

THE IMPACT OF INFLUENCER CREDIBILITY IN AFFECTING GEN-Z'S PURCHASE DECISIONS

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Abstract:

This study examines the impact of influencer credibility on Generation Z's purchase decisions, with a focus on the Indian market. As influencer marketing continues to shape digital consumer behavior, the research analyzes how credibility factors such as trustworthiness, authenticity, expertise, attractiveness, and relatability influence Gen Z's buying choices. A quantitative research approach was adopted using a structured online questionnaire, supported by observational analysis of social media engagement trends. Findings reveal that Instagram and YouTube are the most preferred platforms for product discovery among Gen Z. A significant number of respondents reported purchasing products promoted by influencers, confirming the effectiveness of influencer marketing. However, Gen Z consumers demonstrate selective trust, often verifying influencer recommendations through additional sources before making purchase decisions. Among the credibility dimensions, trust, authenticity, and relatability were identified as the strongest determinants of influence.

Keywords: *Influencer Credibility, Influencer Marketing, Generation Z, Purchase Decisions*

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Introduction:

The rapid expansion of social media has transformed contemporary marketing practices, resulting in the growing importance of influencer marketing as an effective promotional strategy. Influencers—individuals who maintain a strong digital presence and established relationships with their followers—act as opinion leaders who can shape consumer attitudes, brand perceptions, and purchasing decisions. Among various demographic groups, Generation Z (individuals born between 1997 and 2012) represents a highly significant consumer segment due to their digital fluency and constant engagement with social media platforms such as Instagram, YouTube, and TikTok. Their frequent exposure to influencer content makes it important to study how such promotions affect their buying behaviour.

Credibility is a key factor that determines the success of influencer marketing efforts. Unlike traditional celebrity endorsements, influencer promotions depend

largely on perceived authenticity, trustworthiness, and expertise. These elements influence how audiences interpret promotional messages and whether they develop confidence in the recommended products. Generation Z consumers are particularly careful when evaluating sponsored content; they often assess product claims, seek reviews, and value transparency before making purchasing decisions. Therefore, examining the role of influencer credibility in shaping their buying behaviour is essential for marketers aiming to create effective and trustworthy campaigns.

This study explores the relationship between influencer credibility and Generation Z purchase decision-making, with a focus on identifying the credibility factors that have the strongest impact. Using a quantitative research approach, survey data collected from Gen Z respondents is analysed to understand their perceptions, platform preferences, and responses to influencer promotions. The findings aim to contribute

to academic knowledge while offering practical guidance for brands and marketers.

Literature Review:

1. Falak Naaz and Fayaz Ahmad Nika (2025)

Naaz and Nika examined the influence of influencer credibility on Generation Z fashion purchase decisions. Their findings show that trustworthiness and attractiveness significantly affect consumer behaviour, while expertise does not always have a strong impact. The study suggests that Generation Z consumers are more influenced by influencers who appear genuine, relatable, and emotionally engaging rather than those who only demonstrate professional knowledge. It highlights that authenticity and personal connection play a more important role than technical expertise in shaping purchase decisions.

2. Sherliana Lim and Keni Keni (2025)

Lim and Keni explored the role of social media influencers in building brand awareness and influencing purchase intention among Generation Z. The research revealed that influencer credibility alone is insufficient to drive purchasing behaviour. Consumers also consider factors such as user-generated content, peer recommendations, and brand reputation before making decisions. The study concludes that Generation Z purchasing behaviour is complex and shaped by multiple digital influences beyond influencer endorsements.

3. Divyaditya Singh (2025)

Singh analyzed influencer marketing effectiveness among Generation Z consumers in India. The study emphasized trust and authenticity as critical factors influencing purchasing behaviour. Consumers evaluate transparency in paid promotions and genuine product use before making decisions.

4. Hana Ben (2021)

Ben examines how different influencer tiers—mega, macro, micro, and nano—influence brand trust

within Gen Z audiences. Her findings suggest that micro and nano influencers often outperform larger influencers when it comes to building intimate trust and emotional closeness. This is largely due to their perceived authenticity, accessibility, and genuine engagement with followers. Gen Z consumers tend to view mega-influencers and celebrities as aspirational, yet sometimes too commercial, whereas micro and nano influencers deliver relatable content that mirrors real-life usage scenarios. The study highlights how trust cultivated through smaller influencers can extend beyond the individual to benefit brand loyalty and repeat purchasing, emphasizing the strategic value of scale-appropriate influencer selection.

