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**THE INFLUENCE OF INFLUENCER CREDIBILITY AND ONLINE  
CUSTOMER REVIEWS ON PURCHASING DECISIONS FOR MUSLIM  
FASHION PRODUCTS FROM THE HEYLOCAL BRAND WITH BRAND  
TRUST AS A MEDIATOR**

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**Abstract**

This study aims to examine the influence of influencer credibility and online customer reviews on the purchase decision of Heylocal Muslim fashion products, with brand trust as a mediating variable. Employing a quantitative approach, data were collected through a closed-ended questionnaire based on a five-point Likert scale, distributed to consumers who had previously purchased Heylocal products and were exposed to influencer campaigns and online reviews. A purposive sampling technique was applied to select relevant respondents, and the data were analyzed using Partial Least Squares (PLS) via SmartPLS software. The results show that influencer credibility significantly affects brand trust but does not directly influence purchase decisions. In contrast, online customer reviews positively influence both brand trust and purchase decisions. Moreover, brand trust mediates the relationship between both influencer credibility and online reviews with purchase decisions. While the quantitative approach offers statistical robustness, future research may benefit from incorporating qualitative insights such as in-depth interviews to capture the nuanced motivations behind consumer trust and decision-making. These findings emphasize the strategic value of integrating credible influencers and customer reviews in digital marketing to foster brand trust and stimulate consumer purchases.

**Keywords:** Brand Trust, Digital Marketing, Influencer, Online Review, Purchase Decision



## INTRODUCTION

The rapid advancement of digital technology has transformed the landscape of marketing, compelling businesses to adopt more targeted and adaptive promotional strategies. Among these, the use of social media influencers has emerged as a prominent approach to engage consumers and build brand visibility. Influencers individuals with a substantial online following—frequently act as third-party endorsers on platforms such as Instagram, Twitter, Facebook, and YouTube, offering persuasive content that can shape consumer attitudes and behaviors (Alhensa & Hasna, 2021).

A key factor in the effectiveness of influencer marketing is influencer credibility, which reflects the degree to which followers perceive an influencer as trustworthy and knowledgeable (Shimp, 2014). Credible influencers can enhance brand communication and foster consumer confidence, especially in the highly competitive online marketplace. Beyond celebrity status, credibility is rooted in the influencer's ability to connect authentically with their audience.

In parallel, online customer reviews (OCRs) have become a vital source of product-related information. These reviews often written by previous consumers help potential buyers evaluate the strengths, weaknesses, and overall value of a product (Hidayat, 2018; Ulva et al., 2025). Transparent feedback from fellow consumers plays a pivotal role in shaping purchasing decisions, particularly in the context of e-commerce where direct product experience is absent.

An essential bridge between both influencer credibility and online reviews is brand trust the consumer's confidence in a brand's reliability and integrity. Trust is a mediating factor that can amplify or weaken the impact of promotional messages on consumer decisions.

Despite the growing interest in digital endorsements, past studies show inconsistent findings. While Darwin (2020) reported a positive influence of influencers on purchase decisions, Nirmala et al. (2021) found no significant effect. These contradictory results highlight a gap in understanding the mechanisms through which influencer credibility and OCRs influence consumer behavior.

To address this, the present study investigates the impact of influencer credibility and online customer reviews on purchase decisions, with a specific



focus on brand trust as a mediating variable, in the context of the Muslim fashion brand *Heylocal*. This research aims to provide deeper insight into how digital trust-building mechanisms affect consumer choices, offering theoretical and practical contributions to marketing strategies in the digital era.

