

Trust is Not Homogenous: Segmenting Consumer Trust to Explain Endorsement Effectiveness in Skincare

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Abstract:

Trust plays a central role in shaping endorsement effectiveness, particularly in high-involvement categories such as skincare. However, existing research largely treats trust as homogeneous and focuses predominantly on influencer-led endorsements. This study challenges that assumption by segmenting consumer trust and examining how distinct trust profiles influence endorsement effectiveness for dermatologist- and influencer-endorsed skincare brands. Using survey data from 256 skincare consumers, the study applies regression analysis, paired comparisons, and K-means clustering to identify trust-based segments and evaluate behavioral differences. Results indicate that while dermatologist endorsements generate higher average trust and purchase intention, influencer endorsements exhibit stronger trust-dependence ($R^2 = 0.831$ vs. 0.544). Cluster analysis reveals three distinct trust profiles, with significant differences in purchase intention across segments ($p < 0.001$). The findings demonstrate that endorsement effectiveness varies systematically across trust segments, challenging aggregate-level assumptions in endorsement research. By reconceptualizing trust as a segmentation mechanism rather than a uniform predictor, this study advances understanding of endorsement effectiveness in credibility-sensitive markets.

Keywords: Consumer Trust, Endorsement Effectiveness, Trust Segmentation, Dermatologist Endorsement, Influencer Marketing, Purchase Intention, Skincare Marketing

1. INTRODUCTION

Endorsement-based marketing has become central to the skincare industry, where consumers frequently rely on external sources to reduce perceived product risk and uncertainty. Two dominant endorsement mechanisms shape this landscape: professional expert endorsements, such as dermatologists, and influencer-driven endorsements rooted in digital credibility and social relatability. (Khanna & Bohra, 2025) While both aim to establish trust, they operate through distinct credibility foundations. Yet existing research largely evaluates endorsement effectiveness at an aggregate level, implicitly assuming that consumer trust operates uniformly across individuals. (AlFarraj, Alalwan, Obeidat, & Baabdullah, 2020) Trust is widely recognized as a critical determinant of purchase intention, particularly in high-involvement product categories such as skincare, where safety, efficacy, and long-term effects are salient concerns. Prior research has predominantly examined influencer credibility and authenticity, demonstrating strong associations between trust and behavioral outcomes. (R.A.S.D.Rathnayake & Lakshika, 2022) However, two limitations remain. First, empirical comparisons between professional expert endorsements and influencer endorsements are limited within skincare contexts. Second, trust is typically modeled as a

singular construct, overlooking potential heterogeneity in how consumers form and act upon trust. (Hoo, Quinn, Wolor, Annamalah, & Ven, 2025)

This assumption of homogeneity may obscure meaningful behavioural variation. Consumers differ in their orientation toward expertise, authenticity, and perceived risk. (Shamsudin, Hassan, Ishak, & Ahmad, 2020) Consequently, endorsement effectiveness may depend not only on the type of source but also on underlying trust configurations within the consumer base. If trust formation varies systematically across segments, then aggregate-level conclusions may be incomplete. (Cheng, Li, He, & Liao, 2024)

Addressing this gap, the present study reconceptualizes trust as a segmentation mechanism and examines whether distinct consumer trust profiles explain differences in endorsement effectiveness for dermatologist- and influencer-endorsed skincare brands. (Iskamto & Rahmalia, 2023) Using survey data from 256 consumers, the study applies regression modelling, paired comparisons, and K-means clustering to identify trust-based segments and test behavioral differences. (Karimkhan & Chapa, 2025)

This research contributes in three ways. First, it provides a direct comparative analysis of expert and influencer endorsements within a high-involvement category. (Syed & Zaidi, 2023) Second, it demonstrates that trust is not homogeneous but segment specific. Third, it integrates segmentation-based analytics into endorsement research, offering a more nuanced explanation of how credibility translates into purchase intention. (Ahmad & Lilani, 2025)

2. THEORETICAL BACKGROUND AND HYPOTHESIS DEVELOPMENT

a. Endorsement Credibility and Source Effects

Endorsement sources function as credibility cues that reduce uncertainty and influence consumer evaluation. According to Source Credibility Theory, expertise and trustworthiness serve as primary determinants of persuasive effectiveness. In skincare marketing, professional experts such as dermatologists derive credibility from domain-specific knowledge and authority, whereas influencers rely on perceived authenticity, relatability, and social identification.

