

Beyond Impulsivity: A Systematic Literature Review on How Influencer Authenticity Shapes Utilitarian Trust and Purchase Intentions for Local Fashion Brands among Millennial Women

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Abstract

The rapid growth of social commerce in Indonesia has transformed influencers into central actors within digital purchasing ecosystems, particularly in the fashion industry. While prior studies predominantly focus on Generation Z and hedonic purchasing tendencies, limited research has explored how Millennial women process influencer content through rational and utilitarian evaluations before developing purchase intentions. This study aims to examine how influencer authenticity shapes utilitarian trust and planned purchase intentions toward local fashion brands among Millennial women in Indonesia. Using a qualitative Systematic Literature Review (SLR) approach guided by PRISMA procedures, this study synthesizes findings from academic literature published between 2017 and 2025 sourced from Scopus, ScienceDirect, Web of Science, and Google Scholar. The analysis is grounded in the Stimulus–Organism–Response (S-O-R) framework. Findings indicate that influencer authenticity, reflected through transparency, consistency, expertise, honest product evaluations, and sponsorship disclosure, functions as the primary external stimulus. This stimulus activates utilitarian trust, defined as a rational and task-oriented psychological state characterized by efficiency, cognitive assurance, planned shopping behavior, and functional evaluation. Unlike Generation Z consumers who are more responsive to emotional and hedonic stimuli, Millennial women demonstrate higher advertising literacy and rely on authenticity as a risk-reduction mechanism before conducting planned purchases. The study proposes a conceptual “Methodical Millennial” model, extending the S-O-R framework into rational influencer-consumption behavior. The findings provide theoretical contributions regarding the transformation of authenticity from emotional relatability into informational reliability and offer managerial implications for local fashion brands seeking to engage financially mature consumers through transparent influencer strategies.

Keywords: influencer authenticity, utilitarian trust, millennial women, local fashion brands, S-O-R framework

1. Introduction

The Indonesian digital economy has experienced significant expansion over the past decade, particularly through the rapid growth of social commerce and influencer-driven marketing activities. According to the Indonesian Internet Service Providers Association (APJII), internet penetration in Indonesia reached 79.5% in 2024, representing more than 221 million users. This transformation has accelerated the integration of social media platforms such as TikTok, Instagram, and YouTube into everyday purchasing behavior, especially within the fashion sector. Consumers no longer rely solely on traditional advertising but increasingly depend on influencers as trusted information intermediaries during their decision-making processes.

The fashion industry has become one of the most dominant sectors within Indonesia’s social

commerce ecosystem. Local fashion brands increasingly utilize influencers to build credibility, create product awareness, and encourage purchase intentions. Influencers are perceived not merely as entertainers but as social references capable of shaping attitudes, trust, and purchasing decisions. However, the effectiveness of influencer marketing differs across generational cohorts.

Most contemporary influencer-marketing studies focus heavily on Generation Z consumers. Existing literature emphasizes emotional attachment, hedonic consumption, fear of missing out (FOMO), and parasocial interactions as the primary mechanisms explaining digital purchasing behavior among younger audiences. Generation Z consumers are generally characterized as impulsive digital natives who prioritize entertainment, visual engagement, and emotional resonance when interacting with influencer content.

In contrast, Millennial women represent a substantially different consumer segment. Millennials possess higher purchasing power, stronger financial responsibilities, and greater advertising literacy than Generation Z. Consequently, they tend to evaluate influencer content more critically and rationally before developing purchase intentions. Rather than seeking emotional fantasy alone, Millennial women often prioritize practical information, product credibility, and functional value. They are more likely to interpret influencer authenticity as informational reliability instead of emotional closeness.

Despite the growing importance of this demographic, limited studies explain how Millennial women process influencer authenticity through rational and utilitarian mechanisms. Existing research frequently conceptualizes authenticity through emotional trust and parasocial relationships, while insufficient attention has been given to cognitive trust formation and utilitarian evaluation processes. This creates a significant theoretical gap in understanding how authenticity functions among financially mature consumers.