## LITERATURE REVIEW

### **Influencer Credibility, Online Customer Review, Brand Trust, and Purchase Decision**

In the digital marketing landscape, influencer credibility, online customer reviews (OCRs), and brand trust are pivotal factors shaping consumer purchase decisions, though their effects are context-dependent, influenced by product type, demographics, and platform characteristics. Influencer credibility extends beyond follower count, encompassing expertise, trustworthiness, similarity, and attractiveness (Rifqi Adrianto, 2021; Kirana et al., 2022), and can foster brand trust through authentic communication (Lou & Yuan, 2019). However, its impact may diminish when audiences perceive promotions as insincere (Djafarova & Rushworth, 2017). Similarly, OCRs viewed as a form of electronic word-of-mouth (Filieri, 2014) enhance trust when perceived as credible and balanced, but overly biased reviews can reduce their effectiveness (Lackermair et al., 2013), with consumer digital literacy further moderating their influence (Erkan & Evans, 2016). Brand trust itself, formed through consistent positive experiences and reduced risk perception (Madeline & Sihombing, 2019), remains fragile and susceptible to single negative incidents (Hidayanti & Nuryakin, 2018). Ultimately, the purchase decision process traditionally seen as rational and linear (Kotler & Armstrong, 2016; Assauri, 1966) is now increasingly driven by impulsivity, social media exposure, and online interactions, particularly among younger consumers (Irawan & Farid, 2000).

### **Hypothesis Development**

#### **The Effect of Influencer Credibility on Brand Trust of Heylocal**

Influencer credibility not only affects product perception but also fosters consumer trust in the brand they represent (Aji Pramana, 2023). When consumers perceive an influencer as honest, knowledgeable, and sincere, these traits are transferred to the promoted brand. Lou & Yuan (2019) found that credible



influencers can enhance brand trust by serving as a bridge between the brand and consumers in building authentic communication. Therefore, influencer credibility is likely to influence brand trust. The hypothesis proposed is:

**H1: Influencer credibility affects brand trust of Heylocal.**

### **The Effect of Online Customer Reviews on Brand Trust of Heylocal**

Online customer reviews not only serve as a medium for sharing user experiences but also play a critical role in building consumer trust in a brand. Reviews that are consistent, honest, and transparent create the perception that the brand is open to feedback and reliable in quality. According to Erkan & Evans (2016), information derived from electronic word of mouth (e-WOM), including online reviews, significantly boosts brand trust as consumers perceive it as objective insight from fellow users. Therefore, the presence of online customer reviews is expected to influence brand trust. The hypothesis proposed is:

**H2: Online customer reviews affect brand trust of Heylocal.**

### **The Effect of Influencer Credibility on Purchase Decision of Heylocal**

Influencer credibility comprising expertise, trustworthiness, and attractiveness plays a major role in shaping consumer perceptions of a product or brand. When an influencer is perceived as credible, audiences are more likely to trust their recommendations and consider them relevant in their decision-making process. This is supported by Lim et al. (2017), who found that highly credible influencers enhance consumer attitudes and strengthen both purchase intentions and decisions. Therefore, influencer credibility is expected to influence consumer purchase decisions. The hypothesis proposed is:

**H3: Influencer credibility affects purchase decisions for Heylocal.**

### **The Effect of Online Customer Reviews on Purchase Decision of Heylocal**

Online customer reviews are among the most trusted sources of information in the digital environment. Real customer experiences are perceived as more objective and authentic than company advertising. Park et al. (2007) explained that positive and relevant online reviews reinforce consumer confidence in product quality, encouraging quicker and more decisive purchasing actions. Therefore, online customer reviews are expected to influence purchase decisions. The hypothesis proposed is:

**H4: Online customer reviews affect purchase decisions for Heylocal.**



### **The Effect of Brand Trust on Purchase Decision of Heylocal**

In purchasing cosmetic products such as those offered by Sariayu, consumers naturally question the reliability and intentions of the brand as part of their decision-making. Previous research by Adiwidjaja & Tarigan (2017) confirmed a significant positive effect of both brand image and brand trust on purchase decisions. Therefore, brand trust is expected to influence purchase decisions. The hypothesis proposed is:

**H5: Brand trust affects purchase decisions for Heylocal.**

### **The Mediating Role of Brand Trust in the Relationship between Influencer Credibility and Purchase Decision**

Influencer credibility, which includes expertise, trustworthiness, and attractiveness, not only directly influences perceptions of the brand but also enhances brand trust. This trust acts as a bridge between influencer recommendations and consumer purchase decisions. Research by Kemec & Yüksel (2021) on Instagram influencers found that brand trust significantly mediates the relationship between influencer credibility and purchase intention, showing that brand trust is a vital pathway for converting influencer influence into buying behavior. The hypothesis proposed is:

