

The Influence of Key Opinion Consumers on Customers' Purchase Intention via TikTok - The Case of Generation Z in Vietnam

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ABSTRACT

The development of social media, especially TikTok, has facilitated the emergence of a new role - Key Opinion Consumer (KOC). This research aims to determine the impact of various Key Opinion Consumer's attributes, including expertise, trustworthiness, and likability, on source credibility and, eventually, the purchase intention of Generation Z consumers in Vietnam. The study was conducted quantitatively with data collection from 361 respondents in Vietnam, and Smart-PLS was used for data analysis. The results show that trustworthiness and expertise have strong direct effects on source credibility and indirect effects on purchase intention through the mediating role of source credibility. Purchase intention is also significantly influenced by Key Opinion Consumer's expertise, trustworthiness, and source credibility. This research explores TikTok as a case, and the findings can be generalized to other social media platforms because of their similarities in use and sharing purpose.

Keywords: Key Opinion Consumer, TikTok, Generation Z, Influencer Marketing.

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1. INTRODUCTION

Since its launching in 2017 by Bytedance Technology, TikTok - a social media with short-video content, has risen to the top spot among Chinese-developed apps regarding worldwide distribution (Xiong & Yi, 2019). During the Covid-19 pandemic, TikTok's download rate has substantially increased, making it the second-most downloaded Android App and the most downloaded iOS Appstore (Statista, 2020). TikTok stands out from other social media apps due to its hyper-personalized algorithm and the increased use of influencers (Feldkamp, 2021). The platform attracts many young users (Bucknell Bossen & Kottasz, 2020), especially generation Z (Gen Z), since TikTok is regarded as a popular platform that has a significant impact on their mindset and behavior (Francis & Hoefel, 2018). Undoubtedly, this social media reveals its potential to benefit marketers and businesses to attract more young consumers, especially Gen Z, those born between 1997 and 2012 who are becoming influential in the retail industry with enormous purchasing power (Vietnam Briefing, 2019). It is estimated that Gen Z will make up 25% of Vietnam's future labor force, or roughly 15 million potential customers (Nielsen,

2015). If retailers and brands want to set foot in this rising segment, they must start creating relationships with them immediately.

Influencer marketing is crucial for many businesses, particularly those engaged in business-to-consumer marketing (Haenlein et al., 2020). Traditional influencers such as celebrities have a strong influence on purchase intention (Kanwar & Huang, 2022). On social media, influencers are accounts that can motivate followers to behave in a particular way (Purbasari & Sari, 2021). TikTok's features make it one of the most critical sites for influencer marketing: its rich content format and younger user base are susceptible to this new form of communication (Haenlein et al., 2020). In the technology era, influencer marketing has become a successful approach to acquiring customers using influencer endorsements and product mentions (Saxena & Khanna, 2013; Wong, 2014). KOC stands for Key Opinion Consumer, influential consumers who regularly try products and make their own assessments on social networks based on that experience. This concept has emerged in China with the development of TikTok and has captured significant attention from marketers since it can yield profits for brands and organizations (Lix, 2019; Luqi, 2021).

Social media platforms are defined as a site where users can create personal profiles, show individuality, connect with others, and interact with people's content, which can be text-based or image-based (Boyd & Ellison, 2007). Each platform differs by its architecture. While Twitter is text-based, Facebook combines both text and images. Later developed platforms such as Instagram and TikTok are image-based, combining both pictures and videos. In any form of content, users can always share opinions about a product or service and interact with their friends and followers. The use of social media is demonstrated to affect user's purchase decision process (Hudson & Thal, 2013; Yogesh & Yesha, 2014).

Research has shown the impact of word-of-mouth (WOM) via Twitter or Facebook on consumer elements such as source credibility perception and purchase intention (Jin & Phua, 2014) or brand awareness and purchase intention (Hutter et al., 2013). This study, on the other hand, can explore young users' behaviors when using TikTok – a social media platform known as a site for Gen Z. In Vietnam, it is anticipated that 61% of Gen Z use TikTok (Statista, 2020). Gen Z is more receptive to visual learning and can sort through content faster, but they have shorter attention spans and enjoy watching a video significantly less (Gould & Mignano, 2020). TikTok is designed to perfectly match Gen Z's characteristics with short looping videos, displaying a more personalized content feed called 'For You' page, which is based on user's interests and preferences analyzed by artificial intelligence, distinct from other social media networks displaying content based on user's connections (Cervi, 2021).

