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The Role of Brand Trust in Mediating the Influence of User-Generated Content on Purchase Intention of Skintific Skincare Products

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ABSTRACT

Consumer behavior within the skincare sector has been substantially reconfigured by the proliferation of social media platforms, with TikTok occupying a particularly prominent position in shaping how information is gathered and purchasing decisions are reached — a phenomenon exemplified by the Skintific brand, which figures prominently in User-Generated Content (UGC) discourse. The present investigation was undertaken with a twofold objective: to determine whether UGC influences Purchase Intention, and to ascertain whether this relationship is mediated by Brand Trust among Skintific consumers on TikTok. Methodologically, the study drew on a quantitative survey administered online to TikTok users possessing familiarity with the Skintific brand and prior exposure to its associated content. A purposive sampling procedure yielded 206 valid responses, which were subsequently analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) within SmartPLS 3. The empirical results reveal an absence of a statistically significant direct pathway from UGC to Purchase Intention, notwithstanding a robust positive effect of UGC on Brand Trust. Brand Trust was, in turn, found to positively and significantly predict Purchase Intention, thereby serving as the sole conduit through which UGC's influence on Purchase Intention is transmitted — a configuration identified as indirect-only mediation. These results collectively indicate that the behavioral consequence of UGC is contingent upon its capacity to first engender consumer trust, rather than operating as a direct antecedent of purchase behavior. Accordingly, skincare marketers on social media should prioritize strengthening brand trust through authentic and credible content.

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Introduction

Rapid advances in digital technology and social media have reshaped consumer information seeking and purchase decision making, with social media now serving as a key source of information that shapes consumer perceptions [1]. This shift is particularly pronounced in the beauty and skincare sector, where TikTok, Indonesia's second largest social platform with 109.9 million users, has emerged as a highly strategic marketing channel for local beauty brands [2].

Among the fastest growing forms of digital communication is User Generated Content (UGC), meaning consumer created reviews, testimonials, and uploads reflecting real product experiences. UGC tends to be viewed as more authentic than brand generated marketing, since it originates from ordinary consumers, thereby building trust and reducing uncertainty prior to purchase [3], [4], especially for higher risk product categories such as skincare, which directly relate to skin health [5].

Skintific is a local skincare brand that has effectively capitalized on the TikTok ecosystem, combining influencer marketing, educational content, and heavy UGC activity to become one of the most talked about brands in the local skincare category [6]. This prominence notwithstanding, the relationship between UGC and purchase intention has not been established as uniformly direct: whereas certain investigations report a non-significant direct effect of UGC upon the purchase intention of Skintific's TikTok consumers, this finding stands in contradistinction to alternative studies documenting a significant positive UGC–purchase intention association [4], [7], [8]. These discrepancies may stem from differences in sample composition across studies, variation in the format of UGC studied, such as short form video versus written testimonials, and, notably, the absence of a psychological mechanism explaining how UGC translates into purchasing behavior. Models omitting such a mechanism risk misrepresenting UGC's true influence, underscoring the need for a mediating construct such as Brand Trust to capture this relationship more accurately.

Such inconsistencies point to a psychological mediating mechanism underlying how UGC influences purchase intention. In accordance with Stimulus–Organism–Response (SOR) theory, external stimuli are not translated into behavioral outcomes in an unmediated fashion; rather, such translation is contingent upon prior processing through the individual's internal psychological state [9], [10], [11]. Here, Brand Trust functions as an organism variable linking the UGC stimulus to the purchase intention response.

