

## THE INFLUENCE OF INFLUENCER CREDIBILITY, ONLINE REVIEWS AND PROMOTIONAL ATTRACTIVENESS ON CUSTOMER TRUST IN THE TOKOPEDIA PLATFORM (A STUDY ON GENERATION Z STUDENTS IN CIREBON CITY)

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### ABSTRACT

This study aims to analyze the influence of influencer credibility, online reviews, and promotional appeal on customer trust in the Tokopedia e-commerce platform, with a focus on Generation Z college students in Cirebon. The study employs a quantitative approach with a causal research design to test the relationships among the variables. The study sample consisted of 250 respondents selected using purposive sampling based on the criteria of being active college students, Tokopedia users, and having been exposed to influencer content, online reviews, or Tokopedia promotional programs. Research data were collected through a questionnaire using a five-point Likert scale and analyzed using Structural Equation Modeling Partial Least Squares (SEM-PLS). The analysis stages included testing the measurement model through an evaluation of construct validity and reliability, which encompassed outer loading, Average Variance Extracted (AVE), Composite Reliability (CR), and Cronbach's alpha, as well as testing the structural model through path coefficient analysis using the bootstrapping technique with 5,000 subsamples. The results indicate that influencer credibility ( $\beta = 0.332$ ;  $p < 0.01$ ), online reviews ( $\beta = 0.436$ ;  $p < 0.001$ ), and promotional appeal ( $\beta = 0.229$ ;  $p < 0.01$ ) have a positive and significant effect on customer trust. Among the three independent variables, online reviews made the most significant contribution to increasing customer trust. Furthermore, the research model explains 95.6% of the variation in customer trust ( $R^2 = 0.956$ ), indicating that the model's explanatory power falls into the "very strong" category. The findings suggest that effective management of online reviews, selection of highly credible influencers, and the development of compelling promotional strategies are key factors in strengthening user trust in Tokopedia. However, this study has limitations regarding its sample scope, which focuses only on the city of Cirebon; therefore, future research is recommended to expand the study area, respondent characteristics, and analyzed variables to improve the generalizability of the research results.

Keywords : Influencer Credibility; Online Reviews; Promotional Appeal; Customer Trust; Tokopedia

### ABSTRAK

*Penelitian ini bertujuan untuk menganalisis pengaruh kredibilitas influencer, ulasan online, dan daya tarik promosi terhadap kepercayaan pelanggan pada platform e-commerce Tokopedia dengan fokus pada mahasiswa Generasi Z di Kota Cirebon. Penelitian menerapkan pendekatan kuantitatif dengan desain penelitian kausal untuk menguji hubungan antarvariabel. Sampel penelitian terdiri atas 250 responden yang dipilih menggunakan teknik purposive sampling berdasarkan kriteria mahasiswa aktif, pengguna Tokopedia, serta pernah terpapar konten influencer, ulasan online, maupun program promosi Tokopedia. Data penelitian dikumpulkan melalui penyebaran kuesioner menggunakan skala Likert lima poin dan dianalisis menggunakan metode Structural Equation Modeling Partial Least Squares (SEM-PLS). Tahapan analisis mencakup pengujian model pengukuran (measurement model) melalui evaluasi validitas dan reliabilitas konstruk yang meliputi outer loading, Average Variance*

*Extracted (AVE), Composite Reliability (CR), dan Cronbach's alpha, serta pengujian model struktural (structural model) melalui analisis koefisien jalur (path coefficient) dengan teknik bootstrapping sebanyak 5.000 subsampel. Hasil penelitian menunjukkan bahwa kredibilitas influencer ( $\beta = 0,332$ ;  $p < 0,01$ ), ulasan online ( $\beta = 0,436$ ;  $p < 0,001$ ), dan daya tarik promosi ( $\beta = 0,229$ ;  $p < 0,01$ ) berpengaruh positif dan signifikan terhadap kepercayaan pelanggan. Di antara ketiga variabel independen, ulasan online memberikan kontribusi paling dominan dalam meningkatkan kepercayaan pelanggan. Selain itu, model penelitian mampu menjelaskan sebesar 95,6% variasi kepercayaan pelanggan ( $R^2 = 0,956$ ), yang menunjukkan daya jelas model berada pada kategori sangat kuat. Temuan penelitian mengindikasikan bahwa pengelolaan ulasan online secara efektif, pemilihan influencer yang memiliki kredibilitas tinggi, serta penyusunan strategi promosi yang menarik merupakan faktor penting dalam memperkuat kepercayaan pengguna terhadap Tokopedia. Meskipun demikian, penelitian ini masih memiliki keterbatasan pada cakupan sampel yang hanya berfokus pada wilayah Kota Cirebon sehingga penelitian selanjutnya disarankan untuk memperluas wilayah penelitian, karakteristik responden, maupun variabel yang dianalisis guna meningkatkan kemampuan generalisasi hasil penelitian.*

*Kata Kunci : Kredibilitas Influencer; Ulasan Online; Daya Tarik Promosi; Kepercayaan Pelanggan; Tokopedia*

## INTRODUCTION

The rapid digital transformation of recent years has brought significant changes to various aspects of people's lives, including how consumers obtain information, interact with brands, and conduct transactions. Advances in internet technology, coupled with rising smartphone penetration rates, have further accelerated the growth of Indonesia's digital economy. These conditions have contributed to the growing role of e-commerce platforms as one of the main pillars of the digital commerce ecosystem by providing transaction services that are more efficient, convenient, and easily accessible to the public. As competition among e-commerce platforms intensifies, companies are required to implement effective digital marketing strategies to attract consumers' attention, build trust, and foster long-term relationships focused on customer loyalty (Fadlullah et al., 2025).

