RESEARCH ARTICLE

DOI: 10.54392/ajir2641

Asian Research Association

ASIAN JOURNAL OF INTERDISCIPLINARY RESEARCH

Understanding Skincare Purchase Intention: The Role of Brand Image and Endorser Credibility under Risk Perception

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DOI: https://doi.org/10.54392/ajir2641
Received: 29-04-2026; Revised: 18-09-2026; Accepted: 17-10-2026; Published: 21-10-2026

Abstract: In the competitive market of skin care products, the uncertainty of consumer's intention is always at the center. The current study investigated the effects of mediation variable of brand image towards endorsers creditability and perceived risk on intention to purchase skincare products. The study has analyzed a total 150 respondents' using SmartPLS-SEM tool. The results show the credibility of the endorser has a positive effect on the brand image and purchase intention, and the brand image has a positive effect on purchase intention. However, recent evidence indicates that the perceived risk does not always directly suppress purchase intention, especially when brand image is a psychological and perceptual barrier. Endorser credibility, risk perception and purchase intention are mediated by brand image. The results show that the consumers might be willing to purchase skincare products even with some potential risks if the brand image is strong and the endorser is credible, which highlights the link between trust, perception, and decision-making. The contribution of study applied to the theory of consumer behavior in the beauty sector, provides cross-disciplinary insights into marketing strategy and consumer psychology, and offers practical recommendations for marketers on how to select endorsers and improve brand image to increase purchase intention. Limitations include the size of the product, the nature of the sample, and the single-method approach. Future research can use the model for other product categories. Mixed methods can also be applied to investigate specific dimensions of risk.

Keywords: Skincare, Purchase Intention, Brand Image, Endorser Credibility, Risk Perception

1. Introduction

Companies face more intense competition to attract consumers in the dynamic socio-economic and consumer behavior scenario, as the skincare industry is booming in countries such as Indonesia (Herdyanti & Mansoor, 2020). The current skincare products in the market are using an effective marketing strategic. The rising interest in personal grooming and the increasing popularity of online shopping drive this part. Indonesia has grown to be one of the largest markets of skin care in Southeast Asia (Wijaya *et al.,* 2025). Industry analysts say that its annual market value is experiencing constant double-digit growth. But that meteoric growth has also made things more competitive. Industries are resorting to aggressive marketing tactics as the market becomes increasingly crowded. Many skincare brands suffer from weak brand identities, products that just fizzle out, and marketing that does not work. For example, celebrity endorsements do not necessarily translate into consumer purchases or long-term loyalty.

This creates major management and commercial problems for skin care companies. Companies invest heavily in celebrity and influencer endorsements in the hope that these strategies will result in higher levels of consumer engagement and sales (Atta *et al.,* 2024; Kumar *et al.,* 2025). However, if these marketing investments do not translate into purchase intents, the firms might be looking at an inefficient allocation of the marketing budget, which diminishes the brand's competitiveness and the customers' confidence. These industry-level inefficiencies can impact market sustainability and compel enterprises to focus on sustainable marketing and brand positioning (Utami, 2024). In the highly competitive skincare industry, businesses need to have a comprehensive understanding of the factors

affecting the client's buying intention. This situation can highlight the strategic and sustainable performance of the sector (Walawalkar *et al.,* 2026).

At the same time, the skin care industry is experiencing increasing consumer risk concerns, especially in terms of product safety, ingredient transparency, and performance reliability. Indonesia's regulatory agencies have a long history of documenting dangerous or non-compliant cosmetic products, which has led to consumer mistrust and damaged the reputations of companies. The problems indicate that the purchase decision of skincare is not only affected by promotional attractiveness but also by perceived risk, which can erode customer trust and cause customers to switch brands or not purchase.

Thus, a management gap occurs in many skincare companies where substantial promotional expenditure, particularly for celebrity or influencer endorsements, does not necessarily translate into actual consumer purchases (Sedana & Mahyuni, 2024). Without a clear understanding of how consumers interpret endorsements and perceive the risk, marketing strategies may not have the desired behavioral outcomes (Roostika *et al.,* 2025).

One common technique is the use of an endorser, a celebrity who promotes a product to make the consumer more confident and pay more attention. But consumers are also becoming more aware of the possible risks of using skincare products. Endorser credibility and risk perception are considered important factors that affect purchase intention, while brand image can play a mediating role that affects the relationship between these factors and consumer decision-making (Sumartini *et al.,* 2021). This study is significant for firms to obtain the interaction of these variables so that they can develop effective marketing strategies to capture attention and convert the interests of consumers into actual buying behavior.

The two most important factors in consumer choice in today's competitive and sensitive market are the endorsement credibility and the risk perception of the product. An important, yet frequently overlooked, piece of this process is the brand image. Previous studies have studied endorser credibility, risk perception, and purchase intention separately, but there is very limited study on brand image mediation variable in these relationships in the skincare industry, especially in emerging markets. This is a relevant gap since poor marketing decisions in extremely competitive industries such as skincare can result in considerable financial losses, wasted promotional spending, and loss of consumer trust (Kumar et al., 2025). Therefore, the present study intends to fill this vacuum by studying the mediating role of brand image between endorser credibility, perceived risk, and purchase intention in the context of the Indonesian skincare industry.

The theoretical frameworks relevant for this study are endorser credibility theory, risk perception theory, and brand image theory. The effectiveness of promotional efforts is determined by three important dimensions of credible endorsement such as skills, attitude, and attractiveness (Ohanian, 1990). On the other hand, Zhu (2016) described that perceived risks, including financial, social, psychological, and performance risks, are essential to shape consumers' purchasing behavior. Keller (1993) argued a strong brand reputation can increase the effect of endorser credibility and reduce perceived risks, thus increasing consumers' willingness to buy through his brand image theory.

