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The Relationship between Credibility and Influencer Attractiveness to Company Brand Trust (A Study on the Relationship between Korean Reomit Influencers and Public Trust in PT. Bank Negara Indonesia Persero, Tbk.)

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ABSTRACT

The rise of Millennials and Generation Z as active economic participants in Indonesia has compelled banks to develop strategies to attract these segments. One effective approach is the use of social media influencers, who are widely followed, credible, and cost-effective. BNI, recognizing this trend, collaborated with *Korea Reomit*, an influencer based in Seoul with a predominantly Indonesian audience, to promote its South Korea branch. Despite the growing use of influencers in marketing, limited empirical evidence exists regarding how influencer attributes, such as credibility and attractiveness, affect consumer trust in banking brands. This study aims to examine the relationship between influencer credibility and attractiveness and brand trust among Millennial and Gen Z consumers. A quantitative methodology was employed using a non-probability convenience sampling technique. Data were collected from 120 participants aged 18–35 who had viewed *Korea Reomit's* promotional video about BNI. The results indicate that both source credibility and source attractiveness have a significant positive effect on brand trust. These findings suggest that carefully selected influencers with high credibility and appealing characteristics can effectively enhance consumer trust in banking brands. The study provides practical implications for financial institutions seeking to leverage influencer marketing to engage younger audiences, as well as theoretical contributions to understanding the dynamics of influencer attributes in brand trust formation.

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INTRODUCTION

Millennials and Gen Z now play a significant role in the Indonesian economy. According to Iconomics (2021), around 53% of Indonesia's total population are millennials and Gen Z, most of whom are actively involved in economic activities, both as consumers and producers. Data from Merdeka (2021) shows that 73% of young people aspire to become entrepreneurs. This phenomenon presents both an opportunity and a challenge for the banking sector, such as PT Bank Negara Indonesia (Persero) Tbk (BNI), which needs to design relevant communication strategies to reach the younger generation. Given Gen Z's digital-based information consumption patterns, social media has become a dominant channel, as evidenced by a 2022 survey, which found that 50% of Gen Z and 44% of millennials use social media as a daily news source.

Influencers are seen as a cost-effective medium with high reach. Interviews with BNI's Corporate Communications team revealed that collaborating with Korean influencer *Reomit* proved less expensive than mainstream media yet yielded significantly higher engagement and views. Influencers can effectively capture audience attention because they already have a loyal following. Platforms like Instagram and YouTube, widely used by millennials and

Gen Z, allow content to spread widely and quickly, increasing the potential for visibility and audience engagement.

BNI chose *Korea Reomit* as an influencer to introduce its global presence to the Indonesian public. *Korea Reomit*, a content creator based in Seoul with a predominantly Indonesian audience, was deemed relevant to convey this message. BNI Seoul is the only Indonesian bank operating in South Korea with official full branch status, which focuses on remittance services and trade transactions between the two countries (bni.co.id). Because it is relatively new, this branch isn't widely known to the public. Therefore, BNI is leveraging the popularity of *Korea Reomit* to raise public awareness of BNI's presence and capabilities overseas.

Figure 1. Korean Youtube Video Reomit with BNI

On April 16, 2021, *Korea Reomit* uploaded a video of its visit to BNI Seoul as a customer. According to a statement from BNI Corporate Communications, this strategy aims to attract millennials and Gen Z through its *Key Opinion Leader* image, which has strong appeal. In less than five months, the video was viewed over one million times, with mostly positive responses. Many comments indicated an increase in favorable perceptions of BNI. This opinion-forming process demonstrates the importance of message source characteristics in influencing audience attitudes, as emphasized by Kelman (1961), who stated that persuasion effectiveness is greatly influenced by the quality of the message source, in this case the influencer.

Korea Reomit is the account name of a popular content creator on YouTube, whose real name is Jang Hansol. He currently has 5 million subscribers and an average of 1 million views. Hansol as a YouTuber has the characteristics of a Korean-Indonesian with a thick accent because he once lived in Java. Jang Hansol's audience is mostly from Indonesia and is aged 18 to 35 years old. His usual content is lifestyle vlogs, where he records his daily life as a Korean-Indonesian and uploads it to YouTube. This characteristic is considered to be in line with BNI's target, which is to build brand trust among young people toward the existence and credibility of BNI as a global bank, especially its branch in South Korea, which has been operating as a full branch since 2016.

Since 2018, BNI has been actively targeting the younger generation as a communication target. On National Customer Day 2018, BNI took an innovative approach by visiting universities and opening digital branches (*Digital Branch*), automotive (*Automotive Branch*), and appearing in popular cafes to introduce digital service-based

products (Detik.com). The main goal of utilizing influencers like *Korea Reomit* is to strengthen brand engagement with the younger generation, especially those who are already economically active. Based on the age limits proposed by Dimmock (2019), millennials are individuals born between 1981 and 1996, while Gen Z comprises those born after 1997. Therefore, the 18–30 age segment is the main focus of BNI's campaign through social media.

