



# The Influence of Social Media Influencers and Institutional Trust on Gen Z Students' Decisions in Choosing Educational Institutions on Instagram

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## ABSTRACT

### Keywords:

Educational  
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This study aims to examine the influence of social media influencers and institutional trust on Generation Z students' decisions in choosing educational institutions through the Instagram platform. The research employs a quantitative approach with an explanatory research design. The sample consists of 96 Generation Z respondents selected using the Cochran formula. Data were collected through a structured questionnaire using a Likert scale and analyzed using multiple linear regression techniques. The results indicate that social media influencers have a significant effect on students' decision-making in selecting educational institutions, as evidenced by a t-value of 5.560 ( $p < 0.05$ ). Institutional trust also shows a significant influence on students' decisions, with a t-value of 4.425 ( $p < 0.05$ ). Simultaneously, the F-test yields an F-value of 177.332 ( $p < 0.05$ ), demonstrating that social media influencers and institutional trust collectively exert a significant impact on students' enrollment decisions. Furthermore, the coefficient of determination ( $R^2$ ) of 0.617 indicates that 61.7% of the variance in students' decision-making can be explained by the two independent variables, while the remaining 38.3% is influenced by other factors outside the research model. The findings imply that effective management of social media influencers and the strengthening of institutional trust play a crucial role in educational marketing and public relations management. Educational institutions are encouraged to optimize influencer-based digital promotion strategies while simultaneously enhancing credibility, transparency, and institutional reputation to attract Generation Z students in the digital era.

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## INTRODUCTION

Digital transformation has fundamentally reshaped consumption behavior in modern society, particularly among Generation Z, who are characterized by their high dependency on social media platforms in daily decision-making processes. As digital natives, Gen Z consumers tend to rely heavily on online information, peer-generated content, and influencer recommendations when evaluating products and brands (Kusumawati, 2025; Najiburohman et al., 2025; Syafiih, 2025). Instagram, among various social media platforms, has emerged as a dominant space that combines visual storytelling, lifestyle representation, and interactive marketing, making it a powerful tool in shaping purchasing decisions. Djafarova & Bowes (2020) confirm that Instagram functions not only as a source of fashion inspiration but also as a central channel in contemporary marketing practices. This phenomenon highlights the importance of understanding how digital communication influences consumer behaviour (Dewi et al., 2024; Maulidia, 2023; Maulidy, 2025; Ridlo & Yanti, 2023). As society increasingly shifts toward online consumption ecosystems, research examining the mechanisms behind influencer marketing and trust formation becomes essential to ensure that marketing practices remain ethical, effective, and aligned with consumer expectations.

Despite the widespread adoption of social media marketing, consumers today face challenges related to information overload, authenticity of promotional content, and declining trust in digital advertising (Faisal, 2023; Hasan, 2023; Hayati, 2023; Rahman et al., 2023). Generation Z, while highly engaged with influencer content, is also increasingly critical of marketing messages that appear overly commercial or manipulative. This situation creates a paradox in modern consumer culture: exposure to influencer promotions is high, yet skepticism toward promotional credibility continues to grow. Putri & Widodo (2025) emphasize that consumer trust plays a direct and significant role in shaping purchasing interest, suggesting that trust deficits can undermine marketing effectiveness. For society, this issue extends beyond individual purchasing decisions, as declining trust may reduce the efficiency of digital markets and distort fair competition. Consequently, understanding how trust interacts with influencer exposure becomes crucial, particularly in industries such as fashion where brand perception, identity, and emotional connection strongly influence consumer choices.

Cuttonink, a local Indonesian fashion brand established in 2008, represents a relevant case for examining influencer-driven marketing strategies. Founded by Carline Darjanto and Ria Sarwono, Cuttonink actively integrates social media and e-commerce into its business model to engage young consumers. Warta Ekonomi (2018) reported that collaborations with Instagram

influencers significantly strengthened Cuttonink's market position. Empirical findings further support this trend, as Erwin et al. (2023) revealed that 75% of Indonesian Gen Z actively consume influencer content on Instagram, with 85% acknowledging its influence on purchasing decisions. However, field observations suggest that high engagement rates do not always translate into consistent sales growth. This indicates a disconnect between digital visibility and actual purchasing behavior, highlighting the need to examine deeper psychological factors such as trust that mediate the effectiveness of influencer marketing strategies.