Consumers today are becoming more skeptical about marketing and advertisements. They are more likely to connect with a brand when they have favorable experiences with it (Lu & Seufert, 2023). If they have an unsatisfying experience with products, they may spread it on social media (Taylor, 2018). For Gen Z, in online shopping, reviews of previous customers and their ability to compare with rival products are regarded as the most significant attribute in the online shopping process (Van den Bergh & Pallini, 2018). As a result, a study regarding the effect of eWOM or reviews on social media should be conducted to win this group of consumers. There is still little understanding of the impact of content creators or KOC's characteristics on the purchase intention of young

consumers. Because Gen Z represents the future of the consumer market, and they behave differently than earlier generations, academics should give this subject the proper attention (Priporas et al., 2017; Seemiller & Grace, 2019). This study aims to explore the relationships between KOC's attributes and the purchase intention of Gen Z in Vietnam. The findings will advance the understanding of the source credibility model, provide more insights from Gen Z, and offer suggestions for those who want to design and develop marketing plans to attract Gen Z with the consideration of KOC.

- 1) What attributes of KOC affect the purchase intention of Gen Z consumers in Vietnam via the mediating role of credibility?
- 2) How does each factor influence customers' purchase intention through the mediating effect of credibility?

Previous research investigated the impact of online consumer reviews on the decision-making process (Sen & Lerman, 2007; Smith et al., 2005). Online reviews play a crucial role in the "evaluation" stage of customers, and marketing tactic to spread positive reviews about the brand in this stage is essential for raising awareness or driving purchase (Hudson & Thal, 2013). Indrawati et al. (2022) found that positive consumer reviews on TikTok can significantly impact purchase intention. However, studies on KOC are rare with only a few papers conducted in China (Sun et al., 2022; Shen & Wang, 2019). Thus, this research can advance the knowledge of a very new concept – KOC. Findings from this study will enhance our understanding of users' behaviors on TikTok and can be generalized for other social media platforms because many of them adopt or imitate strategies from each other for competition. Besides, an exploration of the source credibility model in a new context, particularly a new generation - Gen Z will provide empirical evidence of this cohort's behavior and contribute to the literature.

From a practical perspective, this research will help brands and marketers to plan more interactive activities that will take advantage of KOC to attract customers' attention and get comparative advantages in marketing techniques to elevate the brand. Social media facilitates users to share their experiences and opinions with others, and this form of communication requires less investment from brands but is more effective (Cruz et al., 2017). Furthermore, businesses will better understand this new tactic and develop appropriate marketing strategies via social media platforms to compete in the market.

2. LITERATURE REVIEW

Source Credibility Model

Hovland et al. (1953) first presented the source credibility model, including two main terms: perceived expertise and trustworthiness. Later research indicated that likability is a component of attractiveness (McGuire, 1985), which is also a determinant of source credibility besides expertise and trustworthiness (McCracken, 1989; Ohanian, 1990). Regarding traditional media, prior research has demonstrated that the source credibility model positively influences customer purchasing intention (Kumar, 2011; Wang et al., 2017). In marketing and communication studies, source credibility has attracted much interest (Metzger et al., 2003; Pornpitakpan, 2004; Wu & Wang, 2011; Ecker & Antonio, 2021). The source credibility model has been widely employed in the marketing literature to assess the effectiveness of celebrity or influencer endorsement (Saima & Khan, 2020).

More recently, in the online domain, academics have looked at source credibility in the context of several theories to understand better its significance towards online behavior (Zhang & Watts, 2008; Ayeh, 2015). In this study, the source credibility model is a foundation for understanding the relationships of expertise, trustworthiness, and likability on consumers' purchase intention in social media.

Key Opinion Consumer

Key Opinion Consumer (KOC) is born in the realm of social media marketing, becoming viral and can quickly drive consumer purchases (Shen & Wang, 2019). KOCs are ordinary people who like sharing genuine product reviews on social media platforms, giving subjective assessments based on their consumer experience. The product introduction and feedback can be referred to as consumer reviews as it is generated by genuine consumers.