**H6: Brand trust mediates the relationship between influencer credibility and purchase decisions.**

### **The Mediating Role of Brand Trust in the Relationship between Online Customer Reviews and Purchase Decision**

Online customer reviews—whether in text, ratings, or numerical scores—are often considered a form of electronic word-of-mouth (e-WOM). Research by Anjaya & Dwita (2023) on the Optik Mekar Padang platform confirmed that online customer reviews positively influence purchase intention and that trust functions as a significant mediator. In other words, positive reviews enhance brand trust, which subsequently drives consumer purchasing decisions. The hypothesis proposed is:

**H7: Brand trust mediates the relationship between online customer reviews and purchase decisions.**



## RESEARCH METHOD

This study adopts a quantitative approach using a survey method, where data were collected through the distribution of structured questionnaires to consumers who had previously purchased Muslim fashion products from Heylocal and had been exposed to influencer marketing campaigns and online consumer reviews. The sampling technique employed was purposive sampling, targeting individuals who met the following inclusion criteria: (1) aged between 18 and 40 years, (2) had purchased Heylocal products at least once in the past six months, and (3) actively used social media platforms (such as Instagram or TikTok) to follow fashion influencers or read online reviews before making purchasing decisions. These criteria were set to ensure the relevance and validity of the respondents' experiences with the variables studied.

The final sample consisted of [insert number] respondents, balanced across gender and age groups to enhance representativeness. Demographic data such as gender, age, education level, monthly expenditure, and frequency of online purchases were also collected to provide context for the interpretation of the findings and to assess the diversity of the sample.

The primary research instrument was a closed-ended questionnaire using a five-point Likert scale to capture respondents' perceptions of the key variables. These variables included: (1) influencer credibility (independent variable), (2) online consumer reviews (mediating variable), and (3) brand trust and purchase decision (dependent variables). Each variable was measured using multiple indicators adapted from prior validated studies—for instance, audience engagement, review quality, brand reputation, price perception, and purchase intention.

Data analysis was conducted using the Partial Least Squares (PLS) approach with the SmartPLS software. The analytical process consisted of two main stages: (1) assessment of the outer model, evaluating indicator reliability, convergent validity, and discriminant validity; and (2) assessment of the inner model, analyzing the structural relationships among variables using R-square values, path coefficients, and p-values. Significance was determined by t-statistics or p-values below the threshold of 0.05, for both direct and indirect effects, particularly in evaluating the mediating role of online consumer reviews.



## RESULTS AND DISCUSSION

### Respondent Description

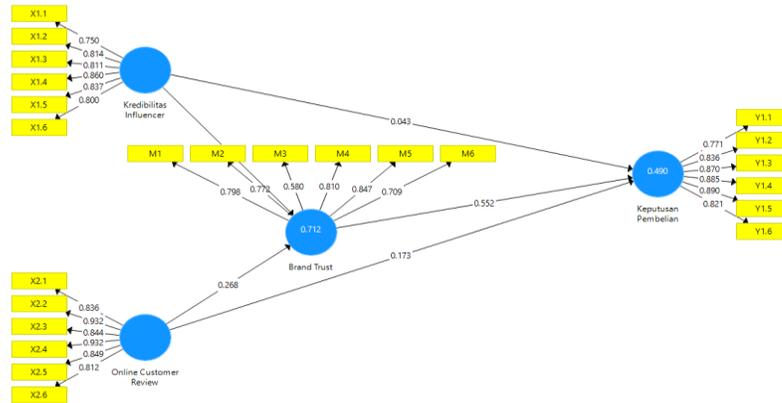
This study collected data from 163 respondents, predominantly female (87.3%), with the majority aged between 20 and 30 years (83.7%). Smaller proportions included individuals under 20 years old (13.3%) and those over 30 years old (3%). In terms of occupation, most respondents were students (81.9%), while the rest comprised private employees (9.6%) and individuals from various other professions, such as entrepreneurs, housewives, and daily laborers (8.5%). This demographic composition suggests that most participants are either still in the educational phase or early in their professional careers.

