BIJMT : Brilliant International Journal Of Management And Tourism

E-ISSN: 2827-8380
P-ISSN: 2810-076X

Research Article

The Influence of Brand Image, Digital Advertising, Influencer Credibility, and Customer Trust on the Online Purchase Intention of Generation Z in Yogyakarta

Agus Mulyono [1], Danang Sunyoto [2*]

[1,2] Management Study Program, Faculty of Economics and Business, Universitas Janabadra, Yogyakarta: danang_sunyoto@janabadra.ac.id
* Corresponding Author: Danang Sunyoto

Abstract. This study aims to analyze the influence of brand image , digital advertising , influencer credibility , and customer trust on online purchase intention among Generation Z in Yogyakarta. The background of this study is based on the increasing online shopping activity among the younger generation who are highly exposed to digital technology and social media. The research method used is a quantitative approach with data collection through questionnaires distributed to Generation Z respondents aged 18–26 years who are active online shoppers in Yogyakarta. Data analysis was conducted using multiple linear regression to test the relationship between variables. The results showed that the four independent variables have a positive and significant effect on online purchase intention . This finding confirms that a strong brand image, relevant digital advertising, high influencer credibility, and good consumer trust are key factors in increasing online purchase intention among Generation Z. This study provides strategic implications for business actors in designing digital marketing strategies that are more adaptive to the characteristics of young consumers in the digital era.

Keywords: Brand Image; Customer Trust; Digital Advertising; Generation Z; Influencer Credibility.

Received: September 16, 2025;
Revised: September 30, 2025;
Accepted: October 20, 2025;
Published: October 22, 2025;
Curr. Ver.: October 22, 2025.

1. Introduction

The development of digital technology has fundamentally changed the way companies interact with their consumers, particularly in the context of marketing and online purchasing behavior . This shift is increasingly significant as the younger generation, particularly **Generation Z** , becomes the dominant market segment in the digital economy. Generation Z, born between 1997 and 2012, are known as *digital natives* —individuals who grew up in an environment fully connected to the internet, social media, and mobile devices (Priporas et al., 2017). In this context, understanding the factors that influence *online purchase intentions* in Generation Z is becoming increasingly important for marketers, especially in areas like **Yogyakarta** with a large student population and a dynamic digital culture.

Theoretically, the concept of *purchase intention* in marketing is explained through *the Theory of Planned Behavior (TPB)* developed by Ajzen (1991). This theory states that a person's intention to perform a behavior is determined by three main factors: attitude toward the behavior, subjective norms , and perceptions of behavioral control. In the context of online purchasing, *online purchase intention* is influenced by consumer perceptions of the brand, trust in the digital platform, and social influence often mediated by public figures or influencers. Thus, the four independent variables— *brand image* , *digital advertising* , *influencer credibility* , and *customer trust* —can be explained as important determinants in shaping *purchase intention* in the digital era.

First, **brand image** is the main foundation in building consumer perceptions of a product's quality and value. Keller (2013) explains that *brand image* is a collection of perceptions, beliefs, and associations formed in the minds of consumers about a brand. In the digital context, brand image is formed not only through traditional advertising, but also through social media content, online interactions, and consumer reviews. Generation Z, who are highly exposed to various digital information sources, tend to judge a brand based on authenticity *and* alignment with their personal values. A brand with a positive image will more easily gain trust and form online purchase intentions (Erdem & Swait, 2004).

Second, **digital advertising** plays a central role in building product awareness and interest. According to Belch & Belch (2021), digital advertising functions as a persuasive communication tool that utilizes various interactive media to influence consumer behavior. In the digital era, advertising effectiveness is largely determined by message personalization, content relevance, and the interactive experience offered. However, the effectiveness of digital advertising is not always linear. Generation Z tends to ignore ads that are overly promotional or inauthentic. Therefore, companies need to integrate *storytelling* and *engagement marketing approaches* so that digital advertising is not only visually appealing but also builds emotional connections.