Particular attributes of UGC, namely the authenticity of user experiences, credibility of peer reviews, and transparency of usage results, are what allow such content to shape consumers' evaluative beliefs about a brand, beyond merely informing them [3], [4]. These attributes constitute the mechanism by which UGC exposure is converted into Brand Trust, the latter being understood as consumers' conviction that a given brand will consistently satisfy their expectations regarding quality, benefit, and safety [12]. Elevated brand trust has been shown to meaningfully shape consumer purchase intention, particularly in categories carrying relatively high uncertainty and risk, such as skincare [13], [14]. In light of this theoretical foundation, the empirical inconsistencies delineated above suggest that Brand Trust's mediating capacity has yet to receive adequate empirical scrutiny within the Skintific TikTok consumer population — a lacuna that the present investigation seeks to redress. Accordingly, this study aims to analyze the influence of User-Generated Content on Purchase Intention and to examine the mediating role of Brand Trust within this relationship among Skintific skincare consumers on TikTok. In pursuing this objective, the study furnishes empirical evidence bearing on the applicability of the SOR framework to social commerce phenomena, while simultaneously yielding actionable insight for domestic skincare enterprises seeking to harness UGC as a mechanism for cultivating consumer trust and stimulating purchase intention on TikTok.

This research is based on the Stimulus-Organism-Response (SOR) theory [9], a psychological framework describing how individuals respond to environmental stimuli via internal cognitive and affective processing prior to exhibiting behavior. This includes Stimulus, meaning external input, Organism, meaning internal states such as emotion, cognition, and attitude, and Response, meaning the resulting behavior [10]. Within digital marketing, SOR theory is frequently applied to explain how digital content stimuli trigger purchase related responses via psychological mechanisms such as trust, motivation, and risk perception [11], [15].

SOR theory suits this study for three reasons. It captures the complexity of consumer decision making within information dense social media settings, where not every stimulus produces an immediate response [16], It has been validated repeatedly in social commerce and TikTok based marketing research [17], [18], And it foregrounds psychological mediators, aligning well with this study's focus on Brand Trust's mediating function between UGC and Purchase Intention [4].

Hypothesis Development

User-Generated Content on Purchase Intention

User Generated Content (UGC), encompassing reviews, testimonials, and user experiences shared on social media, tends to be seen as more credible than brand advertising given its independent, experience based origin [3],[4], [8]. Yet empirical findings on its direct effect on Purchase Intention remain mixed. Some studies find a non significant direct effect for Skintific's TikTok consumers, while others report a positive relationship [4], [7], [8]. This study nonetheless hypothesizes a positive relationship, on the grounds that credible UGC may still bolster consumers' evaluative confidence for

high involvement, high risk categories like skincare, though, as elaborated under H4, this effect may operate mainly via Brand Trust. Based on this, it is formulated:
H1: User-Generated Content has a positive effect on Purchase Intention for Skintific skincare products on TikTok.

User-Generated Content on Brand Trust

Brand trust functions as an intangible asset strongly shaped by externally sourced information. Within social media, UGC serves as peer generated information generally regarded as more credible than brand produced content. Fellow consumers' shared reviews and experiences help alleviate uncertainty over product quality and safety, thereby building trust. Exposure to positive, authentic TikTok reviews makes consumers more likely to view the brand as reliable and capable of delivering promised value. Prior evidence shows that authentic, credible UGC meaningfully strengthens consumer trust within social commerce settings [3], [4]. Based on this, the following hypothesis is formulated:
H2: User-Generated Content has a positive effect on Brand Trust for Skintific skincare products on TikTok.

Brand Trust on Purchase Intention

Brand trust denotes consumers' confidence that a brand will reliably fulfill their expectations regarding product quality, reliability, and integrity. Elevated brand trust lowers perceived risk and boosts purchasing confidence, a dynamic especially salient for skincare, given its direct link to skin health, where consumers act cautiously and selectively toward brands perceived as safe and trustworthy. Trusting consumers face fewer purchase decision barriers, as uncertainty is markedly reduced. Prior scholarship has consistently identified brand trust as a central determinant of purchase intention within digital marketing and social-commerce contexts [10], [12], [14]. Based on this, the following hypothesis is formulated:
H3: Brand trust has a positive effect on purchase intention for Skintific skincare products on TikTok.