Furthermore, previous studies tend to investigate influencer credibility in general social commerce environments without specifically examining local fashion brands in emerging markets such as Indonesia. Local fashion products often involve higher consumer involvement due to concerns regarding quality, durability, ethical manufacturing, and price-value compatibility. Therefore, influencer authenticity may function not merely as emotional persuasion but as a risk-reduction mechanism that facilitates rational decision-making.

To address this gap, this study adopts the Stimulus–Organism–Response (S-O-R) framework to explain how influencer authenticity stimulates utilitarian trust and subsequently influences planned purchase intentions among Millennial women. Within this framework, influencer authenticity acts as the external stimulus, utilitarian trust represents the internal psychological organism, and purchase intention serves as the behavioral response.

This study contributes theoretically by extending the S-O-R framework into rational influencer-consumption behavior and introducing the concept of “Utilitarian Trust” as a cognitive mechanism underlying planned purchase intentions. Practically, the study offers strategic implications for local fashion brands seeking to engage Millennial consumers through

transparent and expertise-driven influencer marketing strategies.

2. Literature Review

Digital marketing strategies in Indonesia are currently oversaturated with "visual trends" and "hedonic triggers" tailored for the impulsive nature of Generation Z. However, the Millennial female segment represents a unique research gap. Unlike their younger counterparts, Millennial women typically exhibit a "methodical evaluation" process, characterized by higher advertising literacy and a preference for functional information over aesthetic fantasy. While recent research (Aurellia & Dewi, 2025) suggests that influencer authenticity and informative value may not significantly drive purchase intentions for Gen Z through parasocial relationships, there is an urgent need to explore how these variables function for the "Methodical Millennial." The central problem is understanding the internal psychological transition from authentic content exposure to a rational purchase decision in the local fashion sector.

Homophily and Parasocial Relationships A core driver of these digital connections is **homophily**, defined as the perceived similarity in traits, thoughts, and behaviors between an influencer and their audience (Bu et al., 2022). This perceived similarity—the feeling that an influencer "thinks like me" or "behaves like me"—acts as a vital social lubricant that strengthens the bond between influencers and consumers (Ladhari et al., 2019). Research confirms that homophily has a positive and significant impact on the formation of **parasocial relationships** (path coefficient = 0.464), which are one-sided but emotionally meaningful psychological ties. For Indonesian Gen Z users, these relationships act as a vital mediator; homophily drives purchase intentions primarily through these parasocial bonds, with a significant indirect effect (coefficient = 0.242). (Aurellia & Dewi, 2026).

These relationships serve as a crucial bridge; homophily drives purchase intentions primarily because it first fosters these parasocial bonds (Liu & Zheng, 2024). **The Construction of Authenticity and Trust** For Gen Z, authenticity and trust are more critical than highly curated celebrity content (Deng et al., 2022; Sun et al., 2021). **Authenticity** is considered a "formative construct" resulting from the judgment of multiple factors, such as consistent storytelling and value alignment, rather than a single attribute (Nunes et al., 2021). Gen Z consumers are particularly drawn to "**calibrated amateurism**," where influencers share unscripted or vulnerable moments, such as discussing mental health (Singer et al., 2023). Consequently, **nano-influencers** and **micro-influencers** are often perceived as more authentic and trustworthy than mega-celebrities because they are more relatable and embedded in niche communities (Jayathilake et al., 2021; Mude & Undale, 2023). **Trust** is established through perceived expertise, consistency, and ethical transparency. However, this trust is fragile and can be quickly eroded if an influencer promotes products indiscriminately or fails to disclose sponsored content transparently. Consequently, brands are increasingly turning to **nano-influencers** (1K–10K followers) and **micro-influencers** (10K–50K followers) because they are perceived as more authentic and trustworthy due to their deeper ties within niche communities. (Nazara et al., 2025).

