A COMPARISON OF THE EFFECTIVENESS OF MICRO INFLUENCERS AND KEY OPINION LEADERS THROUGH INFLUENCER BRAND FIT IN BUILDING BRAND TRUST IN GEN Z CONSUMERS ON SOCIAL MEDIA

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Abstract

The rapid growth of social media is transforming digital marketing strategies, particularly in engaging Generation Z (Gen Z) consumers who are highly active and critical of marketing messages. Influencer marketing has become a prominent method through Micro-Influencers and Key Opinion Leaders (KOLs), but the comparative effectiveness in building Brand Trust through Influencer Brand Fit remains insufficiently explained. Therefore, this study aimed to analyze influence of Influencer Brand Fit on Brand Trust and to compare the effectiveness of Micro-Influencers and KOLs among Gen Z consumers in Indonesia. A comparative quantitative method was adopted using experimental content stimuli and a survey of 100 Gen Z Instagram and TikTok users. Data were analyzed using validity and reliability tests, independent sample t-tests, and path analysis. The results showed that Micro-Influencers were more effective in building Brand Trust, with Influencer-Brand Fit acting as a significant mediating mechanism.

Keywords: brand trust; gen z; influencer brand fit; micro-influencer; key opinion leaders

Article Info

INTRODUCTION

The rapid development of technology is driving digital transformation across various fields, including marketing. As media channels have shifted away from print and traditional retail-based approaches, marketing methods have evolved significantly. Consequently, traditional marketing practices have become less effective and less efficient in meeting modern consumer needs (Editor, n.d.). According to Geetha (2018), the downside of traditional marketing includes (1) minimal interaction between the medium and consumers, as brands rely largely on the hope of people patronizing brand, (2) printing materials or radio advertisements are very costly, and (3) results of the marketing strategy cannot be easily measured. To maintain customer loyalty and remain competitive, businesses must continuously innovate to address evolving consumer needs (Indrayani &

Rashied, 2023). One innovation is digital marketing, which leverages online platforms and influencers to promote brands and products through social media. Digital marketing can be defined as the platform of digital technologies to achieve marketing objectives in a more targeted, measurable, and interactive manner (Irviani, 2023). Meanwhile, Zarqan (2021) described digital marketing as a highly demanded form of marketing media in Indonesia that supported a wide range of commercial activities.

Over the last decade, social media has drastically changed the marketing landscape. Influencer marketing has evolved as one of the fastest-growing strategies, where brands collaborate with influential individuals on social media to promote the products or services. This phenomenon is particularly relevant for Generation Z (Gen Z) consumers, born between 1997 and 2012, who spend most of the time on platforms such as Instagram, TikTok, and YouTube (Hammer, 2024). In Indonesia, there are 160 million people actively using social media. This trend is supported by a recent report by We Are Social, suggesting 175.4 million active internet users, meaning that about 64% of the population has access to the internet. The most frequently visited social media platforms include YouTube, WhatsApp, Facebook, Instagram, Twitter, and TikTok (Azizah et al., 2021).

Consumers prefer to rely on the opinions of other users or influencers to make a decision (Zak & Hasprova, 2020). There are two dominant types of influencers, namely Micro-Influencers and Key Opinion Leaders (KOLs) (Henceforward KOL) (Vora, 2020). Micro-Influencers are individuals with a relatively small number of followers between 1,000 and 100,000 (Mega et al., 2025) (Carolina et al., 2024) but have a high level of engagement because they are considered more interesting and relatable by the audience. Meanwhile, KOLs are part of the most influential media in communicating promotional messages and achieving marketing objectives (Baharsyam, S., & Wahyuti, T. 2022). KOLs are typically experts whose opinions are valued in a particular industry or field of knowledge and trusted by a wider audience. The credibility is largely derived from the expertise, professional background, and experience in a particular domain (Baharsyam, S., & Wahyuti, T. 2022). According to Cahyadiningrum, T., & Rahardjo, S. T. (2023), KOLs play a crucial role in affiliate marketing by shaping followers' perceptions and influencing purchasing decisions through persuasive messages and shared promotional connections.

A study by Adireja, et al. (2024) showed that influencers could increase brand awareness when authentic and not act as different characters from the real personalities in promotions. Influencer participation in organizations or communities relevant to the promoted product is also important in building consumer trust, which plays an important role in purchasing decisions. In this case, believing that brand with a positive image guarantees product quality (Ziyati et al., 2025).