Previous studies have extensively explored influencer marketing and its impact on consumer behavior across various contexts. Wirapraju et al. (in Sarinah et al., 2025) demonstrate that influencers significantly affect consumer purchasing decisions, while Kembau et al. (2024) emphasize perceived authenticity as a key factor in building Gen Z trust in influencers. Additionally, Mardiana & Nuryakin (2022) identify that consumer beliefs positively influence purchasing decisions and brand loyalty. Research by Jeanete Saununu et al. (2023) further explores how social media endorsers shape Gen Z consumer behavior in Indonesia. Although these studies provide valuable insights, most focus on global brands or generalized product categories, offering limited contextual understanding of local fashion brands. This limitation suggests the need for more brand-specific and culturally grounded research.

Despite growing scholarly attention, several gaps remain unresolved. Most existing studies prioritize macro-influencers or celebrity endorsements, while the role of micro-influencers remains underexplored, particularly within local Indonesian fashion brands. Denova et al. (2025) argue that micro-influencers, although having smaller audiences, tend to foster closer relationships and are perceived as more authentic by followers. However, empirical validation of this claim within specific brands such as Cuttonink is still limited. Moreover, previous research often treats influencer exposure and trust as separate variables rather than examining their combined influence on purchasing decisions. This gap restricts a comprehensive understanding of how influencer credibility and consumer trust interact within local fashion contexts, underscoring the importance of targeted research to address these limitations.

This study offers novelty by integrating digital endorsers and consumer trust within a single analytical framework focused on a local Indonesian fashion brand. Unlike previous research that adopts a generalized or global perspective, this study emphasizes the contextual dynamics of Cuttonink's influencer marketing strategy, particularly its collaboration with micro-influencers on Instagram. By positioning trust as a central mechanism linking influencer effectiveness to purchasing decisions, this research contributes to the refinement

of influencer marketing theory in emerging markets. The study's focus on Generation Z further enhances its relevance, as this demographic represents the future of digital consumption. Addressing this issue is crucial not only for academic advancement but also for practical marketing strategies that aim to sustain competitiveness and consumer loyalty in the digital fashion industry.

Based on the identified gaps and empirical phenomena, this study seeks to examine the impact of digital endorsers on consumer trust and purchasing decisions for Cuttonink fashion products among Generation Z Instagram users. The central argument of this research is that influencer effectiveness alone is insufficient to drive purchasing decisions without the presence of strong consumer trust. By empirically testing the relationship between digital endorsers, consumer confidence, and purchase decisions, this study contributes both theoretically and practically. The findings are expected to enrich academic discourse on influencer marketing and trust formation while offering strategic insights for local fashion brands seeking to optimize digital marketing investments. Ultimately, this research provides evidence-based guidance for developing more authentic, trust-oriented influencer strategies in competitive digital markets.

## **THEORETICAL FOUNDATION**

### **Influencer**

Influencers are individuals who are active on social media and have many followers so that they are able to influence the actions of their audience (Hariyanti & Wirapraja 2018 in Wardah & Albari, 2023) Their popularity comes through consistent and relevant engagement on platforms like Instagram, YouTube, and TikTok. Influencers build personal relationships with their audiences and influence opinions and purchasing decisions through the content they display, as opposed to traditional celebrities who rely on mass media fame (Liu & Zheng, 2024). (Casaló et al., 2020) affirming that the power of influencers lies in personal credibility, authenticity, and proximity to the audience, temporarily. Isalman et al., (2023) found that the three dimensions of credibility—expertise, trust, and attractiveness have a significant effect on millennial consumers' perception of quality and buying interest.

Influencer marketing indicators according to (Uyuun & Dwijayanti, 2022) There are 3 of them as follows:

1. Trustworthiness, having integrity in suggesting an item, the endorser also has honesty or high moral traits, a crucial characteristic in interactions that make communication more efficient and reliable.

2. Expertise, having adequate insight to suggest a product, endorsers also have experience in suggesting and have competence in recommending an item to the public.
3. Attractiveness, having a unique charm or characteristic, endorsers look attractive in terms of how to convey product suggestions.