Generational Differences and Shopping Motives There are distinct differences in how generations perceive these digital figures. **Generation Z** views influencers as "**highly educated friends**" whose advice they seek, and they often value digital friendships as much as real-life ones (Singer et al., 2023; Kantar, 2021). In contrast, **Millennials** view being an influencer as a **professional career** and are more influenced by an influencer's physical attractiveness and brand "fit" (Singer et al., 2023; Lim et al., 2017).

Furthermore, the decision-making process for Gen Z is influenced by their underlying shopping motives. While both **utilitarian** (practical) and **hedonic** (pleasure-seeking) motives play a role, utilitarian motives generally have a larger impact on forming overall attitudes toward online shopping. However, the nature of the product can shift this balance; hedonic products naturally increase the influence of emotional enjoyment in the purchasing process (Mahemba & Dewi, 2024).

This study applies the S-O-R framework to analyze how influencer authenticity serves as a stimulus for utilitarian trust. The primary objective is to evaluate how this trust, constructed through rational, task-oriented motives, mediates the relationship between influencer characteristics and the planned purchase intentions of Millennial women.

2.1 Influencer Marketing in Social Commerce

Social commerce has transformed traditional digital marketing into a highly interactive ecosystem where consumers actively engage with content creators before making purchasing decisions. Influencers function as intermediaries who bridge brands and consumers through content creation, product demonstrations, reviews, and social interaction. Prior studies suggest that influencer marketing significantly affects brand awareness, consumer trust, and purchase intention due to influencers' perceived relatability and accessibility.

Unlike conventional celebrity endorsements, social media influencers cultivate perceived closeness with audiences through everyday communication styles and continuous interaction. This phenomenon enables influencers to shape consumer perceptions more effectively than traditional advertisements. However, consumers' responses to influencers differ depending on demographic characteristics, generational orientation, and shopping motives.

In Indonesia, platforms such as TikTok and Instagram have become dominant spaces for fashion-related consumption activities. Influencers frequently participate in live shopping sessions, product reviews, styling tutorials, and personal storytelling, allowing consumers to evaluate products through both emotional and informational dimensions.

2.2 Homophily and Parasocial Relationships

Homophily refers to the perceived similarity between influencers and audiences in terms of values, lifestyles, personalities, and communication patterns. Consumers are more likely to trust influencers whom they perceive as socially similar. This perceived similarity strengthens parasocial relationships, which are one-sided emotional bonds developed through repeated media exposure.

Several studies demonstrate that parasocial interaction significantly mediates the relationship between influencer characteristics and purchase intention among Generation Z consumers. Emotional closeness, relatability, and lifestyle compatibility encourage audiences to perceive influencers as trusted friends rather than commercial promoters.

However, the significance of parasocial relationships may differ among Millennials. While Generation Z often values emotional intimacy and digital companionship, Millennials are generally more skeptical toward commercial persuasion. As a result, emotional closeness alone may not sufficiently generate purchase intentions among financially mature consumers.

2.3 Influencer Authenticity

Authenticity has emerged as one of the most critical constructs in influencer marketing literature. Consumers increasingly prefer influencers who appear genuine, transparent, and sincere rather than highly curated celebrities. Authenticity is commonly constructed through several dimensions, including consistency, transparency, vulnerability, expertise, and honest communication.

For Generation Z audiences, authenticity is often associated with emotional relatability and informal communication styles. Influencers who share vulnerable experiences, unscripted moments, and personal struggles are perceived as more trustworthy.

However, authenticity may carry different meanings for Millennial consumers. Instead of focusing solely on emotional closeness, Millennials tend to interpret authenticity as informational reliability and objective honesty. They evaluate whether influencers provide balanced reviews, disclose sponsorships transparently, and demonstrate genuine expertise regarding product quality.

This distinction suggests that authenticity possesses generationally differentiated meanings. Among Millennials, authenticity functions less as emotional entertainment and more as a cognitive credibility signal.

