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The Influence of Financial Influencers on Social Media on the Financial Behavior of Young Consumers in Gorontalo City

Desi Putri Dama[1], Baharuddin Semmaila[2], Baso Amang[3], Aryati Arafah[4], Muhammad Arif[5], Tenriawaru[6]

[1] Management Study Program, Faculty of Economics and Business, Universitas Bina Mandiri Gorontalo
[2] Management Study Program, Faculty Economics and Business, Universitas Muslim Indonesia
[3] Management Study Program, Faculty Economics and Business, Universitas Muslim Indonesia
[4] Management Study Program, Faculty Economics and Business, Universitas Muslim Indonesia
[5] Management Study Program, Faculty Economics and Business, Universitas Muslim Indonesia
[6] Management Study Program, Faculty Economics and Business, Universitas Muslim Indonesia

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ABSTRACT

This study aims to analyze the influence of influencer expertise, trustworthiness, and content attractiveness on the financial behavior of young consumers in Gorontalo City. The rapid growth of social media has positioned influencers as important sources of information that may shape financial decisions and behaviors among young people. However, previous studies have produced inconsistent findings regarding the influence of influencer characteristics on financial behavior. This study employed a quantitative approach using a survey method. The population consisted of young consumers in Gorontalo City who actively use social media and follow influencers. A total of 100 respondents were selected using purposive sampling. Data were collected through questionnaires and analyzed using multiple linear regression. The findings indicate that influencer expertise has a positive and significant effect on young consumers' financial behavior, suggesting that influencers' knowledge and competence encourage better financial planning and management practices. Trustworthiness also has a positive and significant effect on financial behavior, indicating that credibility and integrity are important considerations in accepting financial information. Meanwhile, content attractiveness does not significantly affect financial behavior, implying that visual appeal and creative presentation are not the primary determinants of financial behavior among young consumers. Simultaneously, influencer expertise, trustworthiness, and content attractiveness significantly influence the financial behavior of young consumers in Gorontalo City.

Corresponding Author:

Name: Desi Putri Dama
Institution: Management Study Program, Faculty of Economics and Business, Universitas Bina Mandiri Gorontalo
Email: desiputridama25@gmail.com

1. INTRODUCTION

The development of information and communication technology in the digital era has brought significant changes to various aspects of social life. This technological progress is marked by the increasing use of the internet and social media, which enables people to obtain information quickly, easily, and without spatial or temporal limitations. Social media is no longer used only as a means of communication and entertainment, but has also developed into a medium for education, promotion, and information dissemination in various fields, including finance.

Currently, various social media platforms such as TikTok, Instagram, YouTube, and X have become widely used sources of information, particularly among young people. Easy access to information through social media has shifted information-seeking patterns from conventional media to digital media. This condition has encouraged the emergence of individuals who have strong influence in delivering information to the public through social media, commonly referred to as influencers.

One type of influencer that has grown rapidly in recent years is the financial influencer. Financial influencers are individuals who actively share information, education, experiences, and views on personal financial management, savings, investment, financial planning, and various other financial topics through social media. The presence of financial influencers has become a new phenomenon that attracts public attention because they can present financial information in language that is simpler, more practical, and easier to understand than formal information sources.

Young people are the group most exposed to financial influencer content. The high intensity of social media use among young age groups means that they more often obtain financial information through digital content than through formal educational institutions or financial institutions. Various types of content discussing how to save, manage expenses, prepare financial budgets, and understand the importance of emergency funds have become increasingly popular and have attracted considerable attention among young people.

Gorontalo City, as the center of economic and educational activity in Gorontalo Province, has a substantial number of young consumers who actively use social media. The high intensity of social media use makes this group vulnerable to the influence of financial content delivered by influencers. Therefore, it is important to examine the extent to which financial influencers can affect the financial behavior of young consumers in Gorontalo City. Students and young workers are the most active segments of society in using social media because they have relatively high digital literacy and need information that is fast and easy to access. Platforms such as Instagram, TikTok, YouTube, and X (Twitter) have become part of young people's daily activities in obtaining information, communicating, and seeking entertainment.

