

Influencer Authenticity and Homophily in Instagram Live Commerce: A Stimulus–Organism–Response Approach to Online Trust and Purchase Intention in Indonesia's Local Skincare Industry

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Abstract

The massive growth of Instagram Live Commerce has encouraged local skincare brands in Indonesia to invest heavily in influencer marketing. However, high influencer engagement does not always lead to purchase intention, creating an engagement–conversion gap. This study examines the effects of influencer authenticity and influencer homophily on online trust and purchase intention in Indonesia's local skincare industry using the Stimulus–Organism–Response (S–O–R) framework. A quantitative cross-sectional survey was conducted with 220 valid Generation Z respondents, and the data were analysed using Partial Least Squares Structural Equation Modeling (PLS–SEM). The results show that all proposed hypotheses were supported. Influencer authenticity has the strongest total effect on purchase intention ($\beta = 0.420$), followed by influencer homophily ($\beta = 0.264$). Both influencer characteristics significantly strengthen online trust, which in turn increases purchase intention and partially mediates their effects on consumers' purchase intention. The findings suggest that authentic and relatable influencers are more effective in building consumer trust and encouraging purchase intention during Instagram Live sessions. This study provides empirical evidence on influencer marketing in Indonesia's local skincare industry and offers practical insights for brands to prioritise trust when selecting influencers.

Keywords: Influencer Authenticity; Influencer Homophily; Online Trust; Purchase Intention; Instagram Live Commerce; Generation Z; Indonesia's Local Skincare Industry.

1. Introduction

Advances in information technology and social media have reshaped consumer perceptions of appearance and self-image, contributing to the rapid growth of the skincare market (Kuipers, 2022). Global skincare revenue reached approximately USD 190 billion in 2024 and is projected to reach USD 236 billion by 2030, while Indonesia's skincare revenue reached USD 2.98 billion in 2025 and is expected to continue growing through 2031 (Statista, 2026). This growth has intensified competition among local skincare brands and encouraged the use of Instagram Live influencer marketing to engage consumers.

Influencer marketing investment has also increased, reaching USD 249 million in 2025 and projected to reach USD 435 million by 2030 (Statista Market Insights, 2026). In Indonesia, 26% of brands conducted influencer campaigns monthly and 15% quarterly in 2023 (MarkPlus & Partipost, 2023, as cited in Statista, 2026). Influencer impact is also substantial, with 76% of Indonesians following at least one influencer and 68% reporting purchases influenced by influencer endorsements (Rakuten Insight, 2023, as cited in Statista, 2026).

Generation Z is particularly relevant because of its large population, strong digital connectivity, and active online consumption (Lina et al., 2022). Representing approximately 26% of Indonesia's population, or 71.5 million people, Gen Z has an internet penetration rate of around 87% (BPS, 2021; APJII, 2024). Skincare is also part

of their lifestyle, with 87% of Gen Z and Millennials using local skincare products and 65% relying on social media for skincare information (Populix, 2025).

Despite high engagement with influencer content, engagement does not always translate into purchases. Instagram influencer engagement rates in Indonesia range from 1.87% to 5.17%, with smaller influencers generally achieving higher engagement (Statista, 2025). This engagement–conversion gap highlights the need to understand factors that transform consumer engagement into purchase intention (Zhang et al., 2024).

Online trust may serve as an important psychological mechanism linking influencer characteristics to purchase intention (Garg & Bakshi, 2024; Hung et al., 2025; Senalasari et al., 2025). In skincare, where consumers consider product efficacy, safety, and compatibility, trust becomes particularly important. Two relevant influencer characteristics are authenticity, reflecting perceived honesty and consistency (Audrezet et al., 2020; Garg & Bakshi, 2024), and homophily, referring to perceived similarities in lifestyle, values, personality, and experiences (Liu & Zheng, 2024). Previous studies indicate that both characteristics can strengthen online trust and purchase intention (Garg & Bakshi, 2024; Liu & Zheng, 2024; Cao et al., 2025).

However, several research gaps remain. First, limited research specifically examines Instagram Live Commerce in Indonesia's local skincare industry. Second, authenticity and homophily are often treated as dimensions of influencer credibility rather than independent antecedents of online trust. Third, the mediating role of online trust within the Stimulus–Organism–Response (S–O–R) framework remains underexplored (Mehrabian & Russell, 1974). Finally, the engagement–conversion gap indicates a need for greater understanding of the psychological factors that drive purchase intention.

Therefore, this study examines how influencer authenticity and homophily affect online trust and purchase intention in Indonesia's local skincare industry through Instagram Live Commerce. Based on the S–O–R framework, authenticity and homophily represent social stimuli, online trust represents the internal psychological response, and purchase intention represents the behavioral outcome (Mehrabian & Russell, 1974).