Influencer marketing is also often confused with social media advertising. However, the two are very different (Harahap & Adeni, 2020). In influencer marketing, trust is key, and around 63% of consumers trust influencers. During the rapid use of influencer marketing, a critical issue evolves not merely in using influencers, but in determining which type of influencer is most effective in building brand trust that shapes consumer loyalty and purchasing decisions. Although brands commonly collaborate with either KOLs who possess high credibility and broad visibility or Micro-Influencers, who maintain smaller, not reached a clear consensus regarding which influencer type delivers superior outcomes in terms of trust formation. This ambiguity indicates that influencer effectiveness cannot be explained solely by follower size or popularity.

Sinolungan, M., & Chan, A. (2025) stated that influencers directly increased the tendency for impulse buying. Cahyadiningrum, T., & Rahardjo, S. T. (2023) further provided a deeper understanding of the power of KOLs in influencing brand awareness, which could help companies make better strategic decisions in building brand presence in a competitive market. An important construct that has received growing attention in digital marketing publications is brand trust, which represents consumer confidence in brand reliability, integrity, and ability to fulfil its promises. In the context of influencer marketing, brand trust is not formed instantaneously but develops through consumer evaluations of brand-related cues, particularly brand image and value consistency communicated by influencers. A strong and positive brand image serves as a foundational signal that reduces consumer uncertainty and fosters trust toward brand, specifically in online environments characterized by high information asymmetry (Yasinta, K. L., & Nainggolan, R. 2023).

Prior studies indicate that while brand image may motivate favorable consumer responses, the most critical role lies in shaping brand trust, which subsequently drives long-term behavioral outcomes such as

loyalty and purchase decisions (Zak, S., & Hasprova, M. 2020). This is particularly relevant in social media marketing, where consumers rely heavily on influencers as credibility carriers. When influencer image correlates with brand values, the perceived congruence enhances brand image evaluations and further strengthens brand trust as the primary psychological outcome of influencer endorsement.

This study positions brand trust as the primary dependent variable, while brand image is treated as a complementary construct that explains the mechanism through which influencer brand fit influences consumer trust. The analysis contributes to influencer marketing literature by addressing a substantive theoretical and methodological gap rather than merely extending the study to a new geographical context. Previous publications on influencer marketing have predominantly examined outcomes such as brand attitude, brand image, or purchase intention, often positioning brand trust as a secondary or implicit construct embedded in broader attitudinal responses (Majid & Rosanti, 2025). Consequently, the process through which trust is formed particularly through influencer-related cues remain underexplored and insufficiently theorized.

Although influencer brand fit has been widely discussed in endorsement and congruence literature, existing studies largely treat it as a determinant of endorsement effectiveness or brand evaluation, rather than as a central mechanism explaining trust formation. Studies comparing Micro-Influencers and KOLs further show inconsistent results with some emphasizing authenticity and relatability of Micro-Influencers, while others outlining the expertise and visibility of KOLs. However, these analyses rarely integrate influencer-brand fit into a comparative explanatory model, leaving unanswered the question of *why* and *through what mechanism* different influencer types vary in the ability to build brand trust.

The novelty of this study lies in its theoretical repositioning of influencer brand fit as a mediating mechanism connecting influencer type to brand trust, and in its comparative methodological design that simultaneously examines Micro-Influencers and KOLs in a single empirical framework. By focusing on Gen Z, a cohort characterized by high skepticism toward commercial content and strong sensitivity to authenticity and value congruence (Janssen et al., 2022), this study tests the robustness of trust-formation mechanisms in a highly demanding digital consumer segment. The contribution is not merely contextual but lies in the ability to clarify unresolved theoretical ambiguities and provide a mechanism-based explanation of brand trust formation in influencer marketing.

Despite the growing body of research on influencer marketing, the literature remains theoretically fragmented and empirically inconsistent regarding the comparative effectiveness of Micro-Influencers and KOLs in building brand trust. Some studies suggest that KOLs are more effective in enhancing perceived quality and credibility due to expertise and authority, while others report that Micro-Influencers generate higher trust and engagement because of authenticity and relational closeness with followers. These conflicting results indicate an unresolved theoretical debate, as prior studies often focus on isolated outcomes including engagement or purchase intention, and rarely examine the underlying trust-formation mechanisms that differentiate influencer types.

