

The Influences of Perceived Credibility and Consumer Attitude Towards Purchase Intention of Some by Mi's YouTube User Generated Content

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Abstract. User Generated Content (UGC) has become one of the media to share opinions or aspirations from social media users. One of the social media that can be used for UGC is YouTube. People tend to watch UGC videos regarding product reviews before making the decision to buy a product. One of the products where people will watch the product review video before deciding to purchase is skincare products. Therefore, this study uses a skincare brand from South Korea named Some By Mi as the object of research. The total number of respondents collected for this study is 180 respondents. The data collected is used quantitative methods and measured using five points of the Likert Scale. The population is limited to Indonesian with groups aged 17 to 65 years old. The current study used Structural Equation Modelling in the data analysis. The results of this study found that trustworthiness and attractiveness bring a positive and significant impact on Consumer Attitude. However, expertise has an insignificant impact on Consumer Attitude. Furthermore, Consumer Attitude mediates the relationship between Perceived Credibility and Purchase Intention. Thus, Some By Mi might endorse UGC that has trustworthiness and attractiveness when reviewing a product and suggested focusing on developing their digital marketing, especially highlighting the benefits or the uniqueness of their product. In addition, Some By Mi should concern with every compliment or criticism from the UGC. For further study suggested using another variable besides perceived credibility to determine the influence of the UGC on purchase intention.

Keywords: Trustworthiness \cdot Expertise \cdot Attractiveness \cdot Consumer Attitude \cdot Purchase Intention

1 Introduction

The internet has influenced almost every aspect of human life, for instance, as a medium for sharing aspirations and opinions, online shopping, and social interactions. As a result, new users of the internet increase every minute. Thus, many social media platforms sprung up, such as YouTube, Instagram, and TikTok. YouTube becomes one of the most used social media platforms among the group aged about 16 to 64 in Indonesia.

YouTube allows User Generated Content (UGC) to share experiences and reviews through audio-visual and allows the viewers to like and leave comments on the video. It enables the UGC to gain benefits of their content by attaching advertisements to their videos [28]. The UGC creators create and upload material on social media and it has a great influence on a person's opinion likely before buying a product [27]. Therefore, UGC on YouTube affects consumer attitudes toward purchase intention. A company should concern about the factors from UGC that affect their consumer attitude related to the information embedded through social media toward their product [22]. Korean skincare products have been exported to around 199 countries all over the world, including Indonesia [26]. Thus, the current study used Some By Mi as a Korean skincare product that gains popularity in the Southeast Asian market. Perceived credibility is used as the independent variable and is specified into three dimensions, such as trustworthiness, expertise, and attractiveness [29].

2 Literature Review

2.1 User Generated Content (UGC)

Nowadays, watching YouTube videos for the purpose of searching for product information is becoming a lifestyle among consumers [18]. User-Generated Content is determined as the sum of all manner in which people make use of social media. It is usually used to describe the various kinds of social media content that are publicly available and created by end-users [16, 30]. Reviews, comments, and opinions created and uploaded on social media are the form of UGC. The products mentioned in UGC videos are greatly influencing consumers' purchase intentions [36]. For instance, UGC not only permits other internet users to leave a comment but also permit them to share reviews and opinions through their own account on social media about the product. Hence, an individual's connection has potentially aided in developing a brand name through social media [30].

2.2 Perceived Credibility

Perceived credibility means an individual's belief toward the information received by the receiver which in this study is UGC's viewers. In addition, credibility is one of the most important criteria to evaluate the quality of information [3]. Perceived credibility is used as a term to involve the characteristics of a communicator that affect the viewers' or listeners' acceptance of a message [29]. Additionally, perceived credibility is specified into three dimensions, namely trustworthiness, expertise, and attractiveness [29]. The credibility of UGC becomes one of the important things to be considered for a consumer to decide whether to buy the product mentioned or not. If a consumer gets credible information, trustworthiness, and attractiveness from the UGC they watch, they might be willing to accept and follow the information given in UGC and make it their own opinions [8]. In addition, perceived credibility is the trust dimension that gives messages that UGC tries to deliver with positive or negative reviews, and it might influence consumer purchase intention [4].

