

KOL Credibility Influence on Generation Z TikTok Skincare Purchase Decision-Making Process: Mediated by Brand Image and Digital Consumer Behavior

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Keywords:

KOL Credibility, Purchase Decision-Making Process, Skincare, TikTok, Generation Z

Abstract

This study aimed to analyze the influence of Key Opinion Leader (KOL) Credibility on TikTok on the Purchase Decisions-Making Process of skincare products among Indonesian Generation Z, examining the mediating roles of Brand Image and Digital Consumer Behavior. Employing a quantitative, causal-correlational survey design, data were collected from 265 Indonesian Generation Z respondents (ages 15-25, 79.2% female, 90.2% daily TikTok users) interested in skincare, with KOL Credibility measured by expertise, trustworthiness, and attractiveness; Brand Image by brand associations; Digital Consumer Behavior by information search, engagement, and purchase intention; and Purchase Decision-Making Process by frequency and probability of purchase, analyzed using SPSS and PROCESS Macro Hayes. Results indicated that KOL Credibility significantly influenced Purchase Decision Making-Process directly (Direct Effect = .116, $p=.005$), and also significantly impacted Brand Image (.625) and Digital Consumer Behavior (.460), both of which positively and significantly influenced Purchase Decision- Making Process (.231 and .620 respectively). Bootstrapping confirmed the mediating roles of Brand Image (.144, CI: .064-.214) and Digital Consumer Behavior (.285, CI: .190-.374), with Digital Consumer Behavior showing a significantly larger mediating contribution. Implications suggest that skincare brands should focus on credible KOLs and content strategies that foster active digital engagement, contributing to digital marketing theory by highlighting the dominance of the Digital Consumer Behavior mediation pathway among young audiences.

INTRODUCTION

The rapid advancement of digital technology has fundamentally reshaped the marketing landscape, elevating Key Opinion Leaders (KOLs) to a crucial element in communication between brands and consumers, particularly within the trust-sensitive skincare industry. KOLs, defined as individuals with significant influence over an audience through their expertise and credibility in a specific domain, have become a primary strategy in this sector (Lou & Yuan, 2019). The credibility of KOLs, encompassing expertise, trustworthiness, and attractiveness, theoretically holds the potential to shape positive Brand Images and optimize Digital Consumer Behavior (Lou & Yuan, 2019). In this context, the proliferation of beauty content across social media platforms has significantly impacted consumers, especially Generation Z, who increasingly rely on KOL information as a primary guide for their beauty needs. This phenomenon is amplified by the dominance of TikTok among Generation Z, positioning it as a potentially highly effective marketing channel. Influenced by principles of persuasive communication, KOLs with high

credibility on this platform are expected to drive purchase decisions for skincare products through authentic and relevant content (Firamadhina & Krisnani, 2020).

In understanding how consumers navigate their purchasing journey, a foundational framework is provided by the classic model of consumer decision-making proposed by Kotler & Armstrong (2016). This model outlines the purchase decision process as a five-stage journey: problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior. The problem recognition stage occurs when consumers perceive a difference between their actual and desired states. Subsequently, consumers actively seek information about products or brands that can fulfill their needs (information search). After gathering information, they evaluate various product or brand options based on specific criteria (evaluation of alternatives) before ultimately deciding which product or brand to buy (purchase decision). The final stage is post-purchase behavior, where consumers assess their satisfaction with the purchased product and take further actions. Furthermore, in the context of online shopping, Edwar, Muhammad, et al. (2018) highlight price, promotion, trust in the platform seller, ease of transaction, and perceived product quality as key drivers. Generation Z, as a consumer group highly familiar with digital technology and active in the online shopping ecosystem, is inherently influenced by a combination of these factors that shape their shopping experience and impact their purchase intentions.

Recent studies have underscored the significant role of social media influencers (SMI) in shaping the consumer behavior of Generation Z in Indonesia. Research indicates that SMIs can effectively increase product awareness among this demographic (Erwin, Saunusu, & Rukmana, 2023). However, a notable gap exists between product awareness generation and the actual realization of purchase decisions, suggesting that exposure to SMI content does not automatically translate into sales. Furthermore, these studies highlight the critical importance of credibility and trust in SMIs as key factors influencing Generation Z's consumer behavior. When SMIs are perceived as less credible or inauthentic, their influence on purchase intention and decisions diminishes, with data showing that while SMIs significantly impact purchase decisions, transparency (72.5%) and authenticity (67.5%) are paramount for trust, whereas inconsistent endorsements (30%) and lack of financial transparency (22.5%) erode confidence (Erwin, Saunusu, & Rukmana, 2023).

