

BRAND TRUST MEDIATING THE EFFECTS OF SOCIAL MEDIA MARKETING, INFLUENCER CREDIBILITY, AND ONLINE REVIEWS ON PURCHASE INTENTION

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ABSTRACT

This study examines the effects of influencer credibility and online customer reviews on purchase intention through the mediating role of brand trust in social commerce. A quantitative approach was employed using survey data collected from 200 respondents in Batam, Indonesia, who actively engage in social commerce and have experience with influencer-based purchases and online reviews. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings indicate that both influencer credibility and online customer reviews significantly influence brand trust, with online customer reviews exerting a stronger effect. Brand trust, in turn, has a significant positive impact on purchase intention and serves as a key mediating mechanism between the independent variables and purchase intention. Although influencer credibility and online customer reviews also directly affect purchase intention, their indirect effects through brand trust are stronger. These results suggest that trust plays a crucial role in converting digital engagement into purchase intention. The study contributes to the social commerce literature and provides practical implications for marketers seeking to develop credible and trust-oriented digital marketing strategies.

Keywords : *Influencer Credibility, Online Customer Reviews, Brand Trust, Purchase Intention*

INTRODUCTION

The rapid growth of digital technology and social media has significantly transformed consumer behavior, particularly through the emergence of social commerce as a dominant platform for transactions. In Indonesia, internet penetration reached approximately 79.5% in 2024, equivalent to more than 221 million users, indicating a substantial shift toward digital-based consumption patterns. This transformation is also evident in urban areas such as Batam, a rapidly growing industrial and trade city with a population exceeding 1.29 million people in 2025 (Afifatuzzahra & Hikmah, 2025). As a strategic economic hub located near Singapore and Malaysia, Batam experiences strong exposure to digitalization and cross-border commerce, making it a highly relevant context for studying consumer behavior in social commerce environments.

Empirical data further show that the adoption of digital platforms in Batam is increasing significantly. The number of active social media users in Batam has reached more than 1.15 million individuals, indicating a highly connected and digitally engaged population (Sari & Husda, 2024). In addition, the growth of e-commerce and digital marketing activities among local businesses is substantial, with around 80% of UMKM in Batam already utilizing digital

platforms for selling and promotion (Desyanti & Tipa, 2025). This rapid digital adoption suggests that consumers in Batam are frequently exposed to influencer marketing and online customer reviews as part of their purchasing process. However, despite this high level of exposure, previous research in Batam indicates that social media does not always have a significant direct impact on purchasing decisions, revealing a gap between digital engagement and actual consumer behavior.

This phenomenon highlights a critical issue: although consumers in Batam actively interact with influencer content and online reviews, their purchase intention does not always align with the information received. One possible explanation lies in the increasing skepticism toward digital content, driven by the rise of paid endorsements, fake reviews, and overly promotional messages. In such conditions, consumers tend to be more cautious and rely on deeper psychological factors before making purchase decisions. This suggests that external stimuli such as influencer credibility and online customer reviews alone are insufficient to directly drive purchase intention without the presence of trust.

This study is grounded in Signaling Theory, which explains how individuals rely on observable signals to reduce information asymmetry and uncertainty when evaluating

products, services, or brands. According to signaling theory, information senders communicate signals that can be interpreted by receivers to assess quality, credibility, and trustworthiness under conditions of imperfect information. Signals influence decision-making because they shape the receiver's perception regarding the value and reliability of the offering. In digital and online environments, where consumers often lack direct experience with products and sellers, signaling mechanisms become particularly important in reducing perceived risk and facilitating purchasing decisions (Arroyo-Revilla et al., 2025; Henriquez-Salman, 2025). Recent studies have further demonstrated that signals such as reputation indicators, reviews, endorsements, and credibility cues play a crucial role in shaping trust and behavioral intentions in online platforms. Cheng et al. (2024) argued that high-quality signals help consumers evaluate service quality and mitigate information asymmetry, thereby increasing trust and transaction willingness. Similarly, Yang et al. (2025) emphasized that signals provide meaningful information that influences how receivers interpret quality, capability, and strategic value under uncertain conditions. Therefore, in the context of social commerce, influencer credibility and online customer reviews can be viewed as important signals that help consumers evaluate brand reliability, develop brand trust, and ultimately strengthen purchase intention.

