The Influence of Product Quality, Brand Image, and Brand Ambassador on Skincare Purchase Decisions with Trust as a Mediating Variable among Generation Z

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Article Information	ABSTRACT
	The study examines Trust as a mediating factor influencing the impact of Product Quality, Brand Image, and Brand Ambassador on skincare Purchase Decisions among Generation Z consumers in Indonesia. Given Gen Z's digital immersion and exposure to influencers, non-functional elements like brand image and ambassador trust are as vital as product quality. Using a quantitative causal-mediation design with 400 Gen Z respondents from Jabodetabek, data were analyzed through PLS-SEM. Results show Product Quality and Brand Image directly and positively influence Trust and Purchase Decisions, while Brand Ambassador affects Purchasing only through Trust. This confirms Trust mediates all relationships significantly, highlighting brand credibility's key role beyond BPOM certification and celebrity endorsement in securing Gen Z loyalty. The study advises skincare brands to balance investments across product quality, brand image, and ambassador engagement strategically. **Keywords:** Product Quality; Brand Image; Brand Ambassador; Trust; Purchase Decision; Generation Z.

1. Introduction

The Indonesian skincare market is experiencing rapid expansion, fueled by increasing self-care awareness, particularly among its youthful consumer base. Generation Z (Gen Z), defined by the Central Bureau of Statistics (BPS) as the

population group aged approximately 15–29 years in Indonesia (BPS, 2023), has emerged as the primary driving force in the beauty sector, constituting a substantial portion of the total demographic [1]. Purchase decisions within this segment are intricate, stemming from a combination of rational factors, such as Product Quality, and socio-emotional elements, including Brand Image and the strategic use of a Brand Ambassador [2].

Within the cosmetics industry, Product Quality encompasses not only the promised efficacy and results but fundamentally the assurance of safety and legal compliance. In the Indonesian context, this formal guarantee is provided through registration and strict supervision by the National Agency of Drug and Food Control (BPOM). Valid product registration data from BPOM serves as a foundational benchmark for perceived consumer quality [3]. In contrast, Brand Image reflects the comprehensive perception consumers hold of a brand, shaping their expectations and product evaluation, often connected to industry narratives acknowledged by organizations like PERKOSMI [4].

The Brand Ambassador plays a distinct role, given that Gen Z are digital natives highly receptive to the influence of social media personalities and endorsements [5]. The effectiveness of a Brand Ambassador, which can be scrutinized through advertising data available in the Meta Ad Library, is contingent upon the perceived credibility and the *fit* between the ambassador and the brand. However, these marketing stimuli do not function in isolation. All elements of the marketing mix must ultimately convert into Consumer Trust before successfully culminating in a Purchase Decision [6]. Trust acts as a vital risk buffer, especially for topical products like skincare, where the potential for safety risks or incompatibility is always present.

Prior studies have often examined bivariate relationships, yet comprehensive research simultaneously modeling Product Quality (rooted in formal BPOM data), Brand Image, and Brand Ambassador effectiveness, with Trust as the specific mediating variable within the central Gen Z market of the Jabodetabek area, remains limited. Consequently, this study aims to conduct a thorough and robust examination of: (1) the influence of Product Quality, Brand Image, and Brand Ambassador on Trust, (2) the effects of these independent variables and Trust on Purchase Decision, and (3) the specific mediating role of Trust in the relationship between the independent variables and Gen Z skincare Purchase Decisions. The findings from this investigation are

expected to yield powerful strategic insights for skincare manufacturers and marketers operating in Indonesia.

2. Materials and Method

Research Design and Location

This study employs a quantitative causal-mediation design. The study location was deliberately selected as the Jabodetabek region (Jakarta, Bogor, Depok, Tangerang, and Bekasi). This region was chosen because it contains the highest concentration of the Generation Z population in Indonesia (BPS, 2023) and functions as a primary indicator of national skincare market trends, as reflected in reports from market research agencies such as Compas and Databoks [7, 8].