The use of social media in Gorontalo City is influenced not only by the wider availability of internet access, but also by the characteristics of young people who tend to adopt digital technology in various aspects of life. Students use social media to support academic activities, obtain current information, and build social networks. Meanwhile, young workers use social media as a means of career development, obtaining economic information, and seeking references related to personal financial management.

This phenomenon indicates that social media has become the main communication channel for young people in Gorontalo City. As a result, information conveyed through social media has a greater opportunity to be accepted and to influence users' attitudes and behavior compared with conventional media.

The existence of financial influencers provides various benefits to society, especially in improving financial literacy. Information delivered through social media can help people understand the importance of sound financial management, increase awareness of saving, and encourage individuals to be wiser in making financial decisions. In addition, the use of social media as a medium for financial education is considered more effective because it can reach large audiences in a relatively short time. To date, there are no official data on the number of influencers or content creators in Gorontalo City. However, various digital marketing platforms indicate that the number of content creators originating from or having audiences in Gorontalo continues to increase. [1] identified more than 100 influencer accounts with audience bases in Gorontalo, indicating the growth of the social media ecosystem and the increasing role of influencers in shaping public behavior, including in obtaining financial information.

However, behind these benefits, the existence of financial influencers also creates various challenges. Not all information circulating on social media has the same level of accuracy and credibility. The high level of public trust in influencers may cause individuals to accept and follow information without prior verification. This condition can create risks if the information provided is inaccurate or does not match each individual's financial condition. Therefore, it is important for society to have adequate financial literacy skills so that information obtained from social media can be filtered and evaluated properly.

In the context of financial behavior, the influence of financial influencers can be seen in changes in individual habits in managing finances. Exposure to financial education content can encourage individuals to start saving, prepare personal financial plans, control expenses, understand the importance of emergency funds, and manage finances in a more directed manner. These behavioral changes show that social media serves not only as a means of information dissemination, but also as a factor that can influence financial behavior and decision making in society.

Although the phenomenon of financial influencers continues to grow and the number of followers continues to increase, research is still needed to determine the extent to which financial influencers influence the financial behavior of young consumers. Understanding the relationship between interest in financial influencer content, trust in influencers, and changes in financial behavior is important for assessing the effectiveness of social media as a means of financial education for young people.

Based on the preceding discussion, this study was conducted to analyze the influence of financial influencers on social media on the financial behavior of young consumers. The study focuses on young people's interest in financial influencer content, their level of trust in the information delivered, and its influence on saving behavior and financial management. The results are expected to contribute to the development of public financial literacy and to serve as a reference for future studies related to digital media-based financial education.

1.1. Research Questions

1. Does influencer expertise on social media have a significant effect on the financial behavior of young consumers in Gorontalo City?
2. Does trust in social media influencers have a significant effect on the financial behavior of young consumers in Gorontalo City?
3. Does the attractiveness of influencer content on social media have a significant effect on the financial behavior of young consumers in Gorontalo City?
4. Do influencer expertise, trustworthiness, and content attractiveness simultaneously affect the financial behavior of young consumers in Gorontalo City?

1.2. Research Objectives

1. To analyze and test the effect of influencer expertise on social media on the financial behavior of young consumers in Gorontalo City.
2. To analyze and test the effect of trust in social media influencers on

the financial behavior of young consumers in Gorontalo City.

3. To analyze and test the effect of influencer content attractiveness on social media on the financial behavior of young consumers in Gorontalo City.
4. To analyze and test the simultaneous effect of influencer expertise, trustworthiness, and content attractiveness on the financial behavior of young consumers in Gorontalo City.

2. LITERATURE REVIEW

Financial influencers are individuals who use social media to share information, education, and experiences related to finance with their audiences. The information delivered may include personal financial management, investment, savings, budgeting, and strategies for achieving financial goals. According to [2], financial influencers are a special form of social media influencer who focus on delivering financial information and education while building audience engagement through informative, relevant, and easy-to-understand content.