Although both sources aim to build trust, they operate through distinct psychological pathways. Expert endorsements signal competence and evidence-based authority, which may be particularly influential in high-risk or health-related categories. Influencer endorsements, in contrast, are embedded within digital social environments where authenticity and personal connection shape persuasion. (Khadia, 2023) Prior research has demonstrated that influencer credibility positively affects purchase intention; however, direct comparisons between expert and influencer endorsements remain limited, particularly in skincare contexts where perceived risk is salient. (Alejandro, Villanueva, Maestre, & Pugal, 2025)

b. Trust and Purchase Intention in High-Involvement Categories

Trust is widely recognized as a central determinant of behavioural intention. Empirical research consistently demonstrates a positive relationship between trust and purchase intention across endorsement-based marketing contexts.

However, most studies model trust as a singular aggregate construct and examine its linear effect on behavioral outcomes. (Batati, 2023) This approach assumes that trust operates uniformly across individuals, potentially overlooking variation in how consumers interpret and respond to endorsement cues. (Saeed, 2024) If endorsement sources differ in credibility foundations, the strength and structure of the trust–purchase relationship may vary accordingly.

Based on this reasoning, the following hypothesis is proposed:

H1: Consumer trust positively influences purchase intention for skincare brands.

c. Comparative Endorsement Effects

Given the differing credibility foundations of expert and influencer endorsements, it is reasonable to expect variation in consumer evaluations across endorsement types. (Garg & Bakshi, 2024) Professional endorsements grounded in expertise may generate higher baseline trust in high-involvement categories, whereas influencer endorsements may rely more heavily on relational trust mechanisms.

To examine whether endorsement type influences consumer evaluations, the following hypotheses are proposed:

H2: Consumer trust differs significantly between dermatologist-endorsed and influencer-endorsed skincare brands.

H3: Purchase intention differs significantly between dermatologist-endorsed and influencer-endorsed skincare brands.

d. Consumer Trust Heterogeneity and Segmentation

A central limitation in existing endorsement research is the assumption of consumer homogeneity. Aggregate-level analyses mask potential segmentation within the consumer base. (Khurana, Pannu, Dalal, Vyas, & Rani, 2025) Consumers may differ systematically in their orientation toward expertise, authenticity, and risk sensitivity, leading to distinct trust configurations. (Arora, 2025)

Segmentation-based approaches allow researchers to identify underlying trust profiles and examine whether endorsement effectiveness varies across groups. If trust is not homogeneous, then endorsement strategies may yield differential behavioural outcomes across segments.

Accordingly, the following hypothesis is proposed:

H4: Purchase intention differs significantly across consumer trust profiles.

3. CONCEPTUAL FRAMEWORK



Figure 1: Conceptual Model of Trust-Based Endorsement Effectiveness

The present study develops a segmentation-based conceptual model to examine endorsement effectiveness in the skincare industry.

The framework integrates two analytical dimensions: (1) the direct relationship between consumer trust and purchase intention, and (2) trust-based consumer segmentation to capture heterogeneity in endorsement response.

At the aggregate level, trust is conceptualized as a direct predictor of purchase intention for both dermatologist-endorsed and influencer-endorsed skincare brands. (Rauf & Siddiqi, 2024) Consistent with

credibility-based persuasion logic, higher perceived trust is expected to increase behavioural intention. However, the strength of this relationship may differ across endorsement types due to variations in credibility foundations, such as expertise-driven authority in the case of dermatologists and authenticity-driven relatability in the case of influencers. (Mandal & Gupta, 2025)

Beyond aggregate relationships, the model challenges the assumption that trust operates uniformly across consumers. Instead, trust is treated as a segmentation variable. Using clustering techniques, consumers are grouped based on their trust toward dermatologist and influencer endorsements. (Guruge, 2018) These trust profiles are then examined to determine whether endorsement effectiveness varies systematically across segments.

The conceptual model therefore incorporates:

1. Trust → Purchase Intention relationships within each endorsement type;
2. Comparative differences between dermatologist and influencer endorsements; and
3. Segmentation-based variation in purchase intention across trust profiles.

By integrating direct effects with segmentation logic, the framework enables a more nuanced understanding of endorsement effectiveness beyond average-level analysis.

4. METHODOLOGY

a. Research Design

This study adopts a quantitative, cross-sectional research design to examine the role of consumer trust in explaining endorsement effectiveness in the skincare category. (Gurung, Sonam, & Gurung, 2023) The research is explanatory in nature and tests hypothesized relationships between trust, endorsement type, and purchase intention, while incorporating segmentation-based analysis.

b. Data Collection and Sampling

Primary data were collected through a structured online questionnaire administered to skincare consumers. A total of 260 responses were received, of which 256 valid responses were retained after data screening. The final sample size ($N = 256$) satisfies recommended thresholds for regression and clustering analysis. Respondents included active skincare users familiar with either dermatologist-endorsed or influencer-endorsed brands.

c. Measurement

All attitudinal variables were measured using a 7-point Likert scale (1 = Strongly Disagree; 7 = Strongly Agree).