All respondents reported having an Instagram account, with a high level of exposure to promotional content: 68.5% had encountered such content within the past 24 hours, 29.1% within the past 2–3 days, and 2.4% between a week to a month prior. These characteristics indicate that the sample consists of active Instagram users with frequent interaction with promotional material, making them relevant for investigating behaviors related to influencer marketing and online reviews.

However, it is important to acknowledge the sample's demographic homogeneity as a limitation. The dominance of female students in the 20–30 age group may constrain the generalizability of the findings. As such, the behavioral patterns identified in this study may primarily reflect the perspectives of young female Instagram users, potentially overlooking variations among older age groups, male users, or individuals with different occupational and social backgrounds. Future research should consider recruiting a more diverse and representative sample to enhance external validity and capture a broader spectrum of consumer responses.

**Data Analysis Results**

**Model Measurement (Outer Model)**



**Figure 1.  
Outer Model**

**Validity Test**

**Table 1.  
Convergent Validity**

	<b>Brand Trust</b>	<b>Buying Decision</b>	<b>Influencer Credibility</b>	<b>Online Customer Review</b>
M1	0.798			
M2	0.772			
M3	0.580			
M4	0.810			
M5	0.847			
M6	0.709			
X1.1			0.750	
X1.2			0.814	
X1.3			0.811	
X1.4			0.860	
X1.5			0.837	
X1.6			0.800	
X2.1				0.836
X2.2				0.932
X2.3				0.844
X2.4				0.932
X2.5				0.849
X2.6				0.812
Y1.1		0.771		



Y1.2	0.836
Y1.3	0.870
Y1.4	0.885
Y1.5	0.890
Y1.6	0.821

Based on the data processing results, all indicators for each variable showed outer loading values above 0.7, indicating that convergent validity was met. Although the M3 indicator for the brand trust variable had the lowest outer loading value of 0.580, this figure is still acceptable in the context of exploratory research. Therefore, the instrument in this study was declared convergently valid. Furthermore, the validity test results were also strengthened by the Average Variance Extracted (AVE) value for each construct, as presented in the following table:

**Table 2.**  
**Average Variance Extracted (AVE)**

	Average Variance Extracted (AVE)
Brand Trust	0.574
Buying decision	0.717
Influencer Credibility	0.661
Online Customer Review	0.755

Based on the data in the table above, all variables in this study—brand trust, buying decision, influencer credibility, and online customer reviews—have an AVE value > 0.5. This indicates that each construct has met the convergent validity criteria, ensuring that the indicator items adequately represent the latent variables being measured. Therefore, all variables in this study are declared valid and suitable for use in further analysis.

**Discriminant Validity**

**Table 3.**  
**Discriminant Validity**

	Brand Trust	Buying Decision	Influencer Credibility	Online Customer Review
Brand Trust	0.758			
Buying decision	0.685	0.847		
Influencer Credibility	0.809	0.564	0.813	



Online Customer Review	0.565	0.503	0.428	0.869
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The results in the table show that all constructs have square root AVE values that exceed the correlation between other constructs, indicating that discriminant validity has been met. Thus, each indicator more specifically represents its latent variable without any overlap with other constructs, so that all variables are declared discriminantly valid and can be used for further analysis.