2.3 Trustworthiness

Trustworthiness is a theoretical construct of how worthy someone is of trust [34]. The more credible the content is, the better the viewers will trust it. Thus, the more trustworthy the UGC, the more users have purchase intentions after watching UGC. When a consumer believes the sources are trustworthy, they assume that the message is highly believable. Trustworthiness is the viewers' or listeners' degree of trust and acceptance of the speaker and the messages given [29]. Trustworthiness refers to the integrity of the source that appears in the information in order to communicate valid and honest opinions [11, 21, 35]. An integrated marketing strategy for Korean skincare brand could associate with UGC creators whom consumers trust and dependability. Thus, trustworthiness is a vital component for UGC that should be obtained from their customers.

2.4 Expertise

Expertise can be defined as the extent to which users are able to provide valid and accurate information. Expertise has been proven as a source that is potentially important for perceived credibility [32]. In other words, expertise refers to the degree of knowledge, understanding, and skills that the UGC creators have [34]. When a user perceives information from the UGC with a high level of expertise, the user will get persuaded easier by the message in the advertisement. Therefore, expertise has a direct influence on the level of conviction in the consumer attitude. A consumer who perceived expertise from UGC might have purchase intention towards the product mentioned.

2.5 Attractiveness

The third independent variables from the perceived credibility model discussed in the current study are attractiveness. A UGC's attractiveness perceived by consumers is potentially important. The term attractiveness entails the physical attractiveness of the content which affects the effectiveness of persuasive communications [34]. Attractiveness requires UGC creators to appeal physically, have unique personalities, and have abilities to be shown on the social media platform. Attractiveness directly affects the effectiveness of the communication in the advertisement [34]. Thus, a consumer's purchase intention is also affected when the UGC is attractive.

2.6 Consumer Attitude

Several studies have been carried out examining the factors influencing consumers' attitudes toward online shopping. Consumers' positive and negative feelings related to purchasing behavior to online shopping are defined as consumer attitudes towards online shopping [6, 15, 33]. The consumer attitude can be predicated on the assumption of logical steps lead to a purchase intention and that is predictable [9]. In order to analyze consumer purchasing intention, this study uses consumer attitude as mediating variable to connect independent variables to purchase intention.

2.7 Purchase Intention

Purchase intention has become a key point in the advancement of digital marketing and online trade [17]. Purchase intention is very important in social media marketing, especially on e-commerce platforms. Moreover, purchase intention can be defined as a process connected with attitude and behavior [17, 25]. Nowadays consumers rely on reviews in UGC before making purchase decisions since consumers have moved to online shopping. Online shopping can't provide consumers the experience to touch, see, and smell the product [5]. Hence, consumers need reviews from UGC provided by YouTube to construct purchase intention [36]. Therefore, the aim of this research is to analyze the influence of UGC on the purchase intention of Some By Mi.

2.8 Hypothesis Development

In the current study, trustworthiness is defined as how consumer accepts and trust the information given in the UGC. Thus, trustworthiness obtained by the consumers, influences the changing of consumer attitude toward purchase intention of the Some By Mi product. Therefore, YouTubers work to create informative content and provide honest reviews, in order to get the trust of their followers and people who do not follow them. In this study, perceived credibility is defined as the consumers' belief about the credibility of the information from the beauty YouTuber that affects their purchase intention.

H1. Trustworthiness influence the consumer attitude

As the effect of social media, consumers' attitudes continually changed; consumers are preferring to watch videos on YouTube and some people are leaving the traditional way to read conventional books [5]. Therefore, UGC creators should have expertise in order to give reliable opinions or arguments in their content. Expertise refers to the degree of perceived understanding and knowledge that UGC has. The creators' of the UGC should be followed by the quality of the sources which will directly influence the consumers to purchase which product is mentioned in the UGC [29].

H2. Expertise from UGC influences the consumer attitude

Attractiveness is the third level of perceived credibility [29]. Perceived attractiveness potentially influences the effectiveness of information being obtained directly to the viewers [34]; which plays an important role in purchase intention. People tend to be attracted to buy products mentioned, if they are attracted to the UGC. Hence, the hypothesis is formed as below.

H3. Attractiveness from UGC influences the Consumer Attitude

Consumer attitude can be defined as the negative or positive feedback received by the consumer towards a product or brand. There are positive relations approved between consumer attitudes toward UGC on YouTube for purchase intention in previous studies [24]. In this study, consumer attitude towards purchase intention is defined as the perceived credibility that consumers obtain from UGC which influences purchase intention.