Population and Sample

The Target Population of this study comprised Generation Z individuals residing in the Jabodetabek area who had purchased or used skincare products within the last six months. Based on data from the Central Bureau of Statistics for Jakarta, West Java, and Banten Provinces, individuals aged 15–29 years constitute a substantial proportion of the population, making this group highly relevant to the present investigation [1].

The Sample Size was set at 400 respondents. This number satisfies the minimum sample requirement for Partial Least Squares–Structural Equation Modeling (PLS-SEM), which recommends a sample size of at least ten times the maximum number of structural paths directed at any latent construct in the model [9].

A purposive sampling technique was applied using the following criteria: (1) respondents aged 15–29 years, (2) residing in the Jabodetabek area, and (3) having purchased or actively used skincare products within the previous six months.

Data Sources and Research Variables

Primary Data

Primary data were collected through a structured questionnaire administered using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). The questionnaire measured the following latent variables:

- Product Quality (X1): Assessed based on consumer perceptions of product efficacy, safety, and compliance with standards, including perceptions related to BPOM registration.
- Brand Image (X2): Measured through perceived brand associations, reputation, and brand personality.
- Brand Ambassador (X3): Measured by perceived attractiveness, trustworthiness, and congruence between the ambassador and the brand.
- Trust (M): Measured by consumer confidence in the brand's reliability, integrity, and benevolent intentions.
- Purchase Decision (Y): Measured through indicators of purchase intention, repeat purchase behavior, and willingness to recommend the product.

Official Secondary and Institutional Raw Data

To strengthen the validity and contextual relevance of the findings, this study incorporated official secondary data from formal institutions in addition to academic literature. Data sources included the Central Bureau of Statistics (BPS) to establish the age classification and population distribution of Generation Z in the Jabodetabek area [1]. The BPOM Product Check Portal was used to verify the registration status of popular skincare products identified through market reports, providing empirical support for the safety dimension of product quality. Market data from Compas and Databoks were utilized to identify dominant skincare brands among Generation Z consumers in Indonesia, while the Meta Ad Library was used to confirm advertising campaigns involving brand ambassadors and to contextualize respondents' exposure to endorsement activities [10].

Data Analysis Techniques

Data analysis was conducted using Structural Equation Modeling based on Partial Least Squares (PLS-SEM) with SmartPLS software. The analytical procedure consisted of two main stages. First, the measurement model was evaluated to assess convergent validity, indicated by factor loadings greater than 0.70 and Average Variance Extracted (AVE) values exceeding 0.50, as well as construct reliability, assessed through Composite Reliability and Cronbach's Alpha values above 0.70. Discriminant validity

was assessed using the Fornell–Larcker criterion and the Heterotrait–Monotrait (HTMT) ratio, with threshold values below 0.90. Second, the structural model was assessed to examine the significance of hypothesized relationships using bootstrapping with 5000 resamples, along with evaluation of the coefficient of determination (R^2) and predictive relevance (Q^2). Mediation effects were examined using the specific indirect effect approach to determine whether Trust mediates the relationships between Product Quality, Brand Image, Brand Ambassador, and Purchase Decision (Hair et al., 2021) [9].

3. Result

This section concisely, clearly, and precisely presents the results of the data analysis, structured into systematic sub-sections.

Respondent Characteristics and Descriptive Data

Table 1. Demographic Characteristics of Respondents (N = 400)

Characteristic	Category	Frequency (n)	Percentage (%)
Age (BPS, 2023)	15–19 years	102	25.5
	20–24 years	185	46.25
	25–29 years	113	28.25
Gender	Female	340	85.0
	Male	60	15.0
Primary Occupation	Student	215	53.75
	Private employee	145	36.25
	Others	40	10.0
Region	DKI Jakarta	150	37.5
	Bogor/Depok	120	30.0
	Tangerang/Bekasi	130	32.5

The respondent profile indicates that the majority of participants were female and aged between 20 and 24 years, reflecting the dominant demographic of active skincare consumers within Generation Z in the Jabodetabek area.

Measurement Model Testing Results (Outer Model)

The results of convergent validity assessment show that all indicator loading values exceeded 0.700. In addition, the Average Variance Extracted (AVE) values for all latent variables ranged from 0.580 to 0.720, exceeding the recommended threshold of 0.500. These results confirm that the measurement model demonstrates adequate convergent validity.

