13.3% of respondents use Laneige cosmetic products. It shows that the majority of respondents use Some by Me cosmetic products. 97.6% of respondents admit that they follow social media accounts of beauty influencers who review the Korean cosmetic products used, while only 1.9% of respondents who do not follow social media accounts of beauty influencers who reviewed the Korean cosmetic products they use, then 0.5% of respondents did not answer. It shows that the respondents follow social media accounts of beauty influencers who review the Korean cosmetic products used. Most of respondents, i.e. 18.6% of respondents see Tasya Farasya's account, followed with 11.0% of respondents see Tyna Kanna's account, furthermore, 9.5% of respondents see Sarah Ayu's account. This shows that the majority of respondents see Tasya Farasya's account. Majority of respondents, i.e. 74.8% of respondents turn on "turn on notification" feature on beauty influencer accounts they follow, then 24.8% of respondents do not turn on "turn on notification" on beauty influencer accounts, the other 0.5% of respondents do not answer. Most of the respondents turn

it the notification on Instagram (44.8%), while respondents who turn it on youtube are Youtube, then 19.0% of respondents do not turn it on on social media platforms, and 6.2% of respondents do not answer.

Table 1: Composite Reliability, Cronbach's Alpha, AVE

| Variable | Composite Reliability | Cronbach's Alpha | AVE |
|--------------------|-----------------------|------------------|-------|
| Attractiveness | 0.914 | 0.882 | 0.679 |
| Trustworthiness | 0.911 | 0.883 | 0.631 |
| Expertise | 0.902 | 0.870 | 0.606 |
| Brand Image | 0.912 | 0.855 | 0.776 |
| Purchase Intention | 0.938 | 0.912 | 0.791 |

Source: Primer Data, 2021

Table 1 indicates that the scale, magnitude, and statistical concordance have been accepted. The average variance extracted (AVE) value of all latent variables shows a score of 0.679 for Attractiveness variable, 0.631 for Trustworthiness variable, 0.606 for Expertise variable, 0.776 for Brand Image variable, and 0.791 on Purchase Intention variable. Cronbach's alpha value for the reliability criteria is quite high; Purchase Intention has the highest cronbach alpha value. Sequentially, the value of the Cronbach alpha coefficient for the five variables used in this study ranged from 0.855 to 0.912, they were acceptable.

Table 2: Results of Direct Effect Hypothesizes Testing

| Exogenous | Endogenous | Path Coefficient | SE | P Value | Result |
|----------------|--------------------|------------------|-------|---------|-----------------------|
| Attractiveness | Brand Image | 0.139 | 0.067 | 0.020 | Significant, Accepted |
| Expertise | Brand Image | 0.442 | 0.064 | <0.001 | Significant, Accepted |
| Trustworthy | Brand Image | 0.153 | 0.067 | <0.012 | Significant, Accepted |
| Attractiveness | Purchase Intention | 0.192 | 0.067 | 0.002 | Significant, Accepted |
| Expertise | Purchase Intention | 0.149 | 0.067 | 0.014 | Significant, Accepted |
| Trustworthy | Purchase Intention | 0.312 | 0.065 | <0.001 | Significant, Accepted |
| Brand Image | Purchase Intention | 0.408 | 0.064 | <0.001 | Significant, Accepted |

Testing the direct effect hypothesis is used to test whether there is a direct effect of exogenous variables on endogenous variables. The test criteria state that if the p-value level of significance ($\alpha = 5\%$) then it is stated that there is a significant effect of exogenous variables on endogenous variables.

