



The Role of Brand Image in Mediating the Influence of Online Customer Reviews and Brand Ambassador Credibility on Purchase Decisions

Ni Nyoman Diatni Nadia Paramitha¹; I Gst. A. Kt. Gd. Suasana^{2*}; Putu Saroyini³; Ni Made Purnami⁴

Faculty of Economics and Business, Udayana University, Indonesia ^{1,2,3,4}

*Email: agung_suasana@unud.ac.id

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Abstract

The rapid growth of the cosmetic industry encourages companies to understand better the factors influencing consumers' purchase decisions. Online customer reviews and the use of brand ambassadors have become widely adopted marketing strategies to shape brand image in consumers' minds. This study focuses on Generation Z consumers of Skintific in Bali as a case study to analyze the effect of online customer reviews and brand ambassador credibility on purchase decisions, with brand image as a mediating variable. This study aims to examine the direct and indirect effects of online customer reviews and brand ambassador credibility on purchase decisions through brand image. The research population consists of Generation Z Skintific consumers in Bali. The sampling technique used was purposive sampling, involving 170 respondents. Data were collected through questionnaire distribution, and data analysis was conducted using variance-based Structural Equation Modeling (SEM). The results indicate that online customer reviews and brand ambassador credibility have a positive and significant effect on brand image and purchase decisions. Furthermore, brand image is proven to partially mediate the effect of online customer reviews and brand ambassador credibility on the purchase decisions of Generation Z Skintific consumers in Bali. These findings provide empirical contributions to the development of marketing studies, particularly in understanding consumer purchasing behavior in the cosmetic industry.

Keywords: *Online Customer Review; Brand Ambassador Credibility; Brand Image; Purchase Decision; Skintific*

Introduction

Cosmetics have been used since ancient times for care and beauty purposes, often with natural ingredients such as fruit and plant extracts. This innovation transformed cosmetic products from a traditional necessity into an integral part of the modern lifestyle (Euromonitor International, 2022). These products are fundamentally aimed at maintaining and enhancing the attractiveness of the human body. The primary functions of cosmetics center on three aspects: hygiene, beauty, and modification of visual appearance. The emphasis on these functions indicates that cosmetic use is closely correlated with the

creation of a positive self-image and increased self-confidence, in line with global self-care trends (Sulistia et al., 2025).

In general, cosmetics are divided into two main categories with distinct functions: skincare cosmetics, which focus on the health, maintenance, and prevention of skin problems; and decorative cosmetics (makeup), which enhance and highlight facial appearance and beauty. Essentially, women always desire an attractive appearance, making it a very important investment. The rapid growth of the cosmetics industry in Indonesia and other countries has made lifestyle information a basic need, especially for women, encompassing everything from skincare and beauty products to a wide range of fashion products.

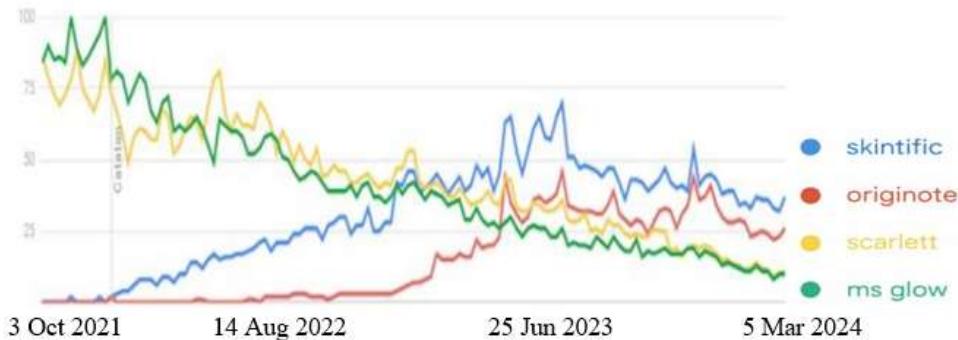
The cosmetics industry is experiencing rapid growth but also faces increasingly complex challenges, particularly in maintaining consumer trust in the digital age. This phenomenon also applies to the Canadian brand Skintific, which entered the Indonesian market in 2021. Skintific is built on the tagline "formulated in Canada." Skintific is a new skincare brand that has successfully captured consumer attention and received several prestigious awards at the 2022 Beauty Awards. These awards include "Best Moisturizer" from Female Daily, Sociolla, Beautyhaul, and the TikTok Live Awards; "Best Eye Treatment" from the Sociolla Awards; and "Best New Brand 2022" from Sociolla and the TikTok Live Awards (Kompas, 2023).