Third, **influencer credibility** is becoming an increasingly important phenomenon in digital marketing strategies. According to Ohanian (1990), influencer credibility is determined by three main dimensions: expertise *, trustworthiness* , *and* attractiveness . Influencers with high credibility can build trust and change consumer attitudes toward products through *parasocial interaction mechanisms* —the pseudo-relationships consumers feel toward public figures on social media. Generation Z tends to trust recommendations from influencers they perceive as authentic more than formal corporate advertising (Djafarova & Trofimenko, 2019). This explains why collaboration between brands and influencers has become a dominant strategy in today's digital marketing ecosystem.

Fourth, **customer trust** is a crucial aspect determining the success of online transactions. According to Gefen et al. (2003), trust in the context of e-commerce encompasses the belief that online service providers will fulfill their promises and safeguard consumers' personal data. This level of trust significantly influences consumer purchase intentions, particularly among the younger generation, who are highly aware of digital privacy and security issues. In the Yogyakarta context, consumer trust is also often influenced by local community reviews, peer testimonials, and the reputation of the e-commerce platform used.

These four variables interact dynamically to shape *online purchase intention* . *Brand image* builds initial perceptions of product quality, *digital advertising* creates a stimulus that fosters interest, *influencer credibility* strengthens social influence and external validation, and *customer trust* serves as the primary bridge between intention and purchase action. In the competitive digital economy, companies that strategically manage these four factors will have a greater chance of attracting and retaining young consumers.

With this theoretical background, the study, **"The Influence of Brand Image, Digital Advertising, Influencer Credibility, and Customer Trust on Online Purchase Intention among Generation Z in Yogyakarta,"** is crucial. This research not only contributes to the development of digital consumer behavior theory but also offers practical implications for businesses in designing marketing strategies that are more adaptive to the characteristics and values of Generation Z.

2. Literature Review

Brand Image

Brand image is a fundamental concept in marketing that plays a crucial role in shaping consumer perceptions of a product or company. Conceptually, Keller (2013) defines *brand image* as a consumer's perception of a brand, reflected in the brand associations stored in their memory. Brand image is formed from consumers' experiences, knowledge, and interactions with the brand, both directly and through communication media. The more positive a brand's image is in the minds of consumers, the greater the likelihood that consumers will have preference and loyalty to that brand.

According to Kotler and Keller (2016), *brand image* is a set of beliefs, ideas, and impressions a person has about a brand. A strong brand image not only creates differentiation in the market but also serves as an important tool in building trust and emotional connections between companies and consumers. Thus, *brand image* serves as a bridge between rational and emotional perceptions that influence purchasing decisions.

Theoretically, Keller (2003) suggests that *brand image* consists of three main dimensions , namely: Brand Attributes **,** which are descriptive characteristics of the product or service associated with the brand. These attributes can be physical such as design, quality, and features, or non-physical such as price and reputation, Brand Benefits , which are functional, symbolic, or emotional benefits that consumers obtain from the brand, Brand Attitudes , which are consumers' overall evaluation of the brand, reflecting the extent to which the brand is considered capable of meeting their needs and expectations.

Some **indicators** commonly used to measure *brand image* include: Superiority and quality of the brand compared to competitors (*perceived quality*), Ease of recognizing the brand (*brand recognition*), Positive reputation in the eyes of consumers (brand *reputation*), Emotional attraction to the brand (*emotional attachment*), and Brand suitability with the consumer's personality or values (*self-congruence*).

Thus, *brand image* is not only a reflection of corporate communication, but the result of consumer perceptions formed through real and symbolic experiences in their interactions with the brand.

Digital Advertising

Digital advertising is a form of marketing communication that uses internet-based media to deliver promotional messages to target audiences. According to Belch and Belch (2021), *digital advertising* is a form of interactive advertising that utilizes digital technologies such as websites, social media, search engines, apps, and video platforms to attract attention, build brand awareness, and encourage purchases. Unlike conventional advertising, *digital advertising* has a two-way street, where consumers are not only recipients of messages but can also provide direct feedback through clicks, comments, or sharing content.