The effect of attractiveness on purchase intention produces p-value of 0.002. So, it can be concluded that attractiveness as one of the credibility attributes of a social media influencer has a significant influence on the purchase intention of Gen Z consumers on endorsed products so that hypothesis 1 (H1) is accepted. The effect of expertise on purchase intention produces p-value of <0.001. An influencer who is increasingly considered an expert in a particular field will affect the purchase intention of Gen Z consumers towards the endorsed product, so hypothesis 2 (H2) is accepted. The effect of trustworthy on purchase intention produces p-value of 0.014. The more trustworthy an influencer is, the more influential it is on the purchase intention of Gen Z consumers, so hypothesis 3 (H3) is accepted. Based on the tests listed in the table above, it can be seen that the effect of attractiveness on brand image produces a p-value of 0.020. So, it can be concluded that the higher the attractiveness of an influencer, the more influential it is on the brand image of the endorsed product, so hypothesis 4 (H4) is accepted. The influence of expertise on brand image produces a p-value of <0.001. This means that there is a significant influence of expertise on brand image, so hypothesis 5 (H5) is accepted. The effect of trust on brand image produces a p-value of 0.012. This shows that there is a significant influence between the trust variables on brand image, so it can be concluded if hypothesis 6 (H6) is accepted. The effect of brand image on purchase intention produces a p-value of <0.001. This means that there is a significant influence of brand image on purchase intention, so hypothesis 7 (H7) is accepted.

Table 3: Results of Indirect Effect Hypothesizes Testing

| Exogen | Intervening | Endogen | Indirect Coefficient | SE | P Value |
|-----------------------|-------------|--------------------|----------------------|-------|---------|
| Attractiveness | Brand Image | Purchase Intention | 0.057 | 0.029 | 0.049 |
| Expertise | Brand Image | Purchase Intention | 0.180 | 0.038 | 0.000 |
| Trustworthy | Brand Image | Purchase Intention | 0.062 | 0.029 | 0.032 |

Indirect effect hypothesis testing aims to test whether there is an indirect effect of exogenous variables on endogenous variables through intervening variables or not. The test criteria state that if the p-value level of significance ($\alpha = 5\%$) then it is stated that there is a significant effect of exogenous variables on endogenous variables through intervening variables.

Based on the tests listed in the table above, it can be seen that the influence of attractiveness on purchase intention through brand image produces p-value of 0.049. It can be concluded that brand image fully mediates the attractiveness variable with the purchase intention of Gen Z consumers, so hypothesis 8 (H8) is accepted. The influence of expertise on purchase intention through brand image produces p-value of 0.000. Brand image fully mediates between the variables of expertise and purchase intention of Gen Z consumers, so hypothesis 9 (H9) is accepted. The effect of trustworthy on purchase intention through brand image produces p-value of 0.032. It can be concluded that if brand image fully mediates between the trustworthiness of an influencer and the purchase intention of Gen Z consumers, then hypothesis 10 (H10) is accepted.

Discussion

The Effect of Attractiveness as an Influencer Credibility Attribute on Gen Z Purchase Intention

In this study, it is known that attractiveness as an attribute of the credibility of social media influencers has a direct influence on the purchase intention of Gen Z with p-value of 0.002 and direct effect coefficient of 0.192. The results means that changes in the value of the social media influencer attractiveness variable through its five indicators, those are; attractive, classy, beautiful/handsome, elegant, and sexy have an impact on the purchase intention of Gen Z consumers, where the higher the influencer's attractiveness, the higher also the purchase intention of the endorsed product.

These results are in line with the research of Saeed & Bhatia (2014) which revealed that 55% of customers said that endorsers needed physical attractiveness in promoting certain brands. Shimp and Andrews (2013) also show that the attractiveness of celebrities as influencers increases the power of brand image. Previously, Holzwarth et al., 2006 (in Ahn and Bailenson, 2011) also revealed that the use of attractive influencers on websites has been shown to result in favorable consumer attitudes and high purchase intentions towards the product. Familiarity, the same liking, and the closeness of influencers with their followers is an attraction that makes fans or followers imitate them (Till & Busler, 2000). When an audience or followers believe that they share certain intentions, values, or characteristics with an influencer, they are more likely to adopt what the influencer believes, their attitudes, and their behavior (Kelman, 2006).

Based on the attractiveness variable measurement model, it was found that the classy indicator has the largest loading value or 0.840. This shows that classy indicators or influencers who are considered classy are the most dominant indicators in measuring the attractiveness variable. Classy alone according to the Merriam Webster dictionary can be interpreted as a person who is elegant, stylish, has or reflects high standards of personal behavior, and is very skilled and elegant (<https://www.merriam-webster.com/dictionary/classy>). Meanwhile, the attractiveness indicator which has the smallest loading value, which is 0.794, is sexy. This shows that Gen Z consumers prefer social media influencers who are considered classy, namely someone who is elegant, stylish, graceful with a good personality, and has skills compared to influencers who are considered to only have a sexy physical appearance.