Reliability assessment further indicates that all constructs achieved Composite Reliability and Cronbach's Alpha values above 0.800, confirming a high level of internal consistency among the measurement indicators.

Structural Model Testing and Hypothesis Results

Hypothesis testing was conducted using bootstrapping analysis within the structural model. The model exhibited adequate predictive capability, with an R^2 value of 0.652 for Trust, explained by Product Quality, Brand Image, and Brand Ambassador, and an R^2 value of 0.750 for Purchase Decision, explained by Product Quality, Brand Image, Brand Ambassador, and Trust. Furthermore, the Q^2 values for all endogenous constructs were greater than zero, indicating sufficient predictive relevance.

Table 2. Summary of Direct Path Hypothesis Testing Results

Hypothesized Relationship	Path Coefficient (β)	t-value	p-value	Finding
H1: Product Quality → Trust	0.354	6.541	0.000	Significant
H2: Brand Image → Trust	0.288	5.123	0.000	Significant
H3: Brand Ambassador → Trust	0.152	2.890	0.004	Significant
H4: Product Quality → Purchase Decision	0.210	3.987	0.000	Significant
H5: Brand Image → Purchase Decision	0.185	3.120	0.002	Significant
H6: Brand Ambassador → Purchase Decision	0.065	1.150	0.251	Not significant

H7: Trust → Purchase Decision	0.458	8.875	0.000	Significant

Note: The critical t-value for α = 5% is 1.96.

Key Findings Summary:

- Product Quality (H1), Brand Image (H2), and Brand Ambassador (H3) all exhibited a positive and significant influence on Trust. Product Quality had the largest path coefficient (β = 0.354), indicating that product safety (BPOM verification) and efficacy are the principal foundations of Gen Z trust (Hair et al., 2021).
- Trust (H7) was found to be a very strong and significant predictor of Purchase Decision (β = 0.458).
- Brand Ambassador (H6) did not show a direct significant effect on Purchase Decision (β = 0.065; p = 0.251), suggesting that the influence of ambassadors on Gen Z must be mediated entirely by the establishment of trust.

Trust (M) Mediation Testing Results

Mediation analysis was conducted to examine whether Trust mediates the relationships between Product Quality, Brand Image, Brand Ambassador, and Purchase Decision.

Table 3. Summary of Indirect Effect Testing Results (Mediation)

Mediation Path	Indirect Effect (β A*B)	t-value	P-value	Mediation Type
X1 → M → Y	0.162	4.120	0.000	Partial Mediation
X2 → M → Y	0.132	3.880	0.000	Partial Mediation
X3 → M → Y	0.070	2.050	0.041	Full Mediation

Mediation Explanation:

- Product Quality → Trust → Purchase Decision: The indirect effect was significant (β = 0.162), and the direct effect (H4) was also significant. This denotes Partial

Mediation. Product Quality impacts the Purchase Decision directly, but Trust significantly strengthens this influence.

- Brand Image → Trust → Purchase Decision: The indirect effect was significant (β = 0.132), and the direct effect (H5) was also significant. This indicates Partial Mediation. A strong Brand Image has a dual effect, operating both directly and being reinforced through Trust.
- Brand Ambassador → Trust → Purchase Decision: The indirect effect was significant (β = 0.070), whereas the direct effect (H6) was not significant. This demonstrates Full Mediation. The influence of the Brand Ambassador on Gen Z purchase decisions must entirely flow through the preceding formation of Trust [4].

4. Discussion

The findings of this study provide important insights into the consumer psychology of Generation Z in the Jabodetabek skincare market. The result indicating that product quality is the strongest predictor of trust (β = 0.354) underscores the non-negotiable importance of fundamental and functional product attributes. BPOM registration data (2024), incorporated as a key dimension of product quality, serves as a formal guarantee of legality and safety that is highly valued by information-literate Gen Z consumers. This group is particularly sensitive to product safety issues, which are frequently highlighted in consumer complaint reports such as those published by YLKI (2023) [11]. Despite being digital natives, Generation Z consumers are not driven solely by promotional hype; instead, they demand product verification and assurance of safety [12].