Four composite constructs were developed by averaging multi-item measures:

- Trust in Dermatologist-Endorsed Brands
- Trust in Influencer-Endorsed Brands
- Purchase Intention (Dermatologist-Endorsed)
- Purchase Intention (Influencer-Endorsed)

Internal consistency was assessed using Cronbach's Alpha. All constructs demonstrated acceptable to excellent reliability (α ranging from 0.776 to 0.960), exceeding the recommended threshold of 0.70.

d. Analytical Procedure

Data were analysed using statistical modelling and segmentation techniques.

First, Pearson correlation and ordinary least squares (OLS) regression were used to test the relationship between trust and purchase intention within each endorsement type.

Second, paired sample t-tests were conducted to examine differences in trust and purchase intention between dermatologist and influencer endorsements.

Third, K-means clustering was employed using standardized trust variables to identify distinct consumer trust profiles. The optimal number of clusters ($K = 3$) was determined using the Elbow Method.

Finally, one-way ANOVA was conducted to test whether purchase intention significantly differed across the identified trust segments.

This multi-method approach enables both aggregate-level and segmentation-level examination of endorsement effectiveness.

5. RESULTS

a. Descriptive and Correlation Analysis

Descriptive statistics indicated moderate to high levels of trust and purchase intention across both endorsement types. Pearson correlation analysis revealed a strong positive relationship between trust and purchase intention for both dermatologist-endorsed ($r = 0.737, p < 0.001$) and influencer-endorsed brands ($r = 0.912, p < 0.001$).

Cross-endorsement correlations were negligible, indicating that trust effects are endorsement-specific rather than generalized across sources. These results provide preliminary support for H1.

b. Regression Analysis: Trust and Purchase Intention

Two separate OLS regression models were estimated to examine the predictive effect of trust on purchase intention.

For dermatologist-endorsed brands, trust significantly predicted purchase intention ($\beta = 0.833, p < 0.001$), explaining 54.4% of the variance ($R^2 = 0.544$). For influencer-endorsed brands, trust demonstrated an even stronger predictive effect ($\beta = 0.933, p < 0.001$), explaining 83.1% of the variance ($R^2 = 0.831$).

Table 1
Comparative Regression Summary Table

MODEL	BETA(TRUST)	R ²	p-VALUE
Dermatologist	0.833	0.544	<0.001
Influencer	0.933	0.831	<0.001

These findings confirm that trust significantly influences purchase intention across endorsement types. Accordingly, **H1 is supported**. Notably, the stronger explanatory power observed in the influencer model suggests that influencer purchase decisions are more strongly trust-dependent.

c. Comparative Endorsement Analysis

Paired sample t-tests were conducted to examine differences between endorsement types.

Consumers reported significantly higher trust in dermatologist-endorsed brands compared to influencer-endorsed brands ($t = 14.67, p < 0.001$). Similarly, purchase intention was significantly higher for dermatologist-endorsed brands ($t = 10.85, p < 0.001$).

These findings indicate that endorsement type significantly influences both trust and purchase intention. Therefore, **H2 and H3 are supported**.

d. Trust-Based Consumer Segmentation

To examine trust heterogeneity, K-means clustering was performed using standardized trust variables. The

Elbow Method indicated an optimal three-cluster solution ($K = 3$).

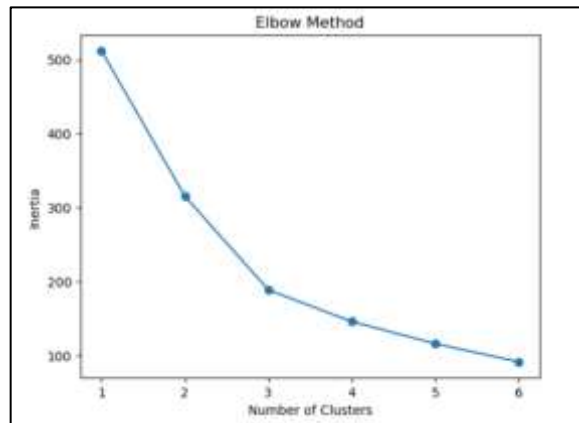


Figure 2: Elbow Method for Determining Optimal Number of Clusters

The clustering analysis identified three distinct trust profiles:

1. **Dermatologist-Oriented Segment** – High trust in dermatologists and low trust in influencers.
2. **Dual-High Trust Segment** – High trust in both endorsement types.
3. **Moderate/Skeptical Segment** – Moderate trust levels across both sources.