In this context, brand trust becomes a crucial mediating variable that explains how digital marketing factors influence consumer behavior. Trust plays an essential role in reducing perceived risk and uncertainty, particularly in online environments where consumers cannot physically verify product quality. Without sufficient trust, even highly credible influencers or positive reviews may fail to translate into actual purchase intention. Therefore, understanding the role of brand trust is essential in explaining the gap between high digital exposure and relatively cautious purchasing behavior observed among consumers in Batam.

Despite the growing importance of social commerce, several research gaps remain. First, previous studies have predominantly examined the direct effects of influencer credibility and online customer reviews on consumer behavior, while limited attention has been given to the mediating role of brand trust. Second, empirical findings regarding the effectiveness of influencer marketing and online reviews remain inconsistent across different contexts, suggesting the need for further investigation. Third, most prior studies have been

conducted in broader e-commerce settings, with limited evidence from emerging urban markets such as Batam, Indonesia.

To address these gaps, this study proposes an integrated model that examines the direct and indirect relationships among influencer credibility, online customer reviews, brand trust, and purchase intention. The novelty of this study lies in three aspects. First, it explicitly investigates brand trust as a mediating mechanism linking digital marketing signals to purchase intention. Second, it integrates influencer credibility and online customer reviews within a single conceptual framework based on Signaling Theory. Third, it extends the empirical evidence on social commerce behavior by focusing on Batam, an emerging digital market characterized by rapid social commerce adoption. Therefore, this study contributes to both the theoretical development of consumer behavior literature and the practical understanding of trust-building strategies in digital marketing environments.

LITERATURE REVIEW

2.1 Purchase Intention in Social Commerce

Purchase intention is widely recognized as a key predictor of actual consumer behavior, reflecting an individual's willingness and likelihood to purchase a product or service (Vigolo et al., 2025). In the context of social commerce, purchase intention is shaped not only by traditional marketing factors but also by interactive digital environments, social influence, and user-generated content (Liu et al., 2025). Social media platforms have transformed the purchasing process by enabling consumers to access information, interact with brands, and rely on peer opinions before making decisions. Prior research suggests that both utilitarian and hedonic values, as well as emotional responses, significantly influence purchase intention in online environments (Zavichi & Aparicio, 2025). Therefore, understanding the antecedents of purchase intention is crucial for explaining consumer behavior in social commerce settings.

2.2 Influencer Credibility

Influencer credibility refers to the degree to which consumers perceive an influencer as trustworthy, knowledgeable, and reliable in delivering product-related information (Baudier et al., 2023). Rooted in the source credibility theory, influencer credibility consists of key dimensions such as expertise, trustworthiness, and attractiveness. Influencers act as opinion leaders who shape consumer attitudes and behaviors through persuasive communication (Alam et al., 2024).

Empirical studies demonstrate that credible influencers significantly enhance consumers' perceptions of brands, particularly by strengthening brand image and trust. For instance, Koch et al., (2025) found that influencer credibility positively affects brand trust and indirectly influences purchase intention through brand-related perceptions. In social commerce, where consumers are exposed to a high volume of promotional content, credibility becomes a critical factor in determining whether influencer recommendations are accepted or rejected. Thus, influencer credibility is expected to directly and indirectly influence purchase intention through the formation of brand trust.

2.3 Online Customer Reviews

Online Customer Reviews (OCR) represent a form of electronic word-of-mouth (e-WOM), where consumers share their experiences, evaluations, and opinions regarding products or services. These reviews serve as an important source of information that reduces uncertainty and helps consumers make informed decisions.

Previous studies highlight that OCR significantly influences consumer perceptions, attitudes, and behavioral intentions. Koch et al., (2025) emphasize that online reviews provide valuable insights into product performance and play a crucial role in shaping consumer evaluations and acceptance. Moreover, online reviews are often perceived as more credible than firm-generated content because they originate from actual users. In social commerce environments, consumers heavily rely on reviews to validate product quality and reduce perceived risk, making OCR a strong determinant of both brand trust and purchase intention (Ding et al., 2024).

2.4 Brand Trust

Brand trust refers to the confidence consumers have in a brand's reliability, integrity, and ability to deliver its promised value (Hanaysha, 2022; Jun & Yi, 2020). It is a fundamental construct in marketing literature,

particularly in online and social commerce contexts where perceived risk is relatively high.