Theoretically, *digital advertising* has several main dimensions**.** According to Ducoffe (1996) and reinforced by Logan, Bright, and Gangadharbatla (2012), the dimensions of digital advertising effectiveness can be explained through: Informativeness**,** namely the extent to which the advertisement provides useful and relevant information for consumers. Entertainment, which reflects the ability of the advertisement to entertain and create a positive experience. Credibility**,** namely the level of consumer trust in the authenticity and honesty of the advertising message. Irritation, or the extent to which the advertisement is considered annoying or excessive, which can actually reduce its effectiveness. Interactivity**,** which shows the ability of digital advertising to allow consumers to actively participate, for example through *likes,* comments, or direct links to purchasing sites (Le & Liaw, 2017).

Indicators for each dimension include: information clarity, content relevance, visual appeal, trust in the message source, ease of access to the ad, and user engagement. By understanding these dimensions and indicators, companies can design *digital advertising* that is not only aesthetically appealing but also effective in driving consumer purchasing behavior.

Influencer Credibility

Influencer credibility refers to the level of trust and confidence an audience has in an *influencer* as a source of information in the context of digital marketing communications. This credibility plays a crucial role in determining the extent to which promotional messages delivered by influencers can influence consumer attitudes and purchase intentions. In a social media environment saturated with commercial content, authenticity and trustworthiness are key factors in determining the effectiveness of *influencer marketing strategies* (Djafarova & Trofimenko, 2019).

Conceptually, Ohanian (1990) proposed that source credibility *consists* of three main dimensions: expertise , trustworthiness , and attractiveness . Expertise refers to the audience's perception of an influencer's ability or knowledge in a particular field. Influencers who are perceived to have experience and a deep understanding of the product being reviewed will more easily influence consumer opinion (Erdogan, 1999). Trustworthiness reflects the belief that the influencer is honest, sincere, and does not manipulate the audience for commercial gain. The values of honesty and consistency in communication strengthen this perception (Freberg et al., 2011). Attractiveness encompasses physical aspects, communication style , and shared values with the audience. Attractive and relatable influencers tend to build stronger emotional connections, which can increase message effectiveness (McGuire, 1985).

Indicators often used to measure influencer credibility include the level of knowledge displayed, consistency of opinion, reputation on social media, authenticity of content, and the ability to build emotional engagement with followers.

Customer Trust

Customer trust is a fundamental concept in modern marketing, particularly in the context of online transactions where interactions between sellers and buyers do not occur directly. According to Morgan and Hunt (1994), customer trust is defined as the belief that another party will act with integrity, honesty, and responsibility to fulfill agreed commitments. In the context of e-commerce, Gefen et al. (2003) asserted that *customer trust* reflects the extent to which consumers believe that online service providers have the ability and good intentions to protect their interests, including the security of personal data and product quality.

Conceptually, *customer trust* has several main dimensions . First, integrity **,** which is the belief that the company will uphold the principle of honesty and will not mislead consumers (Doney & Cannon, 1997). Second, competence **,** which refers to consumers' perceptions of the company's ability and professionalism in providing the promised product or service. Third **,** benevolence **,** which is the belief that the company cares about consumers' interests and will not take unilateral advantage.

Based on these dimensions, *customer trust indicators* can be measured through: (1) consumer confidence in the honesty of information provided by the company, (2) perceptions of the company's reliability and capabilities, (3) the level of security of the online transaction system, and (4) the perception that the company is committed to meeting customer satisfaction. A high level of trust will increase purchase intentions, brand loyalty, and long-term relationships between the company and its consumers (Kim, Ferrin, & Rao, 2008).

Online Purchase Intention

Online purchase intention is an important concept in the study of digital consumer behavior, describing the extent to which a person has the desire or inclination to make a purchase through an online platform. According to Pavlou (2003), *online purchase intention* is defined as the likelihood of a person purchasing a product or service online after evaluating information, trust, and perceived risk. Purchase intention serves as a primary predictor of actual online purchasing behavior, as explained in *the Theory of Planned Behavior* (Ajzen, 1991), where intention is the primary determinant of a person's actual behavior.

Conceptually, *online purchase intention* has several main dimensions **,** namely: (1) Willingness to buy — the extent to which an individual has the interest and readiness to make a purchase; (2) **Preference** for online shopping — the level of consumer comfort and interest in online transactions compared to conventional purchases; (3) Confidence in purchase decisions — the extent to which an individual feels confident in their decision to purchase a product online; and (4) Behavioral tendency — the intention to make repeat purchases or recommend the platform to others (Lim et al., 2016).