According to [3], influencers are individuals who have the ability to affect the decisions and behavior of others through direct or digital communication. In the financial context, financial influencers have become one of the information sources widely used by young people because their information delivery is simpler and easier to understand. [4] measured the financial influencer variable using the following indicators:

a. Informative

[5] found that clear, easy-to-understand, and practically valuable information improves positive perceptions of influencers and encourages followers to follow the recommendations provided. In the context of financial influencers, information on financial management, investment, savings, and financial planning that is easy to understand can improve audience financial literacy. [2] also showed that information quality is a key factor determining the effectiveness of financial influencers in shaping young people's financial behavior. Based on the theory and previous studies, the informative indicator can be defined as the ability of financial influencers to deliver financial information that is clear, useful, accurate, easy to understand, and able to increase audience knowledge so that it helps them make financial decisions.

b. Credibility

[4] found that financial influencer credibility has a significant effect on audience investment intention and financial behavior. Influencers perceived as having strong financial knowledge and providing objective information tend to be more trusted by their followers. [6], through a meta-analysis of various influencer studies, showed that credibility is the factor most consistently influencing audience attitudes, trust, and decisions. In financial influencer research, credibility can be defined as the level of audience trust in an influencer built through competence, experience, expertise, and honesty in delivering financial information.

c. Relevance

In digital marketing communication theory, [7] explain that relevance occurs when audiences perceive that the content delivered is consistent with their needs, interests, and situations. The concept of relevance is also related to homophily theory, namely the tendency of individuals to be more receptive to information from parties perceived to share similar experiences, characteristics, or life conditions. [8] showed that audiences more easily accept influencer recommendations when the content delivered matches the needs and problems they face. [5] found that content relevance increases audience engagement and strengthens the relationship between influencers and their followers. In the context of financial influencers, content on financial management for students, young workers, or Generation Z will be considered more relevant when it fits the financial conditions experienced by those audiences. Relevance can be defined as the degree of fit between the financial information delivered by financial influencers and the audience's needs, interests, problems, and financial conditions, so that the information is perceived as useful and applicable in daily life.

d. Content Attractiveness

Based on these indicators, the strongest and most frequently used grand theory in influencer research is Source Credibility Theory, developed by Carl Hovland and further developed by Roobina Ohanian. This theory explains that message effectiveness is strongly influenced by audience perceptions of the credibility of the information source. Source Credibility Theory states that a person will more easily accept information, follow advice, and change behavior when the information source is considered credible. Source credibility is built through perceptions of expertise, trustworthiness, and attractiveness. [9] found that visually and communicatively attractive content can increase audience engagement in the form of likes, comments, shares, and the intention to follow influencer recommendations. [10] showed that influencer attractiveness contributes to the formation of positive consumer attitudes toward the message conveyed. In the context of financial influencers, financial material that is usually considered complex can be easier to understand when packaged creatively, interactively, and attractively. Content attractiveness refers to the ability of financial influencers to present financial information creatively, attractively, and clearly, while building audience engagement so as to increase attention and interest in the information delivered. Research by [11] in Indonesia found that financial influencers and financial literacy are related to Generation Z financial planning. However, financial literacy is an important factor that bridges this influence.

In this study, the financial behavior of young consumers is measured through indicators of saving behavior and financial management. These indicators include saving habits, the ability to control expenses, the preparation of financial plans, understanding of emergency funds, and the ability to manage finances more effectively.

Based on the studies above, the research hypotheses can be formulated as follows:

H1: Influencer expertise has a positive and significant effect on the financial behavior of young consumers in Gorontalo City.

H2: Trust in influencers has a positive and significant effect on the financial behavior of young consumers in Gorontalo City.

H3: Content attractiveness on social media has a positive and significant effect on the financial behavior of young consumers in Gorontalo City.

H4: Expertise, trustworthiness, and content attractiveness on social media have a positive and significant effect on the financial behavior of young consumers in Gorontalo City.

3. RESEARCH METHOD

This study uses a quantitative approach to determine the influence of financial influencers on social media on the financial behavior of young consumers. The research data were obtained by distributing questionnaires to respondents who actively use social media. The respondents consisted of students and young people aged 18-35 years who use social media such as TikTok, Instagram, YouTube, and other digital platforms. The number of respondents in this study was 100. This study uses multiple linear regression to examine the influence of financial influencers on social media on the financial behavior of young consumers. The financial influencer variable is measured through three indicators, namely X1 (Expertise), X2 (Trustworthiness), and X3 (Attractiveness). Meanwhile, the Y variable, young consumers' financial behavior, is measured through the financial planning indicator.