2.4 Utilitarian Shopping Motives

Shopping motives are generally categorized into hedonic and utilitarian dimensions. Hedonic motives emphasize pleasure, fantasy, entertainment, and emotional gratification, whereas utilitarian motives focus on functionality, efficiency, rationality, and goal-oriented purchasing behavior. Consumers driven by hedonic motives tend to seek excitement, enjoyment, and emotional stimulation during shopping activities, while utilitarian consumers prioritize practical value, product usefulness, and problem-solving outcomes.

Previous studies indicate that Generation Z consumers are strongly influenced by hedonic motivations within social-commerce environments. Fashion consumption among younger consumers is frequently associated with self-expression, trend participation, emotional enjoyment, and fear of missing out (FOMO). Consequently, purchasing behavior among Generation Z is often impulsive and emotionally driven, particularly when influenced by highly visual and entertaining influencer content.

In contrast, Millennial consumers demonstrate stronger utilitarian shopping orientations. Due to higher financial responsibilities, purchasing experience, and advertising literacy, Millennial women tend to conduct more rational and methodical evaluation processes before making purchasing decisions. Rather than relying solely on emotional excitement or aesthetic appeal, Millennials frequently assess products based on functional quality, durability, price-value compatibility, versatility, and long-term usability.

Within the context of local fashion brands, utilitarian shopping motives become particularly important because fashion products involve varying levels of perceived risk regarding material quality, sizing compatibility, comfort, and durability. Consequently, Millennial consumers often seek detailed and reliable product information before developing purchase intentions. Influencers who provide objective reviews, transparent explanations, and honest product evaluations are therefore perceived as more trustworthy and valuable sources of information.

Utilitarian shopping motives in this study are conceptualized through four dimensions. First, achievement shopping refers to consumers' satisfaction in successfully finding products aligned with planned purchasing goals. Second, efficient shopping reflects consumers' preference for simplified decision-making processes that reduce time and cognitive effort. Third, anticipated utility describes consumers' expectations regarding the functional benefits and long-term usefulness of purchased products. Finally, role enactment refers to shopping behavior associated with fulfilling social and professional responsibilities, such as maintaining professional appearance standards or managing financial discipline.

These dimensions suggest that Millennial women process influencer content through cognitive and task-oriented mechanisms rather than purely emotional responses. Therefore, influencer authenticity becomes increasingly important because it supports rational evaluation, reduces uncertainty, and strengthens utilitarian trust during the purchasing process.

3. Research Method

3.1 Research Design

This study employs a qualitative Systematic Literature Review (SLR) approach to synthesize existing scholarly discussions regarding influencer authenticity, utilitarian shopping motives, consumer trust, and purchase intentions within social-commerce environments. The SLR methodology was selected because it enables a structured and transparent integration of previous empirical and conceptual findings while simultaneously identifying theoretical gaps, contradictions, and emerging patterns within a particular research domain.

Compared to traditional narrative reviews, the SLR approach provides greater methodological rigor by systematically identifying, screening, evaluating, and synthesizing relevant academic literature. This approach is particularly appropriate for the present study because influencer marketing and digital consumer behavior are rapidly evolving fields characterized by fragmented theoretical perspectives and varying generational interpretations of authenticity and trust.

Furthermore, this study adopts the Stimulus–Organism–Response (S-O-R) framework as the

primary analytical lens to explain how influencer authenticity functions as an external environmental stimulus that activates internal cognitive mechanisms, ultimately shaping planned purchase intentions among Millennial women toward local fashion brands.

3.2 Identification Phase

The identification phase involved a comprehensive and systematic search across several major academic databases to ensure broad literature coverage and academic reliability. The databases utilized in this study included:

- Scopus
- Web of Science
- ScienceDirect
- Google Scholar

These databases were selected because they contain extensive peer-reviewed publications related to marketing, consumer behavior, digital commerce, communication studies, and social-media research.