The Effect of Expertise as an Influencer Credibility Attribute on Gen Z Purchase Intention

Expertise as one of the credibility attributes of social media influencers has a direct influence on the purchase intention of Gen Z consumers with a p-value of <0.001 and with a direct effect coefficient of expertise on purchase intention of 0.312 indicating that expertise has a positive and significant effect on intention. purchase, and make expertise as a credibility attribute that has the most influence on purchase intention compared to the attributes of attractiveness and trust. The results in the study mean that the variable value of social media influencer expertise through its six indicators has an impact on the purchase intention of Gen Z consumers, where the higher the credibility of an influencer, the higher the purchase intention of the endorsed product.

Expertise, in this study, proved to be the attribute of influencer credibility that has the most positive and significant effect on consumers' purchase intentions. According to Till & Busler (2000), this is because influencer expertise is similar to endorser qualifications, which directly affects the level of confidence to convince consumers to buy what is endorsed. In line with this statement, research conducted by Woodside & Davenport (2004) shows that an expert salesperson induces a significantly higher number of customers to buy a certain brand compared to an unskilled salesperson. This research is the basis for subsequent research conducted by Hassan & Jamil (2014) and Khan (2018) in Pakistan, where the results reveal that celebrity skills have a significant

effect on purchase intention. Influencers who are considered better and more knowledgeable have a positive effect on consumers' purchase intentions. Roy et al., 2013 in his journal wrote that when a celebrity influencer gets a high rating from consumers for his expertise, then consumers will be easily persuaded to produce positive purchase intentions.

Based on the skill variable measurement model, it was found that the X3.1 indicator, namely "influencers are experts in their fields" has the largest loading value or 0.804. This shows that expert indicators in certain fields are the most dominant indicators in measuring the purchase intention variable. Based on this, it can be concluded that in endorsing influencers, marketers must pay attention and look for influencers who have specific skills that are in line with the product to be promoted.

The Effect of Trustworthy as an Influencer Credibility Attribute on Gen Z Purchase Intention

Trustworthiness of an influencer as an attribute of credibility has a direct and significant influence on Gen Z's purchase intention with a p-value of 0.032 and a direct effect coefficient of 0.149. The results in the study mean that the value of the trustworthiness of social media influencers affects the purchase intention of Gen Z consumers, where the more trust is felt to an influencer, the higher the purchase intention of the endorsed product. This shows that there is an associative relationship between the product and the influencer which is easier to build if the influencer has high trust from his followers (Balog, et. al., 2008).

According to Clinton et al. (2008), many studies support that the trustworthiness of endorsers can affect the effectiveness of advertisements. Meanwhile, consumers generally have the consideration that celebrities are a reliable source of communication information (Goldsmith et al., 2000). Pornpitakpan (2004) has found that the trustworthiness of a celebrity has a statistically significant effect on purchase intention. In line with the results of research by Tzoumaka, Tsiotsou, and Siomkos (2016), they found that celebrity trustworthiness is the only celebrity character that influences purchase intention. The trustworthiness of celebrity endorsers also produces a positive relationship to the purchase intention of cosmetic products which is in line with a follow-up study from Chaovalit (2014), Wang et al. (2017). Trustworthiness refers to the honesty, integrity, and trustworthiness of an influencer (Mansour & Diab, 2016) as a credible message source in marketing (Hollensen & Schimmelpfennig, 2013). Studies conducted by Wei & Wu (2013) show that there is a relationship between endorser trustworthiness and consumer behavioral intentions. This is in line with previous research which states that trustworthiness is an embodiment attribute that underlies the credibility of the endorser that influences changes in consumer attitudes (Stats, 2012).

Based on the reliable variable measurement model, it is found that the X2.2 indicator, which is "accountable" (the information conveyed by the influencer can be accounted for) has the largest loading value, which is 0.812. This shows that the accountable indicator is the most reliable indicator, dominant in measuring the trustworthiness of a social media influencer. Erdem and Swait (2004) state that trustworthiness is consistency by delivering what has been promised. Trustworthiness refers to the "honesty, integrity and trustworthiness of an influencer" (Erdogan et al., 2001). Researchers have built a link from perceived expertise to trustworthiness (Erdem and Swait, 2004). Therefore, it is estimated that the more consumers perceive that a celebrity influencer has expertise in a particular field, the higher the level of customer trust in that influencer will be. Based on this, an integrated brand promotion strategy can be associated with celebrity influencers that consumers perceive as honest, trustworthy and reliable.