In the Indonesian market, the skincare industry demonstrates substantial growth, reaching USD 2.05 billion in 2022, driven by a young population and increasing skin health awareness (Kementerian Koordinator Bidang Perekonomian, 2024). This growth occurs within a mature digital ecosystem, with internet penetration reaching 79.5% (APJII, 2024). Generation Z (born 1997-2012) forms a dominant force in Indonesia's digital ecosystem, with 34.40% of internet users. TikTok, in particular, has become a primary medium for this demographic to seek information and interact, including in their beauty product purchasing decisions (We Are Social, 2024). Despite the proven potential of TikTok as a marketing platform, local studies indicate that TikTok is more frequently utilized by Generation Z for educational and activism purposes, such as the #TikTokPintar competition or its role in movements like Black Lives Matter, rather than as a primary source for purchase decisions (Firamadhina & Krisnani, 2020). This suggests a disconnect between KOL content exposure and actual purchasing actions, exacerbated by consumer skepticism towards local influencers, reflecting varying levels of trust. The primary unresolved problem is the lack of clear understanding regarding how KOL credibility on TikTok can effectively influence the skincare product Purchase Decision-Making Process among Generation

Z through complex mediating mechanisms, which can have substantial implications for brands, consumers, and the platform itself.

Previous research has explored various aspects of influencer marketing on consumer behavior. De Veirman et al. (2017) highlighted the importance of follower count and content relevance in shaping brand attitudes. Schouten et al. (2019) compared the effectiveness of celebrity endorsement versus influencer endorsement, emphasizing the roles of identification, credibility, and product-endorser congruence. Leite & Baptista (2021) investigated the impact of KOL self-disclosure on consumer behavioral intentions through source credibility and parasocial relationships. More specific studies in the skincare industry include Xiong et al. (2021) analyzing KOL effectiveness on skincare product brand image, and Halimah & Hidayat (2025) examining the impact of social media KOL credibility on skincare consumer purchase decisions. However, these studies generally examine direct or single mediation effects and have not integrated dual mediation mechanisms. A significant research gap lies in the lack of in-depth understanding regarding the dual mediation mechanisms between Brand Image and Digital Consumer Behavior in the relationship between KOL credibility and purchase decisions, particularly within the context of the TikTok platform and the Generation Z demographic in Indonesia. Therefore, this research aims to analyze the influence of TikTok KOL Credibility on the skincare product purchase decision-making process through dual mediation of Brand Image and Digital Consumer Behavior among Generation Z in Indonesia. Specifically, it will investigate how KOL credibility affects brand image and digital consumer behavior, and how these two mediating variables interact in influencing the purchase decision-making process. The theoretical contribution of this research lies in developing an integrative model that combines source credibility theory (Hovland, Janis, & Kelley, 1953, as cited in Lou & Yuan, 2019), brand image theory (Keller, 1993, as cited in Mahri et al., 2024), and digital consumer behavior theory (Rizomyliotis et al., 2024; Sugiarto, 2024; Thomas et al., 2024) within the influencer marketing framework, offering a comprehensive understanding of the digital customer journey on TikTok. This study seeks to answer: To what extent does KOL Credibility on TikTok influence the skincare product purchase decision-making process among Generation Z in Indonesia, and what are the mediating roles of Brand Image and Digital Consumer Behavior in this relationship?

METHODS

This study employed a quantitative research approach with a descriptive and causal-correlational survey design. This approach was chosen for its ability to objectively measure variables, test hypotheses regarding relationships between them, and allow for generalization of findings to a wider population, aligning with studies in consumer behavior and digital marketing (Creswell & Creswell, 2018). A survey design was utilized to efficiently collect data from a substantial number of respondents, enabling the characterization of the population and measurement of the relationships between research variables (Firamadhina & Krisnani, 2020). The causal-correlational design specifically allows for the identification of how KOL Credibility (independent variable) influences Purchase Decisions-Making Process (dependent variable) through Brand Image and Digital Consumer Behavior (mediating variables), supported by appropriate analytical techniques for testing indirect effects (Rijnhart et al., 2021).