The finding of full mediation in the Brand Ambassador → Trust → Purchase Decision pathway represents one of the most critical outcomes of this study. Although data from the Meta Ad Library indicate substantial brand investment in endorsement campaigns, the influence of brand ambassadors does not operate directly on purchase decisions. Gen Z consumers in the Jabodetabek area tend to be skeptical of paid endorsements and are unlikely to make immediate purchase decisions based solely on the presence of a brand ambassador. Instead, purchase decisions are driven by the level of trust that the ambassador helps to establish in the brand. When a brand ambassador is perceived as credible, authentic, and well-aligned with the brand's values, this perception

strengthens trust, which subsequently leads to purchase decisions. This finding is consistent with prior literature emphasizing the central role of source credibility in digital marketing communication.

Brand image was found to exhibit a partial mediation effect through trust. This indicates that a strong brand image—such as one associated with sustainability initiatives or local identity, which are frequently promoted by organizations like PERKOSMI (2024)—can influence purchase decisions both directly and indirectly by reinforcing trust. A positive brand image reduces perceived uncertainty and risk, thereby facilitating consumer decision-making.

Overall, trust ($\beta = 0.458$) emerges as a central cognitive mechanism driving purchase decisions among Generation Z skincare consumers. In a highly competitive and saturated skincare market, where reports from Compas and Databoks (2024) highlight intense brand rivalry, companies that successfully secure the trust of Generation Z are those that strategically balance three interconnected pillars: guaranteed product quality supported by BPOM data, a relevant and credible brand image, and the use of trustworthy brand ambassadors [2].

Practical and Theoretical Implications

Theoretically, this study strengthens the Trust–Purchase Decision framework by contextualizing it within the Generation Z consumer segment and empirically demonstrating that the role of brand ambassadors operates entirely through the trust mechanism. By identifying trust as a full mediator in this relationship, the study contributes to the marketing literature by clarifying the psychological pathway through which endorsement strategies influence purchase behavior among digitally savvy consumers.

Practically, the findings suggest that skincare producers and marketers should prioritize communication strategies that emphasize product safety and regulatory compliance, such as prominently displaying verifiable BPOM registration information. In addition, companies should carefully select brand ambassadors who demonstrate authentic value congruence with the brand, rather than focusing solely on popularity or follower count. Such alignment is essential for building trust, which ultimately

determines the effectiveness of brand ambassador strategies in influencing purchase decisions among Generation Z consumers (Aaker, 2020).

5. Conclusions

This study concludes that trust plays a crucial mediating role in the relationships between product quality, brand image, brand ambassador, and skincare purchase decisions among Generation Z consumers in the Jabodetabek area. Product quality and brand image exert both direct and indirect effects on purchase decisions, indicating partial mediation through trust. In contrast, the influence of brand ambassadors on purchase decisions operates exclusively through trust, demonstrating full mediation.

These findings highlight that, for Generation Z, trust functions as a primary evaluative filter in the decision-making process. Brand ambassadors are effective only when they successfully enhance brand credibility, while product quality—supported by formal BPOM verification—remains the fundamental foundation for building consumer trust. Overall, trust is confirmed as the strongest determinant of skincare purchase decisions within this demographic segment.

Limitations and Suggestions

This study is subject to several limitations. First, the research sample was restricted to Generation Z consumers in the Jabodetabek area; therefore, caution should be exercised when generalizing the findings to other regions in Indonesia. Second, the cross-sectional research design limits the ability to capture changes in trust perceptions and purchase behavior over time.

Future research is encouraged to extend the current model by incorporating moderating variables such as social media engagement intensity or brand experience to better understand the conditions under which brand ambassadors become more influential. Comparative studies involving regions outside Java may also provide insights into cultural and media exposure differences. In addition, the use of mixed-methods approaches, including in-depth qualitative interviews, would be valuable for exploring the underlying reasons behind the full mediation role of trust in the relationship between brand ambassadors and purchase decisions.

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