



What Drives Generation Z Purchase Intention? The Roles of Electronic Word of Mouth, Brand Credibility, and Brand Trust

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Abstract. This study is motivated by the increasing competition in the skincare industry within the era of social commerce, where electronic word of mouth (eWOM), brand credibility, and brand trust play important roles in shaping consumers' purchase intention, particularly among Generation Z. The objective of this study is to analyze the effect of eWOM, brand credibility, and brand trust on purchase intention of Glad2Glow moisturizer products among Generation Z in Surabaya City, and to identify priority improvements using Importance–Performance Map Analysis (IPMA). This study uses a quantitative approach with Partial Least Squares–Structural Equation Modeling (PLS-SEM) based on data collected from 150 respondents through a structured questionnaire. The results show that eWOM and brand credibility have a positive and significant effect on both brand trust and purchase intention, while brand trust also has a positive and significant effect on purchase intention. Furthermore, brand trust is identified as the most dominant factor influencing purchase intention. The IPMA results indicate that brand credibility and eWOM are priority variables for improvement due to their high importance but relatively lower performance. These findings highlight that strengthening brand credibility and optimizing eWOM are essential strategies to enhance consumers' purchase intention in social commerce environments.

Keywords: Brand Credibility; Brand Trust; Electronic Word Of Mouth; Generation Z; Purchase Intention.

1. INTRODUCTION

The beauty industry has experienced significant global growth, including in Indonesia. The beauty and personal care sector is projected to reach a market value of USD 9.74 billion, with a market volume of USD 4.10 billion in 2025, and is expected to grow at an annual rate of 4.33% until 2030 (Statista, 2025). Within this industry, the skincare category dominates the market with a 42% share, surpassing the cosmetics category, which accounts for only 18% (Broyd, 2024). These data indicate that the skincare industry is highly competitive and continues to expand in line with increasing consumer awareness of skin health and care.

In Indonesia, skincare products also make a significant contribution to the beauty market, with a total market size reaching IDR 26 trillion in 2024. The face care category dominates the market with a share of 36.8%, followed by various subcategories such as moisturizers, serums, and sunscreens, all of which demonstrate strong demand growth (Compas, 2024). Among these subcategories, facial moisturizers represent one of the fastest-growing products, with a growth rate of 8.4%, reflecting increasing consumer demand for skin hydration products. However, rapid market growth does not always align with sales performance across brands. In the moisturizer category, several brands hold strong competitive positions in terms of Gross Merchandise Value (GMV), yet this is not always accompanied by high unit sales performance. For instance, Glad2Glow ranks highly in GMV but still falls behind several major competitors in terms of unit sales (Markethac.id, 2024). This discrepancy

indicates a gap between digital exposure and actual consumer purchase decisions. The development of e-commerce platforms such as Shopee and TikTok Shop has further strengthened the role of the digital environment in consumer decision-making processes. Shopee is the most widely accessed platform with 53.22% of users, followed by TikTok Shop at 27.37% (GoodStats, 2025). These platforms function not only as transactional media but also as social interaction spaces that shape electronic word of mouth (eWOM) through comments, reviews, and video-based content.

Generation Z represents the dominant consumer group within this digital ecosystem. This generation has grown up in a highly connected internet environment and therefore tends to rely on information from other users when making purchasing decisions (Appel et al., 2020; Sokolova & Kefi, 2020). In this context, electronic word of mouth serves as a primary information source that shapes initial consumer perceptions prior to purchase.

The phenomenon in the moisturizer product category shows that eWOM is not only generated from post-purchase experiences but also from potential consumers who are still in the pre-purchase evaluation stage. Comments expressing doubts regarding product suitability and effectiveness indicate that consumers utilize digital interactions as a basis for consideration before purchasing. This highlights that the formation of purchase intention is influenced not only by product quality but also by social information circulating on digital platforms (Lou & Yuan, 2021).

In addition, eWOM plays a role in shaping perceptions of brand credibility, defined as the extent to which a brand is perceived as capable and honest in delivering its product claims. This perception subsequently contributes to the development of brand trust, which refers to the consumer's belief that a brand is able to meet their expectations (Bhaiswar et al., 2021; Huo et al., 2022). Furthermore, brand credibility is also influenced by the quality of information received through eWOM, which ultimately affects purchase intention (Ali et al., 2023).

Previous studies have shown that the relationships among electronic word of mouth, brand credibility, brand trust, and purchase intention remain inconsistent across different research contexts. Moreover, studies specifically examining pre-purchase eWOM in video-based content on e-commerce platforms are still limited. Therefore, there is a research gap regarding how digital interactions at the pre-purchase stage influence the formation of consumer purchase intention. Based on this gap, this study aims to analyze the influence of electronic word of mouth (eWOM), brand credibility, and brand trust on purchase intention among Generation Z. This research focuses on moisturizer products in e-commerce platforms,

particularly Shopee and TikTok Shop, emphasizing the role of pre-purchase eWOM in shaping consumer decision-making.

2. LITERATURE REVIEW

Stimulus–Organism–Response Theory

The Stimulus–Organism–Response (S–O–R) theory is widely used to explain how environmental stimuli influence consumer behavior through internal psychological processes. This theory, developed by Mehrabian and Russell, posits that external stimuli (S) affect an individual's internal psychological state (O), which subsequently leads to specific behavioral responses (R) (Bui et al., 2025). In the context of digital marketing, consumers evaluate the information they receive before forming purchase decisions; thus, psychological processes play a critical role in shaping purchase intention.

In this study, electronic word of mouth (eWOM) and brand credibility are positioned as stimuli that influence consumers' psychological state. eWOM provides user-generated information that helps reduce uncertainty, while brand credibility reflects consumers' perceptions of a brand's reliability and honesty. Both stimuli influence brand trust as the organism, representing the consumer's psychological state of confidence toward a brand after receiving digital information (Mahmud et al., 2024; Ngo et al., 2020).

Brand trust then functions as the internal psychological response that leads to purchase intention as the final behavioral outcome. Trust in a brand increases consumers' confidence in product quality and reduces perceived risk, thereby enhancing the likelihood of purchase (Garg & Bakshi, 2024; Husain et al., 2022). Thus, the S–O–R framework explains that external stimuli in the form of eWOM and brand credibility influence brand trust, which subsequently affects purchase intention.