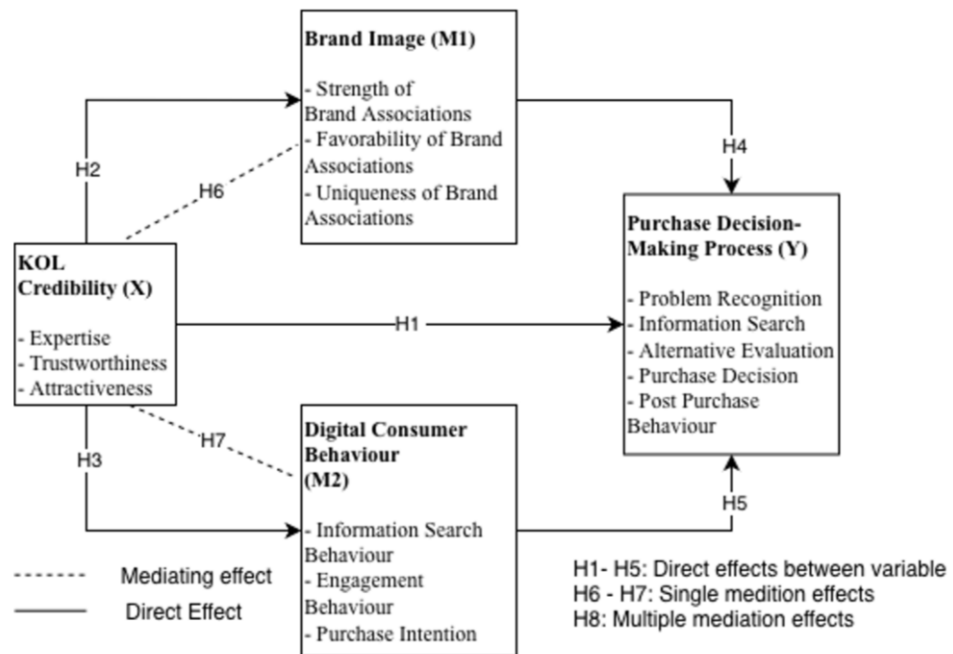
The target population comprised Indonesian Generation Z individuals (born between 1997-2012) who actively use TikTok and are interested in skincare. A convenience sampling technique was adopted due to the ease of accessing this target population through digital platforms. Questionnaires were distributed online via social media, online communities, and personal networks to maximize reach. Participants were those who voluntarily completed the questionnaire and met the inclusion criteria: being Generation Z, actively using TikTok (at least four times a week), having an interest in skincare or having used it in the past six months, and willing to provide accurate information. A target sample size of at least 250 respondents was set, deemed sufficient for stable parameter estimation and reliable confidence intervals in multiple regression and multiple mediation analyses using bootstrapping (Hayes, 2018; Hair et al., 2010).

Data were collected using a structured online questionnaire based on Likert scales (5 or 7 points), adapted from validated previous studies. This method ensures an efficient and geographically broad reach for data collection (Hudders et al., 2020). The questionnaire underwent a pilot study with 30-50 respondents to ensure clarity and test initial reliability and validity. Data collection was conducted in September 2025, with measures in place to minimize bias and ensure data quality.

Data analysis began with descriptive statistics to profile respondents and their social media usage. Subsequently, the validity and reliability of the questionnaire were assessed using corrected item-total correlations and Cronbach's Alpha (minimum 0.70). To test the direct and indirect effects among the variables, the PROCESS Macro by Andrew F. Hayes v4.2 was employed within SPSS. Specifically, Model 4 was utilized to examine the direct effect of KOL Credibility on Purchase Decisions-Making Process, as well as the multiple mediation effects through Brand Image and Digital Consumer Behavior. Bootstrapping was used to estimate the significance of direct and indirect effects, with mediation considered significant if the 95% confidence interval did not include zero (Hayes, 2018; Rijnhart et al., 2021). Strategies such as diverse distribution channels and emphasis on honest responses were implemented to mitigate potential biases like selection bias and self-report bias.