Trust plays a mediating role in transforming marketing stimuli into consumer behavior. Chen & Cheng, (2020) demonstrates that brand trust significantly influences purchase intention by linking perceived value to consumer decision-making. When consumers trust a brand, they are more likely to develop positive attitudes and intentions toward purchasing its products (Ebrahim, 2020). In addition, trust reduces uncertainty and perceived risk, which are common barriers in online purchasing environments. Therefore, brand trust is expected to act as a central mechanism through which influencer credibility and online customer reviews influence purchase intention (Atulkar, 2020).

2.5 The Mediating Role of Brand Trust

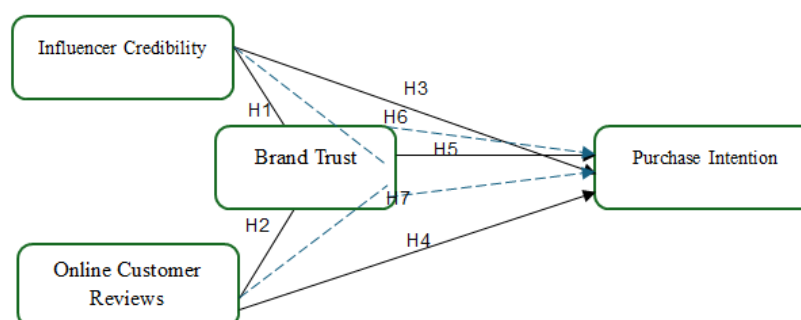
In social commerce, consumers are often influenced by external stimuli such as influencers and online reviews. However, these factors do not directly translate into purchase behavior unless they foster trust toward the brand. Brand trust serves as a psychological bridge that connects marketing inputs to behavioral outcomes (Khan et al., 2020).

Prior research supports the mediating role of trust in digital marketing contexts. Influencer credibility enhances brand trust, which subsequently increases purchase intention, while online customer reviews contribute to trust formation by providing reliable and authentic information. Additionally, perceived value and interaction mechanisms further strengthen trust and influence consumer decisions, especially in digital environments where both cognitive and emotional factors interact (Jun & Yi, 2020).

Thus, brand trust is not merely an outcome variable but a key mediating construct that explains how and why influencer credibility and online customer reviews affect purchase intention.

2.6 Theoretical Framework

Figure 1. The study's theoretical framework



H1: Influencer Credibility positively affects Brand Trust.

H2: Online Customer Reviews positively affects Brand Trust.

H3: Influencer Credibility positively affects Purchase Intention.

H4: Online Customer Review positively affects Purchase Intention.

H5: Brand Trust positively affects Purchase Intention.

H6: Brand Trust mediates the relationship between Influencer Credibility and Purchase Intention.

H7: Brand Trust mediates the relationship between Online Customer Review and Purchase Intention.

RESEARCH METHODS

This study employs a quantitative research approach using a survey method to examine the relationships among Influencer Credibility, Online Customer Reviews, Brand Trust, and Purchase Intention in the context of social commerce. The research adopts a causal (explanatory) design aimed at testing the proposed hypotheses and analyzing both direct and indirect effects among variables. The data were analyzed using Structural Equation Modeling based on Partial Least Squares (SEM-PLS), which is suitable for predictive analysis and complex models involving mediation effects. The population of this study consists of social media users in Batam who have experience purchasing products through social commerce platforms. Because the exact population size is unknown, purposive sampling was employed to ensure that respondents possessed relevant experience related to the research variables. Purposive sampling is considered appropriate for studies that require participants with specific knowledge and behavioral experience regarding the investigated phenomenon.

To ensure the quality and relevance of the data, respondents were required to meet several criteria. First, they had to be at least 18 years old, ensuring that they were capable of making independent purchasing decisions. Second, they had to actively use social media platforms for shopping-related activities, such as searching for product information, interacting with sellers, or purchasing products through social commerce platforms. Third, respondents must have been exposed to influencer marketing content within the last six months, including product endorsements, reviews, or promotional campaigns conducted by social media influencers. Fourth, respondents must have experience reading and utilizing online customer reviews before making purchasing decisions. Finally, respondents must have completed at least one online purchase through a social commerce platform during the previous six months.

