

The Influence of Influencer Credibility, User-Generated Content, and Online Customer Reviews on Purchase Decisions Through Purchase Intention as an Intervening Variable Among Jasmine Jilbab Consumers in Sidoarjo (Case Study: Consumers of Jasmine Jilbab in Sidoarjo)

Nazilatun Nafisah¹, Lucky Dwi Anggraini², Vemilia Nur Lilawati³, Nikma Yucha⁴

¹⁻⁴Maarif Hasyim Latif University

Corresponding Author: nazilatunnafisah05@gmail.com, luckydwi2532@gmail.com,
vemilianurlilawati04@gmail.com, nikma@dosen.umaha.ac.id

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Abstract: *This study analyzes the influence of Influencer Credibility, User-Generated Content (UGC), and Online Customer Reviews (OCR) on Purchase Decisions through Purchase Intention as an intervening variable among Jasmine Jilbab consumers in Sidoarjo. This research employed a quantitative approach using a survey method. The population consisted of Jasmine Jilbab consumers in Sidoarjo, with a sample of 153 respondents selected through purposive sampling. Data were collected using a Likert-scale questionnaire and analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS version 4. The findings indicate that Influencer Credibility, User-Generated Content (UGC), and Online Customer Reviews (OCR) have a positive and significant effect on Purchase Intention. Furthermore, Online Customer Reviews (OCR) and Purchase Intention have a positive and significant effect on Purchase Decisions. In contrast, Influencer Credibility and User-Generated Content (UGC) do not have a significant direct effect on Purchase Decisions. The mediation analysis reveals that Purchase Intention does not significantly mediate the relationship between Influencer Credibility and Purchase Decisions. However, Purchase Intention positively and significantly mediates the effects of User-Generated Content (UGC) and Online Customer Reviews (OCR) on Purchase Decisions. This study concludes that Online Customer Reviews (OCR) are the most consistent factor in enhancing both Purchase Intention and Purchase Decisions among Jasmine Jilbab consumers.*

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Introduction

Industry is a crucial component of the global economy, playing a key role in value creation, job creation, and driving economic growth across countries (Agusti et al., 2025). The development of the industrial sector demonstrates distinct characteristics and dynamics across subsectors, including electronics, food, cosmetics, and fashion. Among these subsectors, the fashion industry is particularly dynamic, influenced by changing trends, consumer preferences, and the development of digital technology. The global fashion industry also demonstrates sustained growth with substantial market value, with Asia emerging as a key growth hub, driven by its expansive market and accelerated digitalization (Amory et al., 2025; Rafique, 2025). These developments demonstrate that the development of the fashion industry is not only related to increased production but also to changes in consumer behavior in seeking information and determining product choices.

The development of the fashion industry in Asia is further strengthened by the growth of e-commerce, which is changing the interaction patterns between consumers and producers. Consumers no longer rely solely on brick-and-mortar stores, but are increasingly actively seeking, comparing, and evaluating product information through e-commerce and social media (Lu, 2024). The abundance of digital information has made the purchasing decision-making process increasingly complex, as consumers are confronted with multiple sources of information that can shape their perceptions, beliefs, and preferences (Widyayanti et al., 2024; Firdaus & Suhaety, 2025). This phenomenon is also evident in the Indonesian fashion industry, where fashion products are viewed not only as functional necessities but also as a means of expressing consumer identity and lifestyle (Benedicta & Paramita, 2020). Thus, digital transformation has made online information a crucial part of the process of forming interest in and making purchasing decisions for fashion products.

One fashion segment with significant potential in Indonesia is the hijab industry. The large Muslim population and widespread hijab use make Indonesia a potential market for the development of hijab products. At the same time, the hijab's meaning has evolved from a mere religious symbol to a part of lifestyle, identity, and self-expression within modern fashion (Dewi, 2022). This situation creates opportunities for local hijab entrepreneurs but also increases competition because consumers have many product alternatives available through digital platforms. Jasmine Jilbab is a relevant object in this context because it markets hijab products through the digital ecosystem, dealing directly with consumers who have diverse preferences and access to various sources of information. Jasmine Jilbab's high digital marketing activity, including the use of social media, influencers, and customer reviews, demonstrates that the process of developing interest and making purchasing decisions takes place in an increasingly complex information environment.

An increasingly prominent phenomenon in Jasmine Jilbab's digital marketing is the use of influencer credibility as a source of information for consumers. Influencers perceived as possessing expertise, honesty, attractiveness, and product suitability can increase consumer trust in the information conveyed (Islamiyah & Hapsari, 2023; Magano et al., 2022). Jasmine



Jilbab's collaboration with Larissa Chou, for example, demonstrates how public figures can be used to promote products through visual content and user experiences. However, influencer influence is not always uniform, as consumers can have varying perceptions of each influencer's credibility. In addition to influencers, consumers also obtain information through User-Generated Content (UGC), which is content created by users based on their experiences using the product. UGC is considered more authentic because it showcases consumers' real-life experiences and can help reduce pre-purchase uncertainty (Alamyar & Kurniawati, 2024; Van Dat et al., 2025). Therefore, influencer credibility and UGC are two digital information sources that have the potential to shape consumer interest in hijab products.

