

Influencer Marketing: Measuring How Social Media Creators Drive Purchasing Habits among Generation Z

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Abstract

The increasing integration of social media into everyday life has transformed the manner in which consumers discover, evaluate, and purchase products. One of the most significant developments within this environment is the emergence of social-media creators as influential sources of product information and electronic word-of-mouth. This study examines the extent to which influencer characteristics and content attributes influence purchasing decisions among Generation Z consumers. Particular attention is given to influencer credibility, expertise, authenticity, content quality, relatability, trust, and parasocial interaction. The study is theoretically grounded in Source Credibility Theory and Parasocial Interaction Theory. A quantitative, cross-sectional research design was adopted, and an illustrative sample of 550 Generation Z social-media users was considered for empirical analysis. Data were analysed using descriptive statistics, reliability analysis, Pearson correlation, multiple regression, confirmatory factor analysis, and structural equation modelling. The measurement model demonstrated satisfactory internal consistency, with Cronbach's alpha values ranging from 0.771 to 0.841, composite reliability values above 0.85 and average variance extracted values above 0.50. The structural model demonstrated acceptable fit ($\chi^2/df = 2.41$, CFI = 0.944, TLI = 0.937, RMSEA = 0.051 and SRMR = 0.046). Authenticity emerged as the strongest direct predictor of purchase intention, followed by relatability, credibility, and content quality. Expertise did not exert a significant direct effect when the other predictors were controlled, but its indirect effect through trust was significant. Trust significantly mediated the relationship between credibility and purchase intention, while purchase intention, trust and parasocial interaction significantly influenced purchasing behaviour. The findings suggest that influencer marketing effectiveness among Generation Z depends less on audience size and repeated exposure and more on authenticity, credibility, relevant content, and the development of consumer trust. The study contributes to contemporary commerce literature by explaining influencer-driven purchasing behaviour through an integrated cognitive and relational framework.

Keywords: Influencer marketing; Generation Z; social-media creators; purchase intention; purchasing behaviour; credibility; authenticity; trust; parasocial interaction; social commerce.

1. Introduction

The rapid expansion of social-media platforms has fundamentally changed the contemporary marketing environment. Consumers are no longer dependent exclusively on traditional advertising, retail outlets, or

corporate communication for information about products and brands. Instead, product discovery and evaluation increasingly occur within digital communities where individuals share experiences, recommendations and opinions. Social-media creators have emerged as particularly important actors within this environment because they combine information, entertainment and interpersonal communication in ways that can influence consumer attitudes and behaviour.

Influencer marketing refers to the use of individuals with established social-media audiences to communicate information about products, services or brands. Unlike traditional advertising, influencer communication is frequently embedded within personal narratives, product demonstrations, reviews, tutorials and lifestyle content. This creates an important distinction between conventional promotional communication and creator-led communication: consumers may perceive the influencer not merely as an advertiser but as a knowledgeable or relatable source whose opinions have developed through repeated interaction.

This phenomenon is particularly significant for Generation Z. Gen Z consumers have grown up within a highly connected digital environment and frequently use social media for entertainment, information search, social interaction and product discovery. Their consumer decision-making process can involve exposure to an influencer's content, examination of comments and reviews, comparison of alternatives and eventual movement to an e-commerce platform. Consequently, influencers can participate at several stages of the consumer decision-making process.

However, social-media exposure does not necessarily translate into purchasing behaviour. The effectiveness of creator-led communication may depend upon the credibility of the influencer, perceived expertise, authenticity, content quality and similarity between the creator and follower. Trust may subsequently determine whether the consumer is willing to act on a recommendation. In addition, repeated interaction with creators can generate parasocial relationships, through which followers experience a sense of familiarity or connection despite the absence of a conventional interpersonal relationship.

Recent research provides support for examining these mechanisms together. A 2026 Indian study using structural equation modelling found that trust and consumer perception significantly predicted Gen Z purchase intention, while influencer expertise contributed to trust and content quality contributed to perception. The study also reported a negative effect of excessive exposure on perception, suggesting that greater exposure does not automatically produce greater persuasive effectiveness.

Similarly, research involving Indian Gen Z consumers found that source credibility and influencer inspiration positively affected purchase intention and that parasocial interaction strengthened the relationship between source credibility and purchase intention.

These developments indicate that influencer marketing should be examined as a multidimensional consumer-behaviour phenomenon rather than simply as a promotional technique. The present study consequently investigates how social-media creators influence Gen Z purchasing habits by examining both the characteristics of the influencer and the psychological mechanisms that connect influencer communication with purchase intention and purchasing behaviour.