The indicators of interest in financial influencer content include interest in financial content, ease of understanding the content, frequency of watching financial education content, attractiveness of information delivery, and the perceived benefits of the content. The indicators of trust in financial influencers include trust in the information provided, perceptions of the influencer's competence in finance, experience following the influencer's advice, ease of understanding the information delivered, and trust in the financial recommendations given.

Meanwhile, the indicators of personal financial planning include the ability to control expenses, understanding of emergency funds, and the ability to manage finances more effectively. The data obtained were analyzed using a descriptive method by systematically describing respondents' answers to illustrate the influence of financial influencers on the financial behavior of young consumers. Because this study uses several independent variables and one dependent variable, the model used is:

Y=a+b1X1+ b2X2+ b3X3+e

Conceptual Framework

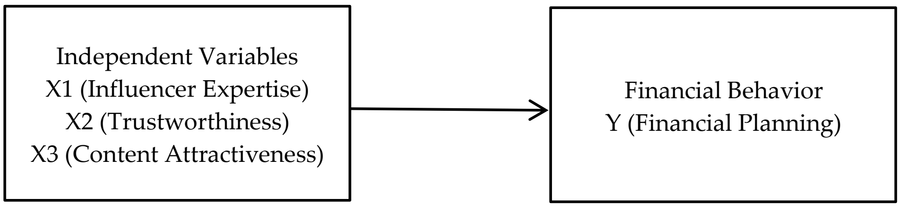

Figure 1. Conceptual Framework of the Influence of Financial Influencer Characteristics on Young Consumers’ Financial Behavior

The study conducted by [12] found that attractiveness, expertise, and trustworthiness interact with one another in shaping the consumption behavior of young people on live streaming platforms and social media.

4. RESULTS AND DISCUSSION

4.1 *Validity and Reliability Test (Pre-Test / Main Test)*

a. Validity Test Output

Table 1. Validity Test Results of the Research Instruments

Indicator	Pearson Correlation (r-count)	r-table (N=100, alpha=5%)	Significance	Status
X1	0.785	0.195	0.000	**VALID**
X2	0.812	0.195	0.000	**VALID**
X3	0.699	0.195	0.000	**VALID**

The Pearson correlation r-count value for all questionnaire items is greater than the r-table value (0.195), and the significance value is < 0.05. This means that all instrument items are declared valid and are able to measure the research variables accurately.

b. Reliability Test Output

Table 2. Reliability Test Results of the Research Instruments

Variable	Cronbach's Alpha	Reliability Standard	Status
Expertise (X1)	0.824	0.60	**RELIABLE**
Trustworthiness (X2)	0.795	0.60	**RELIABLE**
Attractiveness (X3)	0.851	0.60	**RELIABLE**
Financial Behavior (Y)	0.802	0.60	**RELIABLE**

Interpretation: All variables have Cronbach's Alpha values > 0.60. This indicates that the questionnaire has very good consistency when used repeatedly.

4.2 Classical Assumption Test (Regression Testing Requirements)

a. Normality Test (One-Sample Kolmogorov-Smirnov Test)

Unstandardized Residual (Asymp. Sig. 2-tailed): 0.200

The significance value of 0.200 is greater than 0.05; therefore, the residuals in this regression model are normally distributed and meet the model feasibility requirement.

b. Multicollinearity Test

Table 3. Multicollinearity Test Results

Independent Variables	Tolerance	VIF	VIF Threshold	Status
Expertise (X1)	0.712	1.404	< 10	**Free from Multicollinearity**
Trustworthiness (X2)	0.655	1.526	< 10	**Free from Multicollinearity**
Attractiveness (X3)	0.789	1.267	< 10	**Free from Multicollinearity**

Interpretation: The tolerance values are > 0.10 and the VIF values are < 10 for variables X1, X2, and X3. It can be concluded that there is no multicollinearity among the independent variables.

c. Heteroscedasticity Test (Glejser Test)

a. Significance value of variable X1 on the absolute residual: 0.421
b. Significance value of variable X2 on the absolute residual: 0.185
c. Significance value of variable X3 on the absolute residual: 0.672

The significance values of all variables for the absolute residual are > 0.05. This means that there is no indication of heteroscedasticity, so the residual variance is constant and the homoscedasticity assumption is met.