In the digital marketing ecosystem, the consumer decision-making process is no longer influenced solely by information provided directly by companies, but also by various external sources of information that are perceived to have a higher level of objectivity and credibility. The presence of influencers as digital communicators, online reviews or electronic word of mouth (e-WOM) that represent consumer experiences, and various promotional programs provided by the platform are factors that play a crucial role in shaping consumer perceptions of service quality and transaction security. These three factors function as information signals capable of reducing uncertainty in the online transaction process, thereby contributing to the development of customer trust in e-commerce platforms (Fadlullah et al., 2025).

On marketplaces such as Tokopedia, the nature of transactions which take place without face-to-face interaction and the information asymmetry between sellers and buyers result in

consumers facing a relatively high level of uncertainty. These conditions prompt consumers to rely on various external signals perceived as credible such as the credibility of influencers, online reviews, and the Promotional Attractiveness programs as a basis for evaluating the security and reliability of transactions (Fransiska Vania Sudjarmika, 2017).

A number of previous studies have examined the influence of information source credibility and electronic word of mouth (e-WOM) on consumer behavior in digital environments. However, research that simultaneously integrates the effects of influencer credibility, online reviews, and promotional attractiveness on customer trust, particularly among Generation Z populations in developing urban areas of Indonesia, remains relatively limited (Adrianto & Kurnia, 2021; Jessica Sheva Angeline & Ni Made Rastini, 2025; Sitorus & Siregar, 2025; Trisila Handayani Herman, 2019). These limitations indicate that there is still room for research to gain a more comprehensive understanding of the mechanisms underlying the formation of consumer trust within the e-commerce ecosystem.

Generation Z was chosen as the focus of this study because it is a group of digital consumers who exhibit high levels of technology and social media usage and tend to rely on digital information as the primary basis for their purchasing decisions. In addition to considering a product's functional benefits, this group also demonstrates high sensitivity to the credibility of information, the experiences of other consumers, and various forms of marketing communication delivered through digital platforms. Therefore, this study aims to empirically analyze the influence of influencer credibility, online reviews, and promotion attractiveness on customer trust among Generation Z college students who use Tokopedia in Cirebon.

Previous research has shown that influencer credibility, online reviews, and promotional activities influence consumer responses in digital environments; however, the existing evidence remains fragmented across various variables, outcomes, and research contexts. Studies on influencer credibility have largely emphasized brand awareness, purchase intent, brand credibility, and purchasing behavior, while research on online reviews has more frequently focused on purchase intent and purchase decisions. The appeal of promotions has also largely been studied as a determinant of purchase intention, impulse buying, loyalty, or purchase decisions. Consequently, relatively limited attention has been given to the simultaneous role of these three digital determinants in explaining customer trust within a single online market model.

This limitation represents a significant research gap because customer trust in e-commerce is not always formed from a single source of information. Consumers may simultaneously evaluate influencer recommendations, the experiences of previous buyers reflected in online reviews, and the appeal and credibility of promotional programs when assessing the reliability of a marketplace. Therefore, examining these determinants separately

may only provide a partial explanation of the trust-formation process. An integrated investigation of these variables is needed to provide a more comprehensive understanding of how various digital information and marketing signals collectively shape customer trust.

The second gap relates to the research context. Although previous studies have examined digital consumers across various platforms and contexts, the integrated effects of these three determining factors have not been extensively studied among Generation Z college students who use Tokopedia in Cirebon. Previous findings also indicate that the effectiveness of digital information and the credibility of influencers can vary depending on consumer characteristics, platform characteristics, shopping experiences, and consumers' ability to evaluate online information. Therefore, empirical evidence from specific online markets and consumer contexts remains crucial.

The uniqueness of this study lies in the integration of influencer credibility, online reviews, and promotional appeal into a single explanatory model of customer trust in the context of the Tokopedia marketplace. Rather than focusing primarily on purchase intent, purchase decisions, brand awareness, or loyalty, this study positions customer trust as the primary outcome and examines how various digital signals collectively contribute to its formation. This study expands the literature by presenting empirical evidence from Generation Z college students in Cirebon. The findings also provide an empirical perspective by showing that online reviews have the strongest influence on customer trust among the three determinants examined, indicating the importance of consumer-generated information in the trust-building process.

The results of this study are expected not only to enrich academic research on digital consumer behavior but also to provide practical implications for marketplace managers in formulating marketing communication strategies capable of strengthening consumer trust.

Research Question : How do influencer credibility, online reviews, and promotion attractiveness influence customer trust on the Tokopedia platform among Generation Z college students in Cirebon?

Research Contributions : This study offers three main contributions. First, it develops a conceptual model that integrates three key determinants in digital marketing communication influencer credibility, online reviews, and promotion attractiveness to explain the formation of customer trust on the marketplace. Second, this study focuses on Generation Z college students in Cirebon as representatives of digital consumers who exhibit behavioral characteristics and preferences distinct from previous generations. Third, this study generates empirical evidence that is expected to serve as a basis for decision-making by Tokopedia management and other e-commerce players in optimizing strategies for influencer management, customer review systems,

and promotional programs to strengthen consumer trust and enhance the platform's competitiveness.