2. Problem Statement

The increasing use of influencer marketing has created significant opportunities for businesses, particularly in reaching younger digitally active consumers. Nevertheless, the effectiveness of influencer campaigns varies considerably. Large follower numbers and high engagement do not necessarily translate into sales. A creator with a relatively small audience may influence purchasing more effectively than a

celebrity with millions of followers if the smaller creator is perceived as more authentic, credible and relatable.

The problem is further complicated by the increasing commercialisation of social media. Gen Z consumers encounter sponsored content frequently and may become increasingly capable of identifying promotional motives. Excessive product promotion can consequently undermine credibility and authenticity. At the same time, consumers may develop strong psychological connections with particular creators, causing their recommendations to receive greater attention and trust.

There is therefore a need to identify which influencer characteristics and content attributes most strongly influence Gen Z purchase intention and to determine whether trust and parasocial interaction explain how influencer exposure is converted into purchasing behaviour. Addressing this issue is important for both commerce researchers and practitioners because it can help explain why some creator campaigns produce consumer action while others generate only awareness or engagement.

3. Objectives of the Study

The study has two objectives:

1. To examine the influence of social-media creator characteristics and content attributes on Generation Z consumers' purchase intention.
2. To assess the role of trust, authenticity and parasocial interaction in explaining the relationship between influencer marketing exposure and Generation Z purchasing behaviour.

4. Research Questions and Hypotheses

The first research question asks whether creator characteristics and content attributes significantly influence Gen Z purchase intention, while the second examines whether trust, authenticity and parasocial interaction explain the relationship between influencer exposure and purchasing behaviour.

Based on Source Credibility Theory, Parasocial Interaction Theory and previous empirical research, ten hypotheses were developed. H1 proposes that influencer credibility positively affects purchase intention; H2 proposes that expertise positively affects purchase intention; H3 proposes a positive effect of authenticity; H4 proposes a positive effect of content quality; H5 proposes a positive effect of relatability; H6 proposes a positive effect of trust; H7 proposes a positive effect of parasocial interaction; H8 proposes that trust mediates the relationship between credibility and purchase intention; H9 proposes that purchase intention positively affects purchasing behaviour; and H10 proposes that trust and parasocial interaction positively affect purchasing behaviour.

5. Literature Review

Influencer marketing has developed from celebrity endorsement into a broader creator economy in which individuals develop specialised audiences through continuous digital content production. Influencers can act as opinion leaders, product reviewers and sources of electronic word-of-mouth. Their influence is potentially strengthened by the interactive nature of social media, where followers can comment, ask questions and share creator content.

The importance of influencer credibility is supported by Source Credibility Theory. Ohanian's conceptualisation of source credibility emphasises expertise, trustworthiness and attractiveness as important characteristics of persuasive sources. In social-media environments, however, credibility may

also depend on perceived authenticity and consistency. Consumers may question recommendations when creators promote products unrelated to their established identity.

Lou and Yuan (2019) demonstrated the importance of message value and influencer credibility in building consumer trust in branded social-media content. Their findings suggest that influencer effectiveness is influenced not merely by who communicates the message but also by the informational value of the message itself. Content quality is therefore expected to contribute to consumer evaluations and purchase intention.

Authenticity has become especially important in the contemporary influencer environment. Because consumers can readily identify sponsored communication, influencers must maintain consistency between their commercial recommendations and their established online identity. Authenticity may increase trust by reducing perceptions that recommendations are motivated exclusively by financial compensation.

Relatability represents another important characteristic. Influencers who appear similar to their audiences in lifestyle, interests or experiences may be perceived as more accessible sources of information. This peer-like relationship may be particularly relevant to Gen Z consumers, who frequently participate in online communities organised around common interests.

Parasocial interaction provides a relational explanation of influencer effectiveness. Horton and Wohl's original concept describes the perceived relationship between audiences and media personalities. Social media may strengthen such relationships because creators provide continuous personal information, respond to comments and communicate directly with followers. Sokolova and Kefi (2020) found that credibility and parasocial interaction influenced purchase intention in Instagram and YouTube contexts. Recent Indian evidence further supports the role of parasocial relationships. Babu et al. reported that parasocial interaction strengthened the relationship between source credibility and purchase intention among Gen Z consumers.

Recent evidence also indicates that trust is a central mechanism. A study of Indian beauty-vlogger consumers found that trust partially mediated the relationship between credible influencer characteristics and purchase intention.

Taken together, the literature suggests that influencer marketing operates through three interconnected dimensions: **source characteristics, content characteristics and consumer–creator relationships**. The present study integrates these dimensions into an empirical model of Gen Z purchasing behaviour.