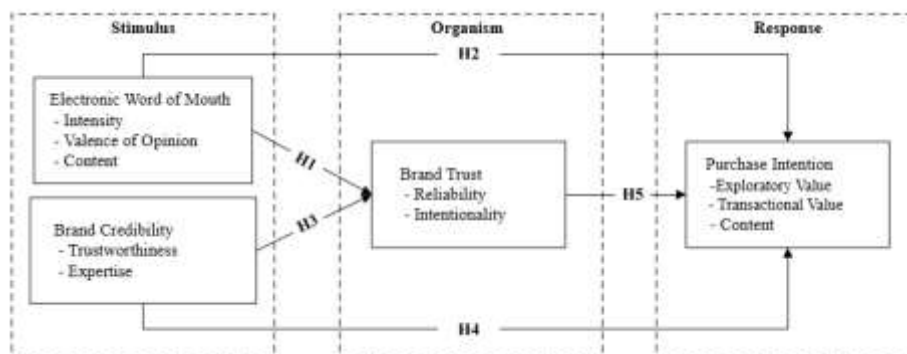


Figure 1. S–O–R Framework.

Electronic Word of Mouth (eWOM)

Electronic word of mouth (eWOM) is a form of digital marketing communication that has developed alongside the increasing use of the internet and social media. eWOM reflects the shift in the role of consumers from passive information recipients to active participants who share experiences, opinions, and recommendations regarding products or services with other consumers. It encompasses online communication generated by potential consumers, active users, and former users of a product or brand in the form of comments, reviews, and digital content shared across various platforms (Bhaiswar et al., 2021; Liu et al., 2021).

Compared to traditional word of mouth, eWOM offers advantages in terms of faster dissemination, broader reach, and stronger influence on consumer perceptions (Moslehpour et al., 2025). eWOM is inherently interactive, allowing consumers to exchange perspectives and form collective evaluations of a product. In the decision-making process, consumers tend to trust information from other users more than corporate promotional messages; however, the effectiveness of eWOM is still influenced by the information source, message content, platform, and characteristics of the message receiver (Angelina & Widaningsih, 2025).

Overall, eWOM plays a crucial role in shaping consumer perceptions and evaluations prior to purchase. Consumers tend to trust online reviews because they are perceived as more authentic and reflective of real user experiences (Indrawati. et al., 2023; Verma et al., 2023). In this study, eWOM is not limited to post-purchase experience-based reviews, but also includes pre-purchase digital interactions such as comments, questions, and discussions within Shopee and TikTok Shop content that help consumers evaluate product quality, safety, and suitability before forming purchase intention.

Brand Credibility

Brand credibility refers to the extent to which consumers perceive a brand as a trustworthy source of information, both in terms of its ability and willingness to fulfill the promises made to consumers (Ali et al., 2023). Brand credibility is not formed instantly; rather, it develops through consumers' evaluation of consistency, reliability, and the brand's long-term performance. In highly competitive markets, brand credibility serves as an important signal that helps consumers reduce uncertainty when assessing product quality prior to purchase.

Brand credibility is established when consumers believe that a brand possesses not only technical capability but also a consistent commitment to meeting consumer expectations (Molinillo et al., 2022). In situations of information asymmetry where firms possess more

information than consumers brand credibility functions as a risk-reduction mechanism that facilitates decision-making. Brands with high credibility tend to be more trusted because they are perceived as more consistent in aligning promises with actual product performance.

Conceptually, brand credibility consists of two main dimensions: trustworthiness and expertise. Trustworthiness reflects the degree of honesty and integrity a brand demonstrates in communicating information, while expertise represents consumers' perceptions of the brand's competence in delivering high-quality products or services (Molinillo et al., 2022). These two dimensions complement each other in forming brand credibility, where trustworthiness reflects the brand's willingness to keep promises, and expertise reflects its ability to fulfill them, ultimately strengthening consumers' purchase intention (Jain et al., 2022; Walter et al., 2024).

Brand Trust

Brand trust is understood as an essential foundation in building long-term relationships between consumers and brands. Brand trust emerges when consumers feel confident that a brand is reliable and has goodwill in fulfilling its promises (Wardhana, 2024). This belief is generally formed through direct experiences as well as consumers' evaluations of the brand's consistent performance in meeting their expectations (Husain et al., 2022). In the context of consumer-brand relationships, brand trust represents a psychological state that determines the extent to which consumers are willing to rely on a brand.

Beyond product reliability, brand trust also reflects consumers' belief that a brand will act in their best interests, including in situations involving product-related issues or risks. Huo et al., (2022) emphasize that consumers who trust a brand believe that it is capable of providing solutions and taking responsibility for its products. This condition strengthens the emotional attachment between consumers and brands, as consumers perceive that the brand is not only profit-oriented but also concerned with customer welfare (Stribbell & Duangekanong, 2022).

Conceptually, brand trust consists of two main dimensions: reliability and intentionality. Reliability refers to consumers' belief that a brand is capable of fulfilling its promises and consistently delivering product performance, whereas intentionality relates to the perception that the brand has goodwill and genuine concern for consumer interests. The combination of these two dimensions forms brand trust as a psychological condition that not only drives short-term purchase decisions but also strengthens long-term consumer-brand relationships (Huo et al., 2022).

Purchase Intention

Purchase intention is a key concept in consumer behavior that reflects an individual's tendency prior to making an actual purchase decision. Purchase intention arises when

consumers develop interest and begin evaluating a product or brand based on experience, preferences, and perceived benefits (Kotler & Keller, 2021). From a consumer behavior perspective, purchase intention is understood as an internal response indicating the likelihood of an individual making a purchase, where a stronger intention increases the probability of actual buying behavior (Peña-García et al., 2020).

In addition to being a behavioral indicator, purchase intention is also formed through cognitive and affective evaluation processes involving consumer perceptions, attitudes, and experiences with a product. It represents a mental state that reflects a planned purchase (Peña-García et al., 2020), and is also an intention shaped by the interaction of various psychological factors in assessing product benefits (C. Wang et al., 2023). Thus, purchase intention not only reflects the desire to buy but also the outcome of a complex evaluation process prior to actual purchase decisions.