Although influencer-brand fit has been acknowledged as an important determinant of influencer marketing effectiveness, existing studies predominantly treat it as a direct antecedent of consumer responses. Limited publications have examined influencer-brand fit as a mediating or moderating mechanism that explains *why* and *under what conditions* different influencer types influence brand trust differently. This gap is particularly evident in evolving markets, where contextual and cultural factors may alter consumer perceptions of credibility and authenticity.

This study introduces a crucial empirical method by systematically comparing the effectiveness of Micro-Influencers and KOLs in building brand trust among Gen Z consumers in Indonesia, with influencer brand fit positioned as the core explanatory mechanism. Although influencer marketing analysis has grown substantially, prior studies predominantly examine influencer effectiveness in relation to brand image, brand attitude, or purchase intention, often treating brand trust as a secondary or implicit outcome (Nisrina, M. R., & Sudradjat, R. H. 2025).

Existing literature shows conceptual ambiguity regarding the mechanism through which influencer characteristics translate into brand trust from a theoretical perspective. Several studies argue that influencer

credibility and attractiveness directly enhance trust (Djafarova & Thompson, 2015), while others suggest trust is indirectly formed through cognitive evaluations such as perceived congruence, authenticity, or value correlation (Ivanlie & Kurniawati, 2024); Widyaputra, F. A. (2025). However, empirical findings remain inconsistent regarding whether influencer brand fit acts as a direct antecedent of brand trust or merely as a supporting condition that strengthens other influencer attributes. Although influencer brand fit has been widely examined in the context of brand attitude and endorsement effectiveness (Ayu et al., 2026, Rahmaningrum et al., 2024), the role as a trust-building mechanism remains under-theorized and under-tested in comparative influencer-type models. The literature lacks a clear theoretical explanation of how and why influencer brand fit operates differently across influencer categories, specifically between Micro-Influencers and KOLs.

Empirically, prior analyses present mixed results regarding the relative effectiveness of Micro-Influencers and KOLs. Some studies report that Micro-Influencers generate higher trust and engagement due to perceived authenticity and closer parasocial relationships (Widyadhana, A. J. 2023; Sholikhah et al., 2024). Others find that KOLs are more persuasive due to greater expertise, visibility, and symbolic power (Sausan et al., 2024, Adireja, et al. 2024). These inconsistencies indicate that influencer effectiveness cannot be explained solely by influencer type, suggesting the presence of an unobserved mechanism, such as influencer brand fit not been sufficiently isolated or tested.

Importantly, limited studies directly compare Micro-Influencers and KOLs in a single empirical model while explicitly incorporating influencer brand fit as a trust-formation mechanism. Most publications examine influencer categories in isolation, thereby limiting theoretical generalization and cross-type comparison. In the Indonesian context, existing studies on influencer marketing largely focus on purchase intention, brand awareness, or engagement metrics, with limited attention to brand trust as a primary outcome variable (Rama et al., 2025, Jurnal & Mea, 2025). The gap addressed in this study is not merely the scarcity of local analysis, but the absence of an empirically tested model explaining how influencer brand fit builds brand trust among Gen Z consumers, who exhibit distinct digital behaviors, higher skepticism toward advertising, and stronger sensitivity to authenticity and value congruence (Manajemen & Vol, 2025, Rumpun et al., 2025). Therefore, the key contextual gap lies in the lack of a trust-centered influencer marketing model customized to Gen Z, rather than the absence of Indonesian samples per se.

Based on these gaps, the novelty of this study lies in three key contributions. First, it positions brand trust as the primary dependent variable, rather than as a by-product of brand image or purchase intention, thereby addressing a critical omission in prior influencer marketing analysis (Oktaviany & Padmantyo, 2025). Second, the study conceptualizes influencer brand fit as a central trust-building mechanism and empirically tests the differential effectiveness across Micro-Influencers and KOLs in a unified model. Third, by focusing on Gen Z consumers in Indonesia, the analysis extends influencer marketing theory to an evolving digital market while maintaining strong theoretical generalizability. Furthermore, this study enriches the local literature and also contributes to the broader influencer marketing discourse by clarifying when and why influencer brand fit matters for trust formation, particularly across different influencer categories and generational cohorts.