### **Consumer Trust**

Consumer trust is an important psychological aspect in purchasing decisions in the digital environment. (Rizal 2020) in Chandra, (2023) Defines trust as the willingness of consumers to rely on the integrity, ability, and motivation of the other party to meet their needs. Findings, Cho-I Park and YoungNamkung, (2022) It shows that consumers who have high trust in influencers will form a positive attitude towards the brand and have greater purchase intention. For Gen Z who are used to digital interaction, trust is built through visuals, communication responses, and other user experiences, so influencers need to show authenticity and openness in interacting on platforms like Instagram.

According to (Kotler et al., 2021) There are four indicators of consumer confidence, which are as follows;

1. Benevolence, the belief that influencers are genuine and provide recommendations that really help consumers.
2. Ability, the perception that the influencer has adequate knowledge and abilities about Cuttoink's products.
3. Integrity, the belief that influencers are honest, consistent, and don't exaggerate product information.
4. Willingness to Depend, the willingness of consumers to rely on influencer recommendations in making purchasing decisions.

### **Consumer Purchase Decision**

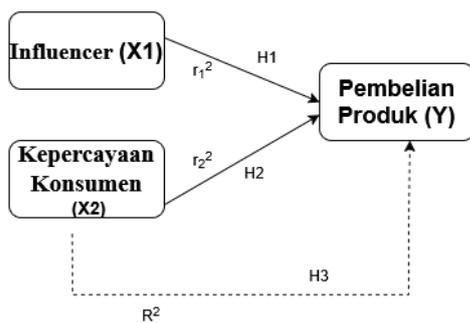
Purchasing decisions are stages where consumers determine needs, search for data, and perform a series of stages until choosing a specific product. (Gunawan 2022) in Serlina Zuhrotul Azhariyah et al., 2025:83) explained that this process begins with the introduction of the problem, temporarily (Sawhani 2021 in Chandra, 2023:84) stating that the purchase decision is part of a series of mental and physical activities carried out by consumers in meeting needs in a certain period.

According to (Indrasari, 2019) There are five aspects that are the basis of consumer preferences in determining the purchase decision of a product, namely;

1. Product Choice, the consumer's decision in choosing Cuttonink fashion products that are considered according to their needs.
2. Brand Choice, the consumer's preference to choose the Cuttonink brand over other fashion brands.

3. Number of Purchases, the consumer's decision regarding how much of Cuttonink's products to buy.
4. Time of Purchase, the determination of when a consumer decides to buy a Cuttonink product after seeing an influencer's promotion.
5. Purchase Method, a decision about how to purchase, such as buying through Instagram, a website, or a marketplace that Cuttonink works with

### Concept Framework



Description:

$R^2$  : Influence of variable X1 and X2 against Y simultaneously

$r_1^2, r_2^2$  : Influence of variable X1 and X2 against Y partially

Hypothesis

H1 : It is suspected that influencers have a significant influence on the decision to buy Cuttonink fashion products by Gen Z on Instagram.

H2: It is suspected that consumer trust in influencers has a significant influence on the decision to purchase Cuttonink fashion products on Instagram.

H3: It is alleged that influencers and consumer trust simultaneously have a significant effect on the decision to purchase Cuttonink fashion products by Gen Z on Instagram.

### RESEACH METHOD

This study employs a quantitative research design with an explanatory research approach. The quantitative method is selected because the study aims to measure and analyze the causal relationship between variables objectively using numerical data and statistical analysis. Explanatory research is appropriate as it seeks to explain the influence of digital endorsers (X1) and consumer trust (X2) on purchasing decisions (Y) of Generation Z consumers toward Cuttonink

fashion products through hypothesis testing. According to Sugiyono (2020:16 in Kalsum et al., 2020:57), explanatory research is designed to test hypotheses and explain relationships among variables. This design allows the researcher to examine both partial and simultaneous effects of independent variables on the dependent variable, providing empirical evidence regarding the effectiveness of influencer marketing and trust in shaping consumer purchasing behavior on Instagram.