From a multidimensional perspective, purchase intention consists of transactional, referential, preferential, and exploratory intentions (Wistedt & Safari, 2025). Transactional intention refers to the tendency to make an immediate purchase, referential intention reflects the likelihood of recommending the product to others, preferential intention indicates preference for a specific brand, while exploratory intention describes the active search for additional information before purchasing. These dimensions demonstrate that purchase intention is a staged process involving not only purchasing behavior but also information search, preference formation, and consumer experience sharing.

Review of Previous Studies

Previous studies have consistently demonstrated that electronic word of mouth (eWOM) plays a significant role in shaping consumer purchase decisions in digital environments. Mahmud et al., (2024) found that eWOM has a significant effect on purchase intention, with brand trust acting as a mediating variable, indicating that trust serves as an important mechanism in this relationship. In line with this, eWOM significantly influences consumer behavior, particularly in the pre-purchase stage, emphasizing the importance of user-generated information in consumers' initial evaluation processes (Wanigapura et al., 2025). Furthermore, Bui et al., (2025) show that eWOM not only affects purchase intention directly but can also be further analyzed using the Importance–Performance Map Analysis (IPMA) approach to identify the most influential constructs in enhancing digital consumers' purchase intentions.

In addition to eWOM, prior research has also highlighted the importance of brand trust and brand credibility in influencing purchase intention. Tafolli et al., (2025) found that eWOM significantly affects brand trust and brand image, both of which subsequently influence purchase intention. These findings reinforce the role of brand trust as a crucial mediating variable that bridges the effect of digital information on purchasing decisions. Similarly, Garg & Bakshi (2024) demonstrate that source credibility significantly influences both trust and purchase intention in the context of beauty vloggers, while brand trust also has a direct effect on purchase intention. These results confirm that trust in both information sources and brands is a key determinant of consumer purchase intention.

Other studies also emphasize the important role of brand credibility in enhancing purchase intention. S. Wang et al., (2021) found that brand credibility has a positive and significant effect on purchase intention, where perceptions of brand credibility are shaped by supporting factors such as corporate social responsibility (CSR) and corporate image. Overall, these studies indicate a consistent pattern in which eWOM, brand credibility, and brand trust are interrelated variables that significantly influence purchase intention. However, the underlying mechanisms and research contexts vary across studies. Therefore, there remains a research gap that warrants further investigation into these relationships within the context of Generation Z consumers on e-commerce platforms.

Research Model

Figure 2 below shows the research model developed according to the objectives to be solved in this study:

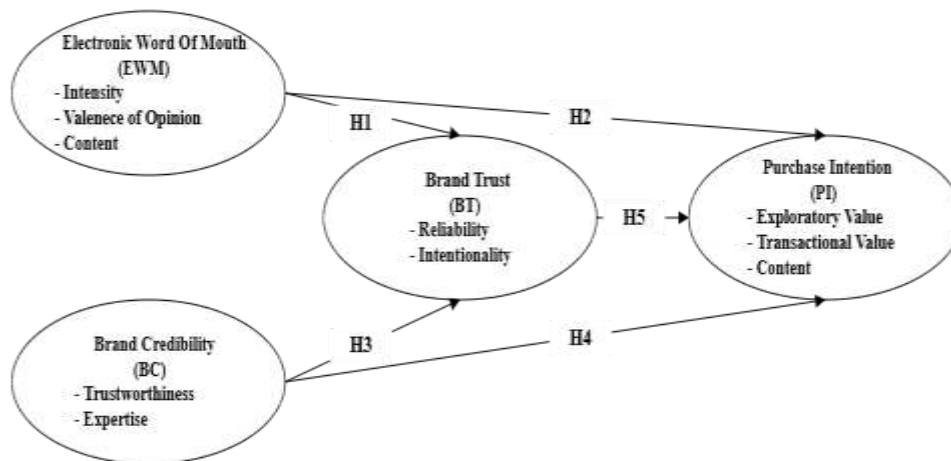


Figure 2. Research Model.

Hypothesis Development

Based on Figure 2 illustrating the proposed conceptual framework, the relationships among variables in this study are described as follows.

Effect of Electronic Word of Mouth (eWOM) on Brand Trust

Electronic word of mouth (eWOM) plays an important role in shaping brand trust because information derived from fellow consumers is generally perceived as more credible than firm-generated marketing messages. Positive and consistent user reviews can enhance consumers' confidence in a brand's quality and reliability (Mahmud et al., 2024), while peer recommendations are considered more authentic and therefore more trustworthy in the product evaluation process (Charvia & Erdiansyah, 2020; Machado & Rodhiah, 2021). In addition, easy access to online reviews helps reduce perceived risk and strengthens consumer trust in the brand (Amalia et al., 2023; Tafolli et al., 2025). H1: Electronic Word of Mouth (eWOM) has a positive effect on Brand Trust toward Glad2Glow moisturizer products.

Effect of Electronic Word of Mouth (eWOM) on Purchase Intention

Electronic word of mouth (eWOM) also influences purchase intention because information from other users' experiences is considered more credible than corporate promotional content. Reviews, testimonials, and digital content provide realistic product insights that support consumer decision-making. The emotional dimension of eWOM, such as emotional attachment and trust, further encourages purchase intention, particularly among younger consumers (Martiyanti & Rahmayana, 2024). Moreover, positive recommendations have been shown to increase consumer interest and purchase intention (Mahmud et al., 2024; Wanigapura et al., 2025). H2: Electronic Word of Mouth (eWOM) has a positive effect on Purchase Intention toward Glad2Glow moisturizer products.

Effect of Brand Credibility on Brand Trust

Brand credibility is a key determinant of brand trust as it reflects the brand's reliability, honesty, and consistency in fulfilling its promises to consumers. Brand credibility serves as a signal of expertise and trustworthiness, thereby reducing consumers' perceived risk in purchasing decisions (Ngo et al., 2020). High perceived credibility creates a sense of security and strengthens consumer trust in the brand (Andriyani & Yudhistira, 2023; Darman & Abror, 2023). H3: Brand Credibility has a positive effect on Brand Trust toward Glad2Glow moisturizer products.