Based on the results of the Goodness of fit Model, the R-square of the purchase intention variable is 0.702 or 70.2%. This can indicate that the purchase intention variable can be explained by the attractiveness, trust, expertise, and brand image variables of 70.2%, or in other words the contribution of the attractiveness, trust, expertise, and brand image variables to the purchase intention variable is 70.2%, while the remaining 29.8% is the contribution of other factors not discussed in this study. Then the Q-square variable of purchase intention is worth 0.693. This shows that the attractiveness, trust, expertise, and brand image variables have a strong predictive power on the purchase intention variable.

The Effect of Attractive as an Influencer Credibility Attribute on Brand Image

Attractiveness of influencers as one of the attributes of credibility has a direct and significant influence on the brand image of the endorsed product with a calculated p-value of 0.020 and a direct coefficient value of 0.139. The results in this study mean that the value of the attractiveness variable of social media influencers affect the brand image, where the higher the perceived attractiveness of an influencer, the higher the brand image of the endorsed product.

Wang & Scheinbaum (2017) revealed that consumers' perceptions of the attractiveness and trustworthiness of influencers lead to an increase in attitudes towards brands, brand credibility, and purchase intentions towards endorsed brands, especially with the use or use of influencers with global appeal who can be trusted to increase brand credibility. Celebrity endorsements, based on celebrity attractiveness and expertise on sustainability, can have a positive impact on consumer brand awareness, especially in the luxury sector, endorser appeal has been shown to increase brand value, leading to increased business performance and creating brand equity (Kang et al. al., 2019). Eren-Erdogm, et. al. (2016) revealed that physically attractive influencers, both celebrity and non-celebrity, have a positive impact on brand attitudes and purchase intentions. Physically attractive people are more successful in changing beliefs and this will attract consumers' attention to the product, and lead consumers to buy the endorsed product.

Saeed & Bhatia (2014) through their research revealed that 55% of customers said that physical attractiveness is needed by celebrities in promoting certain brands. Shimp and Andrews (2013) also show that the attractiveness of celebrities as influencers increases the power of brand image.

The Effect of Expertise as an Influencer Credibility Attribute on Brand Image

Expertise as one of the credibility attributes has a direct and significant influence on the brand image of the endorsed product with a p-value calculation of <0.001 and a direct coefficient value of 0.442. It indicates that the higher the perceived value of the social media influencer's expertise felt by the followers, the higher the brand image of the endorsed product. Based on the direct coefficient value, expertise becomes the indicator variable that has the greatest influence when compared to the attractiveness and trustworthiness of an influencer.

Abdussalam & Johnson (2017) show similar results, where the attributes of celebrity attractiveness, celebrity expertise and popularity, and trustworthiness significantly contribute to brand equity with the skill attribute getting the highest score when compared to popularity and trustworthiness of influencers. Expertise can be defined as an advertising influencer who holds professionalism so as to persuade consumers to buy the product (Goldsmith, et. al., 2000). Clinton, Gary and David (2008) show that the effectiveness of the endorser is influenced by the recipient's perception of the endorser's expertise. Endorser expertise is characterized by the selection of expert or professional endorsers with specific and validated competencies as influencers of certain products or services. These specific competencies of course make influencers have specific followers as well. Compared to celebrities, influencers are considered 'micro endorsers' (with a small number of followers) with relatively little expertise in a particular field and more engaged with their audience (De Veirman et al., 2017; Grave, 2017).

The Effect of Trustworthy as an Influencer Credibility Attribute on Brand Image

Trustworthiness of influencers as one of the attributes of credibility has a direct and significant influence on the brand image of the endorsed product with a p-value calculation of 0.012 and a direct coefficient value of 0.153. It indicates that the higher the indicator trustworthiness of a social media influencer perceived by his followers, the higher the brand image of the endorsed product.