On the other hand, data from Shopee and TikTok Analytics (2025) shows numerous negative reviews of Skintific products, indicating that high popularity does not always translate into high levels of consumer satisfaction and that the company faces challenges in maintaining its brand image and customer trust. Based on Shopee Analytics monitoring (2025), 18 percent of Skintific reviews in the best-seller category have ratings below 3 stars, with the main complaints being product effects that do not match claims, results that do not match the promise of "instant glowing," and complaints of stinging and itching after use. Negative reviews not only lower the perception of product quality but also foster consumer distrust of the brand.

Skintific appointed Nicholas Saputra as its brand ambassador in 2023 due to his reputation as a loyal Skintific user and strong influence among teenagers. However, this situation was exacerbated by rumors that Nicholas Saputra's involvement in digital promotional activities was deemed suboptimal. Based on campaign analysis (2025), the selection of the brand ambassador was deemed to be based more on public appeal than on credibility related to dermatology.

The issue of the Skintific brand's origins also began to heat up in 2023 in the online community. This issue arose because the product, claimed to be formulated in Canada, was actually manufactured in China, according to BPOM RI test data. This discrepancy sparked negative sentiment because it was seen as a misleading marketing practice. This was further complicated by a misperception, as reported by Kumparan.com (2023), that some people considered Skintific an Indonesian brand. This was because it was booming alongside local products. The contradiction between the Canadian claim, the Chinese facts, and the misperception of the brand as local became the main basis for consumer distrust, potentially catalyzing intentions to reject or boycott products in a market sensitive to sentiment toward domestic products. According to Databoks.id, in a Populix survey (2022), 54% of Indonesians prefer using locally made beauty products. This aligns with research by Aizaki & Sato (2020), which found that Japanese consumers tend to prefer domestic products over imported ones.

The combination of negative reviews, low public figure credibility, and issues surrounding the brand's origins creates a negative perception that ultimately leads to decreased consumer purchasing.



Source: Kumparan.com and Google Trends (2024)

Figure 1. Skintific Sales Data

Sales data shows fluctuations, with the most significant declines occurring in June 2023, September 2023, and January 2024, amounting to 20.2 percent, 58.7 percent, and 6.6 percent, respectively. A pre-survey conducted by researchers (2025) of 30 Generation Z Skintific users in Bali showed that 67 percent of respondents expressed hesitation about purchasing the product, while 21 percent stated they had switched to other brands. The majority of respondents cited the primary reason for their hesitation as the influence of negative reviews and doubts about brand ambassadors. This indicates that these two incentive factors have not been effective in attracting consumers to purchase Skintific.

Theoretically, this phenomenon demonstrates that the consumer purchase decision process is increasingly complex and no longer solely determined by rational factors such as price and quality, but by digital stimuli and perceived trust in online information sources. According to Kotler and Keller (2021: 179), a purchase decision results from all stages of consumer behavior in evaluating product alternatives. When consumers receive negative information, experience perceived uncertainty, and perceive low credibility, their purchasing decisions tend to decline significantly.

A factor influencing purchasing decisions is online customer reviews. Banjarnahor (2021:181) defines online customer reviews as a reflection of consumer perceptions derived from experience, social recommendations, promotions, and personal information. Positive reviews can increase brand credibility and purchase intention, while negative reviews can decrease trust and hinder purchasing decisions. However, previous research has shown conflicting findings. Agista et al. (2023) found that online customer reviews significantly influence purchasing decisions, whereas Lestari and Lubis (2024) found no significant effect. These discrepancies indicate an empirical inconsistency (research gap) that warrants further study.