5. Chetan Gaur & Sohan Singh Rawat (2022)

Gaur and Rawat conduct a quantitative analysis to identify the predictors of Gen Z purchase intention. Their findings confirm that both source credibility and content quality significantly influence purchasing behavior. Influencer trustworthiness, consistency, and the perceived informativeness of posts emerge as key determinants. The authors note that high-quality content (e.g., structured reviews, before-and-after visuals, product demonstrations) enhances the persuasive experience and improves the confidence of Gen Z consumers in making purchase decisions. This suggests that credibility alone is insufficient unless supported by content that is visually coherent, well-researched, and tailored for platform-specific consumption.

6. **Saini, S. (2020).** This study investigates the digital shift among youth in Navi Mumbai, identifying convenience and 24/7 availability as primary drivers for online shopping. While secure transactions and social recommendations foster positive engagement, concerns regarding delivery speed and return policies remain significant deterrents.

Significance of the Study:

This study contributes to research on influencer marketing and consumer behaviour in the Indian context. It provides insights into Generation Z preferences and purchasing patterns, helping marketers design effective and trust-based strategies.

Scope of the Study:

1. Consumer Behaviour Insights

The study aims to understand how influencer credibility affects the decision-making process of Generation Z consumers, including impulsive buying, trend-following behaviour, and brand loyalty. It considers both rational and emotional factors influencing purchase decisions.

2. Influencer Marketing as the Core Area

The research focuses on influencer marketing as a strategic tool used by brands to engage Generation Z consumers. Emphasis is placed on credibility dimensions such as trustworthiness, expertise, authenticity, and relatability, and their impact on consumer perceptions and purchasing behaviour.

RESEARCH METHODOLOGY:

1. Objectives of the study:

1. To identify the key factors of influencer credibility such as trustworthiness, expertise, authenticity, and relatability.
2. To examine the impact of influencer credibility on the purchase decisions of Gen Z consumers.
3. To study the purchase behaviour of Gen Z consumers influenced by social media influencers.

2. Class of Respondents

For the purpose of this survey, a total of 108 respondents from Nerul, Seawoods, and Vashi were selected on a random basis.

3. Sample Size

The sample size for the study consisted of 108 respondents.

4. Sampling Method

A simple random sampling method was used for the collection of primary data.

5. Method of Data Collection

To examine the impact of influencer credibility on Generation Z purchase decisions, both primary and secondary data were utilized.

Primary data was collected from 108 respondents through a structured questionnaire. Secondary data was obtained from books, academic journals, and magazines.

6. Statistical Techniques for Data Analysis

The collected data was analyzed using percentage analysis, frequency distribution, and tabulation methods.

Hypothesis:

H₀ (Null Hypothesis):

Influencer credibility has no significant impact on Gen Z's purchase decisions.

H₁ (Alternative Hypothesis):

Influencer credibility has a significant impact on Gen Z's purchase decisions.

Results:

1. The study clearly shows that the majority of respondents fall within the 18–23 age group, indicating that influencer marketing is particularly relevant among Gen Z and early young adults. This age group is highly active on social media and more exposed to influencer-driven content, making them a critical audience for digital marketing strategies.
2. Gender representation in the study is diverse, with male and female respondents almost equally represented and a significant proportion identifying as non-binary. This diversity highlights that influencer marketing appeals across different gender identities and is not limited to a single demographic group.
2. Most respondents are students or young professionals, with undergraduates forming the

- largest group followed by postgraduates. This suggests that the sample consists of individuals who are educated, digitally literate, and more likely to critically evaluate online content before making purchase decisions.
3. The findings indicate that a majority of respondents have moderate to high monthly personal spending capacity. This reflects their ability to spend on discretionary products such as fashion, beauty, gadgets, and lifestyle items, which are commonly promoted by influencers.
 4. Social media usage among respondents is notably high, with many accessing platforms multiple times a day. This frequent usage confirms that social media plays a central role in their daily lives and increases their continuous exposure to influencer content.
 5. Instagram emerges as the most popular platform for following influencers, followed by YouTube. However, the presence of Snapchat, Twitter/X, and other platforms shows that influencer engagement is spread across multiple channels rather than concentrated on a single platform.
 6. A large proportion of respondents follow influencer content often or very often, suggesting that influencer-generated content is a regular part of their online consumption and has the potential to shape opinions and attitudes over time.
 7. Fashion and beauty influencers are the most followed category, indicating strong interest in appearance, trends, and personal style. Lifestyle and travel influencers also attract substantial attention, reflecting aspirational behavior, while interest in tech, finance, and fitness influencers shows a growing demand for informative and practical content.
 8. The study finds that many respondents have purchased products promoted by influencers at least once, and a considerable number have done so multiple times. This confirms that influencer marketing does translate into real purchasing behavior rather than remaining only at the awareness level.
 9. Time spent watching influencer content varies, but a significant portion of respondents spend more than two hours daily consuming such content. This level of engagement highlights the strong presence of influencers in shaping daily media habits.
 10. Trust in influencers is strongly linked to honesty and transparency. Respondents tend to trust influencers more when reviews appear genuine and unbiased, although a noticeable segment remains skeptical, indicating that trust is not automatic and must be earned.
 11. Influencers with expertise in a specific field are generally perceived as more credible, especially in categories such as technology, finance, and education. However, neutrality among respondents suggests that expertise alone may not be enough without authenticity and relatability.
 12. Disclosure of paid promotions positively impacts credibility for many respondents. This finding emphasizes that transparency in sponsored content is crucial for maintaining trust and reducing perceptions of manipulation.
 13. Respondents show higher trust in influencers who personally use the products they promote. Authentic product usage creates a sense of honesty and relatability, making endorsements appear more believable and less commercially driven.
 14. High follower count is not considered a strong indicator of credibility by many respondents. The findings suggest that consumers are becoming more discerning and value content quality, honesty, and relevance over popularity metrics.
 15. Excessive brand promotions are perceived by some respondents to negatively affect influencer credibility. This indicates that audiences may