Based on the direct coefficient value, the trustworthiness of an influencer is a credibility indicator variable that has the greatest influence when compared to the attractiveness and expertise of an influencer. In line with these findings, Abdussalam & Johnson (2017) show similar results, where the attributes of celebrity trustworthiness significantly contribute to brand equity.

Based on the results of the Goodness of fit Model, the R-square of the brand image variable is 0.367 or 36.7%. It indicates that the brand image variable can be explained by the attractiveness, trustworthy, and expertise variable of 36.7%, or in other words the contribution of the attractiveness, trust, and expertise variable to the brand image variable is 36.7%, while the remaining 63.3% is other contributing factors not discussed in this study. Then the brand image variable Q-square is worth 0.358. It shows that the attractiveness, trust, and expertise variables have a strong predictive power on the brand image variable.

The Effect of Brand Image on Purchase Intention

Brand image, in this study, is found to have a direct and significant effect on purchase intention of a product with the calculated p-value <0.001 and the direct coefficient value of 0.408. This shows that the higher the brand image indicator of a product, the higher the purchase intention of Gen Z consumers for the product. Chi, Yeh and Huang (2008) in their study managed to verify that brand image has a significant positive effect on purchase intention.

Based on the loading factor value of each brand image indicator, the Z2 indicator or affective image indicator has the largest value, which is 0, 898. This shows that the diversity of brand image variables can be represented by the Z2 indicator of 89.8% or in other words, the contribution of the Z2 indicator in measuring the brand image variable by 89.8%. Affective image is an image formed by an assessment of the brand, the existence of differentiating factors from competitors (having its own uniqueness or characteristics), and not disappointing consumers (Lin et al., 2020). The indicator items from the affective image that are most considered important by the respondents, amounting to 45.7% are cosmetic product brands that are promoted to have good sales services. This shows that sales service is an important factor for Gen Z consumers to judge whether or not the image of a product brand is good.

Brand image plays an important role in the company's marketing and it is a type of information for consumers that has an impact on the company's overall image as well as the basis for consumer buying intentions. Consumers express brand association and awareness when they want to buy a product. Through this, consumers then conclude the quality of the product which then stimulates their buying behavior (Sierra, Heiser, Williams, & Taute, 2010). Chien-Hsiung Lin (2013) in a study that discussed the relationship between brand image on purchase intention in the catering industry in China concluded that brand image shows a very positive effect on product purchases considered in the purchase intention. Brand image also showed a positive impact on recommending friends to buy in purchase intention. Wang & Tsai (2014) who conducted research on the relationship between brand image and purchase intention also showed a significant relationship between brand image, perceived quality, perceived value, and purchase intention. This study found that brand image did increase the purchase intention of investors.

The R-square value of the purchase intention variable is 0.702 or 70.2%. It indicates that the purchase intention variable can be explained by the attractiveness, trustworthy, expertise, and brand image variables of 70.2%, while the remaining 29.8% is the contribution of other factors which are not discussed in this study. Then, the Q-square of the purchase intention variable is 0.693. It shows that the attractiveness, trust, expertise, and brand image variables have a strong predictive power on the purchase intention variable.

The Effect of Influencer Attractiveness on Purchase Intention by Mediation of Brand Image

Attractiveness has a significant influence on purchase intention through brand image. Meanwhile, based on the coefficient of the indirect effect of attractiveness on purchase intention through brand image also reveal that attractiveness has a positive and significant effect on purchase intention through brand image. This shows that the better the brand image caused by the higher attractiveness tends to increase purchase intention. Eren-Erdogm, et. al. (2016) revealed that physically attractive influencers, both celebrity and non-celebrity, have a positive impact on brand attitudes and purchase intentions. Physically attractive people are more successful in changing beliefs and this will attract consumers' attention to the product, and lead consumers to buy the product being promoted.

Research conducted by Akbar, et al. (2020) showed that the use of influencers as endorsers had the highest influence on brand image, when compared to sales promotion and product quality variables. Brand image, in this study was also found to have a mediating role in increasing consumer purchase intentions. In line with this research, research conducted by Mookda, et al. (2020) revealed the result that brand loyalty fully mediates the relationship between each of the three components of support. celebrity on consumer purchase intention. Attractiveness is based on the influencer's familiarity, liking, and closeness to his followers. That is, consumers imitate their favorite celebrities (Till & Busler, 2000) which can lead to feelings or attitudes in consumers to imitate their favorite endorsers.