The Role of Brand Trust Mediation

Under the SOR framework, exposure to UGC does not automatically trigger a purchase response; rather, consumers first process this stimulus through Brand Trust as an internal psychological mechanism before forming Purchase Intention. Credible, positive UGC reinforces brand trust, which subsequently elevates purchase intention, a dynamic that is especially pertinent within the skincare industry, where TikTok users are exposed to content of varying credibility, positioning brand trust as a crucial cognitive filter [4], [11]. Since H1 already posits a direct UGC to Purchase Intention effect, Brand Trust's mediating role here is expected to be partial rather than full. UGC may retain some direct influence on purchase intention even as its effect is simultaneously channeled through, and reinforced by, Brand Trust, consistent with the high involvement, high risk character of skincare products, where consumers seldom rely on a single information pathway. Based on this, the following hypothesis is formulated:
H4: Brand Trust partially mediates the influence of User-Generated Content on Purchase Intention for Skintific skincare products on TikTok.

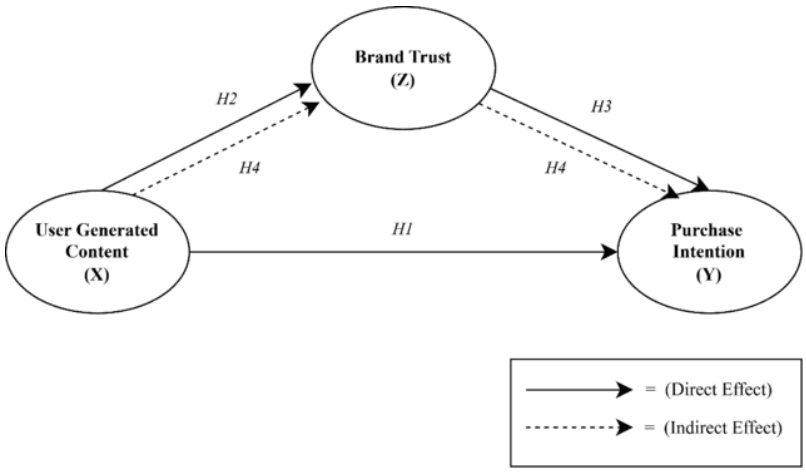

Figure 1. Conceptual Framework

Method

Research Design and Sample

This study adopted a quantitative, survey based design, disseminating an online questionnaire via Google Forms to TikTok users selected through purposive sampling on the basis of three inclusion criteria: (1) active TikTok users; (2) prior exposure to User-Generated Content about Skintific skincare products; and (3) familiarity with the Skintific brand. To operationalize these criteria, the questionnaire opened with screening items verifying respondent eligibility on all three points; those failing to qualify were automatically routed to the end of the form and excluded from the main survey and subsequent analysis.

Sample size followed the 10 times rule, which stipulates that the minimum sample should be at least ten times the largest number of indicators in the research model [19]. Here, the model comprised three constructs totaling 20 indicators, spanning User Generated Content, 8 indicators, Brand Trust, 6 indicators, and Purchase Intention, 6 indicators. The minimum required sample was thus calculated as 10 times 20 equals 200 respondents [19].

Research Instruments

All variables were measured using a five-point Likert scale (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree). The User-Generated Content (UGC) construct was measured using eight indicators. Four indicators, namely the clarity of review information, ease of understanding reviews, usefulness of review information, and the extent to which reviews help consumers understand product quality, were adapted from a previous study [20]. Three indicators, including the credibility, honesty, and authenticity of user reviews, as well as the attractiveness of review content, were adapted from [17]. The remaining indicator, which measures the influence of reviews on consumer perceptions, was adapted from [21].

The Brand Trust construct was measured using six indicators. The indicators related to perceived product quality and feelings of safety when using the product were adapted from [22]. Indicators measuring product reliability and the consistency between product information and actual performance were adapted from [21]. The remaining indicators, namely the product's ability to meet consumer expectations and brand reputation, were adapted from [23].