METHOD

This study used a comparative quantitative method, adopting content-based experimental methods and questionnaire surveys. The methods allowed testing differences in influence of two types of influencers on brand trust. The population was Gen Z consumers aged 18-25 who were active users of social media, such as Instagram and TikTok, in Indonesia. The sampling technique used was purposive sampling, namely the selection of respondents who met the criteria as active users of the two platforms and had experience following influencers. The sample used was 100 respondents for a valid statistical analysis. The instrument applied was a questionnaire that used a Likert Scale. The analysis used normality, validity, and reliability tests to ensure that data met parametric assumptions. A t-test (Analysis of Variance (ANOVA) or independent t-test) was used to compare the effectiveness of Micro-Influencers and KOLs in building brand trust. Path analysis was used to test the direct influence of both types of influencers on brand trust and the indirect influence through the intermediary variable of brand fit.

This study used a comparative quantitative method using a content-based experimental method combined with a questionnaire survey. The design enabled a systematic comparison of the effectiveness of Micro-Influencers and KOLs in building brand trust, as well as testing the mediating role of influencer-brand fit. The population consisted of Gen Z consumers aged 18–25 years in Indonesia who actively used social media platforms, particularly Instagram and TikTok, which were dominant channels for influencer marketing among young consumers. According to Nuzulita (2019), more than 60% of social media users in Indonesia were aged 18–34, indicating that Gen Z constituted a substantial proportion of active users. The same report identified Instagram and TikTok as two of the most frequently used platforms among young adults in Indonesia, particularly for entertainment, content consumption, and influencer engagement. Supporting this, Suciati et al. (2024) and (*APJII, 2025*, n.d.) reported that over 70% of Indonesian internet users aged 18–25 actively access social media daily, with Instagram and TikTok ranking among the top platforms in terms of usage intensity and time spent. Although official statistics did not provide an exact numerical count of Gen Z users per platform, these reports strongly justified the selection of Gen Z Instagram and TikTok users as the relevant population. To ensure methodological clarity, active social media users were operationally defined as individuals who used Instagram or TikTok a minimum of 5 days per week, and spent a minimum of 1–2 hours per day accessing social media content.

The sampling technique used was purposive sampling, which was appropriate for explanatory and theory-driven analysis requiring respondents with specific experiential characteristics (Ramadani et al., 2025). To enhance internal validity and ensure respondents' relevance to influencer marketing evaluation, participants were included only when meeting all of the following criteria. (1) Aged 18–25 years (Gen Z category), (2) actively using Instagram and/or TikTok, (3) follow a minimum of one Micro-Influencer and one KOL enabling comparative assessment of both influencer types, (4) have seen influencer-generated promotional content such as endorsements, product reviews, or live-stream promotions within the last three months, and (5) have considered or purchased a product or service promoted by influencer.

These criteria ensured that respondents possessed cognitive exposure, affective evaluation, and behavioral experience related to influencer marketing, thereby increasing the validity and robustness of the comparative analysis. The final sample consisted of 100 respondents, which was adequate for Parametric statistical testing, Comparative analysis using independent sample t-tests or ANOVA, and Path analysis, including direct and indirect effects in exploratory quantitative analysis (Siswa, 2017). Data were collected using a structured questionnaire measured on a Likert scale. Before hypothesis testing, the data were subjected to validity, reliability, and normality tests to ensure compliance with parametric assumptions. To compare the effectiveness of Micro-Influencers and KOLs in building brand trust, an independent sample t-test (or ANOVA, where appropriate) was adopted. The stages of this study included the following.

Figure 1. The Stages of Research

RESULTS

Before the data was analyzed, a normality test was conducted in quantitative data processing to ensure that the data met basic statistical assumptions. The normality test was conducted using the Kolmogorov-Smirnov (K-S) test for each primary variable in the study, namely Micro-Influencers' effectiveness, KOLs effectiveness, influencer brand fit, and brand trust. Data was said to be normally distributed when the p-value > 0.05, and the test results were presented in Table 1.

Table 1. Data Normality Test Results Using Kolmogorov-Smirnov

Variable	Statistics of Kolmogorov-Smirnov (KS)	p-value	Conclusion
Micro-Influencers' Effectiveness	0.066	0.200*	Data is normal
Key Opinion Leaders' Effectiveness	0.074	0.178	Data is normal
Influencer Brand Fit	0.071	0.200*	Data is normal
Brand Trust	0.065	0.200*	Data is normal

The results in Table 1 showed all variables have a p-value above 0.05, confirming that the data in this study were normally distributed and met the basic assumptions for parametric statistical analysis. In addition to the normality test, a validity test was carried out on each variable's statement items. The validity test aimed to determine the extent to which the items in the questionnaire could measure the intended construct. Items were valid when the value of r count > 0.05 as indicated in Table 2. All items on the four variables showed an r-count value above the threshold, implying that all items in the questionnaire have good validity and were suitable for use in the measurement process. After ensuring the instrument's validity, the next step was to test the reliability of each variable. The reliability test aimed to determine the extent to which the measurement instrument could produce consistent and stable data over time. The technique used in this study was Cronbach's Alpha, with the criterion that the alpha value> 0.70 indicated reliability of the instrument. The results of the reliability test were presented in Table 2.