Effect of Brand Credibility on Purchase Intention

Brand credibility plays an important role in enhancing purchase intention by providing consumers with confidence and a sense of security regarding product quality. When consumers perceive a brand as reliable, perceived purchase risk decreases, leading to higher purchase intention (Naibaho & Cokki, 2024). Furthermore, brand credibility functions as a quality signal

in competitive markets and has been proven to positively influence purchase intention (S. Wang et al., 2021). H4: Brand Credibility has a positive effect on Purchase Intention toward Glad2Glow moisturizer products.

Effect of Brand Trust on Purchase Intention

Brand trust is a crucial psychological factor influencing purchase intention because trust reduces perceived risk and increases consumers' confidence in product quality. Consumers who trust a brand are more likely to believe that the product will meet their expectations (Husain et al., 2022). In addition, brand trust has been shown to positively affect purchase intention by creating a sense of security in the decision-making process (Garg & Bakshi, 2024; Tafolli et al., 2025). H5: Brand Trust has a positive effect on Purchase Intention toward Glad2Glow moisturizer products.

3. RESEARCH METHODS

Types and Sources of Data

This study employs an explanatory research design with a quantitative approach to examine causal relationships among variables (Sugiyono, 2021). The data used in this study consist of two types. First, primary data were obtained directly through an online questionnaire distributed via Google Forms to Generation Z respondents in Surabaya who had never purchased Glad2Glow moisturizer products (Sekaran & Bougie, 2022). Second, secondary data were collected from supporting literature such as academic journals, previous studies, and other relevant information sources. All research variables were measured using a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Variable Identification and Operational Definition

This study involves two types of latent variables: exogenous latent variables and endogenous latent variables (Sekaran & Bougie, 2022; Sugiyono, 2021). The exogenous latent variables are Electronic Word of Mouth (eWOM) (X1) and Brand Credibility (X2), while the endogenous latent variables are Brand Trust (Y1) and Purchase Intention (Y2). The operational definitions and measurement indicators of each variable are described as follows: Electronic Word of Mouth (eWOM) is measured through three dimensions: intensity (frequency of reading comments on Shopee/TikTok Shop), valence of opinion (positivity of recommendations), and content (information regarding product benefits in maintaining skin hydration). Brand Credibility is measured through two dimensions: trustworthiness (honesty of product claims) and expertise (brand capability in producing high-quality products). Brand Trust is measured through two dimensions: reliability (consistency and dependability of

product benefits) and intentionality (perceived goodwill of the brand toward consumers). Purchase Intention is measured through two dimensions: exploratory value (information-seeking behavior) and transactional value (interest and intention to purchase in the near future).

Population and Sample

The population of this study consists of Generation Z individuals (born between 1997–2009) residing in Surabaya. Based on data from Statistics Indonesia (BPS, 2025), the population is approximately 759,000 individuals. This study uses a non-probability sampling technique with purposive sampling based on specific screening criteria. The sample size was determined based on the recommendation of Hair et al., (2021) for Structural Equation Modeling (SEM), which suggests a minimum sample size of 5 to 10 times the number of indicators. With a total of 15 indicators in this study, a sample size of 150 respondents was selected to ensure the stability of parameter estimation.

Data Analysis Method and Hypothesis Testing

Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM), as it focuses on prediction and maximization of the explanatory power of endogenous variables (Hair et al., 2021). The model evaluation was carried out in two stages. First, the measurement model (outer model) evaluation was conducted. All constructs were measured reflectively. Convergent validity was assessed using outer loading values (> 0.70) and Average Variance Extracted ($AVE > 0.50$). Discriminant validity was evaluated using the Heterotrait–Monotrait (HTMT) ratio (< 0.85). Construct reliability was assessed using Cronbach's Alpha and Composite Reliability (> 0.70). Second, the structural model (inner model) evaluation was conducted to assess the model's predictive capability using R-square (R^2), predictive relevance ($Q^2 > 0$), and effect size (f^2) (Hair et al., 2021).

After the PLS-SEM analysis, Importance–Performance Map Analysis (IPMA) was applied to identify priority areas for improvement based on the combination of importance and performance values of variables affecting Purchase Intention (Sarstedt et al., 2024). Hypothesis testing was conducted using the bootstrapping method. At a 5% significance level ($\alpha = 0.05$) with a two-tailed test, hypotheses are accepted if the t-statistic is ≥ 1.96 and the p-value is < 0.05 (Hair et al., 2021).

4. RESULT AND DISCUSSION

Respondent Characteristics

The respondent characteristics in this study are presented to provide a general overview of the profile of 150 respondents involved in the research. These characteristics include gender, age, domicile, occupation, personal monthly expenditure, education level, preferred platform for reading product reviews, duration of product awareness, and frequency of reading online reviews in the past month.

Table 1. Respondent Characteristics.

Variable	Category	Frequency	Percentage
Gender	Male	24	16%
	Female	126	84%
Age	17–21 years	90	60%
	22–25 years	45	30%
	26–29 years	15	10%
Domicile	West Surabaya	30	20%
	East Surabaya	60	40%
	North Surabaya	15	10%
	South Surabaya	35	23.3%
	Central Surabaya	10	6.7%
Occupation	Student	129	86%
	Private Employee	10	6.7%
	Entrepreneur	11	7.3%
Monthly Expenditure	< IDR 500,000	35	23.3%
	IDR 500,000–1,000,000	61	40.7%
	IDR 1,000,000–2,000,000	39	26%
	> IDR 2,000,000	15	10%
Education	Diploma (D1–D3)	6	4%
	Bachelor (S1)	141	94%
	Master (S2)	3	2%
Review Platform	Shopee	49	32.7%
	TikTok Shop	27	18%
	Both Platforms	74	49.3%
Product Awareness Duration	< 1 month	25	16.7%
	1–6 months	100	66.7%
	> 6 months	25	16.7%
Review Reading Frequency	< 3 times	25	16.7%
	3–10 times	100	66.7%
	> 10 times	25	16.7%

Overall, the respondent characteristics indicate that the majority of respondents are female, aged 17–21 years, and predominantly students. Most respondents have a monthly expenditure of IDR 500,000–1,000,000 and are currently pursuing a bachelor's degree (S1). In terms of geographic distribution, respondents are mainly located in East Surabaya.