To maximize retrieval accuracy and minimize publication bias, the search strategy employed combinations of keywords and Boolean operators associated with influencer marketing, authenticity, shopping motives, and consumer trust. The primary search terms included:

- "Influencer Authenticity"
- "Influencer Credibility"
- "Purchase Intention"
- "Utilitarian Shopping Motives"
- "Millennial Women"
- "Local Fashion Brands"
- "Social Commerce"
- "Parasocial Interaction"
- "Consumer Trust"

The search strings were combined using Boolean operators such as AND and OR to improve search precision. The primary search formulation was structured as follows:

("Influencer Authenticity" OR "Influencer Credibility")

AND

("Purchase Intention")

AND

("Millennial Women" OR Millennials)

AND

("Local Fashion Brands" OR Fashion Industry)

AND

("Social Commerce")

The search process was conducted iteratively to ensure comprehensive identification of relevant studies. In addition to database searches, backward-reference tracking and citation chaining techniques were also utilized to identify additional articles cited within highly relevant studies.

3.3 Screening and Selection Process

Following the identification phase, the study implemented the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) protocol to systematically filter and select relevant literature. The PRISMA framework was employed to enhance methodological transparency, reduce selection bias, and ensure replicability throughout the review process.

The screening and selection process consisted of four major stages:

1. Identification

The initial database search generated a broad pool of academic publications related to influencer marketing, consumer trust, shopping motives, and digital purchasing behavior. At this stage, all potentially relevant publications were collected regardless of research methodology.

2. Screening

The screening stage involved the removal of duplicate records, non-academic sources, conference abstracts, editorial commentaries, and unrelated studies. Article titles and abstracts were then reviewed to evaluate conceptual relevance to the research objectives.

Studies were excluded if they:

- focused exclusively on traditional celebrity endorsement,
- discussed unrelated industries,
- lacked relevance to social-commerce environments,
- or did not address influencer authenticity or purchase intention.

3. Eligibility

The remaining studies underwent full-text evaluation to determine conceptual and methodological suitability. During this stage, inclusion and exclusion criteria were rigorously applied.

The inclusion criteria included:

- peer-reviewed journal articles,
- publications written in English,
- publication period between 2017 and 2025,
- studies examining influencer marketing or digital consumer behavior,
- research involving social-commerce environments,
- and studies relevant to emerging markets, particularly Indonesia.

The exclusion criteria consisted of:

- duplicate studies,

- non-peer-reviewed publications,
- conceptual papers lacking analytical discussion,
- studies unrelated to consumer trust formation,
- and articles without sufficient methodological clarity.

4. Inclusion

After completing the eligibility assessment, 12 core studies were selected for final synthesis. These studies were considered the most conceptually relevant and methodologically reliable for explaining the relationship between influencer authenticity, utilitarian trust, and planned purchase intention among Millennial women.

The selected literature represented diverse research contexts, including:

- TikTok and Instagram environments,
- influencer credibility studies,
- parasocial interaction research,
- utilitarian and hedonic shopping behavior,
- and digital trust formation.

This diversity enabled broader theoretical comparison and strengthened the conceptual development of the proposed S-O-R framework.

3.4 Data Synthesis and Thematic Analysis

To synthesize the selected literature, this study employed thematic content analysis adapted from Basyirah et al. (2025). Thematic analysis was selected because it allows researchers to systematically identify recurring concepts, interpret theoretical relationships, and construct integrated conceptual frameworks from diverse scholarly findings.

The analysis was conducted through three major coding stages:

Open Coding: The first stage involved identifying key concepts, recurring patterns, and significant findings within each selected study. The coding process focused on variables associated with:

- authenticity,
- expertise,
- sponsorship disclosure,
- trust,
- shopping motives,
- consumer evaluation,
- and purchase intention.

Axial Coding: The second stage grouped similar concepts into broader analytical categories. Relationships among variables were examined to identify how influencer authenticity shapes trust formation and purchasing behavior within different generational contexts.

At this stage, similarities and contradictions among previous studies were critically compared to identify emerging theoretical patterns.

Selective Coding: The final stage integrated the identified categories into the Stimulus–Organism–Response (S-O-R) framework. This process enabled the development of a conceptual explanation describing how influencer authenticity operates as an environmental stimulus that activates utilitarian trust as a cognitive organism mechanism, ultimately leading to planned purchase intention.