The endorser credibility, purchase intention, risk perception, and consumer decision-making have a strong relationship in the marketing research (Mookda *et al.,* 2020 & Putri & Roostika, 2022). Most of this research, however, deals with direct effects and neglects the possible mediating effect of brand image. Moreover, the literature on skincare products has overlooked the connection between endorser credibility and risk perception. Previous marketing research has extensively examined the dimensions of endorsed credibility, risk perception, and intention to buy. The research is fragmentary and mostly about their direct effect. There is a significant gap in theoretical and empirical studies about the relationship between endorser credibility and perceived risk and consumer purchase intention. Specifically, mediation of brand image has been largely overlooked. This is especially true in the skincare industry, where health concerns and the efficacy of the product increase the perceived risk.

This research provides a more complete model of consumer decision making, contributing to current understanding. The mediating theory of brand image in this study was based on the endorser credibility theory and risk perception theory. Furthermore, the study offers new insights by applying data from the skincare sector in a developing market. This increases the generalizability of previous findings mostly based on developed markets. The present study aims to fill these gaps by investigating the mediating role of brand image on the relationship between

endorser credibility and purchase intention and perceived risk and purchase intention in the context of the skincare industry. The study is therefore providing useful insights into consumer behaviour and decision making processes.

The expected results will be theoretical and practical contributions. This study intends to contribute to the marketing management literature, especially in the area of consumer behavior, by providing a more comprehensive understanding of the relationship between endorser credibility, risk perception, and brand image in the theory. The data can help skincare companies design effective marketing strategies to meet consumers' expectations. Understanding of these factors may assist corporations in making an informed decision while choosing an endorser, protecting a brand image and managing customer problems, increasing trust and buy intention, and encouraging sustainable practices in the market (Walawalkar *et al.,* 2026).

2. Literature Review

The present study is developed on the theories of consumer behavior and perceived risk which explain how consumers evaluate marketing cues under the conditions of uncertainty. Endorser credibility theory (Ohanian, 1990) states that source-related cues have an impact on consumer trust and evaluation. The theory of perceived risk states that consumers reduce uncertainty by making purchase decisions based on external cues such as brand image and endorsement. Together these frameworks provide a rationale for the interrelationships between endorser credibility, perceived risk, brand image, and purchase intention in the proposed research model, with perceived risk being a central and distinct construct in this study.

Endorser credibility (EC) is widely acknowledged as a significant factor influencing consumer behavior. Ohanian (1990) provides endorser credibility with three dimensions, which include expertise, which means perceived knowledge and competence of the endorser in a specific domain. Then trustworthiness means the audience's confidence in the endorser's honesty and integrity, and lastly attractiveness involves the physical appeal and personality of the endorser, both of which can shape consumer perceptions positively (Roostika *et al.,* 2025). From a theoretical perspective, credible endorsers serve as heuristic cues that enhance message acceptance and reduce uncertainty, mainly in product categories requiring higher involvement. Studies by Utami (2024) demonstrate that credible endorsers can significantly enhance consumers' attitudes toward a product and increase their purchase intention (PI). EC plays a significant role in shaping brand image (BI), which subsequently influences consumers' purchasing decisions by enhancing positive brand perceptions and thereby enhancing the probability of purchase (Atta *et al.,* 2024; Ismail & Krishnanraw, 2025). Follow the above description, the hypotheses below show:

H1: EC has a positive effect on PI

H3: EC has a positive effect on BI

Perceived risk (PR) is particularly crucial in the cosmetics sector as the items are personal and frequently sensitive. As per the perceived risk theory the process of risk reduction is a very critical factor that influences the customers buy decisions when the consumers expect to have certain negative outcomes. Maziriri, & Chuchu, (2017) divided PR into four: financial, social, psychological and performance hazards. Financial risk is the risk of losing money. Social risk is the risk of being evaluated or disliked by other people. Psychological risk is the worry it creates. Performance risk is the fear that the product will not do what it is supposed to do.

Nurcahya and Bastaman (2024) revealed that when the PR is high, consumers choose to postpone their purchase or not purchase the skincare product because they are not convinced about the safety and effectiveness of the skincare product. This study stresses the need of reducing the perceived risks through credible endorsement and strong brand positioning (Roostika *et al.,* 2025). BI is one of the key aspects to mitigate perceived risks and increase EC impacts. BI is the core perception of a brand by consumers based on their experiences, word of mouth and marketing communication (Keller, 1993). Strong BI generates trust and loyalty that in turn strengthen PI in high risk environments. The description above suggests the following hypothesis:

H2: PR has a positive effect on PI

H4: PR has a positive effect on BI

Previous research has shown the importance of brand image (BI) in transforming marketing stimuli into customer behavioral intentions. Purchase intention (PI), generally described as an individual's subjective probability,

willingness, and tendency to perform future purchasing action (Ajzen, 1991). Some studies operationalize purchase intention as the immediate likelihood of making a purchase. However, the consumer behavior literature recognizes that PI may manifest in more general behavioral tendencies related to future purchasing decisions, such as purchase planning, repeat purchase tendency, responsiveness to recommendations, and behavioral readiness toward market offerings. In particular, for very social and experience-based product categories such as skincare, customers develop purchase intentions through the combination of personal evaluation, social influence, and expected consuming behavior. In this study, then, PI is conceptualized as a multidimensional behavioral predisposition to skincare product purchasing, rather than just an immediate transactional intention. BI plays a major mediator role in the link between EC and PI (Sumartini *et al.,* 2021). Similarly, Sedana & Mahyuni (2024) found that excellent BI can diminish consumers' PR and increase the persuasive effect of EC. Moreover, Nurcahya & Bastaman (2024) and Ismail & Krishnanraw (2025) further underline BI's dual mediating role in consumer decision-making.