The rapid growth of Instagram Live Commerce and influencer marketing has created opportunities for local skincare brands, but high consumer engagement does not consistently lead to purchase intention. This engagement–conversion gap may be related to consumers' increasing skepticism toward commercialized influencer recommendations and their concerns about skincare safety, compatibility, and effectiveness.

Although influencer marketing has been widely studied, the effects of authenticity and homophily on online trust and purchase intention remain insufficiently examined, particularly in Indonesia's local skincare market. This study therefore uses the S–O–R framework to examine how these influencer characteristics influence online trust and subsequently shape purchase intention in Instagram Live Commerce.

2. Method

Research Design

This study employed a quantitative cross-sectional design to examine the relationships among Influencer Authenticity, Influencer Homophily, Online Trust, and

Purchase Intention in Indonesia’s local skincare context on Instagram Live Commerce. Data were collected using a structured questionnaire and analyzed using PLS-SEM with SmartPLS 4, which enables simultaneous analysis of relationships among latent constructs and is suitable for prediction-oriented models (Creswell & Creswell, 2023; Hair et al., 2022; Ringle et al., 2024). The approach is also consistent with previous influencer marketing and social commerce studies (Kim & Kim, 2021; Liu & Zheng, 2024).

Data Collection Methods

Primary data were collected through an online questionnaire distributed via Google Forms, covering screening criteria, respondent demographics, and measurement items. Eligible respondents were active Instagram users who had recently encountered local skincare promotions through Instagram Live. Secondary data were obtained from reputable institutional and industry sources and academic literature to support the theoretical framework, research model, and interpretation of findings.

Sample Size

The study involved 22 measurement indicators across four latent constructs. Following Hair et al. (2020), the minimum sample was 110 respondents (22×5), while the ideal target was 220 respondents (22×10). A target of 220 respondents was therefore established to support stable PLS-SEM estimation and prediction evaluation, particularly for the model’s direct and mediated relationships (Hair et al., 2022).

Table 1. Number of indicators

Variable	Number of Indicators
Influencer Authenticity	6
Influencer Homophily	5
Online Trust	6
Purchase Intention	5
Total	22 Indicators

Measurement Scale

A five-point Likert scale, ranging from 1 (*strongly disagree*) to 5 (*strongly agree*), was used to measure all constructs. This scale provided standardized responses suitable for analyzing the reflective measurement model using PLS-SEM (Hair et al., 2022).

3. Result and Discussion

Measurement Model Analysis (Outer Model)

Convergent Validity Test (Outer Loading)

Indicator loadings were first reviewed to evaluate convergent validity. As presented in Table 2, the loadings ranged between 0.761 and 0.928, and all indicators met the recommended threshold of 0.70 (Hair et al., 2022). These results indicate that the measurement items adequately represented their respective constructs. PI1 showed the strongest loading at 0.928, whereas IA6 recorded the lowest at 0.761;

nevertheless, IA6 remained acceptable and was retained. Overall, the loading results supported indicator reliability across Influencer Authenticity, Influencer Homophily, Online Trust, and Purchase Intention, allowing all measurement items to proceed to the next stage of measurement model assessment.

Table 2. Outer Loading Result

Construct	Indicator	Outer Loading	Criteria	Validity
IA	IA1	0.881	> 0.70	Valid
IA	IA2	0.871	> 0.70	Valid
IA	IA3	0.887	> 0.70	Valid
IA	IA4	0.782	> 0.70	Valid
IA	IA5	0.768	> 0.70	Valid
IA	IA6	0.761	> 0.70	Valid
IH	IH1	0.861	> 0.70	Valid
IH	IH2	0.846	> 0.70	Valid
IH	IH3	0.797	> 0.70	Valid
IH	IH4	0.794	> 0.70	Valid
IH	IH5	0.779	> 0.70	Valid
OT	OT1	0.911	> 0.70	Valid
OT	OT2	0.856	> 0.70	Valid
OT	OT3	0.835	> 0.70	Valid
OT	OT4	0.811	> 0.70	Valid
OT	OT5	0.798	> 0.70	Valid
OT	OT6	0.779	> 0.70	Valid
PI	PI1	0.928	> 0.70	Valid
PI	PI2	0.848	> 0.70	Valid
PI	PI3	0.857	> 0.70	Valid
PI	PI4	0.831	> 0.70	Valid

Convergent Validity Test (Average Variance Extracted/AVE)

Convergent validity was further evaluated using Average Variance Extracted (AVE). As presented in Table 2, AVE values across the constructs ranged from 0.666 to 0.731, exceeding the recommended threshold of 0.50. These results confirm that each construct captured an adequate proportion of variance from its respective indicators.