The conceptual framework of this research depicts the interrelationships among the investigated variables and the formulated hypotheses. It is grounded in the previously discussed theories, aiming to test the direct and mediating effects of KOL Credibility on Purchase Intention, with Brand Image and Digital Consumer Behavior acting as mediating variables

Figure 1. Conceptual Framework



The research hypotheses are proposed as follows:

H1: KOL Credibility has a positive and significant influence on the Purchase Decision-Making Process of skincare products among Gen Z on TikTok.

H2: KOL Credibility has a positive and significant influence on the Brand Image of skincare products among Gen Z on TikTok.

H3: KOL Credibility has a positive and significant influence on the Digital Consumer Behavior of Gen Z on TikTok.

H4: The Brand Image of skincare products has a positive and significant influence on the Purchase Decision-Making Process of skincare products among Gen Z on TikTok.

H5: The Digital Consumer Behavior of Gen Z on TikTok has a positive and significant influence on the Purchase Decision-Making Process of skincare products among Gen Z on TikTok.

H6: The Brand Image of skincare products mediates the influence KOL Credibility on the Purchase Decision-Making Process of skincare products among Gen Z on TikTok

H7: The Digital Consumer Behavior of Gen Z on TikTok mediates the influence of KOL Credibility on the Purchase Decision-Making Process of skincare products among Gen Z on TikTok.

H8: The Brand Image of skincare products and the Digital Consumer Behavior of Gen Z on TikTok jointly mediate the influence KOL Credibility on the Purchase Decision-Making Process of skincare products among Gen Z on TikTok.

RESULTS AND DISCUSSION

This section presents the findings of the study regarding the influence of Key Opinion Leader (KOL) Credibility on the Purchase Decision-Making Process of Generation Z for skincare products on TikTok, exploring both direct effects and the mediating roles of Brand Image and Digital Consumer Behavior. The analysis is structured to provide a clear and logical sequence of discoveries.

Descriptive Analysis

This part provides a descriptive overview of the respondents' demographic characteristics, TikTok usage patterns, and interest in skincare products. The objective is to offer a general profile of the research participants, comprising 265 respondents who met the inclusion criteria. The majority of respondents were female (79.2%), with males constituting 20.8%. The dominant age group was 21-23 years (61.5%), followed by 18-20 years (28.3%). This demographic profile indicates a sample of young adult Generation Z, who are active in Purchase Decision-Making Process.

A significant 90.2% of respondents use TikTok daily, highlighting its integration into the daily lives of Generation Z. Furthermore, a substantial portion of respondents frequently engage with skincare content (39.2% "often," 29.8% "very often"), demonstrating a keen interest in skincare education and product recommendations on the platform. Crucially, 96.2% of respondents actively follow trusted skincare KOLs, underscoring the importance of KOLs in the skincare marketing ecosystem on TikTok.

All respondents expressed interest in skincare products or had used them within the last six months, fulfilling the research inclusion criteria. Notably, 87.2% of respondents had previously purchased skincare products promoted by their trusted KOLs on TikTok, with brands such as Skintific, Glad2Glow, and Wardah being frequently mentioned. This indicates a tangible influence of TikTok KOLs on purchasing decisions for popular skincare brands among Generation Z.

Table 1. Descriptive Statistics of Variable

Variable	N	Min	Max	Mean	SD	Interpretation
KOL Credibility (X)	265	12.00	60.00	49.1364	8.16350	High
Brand Image (M1)	265	10.00	50.00	40.5303	6.91715	High
Digital Consumer Behavior (M2)	265	9.00	45.00	36.5909	5.65747	Very High
Purchase Decisions-Making Process (Y)	265	11.00	55.00	46.7576	6.59257	Very High

Table 1 presents the descriptive statistics for the key variables. KOL Credibility (X) had a mean score of 49.14 (SD = 8.16), indicating a generally positive perception. Brand Image (M1) showed a mean of 40.53 (SD = 6.92), also high but slightly lower than KOL Credibility. Digital Consumer Behavior (M2) exhibited the highest mean score of 36.59 (SD = 5.66), reflecting the digital-native characteristics of Generation Z. Purchase Decisions-Making Process (Y) had a mean of 46.76 (SD = 6.59), which, while high, was the lowest among the variables, potentially suggesting a gap between intent and actual purchase or the influence of other complex factors. All variables displayed mean scores above the midpoint of their scales, indicating overall positive perceptions and behaviors.