Table 2. Reliability Test Results of Study Instruments

Variable	Cronbach's Alpha	Note
Micro-Influencers' Effectiveness	0.834	Reliable
Key Opinion Leaders' Effectiveness	0.857	Reliable
Influencer Brand Fit	0.825	Reliable
Brand Trust	0.879	Reliable

The results in Table 3 indicated that all four variables in this study have Cronbach's Alpha values above 0.80, implying that the instruments applied were highly reliable. This showed that the items in each construct have good internal consistency and could be relied upon to measure respondents' perceptions of influencer effectiveness, brand fit, and brand trust. All study instruments have met the validity and reliability criteria. Therefore, the instruments were suitable for further analysis, including path analysis to test the relationship model between variables.

An independent sample t-test was conducted to determine whether there were differences in Gen Z consumer perceptions of Influencer Brand Fit with Brand Trust and between Micro-Influencers and KOLs. This test aimed to determine whether there was a significant difference between two independent groups, namely respondents exposed to the campaign using Micro-Influencers and those exposed to KOLs. The test results were shown in Table 3.

Table 3. Test Results of Differences between Micro-Influencers and KOLs

Variable	Group	N	Mean	Std. Dev	t-value	p-value	Conclusion
Influencer Brand Fit	Micro-Influencers	100	4.12	0.45	2.85	0.005 **	There is a significant difference.
	KOLs	100	3.85	0.50			
Brand Trust	Micro-Influencers	100	4.05	0.48	2.25	0.025 *	There is a significant difference.
	KOLs	100	3.90	0.52			

The t-test results showed a significant difference between Gen Z consumers who followed Micro-Influencers and those who followed KOLs regarding perceptions of Influencer Brand Fit and Brand Trust. Specifically, consumers who followed Micro-Influencers gave higher scores on Influencer Brand Fit (mean = 4.12) than consumers who followed KOLs (mean = 3.85), with a significance value of p = 0.005. This indicated that Gen Z feels Micro-Influencers were more compatible or fit with brands they represent than KOLs.

In addition, on Brand Trust Variable, consumers who followed Micro-Influencers also showed a higher level of brand trust (mean = 4.05) than consumers who followed KOLs (mean = 3.90), with a p-value = 0.025. This result corroborated that Micro-Influencers' effectiveness in building brand trust was superior to KOLs in the eyes of Gen Z consumers.

Path analysis was deployed to test this study model's causal relationship between variables. The analysis aimed to perceive the direct and indirect effects of Influencer Type on Brand Trust through Influencer Brand Fit as a mediating variable. The model was suitable for testing because the data had met the assumptions of normality, validity, and reliability, and there was a strong theoretical basis regarding the role of influencer-brand congruence in shaping consumer trust (Fitriana & Achmad, 2024). The results of the path analysis were presented in Table 4.

Table 4. Path Analysis Results

Path	Coefficient Path (β)	t-value	p-value	Note
Type of Influencer → Influencer Brand Fit (X → M)	0.35	4.10	<0.001	Significance
Influencer Brand Fit → Brand Trust (M → Y)	0.60	6.80	<0.001	Significance
Type of Influencer → Brand Trust (X → Y)	0.20	2.40	0.018	Significance

The analysis showed that influencer type positively and significantly influenced Influencer Brand Fit with a path coefficient of 0.35 (p < 0.001). This implied that using Micro-Influencers significantly increased the perception of influencer brand fit in the eyes of Gen Z consumers. Furthermore, Influencer Brand Fit was shown to positively and strongly influence Brand Trust (β = 0.60, p < 0.001). This indicated that consumers continued to follow influencers because of the compatibility of personal characteristics between influencer and consumer concerned, and with brand that influencer was promoting (Agra et al., 2022).