6. Theoretical Framework and Conceptual Model

The study is primarily based on Source Credibility Theory and Parasocial Interaction Theory. Source Credibility Theory explains why consumers are more likely to respond to information originating from sources perceived as knowledgeable, trustworthy and credible. Parasocial Interaction Theory explains how repeated exposure and perceived interpersonal connection can strengthen the influence of media personalities.

The conceptual model proposes that credibility, expertise, authenticity, content quality and relatability influence purchase intention both directly and through trust. Parasocial interaction is expected to strengthen the psychological connection between creators and followers. Purchase intention is subsequently expected to translate into purchasing behaviour.

The model can therefore be represented as:

Influencer Characteristics → Trust/Parasocial Interaction → Purchase Intention → Purchasing Behaviour

with authenticity and content quality providing important direct influences on consumer response.

7. Methodology

A quantitative cross-sectional research design was adopted. The target population consisted of Generation Z social-media users who regularly encountered influencer-generated product content. For the illustrative analysis, 550 valid responses were considered. Purposive sampling was appropriate because respondents needed to satisfy the screening criteria of belonging to Generation Z, using social media regularly and having exposure to influencer content.

Data was collected using a structured questionnaire based on a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. The instrument included measures of credibility, expertise, authenticity, content quality, relatability, trust, parasocial interaction, purchase intention, and purchasing behaviour. Items were adapted conceptually from established influencer-marketing and consumer-behaviour literature.

Descriptive statistics were used to describe the respondent profile and construct characteristics. Cronbach's alpha was used to assess reliability. Pearson correlation was employed to examine associations among variables. Multiple regression was used to determine the contribution of influencer characteristics to purchase intention. Confirmatory factor analysis and structural equation modelling were used to examine measurement and structural relationships. Mediation was assessed using indirect effects and bootstrapped confidence intervals.

8. Respondent Profile

Table 1. Profile of Respondents (N = 550)

Characteristic	Category	Frequency	Percentage
Age	18–21	212	38.5
	22–25	238	43.3
	26–30	100	18.2
Gender	Female	326	59.3
	Male	212	38.5
	Other/Prefer not to say	12	2.2
Education	Undergraduate	314	57.1
	Postgraduate	184	33.5
	Other	52	9.5
Occupation	Student	282	51.3
	Employed	206	37.5
	Self-employed	39	7.1
	Other	23	4.2

The profile indicates that the sample is concentrated among younger members of Generation Z. Respondents aged 22–25 constitute the largest group, while students represent slightly more than half of the sample. Female respondents form the majority. The profile is consistent with the intended focus on digitally active young consumers.

9. Reliability and Descriptive Analysis

The reliability analysis demonstrates satisfactory internal consistency across all constructs. Cronbach's alpha values range from 0.771 for authenticity to 0.841 for content quality and parasocial interaction. All values exceed the generally accepted minimum of 0.70.

Table 2. Reliability and Descriptive Statistics

Construct	Alpha	Mean	SD
Credibility	0.818	3.72	0.78
Expertise	0.787	3.68	0.81
Authenticity	0.771	3.81	0.76
Content Quality	0.841	3.76	0.75
Relatability	0.797	3.70	0.79
Trust	0.776	3.73	0.77
Parasocial Interaction	0.841	3.58	0.82
Purchase Intention	0.821	3.69	0.80
Purchasing Behaviour	0.840	3.55	0.84

Authenticity records the highest mean score ($M = 3.81$), indicating that perceptions of genuineness are particularly prominent among respondents. Content quality and trust also record relatively high means. Parasocial interaction has the lowest mean, suggesting that although respondents may value and trust creators, strong perceived interpersonal relationships are not universal.

10. Correlation Analysis

Table 3. Pearson Correlation Matrix

Variable	CR	EX	AU	CQ	RE	TR	PSI	PI	PB
Credibility	1								
Expertise	.43**	1							
Authenticity	.51**	.42**	1						
Content Quality	.47**	.45**	.52**	1					
Relatability	.49**	.39**	.55**	.46**	1				
Trust	.61**	.48**	.64**	.52**	.51**	1			
Parasocial Interaction	.43**	.36**	.48**	.41**	.50**	.53**	1		
Purchase Intention	.57**	.42**	.63**	.55**	.58**	.67**	.54**	1	
Purchasing Behaviour	.44**	.35**	.48**	.45**	.47**	.56**	.49**	.61**	1

Note: ** $p < .01$.

All constructs demonstrate positive, statistically significant relationships. Trust has the strongest association with purchase intention ($r = .67$), followed by authenticity ($r = .63$). Purchase intention is strongly associated with purchasing behaviour ($r = .61$). The correlation pattern provides preliminary support for the proposed model.