## **LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

### **Customer Trust**

Customer trust is defined as consumers' belief that digital platforms are capable of conducting transactions honestly, securely, and reliably, and of consistently meeting user expectations. This trust reflects consumers' expectations that the marketplace will provide protection for transaction security, safeguard the confidentiality of personal information, and fulfill its promised service commitments. Customer trust is one of the fundamental factors influencing the success of transactions and the sustainability of the relationship between consumers and the e-commerce platform (Adrianto & Kurnia, 2021).

### **Influencer Credibility**

According to Source Credibility Theory, the effectiveness of a marketing message is greatly influenced by the credibility of the source delivering it. This credibility is generally built through three main dimensions: expertise, trustworthiness, and attractiveness. The higher consumers' perception of an influencer's credibility, the greater the likelihood that the message will be accepted, trusted, and capable of fostering a positive attitude toward the promoted product or platform. In the context of digital marketing, influencer credibility serves as a signal that can reduce consumer uncertainty, thereby contributing to the development of trust (Adrianto & Kurnia, 2021; Mulyono & Sunyoto, 2025; Sanina et al., 2025).

### **Online Reviews (e-WOM)**

Online reviews (electronic word of mouth or e-WOM) represent consumers' actual experiences conveyed through digital media and serve as a key information source for prospective buyers in evaluating a product or service. The information contained in these reviews can reduce information asymmetry and help consumers assess a seller's credibility and product quality before making a transaction. Various studies indicate that e-WOM has a significant influence on building consumer trust while also driving increased purchase intent in e-commerce environments (Azizah & Sukati, 2023; Sitorus & Siregar, 2025; Solihat et al., 2020).

### **Promotional Attraction**

Promotion attractiveness reflects consumers' perceptions of the level of benefits and value derived from various promotional programs offered by companies, such as discounts, cashback, and free shipping. Promotional programs designed to be attractive not only increase the economic value perceived by consumers but also have the potential to strengthen perceptions of credibility and transaction security when communicated transparently,

consistently, and in an easy-to-understand manner. Thus, promotions serve not only as a tool to boost sales but can also contribute to building consumer trust in e-commerce platforms (Fernaldo & Oktavianti, 2020; Jessica Sheva Angeline & Ni Made Rastini, 2025).

### **Pengembangan Hipotesis**

#### **The Effect of Influencer Credibility on Customer Trust**

Advances in digital technology have driven a paradigm shift in marketing communication from conventional approaches toward the use of influencers as a key source of information that shapes consumer perceptions, attitudes, and behaviors. In the e-commerce, an influencer's credibility represents consumers' perceptions of the influencer's level of expertise, trustworthiness, and attractiveness in conveying information about a product or service. According to Source Credibility Theory, the effectiveness of a message is influenced by the communicator's level of credibility; information conveyed by a source perceived as competent, trustworthy, and credible tends to be more readily accepted and is better able to influence the formation of the audience's attitudes and beliefs. This perspective aligns with the Elaboration Likelihood Model (ELM), which explains that when consumers have limited time, information, or the ability to evaluate a product in depth, they tend to rely on peripheral cues, such as an influencer's reputation and credibility, as a basis for evaluating the information they receive. An influencer's credibility not only enhances acceptance of the message conveyed but also serves as a mechanism capable of reducing the information asymmetry commonly found in digital transactions (Mohamed et al., 2023).

On marketplaces like Tokopedia, the role of influencers is no longer limited to that of a promotional medium; rather, it has evolved into that of an information provider that helps consumers evaluate product quality, seller credibility, and transaction security through various digital features, such as review videos, live shopping, educational content, and affiliate programs. The authentic, objective sharing of product usage experiences backed by adequate knowledge means that the information conveyed by influencers tends to be perceived as more credible than promotional messages coming directly from companies. This perception helps reduce uncertainty and mitigate the risks consumers feel when making online transactions, thereby fostering trust in the platform. From a psychological perspective, the relationship between an influencer's credibility and customer trust unfolds through a series of processes that begin with the reception of information, the evaluation of the source's quality and credibility, the formation of beliefs regarding the information's reliability, a reduction in perceived risk, and ultimately the development of trust in the marketplace. Therefore, the influence of an influencer's credibility on customer trust does not occur directly but rather through a cognitive



evaluation process that allows consumers to reduce uncertainty before making a transactional decision (Martiningsih & Setyawan, 2022).

Various previous studies indicate that an influencer's credibility is one of the key determinants in building consumer trust in the digital marketing environment. The dimensions of expertise and reliability are consistently reported to contribute positively to increased trust, as consumers tend to be more receptive to recommendations made by influencers who are perceived to possess high levels of experience, competence, and integrity. The formation of a parasocial relationship between influencers and their followers also strengthens the effectiveness of marketing communication because the recommendations provided are viewed as more personal, authentic, and convincing compared to conventional forms of promotion. Nevertheless, several studies also show that the extent to which an influencer's credibility influences consumer trust is context-dependent. These variations are influenced by individual consumer characteristics, levels of online shopping experience, product categories, platform loyalty, and consumers' ability to identify paid promotional content. These differing research findings indicate that the effectiveness of influencer credibility is not universal; therefore, further empirical testing is needed across various digital platforms with distinct user characteristics and service mechanisms (Sherbaz Khan, 2023).