4.2. Instrument Validity and Reliability Testing Prior to hypothesis

testing, the validity and reliability of the research instrument were assessed to ensure data quality. Face validity was confirmed through a logical and clear question design. The validity testing results indicated that all items for KOL Credibility, Brand Image, Digital Consumer Behavior, and Purchase Decisions-Making Process were valid, as their calculated r-values exceeded the critical r-table value at a significance level of $p < 0.05$.

Table 2. Validity Testing Results Variable

Variable	Number of Items	Range of r-count	r-table	Range of Sig. (2-tailed)	Status
KOL Credibility (X)	12	0.503 - 0.900	0,339	<0.001 - 0.002	Valid
Brand Image (M1)	10	0.718 - 0.869	0,339	<0.001 - 0.002	Valid
Digital Consumer Behavior (M2)	9	0.504 - 0.789	0,339	<0.001 - 0.002	Valid
Purchase Decision-Making Process (Y)	11	0.512 - 0.856	0,339	<0.001 - 0.002	Valid

Reliability was assessed using Cronbach's Alpha. As presented in Table 3, all variables yielded Cronbach's Alpha values above 0.70, indicating high and consistent internal reliability.

Table 3. Reliability Testing Results

Variable	Cronbach's Alpha Value	Threshold Value	Status
KOL Credibility (X)	0,939	0,70	Reliable
Brand Image	0,940	0,70	Reliable
Digital Consumer Behavior	0,846	0,70	Reliable
Purchase Decision-Making Process	0,913	0,70	Reliable

Analysis of Direct and Mediated Effects

Data analysis was conducted using SPSS and PROCESS Macro by Andrew F. Hayes to test the research hypotheses, encompassing direct effects and the mediating roles of Brand Image and Digital Consumer Behavior.

Hypothesis H1, predicting a positive and significant influence of KOL Credibility on Purchase Decisions-Making Process, was supported. The direct effect of KOL Credibility on Purchase Decisions-Making Process was .116 ($p = .005$), with a 95% bootstrap confidence interval (LLCI = .036, ULCI = .196) that did not include zero. The total effect was .545 ($p = .000$). This aligns with Source Credibility Theory, suggesting credible sources are more persuasive (Hovland, Janis, & Kelley, 1953, as cited in Lou & Yuan, 2019).

KOL Credibility (X) also significantly influenced Brand Image (M1) (H2 supported) with a coefficient of .625 ($p = .000$) and R-squared of .544. This supports Brand Association Theory. Similarly, KOL Credibility significantly influenced Digital Consumer Behavior (M2) (H3 supported) with a coefficient of .460 ($p = .000$) and R-squared of .440, consistent with theories on information seeking and digital engagement (Rizomyliotis et al., 2024; Thomas & Setyobudi, 2024).

Brand Image (M1) had a significant positive effect on Purchase Decisions-Making Process (Y) (.231, $p = .000$) (H4 supported), aligning with consumer perception theories (Keller, 1993, as cited in Mahri et al., 2024). Digital Consumer Behavior (M2) also had a significant positive effect on Purchase Decisions-Making Process (Y) (.620, $p = .000$) (H5 supported), consistent with behavioral economics principles for digital consumers (Naveen Kumar et al., 2025).

Table 4. Results of Direct Effects and Mediator Effects Analysis

Outcome Variable	Predictor Variable	B Std Error	Beta t	Sig.	LLCI	ULCI	R-Squared
Brand Image (M1)	KOL Credibility (X)	.625	.737	.000	.555	.694	.544
Digital Consumer Behavior (M2)	KOL Credibility (X)	.460	.664	.000	.397	.523	.440
Purchase Decisions-Making Process (Y)	KOL Credibility (X)	.116	.143	.005	.036	.196	.714
	Brand Image (M1)	.231	.243	.000	.120	.342	
	Digital Consumer Behavior (M2)	.620	.532	.000	.498	.743	

Indirect and Mediation Effects Analysis (Using Bootstrap)

Hypotheses H6, H7, and H8 were tested using bootstrapping (5000 samples). The total indirect effect of KOL Credibility on Purchase Decisions-Making Process was significant (Total Indirect Effect = .430, BootLLCI = .310, BootULCI = .526), indicating the importance of mediators.