These criteria were established to ensure that respondents had sufficient experience with

influencer marketing, online customer reviews, and social commerce transactions, thereby enabling them to provide informed evaluations regarding brand trust and purchase intention. Selecting respondents who directly experienced these activities enhances the validity of the collected data and improves the accuracy of the analysis.

A total of 200 valid responses were collected and used for analysis. The sample size meets the minimum requirements for SEM-PLS analysis, ensuring adequate statistical power for hypothesis testing (Basile et al., 2024).

Primary data were collected through a structured questionnaire distributed online. The questionnaire was designed using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) (Munawar et al., 2022). The online distribution method was chosen to efficiently reach respondents who are active in digital and social commerce environments.

The questionnaire consisted of two main sections: demographic profile of respondents (e.g., gender, age, occupation, income, and social media usage behavior) and measurement items related to the research variables.

Influencer Credibility (X1) was conceptualized as the extent to which consumers perceive an influencer as trustworthy, knowledgeable, and attractive in delivering product-related information. This construct was measured using multiple indicators capturing key dimensions such as expertise, trustworthiness, and attractiveness, including perceptions that the influencer possesses sufficient knowledge, provides reliable and honest information, and demonstrates an engaging personality. The concept is grounded in source credibility theory, which posits that credible communicators are more persuasive and effective in shaping attitudes and behavioral intentions. Recent studies confirm that influencer credibility significantly enhances brand perception and trust, ultimately influencing purchase intention in digital marketing contexts (Baudier et al., 2023).

Online Customer Reviews (X2) were defined as consumers' perceptions of the credibility, usefulness, and valence of user-generated reviews in online platforms. This construct was measured through six indicators reflecting three dimensions: review credibility, review usefulness, and review valence. The credibility dimension captures whether consumers perceive reviews as trustworthy and reliable, while usefulness reflects the extent to which reviews help consumers evaluate products and make informed decisions. Review valence represents the influence of positive feedback and product ratings on

consumer perceptions. Prior research indicates that online reviews reduce information asymmetry and serve as a critical determinant of trust and purchase intention in social commerce environments (Riedel et al., 2025).

Brand Trust (Z) refers to consumers' confidence in a brand's reliability, honesty, and consistency in delivering its promises. This construct was measured using four indicators representing two main dimensions: reliability and integrity. Reliability reflects the belief that a brand consistently performs as expected, while integrity captures the perception that the brand is honest and committed to its customers. In online environments characterized by uncertainty and perceived risk, trust plays a fundamental role in shaping consumer behavior. Empirical evidence demonstrates that brand trust significantly influences purchase intention and mediates the relationship between marketing stimuli and consumer decisions (Chen & Cheng, 2020).

Purchase Intention (Y) was defined as the likelihood and willingness of consumers to purchase products in a social commerce context. This construct was measured through four indicators reflecting purchase likelihood and willingness to buy, including intentions to purchase products recommended by influencers, consideration of products found online, and the tendency to buy after reading positive reviews. Previous studies suggest that purchase intention is influenced by both cognitive evaluations and emotional responses derived from digital interactions, including influencer marketing and online engagement. In particular, perceived value and emotional experiences have been found to significantly drive purchase intention in social media environments (Liu et al., 2025).

Overall, the measurement of these variables reflects an integrated perspective of consumer behavior that combines cognitive (information processing), affective (trust and perception), and behavioral (purchase intention) components. This approach is consistent with contemporary marketing research, which emphasizes the interplay between influencer-driven communication, user-generated content, and relational trust in shaping consumer decision-making processes in social commerce.

The data analysis in this study was conducted using Structural Equation Modeling based on Partial Least Squares (SEM-PLS) with the assistance of SmartPLS software (Magno & Cassia, 2024). The analysis was carried out in two main stages, namely the evaluation of the measurement model (outer model) and the structural model (inner model). The measurement

model evaluation aimed to assess the reliability and validity of the constructs. Convergent validity was examined through factor loadings, where values greater than 0.70 were considered acceptable, and through the Average Variance Extracted (AVE), which was required to exceed 0.50. Reliability was evaluated using Cronbach's Alpha and Composite Reliability, with threshold values above 0.70 indicating satisfactory internal consistency. In addition, discriminant validity was assessed using the Fornell-Larcker criterion and the Heterotrait-Monotrait Ratio (HTMT), where HTMT values below 0.90 indicated adequate discriminant validity among constructs (Seclen-Luna et al., 2024).