In the context of Tokopedia, Research on the influence of influencer credibility on customer trust remains relatively limited compared to studies that focus more on purchase intent, purchasing decisions, customer loyalty, and brand image. The development of features such as affiliate marketing, live shopping, video commerce, and collaborations with content creators has transformed both information seeking patterns and the mechanisms by which consumer trust is formed within the marketplace environment. Based on Source Credibility Theory and the Elaboration Likelihood Model (ELM), an influencer's credibility serves as an external signal that helps consumers evaluate the quality of information, reduce perceived risk, and strengthen their confidence in the platform's security and reliability. The higher the level of an influencer's credibility as perceived by consumers, the greater the likelihood of customer trust in Tokopedia as an e-commerce platform (Martiningsih & Setyawan, 2022). Based on the theoretical framework, psychological mechanisms, Tokopedia's characteristics as a marketplace, and trends from previous research findings, the research hypothesis is formulated as follows:

H1: Influencer credibility has a positive effect on customer trust.

### **The Impact of Online Reviews on Customer Trust**

The rapid growth of electronic commerce (e-commerce) has transformed consumer behavior when it comes to gathering information before making purchasing decisions. Whereas consumers previously relied more on interpersonal recommendations, the information-seeking

process is now dominated by the use of online reviews as the primary source of information for evaluating product quality, seller credibility, and transaction security. In the context of marketplaces like Tokopedia, online reviews are a form of electronic word of mouth (e-WOM) that convey consumers' actual experiences through ratings, comments, photos, and videos after making a purchase. Compared to information provided by companies, reviews from fellow consumers tend to be perceived as more objective and have a higher level of credibility because they are based on firsthand usage experiences (Fahrozi et al., 2022).

This phenomenon can be explained through Information Adoption Theory, which states that individuals tend to adopt information perceived as having high quality, relevance, and credibility as a basis for reducing uncertainty when making decisions. In the digital transactions, the quality of online reviews is reflected in the completeness of the information provided, the consistency between ratings and comment content, and the presence of visual evidence in the form of photos or videos that support the consumer's experience. The higher the quality of the information contained in these reviews, the greater the likelihood that consumers will consider the information trustworthy and use it as a basis for evaluating products or platforms (Fahrozi et al., 2022).

This argument aligns with Social Proof Theory, which explains that individuals tend to use the experiences or behaviors of others as a reference when facing situations involving uncertainty or high risk. In e-commerce transactions, consumers do not have the opportunity to evaluate products directly, so they rely more heavily on the experiences of previous buyers as a mechanism for social validation. A consistent accumulation of positive reviews serves as an indicator that a product or seller has a high level of credibility, thereby reducing the perception of risk while increasing consumer confidence in the security of the transaction (Fahrozi et al., 2022).

On the Tokopedia platform, the review system is designed to provide more comprehensive information through various supporting features, such as verified buyer labels, photo and video reviews, a star-rating system, and seller responses to customer comments. These features allow consumers to gain a more objective picture of product quality, seller professionalism, and the reliability of the transaction process before making a purchase. The review system serves not only as a medium for sharing experiences but also as an evaluation mechanism that helps consumers reduce the information asymmetry commonly found in online transactions (Fahrozi et al., 2022).

From a psychological perspective, the influence of online reviews on customer trust occurs through a series of cognitive processes. Consumers first take in the information available on the product page, then evaluate the quality and credibility of reviews provided by previous



buyers. The results of this evaluation then shape their perception of the level of transaction risk they will face. If the available reviews are deemed authentic, informative, and consistent, the perception of risk decreases, leading to the belief that the transaction can be conducted safely and in line with expectations. Online reviews act as a mechanism for reducing information asymmetry, which strengthens perceptions of the marketplace's reliability and ultimately fosters consumer trust (Fahrozi et al., 2022).

A number of previous studies have consistently shown that online reviews contribute positively to the formation of customer trust by enhancing perceptions of product quality, seller reputation, and platform credibility. Although most previous studies have primarily linked online reviews to purchase intention or purchasing decisions, these empirical findings indicate that an increase in purchase intention or decision is fundamentally preceded by the establishment of trust in the information received by consumers. Trust is a fundamental mechanism that bridges the influence of online reviews on purchasing behavior (Fahrozi et al., 2022).

The strength of the influence of online reviews on customer trust does not always yield consistent results across studies. These variations are influenced by various factors, including consumer characteristics, product categories, the level of involvement in the purchasing process, and individuals' ability to distinguish authentic reviews from manipulative ones. The rise of fake reviews, paid reviews, and automatically generated content has also prompted consumers to become more critical in evaluating the credibility of information. This situation indicates that the effectiveness of online reviews is not solely determined by the number of reviews available, but is more influenced by the quality, consistency, and authenticity of the information they contain (Fahrozi et al., 2022).

Research specifically examining the impact of online reviews on customer trust among Tokopedia users remains relatively limited. The development of various new features such as photo and video based reviews, verified buyer labels, and the integration of the marketplace with social media has transformed how consumers obtain, process, and evaluate information before making a transaction. These changes in the platform's characteristics highlight the need for more up-to-date empirical research on the role of \*online reviews\* in shaping consumer trust within the Tokopedia ecosystem (Fahrozi et al., 2022).

Based on the perspectives of Information Adoption Theory and Social Proof Theory, online reviews serve as an external information source capable of reducing uncertainty, improving the quality of consumer evaluations, and reinforcing confidence in the marketplace's security and credibility. The higher the perceived quality of online reviews by consumers, the greater the level of customer trust in Tokopedia as an e-commerce platform (Fahrozi et al.,

2022). Based on the theoretical framework, psychological mechanisms, characteristics of the Tokopedia review system, and trends from previous research, the research hypotheses are formulated as follows .

H2: Online reviews have a positive effect on customer trust.