In addition to influencers and UGC, Online Customer Reviews (OCR) are a crucial source of information in the product evaluation process in e-commerce. OCR, in the form of reviews, ratings, and comments from consumers who have used a product, can provide insight into the product's quality, comfort, size, and suitability based on the experiences of other users (Rachmiani et al., 2024). For Jasmine Jilbab, the presence of predominantly positive customer ratings and reviews indicates consumer evaluation activity, which can serve as social proof for potential buyers. However, OCR also has weaknesses, as it can contain bias, fake reviews, and information overload, which can make it difficult for consumers to determine relevant information (Walther et al., 2023; Jallouli, 2023). This diverse digital information does not always result in an immediate purchase, but can first shape purchase intention. Purchase intention is a crucial stage connecting the information evaluation process with the purchase decision, as consumers with greater interest and confidence tend to be more likely to make a purchase (Sokolova & Kefi, 2020; Ajizah, 2023).

Although extensive research on digital marketing has addressed influencer credibility, UGC, and OCR, previous research remains inconsistent. Some studies have found that influencer credibility positively influences purchase intention and purchasing decisions (Hasany, 2025; Safira, 2025), while others have found that influencer credibility has no effect on purchase intention (Wibowo & Heryjanto, 2020). UGC has also been reported to build trust and influence purchasing decisions (Ajizah, 2023), while OCR is considered to increase trust and influence purchase intention and decisions (Fajrina, 2024). However, most studies examine these variables separately and have not integrated influencer credibility, UGC, and OCR into a single model that explains the process from purchase intention formation to purchase decision, particularly for local hijab products. This gap indicates the need for empirical research to gain a more comprehensive understanding of the influence of influencer credibility, UGC, and OCR on purchase intention and purchasing decisions of Jasmine Jilbab consumers in Sidoarjo. This research is expected to provide academic contributions in clarifying the relationship between digital information factors while providing practical implications for marketing strategies for local hijab products in the e-commerce era.

Research Methods

This study uses a quantitative approach with an associative research type, which aims to test and analyze the influence of Influencer Credibility, User Generated Content (UGC), and

Online Customer Review (OCR) on Purchase Intention and Purchase Decision of Jasmine Jilbab consumers in Sidoarjo. The study was conducted in Sidoarjo Regency with the research population being Jasmine Jilbab consumers who have purchase interest and have made purchase transactions for Jasmine Jilbab products. Because the population size is not known with certainty, the determination of the number of samples was carried out using statistical power analysis through G * Power 3.1.9.7 software with a significance level of 5%, power 80%, and effect size 0.20, so that a sample size of 153 respondents was obtained. The sampling technique used non-probability sampling with a purposive sampling method, based on the criteria of respondents who have seen reviews or promotional content of Jasmine Jilbab, have purchased Jasmine Jilbab products through social commerce/e-commerce platforms, are at least 17 years old, and are domiciled in Sidoarjo.

Data collection was conducted using primary and secondary data. Primary data was obtained through online and offline questionnaires distributed to respondents who met the research criteria, while secondary data was obtained through books, scientific journals, documentation, internet sources, and literature relevant to the research variables. The collected data were then analyzed using the Partial Least Square-Structural Equation Modeling (PLS-SEM) method with the help of SmartPLS 4 software. The analysis was carried out through outer model evaluation to test the validity and reliability of the construct through convergent validity, discriminant validity, composite reliability, and Cronbach's Alpha, then continued with inner model evaluation through R-square, F-square, and path coefficient values. Furthermore, hypothesis testing was carried out through bootstrapping by looking at the t-statistic and p-value values, while the indirect effect was tested to determine the role of Purchase Intention as an intervening variable in the relationship between the independent variables and Purchase Decisions.

Results and Discussion

Outer Model or Measurement Model Evaluation

1. Convergent Validity

Table 1. Convergent Validity Test Results

Variables	Indicator	Outer Loading	The required outer loading value	Information
<i>Influencer Credibility</i> (X ₁)	X1.1.1	0.714	0.7	Valid
	X1.1.2	0.720	0.7	Valid
	X1.2.1	0.713	0.7	Valid
	X1.2.2	0.708	0.7	Valid
	X1.3.1	0.767	0.7	Valid
	X1.3.2	0.711	0.7	Valid
	X2.1.1	0.764	0.7	Valid
	X2.1.2	0.729	0.7	Valid
	X2.2.1	0.750	0.7	Valid