The Purchase Intention construct was measured using six indicators. The indicators measuring purchase intention after viewing reviews and willingness to recommend the product were adapted from [21]. The remaining indicators, including purchase desire, future purchase plans, willingness to try the product, and preference for Skintific over competing brands, were adapted from [23]. Prior to full scale data collection, the questionnaire was pilot tested with 30 respondents meeting the same inclusion criteria as the main sample, to assess item clarity and readability and gauge preliminary instrument reliability. Item wording was refined based on respondent feedback where needed, and pilot results indicated satisfactory preliminary reliability before proceeding to full scale collection.

Data Analysis Techniques

Analytical procedures centered upon Partial Least Squares Structural Equation Modeling (PLS-SEM), implemented via SmartPLS 3 on account of the technique's demonstrated suitability for models incorporating latent constructs and multifaceted mediation structures [24], [25]. Two analytical stages were undertaken in sequence: an initial evaluation of the outer (measurement) model, encompassing assessment of convergent validity (outer loadings ≥ 0.60; AVE ≥ 0.50) and reliability (Cronbach's Alpha and Composite Reliability ≥ 0.70). The second was inner model testing via R-Square estimation and bootstrap-based hypothesis testing, employing acceptance thresholds of t-statistics exceeding 1.96 and p-values below 0.05 [24].

Results and Discussion

Respondent Characteristics

The online questionnaire yielded 256 total responses. Screening against the Section 3.1 criteria excluded 50 responses for non compliance and or incomplete data, leaving 206 valid respondents for final analysis, exceeding the 200 respondent minimum established via the 10 times rule and thus providing adequate statistical power for PLS SEM [19], [24].

Table 1. Respondent Characteristics (n = 206)

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	47	22.7
	Female	159	77.3
Age	18–22 years	114	55.1
	23–27 years	77	37.5
	>27 years	15	7.4
Occupation	Student	60	29.3
	Employee	90	43.8
	Entrepreneur	46	22.3
	Others	10	4.7
Purchase Experience	Yes	203	98.4
	No	3	1.6
TikTok Usage	Daily	180	87.5
	3–5 times/week	20	9.8
	1–2 times/week	1	0.4
	Rarely	5	2.3

Table 1 profiles the study's respondents. Most were female,(77.3%) and aged 18–22 years (55.1%), reflecting the dominance of the young female age segment as active skincare users in Indonesia. In terms of occupation, the majority of respondents were employees (43.8%), followed by students (29.3%), and entrepreneurs (22.3%). Regarding purchasing experience, 98.4% of respondents had purchased Skintific skincare products, indicating that almost all respondents had direct experience with the products studied. The intensity of TikTok usage showed that 87.5% of respondents accessed the platform daily, indicating a very high level of exposure to TikTok content, including UGC. This profile confirms respondents as active TikTok users and genuine Skintific consumers, well suited to examining the UGC, Brand Trust, Purchase Intention relationship [2], [6].

Measurement Model Assessment

Measurement model assessment evaluated construct validity and reliability, via convergent validity, outer loading, AVE, and reliability testing, Cronbach's Alpha, Composite Reliability [24]. The results are presented in Table 2.

Table 2. Results of Convergent Validity and Construct Reliability Test

Indicator	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
User-Generated Content		0.865	0.894	0.514
Clarity of review information	0.696			
Ease of understanding reviews	0.722			
Credibility of user reviews	0.735			
Honesty and authenticity of reviews	0.668			
Usefulness of review information	0.735			
Review information helps understand product quality	0.730			
Appeal of review content	0.720			
Influence of reviews on consumer perceptions	0.724			
Purchase Intention		0.811	0.864	0.514
Interest in purchasing after seeing reviews	0.711			
Desire to purchase the product	0.727			
Plans to purchase in the future	0.697			
Willingness to try the product	0.736			
Preference for Skintific over other brands	0.732			
Willingness to recommend the product to others	0.696			
Brand Trust		0.800	0.857	0.501
Perception of product quality	0.703			
Product reliability	0.712			
Conformity of information to reality	0.730			
Feeling safe when using the product	0.716			
Product ability to meet expectations	0.717			
Good brand reputation	0.665			

Table 2 confirms that all indicators satisfy the convergent validity threshold, with Cronbach's Alpha and Composite Reliability values meeting construct reliability requirements, establishing the instrument as valid and reliable, and the measurement model as ready for structural testing.