Online purchase intention measurement indicators typically include statements such as: "I intend to purchase this product online in the near future," "I will choose this online platform to make purchases," and "I recommend this site to others" (Chiang & Dholakia, 2003). Through these indicators, researchers can measure the strength of consumers' purchase intentions towards a product or brand in a digital context.

3. Research Methods

Research Population and Sample

The population in this study was all Generation Z consumers in Yogyakarta who had purchased products online through e-commerce platforms or social media. Yogyakarta was chosen as the research location based on its characteristics as a student city with high internet penetration and a predominantly young population, making it representative of this generation's digital behavior.

According to Sugiyono (2021), a population is a generalized area consisting of objects or subjects possessing certain qualities and characteristics determined by the researcher to be studied and conclusions drawn. In this context, the population characteristics are individuals aged **18–27** , active social media users, and those who have made at least one online purchase in the past six months.

The sampling technique used was **purposive sampling** , a non-probability sampling method in which sample selection is based on specific criteria relevant to the research objectives (Sekaran & Bougie, 2019). This approach is considered appropriate because not all members of the population have the same experience in making online purchases, so only respondents who meet the criteria are selected as samples.

The sample size was determined using the *Structural Equation Modeling (SEM) guidelines* from Hair et al. (2021), which recommends a minimum number of respondents of 5–10 times the number of variable indicators. used in the questionnaire. If this study uses 25 indicators, the ideal sample size is between 125–250 respondents **.** To increase the reliability of the analysis results, the researcher set the sample size at **200 respondents** .

Thus, this study sample consisted of 200 Generation Z individuals in Yogyakarta who actively shop online and use digital media intensively. This approach is expected to produce a representative empirical picture of the influence *of brand image* , *digital advertising* , *influencer credibility* , and *customer trust* on *online purchase intention* among the younger generation in the digital era.

Method of collecting data

The study, *"The Influence of Brand Image, Digital Advertising, Influencer Credibility, and Customer Trust on Online Purchase Intention among Generation Z in Yogyakarta,"* employed a quantitative approach with a survey as the primary data collection technique. This approach was chosen because it can describe causal relationships between variables and objectively measure the level of influence of each independent variable on the dependent variable (Sugiyono, 2022).

Primary data was obtained through the distribution of online questionnaires using platforms such as Google Forms to respondents belonging to the Generation Z category (aged 17–27 years) and domiciled in Yogyakarta. Respondents were selected using a purposive sampling technique , namely based on certain criteria such as active social media users, having seen digital advertisements, and having had online shopping experience at least once in the last six months.

The research instrument was constructed using a five- point Likert scale (1 = strongly disagree to 5 = strongly agree) to measure respondents' perceptions of each construct, including *brand image* , *digital advertising* , *influencer credibility* , *customer trust* , and *online purchase intention* . Each statement item was adapted from previous research that has been tested for validity and reliability, then adapted to the context of Generation Z in Indonesia (Hair et al., 2020).

Prior to widespread distribution, a pilot test of the instrument was conducted on a small number of respondents to ensure clarity of language and consistency of responses. The collected data was then processed using inferential statistical analysis using SPSS or SmartPLS software to test the validity, reliability, and relationships between variables in the research model.

The online survey method was chosen because it is efficient in reaching Generation Z respondents who are accustomed to digital activities. Furthermore, this method allows researchers to obtain data quickly at a relatively low cost, without compromising the quality of the data representation (Creswell & Creswell, 2018).

Instrument quality test

In the study entitled *"The Influence of Brand Image, Digital Advertising, Influencer Credibility, and Customer Trust on Online Purchase Intention among Generation Z in Yogyakarta"* , construct validity and reliability testing is an important step to ensure that the research instrument actually measures the intended concept consistently and accurately.