These characteristics suggest that the sample is dominated by Generation Z consumers who are highly active in digital environments, particularly in seeking skincare product information through e-commerce platforms such as Shopee and TikTok Shop. This dominance

is also reflected in respondents' digital behavior, where most of them use both platforms simultaneously, have known the product for 1–6 months, and frequently read online reviews. These findings indicate that electronic word of mouth (eWOM) plays an important role in the decision-making process, as respondents tend to rely on other users' experiences to evaluate brand credibility, product quality, and to form trust and purchase intention toward Glad2Glow moisturizer products.

Descriptive Analysis of Variables

This study examines four main variables: Electronic Word of Mouth (eWOM), Brand Credibility, Brand Trust, and Purchase Intention. Descriptive analysis was conducted to determine the average perception of respondents toward each variable based on questionnaire data.

Table 2. Descriptive Statistics of Variables.

Variable	Mean	Interpretation
Electronic Word of Mouth (eWOM)	3.71	Agree
Brand Credibility	3.68	Agree
Brand Trust	3.88	Agree
Purchase Intention	3.96	Agree

Based on Table 2, all research variables obtained mean values within the “Agree” category. This indicates that respondents generally hold positive perceptions toward Electronic Word of Mouth (eWOM), Brand Credibility, Brand Trust, and Purchase Intention regarding Glad2Glow moisturizer products. Among all variables, Purchase Intention has the highest mean value (3.96), indicating that respondents show a relatively strong tendency to seek information and consider purchasing Glad2Glow moisturizer products. This is followed by Brand Trust (3.88) and Electronic Word of Mouth (3.71). Meanwhile, Brand Credibility has the lowest mean value (3.68), although it still falls within the “Agree” category. These findings suggest that overall trust, brand credibility, and user-generated reviews have played a positive role in shaping consumer purchase intentions. However, brand credibility remains the weakest aspect among the studied variables and represents an area that can be further improved.

Measurement Model Evaluation (Outer Model)

The outer model analysis is used to assess the validity and reliability of indicators in measuring the research constructs, namely Electronic Word of Mouth (eWOM), Brand Credibility, Brand Trust, and Purchase Intention. The evaluation includes convergent validity, discriminant validity, and reliability testing.

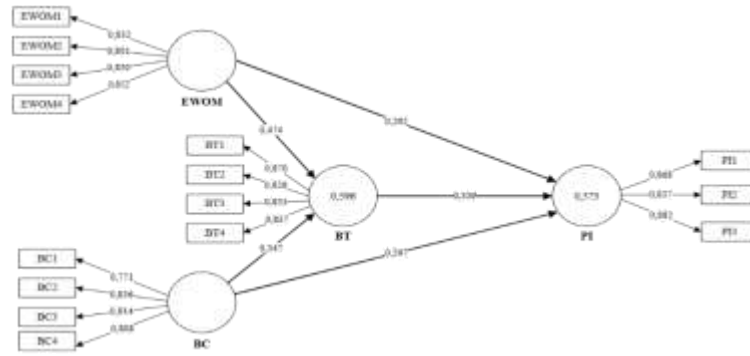


Figure 3. Structural Model.

Convergent Validity

In the initial stage of the analysis, convergent validity testing was conducted on the measurement model. This test is assessed based on outer loading values with a threshold of 0.70. An indicator is considered to meet convergent validity if its outer loading value is ≥ 0.70 (Hair et al., 2021).

Table 3. Convergent Validity (Outer Loading Results).

Variable	Code	Outer Loading	Remark
Electronic Word of Mouth (EWOM)	EWOM1	0,832	Valid
	EWOM2	0,801	Valid
	EWOM3	0,850	Valid
	EWOM4	0,812	Valid
Brand Credibility (BC)	BC1	0,771	Valid
	BC2	0,856	Valid
	BC3	0,814	Valid
	BC4	0,808	Valid
Brand Trust (BT)	BT1	0,870	Valid
	BT2	0,826	Valid
	BT3	0,853	Valid
	BT4	0,837	Valid
Purchase Intention (PI)	PI1	0,868	Valid
	PI2	0,837	Valid
	PI3	0,882	Valid

Based on Table 3, the strength of each indicator was evaluated through outer loading values. The results show that all indicators of Electronic Word of Mouth (eWOM), Brand Credibility, Brand Trust, and Purchase Intention have outer loading values above 0.70. This indicates that all indicators are capable of adequately representing their respective latent constructs. Therefore, all indicators are considered valid and suitable for further analysis. In addition, convergent validity was also assessed using the Average Variance Extracted (AVE) value for each construct. A satisfactory AVE value should be above 0.50, indicating that the construct has adequate convergent validity (Hair et al., 2021).

Table 4. Convergent Validity Test Based on Average Variance Extracted.

Variable	Average Variance Extracted	Remark
Electronic Word of Mouth (EWOM)	0,661	Valid
Brand Credibility (BC)	0,717	Valid
Brand Trust (BT)	0,679	Valid
Purchase Intention (PI)	0,745	Valid

Based on Table 4, the results of the convergent validity test indicate that all constructs meet the required criteria for convergent validity. This is reflected in the Average Variance Extracted (AVE) values, all of which exceed the recommended threshold of 0.50. These findings indicate that each construct is able to adequately represent its respective indicators. Therefore, the measurement model in this study is considered appropriate for further analysis.

Reliability Test

The next stage of the analysis involved assessing data reliability using Cronbach's Alpha and Composite Reliability values. A variable is considered to have good reliability when both Cronbach's Alpha and Composite Reliability values are greater than 0.70.

Table 5. Reliability Test Results.