Following the assessment of the measurement model, the structural model was evaluated to examine the relationships among variables and to test the proposed hypotheses. Path coefficients (β) were analyzed to determine the direction and strength of the relationships, while t-statistics and p-values obtained through the bootstrapping procedure were used to assess the statistical significance of each path. The coefficient of determination (R^2) was used to evaluate the explanatory power of the model, indicating how well the endogenous constructs were explained by the exogenous variables (Hauff et al., 2024). Furthermore, effect size (f^2) was assessed to determine the relative impact of each predictor variable, and predictive relevance (Q^2) was evaluated to confirm the model's predictive capability. Collinearity was also examined using the Variance Inflation Factor (VIF), with values below 5 indicating the absence of multicollinearity issues. Finally, overall model fit was assessed using the Standardized Root Mean Square Residual (SRMR), which should be below 0.08, and the Normed Fit Index (NFI), which should exceed 0.90, indicating that the model fits the empirical data satisfactorily.

RESULTS

4.1 Respondent Profile

The respondent profile indicates that the majority of participants were female (59%), while males accounted for 41% of the total sample. In terms of age distribution, most respondents were between 21–25 years old (47%), followed by those aged 26–30 years (24%), over 30 years (15%), and under 20 years (14%), suggesting a dominance of young adult consumers. Regarding occupation, students represented the largest group (42%), followed by private employees (30%), entrepreneurs (13%), and others (15%). In terms of monthly income, most respondents earned less than IDR 3,000,000 (35%) or between IDR

3,000,000 and 5,000,000 (33%), indicating a predominance of middle-to-lower income segments. Additionally, the majority of respondents frequently used social media for shopping purposes, with 38% reporting “often” and 24% “very often,” while 28% used it occasionally and only 10% rarely. A significant proportion of respondents (84%) had prior experience purchasing products based on influencer recommendations, and more than half (55%) reported a high reliance on online customer reviews, followed by moderate reliance (36%) and low reliance (9%). These findings suggest that the sample largely consists of active social commerce users who are highly engaged with influencer content and online reviews in their purchasing decisions.

4.2 Measurement Model Assessment

Figure 2 below displays the PLS Algorithm’s graphical output for the research model.

The structural model results, as illustrated in the SmartPLS output, demonstrate that all measurement indicators exhibit strong outer loadings ranging from 0.802 to 0.906, confirming adequate convergent validity across constructs. Specifically, Influencer Credibility is well

represented by its indicators (0.802–0.873), Online Customer Reviews by loadings between 0.820 and 0.863, Brand Trust by loadings ranging from 0.872 to 0.893, and Purchase Intention by loadings between 0.884 and 0.906. In terms of the structural relationships, Influencer Credibility has a positive effect on Brand Trust ($\beta = 0.395$), while Online Customer Reviews show an even stronger influence on Brand Trust ($\beta = 0.504$), indicating that customer-generated information plays a more dominant role in building trust. Furthermore, Brand Trust significantly influences Purchase Intention ($\beta = 0.557$), confirming its central mediating role. Direct effects from Influencer Credibility ($\beta = 0.155$) and Online Customer Reviews ($\beta = 0.240$) on Purchase Intention are relatively weaker, suggesting partial mediation. The model also demonstrates satisfactory explanatory power, with an R^2 value of 0.432 for Brand Trust and 0.610 for Purchase Intention, indicating moderate to substantial predictive accuracy. Overall, the findings support the theoretical framework that both influencer credibility and online customer reviews enhance purchase intention primarily through the development of brand trust.