However, existing research has not sufficiently explained the psychological mechanism of how perceived risk affects purchase intention. The skincare industry is rife with uncertainty for consumers regarding product safety, efficacy, ingredients, and side effects. Consumers first assess whether a brand is trustworthy, reliable, and capable of addressing such risks, rather than directly translating these concerns into purchase decisions. This evaluation then results in the brand image, which in turn influences the consumers' willingness to buy. Thus, brand image is an important factor in the cognitive process of converting risk perception into behavioral intentions. In theory, brand image is required in this situation, as it is the intermediate evaluation process consumers experience between perceived risk and purchase decisions.

Moreover, there is a lack of research that has studied simultaneously endorser credibility, perceived risk, brand image, and purchase intention using a single integrated model in the skincare industry, especially in emerging markets. Filling this gap may lead to a more holistic understanding of how endorser credibility and perceived risk are transformed together via brand-related evaluations before they affect consumers' purchase intentions. On the basis of these arguments, the following hypotheses are suggested:

H5: BI has a positive effect on PI

H6: EC has a positive effect on PI through BI

H7: PR has a positive effect on PI through BI

3. Methods

3.1. Research Design

This research utilizes a quantitative and cross-sectional research design to empirically examine the relationships among endorser credibility (EC), perceived risk (PR), brand image (BI), and purchase intention (PI) in the market of skincare product. The rationale for the choice of the survey-based approach was its relevance to the systematic measurement of hidden concepts and the measurement of the structural relations of the conceptual model using statistical analysis. Figure 1 presents the proposed conceptual framework. The study employed a non-probability purposive sampling technique which is appropriate where respondents are to meet specific criteria relevant to the research objectives. Respondents were specifically selected because they were previously exposed to skin care product ads with endorsers such as celebrities or social media influencers. The study involved consumers who have seen advertisements for skin care products that featured celebrities and social media influencers as endorsers.

This selection criterion was used to ensure the respondents have enough contextual knowledge to assess the credibility of the endorsement, perceived risk, brand image and purchase intention. The questionnaire was constructed with a screening question to allow the purposive sampling procedure to investigate whether the respondents ever watch skincare advertisements with endorsers (i.e., celebrities or influencers). The question asked was if respondents had seen or interacted with skincare advertisements that included endorsers. Only those who answered positively were allowed to proceed with the survey. Non-compliant or incomplete responses were excluded from the final data set.

3.2 Data Collection Analysis

Data collection process through a structured self-administrated questionnaire, accessible through digital and physical channels. The online survey was conducted through Google Forms, and the offline survey was distributed in controlled settings to reduce the bias of the responses. The data collection period was deliberately restricted to a particular timeframe to avoid temporal effects and to enable consistency in participants' perspectives. To reduce common method bias and enhance the reliability of the data, participants were informed that their participation was voluntary and anonymous and that all answers would be treated as valid. This approach was developed to minimise social desirability bias and promote honest responses.

After the data collection phase, a thorough screening process was conducted to eliminate duplicate entries, incomplete questionnaires and response patterns that were straight-lining. The final analysis was based on 150 valid responses. The sample size was acceptable for Partial Least Squares Structural Equation Modelling (PLS-SEM), particularly given the model complexity and the mediating variable (Hair *et al.,* 2017). In addition, this study's method applies a parallel analysis of the outer and inner model with mediation effects.