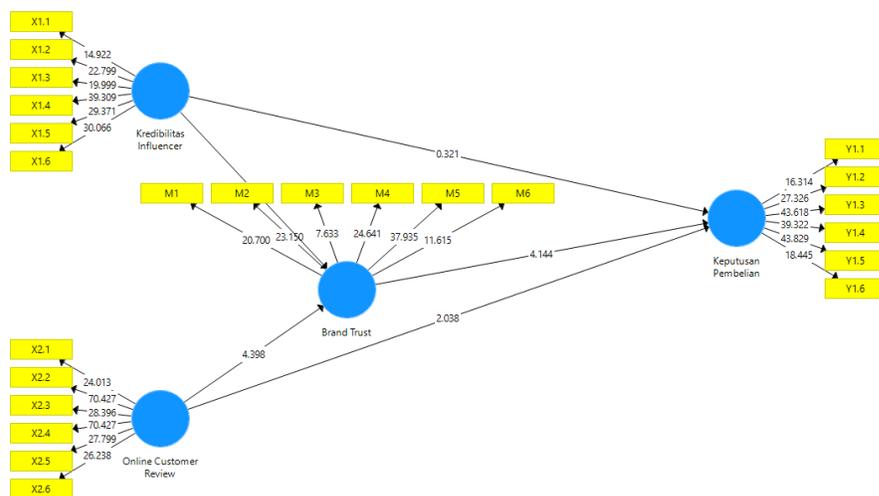
**Reliability Test**

**Table 4.**  
**Reliability Test Results**

	Cronbach's Alpha	Composite Reliability
Brand Trust	0.850	0.889
Buying decision	0.920	0.938
Influencer Credibility	0.897	0.921
Online Customer Review	0.934	0.948

All variables in this study, Influencer Credibility, online customer reviews, brand trust, and purchasing decision, showed Cronbach's Alpha and Composite Reliability values above 0.7. This indicates that each construct has a high level of internal consistency and reliability. Therefore, this research instrument is considered reliable, stable, and suitable for consistent measurement of variables in subsequent analysis stages.

**Evaluation of the Model Structure (Inner Model)**





**Goodness of Fit Test**

**R-Square (R<sup>2</sup>)**

**Table 5.**  
**R-Square (R<sup>2</sup>) Results**

	<b>R Square</b>
Brand Trust	0.712
Buying decision	0.490

Based on the data in the table above, the influence of the variables Influencer Credibility and online customer reviews on brand trust is 0.712 or 71.2%, meaning that these two variables can explain 71.2% of the variation in brand trust. Meanwhile, the influence of brand trust, Influencer Credibility, and online customer reviews on buying decisions is 0.490 or 49.0%, indicating that almost half of the variation in buying decisions can be explained by these three variables. This indicates a fairly strong contribution from the independent variables in explaining changes in the dependent variable.

**R-Adjusted Square**

**Table 6.**  
**R-Adjusted Square Result**

	<b>R Square Adjusted</b>
Brand Trust	0.709
Buying decision	0.480

Based on the data in the table above, the adjusted R-squared value for the brand trust variable is 0.709, meaning that 70.9% of the variation in brand trust can be explained by the influencing independent variables, after adjusting for the number of predictors in the model. Meanwhile, the adjusted R-squared value for the buying decision variable is 0.480, indicating that 48.0% of the variation in buying decision can be explained by the constructs acting as predictors. This adjusted value provides a more accurate picture of the model's predictive power, especially when involving more than one independent variable.



**Hypothesis Testing**

**Path Coefficient (Direct Effect)**

**Table 7.**  
**Path Coefficient (Direct Effect) Results**

	<b>T Statistics</b>	<b>P Values</b>
Brand Trust → Buying decision	4.144	0,000
Influencer Credibility → Brand Trust	15.236	0,000
Influencer Credibility → Buying decision	0.321	0.748
Online Customer Review → Brand Trust	4.298	0,000
Online Customer Review → Buying decision	2.038	0.042

Based on the analysis results in the table, it is known that the majority of relationships between variables in this study show a significant influence, indicated by P-Values <0.05. Brand trust is proven to have a significant impact on Buying decisions (T = 4.114; P = 0.000), while Influencer Credibility significantly influences brand trust (T = 15.236; P = 0.000), but does not show a direct influence on Buying decisions (T = 0.321; P = 0.748). On the other hand, online customer reviews have a significant influence on both brand trust (T = 4.298; P = 0.000) and on Buying decisions (T = 2.038; P = 0.042). These findings indicate that brand trust plays a crucial mediator in bridging the influence of Influencer Credibility and customer reviews on Buying decisions. Influencer Credibility does not influence Buying decisions directly, but rather through the formation of trust in the brand. Therefore, most of the hypotheses in this study are accepted, and the proposed model obtains strong empirical support.