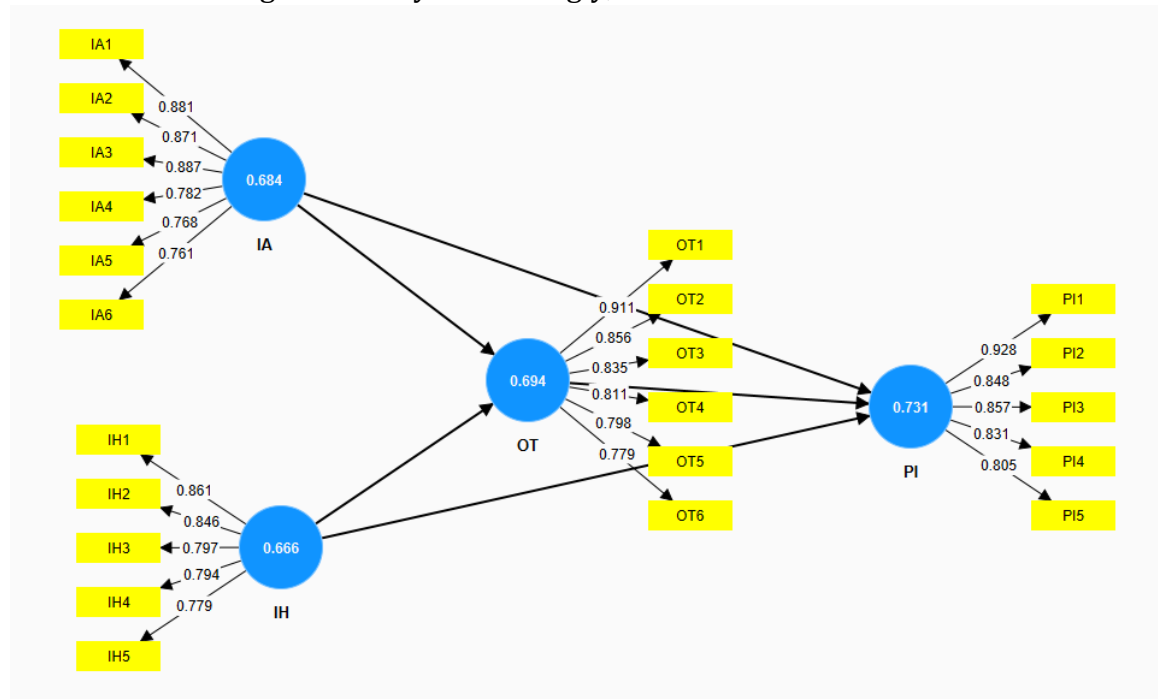
Among the four constructs, Purchase Intention (PI) achieved the highest AVE value (0.731), suggesting that its indicators provide the strongest representation of the underlying construct. Although Influencer Homophily (IH) recorded the lowest AVE value (0.666), it remains well above the acceptable level, indicating that its indicators also capture the construct effectively.

Table 3. Average Variance Extracted (AVE) Test Results

Construct	AVE	Criterion	Assessment
IA	0.684	> 0.50	Acceptable
IH	0.666	> 0.50	Acceptable
OT	0.694	> 0.50	Acceptable
PI	0.731	> 0.50	Acceptable

Overall, the AVE findings indicate that the intended constructs adequately explain the variance in their respective indicators. When considered alongside the satisfactory outer loadings, the results provide consistent evidence that the measurement model meets the requirements for convergent validity (Hair et al., 2022). The four constructs were therefore considered adequate for further measurement model assessment.

Figure 1 provides a visual summary of the convergent validity results by presenting the indicator loadings together with the AVE values for each construct. All indicators load above 0.70, while the AVE values range from 0.666 to 0.731, confirming that the required criteria are satisfied across Influencer Authenticity, Influencer Homophily, Online Trust, and Purchase Intention (Hair et al., 2022). The consistency between the indicator-level loadings and construct-level AVE provides sufficient evidence of convergent validity. Accordingly, all 22 indicators were retained.


Figure 1. Outer Loadings and Average Variance Extracted (AVE) of the Measurement Model

Construct Reliability

Construct reliability was assessed using Cronbach's Alpha, rho_A, and Composite Reliability (rho_c). Table 4 shows Cronbach's Alpha values of 0.874–0.911, rho_A values of 0.881–0.919, and Composite Reliability values of 0.909–0.931. Each

reliability measure exceeded the 0.70 criterion, confirming satisfactory internal consistency across all constructs (Hair et al., 2022).

Table 4. Cronbach Alpha and Composite Reliability

Construct	Cronbach's Alpha	<u>rho a</u>	<u>rho c</u>	Criteria	Reliability
IA	0.907	0.919	0.928	> 0.70	Reliable
IH	0.874	0.881	0.909	> 0.70	Reliable
OT	0.911	0.915	0.931	> 0.70	Reliable
PI	0.907	0.909	0.931	> 0.70	Reliable

The results across all three measures provides sufficient evidence that the indicators reliably measure their respective constructs. Composite Reliability values above 0.90 further reflect strong internal consistency, without reaching excessively high levels that could indicate indicator redundancy (Hair et al., 2022). Therefore, Influencer Authenticity, Influencer Homophily, Online Trust, and Purchase Intention satisfied the construct reliability requirements for further model evaluation.