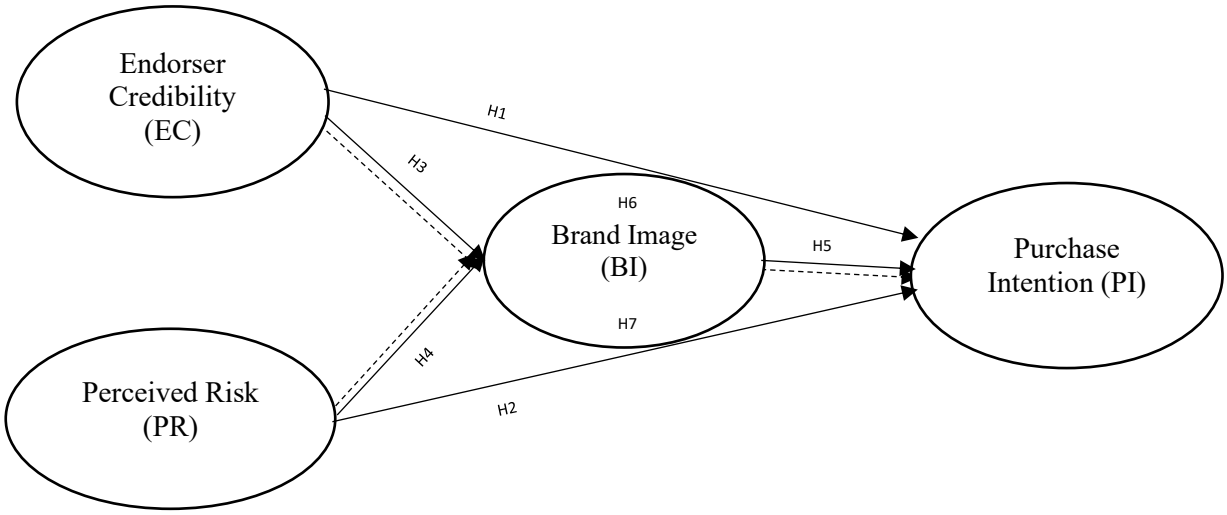


Figure 1. Conceptual Model

3.3. Measures

To ensure content validity, all constructs studied in the present study were measured by multi-item scales derived from previous, established, and validated studies. The questionnaire contained 23 measurement items concerning endorser credibility, perceived risk, brand image, and purchase intention. All the questionnaire items used in the survey are listed in Table 1. Some wording was changed slightly to make the text relevant to skin care, but the original meaning was preserved. Responses were collected on a 5-point Likert scale, with 1 representing strongly disagree and 5 representing strongly agree. This method is popular in consumer behavior research to gauge people's opinions. Purchase intention was conceptualized as a broader purchase-oriented behavioral predisposition rather than solely an immediate intention to buy. Consistent with consumer behavior literature, purchase intention can be expressed through consumers' willingness to buy, purchase plans, tendency to keep buying, responsiveness to recommendations, and behavioral readiness towards market offerings (Ajzen, 1991). This broader operationalization is particularly relevant in the skincare industry, where purchasing decisions are often shaped by personal evaluations, social influence, and ongoing engagement with brands. Therefore, the purchase intention construct was designed to capture multiple manifestations of consumers' behavioral orientation toward skincare product purchasing.

4. Results

4.1 Respondent Profile

The sample of 150 consumers was obtained using purposive sampling among consumers who had been exposed to skincare advertising and had experience evaluating skincare products.

Table 1. Construct and Measurement Items

Variable	Items	References
Endorser Credibility (EC)	EC1: The endorser understands and/or has experience with the skincare products they endorse.	(Ohanian, 1990); (Erdogan, 1999)
	EC2: The endorser has good intentions, is honest, and genuinely cares about consumers.	
	EC3: The endorser demonstrates honesty and transparency.	
	EC4: The endorser's appearance is attractive in the context of the product being endorsed.	
	EC5: The endorser fits the brand image and values of the endorsed product.	
	EC6: The endorser is popular and influential on social media in relation to the skincare product.	
Perceived Risk (PR)	PR1: There is a fear that the price paid may not be worth the value received.	(Maziriri, E. T., & Chuchu, T., 2017); (Barbieri et al., 2017)
	PR2: There is uncertainty regarding future maintenance or treatment costs.	
	PR3: Concern about the possibility of financial loss if the product does not meet expectations.	
	PR4: Fear that the product may not function as expected.	
	PR5: Concerns about safety when using the product.	
	PR6: Fear of being negatively judged by others for making the purchase.	
Brand Image (BI)	BI1: The characteristics and features of your skincare product are portrayed by the brand and are distinguishable from other products.	(Keller, 1993); (Aaker, 1996)
	BI2: Visual identifiers such as logo, color, and design are clearly represented by your skincare brand.	
	BI3: Perception that the brand consistently maintains product quality over time.	
	BI4: The brand is perceived as honest and trustworthy.	
	BI5: The brand is perceived as friendly, warm, and humble.	
Purchase Intention (PI)	PI1: You intend to purchase skincare products soon.	(Ajzen, 1991); (Apupianti et al., 2019)
	PI2: You plan ahead when purchasing skincare products.	
	PI3: You are loyal to the skincare product.	
	PI4: The skincare product is considered to offer good value for money.	
	PI5: You purchase the product based on recommendations from friends, family, or influencers.	
	PI6: You are influenced by market trends or product popularity.	

The sample was comprised mostly of female respondents (83.34%), with male respondents making up 16.66% of it. The majority of the respondents were in the age group of 17-25 years (78.66%), followed by the respondents of 36 years and above (14.67%) and 26-35 years (6.67%). Diploma or bachelor's degree holders were the most respondents (54%), followed by senior high school graduates (26%) and postgraduate degree holders

(20%). In terms of occupation, most of the respondents were students (77.33%), followed by civil servants (6.67%), private employees (6.67%), professionals (5.33%), and entrepreneurs (4%). Income distribution revealed 48.67% of residents earned less than IDR 1 million per month, 44% between IDR 1 million and IDR 5 million, and 7.33% above IDR 5 million.

The sample is mostly made up of younger skincare consumers who are active on social media and in marketing communications that are based on endorsements. Therefore, the results need to be interpreted within this consumer context and not generalized to all skin care consumers without caution.

4.2 Measurement Model

The measurement model examines a number of characteristics such as factor loading, validity and reliability. Table 2 **Error! Reference source not found.**demonstrates that most items had item loadings over the acceptable t hreshold of 0.60, which indicates adequate indicator reliability (Hair *et al.,* 2017). However, two values under Purchase Intention (PI5 = 0.600 and PI6 = 0.490) were below this level with PI6 being well below the cut off. This implies that the item PI6 may not be a good indication for the construct and should be altered or deleted in future studies. The internal consistency of each construct was confirmed by values of Cronbach's alpha (CA) and Composite Reliability (CR). All constructs surpass the minimum acceptable value of 0.70 for both CA and CR, with values ranging from 0.789 to 0.827 and 0.853 to 0.872, respectively. This indicates that the constructs exhibit strong internal consistency reliability.

The Average Variance Extracted (AVE) was used to assess Convergent validity. All constructs achieved AVE values above the 0.50 threshold, except for Purchase Intention (AVE = 0.499), which is marginally below the cutoff. Although close, this value indicates that the PI construct may not capture as much variance from its indicators as desired. Nonetheless, given the acceptable CR and indicator loadings (except for PI6), the measurement model can still be considered adequate. According to the result measurement model, satisfied the required standards for reliability and convergent validity, supporting further analysis using the structural model.