The trend of using influencers is becoming an increasingly relevant strategy for reaching younger audiences, as demonstrated by BNI, which has initiated this practice in introducing its international branches. The presence of BNI Seoul since February 14, 2016, as the only Indonesian bank in South Korea, demonstrates BNI's global positioning, which needs to be communicated effectively. BNI's Corporate Communication stated that the collaboration with *Korea Reomit* aims to convey the message that BNI is a credible, global, and reliable financial institution for Indonesia's young generation everywhere.

The Corporate Communications Division is primarily responsible for building relationships between the company and the public. This function is like public relations, where the primary focus is on building a positive corporate image through various communication channels, including social media. The relationship between a brand and its consumers relies heavily on trust, which is the foundation for long-term relationships. Therefore, building brand trust is a priority in modern banking communication strategies.

Previous research by Kemec and Yuksel (2021) showed that influencer credibility has a significant influence on brand trust and purchase intent, with brand trust playing a role as a mediating variable. Esch et al. (2006) also stated that brand trust can increase consumer loyalty to a particular brand, even outside the primary product category. The two main dimensions of brand trust according to Delgado-Ballester and Munuera-Alemán (2001) are brand reliability, namely the brand's ability to meet consumer expectations, and brand intention, namely the brand's good intentions in helping solve consumer problems.

In the digital era, social media has become a primary communication channel between brands and consumers. Influencers now occupy a crucial role in marketing strategies due to the closeness and direct interaction they establish with their audiences. Merriam-Webster defines an influencer as an individual who can generate interest through social media posts. Glucksman (2017) notes that the role of influencers has evolved rapidly and has become part of modern marketing trends since 2017. Although similar to celebrities, influencers have distinct characteristics. They create their own content, direct the narrative, and establish personal interactions with their followers. In the case of *Korea Reomit*, although BNI funded the visit, the narrative and photography were done independently. This difference demonstrates that influencers are not only the face of the brand but also the creators of the message itself, with a more niche and segmented audience.

The emergence of the influencer profession is part of digital disruption, where individuals with large follower bases can shape public opinion through regular social media posts. According to Data Indonesia (2022), approximately 73.7% of Indonesia's population is connected to the internet, with 88% actively using YouTube. This fact shows that social media is not only a means of entertainment but also a strategic communication channel for companies. However, the flood of information on the internet poses its own challenges. As

Keen (2007) noted, the internet allows anyone to disseminate information without verification, which can undermine the authority of professional sources. Therefore, communication effectiveness remains dependent on the quality of the message source.

The concept of communicator effectiveness can be explained through the *source credibility* model (Hovland, 1953) and the *source attractiveness* model (McGuire, 1985). Source credibility emphasizes expertise and trust, whereas source attractiveness includes similarity, familiarity, and liking. According to Helen and Thabile (2021), of the two models, source attractiveness has a stronger influence on brand engagement, while source credibility remains important in shaping audience attitudes (Atika et al., 2018; Kim et al., 2014; Qahri-Saremi & Montazemi, 2019).

BNI faces the challenge of intense competition in the digital banking industry, which continues to evolve with people's lifestyles and expectations. To date, there has been little empirical research examining the influence of credibility and attractiveness on customer brand trust in the banking sector. Therefore, this study aims to fill this gap through the title: "The Relationship between Credibility and Influencer Attractiveness and Company Brand Trust (A Study on the Relationship between *Korea Reomit* Influencers and Public Trust in PT. Bank Negara Indonesia Persero, Tbk.)"

METHOD

This study uses a positivist paradigm and a quantitative approach to objectively test the relationship between source credibility and source attractiveness and brand trust. This approach is in accordance with the models of Hovland (1953), McGuire (1985), and Ohanian (1990), as well as the development of the model by Helen and Thabile (2021). The sample was determined using the non-probability convenience sampling method. The respondent criteria were individuals aged 18–35 years from the millennial and Gen Z groups living in urban areas who had watched the BNI promotional video by *Korea Reomit*, with a total of 120 respondents. Data collection was conducted through a Likert-based questionnaire and distributed online through various social media platforms. The independent variables consisted of source credibility (indicators: trustworthiness and expertise) and source attractiveness (indicators: familiarity, similarity, likeability), while the dependent variable is brand trust. Instrument validity was tested using factor analysis (KMO and Bartlett test), while reliability was tested using *Cronbach's Alpha* with a threshold of > 0.6. Data analysis was conducted descriptively and through classical assumption tests (normality, multicollinearity, and heteroscedasticity) and using multiple linear regression analysis. Statistical tests included the F test for simultaneous effects, the t test for partial effects, and the coefficient of determination (R^2) to determine the proportion of the influence of the independent variables on the dependent variable.