H4. Consumer attitude has a direct influence on purchase intention

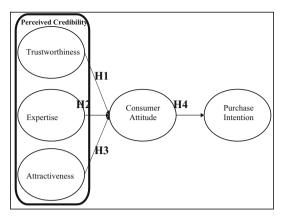


Fig. 1. Research Framework

2.9 Research Framework

Thus, the research framework or model used in order to show the relationship between each variable used in current the study is shown in Fig. 1.

3 Research Methods

3.1 Type and Data Source

The data collected in the current study were quantitative in nature. Quantitative data refer to the data collected that can be defined numerically in terms of variables and objects [12]. There were procedures of statistical data analysis applied in this study [2].

3.2 Variable Measurement

The data obtained were measured using five points of the *Likert scale. Likert scale* is a set of statements given in a hypothetical or real situation under a study in which the participants are asked to give their level of agreement with a given statement [14]. Additionally, the five points of the *Likert scale* used are 5 for strongly agree, 4 for agree, 3 for neutral, 2 for disagree, and 1 for strongly disagree.

3.3 Population, Sample, and Sampling Technique

The population of this study is people who have watched and observed Some By Mi's UGC in YouTube at least once. The researcher limited the population to Indonesian between 17 to 65 years old as it is the target market of Some By Mi. Further, the characteristics of the sample are people who have watched Some By Mi's UGC on YouTube over the last three months at least once with a minimum age of 17 years old. The number of samples can be determined by the number of indicators multiplied by 5 to 10 [9]. In this study, the number of indicators is 17 and is multiplied by 7. In non-probability

sampling, respondents are chosen based on the requirements needed in the research, so not every individual can be chosen [20]. The techniques used will be narrowed down into purposive sampling methods. The purposive sampling technique is an intentional choice of the respondents due to the qualities of the respondents' understanding [7]. Thus, purposive sampling is based on the idea of focusing on persons with specific qualities who will be better equipped to assist with the study. Further, purposive sampling has several types and one of the types used in the current study, namely, homogeneous sampling. Homogeneous sampling is focused on candidates who share similar experiences [7].

3.4 Data Analysis Technique

The applicable analysis technique was an analytical tool, namely Structural Equation Modeling (SEM-PLS); to analyze structural relationships between variables. This method is preferable because it examines the interrelated dependence in a single analysis [1]. The collected data is tested using the outer model, inner model, path coefficient, indirect effect, and hypothesis testing. The outer model analysis includes a validity test and a reliability test [10]. Meanwhile, the inner model is analyzed using the R-square Value, and F-square value [10].

4 Result and Discussion

The online questionnaire was distributed to and filled out by 236 respondents, although only 180 entries are qualified for the test according to the requirements.

4.1 Outer Measurement Model

Convergent Validity is used in order to measure the validity indicator as a measure of the variable that can be seen from the outer loading of each variable's indicator. Table 1 contains the outer loading information of each variable indicator in the current study.

The Average Variance Extracted result in this study is presented in Table 2.

The current study used Square Root Average Variance Extracted (AVE). Table 3 below shows the result of the square root which is higher than the other variables. From this result, it can be seen that the discriminant validity of this study result is satisfactory.

In order to examine the reliability, the current study used composite reliability, as a tool in order to measure indicators in each variable. The indicators are considered reliable if each variable is ≥ 0.70 . Hence, the accuracy of the data tested with the cut-off value of ≥ 0.70 . The result of the composite reliability is shown in Table 4.

4.2 Inner Measurement Model

According to Table 5, the R2 value for the Consumer Attitude is 0.501 or 50.1%. It means that 50.1% of Consumer Attitude can be explained by perceived credibility. Meanwhile, the R-square value of Purchase Intention is 0.561 or 56.1%. Hence, it means that 56.1% of purchase intention can be explained by perceived credibility.