Based on the thematic analysis, the selected literature was categorized into three dominant analytical themes:

- 1. Parasocial Interaction Dynamics:** This theme explored the development of one-sided emotional relationships between influencers and audiences. Previous studies emphasized the importance of homophily, emotional attachment, perceived intimacy, and digital companionship in shaping consumer responses, particularly among Generation Z consumers.
- 2. Source Credibility Dimensions:** The second theme focused on the dimensions of influencer credibility, including trustworthiness, expertise, transparency, attractiveness, and sponsorship disclosure. The literature consistently demonstrated that credibility plays a critical role in strengthening consumer trust and influencing behavioral intentions within digital-commerce ecosystems.
- 3. Cohort-Specific Shopping Motives:** The third theme examined generational differences in shopping behavior, particularly the divergence between hedonic and utilitarian consumption motives. Existing findings suggest that Generation Z consumers are more emotionally and hedonically oriented, whereas Millennial consumers demonstrate stronger utilitarian tendencies characterized by rational evaluation, planned purchasing behavior, efficiency orientation, and risk minimization. Collectively, these themes support the development of the proposed conceptual framework, where influencer authenticity functions as the external stimulus, utilitarian trust represents the internal organism mechanism, and planned purchase intention becomes the resulting behavioral response within the Millennial consumer segment.

4. Finding and Discussion

4.1 Comparative Analysis of Key Sources

This table synthesizes the 12 core sources used in the Systematic Literature Review (SLR).

Table 1. Comparative Analysis of Key Sources

Author (Year)	Target Segment	Platform	Key Variables	Primary Findings
Mahemba & Dewi (2024)	Gen Z (Indo)	Shopee/Lazada	Hedonic vs. Utilitarian Motives	Hedonic motives dominate Gen Z; fashion is primarily a hedonic trigger for them.

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Aurellia & Dewi (2025)	Gen Z (Java)	TikTok	Authenticity, Informative Value	Authenticity and informative value failed to drive Gen Z purchase intent via Parasocial Relations (PSR).
Basyirah et al. (2025)	General Users	Instagram/TikTok	Trust, Expertise, Content Quality	Trust is the essential mediator between influencer content and behavioral outcomes.
Lestari & Yopiannor (2025)	Gen Z (Indo)	Instagram Reels	Nano/Micro-Influencers, PSR	Trust significantly mediates the link between authenticity and purchase behavior.
Sundström et al. (2022)	Social Media Consumers	General	Demographic Similarity	Similarity creates an "illusion of intimacy" that drives trust in digital contexts.
Jayasingh et al. (2025)	Social Media Consumers	General	Informative Value, Expertise	Informative content from experts significantly aids rational consumer decision-making.
Lou & Yuan (2019)	General Users	General	Message Value, Credibility	Trust in branded content positively influences overall brand attitudes.
Alkan & Ulas (2023)	General Users	General	Sincerity, Honest Opinions	Genuine opinions and uploader sincerity enhance trust across all demographics.
Sokolova & Kefi (2020)	General Users	YouTube/Instagram	Attractiveness, Expertise	Credibility and parasocial interaction drive purchase intentions.
Evans et al. (2017)	Young Adults	Instagram	Sponsorship Disclosure	Disclosure language significantly affects advertising recognition and consumer trust.
Patmawati & Miswanto (2022)	Beauty Users	General	Source Credibility	Expertise is the strongest predictor of purchase intention in high-involvement

Syed et al. (2025)	General Users	General	Engagement, Popularity	sectors. Trust and content quality are essential for driving actual purchase intentions.
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4.2 Generational Comparison: Millennials vs. Gen Z

The following comparison highlights the divergence between the "Methodical Millennial" and the "Impulsive Gen Z" in the context of digital shopping.