RESULTS AND DISCUSSION

Data analysis in this study was carried out through descriptive analysis and multiple linear regression to determine the influence source credibility and source attractiveness to brand trust BNI South Korean branch. Based on descriptive results from 120 respondents, it is known that the assessment of source credibility has an average of 2.78 and source

attractiveness of 2.90, both of which are in the high category, while brand trust obtained an average score of 2.54 and is included in the high category. This indicates that respondents quite trust and like the Korean influencer Reomit and have a good level of trust in BNI after watching the promotional video presented. The classical assumption test showed that the regression model meets the assumptions of normality ($p = 0.533 > 0.05$), there is no multicollinearity (VIF < 10), and there is no heteroscedasticity ($p > 0.05$). The results of the regression analysis indicate that both source credibility(X1) and source attractiveness(X2) have a significant effect on brand trust(Y), each with a significance value of 0.000.

The regression equation obtained is Y = 0.053 + -.409 X1 + 0.466 X2 which shows that each unit increases insources credibility and source attractiveness will improve brand trust. The F test states that both independent variables simultaneously have a significant influence on brand trust ($F = 67.840$; $p = 0.000$). Meanwhile, the coefficient of determination (R^2) of 0.537 indicates that 53.7% of the variation and trust can be explained by these two variables, while the remainder is explained by other factors outside the model. These findings confirm that the credibility and attractive characteristics of influencers play a significant role in building public trust in brands, particularly in banking promotions through social media.

The results of the linear regression analysis show that Korea Reomit's source credibility and source attractiveness are simultaneously related to BNI's brand trust. This means that if the source credibility and source attractiveness of influences increase, then the brand trust of millennials and Z will also increase. This is in accordance with research conducted by Wu (2011), on electronic word of mouth which found that positive e-wom messages with higher source credibility showed a better brand attitude than e-wom messages with low source credibility. And research by You Li (2013), which found that source attractiveness influences consumer behavioral intentions. This is also in line with previous research conducted by Smith et al. (2014), where they found that people respond positively to messages if the person delivering the message has a good appearance (beautiful or handsome).

This study found that source credibility and source attractiveness influence brand trust. This means that if source credibility and source attractiveness increase, brand trust will also increase. Based on the credibility and attractiveness possessed, towards consumer trust in a brand, here the source seen is an influencer, namely Korea Reomit, who is a YouTuber with quite a lot of subscribers on YouTube and is quite well-known among the Indonesian people, especially millennials and gen z. And it can be seen that the public sees Korea Reomit as someone who has quite high source of credibility and source attractiveness, then this also increases the public's brand trust in BNI.

In terms of credibility, honesty, expertise, knowledge, and experience regarding the message are examined. This examines their expertise and experience in the topic discussed, as well as their knowledge. Given the high average source credibility score given by respondents, it can be concluded that they view Korea Reomit as knowledgeable and sincere in delivering their message. In terms of attractiveness, this examines similarities, familiarity, and liking for Korea Reomit as an individual. Based on the scores given by respondents, it

can be seen that millennial and Gen Z respondents feel they have similarities, feel familiar with, and like Korea Reomit.

This study also shows that, despite both having a positive relationship with the brand, source attractiveness has a higher value than source credibility. This is consistent with research conducted by Helen and Thabile (2021), which found that source attractiveness has a significant influence on brand engagement, along with all its attributes of similarity, familiarity, and likeability. However, source credibility is not as significant, because of the attributes of trustworthiness and expertise, only trustworthiness has a significant influence on brand engagement.

CONCLUSION

The results of this study support both hypotheses: source credibility and source attractiveness each have a positive relationship with brand trust, both partially and simultaneously. This shows that the use of Korean influencer *Reomit* is an effective strategy in building trust among the younger generation in BNI's global image, especially the Seoul branch. *Korea Reomit's* high appeal creates an emotional connection with the audience, while its credibility as an informative content creator also strengthens positive perceptions of the brand. Therefore, BNI's decision to partner with *Korea Reomit* as an influencer is considered appropriate in its efforts to strengthen brand trust in the younger generation market segment through social media. Based on the research findings, the academic suggestion that can be given is that further research should consider additional variables outside of source credibility and source attractiveness, considering that these two variables are only able to explain 53.7% of the brand trust variable, while the rest is influenced by other factors such as brand image, source power, or consumer experience. In addition, the sampling method is through online distribution with the *quota sampling* technique. This results in a predominance of respondents aged 18–25 years and an uneven distribution across the Jakarta area. Therefore, further research is expected to use broader and more representative sampling techniques and distribution media so that the results reflect a more diverse population. Practically, the research results indicate that influencers play a significant role in building brand trust among millennials and Gen Z. Therefore, companies like BNI are advised to continue utilizing influencer marketing strategies in their communication campaigns. Given that source attractiveness has a greater influence than source credibility, the selection of influencers should consider the suitability of characteristics with the target audience, the level of emotional closeness with followers, and high personal appeal to increase the effectiveness of the message conveyed.

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