Variable	Indicator	Loading Factor	Cut off	Result
TU	TU 1	0.708	0.700	Valid
	TU 2	0.792		Valid
	TU 3	0.754		Valid
EX	EX 1	0.668	0.700	Invalid
	EX 2	0.748		Valid
EX	EX 3	0.791	0.700	Valid
	EX 4	0.673		Invalid
AT	AT 1	0.807	0.700	Valid
	AT 2	0.852		Valid
	AT 3	0.872		Valid
CA	CA 1	0.698	0.700	Invalid
	CA 2	0.887		Valid
	CA 3	0.879		Valid
PI	PI 1	0.698	0.700	Invalid
	PI 2	0.861		Valid
	PI3	0.846		Valid

Table 1. Outer Loadings

 Table 2.
 Average Variance Extracted (AVE)

Variable	AVE	Cut Off	Result
TU	0.712	0.500	Valid
EX	0.683	0.500	Valid
AT	0.521	0.500	Valid
СА	0.648	0.500	Valid
PI	0.566	0.500	Valid

Source: Calculation Results with Smart PLS ver 3.0 (2021)

According to Table 6, the effect size value of Trustworthiness has a strong impact on Consumer Attitude with a result of 0.462. Similarly, Attractiveness has a strong impact on the Consumer Attitude. In addition, the effect size value of Consumer Attitude has a strong impact on Purchase Intention. Meanwhile, the Expertise has a low impact respectively to Consumer Attitude.

	AT	CA	EX	PI	TU
AT	0.844				
CA	0.477	0.826			
EX	0.372	0.369	0.722		
PI	0.405	0.751	0.466	0.805	
TU	0.416	0.672	0.555	0.608	0.752

Table 3. Square-roots AVE

Variable	Composite Reliability	Cut off	Result
TU	0.881	0.700	Valid
EX	0.865	0.700	Valid
AT	0.813	0.700	Valid
СА	0.846	0.700	Valid
PI	0.796	0.700	Valid

Source: Calculation Results with Smart PLS ver 3.0 (2021)

Table 5. R-Square Value

Variable	R-square	R-Square Adjusted
СА	0.501	0.492
PI	0.563	0.561

Source: Calculation Results with Smart PLS ver 3.0 (2021)

4.3 Path Coefficient, Indirect Effect, and Hypothesis Testing

According to Table 7, the relationship between variables trustworthiness, attractiveness and consumer attitude is positive since the result is close to positive 1. Whereas the relationship between expertise and consumer attitude is negative as a result of -0.056 which is close to negative 1. The result of the consumer attitude coefficient is positive to the purchase intention.

Independent	Depender	Result	
Variable	CA	PI	
TU	0.462		Strong
EX	0.004		Low
AT	0.099		Moderate
CA		1.291	Strong

Table 6. F-Square Value

Table 7.	Path Coefficient

Variable	CA	PI	Relationship
TU	0.6		Positive
EX	-0.056		Negative
AT	0.249		Positive
CA		0.751	Positive

Source: Calculation Results with Smart PLS ver 3.0 (2021)

 Table 8.
 Indirect Effect

Path	T Statistics	P Values
$\mathrm{TU} \rightarrow \mathrm{CA} \rightarrow \mathrm{PI}$	7.453	0
$AT \to CA \to PI$	4.367	0
$EX \rightarrow CA \rightarrow PI$	0.883	0.378

Source: Calculation Results with Smart PLS ver 3.0 (2021)

Based on Table 8, trustworthiness and attractiveness have positive and significant indirect effects to purchase intention mediated by consumer attitude. Meanwhile, expertise has a negative and not significant indirect effect to purchase intention mediated by consumer attitude.

As shown in Table 9, hypothesis 1, 3, 4, and 5 is accepted with criteria to be accepted are T-statistic greater or equal to 1.96 and p-values greater or equal to 0.05. On the other hand, hypothesis 2 is rejected.

Hypothesis	Path	T statistics	P values	Result
H1	$TU \rightarrow CA$	8.329	0	Accepted
H2	$EX \rightarrow CA$	0.880	0.379	Rejected
Н3	$AT \rightarrow CA$	4.493	0	Accepted
H4	$CA \rightarrow PI$	21.258	0	Accepted

Table 9. Hypothesis Testing

4.4 Discussion

The result of this study has shown that from the 4 hypotheses that were proposed, 3 of them are accepted and only one hypothesis is rejected. The relationship between trustworthiness and consumer attitude is accepted. It is supported by the f-square result value which trustworthiness has the strongest influence on consumer attitude compared to the others with the value of 0.462 which is the highest result in the f-square. This finding is supported by the finding of previous studies that stated that people were found to be more influenced by the perceived trustworthiness of influences [31]. Other previous studies found that the customers focused on the trustworthiness of the endorser and that trustworthiness plays a crucial role in celebrity endorsement [34]. Thus, this study supported previous studies with its result, which shows that trustworthiness has a positive and significant influence on consumer attitude. Therefore, each UGC should be trustworthy when reviewing products in order to make consumers have the intention to buy the product.