The research was conducted in a digital environment, specifically on Instagram, as the primary platform where influencer marketing activities related to Cuttonink fashion products occur. The selection of Instagram as the research location is based on its dominance among Generation Z users and its strong visual and interactive characteristics that support influencer-based promotion. Respondents were Generation Z individuals aged 17–26 years who actively use Instagram and have been exposed to influencer promotions of Cuttonink products within the last six months. This platform was chosen because it represents the most relevant space where digital endorsers interact with consumers and influence purchasing decisions, making it suitable for capturing authentic consumer experiences related to influencer exposure and trust formation.

Data collection in this study utilized primary and secondary data sources. Primary data were collected through a structured questionnaire distributed online to respondents who met the predetermined criteria. The questionnaire was designed using a Likert scale ranging from 1 to 5, representing levels of agreement from strongly disagree to strongly agree. The questionnaire items were developed based on the operational definitions and indicators of each variable, namely digital endorsers, consumer trust, and purchasing decisions. Secondary data were obtained from relevant academic journals, scientific articles, books, and official publications related to influencer marketing, consumer trust, and purchasing behavior. The combination of primary and secondary data strengthens the research foundation and supports theoretical and empirical analysis.

The collected data were analyzed using multiple linear regression analysis to examine the influence of digital endorsers and consumer trust on purchasing decisions. Prior to hypothesis testing, several statistical procedures were conducted, including descriptive analysis and instrument testing. Instrument testing consisted of validity and reliability tests to ensure that the questionnaire accurately measured the intended variables. Furthermore, classical assumption tests were conducted, including normality, multicollinearity, and heteroscedasticity tests, to ensure that the regression model met statistical requirements. Hypothesis testing involved the t-test to examine partial effects,

the F-test to examine simultaneous effects, and the coefficient of determination ( $R^2$ ) to assess the proportion of variance in purchasing decisions explained by the independent variables.

To ensure the trustworthiness of the research findings, data validity and reliability were rigorously tested. Validity testing was conducted to determine whether each questionnaire item accurately represented the variable being measured, using correlation analysis between item scores and total scores. Reliability testing was performed using Cronbach's Alpha to assess the internal consistency of the measurement instruments. An instrument was considered reliable if it achieved a Cronbach's Alpha value greater than 0.70. These procedures were implemented to ensure that the data collected were consistent, accurate, and suitable for further statistical analysis, thereby strengthening the credibility and scientific rigor of the study.

## RESULT AND DISCUSSION

### Validity Test

**Table 1 Validity Test Results**

Variable	Question Items	Calculation	rtable	Remarks
Influencer (X1)	X1.1	1,000	0,1689	Valid
	X1.2	0,782	0,1689	Valid
	X1.3	0,665	0,1689	Valid
	X1.4	0,671	0,1689	Valid
	X1.5	0,507	0,1689	Valid
	X1.6	0,620	0,1689	Valid
Consumer Trust (X2)	X2.1	0,561	0,1689	Valid
	X2.2	0,502	0,1689	Valid
	X2.3	0,500	0,1689	Valid
	X2.4	0,541	0,1689	Valid
	X2.5	0,509	0,1689	Valid
	X2.6	0,487	0,1689	Valid
Purchase Decision (Y)	Y.1	0,595	0,1689	Valid
	Y.2	0,566	0,1689	Valid
	Y.3	0,701	0,1689	Valid
	Y.4	0,597	0,1689	Valid
	Y.5	0,498	0,1689	Valid
	Y.6	0,529	0,1689	Valid
	Y.7	0,467	0,1689	Valid
	Y.8	0,511	0,1689	Valid

Source : SPSS Data Output Results for 2025 (processed by researchers)

The results of the validity test show that all statement items in the variables Influencer (X1), Consumer Trust (X2), and Purchase Decision (Y) are declared valid. This is evidenced by the correlation value of r-count of each item greater than the r-table (0.1689) at a significance level of 5%, so that all indicators are proven to be able to represent the measured construct. Thus, the research instrument is considered to have accurate measurement capabilities and is suitable for further analysis stages.