Another factor influencing purchasing decisions is the credibility of brand ambassadors. According to Clow & Donald (2022:58), brand ambassador credibility is a crucial asset for attracting attention and creating a strong memory in consumers' minds. The credibility of a brand ambassador is measured through three dimensions: expertise, attractiveness, and trustworthiness. Brand ambassadors whose characteristics align with the product image will strengthen consumers' positive perceptions of the brand and increase purchase intention. Research by Sabrina et al. (2020) shows that high brand ambassador credibility can significantly influence purchasing behavior. However, Fauzi et al. (2023) found different results, stating that the credibility of public figures does not always influence purchasing decisions if their association with the product is low. This indicates an empirical gap that still needs to be examined, particularly in the context of cosmetics marketing, which relies heavily on public figures.

The selection of online customer reviews and brand ambassador credibility as causal variables was based on their relevance to the digital marketing environment, which demands speed, transparency, and

credibility of information. Both play a central role in building consumer trust before making a purchase. The differences in previous research findings also strengthen the academic rationale for re-examining the relationship between these variables in a unique local context, namely Gen Z consumers in Bali, who are active in the digital ecosystem.

Previous research indicates that the relationship between online customer reviews and brand ambassador credibility on purchasing decisions is not always direct. One psychological factor that mediates this relationship is brand image. According to Coaker (2021), brand image is defined as a consumer's perception of a brand as reflected in associations embedded in the consumer's memory. Brand image plays a crucial role in building trust, confidence, and loyalty, which ultimately influence purchasing decisions.

In digital marketing, brand image is often shaped by public opinion expressed through online reviews and by brand representation through public figures. Research by Lien et al. (2020) explains that online customer reviews positively influence brand image through trustworthiness and information credibility. Similarly, research by Luo et al. (2022) found that brand ambassador credibility significantly strengthens a positive brand image, especially when the influencer is perceived as relevant and possesses expertise appropriate to the product they represent. Therefore, examining the mediating role of brand image in this study is crucial for providing a more comprehensive empirical understanding of the dynamics of digital marketing in the cosmetics industry.

This study uses the Stimulus-Organism-Response (SOR) theory as a grand theory explaining the relationship between external stimuli and consumer behavioral responses. In this study, online customer reviews and brand ambassador credibility act as the stimulus (S), brand image as the organism (O), and purchase decisions as the response (R). This theory explains that external stimuli are processed by consumers' internal psychological processes, ultimately leading to behavioral responses.

Furthermore, this study draws on primary research by Arief et al. (2023), which examines the relationship between influencer marketing, online customer reviews, and purchase decisions. While the current study uses online customer reviews and brand ambassador credibility to influence purchase decisions mediated by brand image, to date, few studies have explicitly combined the three variables of online customer reviews, brand ambassador credibility, and brand image into a single conceptual model to predict purchase decisions, specifically in the context of the skincare brand Skintific among Generation Z in Bali.

Generation Z in this study is defined as individuals born between 1997 and 2012 (Pew Research Center, 2023). In 2025, this group will be aged between 13 and 28. However, this study limited the age range to 18-28, as at that age, respondents are considered legal adults, capable of making their own purchasing decisions, and have sufficient purchasing power to purchase skincare products. Therefore, this age group is considered the most relevant for representing active Generation Z consumers who use Skintific products in Bali.

Aryanti et al. (2025) explain that Generation Z are digital natives with 97.7 percent internet penetration in Indonesia. They are classified as heavy users, with an average daily internet usage of more than 7 hours (Aryanti et al., 2025). Data shows that 76 percent of Generation Z prefer to make purchases through e-commerce platforms (Databooks Katadata, 2021). The Bali Statistics Agency (BPS) (2025) states that Generation Z is the largest population, accounting for 1.13 million (25.5 percent) of Bali's 4.46 million population. This makes this generation a relevant and appropriate research subject for digital consumer behavior. Based on the phenomena and research gaps described, research on purchase decisions in relation to online customer reviews and brand ambassador credibility, mediated by brand image variables (a study of Generation Z consumers in Bali), is important to conduct to obtain empirical implications for marketing management.