Variable	Cronbach's Alpha	Composite Reliability	Remark
Electronic Word of Mouth (EWOM)	0,829	0,886	Reliabel
Brand Credibility (BC)	0,868	0,910	Reliabel
Brand Trust (BT)	0,843	0,894	Reliabel
Purchase Intention (PI)	0,828	0,897	Reliabel

In this study, reliability was evaluated using Cronbach's Alpha (CA) and Composite Reliability (CR). According to Hair et al., (2021), a construct is considered reliable if both CA and CR values exceed 0.70. Based on Table 5, all latent variables in this study have CA values greater than 0.70 and CR values greater than 0.70. This indicates that all constructs meet the reliability criteria and can be considered consistent in measuring their respective indicators.

Discriminant Validity

The next stage is discriminant validity testing, which is conducted to ensure that each latent variable is empirically distinct from other constructs in the model. This test is assessed using the Heterotrait–Monotrait ratio (HTMT). A model is considered to have adequate discriminant validity if the HTMT value is below 0.85. This threshold indicates that each construct can be empirically distinguished from the others. The results of the HTMT analysis are presented in the following table:

Table 6. Discriminant Validity (HTMT Ratio).

	Brand Credibility (BC)	Brand Trust (BT)	Electronic Word of Mouth (EWOM)	Purchase Intention (PI)
Brand Credibility (BC)				
Brand Trust (BT)	0,721			
Electronic Word of Mouth (EWOM)	0,167	0,638		
Purchase Intention (PI)	0,669	0,825	0,632	

Based on Table 6. the discriminant validity results show that all constructs in this study meet the HTMT criterion, with all values below 0.85. This indicates that each construct has distinct characteristics and can be empirically differentiated from other constructs. Therefore, discriminant validity is confirmed, and all constructs are suitable for further analysis.

Structural Model Evaluation (Inner Model)

The structural model evaluation (inner model) is conducted to examine the relationships among variables in the research model. This evaluation includes hypothesis testing, coefficient of determination (R^2), predictive relevance (Q^2), and effect size (f^2). The analysis in this study was performed using SmartPLS-SEM to determine the extent to which constructs in the model are interrelated and contribute to explaining the phenomenon under investigation.

Hypothesis Testing

The first analysis conducted is hypothesis testing, which is based on path coefficients, t-statistics, and p-values. A relationship is considered statistically significant if the p-value is less than 0.05, indicating that the null hypothesis (H_0) is rejected. The results were obtained using the bootstrapping procedure in SmartPLS version 4 and are presented in Table 7.

Table 7. Hypothesis Testing Results.

Hypothesis	Path coefficient	t statistic	p value	Decision
H1 : Electronic Word of Mouth (eWOM) has a positive effect on Brand Trust toward Glad2Glow moisturizer products.	0,474	9,689	0,000	Supported
H2 : Electronic Word of Mouth (eWOM) has a positive effect on Purchase Intention toward Glad2Glow moisturizer products.	0,292	4,960	0,000	Supported
H3 : Brand Credibility has a positive effect on Brand Trust toward Glad2Glow moisturizer products.	0,547	13,365	0,000	Supported
H4 : Brand Credibility has a positive effect on Purchase Intention toward Glad2Glow moisturizer products.	0,297	4,084	0,000	Supported
H5 : Brand Trust has a positive effect on Purchase Intention toward Glad2Glow moisturizer products.	0,359	4,399	0,000	Supported

All hypotheses (H1–H5) are supported, as indicated by t-statistics greater than 1.96 and p-values below 0.05, with all path coefficients showing positive relationships.

Coefficient of Determination (R^2)

The coefficient of determination (R^2) is used to measure the explanatory power of exogenous variables in explaining endogenous variables.

Table 8. R-Square Results.

Variable	R^2	Interpretation
Brand Trust	0,596	Moderate
Purchase Intention	0,573	Moderate

Based on Table 8, the R^2 value for Brand Trust is 0.596, while Purchase Intention has an R^2 value of 0.573. Both values are categorized as moderate, indicating that the exogenous variables in the model have a satisfactory ability to explain the endogenous variables.

Predictive Relevance (Q^2)

Table 9. Q^2 Predict.

Variable	Q^2	RMSE	MAE
Brand Trust	0,587	0,668	0,538
Purchase Intention	0,507	0,733	0,567

The Q^2 values for all variables are positive, with 0.587 for Brand Trust and 0.507 for Purchase Intention. These results indicate that the model has good predictive relevance. In addition, relatively low RMSE and MAE values suggest a small prediction error, confirming that the model is suitable for predictive analysis.

Effect Size (f^2)

Table 10. Effect Size.

Hubungan	BT	PI	Kategori
eWOM	0,546	0,126	Large / Small
Brand Credibility	0,726	0,117	Large / Small
Brand Trust	-	0,122	Small

The f^2 results indicate that eWOM and Brand Credibility have a large effect on Brand Trust, while their effects on Purchase Intention, as well as the effect of Brand Trust on Purchase Intention, are relatively small. This suggests that the strongest contribution of the model lies in the formation of Brand Trust.

The results show that all hypotheses (H1–H5) are supported, with significant positive relationships among variables. eWOM significantly influences both Brand Trust and Purchase Intention. Similarly, Brand Credibility significantly affects both Brand Trust and Purchase Intention. Furthermore, Brand Trust has a significant positive effect on Purchase Intention. Overall, the findings indicate that all variables in the model are significantly interrelated in

shaping Generation Z's purchase intention toward Glad2Glow moisturizer products. Thus, all hypotheses (H1 H5) are fully supported by the empirical model.

Importance Performance Map Analysis (IPMA)

Importance–Performance Map Analysis (IPMA) is used to examine the level of importance and performance of each construct in explaining Purchase Intention. This analysis helps identify priority variables for improvement in enhancing consumer purchase intention.

Table 11. IPMA Results for Constructs toward Purchase Intention.

Construct	Importance (x)	Performance (y)
Brand Credibility (BC)	0,494	64,197
Brand Trust (BT)	0,359	71,808
Electronic Word of Mouth (EWOM)	0,462	65,461
Average	0,438	67,155

Based on Table 11, Brand Credibility shows the highest level of importance (0,494), while its performance is below the average (64,197). This indicates a gap between importance and performance, suggesting that Brand Credibility should be the top priority for improving Purchase Intention. Electronic Word of Mouth (eWOM) also demonstrates high importance (0,462) with below-average performance (65,461), indicating that improvements are needed, particularly in information quality and user recommendations. Meanwhile, Brand Trust shows the highest performance (71,808), indicating that it is already in a strong condition and should be maintained.