Although two purchase intention indicators exhibited comparatively lower loadings, they were retained because they represent conceptually relevant aspects of consumer purchase-oriented behavior within the skincare market. Prior research suggests that purchase intention may be influenced by recommendation-based decision making and market trend responsiveness, particularly in highly social and digitally mediated product categories such as beauty and skincare products. Therefore, item retention was supported by theoretical relevance in addition to statistical considerations.

Table 2. Measurement Model Analysis

Aspects	Items	Loadings	CA	CR	AVE
BI	BI2	0.751	0.758	0.846	0.580
	BI3	0.793			
	BI4	0.741			
	BI5	0.759			
EC	EC1	0.773	0.813	0.870	0.573
	EC2	0.721			
	EC4	0.751			
	EC5	0.821			
	EC6	0.712			
PI	PI1	0.813	0.850	0.899	0.690
	PI2	0.861			
	PI3	0.828			
	PI4	0.820			
PR	PR1	0.725	0.810	0.868	0.569
	PR2	0.749			
	PR3	0.738			
	PR4	0.838			

	PR5	0.716			

The Fornell-Larcker criterion and the Heterotrait-Monotrait (HTMT) were analyzed to examine discriminant validity, as suggested by Henseler *et al.* (2015) for variance-based SEM approaches such as PLS-SEM and seen in Table 3 and Table 4 respectively. First, the Fornell-Larcker criterion results indicate that the square root of the AVE for each construct is higher than its correlations with any other construct. Specifically, the square root of AVE values are as follows: Brand Image (BI) = 0.728; Endorser Credibility (EC) = 0.731; Purchase Intention (PI) = 0.706; and Perceived Risk (PR) = 0.729. These diagonal values exceed the inter-construct correlations in their respective rows and columns, confirming sufficient discriminant validity.

For example, the correlation between BI and PI is 0.793, slightly higher than BI's AVE square root (0.728), but still acceptable when supported by HTMT results. Second, the HTMT values ranged between 0.310 and 0.793, well below the conservative threshold of 0.85 (and even the more lenient threshold of 0.90), indicating robust discriminant validity. These results suggest that the constructs are empirically distinct and measure different conceptual phenomena. Together, the Fornell-Larcker and HTMT results confirm that the measurement model satisfies the criteria for discriminant validity, allowing for reliable interpretation of the structural relationships among constructs in the next stage of analysis.

Table 3. Discriminant Validity: Heterotrait-monotrait ratio - Matrix

	BI	**EC**	**PI**	**PR**
BI				
EC	0.803			
PI	0.705	0.675		
PR	0.469	0.299	0.305	

Table 4. Discriminant Validity: Fornell-Larcker Criterion

	BI	**EC**	**PI**	**PR**
BI	0.761			
EC	0.642	0.757		
PI	0.571	0.567	0.831	
PR	0.370	0.241	0.257	0.754

4.3 Structural Model

Structural model assessment and mediation analysis was evaluated in the study. The initial round of model assessment focused on resolving collinearity issues. The Variance Inflation Factor (VIF) values for all constructs were significantly under the maximum number of 3.3, resulting that VIF values was not a concern in this study according to Hair *et al.* (2017). To evaluate the significance of the hypotheses, a bootstrapping procedure was employed with 5,000 subsamples. Path coefficients were analyzed to test the hypotheses and seen in Table 5 and Figure 2. The structural model summarized the seven hypotheses' results. EC → PI (β = 0.341, t = 3.791, p = 0.000). This path of hypothesis one (H1) is statistically significant and positive, suggesting that greater endorser credibility significantly increases consumers' purchase intentions. The VIF value of 1.700 is confirming no multicollinearity issues.

PR → PI (β = 0.052, t = 0.627, p = 0.530): This path is not statistically significant and not supported the hypothesis two (H2), impacting that PR is not a support variable on PI. The low VIF (1.159) further supports the absence of collinearity problems. EC → BI (β = 0.587, t = 8.976, p = 0.000): A strong, positive, and significant relationship exists, indicating that an EC enhances BI in the hypothesis three (H3). The R^2 value for BI is 0.461, meaning that 46.1% of its variance is explained by EC and PR. PR → BI (β = 0.229, t = 3.343, p = 0.001): Although PR does not directly influence PI, this significant path of hypothesis four (H4) shows that it contributes positively to BI formation. BI → PI (β = 0.333, t = 3.480, p = 0.001): A strong and significant positive effect suggests that a favorable BI significantly enhances consumers' PI in the hypothesis five (H5).

EC → BI → PI (Indirect β = 0.195, t = 2.898, p = 0.004): This result supports a partial mediation, indicating that brand image serves as a significant intermediary in the relationship between EC and PI in the hypothesis six

(H6). PR → BI → PI (Indirect: β = 0.076, t = 2.623, p = 0.009) The last hypothesis (H7) indicates that there is no significant direct effect of PR on PI, but there is an indirect effect through the brand image. This implies BI affects BI which then affects PI and PR.

The predictive power of the model was evaluated by the coefficient of determination (R^2) criterion from Hair *et al.* (2017) and suggested that the model had modest explanatory power with R^2 = 0.397 for purchase intention and R^2 = 0.461 for brand image. Furthermore, the model fit has assessed the Standardised Root Mean Square Residual (SRMR) and the Normed Fit Index (NFI). SRMR < 0.08 states a satisfactory fit of the model (Henseler *et al.,* 2015). The SRMR was 0.08 determining a good model fit. Moreover, the NFI value is 0.730 which is close to 1. It means the model fits are reasonable.