4.3 Regression Analysis

The following is a summary of the main SPSS regression output tables, combining Model Summary, ANOVA, and Coefficients:

a. Partial Test Results (t-Test) and Regression Coefficients

Table 4. Partial t-Test Results and Regression Coefficients

Model	Unstandardized Coeff (B)	t-count	t-table	Sig.	Conclusion
(Constant)	4.120	2.150	-	0.034	-

Model	Unstandardized Coeff (B)	t-count	t-table	Sig.	Conclusion
Expertise (X1)	0.345	3.421	1.984	0.001	**Positive Significant**
Trustworthiness (X2)	0.412	4.115	1.984	0.000	**Positive Significant**
Attractiveness (X3)	0.085	0.912	1.984	0.364	**Not Significant**

Interpretation of the t-Test (Partial):

a. X1 (Expertise). The t-count value is 3.421, while the t-table value is 1.984. Since the t-count is greater than the t-table value (3.421 > 1.984) and the significance value is 0.001 < 0.05, financial influencer expertise partially has a significant and positive effect on the financial behavior of young consumers.

b. X2 (Trustworthiness). The t-count value of 4.115 is greater than the t-table value of 1.984, with a significance value below 0.05. This means that trust in influencers has a significant and positive effect on financial behavior. This variable has the largest t-count value among the three independent variables, indicating that it has the most dominant effect.

c. X3 (Attractiveness). The t-count value of 0.912 is lower than the t-table value of 1.984, and the significance value is 0.364 > 0.05. This means that the physical or visual attractiveness of influencers does not have a significant effect on the financial behavior of young consumers.

b. Simultaneous Test Results (F-Test)

The F-count value obtained is 34.512. This value is greater than the F-table value of 2.70, with a significance value of 0.000 < 0.05. Therefore, simultaneously, the expertise, trustworthiness, and attractiveness of financial influencers have a significant effect on the financial behavior of young consumers.

c. Coefficient of Determination (R2)
R Square: 0.518, **Adjusted R Square: 0.503**

The Adjusted R Square value is 0.503, or 50.3%. This value indicates that variations in young consumers' financial behavior can be explained by the variables of expertise, trustworthiness, and attractiveness by 50.3%. The remaining 49.7% is explained by other variables outside this research model, such as income level, family environment, or financial upbringing.

4.4 Discussion

a. The Effect of Influencer Expertise on Social Media on the Financial Behavior of Young Consumers in Gorontalo City

The results of this study show that variable X1, influencer expertise, has a positive and significant effect on the financial behavior of young consumers. This finding indicates that the higher the quality of information provided by financial influencers through social media, the better the financial behavior of young consumers. Influencer expertise in providing product-related information using an appealing style and language has proven capable of encouraging respondents to adopt better financial behavior. According to Source Credibility Theory, expertise refers to the level of knowledge, experience, competence, and ability of an influencer in a particular field. Audiences tend to accept and internalize information from sources perceived to have high competence.

From a behavioral perspective, individuals tend to use competent sources as references in decision making because such sources are considered capable of reducing uncertainty and risk in financial decisions. This finding is in line with [12], who found that attractiveness, expertise, and trustworthiness interact with one another in shaping young people's consumption behavior on live streaming platforms and social media.