### Reliability Test

**Table 2 Reliability Test Results**

Variable	Cronbach's Alpha	Remarks
Influencer (X1)	0,902	Reliable
Consumer Trust (X2)	0,923	Reliable
Purchase Decision (Y)	0,933	Reliable

Source : SPSS Data Output Results for 2025 (processed by researchers)

Reliability testing showed that the Influencer variable (X1) obtained a Cronbach's Alpha value of 0.902, Consumer Trust (X2) of 0.923, and Purchase Decision (Y) of 0.933. The entire value > 0.70, so the instrument is categorized as very reliable and has strong internal consistency. These results indicate that each item of the statement in the measured variable shows high stability and accuracy of the data.

### Normality Test

**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		96
Normal Parameters <sup>a,b</sup>	Mean	.4479167
	Std. Deviation	3.28642089
Most Extreme Differences	Absolute	.080
	Positive	.054
	Negative	-.080
Test Statistic		.080
Asymp. Sig. (2-tailed)		.152 <sup>c</sup>

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

**Figure 1 Normality Test Results**

Source : SPSS Data Output Results for 2025 (processed by researchers)

The normality test using Kolmogorov–Smirnov yielded a significance value of  $0.152 > 0.05$ . These findings show that residual data are normally distributed, so the regression model meets fundamental assumptions in parametric statistical analysis. With normality met, the process of regression interpretation becomes more valid and reliable to draw conclusions about the relationship between variables.

### Heterokedasticity Test

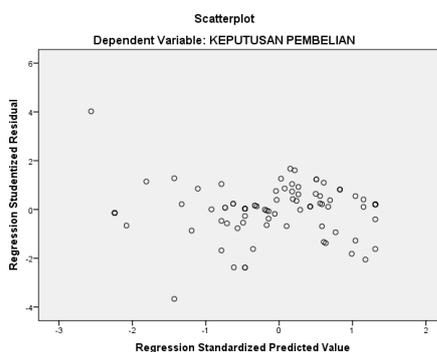


Figure 1 Heterokedasticity Test Results

Source : SPSS Data Output Results for 2025 (processed by researchers)

Based on the results of the heteroscedasticity test in the image above, it can be seen that the data points are scattered randomly, both above and below the zero axis, and do not form a certain regular pattern such as constricting or widening. It can be concluded that there are no symptoms of heteroscedasticity in the regression model.

### Multicollinearity Test

**Coefficients<sup>a</sup>**

Model		Collinearity Statistics	
		Tolerance	VIF
1	INFLUENCER	.556	1.798
	KEPERCAYAAN KONSUMEN	.556	1.798

a. Dependent Variable: KEPUTUSAN PEMBELIAN

Figure 3 Multicollinearity Test Results

Source : SPSS Data Output Results for 2025 (processed by researchers)

The results of the multicollinearity test showed that all independent variables had a Tolerance value of 0.556 (> 0.10) and a Variance Inflation Factor (VIF) value of 1.798 (< 10). This condition indicates the absence of strong linear relationships between independent variables, so that the regression model is free of the symptoms of multicollinearity. Thus, each independent variable can serve as a stand-alone predictor in explaining purchasing decisions.

### Multiple Linear Regression Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.166	2.637		.821	.414		
	INFLUENCER	.672	.121	.478	5.560	.000	.556	1.798
	KEPERCAYAAN KONSUMEN	.566	.128	.381	4.425	.000	.556	1.798

a. Dependent Variable: KEPUTUSAN PEMBELIAN

Figure 4 Multiple Linear Regression Test Results

Source : SPSS Data Output Results for 2025 (processed by researchers)

The results of the regression analysis yield the following equation:

$$Y = 9.507 + 0.202X_1 + 0.767X_2$$

The interpretation is:

1. The constant of 9.507 reflects the level of purchasing decisions when there is no influence of influencers or consumer trust.
2. A coefficient of 0.202 at  $X_1$  indicates that increased influencer effectiveness contributes to improving purchasing decisions.
3. The coefficient of 0.767 on  $X_2$  indicates that consumer confidence plays a stronger role in driving purchase decisions.