### **The Effect of Promotion Attractiveness on Customer Trust**

Increasingly intense competition in the e-commerce industry is driving every marketplace platform to design promotional strategies that are not only focused on increasing transactions in the short term but are also capable of building consumer trust as the foundation for long-term relationships. Promotion attractiveness reflects consumers' perceptions of how appealing a promotional program is, as assessed in terms of its benefits, relevance, transparency, convenience, and the economic value it offers. On e-commerce platforms such as Tokopedia, various promotional programs including free shipping, cashback, shopping vouchers, discounts, flash sales, the Waktu Indonesia Belanja (WIB) campaign, and promotions for new user sare designed to increase perceived value while strengthening consumer trust in the platform (Liana, 2022).

The relationship between the appeal of promotions and consumer trust can be explained through Signaling Theory, which states that companies send signals to the market through various business activities, including the implementation of promotional programs. In situations where consumers face limited information about the quality of a marketplace's services, promotions serve as indicators that reflect the company's commitment to delivering benefits and creating a valuable shopping experience. Promotional programs that are perceived as transparent, easy to understand, and capable of delivering the promised benefits will foster positive perceptions regarding the platform's credibility, integrity, and professionalism. These perceptions, in turn, contribute to the development of consumer trust (Liana, 2022).

This argument is supported by the Stimulus Organism Response (SOR) Theory, which explains that promotional programs act as external stimuli that influence the cognitive and affective evaluation processes of consumers as organisms. Through this evaluation process, consumers assess the benefits, fairness, and credibility of the promotional program before generating a response in the form of increased confidence in the marketplace's reliability. the appeal of promotions not only plays a role in driving purchase decisions but also serves as a mechanism capable of reducing perceived risk, lowering transaction uncertainty, and reinforcing perceptions of the platform's reliability (Liana, 2022).

The effectiveness of a promotional program is not solely determined by the size of the economic incentives offered, but also by the consistency of implementation, the ease of redeeming benefits, the clarity of terms and conditions, and the alignment between promotional

information and the actual experience perceived by consumers. Promotional programs that are consistently implemented and meet user expectations will reinforce the perception that Tokopedia is a professional, credible, and customer-satisfaction-oriented platform. Promotions that are difficult to access, contain less than transparent requirements, or do not align with the communicated information have the potential to cause disappointment, thereby reducing consumer trust in the platform (Liana, 2022).

From a psychological perspective, the influence of promotional appeal on customer trust occurs through a series of evaluative processes. Consumers first receive information about the promotional programs offered, then evaluate the benefits, fairness, and credibility of those programs. The results of this evaluation shape their perceptions of service quality and the platform's commitment to fulfilling its promises. When promotions are perceived as valuable, easy to use, and consistently implemented, the perception of transaction risk decreases, thereby fostering confidence that Tokopedia can provide a safe, reliable, and trustworthy shopping experience (Liana, 2022).

Previous studies have shown that the appeal of promotions has a positive relationship with various indicators of consumer behavior, including trust, satisfaction, loyalty, and purchase intent. These findings indicate that promotional programs that provide tangible benefits and are communicated credibly can enhance perceived value while reducing the perceived risk of online transactions. Some studies also reveal that the strength of promotional appeal's influence on consumer trust is not always consistent. These variations are influenced by individual characteristics, online shopping experience, product type, frequency of marketplace use, and consumers' perceptions of the credibility of promotional program implementation. These conditions suggest that the effectiveness of promotions depends not only on the magnitude of the incentives offered but is also determined by the transparency, consistency, and reliability of promotional implementation in meeting consumer expectations (Liana, 2022).

Empirical studies on promotional attractiveness still predominantly treat this variable as a determinant of purchase intention, impulse buying, or purchasing decisions. Research specifically examining the influence of promotional attractiveness on customer trust, particularly among Tokopedia users, remains relatively limited. However, the evolution of digital promotional strategies, rising consumer expectations regarding information transparency, and the increasing complexity of competition among marketplaces indicate that consumer trust is an increasingly important indicator in evaluating the effectiveness of a promotional program. This gap highlights an area of research that still needs to be explored to provide a more comprehensive understanding of the role of promotional attractiveness in building consumer trust within the context of e-commerce in Indonesia (Liana, 2022).

Based on the perspectives of Signaling Theory and Stimulus Organism Response (SOR) Theory, promotional appeal functions as both a signal of quality and a stimulus that influences consumers' psychological evaluation processes in forming beliefs about a marketplace's credibility and reliability. The higher the level of promotional appeal perceived by consumers, the stronger the positive perception formed regarding the platform's commitment to providing benefits and a high quality shopping experience. This, will ultimately increase consumer trust in Tokopedia as an e-commerce platform (Liana, 2022). Taking into account the theoretical framework, psychological mechanisms, characteristics of promotional program implementation on Tokopedia, and trends from previous research findings, the research hypothesis is formulated as follows:

H3: Promotional Appeal has a positive effect on Customer Trust.

### **RESEARCH METHODS**

This study employs a quantitative approach using a causal research design. This design was chosen to analyze the cause-and-effect relationship between the independent variables influencer credibility, online reviews, and promotion attractiveness and the dependent variable customer trust among Tokopedia users.

The population in this study consists of Generation Z individuals in Cirebon who actively use the Tokopedia platform. Generation Z in this study is defined as individuals born in or after 1997. The research sample consisted of 250 respondents selected using purposive sampling based on specific criteria: respondents must be Generation Z members residing in Cirebon City, have made at least one transaction via Tokopedia within the past 12 months, and have been exposed to content related to influencers, customer reviews (online reviews), or Tokopedia's promotional programs. Data collection took place from November through December 2025.