Table 5. Path Analysis

Path	O	Mean	STDEV	T statistics	P values	R-square	VIF	Remarks
H1: EC -> PI	0.341	0.336	0.090	3.791	0.000	0.397	1.700	Positive
H2: PR -> PI	0.052	0.059	0.083	0.627	0.530	0.397	1.159	Null
H3: EC -> BI	0.587	0.591	0.065	8.976	0.000	0.461	1.062	Positive
H4: PR -> BI	0.229	0.230	0.068	3.343	0.001	0.461	1.062	Positive
H5: BI -> PI	0.333	0.337	0.096	3.480	0.001	0.397	1.856	Positive
H6: EC -> BI -> PI	0.195	0.201	0.067	2.898	0.004			Positive
H7: PR -> BI -> PI	0.076	0.076	0.029	2.623	0.009			Positive

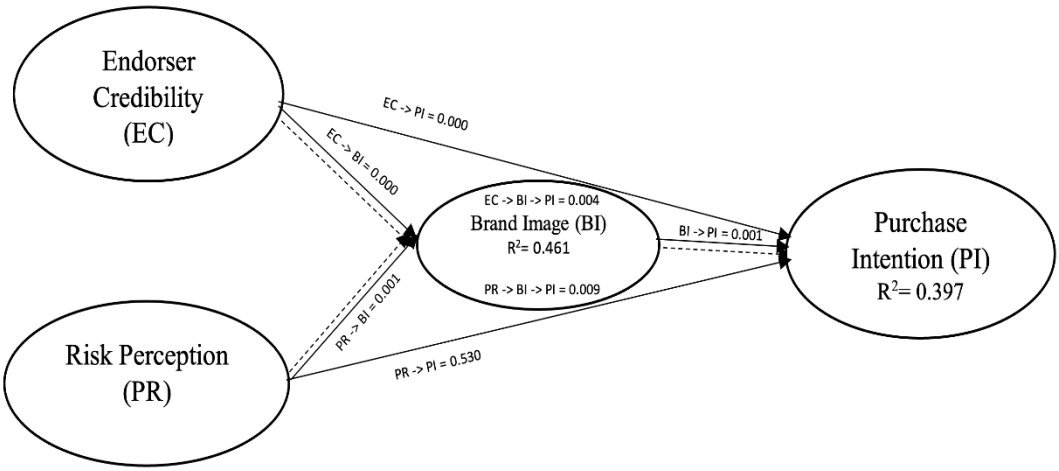


Figure 2. Structural Model Results.

5. Discussion

5.1 Endorser Creditability on Purchase Intention

The data suggest that EC has a significant influence on PI (β = 0.341, p = 0.000). This research advices that consumers who consider the endorsers as credible, especially in terms of competence, trustworthiness and attractiveness (Ohanian, 1990), are more likely to express higher intentions to purchase skincare products. This finding is consistent with Source Credibility Theory which argues that credible communicators may enhance the persuasiveness of marketing communications and positively shape consumer assessments. These findings are consistent with prior observations. Putri & Roostika (2022) found that EC is positively related to customer attitudes and PI toward the product, as items with more credible endorsers are connected with more positive product evaluations and higher buy intentions.

In addition, the mediation study indicates that BI mediates the relationship between EC and PI. However, due to its cross-sectional nature, this finding should be treated as evidence for statistical mediation rather than evidence of a causal mechanism. Managerially, the results suggest that skincare companies may want to select endorsers not only on the basis of popularity, but also on the basis of perceived knowledge and trustworthiness, especially for goods that are tied to personal health and skin safety issues. "Credible endorsers may serve as information cues, which enhance consumers' confidence in their product evaluations" (Erdogan, 1999). However, the management implications should be taken with caution because the present study identifies relationships and not causative consequences. Additional longitudinal or experimental studies are needed to confirm whether the increases in endorser credibility lead directly to changes in consumers' purchase behavior.

5.2 Perceived Risk on Purchase Intention

On the other hand, PR does not substantially affect PI (β = 0.052; p = 0.530). The consumers should manage a risk of skin irritation, incompatibility, or ineffectiveness of the product. These worries are serious enough to deter and lower the purchase intention. This result is in line with other research (Nurcahya & Bastaman, 2024) that increased PR led to decreased PI, and it offers useful managerial implications for skincare firms. The findings suggest that risk-reducing techniques (i.e., credible endorsements, unambiguous ingredient disclosure, and third-party certification) may negate perceived risk in the purchase choice process. Although PR is not a significant variable on PI operations such as BPOM certification, dermatological testing and posting of user testimonials are vital to convince the consumers and to lower the perceived risk. As a result, managers should take a proactive approach to safety and product efficacy to sustain consumer confidence in high-involvement skincare purchases (Yee *et al.,* 2025).

5.3 Endorser Credibility on Brand Image

EC has a positive effect on BI (β = 0.587; p = 0.000). Trustworthy endorsers can lead to better perceptions of the advertised brand in terms of quality, emotional appeal, and social value. This supports the notion that public figures or endorsers in promotional activities influence BI through their connections. Erdogan's (1999) systematic examination of the role of EC in developing BI is consistent with these findings which includes elements like expertise, trustworthiness, and attractiveness, can really influence the way consumers perceive a brand.