**Indirect Effect**

**Table 8.**  
**Indirect Effect Results**

	<b>T Statistics</b>	<b>P Values</b>
Influencer Credibility → Brand Trust → Buying decision	4.044	0.000
Online Customer Review → Brand Trust → Buying decision	2.927	0.004

Based on the results of the mediation test in the table above, it was found that the path Influencer Credibility → brand trust → Buying decision has a T-statistic value of 4.044 and P-value of 0.000. Meanwhile, the path online customer



review → brand trust → Buying decision has a T-statistic of 2.927 and P-value of 0.004. Both P values are below the significance threshold of 0.05, which indicates that brand trust significantly mediates the influence of Influencer Credibility and online customer reviews on Buying decisions. Thus, it can be concluded that the indirect influence through brand trust in both relationships is meaningful and significant in supporting this research model.

### **The Influence of Influencer Credibility on Brand Trust in Heylocal**

The results indicate that influencer credibility has a significant impact on brand trust in Heylocal's Muslim fashion products, with a T-value of 15.236 and a P-value of 0.000 ( $p < 0.05$ ), demonstrating a strong and statistically significant relationship. This finding aligns with Lou and Yuan (2019), who emphasized that influencers possessing expertise, integrity, and personal appeal can foster consumer trust in the promoted brand. In this context, influencers serve as brand representatives who convey messages authentically, shape positive perceptions, and reinforce consumer confidence in the brand. Consumers tend to trust products endorsed by individuals perceived as honest, competent, and well-intentioned, making influencer credibility a crucial element in building brand trust. Practically, Heylocal should prioritize collaborations with influencers who are not only popular but also trusted by their audiences, as this can strengthen consumer trust and enhance competitiveness in the Muslim fashion market.

### **The Influence of Online Customer Reviews on Brand Trust in Heylocal**

The findings confirm that online customer reviews have a significant influence on brand trust in Heylocal's Muslim fashion products, with a T-value of 4.398 and a P-value of 0.000 ( $p < 0.05$ ), indicating a statistically meaningful and substantial relationship. This result is consistent with Erkan and Evans (2016), who highlighted that online reviews, as a form of electronic word-of-mouth (e-WOM), can enhance consumer trust due to their perceived objectivity and informativeness compared to traditional company-led promotions. Consumers are more inclined to trust the experiences of other users, as they are seen as reflective of actual product quality and indicative of brand transparency and reliability. In Heylocal's context, online reviews serve as a bridge between consumer experiences and brand reputation perception—positive reviews and proactive responses from the brand help reinforce trust and build a professional



image. Therefore, Heylocal should encourage honest customer testimonials and respond constructively to feedback to boost customer trust, foster loyalty, and extend the impact of digital recommendations.

### **The Influence of Influencer Credibility on Buying Decision in Heylocal**

The findings show that influencer credibility does not significantly affect the buying decision for Heylocal's Muslim fashion products, as indicated by a T-value of 0.321 and a P-value of 0.748, which exceeds the 0.05 significance threshold. This implies that while influencers may be perceived as credible, their influence alone is not strong enough to drive purchase decisions. This contradicts the findings of Lim et al. (2017), who stated that high influencer credibility can enhance purchase intentions and decisions. In this context, the ineffectiveness of influencer credibility might stem from insufficient trust in the brand, lack of relevance between the influencer and the product, or weak emotional engagement between consumers and the endorsed brand. Thus, the impact of influencers can be optimized when supported by strong brand trust, as credibility alone may shape initial perceptions but does not guarantee purchasing action. Practically, Heylocal should ensure alignment between influencers and brand values while also directly building consumer trust as a key strategy to encourage purchasing.