Figure 2. Graphical Output of Research Model

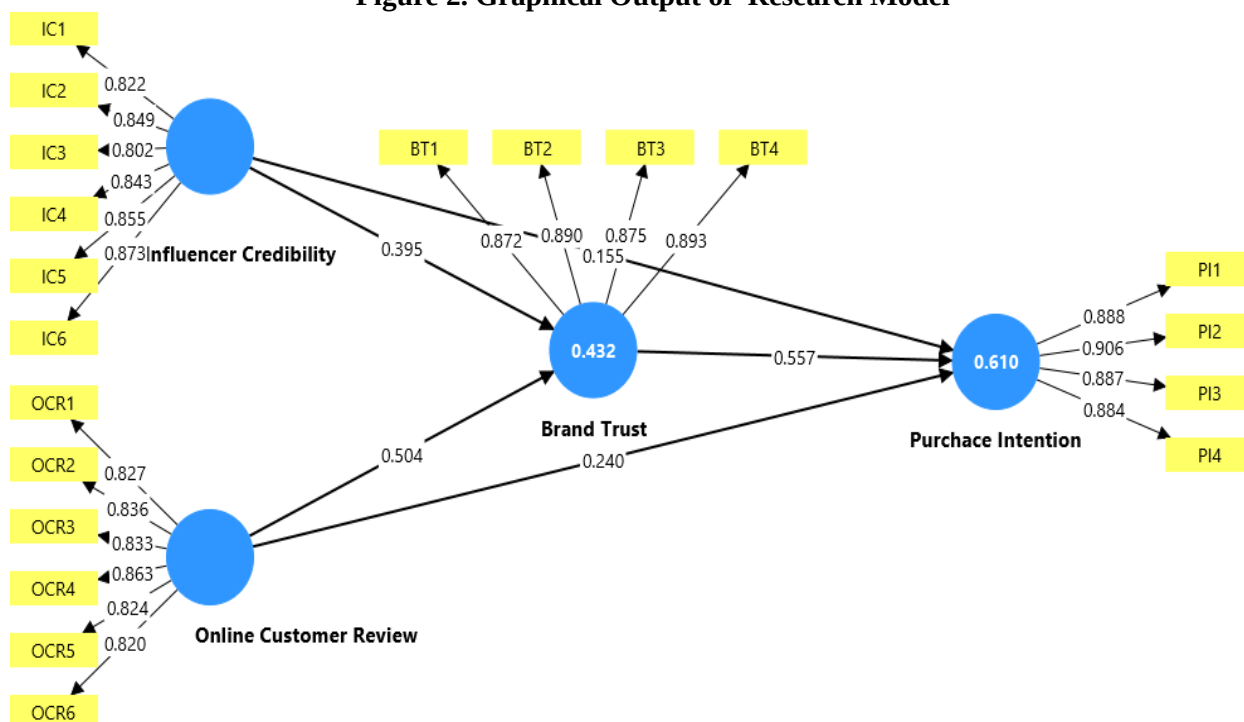


Table 2. Summary of Composite Reliability, Factor Loading, Average Variance Extracted (AVE) and Cronbach's Alpha

Variabel/Item	Cronbach's Alpha	Composite Reliability	Factor Loading	AVE
Influencer Credibility (IC)	0.917	0.925		0.707
<i>The influencer has sufficient knowledge about the promoted product</i>			0.822	
<i>The influencer provides reliable information about the product</i>			0.849	
<i>I trust the influencer's recommendations</i>			0.802	
<i>The influencer is honest in presenting product reviews</i>			0.843	
<i>The influencer is appealing and engaging</i>			0.855	
<i>The influencer's personality attracts my attention</i>			0.873	
Online Customer Reviews (OCR)	0.912	0.913		0.695
<i>I consider online customer reviews to be trustworthy</i>			0.827	
<i>Reviews from other customers are reliable sources of information</i>			0.836	
<i>Online reviews help me evaluate products effectively</i>			0.833	
<i>Reviews provide useful information for making purchase decisions</i>			0.863	
<i>Positive reviews increase my confidence in the product</i>			0.824	
<i>The overall rating of a product influences my perception</i>			0.820	
Brand Trust (BT)	0.905	0.906		0.779
<i>I believe this brand is reliable</i>			0.872	
<i>This brand consistently delivers what it promises</i>			0.890	
<i>I believe this brand is honest with its customers</i>			0.875	
<i>This brand keeps its commitments</i>			0.893	
Purchase Intention (PI)	0.914	0.914		0.794
<i>I intend to purchase products recommended in social commerce</i>			0.888	
<i>I will consider buying products based on influencer recommendations</i>			0.906	
<i>I am willing to purchase products I find online</i>			0.887	
<i>I would likely buy products after reading positive reviews</i>			0.884	