EC also reinforces BI and then PI (Sedana & Mahyuni, 2024). This suggests that, from a managerial perspective, endorser selection is a strategic brand-building decision, not a promotional tactic. The managerial implication is that EC stimulates the PI and reinforces the overall BI. Marketing campaigns should not only focus on product promotion but also build positive brand associations through the endorser's persona and communication style. A strong, attractive, and premium brand image in the eyes of consumers, which is particularly important in the skincare sector, where the perceived safety and effectiveness of the products are tightly linked to brand trust, can be built by keeping alignment between the core brand values and the public perception of the endorser.

5.4 Perceived Risk on Brand Image

Perceived risk (PR) was not related to brand image (BI). The effect was statistically significant (β = 0.229, p = 0.001), but the positive direction of the association is opposite to the conventional consumer behavior theory, which usually suggests that higher perceived risk has a negative influence on consumers' perception of a brand. This result should be interpreted with caution and not as a direct indication of the effect of risk on brand image. There are several possible explanations for this observation. In some categories of risk, they may have perceived them as indications of product efficacy rather than sources of uncertainty. In skin care, products with active ingredients, like retinol, exfoliating acids, or concentrated formulations, are usually related to higher efficiency but also to the possibility of adverse effects. Some consumers may take any level of risk as evidence of a strong or technologically advanced product.

Second, the outcome may generate a quality heuristic, where customers infer that products that need careful use are of high quality and efficacy. If this is the correct interpretation, then perceived danger is not a deterrent but a sign of exclusivity or of increased performance. Third, brand trust and safety assurance may conceptually overlap. Proactive disclosure of potential side effects and transparency about ingredients and instructions for use by brands can increase consumer awareness of risk and improve perceptions of trustworthiness and brand reliability. In these

situations, consumers may reward transparent firms with higher brand assessments, despite their high perceived risk.

However, this conclusion does not imply that higher perceived risk universally enhances brand image. Alternatively, this effect could be specific to skin care products, on the basis of respondents' perceptions of product innovation, premium positioning, and transparency of brands. Future research should also distinguish between different dimensions of perceived risk (e.g., functional, physical, financial, and social risk) to better understand their differential effects on brand-related judgments. "From a managerial perspective, companies should not deliberately increase consumers' risk perceptions. Organizations need to be clear about what they do about hazards and communicate them, supported by scientific evidence, safety certifications, and clear product instructions. These techniques can help turn customer doubts into trust in your brand. And help improve the brand's image.

5.5 Brand Image on Purchase Intention

BI is a significant variable on PI ($\beta = 0.333$; $p = 0.001$). Consumers are more likely to purchase a product that has a positive reputation, a strong brand image, and clear uniqueness. The result also supports the proposition that brand equity is an important element in the purchase decision, particularly in competitive segments like skincare products. The present research extends prior research that demonstrated the effect of BI on consumers' product perceptions, attitudes, and PI. A strong BI can boost consumer trust, decrease PR, and make a purchase more likely. The study emphasizes the necessity for practitioners to communicate consistently brand messages that are based on safety, quality, and reliability, especially in markets where consumers may have doubts about the suitability of the product. Companies need to be consistent in their brand identity across all touchpoints, including product packaging, visual design, digital communication, and customer service.

5.6 Endorser Credibility on Purchase Intention Through Brand Image

The mediation path analysis shows a significant mediation effect of BI between EC and PI ($\beta = 0.195$; $p < 0.004$). Thus, EC has a direct effect on PI by improving BI. This research aligns to the studies of Putri & Roostika (2022) and Rosli *et al.* (2025) that investigated the mediating influence of BI on the connections of EC, PR, and PI. Evi Novitasari and Nabila Kharimah Vedy (2022) concluded that BI mediates both relationships significantly, strengthening the positive effect of EC and reducing the negative effect of PR on PI. This finding has managerial implications that companies need to strategically manage the linkage between EC and BI development to maximise PI. The finding indicates that brands need to integrate endorsers into long-term strategies rather than use them only for short-term promotions. It is important for endorsers to understand the brand's values in order to make their messages compatible with the brand identity. A helpful and consistent BI would make the impact of the endorsers much more effective on influencing the decision of consumers to make the purchase.

5.7 Perceived Risk on Purchase Intention through Brand Image

The mediation of BI on the relationship between PR and PI is also significant ($\beta = 0.076$; $p = 0.009$), and the effect remains positive. Therefore, the idea that PR decreases PI through BI is not confirmed. This is a finding that skincare companies should take seriously, for the right brand positioning can minimise or even reverse PR. A "risk" brand can still be highly appealing if it is perceived as effective, imaginative, or excellent. PR and PI are close to BI.

This finding shows that PR has no direct impact on PI, but a successful company in improving its BI can offset or even reverse the negative effect of risk perception. It is found that BI significantly mediates these interactions, strengthening the positive effect of EC and weakening the negative effect of PR on PI (Novitasari *et al.,* 2022; Rosli *et al.,* 2025). This study is important for management because BI can cancel and even reverse the negative effect of PR. Thus, companies need to convey their brand message in a way that fosters trust and positive quality impressions (Monfort *et al.,* 2025). Practical measures include labelling products with clear ingredients, evidence-based claims, expert endorsements and instructional information to help customers understand and manage product-related hazards. In addition to the PR, it also has quality visuals, credible science claims and an educational communication strategy that helps buyers to feel more informed and confident about the product.

5.8 Theoretical Implications

Overall, the results suggest that brand reputation is a significant mediating variable that converts external marketing stimuli into consumer buying behavior. The most dominant antecedent was the endorser's credibility, which had a direct and indirect effect on buy intention, while risk perception only influenced purchasing decisions through brand image creation. The findings suggest that trust, authenticity, and positive brand relationships are more important than risk factors in the evaluation of skin care products by consumers. Thus, organizations must actively integrate authentic endorsement procedures with brand-building operations to enhance consumer confidence and buying intention in increasingly competitive digital marketplaces.