The research hypotheses can be formulated as follows: H1: Online customer reviews significantly influence purchase decisions. H2: Brand ambassador credibility significantly influences purchase decisions. H3: Online customer reviews significantly influence brand image. H4: Brand ambassador credibility significantly influences brand image. H5: Brand image significantly influences purchase decisions. H6: Brand image mediated by online customer reviews significantly influences purchase decisions. H7: Brand image mediated by brand ambassador credibility significantly influences purchase decisions.

Research Methods

This study uses an indicator approach: the indicators for each variable are drawn from several previous research sources, which have been modified to suit the research subject. This research was conducted in the Bali region. Bali was chosen as the research location to obtain a broader picture of digital consumer behavior, given its diverse social, economic, and cultural characteristics. Bali also recorded 89.3 percent of internet users active (APJII, 2024) and a 23.6 percent increase in beauty product users over the last three years (Euromonitor International, 2024). The subjects of this study were Skintific product consumers who had purchased at least one Skintific product. Then the researcher limited the research respondents to Skintific Generation Z consumers in Bali. The research object examined included the role of brand image in mediating the influence of online customer reviews and brand ambassador credibility on purchase decisions (a study of Skintific Generation Z consumers in Bali).

Table 1. Identification of Research Variables

Variables	Symbols	Indicators	Sources
<i>Purchase Decision (Y)</i>	Y ₁	Product Selection	Puji <i>et al.</i> (2024), Simaniruk <i>et al</i> (2023), Sukiman <i>et al</i> (2023), Liyono (2022), dan Fatmasari & Barusman (2025).
	Y ₂	Brand Selection	
	Y ₃	Store Selection	
	Y ₄	Purchase Time	
	Y ₅	Purchase Amount	
<i>Online Customer Review (X₁)</i>	X _{1,1}	Awareness	Lackermair (2021), Sukiman <i>et al</i> (2023), Martini <i>et al</i> (2022)
	X _{1,2}	Frequency	
	X _{1,3}	Comparison	
	X _{1,4}	Effect	
<i>Brand Ambassador Credibility (X₂)</i>	X _{2,1}	Attractiveness	Widyantari <i>et al.</i> (2024), Laila <i>et al</i> (2024), Ajna <i>et al</i> (2023), Mahri <i>et al</i> (2024), Hasian & Pramuditha (2022) dan Saskara (2024)
	X _{2,2}	Suitability	
	X _{2,3}	Skill	
	X _{2,4}	Trust	
<i>Brand Image (M)</i>	M ₁	Brand Uniqueness	Ayu <i>et al.</i> (2023), Jajang & Mahri (2024), Diva & Helena (2023), Adiwidjaja & Taragin (2022), Rangkuti (2022) dan Larika & Ekowati (2020)
	M ₂	Brand Recognition	
	M ₃	Emotional Connection	
	M ₄	Brand Strength	

The population in this study is Generation Z in Bali who use Skintific. The sample for this study comprised 170 people from Generation Z in Bali. The sampling technique used in this study was non-probability sampling. The data collection method in this study used a survey questionnaire distributed online via social media (Instagram, WhatsApp, Facebook, TikTok, Twitter) and online communities/forums such as the female daily forum, via the Google Forms application. The questionnaire was distributed to 170 respondents who met the minimum requirements: Generation Z (18 years old), living in Bali, having used Skintific at least once for screening, having seen online reviews, and knowing

the Skintific brand ambassador. This study used the PLS-based SEM to test the hypothesis and determine the relationships among the research variables, using SmartPLS 3.0.