Almana and Mirza (2013) determined that consumer review is a component of e-WOM. According to Hennig-Thurau et al. (2004), e-WOM is a positive or negative comment about a product or service that a customer shares with other consumers via an online platform. Consumer opinions on the Internet are concluded as feedback and recommendations for a particular product or service, influencing potential customers to make a purchase decision (Khammash, 2008). Consumers who post online reviews perform as information agents and recommenders. They offered information and made suggestions based on past usage experience (Park et al., 2007). Consumers' perceptions of risk are reduced when they read online customer opinions, and their confidence in the product is increased (Cheung, Lee & Thadani, 2009), as well as their level of satisfaction (Zhang et al., 2016).

There has been some research conducted to analyze consumer behavior when giving their opinion on social media, including Facebook, Twitter, or websites (Kalampokis et al., 2016; Jianxiong Huang et al., 2014; Stephen, 2016; Burton & Khammash, 2010) and their opinions have a small-scaled influence on other users. TikTok, on the other hand, possesses the potential to stand out in social media marketing; its content format allows various advertising products ranging from cosmetics, technology, tourism, etc., along with the hyper-algorithm to display personalized content suiting any user's demands (Zuo & Wang, 2019). However, studies on social media platforms like TikTok are still limited. It is even rarer for papers investigating the influence of Key Opinion Consumers – who are also ordinary consumers but have more substantial influence and followers on this platform. A few studies have been conducted about Key Opinion Consumers (Shen & Wang, 2019; Sun et al., 2022); however, they concentrate on the Chinese market, where KOC is considered a popular concept.

Purchase Intention

Purchase intention refers to a decision-making process relating to a market transaction involving purchasing goods and services from a seller (Khan et al., 2012). There must be a vast number of elements influencing customers' attitudes toward specific products, leading to assessment and comparison, selection, and purchase across a wide variety of product types to make final judgments when purchasing items. Comprehending the decision-making process helps firms attract potential clients (Dudovskiy, 2013).

Several authors have demonstrated the impact of consumer opinions on buying intention (Ohk & Kim, 2018; Yusuf et al., 2018; Cheng & Huang, 2013). Positive e-WOM strengthens the link between emotional trust and online shopping intention (Cheung et al., 2009). Regarding TikTok - user-generated content on this social media impacts a skincare brand's purchasing intention (Halim & Candraningrum, 2021). Companies can utilize user-generated content to disseminate information about their products and boost the likelihood of their target customers purchasing them. A few studies were conducted to identify distinct factors affecting the purchase intention of Gen Z (Buerano, 2019; Andreani et al., 2021), including celebrity endorsement or social media influencers, but there still has been limited research on the impact of KOC towards consumer purchase intention, especially Gen Z - the largest user group of this social media.

Key Opinion Consumer's Attributes

Expertise

McCracken (1989) referred to expertise as "the apparent ability of the source to provide legitimate affirmations". To be considered an expert, a person should be knowledgeable about a subject, have some necessary skills, or hold a recognized title (Gass & Seiter, 2011). Earlier studies have demonstrated that influencers are more powerful, given that they are more skilled (Batra et al., 1987; Bardia et al., 2011). Hence, they would be more likely to affect consumers' purchase intention positively (Chan et al., 2013). Furthermore, evidence from existing research demonstrates that an endorser's perceived expertise in an advertisement is linked to positive attitudes regarding the commercial and purchase intention (Ohanian, 1991; Braunsberger, 1996). In influencing purchase intentions, Ohanian (1990) suggested that endorsers' perceived expertise is more essential than their likability and trustworthiness.

Consumer expertise is accumulated product-related experience, including information search, interaction with sales associates, or product usage in various situations (Alba & Hutchinson, 1987). According to Zou et al. (2011), consumer expertise refers to consumers' acquiring product knowledge. Consumers' motivation to give positive opinions is to gain acceptance from others. Consumers are motivated to spread positive opinions about products to gain social and self-acceptance by showcasing their excellent purchasing choices and sharing their expertise (Richins, 1983; Fehr & Falk, 2002). Consumers might use online reviews to express their social status and expertise (Hennig-Thurau et al., 2004). Source credibility has been found to be consistent with expertise (Wathen & Burkell, 2002). A product review that shows greater expertise and strong arguments significantly impact the review's credibility (Shan, 2016). In the context of hospitality, expert hotel reviews tend to show more verbal information and photo proofs of their experience, which can reinforce the expectation of other tourists for the hotel services, resulting in proper buying decisions (Zhang et al., 2016).