Structural Model Assessment

Structural model assessment evaluated the proposed model's predictive capacity and inter variable relationships, via coefficient of determination, R squared, analysis and bootstrapped hypothesis testing in SmartPLS 3, with R squared results shown in Table 3.

Table 3. R-Square Value

Variables	R Square	Adjusted R Square
Brand Trust	0.789	0.788
Purchase Intention	0.767	0.764

As Table 3 shows, Brand Trust's R squared of 0.789 indicates that User Generated Content accounts for 78.9 % of its variation, while Purchase Intention's R squared of 0.767 indicates that UGC and Brand Trust jointly explain 76.7 % of its variance. Both values qualify as substantial by conventional benchmarks, reflecting strong model predictive capability [24].

Hypothesis Testing

Hypothesis testing was conducted using a bootstrapping procedure by examining the path coefficient, t-statistics, and p-values. The hypothesis was accepted if the t-statistics were > 1.96 and p-values were < 0.05 [24]. Figure 2 presents the bootstrapping results of the structural model, illustrating the t-statistics for each hypothesized relationship.

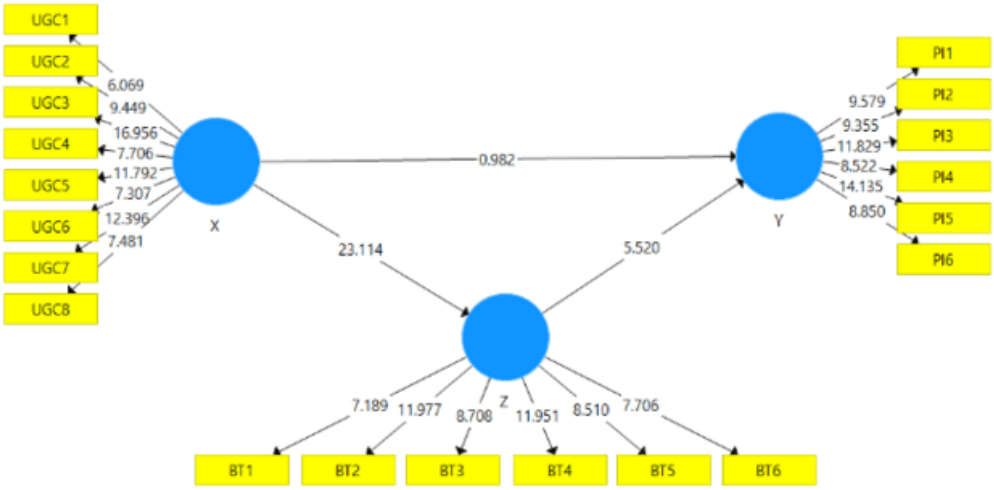

Figure 2. Bootstrapping Result

The detailed results of hypothesis testing are presented in Table 4.

Table 4. Hypothesis Testing Results

Relationship	Coefficient	t-statistics	p-value	Decision
Direct Effect				
User-Generated Content → Purchase Intention	0.130	0.982	0.327	**Rejected**
User-Generated Content → Brand Trust	0.888	23.114	0.000	Accepted
Brand Trust → Purchase Intention	0.758	5.520	0.000	Accepted
Indirect Effect				
User-Generated Content → Brand Trust → Purchase Intention	0.673	5.166	0.000	Accepted

Based on Table 4, User-Generated Content does not have a significant effect on Purchase Intention (β = 0.130; t-statistics = 0.982 < 1.96; p-value = 0.327 > 0.05), so H1 is rejected. Conversely, User-Generated Content has a positive and significant effect on Brand Trust (β = 0.888; t-statistics = 23.114 > 1.96; p-value = 0.000 < 0.05), so H2 is accepted. Brand Trust is also proven to have a positive and significant effect on Purchase Intention (β = 0.758; t-statistics = 5.520 > 1.96; p-value = 0.000 < 0.05), so H3 is accepted. In addition, the indirect effect test shows that Brand Trust significantly mediates the effect of User-Generated Content on Purchase Intention (β = 0.673; t-statistics = 5.166 > 1.96; p-value = 0.000 < 0.05), so H4 is accepted.