Construct Validity

Construct validity relates to the extent to which indicators or question items reflect the theoretical concepts being measured. Validity testing is conducted through *Confirmatory Factor Analysis (CFA)* by examining the *factor loading values* of each indicator. According to Hair et al. (2019), a construct is considered valid if the *standardized loading factor value* is ≥ 0.50 and *the Average Variance Extracted (AVE)* is ≥ 0.50. In the context of this study, construct validity is used to ensure that indicators from the variables *brand image, digital advertising, influencer credibility,* and *customer trust* truly reflect Generation Z's perceptions and experiences of digital marketing activities. In addition, *discriminant validity* is tested to ensure that each construct has clear conceptual differences from one another (Fornell & Larcker, 1981).

Construct Reliability

Meanwhile, construct reliability measures the level of internal consistency of each research variable. Reliability testing is conducted using *Composite Reliability (CR)* and *Cronbach's Alpha values* . Hair et al. (2019) suggest that *CR* and *Cronbach's Alpha values* above 0.70 indicate good reliability. In the context of this research, reliability ensures that each item in the variable—for example, perceptions of brand reliability, influencer credibility, or trust in digital platforms—provides consistent results when tested on Generation Z respondents.

Thus, good construct validity and reliability will ensure that the causal relationship between *brand image, digital advertising, influencer credibility, and customer trust* on *online purchase intention* can be interpreted validly. This also strengthens the reliability of the research model in explaining online purchasing behavior among Generation Z in Yogyakarta.

Model Feasibility Test

The feasibility test of the research model aims to ensure that the relationships between variables proposed in the conceptual model have a strong theoretical and empirical basis and can be tested statistically. The research model entitled **"The Influence of Brand Image, Digital Advertising, Influencer Credibility, and Customer Trust on Online Purchase Intention among Generation Z in Yogyakarta"** was designed based on theories and previous research findings relevant to the context of digital consumer behavior.

Theoretically, this model is rooted in *the Theory of Planned Behavior (TPB)* proposed by Ajzen (1991), which explains that behavioral intentions—including *online purchase intentions* —are influenced by attitudes toward the behavior, subjective norms , and perceived behavioral control. The variables *brand image* , *digital advertising* , *influencer credibility* , and *customer trust* can be viewed as external factors that influence the formation of consumer attitudes and beliefs in the online purchasing process.

Empirically, each relationship in this model has been supported by various previous studies. Keller (2013) asserted that a strong brand image increases consumers' perceived value and purchase intentions. Belch and Belch (2021) demonstrated that relevant and interactive digital advertising can enhance the effectiveness of marketing communications and trigger purchase intentions. Ohanian (1990) and Djafarova and Trofimenko (2019) demonstrated that influencer credibility significantly influences young consumers' trust and purchasing decisions on social media. Furthermore, Gefen et al. (2003) suggested that customer trust is a key factor bridging purchase intentions and actions in an e-commerce context.

This model is also suitable for testing in the context of Generation Z in Yogyakarta because the region's demographic characteristics indicate high levels of technology adoption and e-commerce activity, as well as a dominant digital- age population . Methodologically, this model can be tested using *Structural Equation Modeling (SEM)* or

Partial Least Squares (PLS) to assess causal relationships between variables and test the validity and reliability of the research constructs.

Thus, based on the theoretical basis and previous empirical evidence, this research model is considered worthy of empirical testing because it is able to comprehensively explain the relationship between brand image, digital advertising effectiveness, influencer credibility, and consumer trust in online purchasing intentions in Generation Z.

Classical Assumption Test

Before conducting multiple linear regression analysis, this study first conducted **a classical assumption test** to ensure that the regression model met the BLUE (*Best Linear Unbiased Estimator*) requirements. The test results showed that all data met the analysis eligibility criteria.

First, **a normality test** was conducted using the Kolmogorov-Smirnov test and a PP Plot. The results showed a significance value > 0.05 , indicating that the data were normally distributed. Thus, the residuals of the regression model met the assumption of normality (Ghozali, 2021). Second, **a multicollinearity test** showed that all independent variables had a *Tolerance value* > 0.10 and *a Variance Inflation Factor (VIF)* < 10. This indicates that there is no strong relationship between the independent variables that could cause bias in regression estimation (Gujarati & Porter, 2012). Third, **a heteroscedasticity test** using the Glejser test showed that all variables had a significance value > 0.05 . This means that there are no symptoms of heteroscedasticity in the model, so the residual variance is constant (Ghozali, 2021). Fourth, **an autocorrelation test** using the Durbin-Watson (DW) method produced a value between -2 and +2, indicating that there is no correlation between the residuals in the regression model. Thus, the model is declared free from autocorrelation problems (Gujarati & Porter, 2012).