Research data were collected using a structured questionnaire with a five-point Likert scale, ranging from a score of 1 (strongly disagree) to a score of 5 (strongly agree). This scale was used to measure respondents' level of agreement with each indicator representing the research variables in a consistent and measurable manner.

Data analysis was performed using the Structural Equation Modeling Partial Least Squares (SEM-PLS) approach with the assistance of SmartPLS software. The selection of the SEM-PLS method was based on its ability to simultaneously analyze causal relationships among constructs and test research models involving multiple latent variables.

The analysis began with an evaluation of the measurement model (outer model) to test the validity and reliability of the constructs using outer loadings, Average Variance Extracted ( $AVE \geq 0.50$ ), Composite Reliability ( $CR \geq 0.70$ ), and Cronbach's Alpha ( $\geq 0.70$ ). Next, the

structural model (inner model) was evaluated by analyzing path coefficients, t-statistic values, and p-values obtained through a bootstrapping procedure using 5,000 subsamples. In addition, the coefficient of determination ( $R^2$ ) is used to assess the extent to which the independent variables can explain the dependent variable.

## **RESEARCH RESULTS AND DISCUSSION**

### **Validity and Reliability Tests**

The results of the evaluation of the measurement model indicate that all constructs met the criteria for validity and reliability. This is evidenced by the outer loading values for each indicator, which are above the minimum threshold of 0.70, ranging from 0.762 to 0.895. Additionally, all constructs have Average Variance Extracted (AVE) values exceeding 0.50, indicating that they adequately explain the variance of the indicators. In terms of reliability, the Composite Reliability and Cronbach's Alpha values for each construct were also above 0.90. These findings indicate that all research instruments possess a very high level of internal consistency, thereby meeting the requirements as valid and reliable measurement tools for use in subsequent analysis stages.

### **R Square Tests**

The results of the coefficient of determination (R-Square) test show that the Customer Trust variable has an  $R^2$  value of 0.956. This value indicates that 95.6% of the variation in Customer Trust can be explained simultaneously by the variables Influencer Credibility, Online Reviews, and Promotional Appeal. Meanwhile, the remaining 4.4% is influenced by other factors outside the research model that were not analyzed in this study.

### **Hipotesis Tests**

Hypothesis testing was conducted to examine the direct effects of each independent variable on Customer Trust based on path coefficients (path coefficient), t-statistics, and p-values. The analysis results show that Influencer Credibility has a positive and significant effect on Customer Trust, with a path coefficient ( $\beta$ ) of 0.332, a t-statistic of 4.176, and a p-value < 0.001. Furthermore, Online Reviews were also found to have a positive and significant effect on Customer Trust, with a path coefficient ( $\beta$ ) of 0.436, a t-statistic of 6.868, and a p-value < 0.001. Promotional Appeal, meanwhile, showed a positive and significant effect on Customer Trust with a path coefficient ( $\beta$ ) of 0.229, a t-statistic of 3.275, and a p-value of 0.001. Based on these results, all hypotheses proposed in this study were accepted.

### **Bootstrapping Tests**

A bootstrapping test was conducted to evaluate the significance of the relationships between variables in the structural model. The analysis results show that all tested relationship paths have t-statistic values above the critical threshold and p-values below the 0.05 significance

level. These findings confirm that the effects of Influencer Credibility, Online Reviews, and Promotional Appeal on Customer Trust are positive and statistically significant, thus providing empirical support for the proposed structural model.

### **Discussion**

The research findings indicate that the three independent variables influencer credibility, online reviews, and promotion attractiveness have a positive and significant effect on customer trust. Among these three variables, online reviews contribute the most to explaining variations in customer trust. These findings indicate that in the context of digital transactions, consumer experiences documented through online reviews play a more dominant role than information derived from promotional activities or influencer recommendations.

These findings are consistent with Source Credibility Theory as well as the literature on electronic word of mouth (e-WOM), which explains that an influencer's credibility can transfer trust to a brand or platform, whereas online reviews serve as social proof derived from consumers' real-world experiences and thus possess a higher level of credibility (Alcántara-Pilar et al., 2024; Ngo et al., 2024). In the context of digital consumer behavior, particularly among Generation Z, the process of building trust tends to be based on evaluations of the collective experiences of other users. Consequently, information sourced from online reviews is perceived as more objective and more reliable than promotional messages conveyed directly by companies.

### **Relevant Research Findings**

(Vaghela et al., 2023) examined the influence of social media influencers on brand awareness among college students in Kolkata. The results showed that social media influencers have a positive and significant effect on increasing brand awareness. the study did not examine the influence of influencers on customer trust. These findings suggest that the effectiveness of influencers is not always focused on building trust but may be more dominant in increasing brand recognition and exposure. this study offers the perspective that the impact of influencers can vary depending on the dependent variable used.

(Adrianto & Kurnia, 2021) analyzed the influence of influencer credibility measured through the dimensions of trustworthiness, expertise, similarity, and attractiveness on consumer trust in the brand among Zilingo followers. The results showed that all dimensions of influencer credibility had a positive and significant effect on brand trust. The similarity dimension emerged as the most dominant determinant ( $\beta \approx 0.319$ ), followed by trustworthiness ( $\beta \approx 0.270$ ), with the model explaining approximately 66% of the variation in the dependent variable. These findings reinforce the argument that consumers' perceptions of influencer credibility are a key factor in shaping trust in both brands and digital platforms.