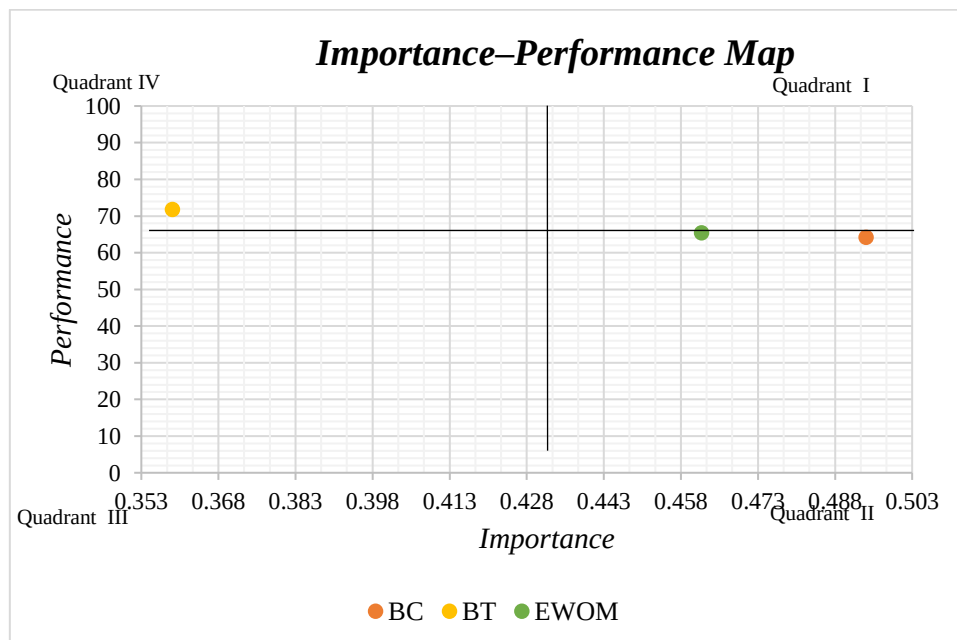


Figure 4. Importance–Performance Map Analysis (IPMA) of Constructs toward Purchase Intention.

The mapping results show that Brand Credibility and eWOM fall into Quadrant II (high importance–low performance), indicating that they are priority areas for improvement. Brand Trust is located in Quadrant IV (high performance), indicating that it should be maintained. Quadrants I and III are not the main focus of this study. These findings suggest that improving Purchase Intention is most effectively achieved through strengthening Brand Credibility and optimizing eWOM, while Brand Trust is already at a satisfactory level and serves as a supporting construct in the model.

Table 12. IPMA Results for Indicators toward Purchase Intention.

Indicator	Importance (x)	Performance (y)
BC1	0,139	66,667
BC2	0,159	59,333
BC3	0,144	66,167
BC4	0,165	65,333
BT1	0,112	69,833
BT2	0,101	80,167
BT3	0,106	72,833
BT4	0,106	64,833
EWOM1	0,150	68,167
EWOM2	0,146	69,167
EWOM3	0,142	66,333
EWOM4	0,123	56,889
Average	0,133	67,144

Based on Table 12, the indicators that require priority improvement are BC1–BC4 and EWOM3, as they show relatively high importance but below-average performance. This suggests that aspects related to brand credibility and user-generated information still need to be enhanced. Meanwhile, BT1–BT3 demonstrate high performance and should be maintained. EWOM1 and EWOM2 also show good performance and should be consistently preserved to support the formation of Purchase Intention.

Table 13. IPMA Strategic Summary.

Strategy	Purchase Intention	
	Construct	Indicators
Maintain (Quadrant I)	-	EWOM1, EWOM2
Improve / Priority (Quadrant II)	Brand Credibility, Electronic Word Of Mouth (eWOM)	BC1, BC2, BC3, BC4, EWOM3
Low Priority (Quadrant III)	-	BT4, EWOM4
Possible Overkill (Quadrant IV)	Brand Trust	BT1, BT2, BT3

Overall, the IPMA results indicate that improvements in Purchase Intention can be most effectively achieved by strengthening Brand Credibility and optimizing eWOM, particularly in terms of information clarity, product claim consistency, and the quality of user reviews.

Meanwhile, Brand Trust is already in a strong condition and should be maintained as a key supporting construct within the research model.

The Effect of Electronic Word of Mouth (eWOM) on Brand Trust

The results of this study indicate that Electronic Word of Mouth (eWOM) has a positive and significant effect on Brand Trust toward Glad2Glow moisturizer products. This implies that the higher the level of positive comments, recommendations, and user experience information received by consumers through Shopee and TikTok Shop, the higher the level of consumer trust in the Glad2Glow brand. For Generation Z, eWOM serves as an important information source, as this group tends to rely on reviews and other users' experiences before purchasing skincare products.

This finding is consistent with Tafolli et al., (2025) and Susanti & Wulandari, (2021), who state that online reviews can enhance consumer trust in a brand. Information from other users is perceived as more objective and convincing because it is based on real experiences rather than firm-generated promotional messages. Thus, eWOM plays an important role in reducing consumer uncertainty and building Brand Trust toward Glad2Glow moisturizer products.

The Effect of Electronic Word of Mouth (eWOM) on Purchase Intention

The results show that Electronic Word of Mouth (eWOM) has a positive and significant effect on Purchase Intention. This means that the more positive information, recommendations, and user experiences consumers receive through Shopee and TikTok Shop, the higher their intention to purchase Glad2Glow moisturizer products. eWOM helps consumers evaluate product benefits, quality, and suitability before making a purchase decision. This finding supports Wanigapura et al., (2025) and Mahmud et al., (2024), who found that eWOM has a positive relationship with consumer purchase intention. Online reviews and recommendations strengthen positive product perceptions, particularly when the information is considered relevant to consumer needs. Therefore, eWOM not only functions as an information-sharing medium but also acts as a driver of Purchase Intention in the skincare product context.