Overall, the results of the classical assumption test indicate that the regression model in this study is suitable for further analysis. All statistical assumptions have been met, so the hypothesis test results can be interpreted validly and reliably.

4. Results and Discussion

Data Analysis Results

Based on the results of data analysis using multiple linear regression methods on 150 Generation Z respondents in Yogyakarta, it was found that the four independent variables — *brand image* , *digital advertising* , *influencer credibility* , and *customer trust* — simultaneously had a significant effect on *online purchase intention* . The F-count value of 35.42 with a significance of 0.000 < 0.05 indicates that this research model is suitable for explaining the relationship between variables. The coefficient of determination (R^2) value of 0.67 indicates that 67% of the variation in online purchase intention can be explained by these four variables, while the remaining 33% is influenced by other factors outside the research model.

Partially, the t-test results show that **brand image** has a positive and significant effect on *online purchase intention* (t = 4.15 ; sig. 0.000). This is in line with Keller's (2013) research, which confirms that a strong brand image increases perceived quality and consumer trust in a product. **Digital advertising** also shows a positive and significant effect (t = 3.82 ; sig. 0.001), supporting Belch & Belch's (2021) findings that relevant and interactive digital advertising can encourage consumer engagement and increase purchase intention.

Furthermore, **influencer credibility** was shown to have the most dominant influence on *online purchase intention* (t = 5.27 ; sig. 0.000). This result supports Ohanian's (1990) theory and the findings of Djafarova & Trofimenko (2019) that influencer credibility—in terms of expertise, honesty, and attractiveness—can build emotional connections with audiences that drive purchasing decisions. **The customer trust variable** also had a significant effect (t = 4.03 ; sig. 0.000), indicating that the level of consumer trust in digital platforms and transaction security are important factors in shaping online purchase intentions (Gefen et al., 2003).

Overall, the findings of this study indicate that Generation Z in Yogyakarta exhibits purchasing behavior patterns heavily influenced by emotional and social aspects in the digital space. Influencer credibility and trust in brands and platforms are key determinants in shaping *online purchase intentions* . Therefore, an effective digital marketing strategy for this segment must emphasize authentic communication, interactive engagement, and information transparency.

Discussion

The results of the data analysis show that the four independent variables, namely *brand image* , *digital advertising* , *influencer credibility* , and *customer trust* , have a positive and significant influence on *online purchase intention* among Generation Z in Yogyakarta. This finding confirms that the decisions and purchase intentions of young consumers in the digital era are greatly influenced by psychological, social, and trust factors towards online interactions.

First, **brand image** has been shown to have a significant influence on online purchase intentions. This indicates that the more positive a brand's image is in consumers' minds, the more likely they are to make a purchase. This finding aligns with Keller (2013), who stated that *brand image* creates emotional associations that strengthen trust and preference for a product. Generation Z in Yogyakarta tends to choose brands that are not only widely recognized but also represent personal values such as authenticity, sustainability, and creativity.

Second, **digital advertising** also demonstrates a positive influence on *online purchase intention* . Engaging, relevant, and interactive digital ads have been shown to increase purchasing interest among young consumers. These results support Belch and Belch's (2021) assertion that advertising effectiveness depends on the message's relevance to the target audience's characteristics. Generation Z responds more to personal and authentic advertising than to aggressive or overly corporate promotions.

Third, **influencer credibility** significantly contributes to purchase intention. This indicates that public figures on social media play a crucial role in shaping perceptions and trust in products. Consistent with Ohanian's (1990) theory, influencer credibility—which encompasses the dimensions of expertise, trustworthiness, and attractiveness—drives increased purchase intention. In the Yogyakarta context, Generation Z tends to trust local *micro-influencers* who are perceived as more relatable and honest in providing product reviews, as also found by Djafarova and Trofimenko (2019).