Discriminant Validity (Fornell-Larcker Criteria)

Discriminant validity was evaluated using the Fornell–Larcker criterion. According to this criterion, construct distinctiveness is supported when the square root of AVE for each construct is higher than its correlations with the remaining constructs (Hair et al., 2022). Table 5 reports diagonal values of 0.827 for Influencer Authenticity, 0.816 for Influencer Homophily, 0.833 for Online Trust, and 0.855 for Purchase Intention. These values exceeded the observed inter-construct correlations, which ranged between 0.241 and 0.541.

Table 5. Fornell Larcker Criteria

Construct	IA	IH	OT	PI
IA	0.827			
IH	0.241	0.816		
OT	0.487	0.346	0.833	
PI	0.484	0.365	0.541	0.855

This pattern indicates sufficient empirical separation among Influencer Authenticity, Influencer Homophily, Online Trust, and Purchase Intention. Although some constructs are moderately related, particularly Online Trust and Purchase Intention ($r = 0.541$), these correlations remain below the square root of the AVE for their respective constructs.

Discriminant Validity (HTMT)

the Heterotrait–Monotrait Ratio (HTMT) in Table 6 shown value from 0.269 to 0.594, with all construct pairs below the recommended threshold of 0.90 (Hair et al., 2022). The results therefore indicate adequate separation among the four constructs.

Table 6. Results of HTMT

Relationship between constructs	HTMT Value	Criteria (< 0.90)	Information
IH ↔ IA	0.269	Fulfil	Valid
OT ↔ IA	0.528	Fulfil	Valid
OT ↔ IH	0.380	Fulfil	Valid
PI ↔ IA	0.528	Fulfil	Valid
PI ↔ IH	0.405	Fulfil	Valid
PI ↔ OT	0.594	Fulfil	Valid

The highest HTMT value was found between Online Trust and Purchase Intention (0.594), while the lowest was observed between Influencer Homophily and Influencer Authenticity (0.269). Despite variations in the strength of these relationships, none approached the 0.90 threshold. Together with the Fornell–Larcker results, the HTMT assessment confirms that Influencer Authenticity, Influencer Homophily, Online Trust, and Purchase Intention demonstrate satisfactory discriminant validity and can be treated as empirically distinct constructs (Hair et al., 2022).

Conclusion of the Measurement Model Evaluation

The results from indicator loadings, AVE, and construct reliability demonstrate adequate measurement quality, while the Fornell–Larcker and HTMT assessments establish sufficient distinction among Influencer Authenticity, Influencer Homophily, Online Trust, and Purchase Intention (Hair et al., 2022). With these measurement requirements satisfied, the analysis can proceed to next step for the hypothesised relationships among the constructs.

Structural Model Evaluation (Inner Model)

Coefficient of Determination (R^2)

Online Trust recorded an R^2 of 0.293, as reported in Table 7. This means that Influencer Authenticity and Influencer Homophily collectively account for 29.3% of the variation in Online Trust. The remaining variation indicates that consumer trust may also be shaped by factors outside the constructs specified in the current model.

Table 7. R-Square Test Results

Endogenous Variables	R-Square	R-Square Adjusted	Interpretation
OT	0.293	0.286	Weak
PI	0.384	0.376	Weak towards Medium

Purchase Intention produced a higher R^2 of 0.384, showing that Influencer Authenticity, Influencer Homophily, and Online Trust collectively account for 38.4% of its variation. Compared with Online Trust, the model therefore explains a larger proportion of Purchase Intention. Although a substantial share of variance remains outside the model, the results demonstrate meaningful explanatory capacity within the specific context of Instagram Live Commerce for local skincare products.

Effect Size (f^2)

Effect size (f^2) was assessed to evaluate the contribution of each predictor to its corresponding endogenous construct. As presented in Table 8, f^2 values varied from 0.046 to 0.245, indicating differences in the strength of the predictor effects. Based on Hair et al. (2022), f^2 values of 0.02, 0.15, and 0.35 represent small, medium, and large effects, respectively.

Table 8. Effect Size (f^2) Test

Relationship between variables	f^2	Interpretation
IA → OT	0.245	Medium
IA → PI	0.091	Small
IH → OT	0.079	Small
IH → PI	0.046	Small
OT → PI	0.137	Small Approaching Medium

Influencer Authenticity produced the largest effect on Online Trust ($f^2 = 0.245$), representing a medium effect, whereas Influencer Homophily showed a smaller contribution ($f^2 = 0.079$). This difference indicates that authenticity contributes more substantially than perceived similarity to the explained variance in Online Trust.