Table 2. Generational Comparison: Millennials vs. Gen Z

Metric	Millennial (Methodical/Rational)	Gen Z (Impulsive/Hedonic)
Shopping Motive	Utilitarian (Task-oriented)	Hedonic (Fantasy/Pleasure)
Decision Speed	Methodical (Deep research)	Impulsive (FOMO-driven)
Trust Driver	Expertise & Sincerity on product flaws	Homophily & Relatability
Authenticity Effect	Significant driver of Trust and Purchase Intention	Less significant via Parasocial Relations
Advertising Literacy	High (Expects clear sponsorship disclosure)	Moderate (Prioritizes visual engagement)

This structured comparison supports the study's focus on how **Influencer Authenticity** (the Stimulus) triggers **Utilitarian Trust** (the Organism) in Millennials, leading to a **Planned Purchase Intention** (the Response)

4.3 Theoretical Framework: The S-O-R Model

Stimulus (S): Influencer Authenticity: Authenticity is operationalized as an external stimulus encompassing transparency, consistency, and **sincerity regarding product failures**. For the "methodical" Millennial, authenticity is not just relatability but the influencer's willingness to provide objective critiques, including the disclosure of product shortcomings (Lestari & Yopiannor, 2025; Hipotesis ICOI 2026).

Organism (O): Utilitarian Trust: The internal psychological state is defined as "Utilitarian Trust", a rational, task-oriented confidence. Synthesizing Mahemba & Dewi (2024), this "Organism" phase comprises four sub-dimensions:

Achievement Shopping: Success in finding the planned item.

Anticipated Utility: Seeking new brands for functional image improvement.

Role Enactment: Fulfilling responsibilities (e.g., disciplined budgeting).

Efficient Shopping: Quick, logical navigation of options.

Response (R): Purchase Intention: The outcome is a planned and non-impulsive purchase intention. Unlike Gen Z's "Repurchase Interest" driven by emotional fantasy, the Millennial

response is a "gateway" transaction predicated on a calculated sense of security and brand reputation (Basyirah et al., 2025).

4.4 Hypothesis Development

H1: Influencer Authenticity has a positive and significant effect on Utilitarian Trust among Millennial women.

For the "Methodical Millennial," influencer authenticity serves as a critical **Stimulus (S)** that goes beyond mere relatability. Unlike younger cohorts who may prioritize aesthetic "vibes," Millennials assess credibility through the lens of objective transparency. This includes an influencer's willingness to provide **sincerity regarding product failures**, which functions as a signal of honesty. When an influencer consistently delivers objective critiques and maintains transparency, it triggers a state of **Utilitarian Trust (O)**, characterized by a rational confidence that the influencer is facilitating efficient and successful shopping outcomes.

H2: Utilitarian Trust has a positive and significant effect on Purchase Intention.

Within the S-O-R framework, **Utilitarian Trust** represents the internal **Organism (O)** state that precedes action. For Millennial women, who are characterized by high advertising literacy, rational trust serves as a non-negotiable "security requirement" before any financial transaction is finalized. This trust ensures that the purchase is a **planned response (R)** rather than a hedonic whim, predicated on the perceived utility and functional value of the local fashion brand. Consequently, as the level of task-oriented trust increases, the intention to execute a calculated purchase grows significantly.

H3: Utilitarian Trust significantly mediates the relationship between Influencer Authenticity and Purchase Intention.

This study posits that while influencer authenticity acts as the initial trigger, it cannot drive a purchase directly without being processed through a state of rational utility. Millennials harbor high levels of advertising skepticism; therefore, authentic content must be translated into **utilitarian value**, such as anticipated utility or shopping efficiency, to overcome this mental barrier. Authenticity provides the raw material for trust, but it is the **mediation of Utilitarian Trust** that transforms passive content exposure into an active, loyal consumer response.

H4: Sponsorship Disclosure moderates the effect of Influencer Authenticity on Utilitarian Trust.