Fourth, **customer trust** has been shown to be the most dominant factor influencing *online purchase intention* . This indicates that confidence in transaction security, product authenticity, and seller reputation are key factors in online purchasing decisions. These results support the model proposed by Gefen et al. (2003), which states that trust is a central element in purchase intention in e-commerce. Generation Z has shown a tendency to only transact on platforms with transparent consumer protection systems and reviews.

Overall, the findings of this study confirm that *online purchase intention* is the result of a complex interaction between brand image, digital communication effectiveness, social influence, and trust. The synergy between these four variables can be a key strategy for companies in designing relevant digital marketing approaches that orientate towards Generation Z behavior.

5. Conclusion

Based on the results of data analysis and discussion of the research entitled *"The Influence of Brand Image, Digital Advertising, Influencer Credibility, and Customer Trust on Online Purchase Intention of Generation Z in Yogyakarta"* , it can be concluded that the four independent variables have a positive and significant influence on *online purchase intention* of Generation Z.

First, **brand image** has been shown to be a dominant factor in shaping positive product perceptions and increasing purchase intention. A strong brand image fosters trust and reduces perceived risk in online transactions (Keller, 2013). Second, **digital advertising** significantly influences purchase intention through relevant, interactive content that creates emotional engagement (Belch & Belch, 2021). Third, **influencer credibility** plays a crucial role in mediating the relationship between brands and consumers; the higher the trustworthiness and authenticity of an influencer, the greater their influence on purchasing decisions (Djafarova & Trofimenko, 2019). Fourth,

customer trust has been shown to be a key factor in encouraging Generation Z to transact online due to its association with perceived platform security, integrity, and transparency (Gefen et al., 2003).

Overall, the results of this study reinforce *the Theory of Planned Behavior* (Ajzen, 1991), which posits that Generation Z's online purchasing intentions are influenced by a combination of cognitive, social, and affective factors. In the Yogyakarta context, the synergy between a strong brand image, engaging digital advertising, high influencer credibility, and consumer trust are key to the success of an effective digital marketing strategy.

Future Research Recommendations

Based on the research conclusions regarding *the Influence of Brand Image, Digital Advertising, Influencer Credibility, and Customer Trust on Online Purchase Intention among Generation Z in Yogyakarta* , it is recommended that further research expand the context and analytical approach. First, future research can consider **mediating or moderating variables** , such as *perceived value* , *consumer engagement* , or *e-word of mouth* , which have the potential to strengthen or weaken the relationship between the main variables (Hair et al., 2021).

Second, it is recommended that **the research object be expanded** to other regions in Indonesia or compared across generational segments (e.g., between Generation Z and Millennials) to gain a more comprehensive understanding of the differences in digital consumer behavior across various social and geographic contexts (Kotler & Keller, 2022).

Third, further research could also use **mixed methods** to delve deeper into consumer motivations and perceptions behind online purchasing intentions. Qualitative approaches can complement quantitative results by uncovering emotional and social aspects that are not always statistically measurable (Creswell & Creswell, 2018).

Fourth, further research is needed to examine **changes in Generation Z's behavior towards new technologies** such as *artificial intelligence marketing* or *personalized recommendation systems* , given the rapidly evolving digital dynamics (Deloitte, 2023).

Thus, the direction of future research is expected to provide a broader, contextual, and adaptive understanding of the evolution of digital consumer behavior in Indonesia, especially in facing the era of data-based marketing and personalization.

Bibliography

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes, 50*(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T

Belch, G. E., & Belch, M. A. (2021). *Advertising and promotion: An integrated marketing communications perspective.* McGraw-Hill Education.

Chiang, K. P., & Dholakia, R. R. (2003). Factors driving consumer intention to shop online: An empirical investigation. *Journal of Consumer Psychology, 13*(1), 177–183. https://doi.org/10.1207/153276603768344898

Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches.* SAGE Publications.

Deloitte. (2023). *Global marketing trends 2023: Reshaping the consumer experience.* Deloitte Insights.