<i>User</i>	X2.2.2	0.720	0.7	Valid
<i>GeneratedContent(X2)</i>	X2.3.1	0.735	0.7	Valid
	X2.3.2	0.734	0.7	Valid
	X2.4.1	0.701	0.7	Valid
	X2.4.2	0.751	0.7	Valid
	X3.1.1	0.728	0.7	Valid
<i>Online CustomerReview(X3)</i>	X3.1.2	0.752	0.7	Valid
	X3.2.1	0.731	0.7	Valid
	X3.2.2	0.769	0.7	Valid
	X3.3.1	0.762	0.7	Valid
	X3.3.2	0.747	0.7	Valid
<i>Purchase Decision (Y)</i>	Y.1.1	0.807	0.7	Valid
	Y.1.2	0.790	0.7	Valid
	Y.2.1	0.757	0.7	Valid
	Y.2.2	0.783	0.7	Valid
	Y.3.1	0.755	0.7	Valid
<i>Purchase Interest (Z)</i>	Y.3.2	0.805	0.7	Valid
	Y.4.1	0.766	0.7	Valid
	Y.4.2	0.776	0.7	Valid
	Z.1.1	0.717	0.7	Valid
	Z.1.2	0.759	0.7	Valid
	Z.2.1	0.774	0.7	Valid

Table 1 shows that all indicators in the Influencer Credibility variable have an outer loading value of more than 0.7, meaning each indicator has a high validity value and can be said to be valid. In the User Generated Content variable, all indicators have an outer loading value of more than 0.7, meaning each indicator has a high validity value and can be said to be valid. In the Online Customer Review variable, all indicators have an outer loading value of more than 0.7, meaning each indicator has a high validity value and can be said to be valid. In the Purchase Decision variable, all indicators have an outer loading value of more than 0.7, meaning each indicator has a high validity value and can be said to be valid. In the Purchase Intention variable, all indicators have an outer loading value of more than 0.7, meaning each indicator has a high validity value and can be said to be valid.

2. Discriminant Validity

Table 2. Results of Discriminant Validity Testing

Indicator	<i>Influencer Credibility(X1)</i>	<i>User Generated Content(X2)</i>	<i>Online Customer Review(X3)</i>	<i>Purchase Decision (Y)</i>	<i>Purchase Interest (Z)</i>
X1.1.1	0.714	0.205	0.327	0.278	0.379
X1.1.2	0.720	0.263	0.384	0.324	0.340
X1.2.1	0.713	0.307	0.329	0.332	0.364
X1.2.2	0.708	0.321	0.304	0.339	0.313
X1.3.1	0.767	0.351	0.373	0.324	0.349

X1.3.2	0.711	0.346	0.355	0.264	0.309
X2.1.1	0.356	0.764	0.491	0.389	0.452
X2.1.2	0.238	0.729	0.403	0.363	0.429
X2.2.1	0.205	0.750	0.344	0.358	0.374
X2.2.2	0.262	0.720	0.363	0.354	0.431
X2.3.1	0.353	0.735	0.559	0.380	0.472
X2.3.2	0.373	0.734	0.540	0.356	0.480
X2.4.1	0.307	0.701	0.492	0.415	0.413
X2.4.2	0.311	0.751	0.422	0.398	0.459
X3.1.1	0.307	0.305	0.728	0.543	0.434
X3.1.2	0.442	0.607	0.752	0.523	0.581
X3.2.1	0.365	0.406	0.731	0.550	0.437
X3.2.2	0.385	0.531	0.769	0.475	0.505
X3.3.1	0.306	0.541	0.762	0.587	0.490
X3.3.2	0.336	0.358	0.747	0.516	0.433
Y.1.1	0.318	0.378	0.586	0.807	0.521
Y.1.2	0.337	0.391	0.536	0.790	0.554
Y.2.1	0.347	0.386	0.527	0.757	0.483
Y.2.2	0.299	0.365	0.596	0.783	0.562
Y.3.1	0.333	0.413	0.529	0.755	0.585
Y.3.2	0.307	0.450	0.619	0.805	0.542
Y.4.1	0.365	0.419	0.504	0.766	0.488
Y.4.2	0.388	0.400	0.539	0.776	0.616
Z.1.1	0.391	0.442	0.493	0.710	0.717
Z.1.2	0.442	0.450	0.456	0.472	0.759
Z.2.1	0.418	0.433	0.497	0.496	0.774
Z.2.2	0.340	0.471	0.447	0.495	0.776
Z.3.1	0.303	0.320	0.430	0.460	0.762
Z.3.2	0.332	0.510	0.487	0.390	0.750
Z.4.1	0.329	0.488	0.538	0.521	0.794
Z.4.2	0.356	0.534	0.580	0.663	0.812

Based on table 2, it can be seen in the independent variable group that the cross loading value on the Influencer Credibility indicator with the Influencer Credibility variable is higher than the cross loading value of the Influencer Credibility indicator with the User Generated Content, Online Customer Review, Purchase Decision, and Purchase Intention variables. The cross loading value of the User Generated Content indicator with the User Generated Content variable is higher than the cross loading value of the User Generated Content indicator with the Influencer Credibility, Online Customer Review, Purchase Decision, and Purchase Intention variables. The cross loading value of the Online Customer Review indicator with the Online Customer Review variable is higher than the cross loading value of the Online Customer Review indicator with the Influencer Credibility, User Generated Content, Purchase Decision, and Purchase Intention variables.