### **The Influence of Online Customer Reviews on Buying Decision in Heylocal**

The research indicates that online customer reviews significantly influence buying decisions for Heylocal's Muslim fashion products, as evidenced by a T-value of 2.038 and a P-value of 0.042 ( $p < 0.05$ ). These values suggest a statistically strong and significant relationship between customer reviews and purchase decisions. This aligns with Park et al. (2007), who found that relevant and positive reviews enhance consumer confidence in product quality, being perceived as more authentic and objective than company promotions. In Heylocal's case, positive user reviews contribute to building trust and emotionally influence potential buyers. Thus, it is essential for the brand to actively manage customer reviews by encouraging positive feedback and responding professionally, as this strategy can elevate brand credibility and support purchase decision-making in the Muslim fashion market.



### **The Influence of Brand Trust on Buying Decision in Heylocal**

The results demonstrate that brand trust significantly affects buying decisions for Heylocal's Muslim fashion products, with a T-value of 4.144 and a P-value of 0.000 ( $p < 0.05$ ), indicating a strong and statistically significant relationship. This supports the findings of Adiwidjaja and Tarigan (2017), who emphasized that brand trust plays a vital role in decision-making processes, especially for products tied to personal identity or lifestyle, such as fashion. In Heylocal's context, brand trust encourages consumers to feel secure and confident, ultimately motivating purchases based on perceptions of integrity, quality, and consistency. Therefore, it is critical for Heylocal to maintain consumer trust by consistently delivering high-quality products, excellent customer service, and transparent brand communication to strengthen market positioning and improve purchase conversion.

### **The Mediating Role of Brand Trust in the Relationship Between Influencer Credibility and Buying Decision**

The findings reveal that brand trust significantly mediates the relationship between influencer credibility and buying decisions in Heylocal's Muslim fashion products, with a T-value of 4.044 and a P-value of 0.000 ( $p < 0.05$ ), indicating a statistically significant indirect effect. This aligns with Kemec & Yüksel (2021), who stated that influencer credibility comprising expertise, integrity, and attractiveness—can strengthen consumer trust in the brand, which in turn drives purchase intention and behavior. In this context, while initial consumer perceptions are shaped by influencer credibility, buying decisions are more likely when that credibility successfully builds strong brand trust. Practically, companies must ensure that collaborations with influencers not only consider their credibility but also their ability to consistently convey brand values, thereby enhancing brand trust and promoting purchase conversion.

### **The Mediating Role of Brand Trust in the Relationship Between Online Customer Reviews and Buying Decision**

The results show that brand trust significantly mediates the relationship between online customer reviews and buying decisions for Heylocal's Muslim fashion products, with a T-value of 2.927 and a P-value of 0.004 ( $p < 0.05$ ). This suggests that trust in the brand plays a crucial role in translating the impact of



online reviews into actual purchasing decisions. This finding supports Anjaya and Dwita (2023), who noted that electronic word-of-mouth helps shape positive perceptions and boosts consumer trust, especially when reviews are honest, consistent, and relevant. In Heylocal's case, positive online reviews give prospective consumers confidence in the brand's quality and transparency, reinforcing the trust necessary for making buying decisions. Without brand trust, reviews alone may not be sufficient to drive purchasing behavior. Hence, Heylocal should strategically manage customer reviews to ensure that positive consumer experiences serve as credible references for potential buyers, strengthen digital communication, and boost sales conversions.

## CONCLUSION

Based on the findings, this study concludes that influencer credibility and online customer reviews significantly shape brand trust in Heylocal's Muslim fashion products, with influencer credibility comprising expertise, integrity, and personal appeal enhancing brand trust without directly affecting buying decisions, while online reviews positively impact both trust and purchase intention. Brand trust plays a mediating role, strengthening the effect of both variables on consumer decision-making. Practically, this highlights the importance for Heylocal to collaborate with credible influencers, manage customer reviews effectively, maintain product quality, and communicate transparently to build trust and boost sales. Theoretically, the study enriches influencer marketing literature by illustrating the indirect influence of influencer credibility via brand trust and addressing challenges in digital fashion retail through trust-driven strategies that shape consumer behavior.

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