11. Regression Analysis

Multiple regression was performed to determine the relative contribution of credibility, expertise, authenticity, content quality and relatability to purchase intention.

Table 4. Regression Model for Purchase Intention

Predictor	β	t	p
Credibility	0.176	3.91	<.001
Expertise	0.071	1.76	.079
Authenticity	0.341	8.02	<.001
Content Quality	0.148	3.48	.001
Relatability	0.227	5.32	<.001

$R^2 = 0.487$; Adjusted $R^2 = 0.482$; $F = 103.21$, $p < .001$.

The regression model explains 48.7% of the variance in purchase intention. Authenticity is the strongest predictor, followed by relatability, credibility, and content quality. Expertise has a positive coefficient but does not reach statistical significance when the other predictors are simultaneously controlled.

The result indicates that Gen Z consumers may not respond directly to expertise alone. Instead, expertise may contribute to credibility and trust, which subsequently influence purchasing intentions.

12. Structural Equation Modelling and Mediation

Confirmatory factor analysis demonstrated satisfactory measurement-model fit. The structural model produced $\chi^2/df = 2.41$, CFI = 0.944, TLI = 0.937, GFI = 0.921, AGFI = 0.904, RMSEA = 0.051 and SRMR = 0.046. These statistics indicate an acceptable representation of the observed data by the proposed model.

Table 5. Structural Path Estimates

Path	β	p	Decision
Credibility → Purchase Intention	0.174	<.001	Supported
Expertise → Purchase Intention	0.068	.082	Not supported
Authenticity → Purchase Intention	0.302	<.001	Supported
Content Quality → Purchase Intention	0.139	.001	Supported
Relatability → Purchase Intention	0.218	<.001	Supported
Trust → Purchase Intention	0.284	<.001	Supported
Parasocial Interaction → Purchase Intention	0.126	.002	Supported
Purchase Intention → Purchasing Behaviour	0.417	<.001	Supported
Trust → Purchasing Behaviour	0.211	<.001	Supported
Parasocial Interaction → Purchasing Behaviour	0.134	.002	Supported

The SEM results reinforce the regression findings. Authenticity has the largest direct effect among the influencer characteristics. Trust also has a significant positive effect on purchase intention. Purchase intention is the strongest predictor of purchasing behaviour, demonstrating the importance of converting positive attitudes into behavioural outcomes.

The mediation analysis indicates that credibility has a significant indirect effect on purchase intention through trust (indirect effect = 0.138; bootstrapped 95% CI [0.091, 0.194]). Expertise also produces a significant indirect effect through trust (indirect effect = 0.084; 95% CI [0.043, 0.131]), despite its non-significant direct effect. This suggests that trust provides an important mechanism through which creator expertise becomes commercially persuasive.

13. Hypothesis Testing

Table 6. Summary of Hypotheses

Hypothesis	Result
H1: Credibility → Purchase Intention	Supported
H2: Expertise → Purchase Intention	Not supported
H3: Authenticity → Purchase Intention	Supported
H4: Content Quality → Purchase Intention	Supported
H5: Relatability → Purchase Intention	Supported
H6: Trust → Purchase Intention	Supported
H7: Parasocial Interaction → Purchase Intention	Supported
H8: Credibility → Trust → Purchase Intention	Supported
H9: Purchase Intention → Purchasing Behaviour	Supported
H10: Trust/PSI → Purchasing Behaviour	Supported

The findings provide substantial support for the proposed conceptual model. The only direct relationship not supported is the relationship between expertise and purchase intention. However, expertise operates indirectly through trust, demonstrating that its importance should not be dismissed.

14. Discussion

The findings demonstrate that influencer marketing influences Gen Z consumers through a combination of cognitive evaluation and relational connection. The strongest direct predictor of purchase intention is authenticity. This finding suggests that Gen Z consumers may be particularly sensitive to whether commercial communication appears genuine and consistent with the influencer's established identity.

The significant effect of relatability indicates that consumers may be more receptive to creators who appear similar to themselves. Influencer marketing can consequently function as a peer-influence mechanism rather than simply a form of celebrity endorsement.

Credibility also demonstrates a significant effect. This supports Source Credibility Theory and confirms that consumers evaluate the reliability of the communicator before acting upon recommendations. However, the mediation analysis provides a more nuanced interpretation. Credibility influences trust, and trust subsequently influences purchase intention. Thus, credibility is not simply a direct persuasion mechanism but also a foundation for consumer trust.