In the dependent variable, the cross loading value on the Purchasing Decision indicator

with the Purchasing Decision variable is higher than the cross loading value of the Purchasing Decision indicator with the variables Influencer Credibility, User Generated Content, Online Customer Review, and Purchase Intention. While in the intervening variable, the cross loading value on the Purchasing Intention indicator with the Purchase Intention variable is higher than the cross loading value of the Purchasing Intention indicator with the variables Influencer Credibility, User Generated Content, Online Customer Review, and Purchase Decision. Based on the results of the discriminant validity test, it is proven that the indicators of the five variables have the highest cross loading values on their respective variables, thus indicating that each indicator is able to represent the construct it measures well and meets the discriminant validity criteria.

Another method for assessing discriminant validity is to compare the square root of the Average Variance Extracted (AVE) for each construct with the correlation between the construct and other constructs in the model. The established Average Variance Extracted (AVE) value is $AVE > 0.5$. The results of the discriminant validity test using the Average Variance Extracted (AVE) method can be seen in the table below:

Table 3. Results of Discriminant Validity Testing of the Average Variance Extracted (AVE) Method

No	Variables	Average Variance Extracted (AVE)	Implied AVE Value	Note
1	<i>Influencer Credibility(X1)</i>	0.522	0.5	Valid
2	<i>User Generated Content(X2)</i>	0.541	0.5	Valid
3	<i>Online Customer Review(X3)</i>	0.560	0.5	Valid
4	Purchase Decision (Y)	0.609	0.5	Valid
5	Purchase Interest (Z)	0.590	0.5	Valid

Based on Table 4.14, it can be seen that the Average Variance Extracted (AVE) value of the Influencer Credibility variable is $0.522 > 0.5$, the AVE value of the User Generated Content variable is $0.541 > 0.5$, the AVE value of the Online Customer Review variable is $0.560 > 0.5$, the AVE value of the Purchase Decision variable is $0.609 > 0.5$, and the AVE value of the Purchase Intention variable is $0.590 > 0.5$. This shows that each variable has an Average Variance Extracted (AVE) value greater than 0.5 so that all variables are declared to meet the criteria of good discriminant validity.

3. Composite Reliability

Table 4. Composite Reliability Test Results

No	Variables	Composite Reliability	Composite Value Reliability as implied	Information
1	<i>Credibility Influencer(X1)</i>	0.818	0.7	Reliable
2	<i>User Generated Content(X2)</i>	0.879	0.7	Reliable

3	Online Customer Review(X3)	0.844	0.7	Reliable
4	Decision Purchase (Y)	0.909	0.7	Reliable
5	Purchase Interest (Z)	0.905	0.7	Reliable

Based on Table 4. shows that the Composite Reliability value on the Influencer Credibility variable (X1) is $0.818 > 0.7$. The Composite Reliability value on the User Generated Content variable (X2) is $0.879 > 0.7$. The Composite Reliability value on the Online Customer Review variable (X3) is $0.844 > 0.7$. The Composite Reliability value on the Purchase Decision variable (Y) is $0.909 > 0.7$. The Composite Reliability value on the Purchase Intention variable (Z) is $0.905 > 0.7$. This shows that the five variables have a Composite Reliability value > 0.7 , so that all variables are declared to have good reliability and have met the required minimum value limit.

4. Cronbach's Alpha

Table 5. Cronbach's Alpha Test Results

No	Variables	Cronbach's Alpha	Required Composite Reliability Value	Information
1	Credibility Influencer(X1)	0.817	0.7	Reliable
2	User Generated Content(X2)	0.879	0.7	Reliable
3	Online Customer Review(X3)	0.843	0.7	Reliable
4	Decision Purchase (Y)	0.908	0.7	Reliable
5	Purchase Interest (Z)	0.901	0.7	Reliable

Based on Table 5, it can be seen that the Cronbach's Alpha value for the Influencer Credibility variable (X1) is $0.817 > 0.7$. The Cronbach's Alpha value for the User Generated Content variable (X2) is $0.879 > 0.7$. The Cronbach's Alpha value for the Online Customer Review variable (X3) is $0.843 > 0.7$. The Cronbach's Alpha value for the Purchase Decision variable (Y) is $0.908 > 0.7$. The Cronbach's Alpha value for the Purchase Intention variable (Z) is $0.901 > 0.7$. This indicates that the five variables have a Cronbach's Alpha value > 0.7 , so all variables are declared to have a good level of reliability and have met the required minimum value limit. Thus, the research instrument used is declared reliable so that it can be used as a consistent measuring tool in measuring the variables of Influencer Credibility, User Generated Content, Online Customer Review, Purchase Intention, and Purchase Decision.

Structural Model or Inner Model Test

1. R-Square

Table 6. R-Square Test Results

Variables	R-Squeeze	R-Square Adjusted
Purchase Decision (Y)	0.607	0.596
Purchase Interest (Z)	0.503	0.493

Based on Table 6, it is known that the R-Square value for the Purchase Intention (Z) variable is 0.503 with an Adjusted R-Square value of 0.493. This indicates that the Influencer Credibility, User Generated Content, and Online Customer Review variables are able to explain 50.3% of the variation in the Purchase Intention variable, while the remaining 49.7% is explained by other factors outside this research model.