The indirect effect through Brand Image (M1) was significant (H6 supported) (Effect = .144, BootLLCI = .064, BootULCI = .214), suggesting KOL Credibility influences Purchase Decisions-Making Process partially through positive Brand Image formation. The indirect effect through Digital Consumer Behavior (M2) was also significant (H7 supported) (Effect = .285, BootLLCI = .190, BootULCI = .374), confirming KOL Credibility drives Purchase Decisions-Making Process by enhancing Digital Consumer Behavior.

A comparison of indirect effects revealed a significant difference (H8 supported) (Effect = -.141, BootLLCI = -.276, BootULCI = -.025), indicating that the indirect effect via Digital Consumer Behavior was significantly larger than through Brand Image. This highlights the greater influence of active digital engagement for Generation Z on TikTok.

Table 5. Indirect and Mediation Effects Analysis (Using Bootstrap)

Effect	Effect Estimate	Boot LLCI	Boot ULCI	Significance (CI does not include 0)
Total Effect (X > Y)	.545	-	-	Yes ($p = .000$)
Direct Effect (X > Y)	.116	.036	.196	Yes ($p = .005$)
Indirect Effect (Total Mediation)	.430	.310	.526	Yes
Indirect Effect (X > Brand Image > Y)	.144	.064	.214	Yes
Indirect Effect (X > Dig. Cons. Behav. > Y)	.285	.190	.374	Yes
Difference in Indirect Effects (M2 - M1)	-.141	-.276	-.025	Yes
Standardized Indirect Effect (X > Brand Image > Y)	.179	-	-	Yes

Standardized Indirect Effect (X -> Dig. Cons. Behav. -> Y)	.353	-	-	Yes
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Discussion

This research presents a comprehensive understanding of how Key Opinion Leader (KOL) Credibility on TikTok influences the Purchase Decision-Making Process for skincare products among Generation Z in Indonesia, both directly and through the mediating roles of Brand Image and Digital Consumer Behaviour. The main findings indicate that KOL Credibility has a significant direct influence on the Purchase Decision-Making Process (H1 supported, Direct Effect = .116, $p=.005$). This direct effect is highly statistically significant ($p=.005$) and further strengthened by bootstrap confidence intervals (LLCI = .036, ULCI = .196) that do not include zero. This suggests that for Generation Z, who inherently rely on KOL recommendations on TikTok for skincare products, KOL credibility encompassing expertise, trustworthiness, and attractiveness directly triggers their purchase decisions. This phenomenon strongly aligns with the principles of Source Credibility Theory by Hovland, Janis, & Kelley (1953, as cited in Lou & Yuan, 2019), which posits that credible sources are more effective in influencing audiences. This empirical evidence specifically confirms the effectiveness of KOL credibility within the dynamic Indonesian local context and the TikTok platform.

Furthermore, this research investigated how KOL Credibility influences the hypothesized mediating variables. It was found that KOL Credibility has a positive and significant effect on Brand Image (H2 supported, coefficient = .625, $p = .000$) and also on Digital Consumer Behaviour (H3 supported, coefficient = .460, $p = .000$). The influence on Brand Image can be explained through Brand Association Theory, where audiences tend to associate positive attributes of KOLs they trust with the brands they promote, thereby enhancing perceptions of brand quality and reliability (Xiong et al., 2021). Meanwhile, the influence on Digital Consumer Behaviour can be understood through Information Search Theory and Digital Consumer Engagement Theory, where credible KOLs motivate Generation Z to actively seek further information, evaluate products, and interact with content on TikTok (Rizomyliotis et al., 2024; Thomas et al., 2024). These findings are consistent with previous studies such as Lou & Yuan (2019) on the influence of KOL credibility on consumer trust, and Hudders et al. (2020) on how KOLs commercialize social media. However, this study offers specific nuance by confirming these dynamics within the highly interactive TikTok ecosystem, where authentic visual content from credible KOLs directly encourages audiences to engage more deeply.