Before an instrument is used to conduct research, it must first be piloted on a predetermined number of respondents to test its validity. The results of the questionnaire validity test are as follows.:

Table 2. Validity Test Results

variables	Item	Correlation Coefficient	Information
<i>Purchase Decision</i> (Y)	Y1	0,765	Valid
	Y2	0,905	Valid
	Y3	0,903	Valid
	Y4	0,901	Valid
	Y5	0,867	Valid
<i>Online Customer Review</i> (X1)	X1.1	0,871	Valid
	X1.2	0,845	Valid
	X1.3	0,817	Valid
	X1.4	0,695	Valid
<i>Brand Ambassador Credibility</i> (X2)	X2.1	0,796	Valid
	X2.2	0,832	Valid
	X2.3	0,892	Valid
	X2.4	0,826	Valid
<i>Brand Image</i> (X3)	M1	0,879	Valid
	M2	0,822	Valid
	M3	0,838	Valid
	M4	0,866	Valid

Source: Processed primary data, 2025

Based on Table 2, it can be seen that purchase decision, online customer review, brand ambassador credibility, and brand image have correlation coefficients > 0.361 , indicating that each indicator is valid.

Table 3. Reliability Test Results

variables	<i>Cronbach's Alpha</i>	Information
<i>Purchase Decision</i>	0,916	<i>Reliable</i>
<i>Online Customer Review</i>	0,812	<i>Reliable</i>
<i>Brand Ambassador Credibility</i>	0,857	<i>Reliable</i>
<i>Brand Image</i>	0,873	<i>Reliable</i>

Source: Processed primary data, 2025

Based on Table 3, the instrument variables for purchase decision, online customer reviews, brand ambassador credibility, and brand image are reliable, as their reliability values exceed 0.60. This indicates that these measurements can produce consistent results when repeated on the same subjects.

Result and Discussion

Before interpreting the structural relationships among variables, it is essential to ensure that the measurement model meets the validity requirements. One of the key assessments in evaluating construct validity is convergent validity. Convergent validity testing can also be performed by examining the average variance extracted (AVE) for each latent variable.

Table 4. Results of the Convergent Validity Test with AVE

Construct/Variable	<i>Average variance extracted (AVE)</i>
<i>Purchase Decision (Y)</i>	0,648
<i>Online Customer Review (X1)</i>	0,606
<i>Brand Ambassador Credibility (X2)</i>	0,673
<i>Brand Image (M)</i>	0,699

Source: Processed primary data, 2025

If the AVE value for a latent variable is greater than 0.5, it has good convergent validity. Test results using the AVE value indicate that all constructs or variables have values greater than 0.5, indicating they are valid.

Table 6. Results of Discriminant Validity Test with Cross-Loading

<i>Purchase Decision</i>	<i>Online Customer Review</i>	<i>Brand Ambassador Credibility</i>	<i>Brand Image</i>
0,452	0,373	0,396	0,772
0,509	0,433	0,456	0,841
0,571	0,418	0,519	0,864
0,624	0,489	0,654	0,863
0,374	0,796	0,368	0,377
0,471	0,820	0,368	0,403
0,445	0,773	0,393	0,398
0,387	0,722	0,285	0,429
0,491	0,374	0,785	0,584
0,583	0,390	0,865	0,561
0,560	0,351	0,844	0,475
0,540	0,378	0,784	0,392
0,740	0,383	0,527	0,625
0,853	0,467	0,648	0,660
0,847	0,440	0,505	0,439
0,798	0,440	0,528	0,408
0,781	0,449	0,417	0,436

Source: Processed primary data, 2025

Based on cross-loadings, the indicator statements for each construct or variable are deemed valid because the cross-loadings for that variable are higher than those for other variables.

Table 7.
Results of Discriminant Validity Test with Fornell-Larcker Criterion

	<i>Brand Ambassador Credibility (X2)</i>	<i>Brand Image (M)</i>	<i>Online Customer Review (X1)</i>	<i>Purchase Decision (Y)</i>
<i>Brand Ambassador Credibility (X2)</i>	0,820			
<i>Brand Image (M)</i>	0,619	0,836		
<i>Online Customer Review (X1)</i>	0,455	0,517	0,779	
<i>Purchase Decision (Y)</i>	0,663	0,653	0,541	0,805

Source: Processed primary data, 2025

Based on composite reliability measurements, reliability is defined as having a value greater than 0.60 for all constructs or variables. This test yielded composite reliability values for all variables greater than 0.60. These results indicate that all variables in this research model have good reliability.