Furthermore, the Purchase Decision (Y) variable has an R-Square value of 0.607 with an Adjusted R-Square value of 0.596. This indicates that the variables Influencer Credibility, User Generated Content, Online Customer Review, and Purchase Intention are able to explain variations in the Purchase Decision variable by 60.7%, while the remaining 39.3% is influenced by other factors not included in this research model.

2. F-Square

Table 7. F-Square Test Results

Variables	Purchase Interest (Z)	DecreePurchase (Y)
<i>Influencer Credibility(X1)</i>	0.045	0.002
<i>User Generated(X2)</i>	0.102	0.001
<i>Online Customer Review(X3)</i>	0.164	0.243
Purchase Interest (Z)		0.212
Purchase Decision (Y)		

Based on Table 7 shows the results of the F-Square test on the Influencer Credibility variable on Purchase Intention has a small influence of 0.045. The Influencer Credibility variable on Purchase Decision has a very small influence of 0.002. The User Generated Content variable on Purchase Intention has a small influence of 0.102. The User Generated Content variable on Purchase Decision has a very small influence of 0.001. The Online Customer Review variable on Purchase Intention has a moderate influence of 0.164. The Online Customer Review variable on Purchase Decision has a large influence of 0.243. Furthermore, the Purchase Intention variable on Purchase Decision has a moderate influence of 0.212.

3. Path Analysis

Table 8. Path Analysis Test Results

Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Note
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<i>Influencer Credibility(X 1) -> Purchase Interest (Z)</i>	0.173	0.166	0.088	1,974	0.048	Positive & Significant
<i>User Generated Content(X 2) -> Purchase Interest (Z)</i>	0.291	0.288	0.11	2,644	0.008	Positive & Significant
<i>Online Customer Review(X 3) -> Purchase Interest (Z)</i>	0.382	0.378	0.114	3,340	0.001	Positive & Significant
<i>Influencer Credibility(X 1) -> Purchase Decision (Y)</i>	0.102	0.115	0.075	1,374	0.170	Positive & Insignificant t
<i>User Generated Contents (X2) -> Purchase Decision (Y)</i>	0.098	0.106	0.128	0.766	0.443	Positive & Insignificant
<i>Online Customer Review (X3) -> Purchase Decision (Y)</i>	0.603	0.577	0.152	3,963	0.000	Positive & Significant
<i>Purchase Interest (Z) -> Purchase Decision (Y)</i>	0.409	0.424	0.096	4,270	0.000	Positive & Significant
<i>Influencer Credibility (X1) -> Purchase Interest (Z) -> Purchase Decision (Y)</i>	0.071	0.07	0.04	1,764	0.078	Positive & Insignificant

<i>User Generated Contents (X2) -> Purchase Interest (Z) -> Buying decision (Y) Online Customer Review (X3) -> Purchase Interest (Z) -> Purchase Decision (Y)</i>	0.119	0.123	0.058	2,042	0.041	Positive & Significant
	0.156	0.16	0.062	2,524	0.012	Positive & Significant

Based on table 8, the relationship between research variables can be explained as follows:

- The value of the influence of the Influencer Credibility variable on Purchasing Decisions is 0.102 with a T-Statistic value of $1.374 < 1.96$ and P Values of $0.170 > 0.05$.
- The influence value of the Influencer Credibility variable on Purchase Interest is 0.173 with a T-Statistic value of $1.974 > 1.96$ and P Values of $0.048 < 0.05$.
- The influence value of the User Generated Content variable on Purchasing Decisions is 0.098 with a T-Statistic value of $0.766 < 1.96$ and P Values of $0.443 > 0.05$.
- The influence value of the User Generated Content variable on Purchase Interest is 0.291 with a T-Statistic value of $2.644 > 1.96$ and P Values of $0.008 < 0.05$.
- The influence value of the Online Customer Review variable on Purchasing Decisions is 0.603 with a T-Statistic value of $3.963 > 1.96$ and P Values of $0.000 < 0.05$.
- The influence value of the Online Customer Review variable on Purchase Interest is 0.382 with a T-Statistic value of $3.340 > 1.96$ and P Values of $0.001 < 0.05$.
- The influence value of the Purchase Interest variable on Purchase Decisions is 0.409 with a T-Statistic value of $4.270 > 1.96$ and P Values of $0.000 < 0.05$.
- The indirect influence value of the Influencer Credibility variable on Purchasing Decisions through Purchase Intention is 0.071 with a T-Statistic value of $1.764 < 1.96$ and P Values of $0.078 > 0.05$.
- The indirect influence value of the User Generated Content variable on Purchasing Decisions through Purchase Intention is 0.119 with a T-Statistic value of $2.042 > 1.96$ and P Values of $0.041 < 0.05$.
- The indirect influence value of the Online Customer Review variable on Purchasing Decisions through Purchase Intention is 0.156 with a T-Statistic value of $2.524 > 1.96$ and P Values of $0.012 < 0.05$.