The Effect of Influencer Expertise on Purchase Intention by Mediation of Brand Image

The test results indicate that there is a positive influence between the expertise variable on purchase intention through brand image. Meanwhile, the coefficient of indirect effect indicates that expertise has a positive and significant effect on purchase intention through brand image. It means that the better the brand image caused by the higher expertise tends to increase the purchase intention.

According to Till & Busler (2000), expertise has a positive influence on brand attitudes and purchase intentions. This is because influencer expertise is similar to endorser qualifications, which directly affects the confidence level to convince consumers to buy what is endorsed. The positive effect of using influencers to promote products according to their expertise on consumer purchase intentions has also been revealed through research conducted by Arai, et. al. (2014). This research on how sports-related influencers affect consumers' purchase intentions shows that the influencer endorser will be very effective if the consumer's attitude towards the brand endorsed by kkmjj n is positive, because celebrities themselves are considered a strong human brand that can complement existing consumer attitudes towards strong product brands.

The Effect of Influencer Trustworthy on Purchase Intention by Mediation of Brand Image

The test results shows that there is a positive influence of trustworthy on purchase intention through brand image. Based on the indirect effect coefficient value, the results indicates that trust has a positive and insignificant effect on purchase intention through brand image. The better the brand image caused by the higher trust tends to increase purchase intention.

The trustworthy attribute relates to honesty and objective sources of information (endorsers) (Choi and Rifon, 2011). Based on a survey uploaded on the <https://www.marketingcharts.com/> (2019) page, it was revealed that Gen Z actively supports and follows people they consider to have credibility, people with genuine or authentic skills, proven talent, perspective of interest, or those who take direct action or action on the products or services offered. This is because Gen Z has a strong focus on the quality, authenticity, and uniqueness of the product or service that will be consumed. One of the effective and profitable ways to make customers more optimistic about a brand is to increase trust (Hakimi et al., 2011). It can be realized by choosing influencers who have criteria for trustworthiness, integrity, and a strong reputation (Shimp, 2003). Gray Geppert (2019) defines social media influencers as independent social media experts who have built their brand personality on the basis of their reliability and credibility as specialists or experts in creating and delivering authentic messages to their followers and they usually will not advertise blatantly, they will start by doing interaction or dialogue in their community. It raises the trust of the followers or audience.

Conclusion

The majority of respondents who are Gen Z agree that the promotion of cosmetic products using influencers on social media is able to attract interest to pay attention to the promotion. The majority of respondents agree that the promotion of cosmetic products using influencers on social media was able to arouse the desire to know more about the product

The variable attractiveness of social media influencers has a direct influence on the purchase intention of Gen Z.

The expertise variable has a positive and significant effect on Gen Z's purchase intention, and this variable of credibility has the most influence on Gen Z's purchase intention. The variable of the trustworthiness of an influencer credibility has a direct and significant influence on Gen Z's purchase intention. The attractiveness as one of attributes of influencer credibility has a direct and significant influence on the brand image of the endorsed product.

Influencer expertise as one of attributes of credibility has a direct and significant influence, and it is the variable that has the most dominant influence on the brand image of the endorsed product.

The trustworthiness of influencers as an attribute of credibility has a direct and significant influence on the brand image of the endorsed product. Brand image has a direct and significant effect on purchase intention of a product.. Attractiveness has a positive and significant effect on purchase intention through brand image mediation. Expertise has a significant influence on purchase

intention through brand image mediation. Trusted influencers have a positive and significant effect on purchase intention through brand image.

Recommendation for Future Research

- i. Following researches can expand knowledge about the cosmetic industry by using cosmetic products from other countries, other than Korea or more specifically discussing cosmetic products with certain ingredients, for example with no animal ingredients.
- ii. Following researches can add new theories and use different approaches, so that research and discussion on this object can continue to grow.
- iii. Following researches are expected to be able to add or even change the variables in this study.
- iv. Following researches can increase the number of respondents, expand the respondent area, and survey respondents directly to ensure more reliable respondents so as to minimize errors in research.

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