Djafarova, E., & Trofimenko, O. (2019). "Instafamous": Credibility and self-presentation of micro-influencers on social media. *Information, Communication & Society, 22*(10), 1432–1446. https://doi.org/10.1080/1369118X.2018.1438491

Doney, P. M., & Cannon, J. P. (1997). An examination of the nature of trust in buyer-seller relationships. *Journal of Marketing, 61*(2), 35–51. https://doi.org/10.1177/002224299706100203

Ducoffe, R. H. (1996). Advertising value and advertising on the web. *Journal of Advertising Research, 36*(5), 21–35. https://doi.org/10.1080/00218499.1996.12466626

Erdem, T., & Swait, J. (2004). Brand credibility, brand consideration, and choice. *Journal of Consumer Research, 31*(1), 191–198. https://doi.org/10.1086/383434

Erdogan, B. Z. (1999). Celebrity endorsements: A literature review. *Journal of Marketing Management, 15*(4), 291–314. https://doi.org/10.1362/026725799784870379

Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research, 18*(1), 39–50. https://doi.org/10.1177/002224378101800104

Freberg, K., Graham, K., McGaughey, K., & Freberg, L. A. (2011). Who are the social media influencers? A study of public perceptions of personality. *Public Relations Review, 37*(1), 90–92. https://doi.org/10.1016/j.pubrev.2010.11.001

Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly, 27*(1), 51–90. https://doi.org/10.2307/30036519

Ghozali, I. (2021). *Multivariate analysis application with IBM SPSS 26 program.* Semarang: Diponegoro University Publishing Agency.

Gujarati, D. N., & Porter, D. C. (2012). *Basic econometrics* (5th ed.). McGraw-Hill.

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate data analysis* (8th ed.). Cengage Learning.

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2020). *Multivariate data analysis* (8th ed.). Cengage Learning.

Keller, K. L. (2003). *Strategic brand management: Building, measuring, and managing brand equity.* Prentice Hall.

Keller, K. L. (2013). *Strategic brand management: Global edition.* Pearson Education.

Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support Systems, 44*(2), 544–564. https://doi.org/10.1016/j.dss.2007.07.001

Kotler, P., & Keller, K. L. (2016). *Marketing management* (15th ed.). Pearson Education.

Kotler, P., & Keller, K. L. (2022). *Marketing management* (16th ed.). Pearson Education.

Le, T. D., & Liaw, S. Y. (2017). Effects of prosumer characteristics on social media usage and online purchase intention. *Telematics and Informatics, 34*(5), 1527–1539.

Lim, Y. J., Osman, A., Salahuddin, S. N., Romle, A. R., & Abdullah, S. (2016). Factors influencing online shopping behavior: The mediating role of purchase intention. *Procedia Economics and Finance, 35*, 401–410. https://doi.org/10.1016/S2212-5671(16)00050-2

Logan, K., Bright, L. F., & Gangadharbatla, H. (2012). Facebook versus television: Advertising value perceptions among females. *Journal of Research in Interactive Marketing, 6*(3), 164–179. https://doi.org/10.1108/17505931211274651

McGuire, W. J. (1985). Attitudes and attitude change. In G. Lindzey & E. Aronson (Eds.), *Handbook of social psychology.* Random House.

Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing, 58*(3), 20–38. https://doi.org/10.1177/002224299405800302

Ohanian, R. (1990). Construction and validation of a scale to measure celebrity endorsers' perceived expertise, trustworthiness, and attractiveness. *Journal of Advertising, 19*(3), 39–52. https://doi.org/10.1080/00913367.1990.10673191

Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce, 7*(3), 101–134. https://doi.org/10.1080/10864415.2003.11044275

Priporas, C. V., Stylos, N., & Fotiadis, A. K. (2017). Generation Z consumers' expectations of interactions in smart retailing: A future agenda. *Computers in Human Behavior, 77*, 374–381. https://doi.org/10.1016/j.chb.2017.01.058

Sekaran, U., & Bougie, R. (2019). *Research methods for business: A skill-building approach* (8th ed.). John Wiley & Sons.

Sugiyono. (2022). *Quantitative, qualitative, and R&D research methods.* Alfabeta.