H1: Expertise has a positive impact on the credibility of KOC

H2: Expertise of KOC has a positive impact on consumer's purchase intention

Trustworthiness

Trustworthiness refers to the receivers' judgment of a source as honest, sincere, or truthful (Giffin, 1967). Trustworthiness, the core factor of source credibility, significantly impacts a message's persuasiveness (Wathen & Burkell, 2002; Pornpitakpan, 2004) and individuals' perceptions of message credibility (Giffin, 1967). In marketing, customer attitudes toward the brand are favorably influenced by trustworthiness (Yoon et al., 1998). According to the study of Lui and Standing (1989) and McGinnies & Ward (1980), trustworthiness has a greater influence on source credibility than expertise. Trustworthiness intensifies customers' buying intention and promotes a favorable effect on the reliability of endorsements (Chao et al., 2015). Furthermore, a positive attitude toward the source may influence the customers' sense of their quality and, as a result, increases customer's buying decision (Erdem & Swait, 2004).

H3: Trustworthiness has a positive impact on the credibility of KOC

H4: Trustworthiness of KOC has a positive impact on consumer's purchase intention

Likability

The tendency of the communicator's charm/personality and friendliness to attract the receiver is known as likability, or the communicator's level of friendliness/approachability in the audience's view (Desarbo & Harshman, 1985; Giffin, 1967). Likability is defined as message receivers' interest in the endorser's look or personality (Xiao et al., 2018; McCracken, 1989). Endorser's likeability improves credibility, consumer attitudes, and purchase intentions (La Ferle & Choi, 2005; Kumar, 2011; Wang et al., 2017). According to Abdullah et al. (2020), likability and trustworthiness are important criteria influencing Instagram users' buying intentions for fashion items.

H5: Likability has a positive impact on the credibility of KOC

H6: Likability of the KOC has a positive impact on consumer's purchase intention

Source Credibility and its mediating role

Source credibility is defined as "a perceiver's assessment of a communicator's credibility" (O'Keefe, 1990). In addition, source credibility is described as the favorable characteristics of a communicator that influence the receiver's acceptance of the message (Ohanian, 1990). The endorser's credibility has been demonstrated to affect consumers' purchase intentions and brand attitudes positively (Djafarova & Rushworth, 2017; Chakraborty & Bhat, 2018; Chin et al., 2019).

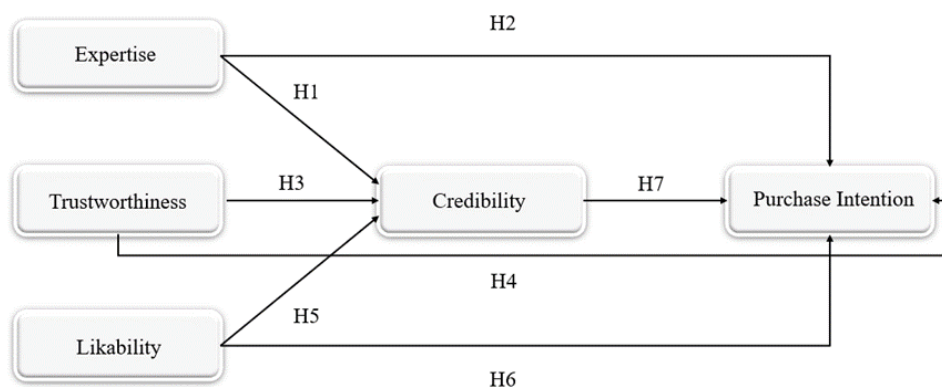
H7: Credibility of the KOC has a positive impact on consumer's purchase intention

Regarding traditional media platforms, an endorser's credibility has been shown as a mediator between the attributes of the endorser and the consumer's purchase intention (Wang et al., 2017). In social media marketing, influencer attributes, including trustworthiness, information quality, and entertainment values, have a significant effect on purchase intention via the mediation of influencer's credibility (Saima & Khan, 2020). La Ferle & Choi (2005) demonstrated that perceived credibility has a mediating role between the endorser's type and brand attitude as well as purchase intention

H8a, b, c: KOC's credibility mediates the relationship between expertise, trustworthiness, likability, and consumer purchase intention

The conceptual framework of this study is developed (Figure 1)

Figure 1: Conceptual Framework



3. METHODOLOGY

Data Collection and Sample Size

The quantitative method was employed to address the research objectives. Respondents are Gen Z in Vietnam who were born from 1997 to 2004 (aged 18-25) as this group has more financial independence and can make buying decisions. They own at least one TikTok account and have experience with KOC on TikTok. The online survey was conducted from March to April in 2022. Among 440 questionnaires collected, there were 361 valid responses, which yielded a good sample size for the data analysis, according to Comfrey and Lee (1992).