Regarding Purchase Intention, Online Trust showed the strongest effect ($f^2 = 0.137$), compared with Influencer Authenticity ($f^2 = 0.091$) and Influencer Homophily ($f^2 = 0.046$). Based on the applied criteria, these effects are classified as small, although the value for Online Trust is relatively close to the medium threshold. This indicates that Online Trust has greater explanatory importance for Purchase Intention than either influencer characteristic when each predictor is assessed separately.

Predictive Relevance (Q^2)

Q^2 Predict Indicator Level

Indicator-level predictive relevance was evaluated using Q^2 Predict obtained from the PLSpredict procedure. Values above zero indicate predictive relevance for the respective endogenous indicators (Hair et al., 2022).

As shown in Table 9, all Online Trust and Purchase Intention indicators produced positive Q^2 Predict values. Values ranged from 0.139 to 0.248 for Online Trust and from 0.181 to 0.241 for Purchase Intention. OT1 showed the highest value for Online Trust (0.248), while PI1 recorded the highest value for Purchase Intention (0.241). Since all indicator-level values exceeded zero, the results support predictive relevance across both endogenous constructs.

Table 9. Results of Q² Predict Indicator Level

Indicator	Q ² Predict	Information
OT1	0.248	Predictive
OT2	0.188	Predictive
OT3	0.194	Predictive
OT4	0.153	Predictive
OT5	0.211	Predictive
OT6	0.139	Predictive
PI1	0.241	Predictive
PI2	0.202	Predictive
PI3	0.206	Predictive
PI4	0.196	Predictive
PI5	0.181	Predictive

Overall, the positive Q² Predict results confirm predictive relevance for the Online Trust and Purchase Intention indicators, supporting further evaluation at the construct level.

Q² Predict Construct Level

Construct-level predictive relevance was subsequently evaluated for Online Trust and Purchase Intention. As shown in Table 10, the Q² Predict values were 0.273 for Online Trust and 0.281 for Purchase Intention. Since both values exceeded zero, the two endogenous constructs demonstrate predictive relevance (Hair et al., 2022).

Table 10. Results of Q² Predict Construct Level

Construct	Q ² Predict	Information
OT	0.273	Having Predictive Relevance
PI	0.281	Having Predictive Relevance

Model Fit (SRMR)

Model fit was assessed using the Standardized Root Mean Square Residual (SRMR), with values below 0.08 indicating acceptable fit (Hair et al., 2022). As shown in Table 11, both the saturated and estimated models produced an SRMR value of 0.049, indicating that the model met the recommended fit criterion.

Table 11. Model Fit Test Result

Criteria	Mark
Saturated Model	0.049
Estimated Model	0.049

Conclusion on Inner Model Evaluation

The inner model demonstrated adequate explanatory and predictive performance. The R^2 and f^2 results showed meaningful contributions to Online Trust and Purchase Intention, while positive Q^2 Predict values confirmed predictive relevance. The SRMR value of 0.049 also indicated acceptable model fit (Hair et al., 2022). These results support proceeding to hypothesis testing.

Hypothesis Test (Bootstrapping)

The seven hypotheses were tested using bootstrapping with 5,000 resamples in SmartPLS 4. Statistical significance was assessed using path coefficients (β), t-values, p-values, and 95% confidence intervals (Hair et al., 2022).

Direct Effect Test

Table 12. Direct Effect Test Results

Hypothesis	Connection Variables	β (Original Sample)	T-Statistic	P-Value	Decision
H1	IA $\rightarrow$ OT	0.429	8,050	<0.001	Accepted
H2	IA $\rightarrow$ PI	0.272	4,225	<0.001	Accepted
H3	IH $\rightarrow$ OT	0.243	4,258	<0.001	Accepted
H4	IH $\rightarrow$ PI	0.180	3,188	0.001	Accepted
H5	OT $\rightarrow$ PI	0.346	5,417	<0.001	Accepted

Table 12 shows that all direct hypotheses (H1–H5) were supported ($p < 0.05$).

H1 was supported, showing that Influencer Authenticity positively influences Online Trust ($\beta = 0.429$, $t = 8.050$, $p < 0.001$). Authentic communication, genuine product experiences, and spontaneous interaction during Instagram Live strengthen consumers' trust. This finding is consistent with Kim and Kim (2021), Liu and Zheng (2024), and Poulis and Zacharatos (2026). Influencer Authenticity was the strongest predictor of Online Trust ($f^2 = 0.245$), highlighting the importance of transparent and genuine influencer communication.

H2 was supported, indicating that Influencer Authenticity positively influences Purchase Intention ($\beta = 0.272$, $t = 4.225$, $p < 0.001$). Genuine demonstrations and transparent communication can increase consumers' confidence in product recommendations. This finding is consistent with Kim and Kim (2021), Liu and Zheng (2024), and Poulis and Zacharatos (2026). The direct effect remained significant ($f^2 = 0.091$), indicating that authenticity influences purchase intention beyond its relationship with trust.