This research found several major implication to the research on consumer behavior and endorsement. First, it reconceptualizes brand image as a central psychological process that simultaneously mediates the impact of positive endorser credibility and perceived risk on purchase intention. The results show that brand image has a strategic role in the customers' choice-making with partial and full mediation effects, respectively. Second, the research implies to the perceived risk research by indicating that perceived risk have no direct influence on the desire to buy skincare products but an indirect effect through the formation of a brand image. These results challenge the prevailing assumption that risk perception translates directly into purchase behavior.

Third, this research contributes facts from Indonesia as a rising market where the process behind skincare purchase decisions might be changed due to increasing digitalization and influencer-led consumption trends. The present findings extend previous theories by delineating the routes through which brand-related evaluations transfer credibility and risk cues to ultimately impact consumer behavioral intentions.

5.9 Practical Contributions

The practical contributions for skincare companies, marketers, and practitioners of digital platforms are crucial implication to the study. First, the results indicate that endorser credibility is an important strategic resource that directly and indirectly increases consumers' purchase intentions. Therefore, brands should prioritize authenticity, expertise, and trustworthiness over popularity or follower count when selecting endorsers. Long-term relationships with reputable sponsors are likely to foster sustainable trust among consumers and brand equity (Millán et al., 2026).

Second, the study found that risk perception does not deter intent to buy directly but affects consumers via the formation of brand image. That means companies need to shift from reducing risk perceptions to building a trustworthy brand image. Transparent ingredient information, safety certifications, scientific evidence, customer testimonials, and clear product claims can help consumers convert risks into positive brand evaluations. Third, brand image is an important mechanism between both endorser credibility and perceived risk and purchase intention; thus, it is recommended that firms implement an integrated marketing strategy that includes influencer marketing, brand-building activities, and risk communication simultaneously. Organizations should view these activities as strategically aligned rather than disparate initiatives, and they should leverage them to enhance consumer confidence and purchasing behavior.

The results are of particular interest to skincare companies operating in emerging digital markets such as Indonesia, where consumers increasingly use social media information and influencer recommendations in purchase decisions. For firms entering similar emerging economies, it is important to recognize that brand management and trust building may be more effective than risk reduction alone in influencing consumer purchase intentions.

6. Conclusion

The research used PLS-SEM to test the study framework in the cosmetics business. The results found that endorser credibility had a significant relationship with purchase intention ($\beta = 0.341$, $p = 0.000$) and brand image ($\beta = 0.587$, $p = 0.001$). When the consumer perceives the endorser as credible, their attitude toward the brand and buy intentions are positive. However, perceived risk was not significantly associated with purchase intention ($\beta = 0.052$, $p = 0.530$), and was significantly and positively associated with brand image ($\beta = 0.229$, $p = 0.001$). This implies a context-dependent association and needs to be interpreted with caution. Brand image had a positive influence on purchase intention ($\beta = 0.333$, $p = 0.001$) and served as an important mediating mechanism for endorser credibility ($\beta = 0.195$, $p = 0.004$) and perceived risk ($\beta = 0.076$, $p = 0.009$). Model accounts for moderate

percent of variance of brand image and buying intention. The percentage of variance of brand image is 46.1% (R^2 = 0.461) and for buying intention is 39.7% (R^2 = 0.397).

Finally, the results indicate that brand image is an important cognitive mechanism in transferring positive cues (e.g. endorser credibility) and negative cues (e.g. perceived risk) to buy intention among the skincare customers. However, the results should be interpreted with caution, due to the cross-sectional and self-reported nature of the study and the sample being dominated by young and digital-savvy consumers. Future research should examine more diverse populations and other dimensions of perceived risk and should use longitudinal or experimental designs to improve external validity and causal inference.

In addition, the operationalisation of purchase intention in this study reflects a larger purchase-oriented behavioural disposition that includes consumers' preferences for future purchases, purchase planning, and susceptibility to market-related factors. This technique does reflect the complexity of skincare-buying behaviour, but future research may use more narrowly defined measures of purchase intention to enhance construct distinctiveness and avoid potential conceptual overlap with related constructs, such as brand image.

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Author Contribution Statement

Muchtar: Conceptualization, Writing - Original Draft. ST Salmah Sharon: Data Curation, Investigation. Afrizal Firman: Writing - Review & Editing, Methodology, Formal Analysis, Visualization, Supervision. Mustika Kusuma Basir: Formal Analysis, Visualization. Ankita Manohar Walawalkar: Writing - Review & Editing, Formal Analysis. All the authors have read and agreed to the published version of the manuscript.

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During the preparation of this manuscript, the author(s) used Gen AI to assist with grammar correction, and language editing. The tool was not used to develop the research design, conduct data analysis, generate research findings, or formulate the interpretation of results. The author(s) reviewed and revised the content and take full responsibility for the accuracy, integrity, and originality of the final manuscript.

Conflict of Interest

The authors have no conflicts of interest to declare. There is also no financial interest to report. The author certifies that the submission is original work and is not under review at any other publication.

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Cite this Article

Muchtar, ST Salmah Sharon, Afrizal Firman, Mustika Kusuma Basir, Ankita Manohar Walawalkar, Understanding Skincare Purchase Intention: The Role of Brand Image and Endorser Credibility under Risk Perception, Asian Journal of Interdisciplinary Research, 9(4), (2026) 1-15. https://doi.org/10.54392/ajir2641