(Liu & Zheng, 2024) published in *Humanities and Social Sciences Communications*, also provide empirical support for this relationship. The study shows that the quality of information and the authenticity of content delivered by influencers can strengthen the parasocial relationship between influencers and their followers. This relationship, in turn, enhances brand credibility and drives purchase intent. Influencer characteristics particularly reliability have been shown to have a positive effect on brand credibility and brand awareness. These findings indicate that authentic and informative influencer content plays a role in reinforcing consumers' perceptions of a brand's reliability, which ultimately serves as the foundation for building trust.

(Gohil et al., 2025) on Generation Z consumers also yielded consistent findings. The study concluded that an influencer's authenticity has a positive and significant effect on consumer trust ( $\beta \approx 0.68$ ;  $p < 0.001$ ) as well as purchase intention ( $\beta \approx 0.54$ ;  $p < 0.001$ ). Furthermore, trust was found to act as a mediating variable bridging the relationship between an influencer's authenticity and purchase intention. These findings reinforce the assumption that perceptions of an influencer's authenticity and credibility are key determinants in the formation of consumer trust, as explained in Source Credibility Theory.

### **Comparison and Analysis of Research Findings**

In general, the results of this study are consistent with various previous studies that confirm that both the credibility and authenticity of influencers have a positive impact on the formation of consumer trust. (Adrianto & Kurnia, 2021) and (Gohil et al., 2025) explicitly show that the higher consumers' perception of an influencer's credibility, the higher the level of trust that is formed. The similarity of these findings reinforces the argument that influencers perceived as possessing competence, integrity, and authenticity are able to reduce consumer uncertainty in digital transaction environments.

There are differences in focus among these studies. (Vaghela et al., 2023) place greater emphasis on the influence of influencers on brand awareness rather than on customer trust. Similarly, (Liu & Zheng, 2024) focus their analysis on brand credibility and purchase intent without directly measuring consumer trust as a dependent variable. These differences indicate that most previous studies have emphasized the effectiveness of influencers in building brand exposure and driving purchasing behavior, whereas studies that specifically link influencer credibility to customer trust, particularly in the context of marketplaces, remain relatively limited.

From a quantitative perspective, this study demonstrates the model's superior ability to explain variations in customer trust compared to the study by (Adrianto & Kurnia, 2021). A coefficient of determination of 95.6% indicates that the combination of the variables influencer

credibility, online reviews, and promotion attractiveness has a very strong explanatory power regarding the formation of customer trust. In contrast, the study by (Adrianto & Kurnia, 2021) reported a model explanatory power of only about 66%. This difference suggests that integrating multiple determinants of trust into a single model provides a more comprehensive explanation of the factors influencing customer trust.

The findings of this study also show that online reviews\*are the variable with the most dominant contribution compared to influencer credibility. This can be explained through the electronic word of mouth perspective, which states that information derived from users' actual experiences has a higher level of credibility than persuasive marketing communications. the dominance of online reviews suggests that Tokopedia consumers tend to base their trust decisions on the collective experiences of other users rather than on influencer recommendations alone.

Conceptually, several previous studies have used the terms brand trust, brand credibility, and customer trust interchangeably. Although the terminology used differs, they all refer to the formation of perceptions regarding the reliability, integrity, and ability of a brand or platform to meet consumer expectations. the results of this study remain conceptually consistent with the prior literature because they position influencer credibility as a factor that reinforces perceptions of the platform's reliability by increasing consumer trust.

Based on these overall findings, there are important practical implications for Tokopedia. Marketplace administrators need to strengthen their customer review verification systems to enhance the credibility of the information available on the platform. Additionally, collaboration strategies with influencers should prioritize figures who possess high levels of authenticity, competence, and integrity over mere popularity. Transparency in the communication of promotional programs must also be maintained to ensure that the positive perceptions that have been established do not diminish due to unmet consumer expectations. With these strategies, Tokopedia has the potential to strengthen customer trust while fostering sustainable long-term relationships with consumers.

### **CONCLUSION**

Based on the research findings, it can be concluded that influencer credibility, online reviews, and promotion attractiveness each have a significant influence on customer trust among Tokopedia users who are Generation Z college students in Cirebon. Online reviews were found to be the factor that contributes most significantly to shaping customer trust. The coefficient of determination ( $R^2 = 0.956$ ) indicates that the research model is highly effective in explaining variations in customer trust, while the remaining variation is influenced by factors outside the research model.

Based on these findings, Tokopedia is advised to continue optimizing its customer review system to improve the quality of information received by consumers. The selection of influencers should take into account their track record, credibility, and consistency in conveying information to their audience. Transparency in every endorsement activity must also be a primary concern, as it plays a crucial role in building and maintaining customer trust. The company needs to design attractive promotional programs with clear, easy-to-understand, and transparent terms and conditions to avoid creating negative perceptions that could potentially lower consumer trust levels. Nevertheless, the effectiveness of implementing these recommendations still requires further validation through empirical research in different contexts.

This study has several limitations that must be considered when interpreting the results. The scope of the study is still limited to respondents from the city of Cirebon and covers only Generation Z college students, so the generalizability of the findings remains relatively limited. Therefore, future research is recommended to expand the geographical scope by involving respondents from various cities or regions. Additionally, future studies could refine the research model by incorporating moderator variables or other relevant variables to provide a more comprehensive understanding of the factors influencing customer trust on e-commerce platforms.