So it can be seen in the results of the path analysis test, the direct influence test shows

that there are five paths that have a positive and significant effect, namely the influence of Influencer Credibility on Purchase Intention, User Generated Content on Purchase Intention, Online Customer Reviews on Purchase Decisions, Online Customer Reviews on Purchase Intention, and Purchase Intention on Purchase Decisions. Meanwhile, there are two paths that have a positive but insignificant effect, namely the influence of Influencer Credibility on Purchase Decisions and User Generated Content on Purchase Decisions. In the indirect influence test, the influence of User Generated Content on Purchase Decisions through Purchase Intention and the influence of Online Customer Reviews on Purchase Decisions through Purchase Intention are proven to be significant, while the influence of Influencer Credibility on Purchase Decisions through Purchase Intention is not significant.

Hypothesis Testing

Table 9. Hypothesis Test Results

No	Hypothesis	Information
1	<i>Influencer Credibility</i> positive and significant effect on purchasing decisions	Rejected
2	<i>Influencer Credibility</i> has a positive and significant effect on purchasing interest	Accepted
3	<i>User Generated Content</i> positive and significant effect on purchasing decisions	Rejected
4	<i>User Generated Content</i> has a positive and significant effect on purchasing interest	Accepted
5	<i>Online Customer Review</i> positive and significant effect on purchasing decisions	Accepted
6	<i>Online Customer Review</i> has a positive and significant effect on purchasing interest	Accepted
7	<i>Purchase interest</i> has a positive and significant effect on buying decision	Accepted
8	<i>Influencer credibility</i> has a positive and significant influence on purchasing decisions through purchase interest.	Rejected
9	<i>User Generated Content</i> has a positive and significant influence on purchasing decisions through purchase interest	Accepted
10	<i>Online Customer Reviews</i> have a positive and significant influence on purchasing decisions through purchase interest.	Accepted

Discussion

The Influence of Influencer Credibility on Purchase Intention

Influencer Credibility plays a crucial role in shaping consumer purchase

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intention for a product. When an influencer is perceived as skilled, trustworthy, and able to convey honest information about Jasmine Jilbab products, consumers will be more interested in seeking further information and will be more inclined to purchase. Conversely, if an influencer is deemed to lack credibility, consumer interest in the product will also decline, resulting in lower purchase intention.

The results of this study are consistent with previous research conducted by Hasyim & Midrorun (2024). The results obtained a calculated t-value of $5.412 > t\text{-table } 1.984$ with a significance value of $0.000 < 0.05$. These findings indicate that influencer credibility can build consumer trust and interest, thus encouraging purchase intentions.

The Influence of User Generated Content on Purchase Interest

User Generated Content plays a crucial role in increasing consumer purchasing interest. User-generated content is considered more objective because it stems from real experiences in using the product. Through photos, videos, and reviews shared by other consumers, potential consumers can obtain more convincing information about the quality and benefits of Jasmine Jilbab products, thereby increasing their interest in purchasing. Field findings indicate that Jasmine Jilbab consumers consider User Generated Content to provide interesting, easy-to-understand information and to provide a realistic picture of product quality. Respondents also feel more confident in the experiences shared by other users because they are considered more honest than promotions carried out by the company. This condition encourages interest and a desire to purchase Jasmine Jilbab products.

This situation reinforces research findings that user-generated content is a factor that can increase consumer purchase intention. The more positive content users create about Jasmine Jilbab, the greater consumer interest in learning about and purchasing the product. Therefore, companies need to encourage consumers to share their positive experiences through various social media platforms to increase potential purchase intention.

The results of this study are consistent with the results of previous research conducted by (Sukma, 2025). The results of this study obtained a T-statistic value of $6.316 > T\text{-table } 1.984$ with a P-value of $0.000 < 0.05$. The findings of this study indicate that influencer credibility can build consumer trust and interest, thereby encouraging the emergence of purchasing intentions. The findings of this study indicate that User Generated Content can increase Purchase Intention because it provides authentic, credible information that is in accordance with the real experiences of users, thus increasing consumer trust and interest in the product.

Influence Online Customer Reviews on Purchase Interest

Online Customer Review plays a crucial role in shaping consumer purchasing intention. Reviews from previous customers can serve as a trusted source of information for potential consumers before making a purchase. The more positive reviews other consumers receive about product quality, service, and their shopping experience, the greater their interest in purchasing Jasmine Jilbab products.

This situation reinforces research findings that online customer reviews are a

factor that can increase consumer purchase intention. The more positive reviews consumers receive about Jasmine Jilbab products, the greater their desire to purchase them. Therefore, managing customer reviews effectively is a crucial strategy for increasing consumer purchase intention.

The results of this study are consistent with previous research conducted by (Harli & Mutasowifin, 2021). The results obtained a T-statistic of $6.115 > T\text{-table of } 1.96$, with a significance value of $0.000 < 0.05$. These findings indicate that positive consumer reviews can increase potential buyers' confidence, reduce uncertainty in purchasing, and encourage increased consumer interest in purchasing a product.

Influencer Credibility on Purchasing Decisions

Influencer Credibility Influence is one factor that can influence consumer purchasing behavior. However, in this study, this influence was not able to significantly impact purchasing decisions. This indicates that Jasmine Jilbab consumers not only use an influencer's credibility as the primary basis for purchasing decisions, but also consider other factors such as product quality, consumer reviews, price, and personal needs.