Cluster sizes were well distributed ($n = 83, 115, \text{ and } 58$ respectively), indicating meaningful segmentation without extreme imbalance.

e. ANOVA: Segment Differences in Purchase Intention

One-way ANOVA tests revealed significant differences in purchase intention across trust profiles.

For dermatologist-endorsed brands:

$F = 79.89, p < 0.001$ For influencer-endorsed brands:

$F = 184.79, p < 0.001$

These results demonstrate that endorsement effectiveness varies systematically across consumer trust segments. Accordingly, **H4 is supported**.

The higher F-value observed for influencer-endorsed brands suggests that influencer effectiveness is more sensitive to underlying trust segmentation.

6. DISCUSSION

This study set out to challenge a foundational assumption in endorsement research — that trust operates uniformly across consumers. The findings demonstrate that this assumption is incomplete. Trust is not homogeneous; rather, it is structurally differentiated across endorsement types and consumer segments.

First, the results confirm that trust is a significant predictor of purchase intention for both dermatologist and influencer endorsements. However, a notable asymmetry emerges. While dermatologist endorsements generate higher average trust and purchase intention, the trust–purchase relationship is substantially stronger in the influencer model ($R^2 = 0.831$ vs. 0.544). This suggests that influencer effectiveness is more trust-sensitive, whereas dermatologist effectiveness may be credibility-stable. In other words, professional expertise generates a stronger baseline of confidence, while influencer-driven purchase decisions rely more heavily on perceived relational trust.

Second, the comparative analysis indicates that consumers demonstrate significantly higher trust and purchase intention toward dermatologist-endorsed brands. This aligns with credibility-based persuasion

logic, particularly in high-involvement categories where perceived risk is salient. Skincare products involve health and safety considerations, making expertise-driven endorsement more inherently persuasive.

Most importantly, the segmentation analysis reveals that consumers are not homogeneous in their trust formation. Three distinct trust profiles were identified: a dermatologist-oriented segment, a dual-high trust segment, and a moderate/sceptical segment. ANOVA results confirm that purchase intention differs significantly across these profiles. The stronger variation observed in influencer purchase intention across clusters suggests that influencer effectiveness is highly contingent on underlying trust orientation.

These findings extend endorsement literature in several ways. First, they move beyond aggregate-level analysis by demonstrating that endorsement effectiveness varies across trust-based consumer segments. Second, they reconceptualize trust not merely as a predictor variable but as a segmentation mechanism. Third, the results highlight that endorsement strategy effectiveness depends not only on source credibility but also on consumer trust configuration.

From a managerial perspective, the findings suggest that endorsement strategies should not be uniformly applied. Dermatologist endorsements may be more effective in credibility-sensitive segments, while influencer marketing may yield strong returns within high-trust relational segments. (Candra, 2023) Brands operating in high-involvement categories should therefore align endorsement strategy with consumer trust profiles rather than relying solely on influencer popularity or professional authority.

By integrating comparative endorsement analysis with trust segmentation, this study offers a more nuanced understanding of how credibility translates into behavioural intention in skincare marketing.

7. CONCLUSION

This study demonstrates that trust is not a uniform construct in endorsement-based marketing. By segmenting consumers based on trust orientation, the research reveals that endorsement effectiveness varies systematically across profiles. While dermatologist endorsements generate higher baseline trust and purchase intention, influencer endorsements exhibit stronger trust-dependent behavioural dynamics.

The findings underscore the importance of moving beyond aggregate-level analysis in endorsement research. Treating trust as homogeneous risks overlooking meaningful consumer heterogeneity and may lead to incomplete strategic conclusions. The segmentation-based approach adopted in this study provides empirical evidence that endorsement effectiveness is contingent on underlying trust configuration.

The study contributes to source credibility and endorsement literature by integrating comparative analysis with consumer profiling. It further provides practical insight for brands operating in high-involvement markets, where credibility and trust sensitivity shape purchase behaviour.

Future research may extend this framework across product categories and cultural contexts to examine whether trust asymmetry and segmentation effects generalize beyond skincare. By reframing trust as both a predictor and a segmentation variable, this research advances understanding of endorsement effectiveness in contemporary marketing environments.

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