Table 8.
Composite Reliability

	Cronbach's alpha	Composite reliability (rho_c)
<i>Brand Ambassador Credibility (X2)</i>	0,837	0,891
<i>Brand Image (M)</i>	0,857	0,903
<i>Online Customer Review (X1)</i>	0,782	0,860
<i>Purchase Decision (Y)</i>	0,864	0,902

Source: Processed primary data, 2025

Figure 2. Inner Model
Table 9. R-square Test Results

	<i>R-square</i>	<i>R-square adjusted</i>
<i>Brand Image (M)</i>	0,452	0,446
<i>Purchase Decision (Y)</i>	0,566	0,558

Source: Processed primary data, 2025

Based on these results, it can be explained that the R-square value on the brand image variable is 0.452, which means that this research model is included in the moderate model category because 45.2 percent of the brand image of Skintific is influenced by online customer reviews and brand ambassador credibility, while the remaining 54.8 percent is influenced by other factors not included in this model. The R-square value on the purchase decision variable is 0.566. This means the research model is strong because online customer reviews and brand ambassador credibility influence 56.6 percent of purchase decisions for Skintific brand products. In comparison, the remaining 43.4 percent is influenced by other factors not included in this model.

Table 10. Q-square

	SSO	SSE	Q ² (=1-SSE/SSO)
<i>Brand Image (M)</i>	680,000	475,467	0,301
<i>Purchase Decision (Y)</i>	850,000	553,219	0,349

Source: Processed primary data, 2025

Based on the test results, the Q-square value for the brand image variable was 0.301, indicating good predictive relevance. The purchase decision variable also achieved a Q-square value of 0.349, indicating good predictive relevance. The test results for both endogenous latent variables indicated that the research model had strong predictive relevance.

The calculation yielded a GoF of 0.577, indicating a high fit for the research model. This value reflects the goodness-of-fit of the structural model in this study. Overall, the inner model testing yielded good results, indicating that this structural model is sound and capable of providing strong predictive power regarding the influence of exogenous variables on the endogenous variables in this study.

Table 11. Results of the Direct Effect Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
<i>Online Customer Review (X1) -> Purchase Decision (Y)</i>	0,209	0,212	0,068	3,061	0,002
<i>Brand Ambassador Credibility (X2) -> Purchase Decision (Y)</i>	0,373	0,368	0,125	2,986	0,003
<i>Online Customer Review (X1) -> Brand Image (M)</i>	0,296	0,304	0,067	4,440	0,000
<i>Brand Ambassador Credibility (X2) -> Brand Image (M)</i>	0,484	0,483	0,104	4,666	0,000
<i>Brand Image (M) -> Purchase Decision (Y)</i>	0,314	0,315	0,100	3,131	0,002

Source: Processed primary data, 2025

This study used a sample of 170, resulting in a t-value of 1.96. Results showing a statistical value of 1 > the t-value and a p-value < the significance value (α) of 0.05 indicate that the hypothesis of a relationship between the variables is accepted.

The influence of online customer reviews on purchase decision obtained a positive original sample value of 0.209. This positive parameter coefficient indicates that online customer reviews positively influence purchase decisions. Bootstrapping calculations resulted in a coefficient estimate test for the online customer review variable on the purchase decision of 0.212. The influence between these variables also yielded a t-statistic of 3.061 > the t-table value of 1.96 and a p-value of 0.002 < 0.05, indicating that online customer reviews have a significant influence on purchase decisions; thus, H1 is accepted. This means that the higher the perceived value of online customer reviews, the more likely a purchase decision is. Increasing the value of online customer reviews can increase purchase decisions by 20.9 percent. These results support the findings of Agista et al. (2023), Gunawan & Saputra (2023), and Nurhasanah & Harahap (2024), who stated that online reviews have a significant influence on purchasing decisions,

particularly in the cosmetics industry. Therefore, the presence of quality online customer reviews is a crucial factor in driving consumer purchasing decisions at Skintific.