Table 3. Summary of Fornell-Larcker, Heterotrait-Monotrait Ratio (HTMT)

	Fornell-Larcker				Heterotrait-Monotrait Ratio (HTMT)			
	Brand Trust	Influencer Credibility	Online Customer Review	Purchase Intention	Brand Trust	Influencer Credibility	Online Customer Review	Purchase Intention
Brand Trust	0.882							
Influencer Credibility	0.422	0.841			0.458			
Online Customer Review	0.526	0.054	0.834		0.577	0.071		
Purchase Intention	0.749	0.403	0.542	0.891	0.822	0.433	0.591	

Table 3 presents the results of the discriminant validity assessment using the Fornell-Larcker criterion and the Heterotrait-Monotrait Ratio (HTMT). Based on the Fornell-Larcker criterion, the square root of the Average Variance Extracted (AVE) for each construct exceeds its correlations with other constructs. Specifically, the values for Brand Trust (0.882), Influencer Credibility (0.841), Online Customer Review (0.834), and Purchase Intention (0.891) are higher than the corresponding inter-construct correlations, indicating adequate discriminant validity.

Furthermore, the HTMT values range from 0.071 to 0.822, all of which are below the recommended threshold of 0.85. This indicates that each construct is empirically distinct and measures a different conceptual domain. Therefore, both the Fornell-Larcker and HTMT assessments confirm that the measurement model satisfies the discriminant validity requirements and is suitable for subsequent structural model analysis

4.3 Structural Model Assessment

The results presented in Table 4 indicate that the structural model demonstrates acceptable explanatory and predictive power. Brand Trust explains Purchase Intention with an R^2 value of

Table 4: Coefficient (R^2), Effect Size (f^2), Q^2 predict, Collinearity (VIF)

	Effect Size (f^2)		Collinearity (VIF)		Determin ation Coefficie nt (R^2)	Q^2 Predict
	Brand Trust	Purchase Intention	Brand Trust	Purchase Intention		
Brand Trust		0.452		1.759	0.432	0.418
Influencer Credibility	0.273	0.048	1.003	1.277		
Online Customer Review	0.446	0.102	1.003			
Purchase Intention				1.450	0.610	0.416

Table 5. Summary of model fit SEMR/NFI

	Saturated model	Threshold
SRMR	0.044	< 0.08
NFI	0.911	> 0.90

4.4 Hypothesis Testing

Table 6 presents the results of hypothesis testing, indicating that all proposed hypotheses (H1–H7) are supported, as evidenced by significant t-statistics and p-values below the 0.05 threshold. Influencer Credibility has a significant positive effect on Brand Trust ($\beta = 0.395$, $t = 8.270$, $p = 0.000$) and also directly influences Purchase Intention ($\beta = 0.155$, $t = 2.962$, $p = 0.003$), although the latter effect is relatively weaker. Online Customer Reviews demonstrate a stronger impact on Brand Trust ($\beta = 0.504$, $t = 11.543$, $p = 0.000$) and also significantly affect

0.432, while the overall model explains Purchase Intention at a higher level with an R^2 of 0.610, suggesting moderate to substantial explanatory capability. The effect size (f^2) analysis shows that Online Customer Review has a strong effect on Brand Trust (0.446), followed by Influencer Credibility (0.273), while their effects on Purchase Intention are relatively weak (0.102 and 0.048, respectively), except for Brand Trust which exhibits a substantial effect (0.452). Collinearity diagnostics (VIF) for all constructs range between 1.003 and 1.759, indicating no multicollinearity issues as all values are well below the threshold of 5. Additionally, the predictive relevance assessed by Q^2 Predict shows values of 0.418 for Brand Trust and 0.416 for Purchase Intention, confirming that the model has good predictive capability. Complementing these findings, Table 5 demonstrates that the model fit is satisfactory, as indicated by an SRMR value of 0.044 (below the 0.08 threshold) and an NFI value of 0.911 (above the 0.90 threshold), confirming that the proposed model fits the empirical data well and meets recommended SEM-PLS fit criteria.