H3 was supported, showing that Influencer Homophily positively affects Online Trust ($\beta = 0.243$, $t = 4.258$, $p < 0.001$). Perceived similarities in lifestyle, preferences, and skincare experiences can make influencer recommendations more relatable and trustworthy. This finding aligns with Kim and Kim (2021), Liu and Zheng (2024), and Onofrei et al. (2022). However, its effect was relatively small ($f^2 = 0.079$), indicating a weaker contribution than authenticity.

H4 was supported, demonstrating that Influencer Homophily positively influences Purchase Intention ($\beta = 0.180$, $t = 3.188$, $p = 0.001$). Similarity with influencers can increase product relevance, although its effect was relatively small ($f^2 = 0.046$). The finding is consistent with Kim and Kim (2021), Liu and Zheng (2024),

and Onofrei et al. (2022), suggesting that homophily should complement rather than replace authentic communication.

H5 was supported, indicating that Online Trust positively influences Purchase Intention ($\beta = 0.346$, $t = 5.417$, $p < 0.001$). Trust increases consumers' confidence in influencer recommendations, consistent with Commitment–Trust Theory and previous studies (Kim & Kim, 2021; Liu & Zheng, 2024; Chang et al., 2024; Jiang et al., 2024; Sun et al., 2023). Online Trust had the strongest direct effect on Purchase Intention ($f^2 = 0.137$), highlighting the importance of credible information, transparency, and responsive communication.

Overall, H1–H5 were supported. Influencer Authenticity was the strongest predictor of Online Trust ($\beta = 0.429$), while Online Trust had the strongest direct effect on Purchase Intention ($\beta = 0.346$). The findings indicate that authenticity and trust play more prominent roles than homophily in the proposed model.

Indirect Effect Test

Mediation analysis was conducted to determine whether Online Trust transmits the effects of Influencer Authenticity and Influencer Homophily to Purchase Intention. The indirect paths were evaluated using bootstrapping in SmartPLS 4, with their statistical significance used to assess the proposed mediation effects (Hair et al., 2022). Table 13 presents the results.

Table 13. Indirect Effect (Mediation) Test Results

Hypothesis	Mediation Path	β	T-Statistic	P-Value	Decision
H6	IA $\rightarrow$ OT $\rightarrow$ PI	0.148	4,440	<0.001	Accepted
H7	IH $\rightarrow$ OT $\rightarrow$ PI	0.084	3,229	0.001	Accepted

H6 was supported, with a significant indirect effect of Influencer Authenticity on Purchase Intention through Online Trust ($\beta = 0.148$, $t = 4.440$, $p < 0.001$). Since the direct IA $\rightarrow$ PI effect remained significant, Online Trust provides complementary partial mediation. Thus, authenticity influences Purchase Intention both directly and through consumer trust, consistent with the S–O–R framework and previous studies (Mehrabian & Russell, 1974; Kim & Kim, 2021; Liu & Zheng, 2024; Chang et al., 2024).

H7 was also supported, showing a significant indirect effect of Influencer Homophily on Purchase Intention through Online Trust ($\beta = 0.084$, $t = 3.229$, $p = 0.001$). The remaining significant direct IH $\rightarrow$ PI effect indicates complementary partial mediation, meaning homophily affects Purchase Intention both directly and through Online Trust. This finding is consistent with the S–O–R framework and previous research (Mehrabian & Russell, 1974; Chang et al., 2024; Jiang et al., 2024; Kim & Kim, 2021; Liu & Zheng, 2024; Sun et al., 2023).

The total effects show that Influencer Authenticity was the strongest contributor to Purchase Intention ($\beta = 0.420$), followed by Online Trust ($\beta = 0.346$) and Influencer Homophily ($\beta = 0.264$). Authenticity also had a stronger effect on Online Trust ($\beta = 0.429$) than homophily ($\beta = 0.243$). Overall, Online Trust partially mediates both relationships, with a stronger indirect effect for Influencer Authenticity ($\beta = 0.148$) than Influencer Homophily ($\beta = 0.084$).

Total Effect Test

Total effects were examined to capture the combined direct and indirect influence of each predictor on the endogenous constructs. The resulting coefficients and their statistical significance are reported in Table 14.