This finding rejects the findings of (Ginayatunnisa et al., 2025) which showed that User Generated Content had a positive and significant effect on decisions with a T-statistic value of $8.069 > T\text{-table } 1.96$ with a P-value of $0.000 > 0.05$ which indicates that influencer credibility has a positive and significant effect on purchasing decisions for Azarine products. This difference shows that the effectiveness of influencer credibility is not universal, but is highly dependent on product characteristics and consumer decision-making processes.

With skincare products like Azarine, consumers face a higher level of uncertainty because they must consider product safety, suitability for their skin type, and potential benefits. In these situations, the credibility of influencers serves as a source of information that can reduce uncertainty (information uncertainty reduction), making recommendations more easily translated into purchasing decisions.

In contrast, with Jasmine Jilbab, consumers can evaluate most product attributes directly through product photos, videos, material specifications, size, color, and customer reviews. This shifts the role of influencers, no longer serving as primary sources of information, but rather as triggers of initial interest. Once this interest is aroused, consumers continue to independently evaluate product attributes before making a purchase decision. As a result, although influencers are considered credible and exert a positive influence, this influence is not strong enough to produce statistically significant purchase decisions.

These findings indicate that in fashion product categories like hijabs, purchasing decisions are more influenced by the evaluation of product attributes than by the credibility of the source of the information. Therefore, the results of this study indicate that influencer credibility has limited influence on purchasing decisions if consumers already have extensive access to product information from various sources.

The Influence of User Generated Content on Purchasing Decisions

User Generated Content User-Generated Content is content created and shared by consumers through various social media platforms and digital media. This content can include photos, videos, reviews, or product usage experiences, which can serve as a source of information for potential consumers. However, in this study, User-Generated Content was not able to significantly influence purchasing decisions. This indicates that Jasmine Jilbab consumers do not consider user-generated content as a primary consideration in purchasing decisions.

This finding rejects the findings of (Ni, 2026) which show that User Generated Content has a positive and significant influence on decisions with a T-statistic value of $3.750 > T\text{-table } 1.96$ with a P-value of $0.000 > 0.05$. The difference in the results of this study indicates that the effectiveness of User Generated Content is highly dependent on how consumers utilize the information obtained during the decision-making process.

In this study, user-generated content was not the primary basis for determining purchasing decisions because consumers tended to use it as an initial consideration, not as the final determinant. Purchasing decisions were only formed after consumers evaluated various information obtained from various sources. This explains why user-generated content had a positive influence, but was not yet able to significantly influence purchasing decisions.

The Influence of Online Customer Reviews on Purchasing Decisions

Online Customer Review plays a crucial role in influencing consumer purchasing decisions regarding a product. Before making a purchase, consumers tend to seek information through reviews provided by previous buyers. These reviews serve as considerations for assessing product quality, its suitability to the description, and the level of satisfaction of consumers who have made a purchase. Therefore, the more positive the reviews, the greater the potential consumer's confidence in purchasing Jasmine Jilbab products.

This situation reinforces research findings that online customer reviews are a factor that can improve consumer purchasing decisions. The more positive reviews consumers provide, the higher the level of trust and confidence potential consumers have in making purchasing decisions. Therefore, Jasmine Jilbab needs to continuously maintain product and service quality to encourage positive consumer reviews, which in turn can improve the purchasing decisions of other consumers.

The results of this study are consistent with previous research conducted by (FS Nasution, 2024). This study obtained a T-statistic of $4.714 > T\text{-table of } 1.660$ with a P-value of $0.000 < 0.05$. This indicates that consumer reviews can increase trust, reduce uncertainty, and become a primary consideration for potential consumers in making purchasing decisions about a product.

The Influence of Purchase Interest on Purchase Decisions

Purchase Intention is a consumer's tendency or desire to purchase a product. Purchase Intention is a crucial step before a consumer decides to buy a product. When consumers have interest, desire, and confidence in Jasmine Jilbab products, they will be more motivated to make a purchase. Conversely, if a consumer's Purchase Intention

is low, the likelihood of making a purchase is also lower.

This condition confirms the research findings that Purchase Intention is a crucial factor in improving Purchase Decisions. The higher a consumer's Purchase Intention, the greater the likelihood of them purchasing Jasmine Jilbab products. Therefore, companies need to continuously improve factors that shape consumer Purchase Intention, such as enhancing influencer credibility, encouraging positive User-Generated Content, and maintaining positive Online Customer Reviews to further enhance consumer purchasing decisions.

The results of this study are consistent with the results of previous research conducted by (Romadhona, 2023). The results of this study obtained a T-statistic value of $5.609 > T\text{-table } 1.609$ with a P-value of $0.000 < 0.05$. This indicates that the higher the consumer's purchasing interest, the higher the consumer's tendency to make a purchasing decision. Consumers who already have an interest, desire, and intention to buy a product will find it easier to make a purchasing decision. Purchase interest is a psychological stage that connects various marketing activities, such as Content Marketing, Influencer Marketing, and Online Customer Reviews, with consumer purchasing decisions.