Research Instrument

The 5-point Likert scales ranging from (1) "strongly disagree" to (5) "strongly agree" were adapted to make the instrument for this study. The scales to measure Expertise were derived from the study by Mackiewicz (2009), Trustworthiness from Xiao et al. (2018) and Ohanian (1990), Likability from Reysen (2005), Source Credibility from Tran & Can (2020) and Xiao et al. (2018), Purchase Intention from the research of Kumar (2011).

Analysis Techniques

SPSS was applied to analyze the data and present sample demographics and descriptive statistics. Smart-PLS was used to conduct reliability and validity tests and structural equation modelling (SEM) to verify the research hypotheses. Because the items of variables are highly interrelated and interchangeable, this study adopts a reflective model, explaining why validity and reliability should be thoroughly studied (Haenlein & Kaplan, 2004; Peter et al., 2007; Hair et al., 2013).

4. DATA ANALYSIS

Sample Demographics

Among 361 respondents, there were 17.2% male and 82.8% female. Regarding occupation, 66.5% were students, 16.6% were office staff, experts occupied 9.1%, self-employed was 5%, and there were only 2.8% of respondents with other occupations. Regarding usage frequency, 54% often use TikTok, 44% very often use TikTok, 1.1% sometimes use and only 0.8% use TikTok seldom. Regarding preferred content on TikTok, food and beverage (28%), beauty (24.9%) and fashion (23%) are the three most popular content. Ranking after were hospitality (5%), sport (4.2%), technology (3.9%), household appliances (3.3%), mom & baby (2.3%), tourism (2.3%), and finally, automobile (2.2%).

Descriptive Analysis

The descriptive analysis of data is presented in Table 1, identifying each variable's mean and standard deviation. From Table 1, the average mean of each variable is greater than 3, indicating that respondents tend to agree with the survey questions.

Reliability Test

Indicator Reliability

Indicator Reliability can be assessed using the Outer Loadings results of items (Table 1). Hair et al. (2017) suggest that outer loadings should be greater than or equal to 0.708 to conclude that the observed items are qualified. In the first run, one item of Purchase Intention (INT5) was lower than the threshold of 0.708; therefore, INT5 was eliminated from the model. After reanalyzing the model, the outer loadings of all items are greater than 0.7 and meet the requirement of the indicator reliability test

Internal Consistency Reliability

Internal Consistency Reliability is the ratio of total true score variation to total scale score variance (Brunner et al., 2005). According to Netemeyer (2003), Composite Reliability is a measure of scale item internal consistency (Table 2). Bagozzi and Yi (1998), Hair et al. (2010), Henseler and Sarstedt (2015) suggest that a value of 0.7 is acceptable to determine the internal consistency reliability. The composite reliability values of all items in this study are greater than 0.7. It can be concluded that the scale is reliable.

Table 1. Mean, SD and Outer Loading of Items

Construct	Item	Mean	Standard Deviation	Outer Loading
Expertise	EX1	3.59	0.974	0.908
	EX2	3.49	0.981	0.886
	EX3	3.50	0.964	0.923

	EX4	3.55	0.939	0.868
Likability	LI1	3.34	1.101	0.870
	LI2	3.29	1.061	0.850
	LI3	3.20	1.076	0.857
	LI4	3.30	1.057	0.880
	LI5	3.28	1.057	0.827
Trustworthiness	TR1	3.51	1.003	0.881
	TR2	3.52	0.966	0.824
	TR3	3.47	0.943	0.728
	TR4	3.52	0.963	0.872
Credibility	CRE1	3.20	0.979	0.900
	CRE2	3.03	0.987	0.876
	CRE3	3.20	0.993	0.898
	CRE4	3.07	0.992	0.827
Purchase Intention	INT1	3.60	0.907	0.801
	INT2	3.61	0.897	0.771
	INT3	3.52	0.937	0.819
	INT4	3.55	0.93	0.877
	INT5	3.24	0.968	0.605

Table 2. Composite Reliability and Average Variance Extracted

	Composite Reliability	Average Variance Extracted (AVE)
Expertise	0.942	0.804
Likability	0.932	0.734
Trustworthiness	0.897	0.686
Credibility	0.929	0.767
Purchase Intention	0.910	0.717

Validity Test

Convergent Validity

Convergent validity can be assessed by Average Variance Extracted result (Table 2). A variable reaches a convergent value when its AVE is greater or equal to 0.5, indicating that the average latent variable will account for at least 50% of the variance in each observable variable (Hock & Ringle, 2010). If AVE is less than 0.50, the item explains more mistakes than the variance in the construct. According to Table 3, all AVE values are determined to be larger than 0.5, which confirms the convergent validity of all latent variables.