This study is also consistent with [13], who found that expertise and trustworthiness enhance parasocial relationships with influencers and ultimately influence consumer decisions. Attractiveness also contributes to consumers' behavioral intentions.

b. The Effect of Trust in Influencers on the Financial Behavior of Young Consumers

The results of this study show that consumer trust in financial influencers has a positive and significant effect on the financial behavior of young consumers in Gorontalo City. Trust creates a psychological relationship between influencers and their followers. When followers perceive that an influencer has integrity and is not merely pursuing personal interests, the recommendations given are more easily accepted and translated into actual financial behavior. The level of trust among young consumers in Gorontalo City toward financial influencers is also an influential factor in this study. Based on the questionnaire results, most respondents stated that they trust the information conveyed by financial influencers. This trust arises because financial influencers are perceived to have sufficient experience and knowledge in finance. In addition, communicative and easy-to-understand delivery makes respondents feel closer to influencers than to formal financial institutions. Interactions on social media also create a sense of closeness that can increase audience trust.

A high level of trust indicates that financial influencers have become one reference source for young people in making financial decisions. Many respondents stated that they had followed advice or recommendations given by influencers regarding financial management. This indicates that the information delivered is not only accepted as knowledge but is also applied in daily life. Nevertheless, a high level of trust in financial influencers must be balanced with critical thinking and adequate financial literacy. Information circulating on social media does not always come from sources with professional competence in finance. Therefore, the public needs to verify received information before applying it in financial decision making. Influencer credibility becomes the basis for accepting financial information. When influencers are perceived as having adequate competence and experience, respondents are more likely to accept and apply the financial advice provided.

In Source Credibility Theory, trustworthiness reflects audience perceptions of an influencer's honesty, integrity, objectivity, and reliability. The higher the level of trust in an influencer, the greater the possibility that audiences will accept and follow the message delivered. In the context of financial behavior, trust is a crucial aspect because financial decisions involve high-risk consequences. Young consumers will be more willing to apply advice on financial planning, saving, and expense management when they believe that the influencer delivers information honestly, transparently, and based on rational considerations.

c. **The Effect of Content Attractiveness on the Financial Behavior of Young Consumers in Gorontalo City**

This study found that content attractiveness has a positive but insignificant effect on the financial behavior of young consumers in Gorontalo City. The t-count value of 0.912 is lower than the t-table value of 1.984, and the significance value is 0.364 > 0.05. This means that the physical or visual attractiveness of influencers does not significantly affect young consumers' financial behavior. This finding indicates that young consumers do not automatically change their financial behavior simply because content is presented attractively, creatively, or with good visual appearance. In the context of financial management, respondents tend to consider the substance of information, influencer competence, and the level of trust in the information source more than the aesthetic aspects of the content.

This finding is in line with [14]. Research on the influence of finfluencers on the well-being and financial behavior of young consumers shows that the relationship between influencers and financial behavior is explained more by psychological factors and perceived credibility than solely by the attractiveness of the content presented. A systematic review of 95 influencer marketing studies from 2016 to 2025 found that the effect of attractiveness is contextual and tends to be more effective in visually oriented environments, such as fashion and beauty. In contrast, for products or decisions requiring deeper informational consideration, such as financial decisions, the expertise dimension is more dominant than attractiveness.

[15] found that, among Millennials and Generation Z in Malaysia, changes in followers' financial behavior are more influenced by characteristics that inspire and provide confidence in making financial decisions. Content attractiveness is not the main factor driving the desired financial behavior.

This finding contrasts with [16], who found that financial influencer content relevant to daily life can help audiences evaluate their financial needs and thus make wiser spending decisions. Another study by [17], involving 200 Generation Z respondents in Jepara Regency and analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM), showed that Generation Z financial management behavior is influenced more by social interaction in the surrounding environment and daily lifestyle than by exposure to influencers on social media.

These findings indicate that young consumers do not make visual aspects, creativity, or attractive content presentation the primary factors in shaping their financial behavior. Instead, respondents tend to consider more substantive factors, such as information quality, influencer competence, social environment, and daily habits.

d. **The Effect of Influencer Expertise, Trustworthiness, and Content Attractiveness on the Financial Behavior of Young Consumers in Gorontalo City**

The results show that simultaneously, variables X1, X2, and X3 together have a positive and significant effect on the financial behavior of young consumers in Gorontalo City. The Adjusted R

Square value is 0.503, or 50.3%. This value indicates that variations in young consumers' financial behavior can be explained by the variables of expertise, trustworthiness, and attractiveness by 50.3%. The remaining 49.7% is explained by other variables outside this research model, such as income level, family environment, or financial upbringing.