The relationship between authenticity and trust is not static; it is influenced by the level of **Sponsorship Disclosure**. For objective Millennials, clear and radical transparency regarding paid partnerships is viewed as a sign of professionalism and ethical consistency. Paradoxically, a clear disclosure label strengthens the influencer's perceived honesty, whereas hidden or ambiguous sponsorships are seen as deceptive, causing immediate damage to the influencer's perceived sincerity and the resulting utilitarian trust.

H5: Millennials exhibit a significantly more methodical evaluation process compared to the impulsive process of Gen Z.

There is a fundamental generational divergence in shopping motives. While Generation Z remains primarily driven by hedonic enjoyment, emotional fantasy, and FOMO (fear of missing out), Millennials apply utilitarian motives even to fashion—a category traditionally viewed as hedonic. This "Methodical Millennial" model is defined by deep research and a task-oriented approach, where the decision speed is calculated and methodical, standing in stark contrast to the impulsive, trend-following behavior often observed in Generation Z.

4.5 Proposed Research Methodology & Instrument

Design: A quantitative explanatory approach will be employed, utilizing purposive sampling for Millennial women (aged 28–43) in urban Indonesia who actively research local fashion brands.

Measurement Scale (10-Item Instrument): Measured on a 5-point Likert Scale.

Consistency (Authenticity): "The influencer provides consistent opinions even across different product reviews."

Sincerity (Authenticity): "I trust the influencer more when they upload content about a product's failures or flaws."

Transparency (Disclosure): "Clear sponsorship labels make me feel more confident in the influencer's honesty."

Honesty (Disclosure): "I believe the influencer is being objective even when they are paid to promote a brand."

Achievement Shopping (Utilitarian): "This influencer helps me successfully find specific fashion items I have planned to buy."

Efficient Shopping (Utilitarian): "The information provided helps me make a quick, rational decision based on my needs."

Expertise (Credibility): "I believe this influencer has deep knowledge of the construction and quality of local fashion."

PSI Closeness (Lestari & Yopiannor): "I feel a sense of reliable connection with this influencer as if they were a trusted advisor."

Planned Purchase (PI): "I intend to buy the recommended local fashion product after conducting my own research."

Recommendation (PI): "I would recommend this brand to others based on the influencer's detailed functional review."

Strategic Imperatives for Local Fashion Brands

Imperative 1: Content Depth over Aesthetic Breadth

Brands must move beyond "visual-only" marketing. To engage Millennials, content should focus on product utility, material durability, and ethical manufacturing. Highlighting product

shortcomings alongside benefits (sincerity on failures) will paradoxically strengthen brand trust.

Imperative 2: Leveraging Micro-Influencer Expertise

Brands should prioritize micro-influencers (10K–50K followers) over mega-influencers. As established by Lestari & Yopiannor (2025), smaller tiers facilitate stronger "Parasocial Interactions" and higher "Utilitarian Trust," which are essential for driving methodical conversions.

Imperative 3: Radical Transparency and Disclosure

Enforce rigorous sponsorship disclosure. For the "Objective Millennial," a clear disclosure is a sign of professionalism and honesty, directly satisfying their high advertising literacy and reinforcing the influencer's authenticity.

5. Conclusion

For Millennial women, the path to purchasing local fashion is filtered through a rigorous evaluation of authenticity. This study concludes that authenticity serves as the primary external stimulus, but its conversion into purchase intention is entirely dependent on the formation of **Utilitarian Trust**. Unlike the impulsive, FOMO-driven behavior often observed in younger cohorts, the "**Methodical Millennial**" prioritizes rational confidence, task-oriented motives, and sincerity regarding product failures over mere emotional resonance. Therefore, local fashion brands must prioritize radical transparency and professional expertise to effectively engage this financially stable demographic. Furthermore, the study is restricted by its cross-sectional design and focus on the Indonesian fashion industry. Future studies should employ longitudinal methods to track the evolution of Utilitarian Trust over time. As Artificial Intelligence (AI) continues to develop rapidly, research comparing AI influencers versus human influencers for the Millennial cohort would provide significant technological insight into whether AI can successfully replicate the "sincerity" and "expertise" required for a planned purchase intention.

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