Discriminant validity

Discriminant Validity demonstrates how distinct a construct is. The heterotrait-monotrait ratio (HTMT) of correlations was developed by Dijkstra & Henseler et al. (2015) to assess the discriminant validity (also see Voorhees et al., 2016). When HTMT scores are high, discriminant validity issues arise. When the HTMT is less than 0.85, there is a guarantee of discriminant validity between the two latent variables (Clark & Watson, 1995; Kline, 2015). According to Table 3, all HTMT ratios are smaller than 0.85, indicating that discriminant validity between the two latent variables is guaranteed.

Table 3. Heterotrait-Monotrait Ratio

	CRE	EXP	LI	PI	TR
CRE					
EXP	0.359				
LI	0.400	0.355			
PI	0.470	0.571	0.421		
TR	0.506	0.480	0.717	0.541	

Structural Equation Modeling (SEM)

To guarantee that the result is valid, multicollinearity must be assessed before examining the structural model evaluation. The variance inflation factor (VIF) is a metric for determining how multicollinear a set of multiple regression variables is. The model should show no multicollinearity between independent latent variables when VIF is smaller than 3 (Hair et al., 2019). In this study, all Inner VIF values are smaller than 3, meaning that the model has no multicollinearity (Table 4).

Afterwards, the structural model was evaluated by the bootstrapping method (5,000 resamples) to check the significance of the hypotheses. If the hypothesis had a T-statistic larger than 1.96 and the p-value was less than 0.05, it would be approved, indicating that the path coefficient was significant. According to the results, H1 and H3 were approved, indicating Expertise (T-statistic= 2.999, p-value= 0.003, $\beta=0.154$) and Trustworthiness

(T-statistic=4.741, p-value=0.000, $\beta=0.314$) both have a significant effect on Source Credibility, in which Trustworthiness has a stronger impact than Expertise. Meanwhile, H5 was rejected, and Likability was shown to have an insignificant relationship with Source Credibility (T-statistic=1.907; p-value= 0.057; $\beta=0.118$).

Table 4. Inner VIF value

	CRE	EX	LI	PI	TR
CRE				1.308	
EX	1.231			1.262	
LI	1.643			1.661	
PI					
TR	1.795			1.924	

Regarding Purchase Intention, H2, H4 and H7 were approved, indicating that Expertise (T-statistic= 6.424, p-value=0.000, $\beta=0.343$), Trustworthiness (T-statistic=2.987, p-value= 0.003, $\beta=0.187$) and Source Credibility (T-statistic= 3.707, p-value= 0.000, $\beta=0.190$) have a positive influence on Purchase Intention. Specifically, Expertise has the strongest effect on Purchase Intention, followed by Source Credibility and Trustworthiness. In addition, H6 was rejected, meaning Likability (T-statistic= 1.356; p-value= 0.175; $\beta=0.078$) shows no significant effect on Purchase Intention.

Table 5. Results of hypothesis testing

Hypothesis	Path		β	T-statistic	p-value	Evaluation
H1	Expertise Credibility	→	0.154	2.999	0.003	Accepted
H2	Expertise Purchase Intention	→	0.343	6.424	0.000	Accepted
H3	Trustworthiness → Credibility		0.314	4.741	0.000	Accepted
H4	Trustworthiness → Purchase Intention		0.187	2.987	0.003	Accepted
H5	Likability Credibility	→	0.118	1.907	0.057	Rejected
H6	Likability Purchase Intention	→	0.078	1.356	0.175	Rejected

H7	Credibility Purchase Intention	→	0.190	3.707	0.000	Accepted
H8	Expertise Credibility Purchase Intention	→ →	0.029	2.227	0.026	Accepted
H9	Trustworthiness → Credibility → Purchase Intention		0.060	2.712	0.007	Accepted
H10	Likability Credibility Purchase Intention	→ →	0.022	1.667	0.096	Rejected

Regarding the mediating role, H8 and H9 were approved. Source Credibility has been examined to mediate the relationship between Expertise (T-statistic= 2.227, p-value= 0.026, $\beta=0.029$) and Trustworthiness (T-statistic= 2.712, p-value= 0.007, $\beta=0.060$). On the other hand, H10 was rejected. Likability has no indirect relationship with Purchase Intention through the mediator of Source Credibility (T-statistic=1.667; p-value= 0.096; $\beta=0.022$).