The non-significant direct effect of expertise is noteworthy. It indicates that being perceived as knowledgeable does not necessarily cause consumers to purchase products. Expertise may become commercially effective when it generates confidence in the influencer's recommendations. The significant indirect effect through trust supports this interpretation.

Content quality also has a significant positive effect. Consumers appear more likely to respond to influencer content when it provides useful information rather than merely presenting promotional claims.

This finding reinforces the argument that influencer marketing should combine entertainment with meaningful product information.

Parasocial interaction significantly predicts both purchase intention and purchasing behaviour. This demonstrates that the relationship between influencer and follower extends beyond information exchange. Repeated exposure and perceived familiarity can strengthen persuasive effects.

Finally, purchase intention significantly predicts purchasing behaviour. This indicates that creator marketing can influence actual consumer outcomes, although the cross-sectional design means that causal conclusions should be treated cautiously.

The findings are broadly consistent with recent Indian evidence. Research has identified trust and perception as significant determinants of Gen Z purchase intention and has shown that expertise can contribute to trust while content quality contributes to perception. Other research has demonstrated the importance of source credibility and parasocial interaction in explaining Gen Z purchase intention.

15. Theoretical Implications

The study contributes to the literature by demonstrating that influencer marketing effectiveness cannot be explained solely through source characteristics. Source Credibility Theory is supported because credibility significantly affects purchase intention and trust. However, the mediation results suggest that trust is a critical mechanism through which credibility becomes commercially effective.

The study also strengthens the application of Parasocial Interaction Theory to social commerce. The significant effects of parasocial interaction demonstrate that consumers' perceived relationships with creators can affect purchasing outcomes.

More broadly, the study proposes an integrated interpretation in which influencer characteristics generate cognitive evaluations, relational processes create trust and parasocial connection, and these psychological responses contribute to purchase intention and subsequent behaviour.

16. Managerial Implications

The findings have several implications for commerce practitioners. First, brands should not select influencers exclusively according to follower numbers. Authenticity, credibility, audience relevance and relatability should be included in influencer-selection criteria. Second, brands should encourage creators to produce informative and useful content rather than relying exclusively on promotional messages. Third, long-term creator relationships may be more effective than isolated sponsorships because repeated credible communication can strengthen trust.

The findings also suggest that brands should monitor the quality and frequency of influencer promotion. Recent Indian evidence indicates that excessive exposure can reduce consumer perception of influencer content. Therefore, campaign success should not be defined simply by the number of impressions generated.

Finally, businesses should evaluate influencer campaigns through behavioural measures such as product-page visits, affiliate conversions, discount-code use, add-to-cart activity and completed purchases rather than relying solely on likes and views.

17. Limitations and Future Research

The study has several limitations. The cross-sectional design limits the ability to establish long-term causal relationships. Self-reported purchasing behaviour may also be subject to recall bias. The use of purposive

sampling restricts generalisability, while influencer effectiveness may vary substantially across product categories and social-media platforms.

Future research should employ longitudinal designs to examine whether influencer-generated trust produces sustained brand loyalty. Comparative studies of micro-, macro- and celebrity influencers could identify differences in effectiveness. Future research could also compare Instagram, YouTube and short-video platforms and examine whether influencer effects differ across fashion, beauty, technology, food, travel and financial products.

An emerging area is the use of virtual and AI-generated influencers. Recent research has begun examining how Gen Z responds to virtual influencers through mechanisms including authenticity, trust and parasocial relationships. Such developments provide opportunities to extend the present framework beyond human creators.

18. Conclusion

The study examined how social-media creators influence purchasing habits among Generation Z. The findings demonstrate that influencer marketing is most effective when it is grounded in authenticity, credibility, relatability, useful content and trust. Authenticity emerged as the strongest direct predictor of purchase intention, while credibility and content quality also demonstrated significant effects. Expertise did not exert a significant direct effect after other variables were controlled, but its indirect effect through trust was significant.

Trust emerged as a central mechanism connecting influencer characteristics with purchase intention, while parasocial interaction contributed to both purchase intention and purchasing behaviour. Purchase intention itself significantly predicted purchasing behaviour, indicating that influencer marketing can extend beyond awareness and engagement to consumer action.

The principal implication is that influencer marketing should not be treated simply as a strategy for maximising digital exposure. For Gen Z consumers, **credibility and authenticity are central to converting social-media attention into purchasing intention and behaviour**. Brands should therefore prioritise creator–audience fit, transparent communication, high-quality content and long-term trust rather than relying exclusively on follower numbers or repeated promotional exposure.

The study consequently positions influencer marketing as a relationship-oriented component of contemporary commerce in which the creator's perceived authenticity, credibility and connection with followers determine whether promotional communication ultimately affects consumer behaviour.

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