Purchase Intention ($\beta = 0.240$, $t = 4.536$, $p = 0.000$). Furthermore, Work Engagement shows the strongest direct effect on Purchase Intention ($\beta = 0.557$, $t = 9.243$, $p = 0.000$). The mediation analysis reveals that Brand Trust significantly mediates the relationship between Influencer Credibility and Purchase Intention ($\beta = 0.220$, $t = 6.499$, $p = 0.000$), as well as the relationship between Transformational Leadership and Purchase Intention ($\beta = 0.281$, $t = 6.869$, $p = 0.000$). Overall, these findings confirm that both direct and indirect relationships in the model are

statistically significant and aligned with the proposed theoretical framework.

Table 6. Results of Hypothesis Testing

Hipotesis	Original sample (O)	T statistics	P values	Information
H1: Influencer Credibility → Brand Trust	0.395	8.270	0.000	Confirmed
H2: Online Customer Reviews → Brand Trust	0.504	11.543	0.000	Confirmed
H3: Influencer Credibility → Purchase Intention	0.155	2.962	0.003	Confirmed
H4: Online Customer Reviews → Purchase Intention	0.240	4.536	0.000	Confirmed
H5: Work Engagement → Purchase Intention	0.557	9.243	0.000	Confirmed
H6: Influencer Credibility → Brand Trust → Purchase Intention	0.220	6.499	0.000	Confirmed
H7: Transformational Leadership → Brand Trust → Purchase Intention	0.281	6.869	0.000	Confirmed

DISCUSSION AND CONCLUSION

5.1 Discussion

The findings of this study are consistent with and reinforced by prior empirical evidence in the marketing and consumer behavior literature. The significant influence of **Influencer Credibility on Brand Trust** aligns with the source credibility model, which emphasizes that expertise and authenticity are critical in shaping consumer trust and brand perception. As demonstrated by (Cho et al., 2025), influencer credibility significantly enhances brand image and trust, which subsequently drives purchase intention. This supports the present study's result that credibility does not only function as a direct persuasive factor but also operates indirectly through trust formation. Consequently, the relatively stronger indirect effect through Brand Trust confirms that trust acts as a psychological mechanism that translates influencer attributes into behavioral outcomes.

The strong effect of **Online Customer Reviews on Brand Trust and Purchase Intention** is also well-supported in the literature. Online reviews serve as a form of electronic word-of-mouth that reduces information asymmetry and enhances perceived reliability of products or services. Baier et al. (2025) highlight that online customer reviews provide rich evaluative information and significantly contribute to shaping consumer perceptions and technology acceptance. Furthermore, the role of social media marketing in influencing purchase intention has been widely validated, where perceived value and emotional responses derived from online interactions significantly drive consumer decisions (Zhang et al., 2023). This explains why Online Customer

Reviews in this study exhibit both direct and indirect effects, reinforcing their dual function as informational and persuasive stimuli.

The substantial impact of Brand Trust on Purchase Intention is also strongly grounded in prior research. Chae et al. (2020) confirms that brand trust plays a pivotal role in linking perceived value and consumer purchase intention, particularly in contexts involving product differentiation and emotional value. Trust reduces perceived risk and uncertainty, thereby increasing consumers' confidence in their purchase decisions. In line with this, the mediating role of Brand Trust identified in this study further validates its function as a central construct in consumer decision-making processes.

5.2. Conclusion

This study examined the effects of Influencer Credibility and Online Customer Reviews on Purchase Intention through the mediating role of Brand Trust in the context of social commerce. The findings indicate that both Influencer Credibility and Online Customer Reviews significantly enhance Brand Trust, which subsequently increases consumers' Purchase Intention. Furthermore, Brand Trust was found to play a significant mediating role, suggesting that trust serves as a critical mechanism through which digital marketing stimuli influence consumer purchasing decisions.

The study contributes to the literature by extending the understanding of trust formation in social commerce and confirming the importance of Brand Trust as a key mediator between external information cues and behavioral intentions. From a practical perspective, businesses should prioritize credibility, transparency, and trust-building

strategies when utilizing influencer marketing and online customer reviews to strengthen consumer purchase intention.

Future studies are encouraged to examine additional psychological or behavioral variables, such as perceived risk, consumer engagement, or electronic word-of-mouth, and to explore different social commerce platforms and geographical contexts to enhance the generalizability of the findings.

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