The effect of brand ambassador credibility on purchase decision was 0.373 in the original sample, indicating a positive effect. Bootstrapping calculations showed a coefficient estimate of 0.368 for the brand ambassador credibility variable on purchase decision. The t-statistic value of 5.380 was greater than the t-table value of 1.96, and the p-value was $0.000 < 0.05$. These results indicate that brand ambassador credibility has a significant effect on purchase decision, thus H2 is accepted. The higher the value of the brand ambassador credibility variable, the higher the value of the purchase decision variable. An increase in the value of the brand ambassador credibility variable can result in a 37.3 percent increase in the purchase decision variable. These results support the findings of Agista et al. (2023), Gunawan & Saputra (2023), and Nurhasanah & Harahap (2024), who stated that online reviews have a significant influence on purchasing decisions, particularly in the cosmetics industry. Therefore, the presence of quality online customer reviews is a crucial factor in driving consumers' purchasing decisions for Skintific.

The effect of online customer reviews on brand image was 0.296 in the original sample. The parameter coefficient is positive, indicating that online customer reviews positively affect brand image. Bootstrapping calculations yielded a coefficient estimate of 0.304 for the variable 'online customer reviews' on brand image. This value is also supported by a t-statistic of $4.440 > t\text{-table } 1.96$ and a p-value of $0.000 < 0.05$, indicating that online customer reviews significantly influence brand image, thus H3 is accepted. This means that the higher the value of online customer reviews, the higher the brand image value. An increase in the value of online customer reviews can increase brand image by 29.6 percent. This finding aligns with research by Lien et al. (2020), Fitriani & Aziz (2021), and Putri et al. (2024), which states that online customer reviews have a significant influence on brand image formation. Therefore, managing online reviews is an important strategy for Skintific to maintain and strengthen its brand image. The effect of brand ambassador credibility on brand image, with an original sample value of 0.484, is positive, indicating a positive influence between the variables. Bootstrapping calculations yield an estimated coefficient test for the brand ambassador credibility variable on brand image of 0.483. The t-statistic value of $4.666 > t\text{-table } 1.96$ and the p-value of $0.000 < 0.05$ indicate that brand ambassador credibility has a significant effect on brand image, and H4 is accepted. This means that the higher the value of the brand ambassador credibility variable, the greater the increase in the brand image variable. An increase in the value of the brand ambassador credibility variable can increase the value of the brand image variable by 48.4 percent. These results support the findings of Herawan et al. (2022), Amelia et al. (2023), and Mahri et al. (2024), which found that brand ambassador credibility plays a significant role in shaping brand image, particularly in social media-based marketing.

The effect of brand image on purchase decision obtained a positive original sample value of 0.314. Bootstrapping calculations show that the estimated coefficient for the brand image variable in the purchase decision model is 0.315. The t-statistic value of $3.131 > t\text{-table } 1.96$ and the p-value of $0.002 < 0.05$ indicate that brand image has a significant effect on purchase decisions, thus H5 can be accepted. The higher the brand image value, the higher the purchase decision. An increase in brand image value can increase the purchase decision value by 31.4 percent. This finding aligns with research by Keller & Swaminathan (2020), Fitriani & Aziz (2021), and Santi & Suasana (2021), which indicates that brand image is an important determinant of purchasing decisions for cosmetic products.