Table 14. Total Effect Results

Connection Variables	β	T-Statistic	P-Value	Information
IA $\rightarrow$ OT	0.429	8,050	0.000	Significant
IA $\rightarrow$ PI	0.420	7,775	0.000	Significant
IH $\rightarrow$ OT	0.243	4,258	0.000	Significant
IH $\rightarrow$ PI	0.264	4,725	0.000	Significant
OT $\rightarrow$ PI	0.346	5,417	0.000	Significant

The total-effect analysis indicates that Influencer Authenticity contributes most strongly to Purchase Intention ($\beta = 0.420$). The corresponding effects of Online Trust and Influencer Homophily were $\beta = 0.346$ and $\beta = 0.264$, respectively. The prominence of authenticity reflects its combined direct contribution to Purchase Intention and indirect contribution through Online Trust. Authenticity also exerted a greater influence on Online Trust ($\beta = 0.429$) than homophily ($\beta = 0.243$). Taken together, these results identify Influencer Authenticity as the dominant contributor in the proposed model.

Mediating Type Analysis

The mediation type was identified by considering the significance and direction of the direct and indirect effects. Following Hair et al. (2022), complementary partial mediation occurs when both effects are significant and operate in the same direction. Table 15 shows that this condition applies to both mediation paths.

Table 15. Mediation Types

Mediation Path	Direct Effect	Indirect Effect	Results
IA $\rightarrow$ OT $\rightarrow$ PI	0.272*	0.148*	Complementary Partial Mediation
IH $\rightarrow$ OT $\rightarrow$ PI	0.180*	0.084*	Complementary Partial Mediation

(*) Significant at $\alpha = 5\%$

Influencer Authenticity affected Purchase Intention both directly ($\beta = 0.272$) and indirectly through Online Trust ($\beta = 0.148$), while Influencer Homophily showed direct ($\beta = 0.180$) and indirect effects ($\beta = 0.084$). Both relationships indicate complementary partial mediation, meaning Online Trust provides an additional pathway without eliminating the direct effects.

The stronger indirect effect of Influencer Authenticity ($\beta = 0.148$) compared with Influencer Homophily ($\beta = 0.084$) indicates that the trust-based pathway is more pronounced for authenticity in the proposed model.

Discussion

The Effect of Influencer Authenticity on Online Trust

Influencer Authenticity significantly affects Online Trust ($\beta = 0.429$, $t = 8.050$, $p < 0.001$), supporting H1, with a meaningful effect size ($f^2 = 0.245$). Its effect is stronger than Influencer Homophily ($\beta = 0.243$), indicating that perceived genuineness and honesty are more important for trust formation among Generation Z consumers. IA3 had the highest outer loading (0.887), indicating that openly presenting both positive and negative product aspects is the strongest representation of authenticity in this model. This finding is consistent with Kim and Kim (2021), Liu and Zheng (2024), and Liu et al. (2022), and extends previous evidence to Indonesia's local skincare Instagram Live Commerce context.

From an S-O-R perspective, authentic communication acts as a stimulus that strengthens consumers' internal trust evaluations. Therefore, brands should prioritize influencers who provide balanced product information, share genuine experiences, and communicate transparently rather than relying solely on follower numbers or scripted promotional content.

The Effect of Influencer Authenticity on Purchase Intention

Influencer Authenticity significantly affects Purchase Intention ($\beta = 0.272$, $t = 4.225$, $p < 0.001$), supporting H2. However, its effect is weaker than its effect on Online Trust ($\beta = 0.429$), suggesting that authenticity contributes more strongly to trust formation than directly to purchase intention. IA3 again recorded the highest loading (0.887), highlighting the importance of balanced product communication. The finding is consistent with Kim and Kim (2021), Liu and Zheng (2024), and Liu et al. (2022).

In Instagram Live Commerce, genuine demonstrations, personal experiences, and transparent communication may increase purchase consideration by reducing perceptions of overly commercial content. Thus, brands should encourage influencers to provide natural, balanced, and experience-based product presentations.

The Effect of Influencer Homophily on Online Trust

Influencer Homophily significantly affects Online Trust ($\beta = 0.243$, $t = 4.258$, $p < 0.001$), supporting H3, although its effect is weaker than Influencer Authenticity. IH1 had the highest outer loading (0.861), indicating that lifestyle similarity is the strongest representation of homophily in this model. This suggests that consumers may develop greater trust when influencers are perceived as relatable in terms of lifestyle and experiences.

The finding is consistent with Kim and Kim (2021), Liu and Zheng (2024), and Onofrei et al. (2022). From an S-O-R perspective, perceived similarity functions as a social stimulus that can strengthen trust. Therefore, brands should consider lifestyle compatibility between influencers and their target Generation Z audience, rather than relying solely on popularity or reach.

The Effect of Influencer Homophily on Purchase Intention

Influencer Homophily significantly affects Purchase Intention ($\beta = 0.180$, $t = 3.188$, $p = 0.001$), supporting H4. However, it has the smallest direct effect compared with Influencer Authenticity ($\beta = 0.272$) and Online Trust ($\beta = 0.346$). IH1 had the highest loading (0.861), indicating that lifestyle similarity strengthens personal

relevance, although similarity alone may not be sufficient to generate strong purchase intention.