Discussion

The non-significant outcome obtained for H1 signals that UGC, while positively associated with Purchase Intention among Skintific's TikTok consumer base, does not attain the threshold of statistical significance required to establish a direct behavioral effect. This outcome implies that reviews, testimonials, and user-generated experiences circulating on TikTok are, considered in isolation, insufficient to directly precipitate purchase intent, a conclusion consonant with SOR theory's characterization of UGC as an external stimulus whose behavioral consequences are not unmediated: skincare consumers, in particular, tend to weigh considerations of safety, quality, and brand credibility prior to reaching a purchase decision. This result departs from investigations reporting a significant positive UGC-to-Purchase Intention effect, while cohering with research documenting a non-significant effect specifically among Skintific's TikTok consumers [7], [8], [26]. Interestingly, it diverges from a study in an almost identical setting, Gen Z skincare consumers on TikTok Shop in Surabaya, which found UGC to have a significant, even dominant, direct effect [27]. This discrepancy suggests that UGC's direct influence may hinge on whether a psychological mediator such as Brand Trust is

explicitly modeled. When included, as here, the direct UGC to Purchase Intention path tends to be statistically absorbed by the mediator, whereas mediator free models more readily capture UGC as a direct effect. These patterns suggest growing consumer selectivity in filtering social media information, rather than relying on UGC alone for purchase decisions, and broaden understanding of how UGC's effectiveness hinges on the psychological processes it triggers within consumers.

H2 was accepted. User Generated Content positively and significantly predicts Brand Trust. This indicates that TikTok reviews, experiences, and recommendations elevate consumer trust in the Skintific brand. Per SOR theory, UGC as a stimulus shapes consumers' psychological trust state, with peer originated information generally perceived as more authentic and objective than brand advertising. Consequently, more positive and credible UGC corresponds with higher brand trust, consistent with research showing authentic, experience based UGC strengthens consumer trust [3], [4]. These results further suggest that, despite lacking a direct effect on Purchase Intention, UGC remains vital for cultivating favorable brand perceptions and trust on social media.

The acceptance of H3 substantiates Brand Trust's positive, statistically significant effect upon Purchase Intention, indicating that consumers exhibiting elevated confidence in Skintific's quality, safety, and credibility demonstrate correspondingly heightened purchase intentions. Within the SOR framework, Brand Trust occupies the organism component that bridges stimulus and behavioral response; given skincare's direct implications for dermatological health and its attendant risk profile, consumers characteristically gravitate toward brands perceived as both safe and capable of fulfilling anticipated benefits. This finding accords with extant literature positioning brand trust as a principal antecedent of purchase intention, whereby heightened brand trust corresponds with intensified purchase intent [12], [13], [14]. Corroborating evidence emerges from comparable TikTok-based social-commerce research, wherein brand or platform trust has been identified not merely as a significant predictor but as the most dominant predictor among variables examined, particularly for products characterized by elevated perceived risk or premium pricing [28], [29]. a pattern that reinforces brand trust's status as a principal determinant of purchasing behavior within the comparatively uncertainty-laden skincare industry.

H4 was accepted. However, in light of the non significant result for H1, this pattern is more precisely classified as indirect only mediation rather than classical full mediation. The observed effect of UGC on Purchase Intention operates indirectly through Brand Trust, with no statistically significant direct effect detected. Consistent with SOR theory, this confirms Brand Trust as the primary psychological mechanism linking UGC exposure to purchase behavior for Skintific products on TikTok. This finding aligns with prior studies showing that authentic, credible UGC strengthens consumer trust, which in turn drives purchase intention [4], [13], [14], [17], and is further corroborated by a study on content based stimuli in the F&B sector on TikTok, which similarly found a non significant direct effect alongside a significant indirect effect through a brand related mediator [30]. This classification is consistent with the mediation framework proposed by Zhao, Lynch, and Chen [31], thereby reinforcing SOR theory's applicability within digital marketing while cementing Brand Trust's status as the pivotal mechanism linking information exposure to purchase intention on TikTok.