5. DISCUSSION

The analysis posits that trustworthiness has a stronger effect on credibility than expertise. This result is consistent with what has been found in studies of McGinnis and Ward (1980), Lui and Standing (1989), Saima and Khan (2020), Pornpitakpan (2004), and Wathen and Burkell (2002). It supports the idea that trustworthiness is a key aspect of credibility. Thanks to the development of influencer marketing, many ordinary consumers have started to share reviews about products and services on social media platforms. However, among the large number of posts shared on social media, there is also misleading content disseminating wrong information about products and making the audience highly aware and mistrustful. Therefore, credibility would increase if the KOC is trustworthy and dependable.

Among the three variables, expertise has the most substantial impact on purchase intention, followed by credibility and trustworthiness, consistent with Ohanian's (1990) and Chan et al. (2013) research. If KOC shows more experience with the product or knowledge and a clear description of its function, audiences would have more intention to buy the products. When KOC has experienced similar products previously, their words would be more persuasive and stimulate consumers' purchase intention. For example, a KOC in beauty and cosmetics should show experience with numerous beauty products to

indicate that she has tested a wide range of products, can tell which products are good and can stimulate audiences to purchase the suitable products.

The likability of KOC does not significantly influence the credibility and purchase intention, as opposed to the findings of previous studies (Kumar, 2011; La Ferle & Choi, 2005; Wang et al., 2017; Xiao et al., 2018). This finding indicates that young Vietnamese consumers are more interested in the content of the posts shared on KOC's TikTok than their appearance and personality. Perhaps the difference between the micro-influencing ability of KOCs and the macro-influencing ability of Key Opinion Leaders (KOLs) results in this unique finding.

This study has concluded that credibility mediates the relationship between trustworthiness and purchase intention, in accordance with prior research (Saima & Khan, 2020). In addition, KOC's expertise also affects Gen Z's purchase intention indirectly. These findings strengthen the results confirmed by La Ferle and Choi (2005) and Wang et al. (2017). On the other hand, as opposed to the hypothesis proposed, likability has been concluded to have no considerable impact on consumers' purchase intention via the mediating effect of KOC's credibility.

6. RECOMMENDATION

Since KOC is an effective method to generate more positive e-WOM, brands and marketers should collaborate with appropriate KOCs with high trustworthiness and expertise to boost greater sales. Selecting a trustworthy KOC is crucial for a business that can produce credible content while being knowledgeable and experienced with the items to affect source credibility and purchase intention favorably. It is also important to provide KOC with accurate product-related information if brands want them to utilize and review products. Brands should avoid getting involved deeply in KOC's content to keep reviews' fact-based, genuine nature, positively affecting KOC's credibility and consequently influencing purchase intention. For KOC, they should broaden their knowledge about the product and specific fields by conducting online research or having various experiences with comparable products before sharing on social media. In addition, it is essential to be dependable and give genuine information to their followers to maintain credibility.

7. CONCLUSION

Influencer marketing has been considerably transforming and evolving over the years and undoubtedly acts as an essential tactic in marketing. This research primarily contributes to the research streams of influencer marketing evolution and provides knowledge about the effect of KOC - a new form of influencer on consumer behaviors. The results have demonstrated the positive impact of KOC's expertise and trustworthiness on Gen Z consumers and served as a foundation for further studies about other influencer attributes on the TikTok platform.

TikTok is dominated by user-generated content, and more individuals want to become KOC. KOC must preserve the quality and integrity of the content they publish when choosing a product to promote or a company to cooperate with. Consumers, especially

Gen Z, are becoming technologically smart, and if they are given false information, they will disbelieve in KOCs. Gen Z now acquires information quickly with a click of a search button, helping them to make well-informed purchases. Therefore, KOCs must maintain trustworthiness, expertise, and credibility throughout time. Otherwise, they will lose followers and social media reputation. KOC's endorsement can build a sustainable relationship between consumers and brands.

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