This finding is consistent with Kim and Kim (2021), Liu and Zheng (2024), and Onofrei et al. (2022). For local skincare brands, influencer–audience similarity should therefore be combined with authentic communication and credibility to strengthen consumers' purchase responses.

The Effect of Online Trust on Purchase Intention

Online Trust significantly affects Purchase Intention ($\beta = 0.346$, $t = 5.417$, $p < 0.001$), supporting H5. It has the strongest direct effect compared with Influencer Authenticity ($\beta = 0.272$) and Influencer Homophily ($\beta = 0.180$), indicating that trust in influencers and the information provided during Instagram Live plays a central role in purchase decisions among Generation Z consumers.

OT1 had the highest outer loading (0.911), showing that the reliability of skincare information is the strongest representation of Online Trust, while PI1 had the highest loading for Purchase Intention (0.928). These findings highlight the importance of credible information in reducing uncertainty about skincare products. Previous studies similarly identify trust as an important driver of purchase behaviour in social commerce and live-streaming contexts (Chang et al., 2024; Jiang et al., 2024; Sun et al., 2023; Qing & Jin, 2022).

From an S–O–R perspective, Online Trust functions as an internal evaluation that translates influencer-related perceptions into purchase intention. Therefore, brands should emphasize accurate product information, credible demonstrations, adequate product knowledge, and responsive communication during Instagram Live.

The Mediating Role of Online Trust in the Authenticity–Purchase Intention Relationship

Online Trust significantly mediates the relationship between Influencer Authenticity and Purchase Intention ($\beta = 0.148$, $t = 4.440$, $p < 0.001$), supporting H6. Since the direct IA $\rightarrow$ PI effect remains significant ($\beta = 0.272$), the relationship demonstrates complementary partial mediation. Authenticity therefore influences Purchase Intention both directly and through Online Trust.

The total effect of authenticity ($\beta = 0.420$) further indicates its combined direct and trust-based contribution. IA3 (0.887) and OT1 (0.911) also indicate that balanced product disclosure and reliable information strongly represent Authenticity and Online Trust, respectively. This finding is consistent with Kim and Kim (2021), Jiang et al. (2024), and Chang et al. (2024).

From a managerial perspective, brands should support authentic communication through balanced product explanations, transparent sponsorship disclosure, credible demonstrations, and opportunities for consumer interaction during live sessions.

The Mediating Role of Online Trust in the Homophily–Purchase Intention Relationship

Online Trust significantly mediates the relationship between Influencer Homophily and Purchase Intention ($\beta = 0.084$, $t = 3.229$, $p = 0.001$), supporting H7. Because the direct IH $\rightarrow$ PI effect remains significant ($\beta = 0.180$), the relationship also demonstrates complementary partial mediation.

The indirect effect of homophily ($\beta = 0.084$) is smaller than that of authenticity ($\beta = 0.148$), indicating that authenticity provides a stronger trust-based pathway to Purchase Intention. IH1 (0.861) shows that lifestyle similarity is the strongest representation of homophily, while OT1 (0.911) highlights the importance of reliable information in building trust. These findings are consistent with Kim and Kim (2021), Liu and Zheng (2024), and Onofrei et al. (2022).

Thus, lifestyle similarity can increase consumer relevance and trust, but should be combined with credible and authentic communication. For local skincare brands, influencer selection should therefore consider both audience–influencer fit and information credibility.

4. Conclusion

This study examined the effects of Influencer Authenticity and Influencer Homophily on Online Trust and Purchase Intention among Generation Z consumers in Indonesia's local skincare Instagram Live Commerce. All proposed relationships were empirically supported. Consistent with the S–O–R framework (Mehrabian & Russell, 1974), the findings indicate that influencer characteristics contribute to trust formation, which subsequently influences purchase consideration.

Influencer Authenticity had a stronger effect on Online Trust than Influencer Homophily, indicating the importance of genuine and transparent communication. Online Trust had the strongest direct effect on Purchase Intention and partially mediated the effects of both authenticity and homophily, demonstrating that influencer characteristics influence purchase intention through both direct and trust-based pathways.

Conceptually, this study extends the S–O–R perspective by demonstrating the role of Online Trust as a psychological mechanism linking influencer characteristics to consumer behaviour. Methodologically, the results support the use of PLS-SEM to examine direct and mediated relationships among the constructs. Contextually, the study contributes evidence from Indonesia's local skincare Instagram Live Commerce, an emerging context involving real-time interaction between influencers and consumers.

Managerially, local skincare brands should prioritize influencers who demonstrate authenticity, transparency, and genuine product experience, rather than relying solely on follower counts or engagement rates. Brands should also strengthen trust through credible product information, education, and real-time interaction during Instagram Live.

Overall, authenticity is more influential than homophily in building trust, while Online Trust plays a central role in translating positive influencer perceptions into Purchase Intention.

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