Financial planning is an individual's ability to manage financial resources systematically in order to achieve specific financial goals. In this study, financial planning is measured through respondents' ability to prepare financial budgets, determine spending priorities, and set short-term and long-term financial goals. The findings show that young consumers in Gorontalo City who actively follow financial influencer content have a higher level of awareness in carrying out financial planning than those who rarely access financial content on social media. This indicates that financial influencers have served as a source of financial education that helps young people understand the importance of planned financial management.

The results show that respondents who follow financial influencers tend to have the habit of preparing financial budgets before using their income. Various content discussing expense recording and personal cash-flow management provides respondents with an understanding of the importance of controlling expenditures. This condition shows that financial influencers not only provide theoretical information but also offer practical steps that are easy to apply in daily life. Through educational and simple content, respondents are encouraged to begin recording income and expenses as a basis for financial decision making.

This finding can be explained through Social Learning Theory as discussed by [12]. This theory explains that individuals learn new behavior through observation of models perceived as credible and relevant. In this study, financial influencers function as social models who demonstrate how to prepare financial budgets effectively. Through observation and imitation, young consumers then apply this behavior in their own lives. This finding is in line with [18] who found that financial education content delivered by finfluencers can improve personal financial management skills, particularly in budgeting and expense control. Similarly, [19] stated that young people who follow financial influencers show a higher level of awareness of the importance of financial planning than those who do not follow financial content on social media. [14] also found, in a study of 863 respondents aged 18-40, that interaction with influencers on social media is related to the financial well-being of young consumers through psychological relationships.

In the context of financial behavior, young consumers will more easily accept education on financial management when the information is delivered by influencers who have in-depth understanding of financial planning, investment, income management, and saving habits. The perception that influencers have expertise in finance will increase audience confidence in adopting the advice given, such as preparing financial budgets, determining needs priorities, and managing expenses more rationally. [20] showed that social media and lifestyle trends influence consumptive behavior and saving habits among young people in Yogyakarta.

The rapid development of digital technology has made social media one of the main sources of information for young people. Various social media platforms such as TikTok, Instagram, and YouTube are used not only for entertainment, but also as learning media that provide information about various aspects of life, including financial management. This condition gives financial influencers an increasingly important role in shaping public understanding and financial behavior, particularly among young people.

5. CONCLUSION

Based on the research results, it can be concluded that financial influencers on social media influence the financial behavior of young consumers. This influence is reflected in young people's high interest in financial influencer content and their relatively strong trust in the information delivered. In addition, financial influencers also play a role in improving saving behavior, the ability to control expenses, personal financial planning, understanding of emergency funds, and the ability to manage finances more effectively. Therefore, financial influencers can become an effective financial education medium for young people. However, society still needs to improve financial literacy in order to filter and evaluate information obtained from social media wisely.

Based on the development of studies in 2025-2026, an interesting novelty or research gap emerges: findings on the effect of trust on Generation Z financial behavior remain inconsistent. This can be seen from the partial test of variable X3 (Attractiveness), which has an effect but is not significant, with a significance value of 0.364 > 0.05. This is consistent with the theoretical discussion by [4], which states that content attractiveness does not have a significant effect. In the financial context, followers tend to pay more attention to the knowledge, experience, and competence of influencers because financial decisions involve high risk and uncertainty. Attractiveness is positioned as a supporting attribute and does not automatically drive changes in financial decisions unless accompanied by competence and information credibility.

However, simultaneously in this study, financial influencers as measured by X1 (Influencer Expertise), X2 (Consumer Trust), and X3 (Content Attractiveness) have a positive and significant effect on Y (Financial Behavior) of young consumers in Gorontalo City. This can be seen from the Adjusted R Square value of 0.503, or 50.3%. This value indicates that variations in young consumers' financial behavior can be explained by expertise, trustworthiness, and attractiveness by 50.3%. The remaining 49.7% is explained by other variables outside this research model, such as income level, family environment, or financial upbringing.

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