### Simultaneous F Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1665.859	2	832.930	74.858	.000 <sup>b</sup>
	Residual	1034.797	93	11.127		
	Total	2700.656	95			

a. Dependent Variable: KEPUTUSAN PEMBELIAN

b. Predictors: (Constant), KEPERCAYAAN KONSUMEN, INFLUENCER

Figure 2 Simultaneous F Test Results

Source : SPSS Data Output Results for 2025 (processed by researchers)

Based on the results of the simultaneous test, the F calculation was obtained as 177.332, while the F table with  $df_1 = 2$  and  $df_2 = 93$  at  $\alpha = 0.05$  was 3.094. Since the F calculation is much larger than the F of the table and the significance value of 0.000 is below 0.05, it can be ascertained that the variables of Influencer and Consumer Trust together have a significant influence on the Purchase Decision. This shows that the regression model used meets the feasibility of explaining the relationship between variables.

### Partial t-test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.166	2.637		.821	.414		
	INFLUENCER	.672	.121	.478	5.560	.000	.556	1.798
	KEPERCAYAAN KONSUMEN	.566	.128	.381	4.425	.000	.556	1.798

a. Dependent Variable: KEPUTUSAN PEMBELIAN

**Figure 3 Partial t-test Results**

Source : SPSS Data Output Results for 2025 (processed by researchers)

Based on the results of the t-test presented in the table above, the following information was obtained:

1. The Influencer variable ( $X_1$ ) shows a calculated t value of 5.560, which is greater than the table's t of 1.985. The significance value was also recorded at  $0.000 < 0.05$ , so it can be concluded that influencer variables have a significant effect on purchasing decisions. Thus, H1 is accepted, which means that increased influencer effectiveness is able to improve Cuttonink product purchase decisions by Gen Z.
2. The Consumer Confidence variable ( $X_2$ ) has a calculated t value of 4.425, which is also higher than the table's t of 1.985. With a significance value of  $0.000 < 0.05$ , it can be stated that consumer confidence has a significant effect on purchasing decisions. Thus, H2 is accepted, indicating that the higher the level of consumer trust in influencers, the greater the tendency of consumers to buy Cuttonink products.

## Coefficient of Determination Test (R<sup>2</sup>)

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.785 <sup>a</sup>	.617	.609	3.336

a. Predictors: (Constant), KEPERCAYAAN KONSUMEN, INFLUENCER  
b. Dependent Variable: KEPUTUSAN PEMBELIAN

**Figure 4 Coefficient of Determination Test (R<sup>2</sup>) Results**

Source : SPSS Data Output Results for 2025 (processed by researchers)

An R<sup>2</sup> value of 0.617 indicates that 61.7% of the variation in Purchase Decisions can be explained by the variables Influencer and Consumer Trust. The Adjusted R<sup>2</sup> value of (0.609) indicates the result of correction to the number of variables in the model, which still illustrates that the model has strong explanatory capabilities. Meanwhile, the remaining 38.3% was explained by other factors outside the study.

## CONCLUSION

The findings of this study demonstrate that social media influencers and consumer trust play a decisive role in shaping Generation Z's purchasing decisions for Cuttonink fashion products on Instagram. The most important insight gained from this research is that influencer effectiveness alone is not sufficient to drive purchasing behavior; rather, it must be supported by strong consumer trust built through perceived ability, integrity, and benevolence. Influencers who are credible, engaging, and capable of delivering authentic messages significantly enhance consumers' interest and confidence, ultimately encouraging actual purchase decisions. This study also confirms that the integration of influencer-based promotion and trust-building strategies accounts for a substantial explanatory power of 61.7%, highlighting the strategic importance of trust-centered digital marketing in influencing Gen Z consumption behavior.

From a scholarly perspective, this study contributes to the literature by empirically integrating digital endorsers and consumer trust within the context of a local fashion brand, an area that remains underexplored in previous research.

By focusing on micro-influencer dynamics and trust as a mediating foundation of purchasing decisions, this research extends existing influencer marketing theory in emerging digital markets. Nevertheless, the study has limitations, including a relatively limited sample size, a single brand focus, and reliance on Instagram as the sole platform. Future research is encouraged to incorporate additional variables such as brand image, electronic word of mouth, product quality, or consumer engagement, expand the research scope to other digital platforms like TikTok, and adopt mixed-method approaches to provide deeper and more comprehensive insights into Gen Z consumer behavior.

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