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## FIGURES AND TABLES

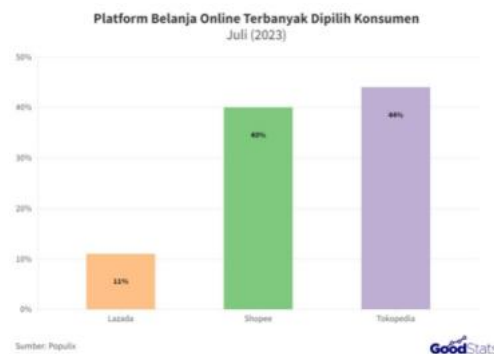


Figure 1 Peringkat Platform Belanja 2023

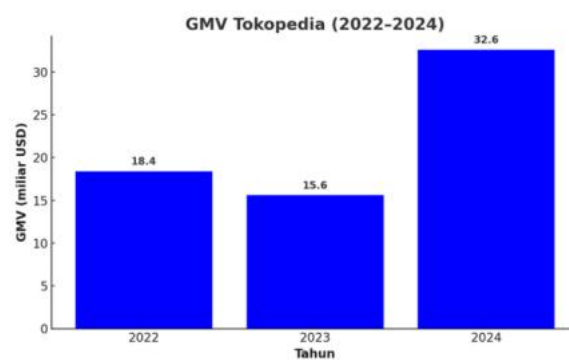


Figure 2 GMV Tokopedia Tahun 2022-2024

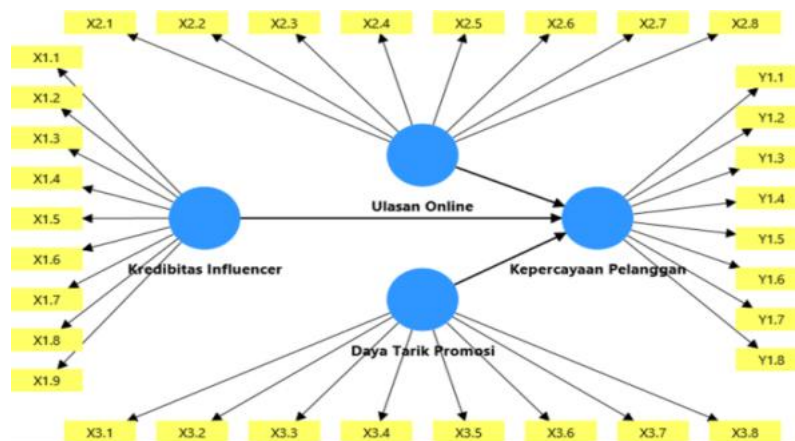


Figure 3 Bootstrapping

Table 1 Hasil Uji Validitas Dan Reliabilitas

| Konstruk                   | Items | Outer Loading | AVE   | Composite Reliability | Cronbach's Alpha | Interpretation        |
|----------------------------|-------|---------------|-------|-----------------------|------------------|-----------------------|
| Influencer Credibility     | X1.1  | 0.878         | 0.675 | 0.949                 | 0.94             | valid and reliability |
|                            | X1.2  | 0.869         |       |                       |                  |                       |
|                            | X1.3  | 0.851         |       |                       |                  |                       |
|                            | X1.4  | 0.844         |       |                       |                  |                       |
|                            | X1.5  | 0.809         |       |                       |                  |                       |
|                            | X1.6  | 0.785         |       |                       |                  |                       |
|                            | X1.7  | 0.762         |       |                       |                  |                       |
|                            | X1.8  | 0.814         |       |                       |                  |                       |
|                            | X1.9  | 0.776         |       |                       |                  |                       |
| Online Reviews             | X2.1  | 0.825         | 0.694 | 0.948                 | 0.937            | valid and reliability |
|                            | X2.2  | 0.85          |       |                       |                  |                       |
|                            | X2.3  | 0.863         |       |                       |                  |                       |
|                            | X2.4  | 0.83          |       |                       |                  |                       |
|                            | X2.5  | 0.841         |       |                       |                  |                       |
|                            | X2.6  | 0.787         |       |                       |                  |                       |
|                            | X2.7  | 0.831         |       |                       |                  |                       |
|                            | X2.8  | 0.836         |       |                       |                  |                       |
| Promotional Attractiveness | X3.1  | 0.843         | 0.667 | 0.941                 | 0.928            | valid and reliability |
|                            | X3.2  | 0.819         |       |                       |                  |                       |
|                            | X3.3  | 0.854         |       |                       |                  |                       |
|                            | X3.4  | 0.811         |       |                       |                  |                       |
|                            | X3.5  | 0.797         |       |                       |                  |                       |
|                            | X3.6  | 0.784         |       |                       |                  |                       |
|                            | X3.7  | 0.803         |       |                       |                  |                       |
|                            | X3.8  | 0.817         |       |                       |                  |                       |
| Customer Trust             | Y1.1  | 0.847         | 0.726 | 0.955                 | 0.946            | valid and reliability |
|                            | Y1.2  | 0.881         |       |                       |                  |                       |

Table 2 Hasil Uji R Square

| Variables      | R Square |
|----------------|----------|
| Customer Trust | 0.956    |

Table 3 Hasil Uji Hipotesis

| Variables                                    | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics ( O/STDEV ) | P value |
|----------------------------------------------|---------------------|-----------------|----------------------------|--------------------------|---------|
| Influencer Credibility -> Customer Trust     | 0.332               | 0.334           | 0.08                       | 4.176                    | 0       |
| Online Reviews -> Customer Trust             | 0.436               | 0.433           | 0.063                      | 6.868                    | 0       |
| Promotional Attractiveness -> Customer Trust | 0.229               | 0.23            | 0.07                       | 3.275                    | 0.001   |