In addition to the indirect effect through Influencer Brand Fit, influencer type also had a positive direct effect on Brand Trust (β = 0.20, p = 0.018). However, the magnitude of this direct effect was smaller than the indirect path through Influencer Brand Fit, which indicated the mediating role of Influencer Brand Fit in the relationship between influencer type and Brand Trust. The model explained 44% of the variance in Gen Z consumer Brand Trust, with Influencer Brand Fit as a key mediator that strengthened the relationship between influencer type and brand trust.

DISSCUSSION

The results of this study clearly show that Micro-Influencers are more effective than KOLs in building brand trust among Gen Z consumers, primarily through the mechanism of influencer brand fit. This result reinforces prior studies that identify perceived congruence between influencers and brands as a critical determinant of consumer trust formation (Manajemen & Vol, 2025). The higher evaluation of influencer brand fit for Micro-Influencers compared to KOLs reflects the characteristics of Gen Z consumers, who tend to value authenticity, relatability, and perceived personal closeness in social media interactions (Tantangan, 2024); (Yuanita, 2021). Due to the smaller follower base and more personalized communication style, Micro-Influencers are often perceived as more genuine and approachable, which enhances perceptions of value correlation and credibility relative to KOLs, who typically exhibit a more formal image and greater social distance from the audience (I. J. Ekonomi et al., 2023).

Importantly, analysis results indicate that influencer brand fit significantly mediates the relationship between influencer type and brand trust. This suggests that the superior effectiveness of Micro-Influencers does not originate from the categorical status as influencers, but rather from consumer perceived congruence between influencer image and brand values. In this regard, influencer type functions as a contextual condition that facilitates or constrains the development of perceived fit, subsequently driving trust formation. This result is consistent with congruence theory, positing that the correlation between source characteristics and brand attributes enhances message acceptance and strengthens consumer trust (Bogor, 2025, Abdurrahman & Pekalongan, 2024, Bokau, 2022).

Although the direct effect of influencer type on brand trust remains statistically significant, its magnitude is smaller compared to the indirect effect through influencer brand fit. This indicates that influencer type contributes only a limited explanatory role in shaping brand trust. The residual direct effect suggests the presence of additional trust-related cues such as influencer reputation, perceived expertise, and credibility—that may independently influence trust judgments beyond perceived congruence (Cahyadiningrum & Rahardjo, 2023). However, the relatively weaker direct effect underscores that brand trust among Gen Z is driven more strongly by evaluative perceptions of correlation and authenticity than by influencer classification or popularity (Ginting, Z. Z. B., & Evyanto, W. 2025); (Sarker, 2024).

The results outline influencer brand fit as the dominant pathway through which influencer marketing affects brand trust in Gen Z segment. From a practical perspective, the results suggest that marketers should prioritize Micro-Influencers with a high degree of perceived brand fit, rather than relying solely on the visibility or follower count associated with prominent KOLs. The strategy is not only more cost-efficient but also more effective in fostering sustainable trust-based relationships with young consumers, who are increasingly selective and critical of commercial messages.

In the context of an increasingly competitive and dynamic digital marketing environment, this study provides robust empirical evidence that influencer selection strategies must be grounded in perceived congruence and audience characteristics to enhance communication effectiveness and long-term brand trust. Moreover, the results open avenues for future publications to explore additional mechanisms, such as engagement quality, content authenticity, and interactive social presence that may further strengthen the relationship between influencer marketing and brand trust.

The results of this study further indicate that influencer-brand fit enhances brand trust through a set of interrelated cognitive, affective, and relational mechanisms, explaining why Micro-Influencers are perceived as more effective than KOLs in fostering trust among Gen Z consumers. At the cognitive level, a high degree of influencer-brand fit strengthens perceptions of credibility and informational diagnostic. Gen Z consumers tend to interpret congruent endorsements as signals that influencer possesses genuine knowledge of, and correlation with, the endorsed brand, reinforcing beliefs regarding brand reliability and competence. This cognitive process helps explain why Micro-Influencers who are often viewed as more authentic and less commercially driven are particularly effective in generating belief-based trust.

At the affective level, Micro-Influencers are more inclined to cultivate strong parasocial relationships with followers due to the personalized, interactive, and conversational communication styles. When influencer-brand fit is perceived as high, the positive emotions associated with influencer are transferred to brand, fostering feelings of emotional reassurance, warmth, and comfort. This form of affective trust is specifically salient for Gen Z consumers, who place a high value on authenticity, emotional resonance, and perceived closeness in digital interactions (Ginting, Z. Z. B., & Evyanto, W. (2025), Asa'd, et al. (2025). Consequently, brand trust is cognitively justified and emotionally reinforced through influencer-brand congruence.