Equally important, this research confirms that both mediators have a strong influence on the Purchase Decision-Making Process. Both Brand Image (H4 supported, coefficient = .231, p

= .000) and Digital Consumer Behaviour (H5 supported, coefficient = .620, $p = .000$) have a positive and highly significant influence on the Purchase Decision-Making Process for skincare products. This underscores the crucial role of Brand Image in shaping consumer preferences. As posited by Keller (1993, as cited in Mahri et al., 2024), a strong brand image is a decisive factor in purchase decisions. Similarly, active Digital Consumer Behaviour, such as in-depth information search and product evaluation, directly drives the realization of purchase decisions, aligning with principles of Behavioral Economics where consumers use digital information as heuristics to simplify their decisions (Naveen Kumar et al., 2025). The strong influence of Digital Consumer Behaviour is particularly relevant for Generation Z, who are accustomed to conducting thorough online research before purchasing.

A in-depth analysis of the dual mediation role revealed the most compelling findings. Bootstrap testing confirmed that both Brand Image (H6 supported, indirect effect = .144, CI: .064-.214) and Digital Consumer Behaviour (H7 supported, indirect effect = .285, CI: .190-.374) significantly mediate the influence of KOL Credibility on the Purchase Decision-Making Process. Furthermore, an analysis comparing these two mediation pathways indicated that the mediating role of Digital Consumer Behaviour is significantly more dominant than that of Brand Image (H8 supported, difference in indirect effect = -.141, CI: -.276-.025). This provides crucial insight: Generation Z on TikTok is more inclined to make purchasing decisions for skincare products due to the impetus of active digital behaviors triggered by credible KOLs, such as detailed information searches, interactions in comment sections, product comparisons, and increased purchase intention, rather than solely through brand image formation. These findings highlight how the dynamics of interactive platforms like TikTok, highly favored by Generation Z, emphasize the importance of active digital engagement as a key to KOL influence on young audiences. KOL credibility effectively triggers these behaviors, which subsequently lead to purchase decisions.

Theoretically, this research offers a substantive contribution by enriching the literature on influencer marketing influence mechanisms. The integration of KOL Credibility with Brand Image and Digital Consumer Behaviour in a dual mediation model expands our understanding of how Source Credibility Theory operates within dynamic digital platform contexts, and how digital consumer behavior theories can explain Generation Z's perceptions and responses. The primary novelty of this research lies in highlighting the dominant role of Digital Consumer Behaviour mediation over Brand Image. These findings challenge traditional views that often emphasize brand image as the primary mediator of KOL influence (e.g., Keller, 1993, as cited in Mahri et al., 2024), and instead underscore the importance of active digital engagement as a key to KOL influence on young audiences, aligning with the emphasis on consumer interaction on digital

platforms (Rizomyliotis et al., 2024; Thomas et al., 2024). These findings enrich the literature with specific empirical evidence on how platform characteristics and audience demographics (Gen Z on TikTok) influence the pathways of influence, an area still underexplored in previous research, as alluded to by Rizomyliotis et al. (2024) regarding the impact of short-form video content on TikTok on purchase intentions through consumer interaction.

Practically, the findings of this research provide actionable and specific guidance for stakeholders in the skincare industry and digital marketing. Skincare brands are advised to prioritize selecting KOLs who are not only popular but also possess high credibility in terms of expertise (e.g., in-depth knowledge of skincare active ingredients, ability for detailed and accurate product demonstrations) and high transparency (e.g., clear disclosure of paid partnerships and honesty in product reviews), aligning with findings from Halimah & Hidayat (2025) on the importance of credibility. Brands need to conduct thorough research beyond follower counts, analyzing metrics such as engagement rates, quality of interactions in comment sections, and consistent KOL review history to assess expertise and trustworthiness. Marketing strategies should be directed towards creating content that actively encourages active Digital Consumer Behaviour, such as in-depth tutorials, live Q&A sessions on TikTok, honest and realistic product demonstrations, and transparent product comparison content. The use of clear Calls-to-Action (CTAs) in content is crucial. Although Brand Image remains crucial, focusing on encouraging consumer digital engagement becomes key to influencing Generation Z's purchase decisions. Brands and KOLs should optimally utilize TikTok's interactive features to enhance audience engagement and participation.