The Influence of Influencer Credibility on Purchasing Decisions Through Purchase Intention

Influencer Credibility While it can increase consumer purchase intention, this increase in purchase intention is not strong enough to encourage consumers to make a purchase decision. This indicates that although consumers perceive influencers promoting Jasmine Jilbab products as having good expertise, trustworthiness, and attractiveness, these factors are not the primary factors in making a purchase decision. Consumers tend to consider other factors such as product quality, price, needs, and reviews from other consumers before making a purchase.

This finding contradicts the findings of Kurniawan et al. (2025) which showed that influencer credibility has a positive and significant influence on purchasing decisions, with a T-statistic value of $2.139 > T\text{-table } 1.96$ and P-values of $0.032 < 0.05$. The results of the study indicate that influencer credibility through purchasing interest has a positive but insignificant influence on purchasing decisions.

These results differ from previous research, which showed a positive and significant influence. This difference indicates that purchase intention formed by influencer credibility does not necessarily result in a purchase decision. This is because the purchase decision is a more complex stage, where consumers rely not only on influencer recommendations but also evaluate product quality, suitability to their needs, and compare available alternatives. Therefore, although influencer credibility can increase purchase intention, this influence is not strong enough to encourage consumers to make an actual purchase, rendering the mediation relationship insignificant.

The Influence of User Generated Content on Purchasing Decisions Through Purchase Intention

User Generated Content plays a crucial role in driving consumer purchasing decisions by generating purchase intention. User-generated content, such as photos, videos, reviews, and product usage experiences shared on social media, can provide more authentic information than company-generated promotions. When consumers see numerous positive experiences from other users, their interest in purchasing a product increases, thus driving a purchase decision.

This condition confirms the research findings that User-Generated Content not only directly influences Purchase Intention but also increases Purchase Decisions through Purchase Intention as an intervening variable. In other words, the better the quality of User-Generated Content consumers receive, the higher their purchase interest, thus increasing their purchase decisions for Jasmine Jilbab products.

The results of this study are consistent with the results of previous research conducted by (Rahmawati & Komariyatin, 2026). The results of this study obtained a T-statistic value of $3.814 > T\text{-table } 1.96$ with a P-value of $0.000 < 0.05$. The results of this study indicate that User Generated Content has a positive and significant effect on Purchase Decision through Purchase Intention. Authentic and informative content fosters consumer interest in the product, thus encouraging the formation of purchase intention and ultimately strengthening the purchase decision.

The Influence of Online Customer Reviews on Purchasing Decisions Through Purchase Intention

Online Customer Review plays a crucial role in shaping consumer purchase intention before making a purchase decision. Reviews provided by other consumers can provide insight into product quality, product conformity to description, seller service, and the experience after using Jasmine Jilbab products. When consumers receive positive, honest, and trustworthy reviews, their confidence in the product will increase, thus encouraging purchase intention. Conversely, if the reviews received are less convincing or dominated by negative experiences, consumer purchase intention will decrease and impact low purchase decisions.

Field findings indicate that Jasmine Jilbab consumers in Sidoarjo tend to read customer reviews before making a purchase. They use other consumers' experiences as a basis for assessing product quality, comfort, suitability, and seller service. These findings demonstrate that online customer reviews are a valuable source of information that can boost consumer confidence before deciding to purchase Jasmine Jilbab products.

This condition supports the research finding that Purchase Intention can mediate the influence of Online Customer Reviews on Purchase Decisions. This means that positive customer reviews not only provide information to consumers but also increase consumer interest and desire to buy, thus driving purchase decisions. Therefore, Jasmine Jilbab needs to maintain product and service quality to obtain positive reviews from consumers, as these reviews have been shown to increase Purchase Intention, which then impacts purchase decisions.

The results of this study are consistent with the results of previous research conducted by (Purwaseh, 2025) The results of this study obtained a T-statistic value

of 3.589 > T-table 1.96 with a P-value of 0.000 < 0.05. The results of this study indicate that the results of this study indicate that Online Customer Reviews have a positive and significant effect on Purchasing Decisions. Online reviews can be information that has a greater effect than information provided by sellers. Online Customer Reviews as a means for consumers to gain trust, the more positive reviews will increase their impact on consumer interest so that consumers will feel inspired to carry out the decision-making process.

Conclusion and Recommendation

Based on the results of data processing using SmartPLS, it can be concluded that Influencer Credibility, User Generated Content (UGC), and Online Customer Review (OCR) have a positive and significant effect on Purchase Intention of Jasmine Jilbab consumers in Sidoarjo. Furthermore, Online Customer Review and Purchase Intention have a positive and significant effect on Purchase Decision, while Influencer Credibility and UGC do not have a significant direct effect on Purchase Decision. In an indirect relationship, Purchase Intention is unable to mediate the effect of Influencer Credibility on Purchase Decision, but is able to mediate the effect of UGC and OCR on Purchase Decision. These findings indicate that information from customers through UGC and OCR is able to form Purchase Intention which then encourages consumers to make purchases, while influencer credibility plays a greater role in building consumers' initial interest.

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