According to Table 9, expertise's t-value and p-values are 0.880 and 0.379 which are not qualified for the criteria. This means that expertise does not have a significant influence on consumer attitude. It can be interpreted that the expertise of the UGC is not the main focus of consumers' concern when changing their opinions to purchase the product mentioned on UGC's YouTube. People mostly get attracted to purchase the product when the UGC is trustworthy and attractive [5]. In addition, the perceived expertise of a UGC does not affect the purchase intention of social media users [31]. It can be concluded that consumers do not really need UGC's creator with expertise, the important things for consumers are the trustworthiness and attractiveness of the UGC.

Based on the result of the path coefficient, the relationship between attractiveness and consumer attitude is positive was the result of 24.9%. Additionally, the result of hypothesis testing the result is t-statistics 4.493 and p-the value is 0.000. Thus, attractiveness has a significant and positive influence on consumer attitude which leads to the acceptance of hypothesis number 3. In addition, this study has confirmed the previous findings with a positive, indirect influence, and significant result of the attractiveness on consumer attitude. This finding is supported by the result of a previous study that claimed attractiveness has a strong relationship with a consumer attitude [34]. It can be interpreted that consumers are more likely to accept information from attractive UGC.

According to the hypothesis testing, the result of the hypothesis that stated: "Consumer attitude has a direct influence on purchase intention" is proven. The result of the t-statistics is 21.258 and the p-value is 0.000. The previous study supported this finding where they stated that consumer attitude was proven to be a significant mediator between source attractiveness, product match-up, meaning transfer and purchase intention [19]. Current study findings also were supported by previous research which stated that perceived credibility has a positive effect on attitude and purchase intention [13, 23, 36]. The result of this study confirmed the previous findings by showing the positive and significant effect of consumer attitude towards the purchase intention of YouTube UGC.

5 Conclusion

According to the result of this study analysis and discussion in accordance with the objective of the current study, the conclusions are concluded as follows:

First, trustworthiness has a significant effect on consumer attitude, which means hypothesis 1 is accepted. It can be concluded that the better the trustworthy is, the better the consumer attitude. Therefore, in order to increase the purchase intention of Some By Mi, the UGC which reviewed their product on YouTube should be trustworthy.

Second, the influence of expertise on consumer attitude is not confirmed or rejected. Since in path coefficient and indirect effect, the result between expertise and consumer attitude is negative and not significant, the expertise of UGC on YouTube does not have a direct and positive influence on consumer attitude. Thus, Some By Mi can endorse UGC which without necessarily being an expert.

Third, a positive and significant result between attractiveness and consumer attitude is accepted. It is supported by the result of hypothesis testing and the path coefficient discussed in the previous chapter. Thus, attractiveness from UGC is increasing the influence of consumer attitude significantly and positively. The managerial implications when Some By Mi endorsed a UGC, is that they should be physically attractive, have a unique personality, and have abilities being shown on the social media platform.

Fourth, the mediation effect of consumer attitude between perceived credibility and purchase intention is accepted. It is supported by the result of path coefficient and fsquare which shows that they have a positive and strong influence. Thus, it is critical to understand and maintain the consumer attitudes through UGC in order to lead the consumer to have purchase intention of Some By Mi.

6 Limitations and Suggestions

The limitation of this study is the use of the perceived credibility of UGC in order to determine the influence of UGC on purchase intention. Since, there are other variables besides perceived credibility, for instance, perceived usefulness.

Based on the result discussed above, there are several suggestions that can be taken into consideration for academic and practical suggestions. For academic suggestions, researchers could conduct further studies to investigate other factors aside from perceived credibility and consumer attitude to determine the influences between UGC on YouTube on purchase intention. In addition, further research suggested finding another social media platform of UGC besides YouTube in order to find the influence ff UGC on purchase intention. On the other hand, the practical suggestions based on the result which might help Some By Mi are hiring or endorsing some UGC who have trustworthiness and attractiveness among the consumers when reviewing a product. Some By Mi has a great consumer attitude as a result of UGC on YouTube who review their product give positive opinions or reviews. Hence, Some By Mi is suggested to focus on developing their digital marketing and improve and innovate the benefits of their product. Thus, there will be a lot of UGC that give good reviews or opinions on YouTube.

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