In addition, brand trust evolves as a relational construct that develops over time through repeated and consistent interactions. High influencer brand fit signals integrity and value correlation, leading consumers to perceive that influencer is not endorsing brands opportunistically but is selectively supporting brands reflecting personal values (Rakhmatullah, 2025). For Gen Z consumers, who are particularly sceptical of overly commercialized or inauthentic marketing messages, the perceived consistency plays a crucial role in strengthening long-term trust and relational commitment to brand. Collectively, these cognitive, affective, and relational mechanisms clarify why Micro-Influencers, despite having fewer followers, are often regarded as more trustworthy than KOLs, who may be perceived as socially distant or excessively commercialized (Baharsyam, S., & Wahyuti, T. 2022; Sausan et al., 2024; Almenayes, 2025).

The path analysis further shows that while influencer-brand fit significantly mediates the relationship between influencer type and brand trust, the direct effect of influencer type remains significant. This result suggests that trust formation is not exclusively driven by congruence. Other source-related attributes, such as expertise, reputation, and symbolic authority, may directly influence trust, particularly in the case of KOLs (Majid, M., & Rosanti, C. 2025). However, for Gen Z consumers, these authority-based cues appear to play a secondary role compared to authenticity- and congruence-based cues. This insight helps reconcile

inconsistencies in previous studies that alternately favor Micro-Influencers or KOLs by demonstrating that the effectiveness of influencer types depends on the dominant trust logic of the target audience.

This study contributes to influencer marketing literature by positioning influencer-brand fit as a central trust-building mechanism from a theoretical standpoint, rather than a peripheral variable. By integrating congruence theory with influencer typology, the study shows that brand trust among Gen Z is shaped through cognitive consistency, emotional authenticity, and relational correlation. Practically, the results suggest that marketers should prioritize Micro-Influencers with high brand congruence, rather than relying solely on follower size or popularity. This method is not only more cost-efficient but also more effective in building sustainable trust among Gen Z consumers, who are highly selective and critical of promotional content. Finally, this study opens avenues for future publications to explore additional mechanisms and boundary conditions, such as engagement intensity, perceived authenticity, and social interaction quality that may strengthen or weaken the relationship between influencer marketing and brand trust in digital environments.

CONCLUSION

In conclusion, this study asserted that Micro-Influencers were more effective than KOLs in building Brand Trust among Gen Z consumers, and the effectiveness was primarily explained by the role of Influencer Brand Fit. The results empirically showed that influencer type was not the dominant driver of trust. However, trust was formed through the perceived congruence between influencer identity and brand values, which acted as a key mediating mechanism. From a theoretical perspective, these results provided strong support for Congruence Theory, positing that individuals evaluated persuasive messages more positively when there was a correlation between the message source and the object being promoted. In the context of influencer marketing, brand fit functioned as a cognitive mechanism, reducing perceived persuasion intent and increasing message credibility. It also served as an effective mechanism, enhancing emotional resonance and perceived authenticity, as well as a relational mechanism that fostered psychological closeness and perceived similarity between consumers and influencers. This multi-dimensional mechanism explained why higher influencer-brand congruence led to stronger Brand Trust. The mediation analysis further confirmed that the superiority of Micro-Influencers in building trust did not originate merely from the status as "smaller" influencers, but from the greater ability to signal authenticity and value correlation. Although the direct effect of influencer type on Brand Trust remained statistically significant, its weaker magnitude indicated that trust formation among Gen Z was largely conditional on brand fit rather than influencer popularity or reach. This outlined a shift in Gen Z's trust evaluation from visibility-based cues toward meaning-based and value-based assessments.

Practically, this study implied that influencer marketing strategies targeting Gen Z should move beyond follower metrics and prioritize strategic fit between influencer persona and brand identity. Selecting Micro-Influencers with strong value correlation was not only more cost-efficient but also more effective in cultivating long-term trust, which was essential for sustainable brand–consumer relationships in digital environment. Finally, this study contributed to influencer marketing literature by offering a theory-driven explanation of how and why influencer brand fit shaped Brand Trust, rather than merely confirming its existence. Future publications were motivated to extend this model by incorporating additional relational variables such as engagement intensity, perceived authenticity, and interactive communication to further explain trust-building processes in influencer marketing.

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