The Effect of Brand Credibility on Brand Trust

The results indicate that Brand Credibility has a positive and significant effect on Brand Trust. This means that the higher the credibility of the Glad2Glow brand, the higher the level of consumer trust in the brand. In this study, brand credibility is reflected through the clarity of product information, consistency between product claims and actual quality, and the brand's ability to meet basic skincare needs.

This finding is in line with Ngo et al., (2020), who emphasize that brand credibility plays an important role in building consumer trust. When consumers perceive that a brand provides clear, honest, and accurate information aligned with product quality, their trust in the brand increases. Thus, Brand Credibility serves as an essential foundation for building Brand Trust, particularly among Generation Z, who tend to critically evaluate skincare product information.

The Effect of Brand Credibility on Purchase Intention

The results show that Brand Credibility has a positive and significant effect on Purchase Intention. This indicates that the higher the credibility of the Glad2Glow brand, the greater the consumers' intention to purchase the moisturizer product. Consumers are more likely to purchase products from brands that are perceived as reliable, transparent in communication, and consistent in delivering promised quality.

This finding supports S. Wang et al., (2021) who state that brand credibility reduces perceived risk and increases consumer confidence in purchasing decisions. In the context of Glad2Glow moisturizer products, the alignment between product claims and perceived benefits plays an important role in enhancing purchase intention. Therefore, Brand Credibility not only shapes positive brand perceptions but also directly increases Purchase Intention.

The Effect of Brand Trust on Purchase Intention

The results indicate that Brand Trust has a positive and significant effect on Purchase Intention. This means that the higher the consumer trust in the Glad2Glow brand, the higher their intention to purchase its moisturizer products. Consumer trust is formed when consumers believe that the product can deliver expected benefits, offers reliable quality, and is safe to use.

This finding is consistent with Garg & Bakshi (2024) and Tafolli et al., (2025), who state that brand trust enhances consumer purchase intention. When consumers trust a brand, uncertainty and perceived risk in the purchasing process decrease, making purchase decisions easier to form. Thus, Brand Trust is a key factor in driving Purchase Intention, particularly in skincare products that heavily rely on consumer confidence and perceived safety.

Purchase Intention Improvement Priorities Based on Importance–Performance Map Analysis (IPMA)

The Importance–Performance Map Analysis (IPMA) results indicate that the most effective way to increase Purchase Intention is through strengthening Brand Credibility and eWOM. Indicators BC1, BC2, BC3, BC4, and EWOM3 are identified as priority areas for improvement due to their high importance but below-average performance levels. This

suggests that consumers consider brand credibility and user experience information as critical factors in forming purchase intention, yet their current performance still requires improvement. Based on these findings, the company should improve product information clarity, strengthen consistency between product claims and actual quality, maintain product quality consistency, and encourage more informative and credible user reviews on Shopee and TikTok Shop. Meanwhile, Brand Trust demonstrates strong performance and should be maintained. Overall, the IPMA results provide strategic direction that improving Purchase Intention for Glad2Glow moisturizer products should focus on strengthening Brand Credibility and optimizing eWOM.

Theoretical Contribution

This study contributes to the development of digital marketing and consumer behavior literature, particularly in the context of social commerce, by examining the relationships among electronic word of mouth (eWOM), brand credibility, brand trust, and purchase intention in skincare products. In addition, this study extends the analytical perspective by employing Importance–Performance Map Analysis (IPMA) to identify strategic priorities for enhancing consumer purchase intention. Overall, this research not only strengthens empirical evidence regarding the effects of eWOM, brand credibility, and brand trust on purchase intention, but also provides additional insight through the mapping of priority variables and indicators that require improvement. Thus, this study enriches the digital marketing literature while offering a practical approach for determining strategies to enhance consumer purchase intention.

Managerial Implications

The findings of this study indicate that consumer purchase intention is influenced by eWOM, brand credibility, and brand trust. Therefore, companies should focus their strategies on strengthening these three aspects. Based on the IPMA results, the highest priority for improvement lies in enhancing brand credibility and optimizing eWOM through better management of information, reviews, and user experiences on social commerce platforms. From a managerial perspective, Glad2Glow should improve the quality of transparent marketing communication, strengthen consistency between product claims and actual product performance, and encourage the creation of authentic reviews and testimonials on Shopee and TikTok Shop. In addition, the company should maintain brand trust by ensuring consistent product quality and safety, so that consumer confidence remains stable in the long term.

5. CONCLUSION AND RECOMENDATIONS

This study aims to analyze the effect of electronic word of mouth (eWOM), brand credibility, and brand trust on purchase intention toward Glad2Glow moisturizer products among Generation Z consumers in Surabaya, as well as to identify improvement priorities using Importance–Performance Map Analysis (IPMA). The results show that all hypotheses are supported. eWOM and brand credibility have a positive and significant effect on both brand trust and purchase intention, while brand trust also has a positive and significant effect on purchase intention. These findings indicate that the enhancement of information, recommendations, and user experiences through eWOM, as well as the strengthening of brand credibility and trust, play an important role in shaping consumer purchase intention.

In addition, brand trust is identified as the most dominant variable influencing purchase intention. Meanwhile, the IPMA results indicate that brand credibility and eWOM are the top priority areas for improvement due to their high importance but relatively lower performance levels. Overall, it can be concluded that Generation Z's purchase intention toward Glad2Glow moisturizer products is significantly influenced by the combination of eWOM, brand credibility, and brand trust, with brand trust playing a central role in the model.

This study has several limitations. First, the respondents are limited to Generation Z consumers in Surabaya. Second, the study focuses only on one product category, namely Glad2Glow moisturizer, with eWOM sources limited to Shopee and TikTok Shop. Third, the use of a self-report and cross-sectional design does not fully capture changes in perceptions or deeper causal relationships over time.

Based on these limitations, future research is recommended to expand the geographical scope and research objects, incorporate eWOM from a wider range of digital platforms, and apply more diverse methodologies such as interviews or longitudinal designs. Future studies may also consider testing mediating variables and conducting comparative analyses across different consumer groups.

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