Table 12. Results of the Indirect Effect Test (Mediation)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
<i>Online Customer Review</i>					
(X1) ->Brand Image ->					
<i>Purchase Desicion (Y)</i>	0,093	0,096	0,037	2,527	0,012
<i>Brand Ambassador</i>					
<i>Credibility (X2) ->Brand</i>					
<i>Image -> Purchase</i>					
<i>Desicion (Y)</i>	0,152	0,152	0,062	2,456	0,014

Source: Processed primary data, 2025

The influence of online customer reviews on purchase decisions through brand image obtained a positive original sample value of 0.093. This value indicates a positive indirect effect of online customer reviews on purchase decisions via brand image. The t-statistic value of $2.527 >$ the t-table value of 1.96 and the p-value of $0.012 < \alpha 0.05$ indicate that brand image significantly mediates the influence of online customer reviews on purchase decisions, so that H6 can be accepted. The indirect influence of online customer reviews on purchase decisions through brand image shows significant results. The higher the value of online customer reviews, the more valuable purchase decisions are through brand image. An increase in the value of online customer reviews can increase the value of purchase decisions through brand image by 0.93 percent. This finding strengthens the S-O-R theory, in which the stimulus (online customer reviews) is processed by the organism (brand image) before producing a response (a purchase decision). These results align with the research of Lien et al. (2020) and Putri et al. (2024), who found that brand image mediates the relationship between online reviews and purchase decisions.

The effect of brand ambassador credibility on purchase decisions, mediated by brand image, was 0.152 in the original sample, indicating a positive effect. The t-statistic of $2.456 >$ t-table 1.96 and the p-value of $0.014 < \alpha 0.05$ indicate that brand ambassador credibility significantly influences purchase decisions through brand image, thus H7 is accepted. This means that brand image can mediate the influence of brand ambassador credibility on purchase decisions. The indirect effect of brand ambassador credibility on purchase decisions via brand image is significant. The higher the brand ambassador's credibility, the higher the purchase decision value through brand image. Increasing brand ambassador credibility through brand image can increase purchase decision value by 15.2 percent.

The VAF value, indicating the mediation effect of online customer reviews on purchase decisions through brand image, was 0.308 (30.8 percent) and falls within the partial mediation range. The VAF2 value in the model of the influence of brand ambassador credibility on purchase decision through brand image was 0.288, or 28.8 percent, and can be categorized as partial mediation. This finding is consistent with the S-O-R theory and supported by research by Luo et al. (2022) and Mahri et al. (2024), which states that brand image is an important psychological mechanism that bridges the influence of brand ambassadors on purchasing behavior.

Based on the calculation of these two indirect effects using the VAF method, brand image partially mediates the relationship in this study. This means that brand image accounts for only part of the relationship between the exogenous and endogenous variables.

Conclusion

Based on the analysis and discussion of the research on the influence of online customer reviews and brand ambassador credibility on purchase decisions, with brand image as a mediating variable among Skintific Generation Z consumers in Bali, the following conclusions can be drawn. Online customer reviews significantly influence the brand image of Skintific Generation Z cosmetic products in Bali. Brand ambassador credibility significantly influences the brand image of Skintific Generation Z cosmetic products in Bali. Online customer reviews significantly influence the purchase decision of Skintific Generation Z cosmetic products in Bali. Brand ambassador credibility significantly influences purchase decisions for Skintific Generation Z cosmetic products in Bali. Brand image significantly mediates the influence of online customer reviews on the purchase decision of Skintific Generation Z cosmetic products in Bali. Brand image significantly mediates the influence of brand ambassador credibility on the purchase decision of Skintific Generation Z cosmetic products in Bali.

Based on the research results, several suggestions can be made that are expected to be useful for related parties and further research. For Skintific management, it is recommended to pay more attention to managing Online Customer Reviews on various digital platforms, such as e-commerce and social media. Management needs to encourage consumers to leave reviews after using the product and to respond to negative reviews promptly with solutions to maintain a positive brand image. In terms of Brand Ambassador Credibility, Skintific is advised to maintain and improve its selection of brand ambassadors who are experts, attractive, highly trustworthy, and relevant to skincare products. To strengthen Brand Image, Skintific needs to consistently maintain product quality and safety, and convey product information transparently. For further research, it is recommended to include additional variables that may influence Purchase Decision, such as price, product quality, brand trust, or consumer satisfaction. In addition, further research can expand the scope or employ different analytical methods to yield more comprehensive results.

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