Overall, UGC drives Purchase Intention entirely through Brand Trust formation, reinforcing SOR theory's premise that consumer responses stem from internal psychological processing rather than direct stimulus response, with Brand Trust as the pivotal bridging mechanism in TikTok based skincare marketing.

Theoretical Implications

Theoretically, this study strengthens the application of the Stimulus-Organism-Response (SOR) theory in digital marketing, particularly on TikTok. The finding that Brand Trust fully channels the influence of User-Generated Content (UGC) on Purchase Intention — a pattern classified as indirect-only mediation — indicates that digital stimuli must first shape consumers' internal psychological state before producing any behavioral outcome, consistent with research on trust as a bridging mechanism in digital content consumption [15]. This contribution is particularly relevant for high-risk product categories such as skincare, where consumers rely on brand trust as the primary basis for purchase decisions rather than on UGC exposure alone [18].

Practical Implications

Practically, these findings validate strategies Skintific has already been actively pursuing on TikTok, while furnishing empirical grounds for continuing to prioritize them. Given that Brand Trust, rather than UGC exposure alone, most strongly drives Purchase Intention, educational, evidence based content such as barrier repair before and after demonstrations, active ingredient explanations, and visible BPOM certification should remain the primary content focus, rather than a supplement to broader viral or entertainment content. Firms are encouraged to formalize this further, for instance via a consistent content calendar centered on trust building formats, ensuring credibility building content is sustained rather than sporadic.

Additionally, given Skintific's extensive existing use of TikTok Shop Affiliate partnerships, findings suggest a shift from affiliate volume toward affiliate quality. Firms should tighten vetting and monitoring of affiliate partners, favoring micro influencers with demonstrated honest, balanced review histories over those chosen purely for reach. Rigorous affiliate content quality control guards against perceptions of paid or fabricated endorsements, which could otherwise erode the Brand Trust mechanism this study identifies as central to converting UGC into purchase intention [21], [32].

Conclusions

The present investigation advances digital marketing scholarship through its examination of Brand Trust's mediating function within the UGC–Purchase Intention relationship among Skintific's TikTok consumer base. The evidence indicates that UGC exerts no statistically significant direct effect upon Purchase Intention, yet meaningfully reinforces Brand Trust, which in turn exerts a positive influence upon Purchase Intention; given UGC's negligible direct effect, its entire influence is transmitted via Brand Trust, an indirect-only mediation configuration signifying that purchase intentions are shaped through trust formation rather than unmediated UGC exposure. These results extend SOR theory's application by positioning Brand Trust as the pivotal psychological mechanism through which digital content shapes consumer behavior within social commerce.

Practically, findings support skincare firms on TikTok in prioritizing educational, trust building UGC, such as before and after demonstrations, active ingredient explanations, visible BPOM certification, over purely viral or entertainment content, given its more direct role in building the Brand Trust that drives Purchase Intention. Firms are further urged to shift from affiliate volume toward affiliate quality, favoring micro influencers with honest, balanced review track records, thereby reinforcing the credibility underpinning consumer trust and purchase intent.

Notwithstanding its contribution to understanding TikTok consumer behavior, the present study is circumscribed by its focus upon a single skincare brand and its adoption of a cross-sectional design, limitations that constrain generalizability and preclude causal inference across time. Future inquiry would therefore benefit from extending the analysis to multiple skincare brands and additional social platforms, adopting longitudinal or experimental designs capable of capturing the temporal dynamics of trust formation, and incorporating supplementary variables**,** such as consumer involvement, digital literacy, and perceived source credibility, so as to yield a more comprehensive account of the mechanisms underlying purchase intention**.**

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