While this research provides valuable insights, several limitations must be acknowledged for accurate interpretation of findings and guidance for future research. First, the use of convenience sampling limits the generalizability of findings to the entire population of Generation Z TikTok users in Indonesia. Second, the cross-sectional research design only allows for the identification of correlational relationships, not definitive causality. Third, data collected through self-reports may potentially lead to perception or social desirability biases. Fourth, the potential for common method bias (CMB) needs to be considered as all data were sourced from a single respondent at one time. Fifth, this study did not include control or moderating variables that might influence the relationships between variables. Sixth, the focus on a single platform (TikTok) limits comparisons with dynamics on other social media platforms. Lastly, the measurement of KOL credibility was done in an aggregated manner; a more in-depth analysis of individual dimensions (expertise, trustworthiness, attractiveness) might provide more nuanced understanding. Future research directions could include comparative studies across platforms, testing moderating

variables, deeper exploration of KOL content types, and longitudinal study designs to strengthen causal evidence.

CONCLUSION

This research aimed to analyze the influence of Key Opinion Leader (KOL) credibility on the Purchase Decision-Making Process for skincare products among Generation Z on TikTok, with Brand Image and Digital Consumer Behaviour as mediators. This study successfully addressed the crucial question of how KOL credibility on this popular platform translates into purchasing actions by young audiences. The primary findings of this research confirm that KOL Credibility has a significant direct influence on the Purchase Decision-Making Process (H1 supported, with a direct effect = .116, $p=.005$). This reinforces that credible KOLs directly trigger the Purchase Decision-Making Process among Generation Z TikTok users, aligning with Source Credibility Theory.

Furthermore, KOL credibility significantly influences both mediating variables tested. KOL credibility was found to have a positive and significant impact on Brand Image (H2 supported, coefficient = .625) and also on Digital Consumer Behaviour (H3 supported, coefficient = .460). These findings are consistent with theories suggesting that KOLs can shape positive brand associations and motivate information search and digital engagement. Both mediators, Brand Image (H4 supported, coefficient = .231) and Digital Consumer Behaviour (H5 supported, coefficient = .620), were also found to positively and significantly influence the Purchase Decision-Making Process, indicating the crucial role of brand image and digital consumer behavior in driving purchase realization.

Bootstrap mediation analysis revealed a significant mediating role for both variables. Brand Image mediated the influence of KOLs on the Purchase Decision-Making Process (H6 supported, indirect effect = .144, CI: .064-.214), while Digital Consumer Behaviour also mediated this influence (H7 supported, indirect effect = .285, CI: .190-.374). Simultaneous testing of dual mediation confirmed that both pathways work together in mediating the influence of KOL Credibility on the Purchase Decision-Making Process (H8 supported). Interestingly, a comparison of the mediation effects indicated that the mediating role of Digital Consumer Behaviour was significantly more dominant (difference in indirect effect = -.141, CI: -.276-.025) compared to Brand Image. The primary contribution of this research lies in its comprehensive dual mediation modeling on the TikTok platform for Generation Z, an area that has been underexplored. The finding that Digital Consumer Behaviour has a stronger mediating role than Brand Image provides new insights into how Generation Z interacts and makes purchasing decisions in this digital era. Overall, these results confirm that credible KOLs not only build brand image but, more importantly, effectively drive young consumers to actively seek information and engage digitally, ultimately leading to the Purchase Decision-Making Process for skincare products.

Based on the findings and limitations of this study, several future research directions can be identified to expand understanding in this area. First, comparative studies across social media platforms (e.g., TikTok vs. Instagram vs. YouTube) can provide insights into the differences in KOL effectiveness on each platform. Second, research could enrich the model by incorporating moderating variables such as the level of trust in the TikTok platform itself, or consumers' skepticism towards advertising, to understand under what conditions the influence of KOLs becomes stronger or weaker. Third, a deeper exploration into the characteristics of KOL content (e.g., educational vs. entertainment vs. direct testimonial types of content) and visual aspects of content can provide more specific guidance. Fourth, research could expand the demographic or geographic scope, for instance, by comparing Generation Z in other countries or testing the model on different demographic segments (Millennials, Gen X). Fifth, to strengthen causal evidence, longitudinal study designs that observe the impact of KOLs over time are highly recommended.

Lastly, qualitative studies through in-depth interviews or focus groups can offer richer insights into Generation Z's perceptions and decision-making processes.

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