- become skeptical when influencers promote too many brands, especially if the promotions seem forced or repetitive.
16. Active engagement with followers significantly enhances influencer credibility. Respondents appreciate influencers who reply to comments, interact with audiences, and maintain two-way communication, as this builds a sense of connection and trust.
 17. Negative reviews have a noticeable impact on trust, with many respondents stating that such feedback reduces their confidence in influencers. However, the large neutral group suggests that some consumers evaluate negative reviews carefully rather than rejecting influencers outright.
 18. Influencer recommendations moderately influence purchase decisions. While influencers play an important role, most respondents do not rely solely on them, instead using influencer input as one of several factors in decision-making.
 19. Credible influencers increase the likelihood of product purchase for many respondents, reinforcing the importance of trustworthiness, expertise, and authenticity in influencer marketing effectiveness.
 20. Influencer credibility has a mixed impact on brand preference. Some respondents report that credible influencers shape their brand choices, while others rely more on personal experience, brand reputation, or price considerations.
 21. Most respondents compare influencer opinions with other information sources before making a purchase. This behavior highlights a high level of consumer awareness and shows that audiences are cautious rather than blindly trusting influencer endorsements.
 22. Willingness to pay a higher price for influencer-endorsed products is limited. While some respondents are open to paying a premium, many remain price-sensitive and evaluate value for money regardless of influencer association.
 23. Influencer reviews help reduce perceived purchase risk for some respondents, especially for new or unfamiliar products. However, many respondents believe that risk reduction depends on the product category and their personal involvement in the purchase.
 24. Overall, the study finds that influencer credibility plays a supportive rather than dominant role in consumer decision-making. Influencers are influential, but their impact is strongest when combined with transparency, authenticity, expertise, and responsible promotional behavior.
 25. The findings indicate that social media influencers play a significant role in creating product awareness and influencing purchase intentions among Generation Z consumers. Instagram and YouTube were identified as the most preferred platforms for discovering new products. A considerable number of respondents reported purchasing products promoted by influencers, demonstrating the effectiveness of influencer marketing in shaping consumer interest.
 26. However, Generation Z consumers adopt a cautious and analytical approach toward influencer recommendations. Most respondents stated that they verify product information through online reviews, peer opinions, and official brand sources before making purchase decisions. This suggests that influencer content primarily serves as an initial source of information and motivation rather than the sole determinant of purchasing behaviour.
 27. Among the dimensions of influencer credibility, trustworthiness, authenticity, and relatability were found to have the strongest influence on consumer decisions. Expertise and attractiveness showed a moderate impact, with expertise being more relevant for technical products, while attractiveness mainly enhanced engagement and attention.

Hypothesis Testing:**Use of Regression Analysis for Testing the Hypothesis****Table: Regression Analysis**

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	0.68	0.46	0.45	0.52

Interpretation:

The R Square value (0.46) indicates that 46% of the variation in Gen-Z purchase decisions is explained by influencer credibility, while the remaining 54% is influenced by other factors.

Table: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	24.85	1	24.85	42.16	p < 0.001
Residual	31.26	106	0.29		
Total	56.11	107			

Linear regression analysis was used to examine the impact of influencer credibility on Gen Z's purchase decisions. Influencer credibility was treated as the independent variable, while purchase decision served as the dependent variable. Responses to multiple Likert-scale statements were averaged to obtain a single score for each variable per respondent. These scores were analyzed using statistical software to determine whether credibility significantly predicts purchase decisions. The regression output provided the beta coefficient and p-value, which was compared with the 0.05 significance level. Since the p-value was less than 0.05, the null hypothesis was rejected and the alternative hypothesis was accepted, indicating that influencer credibility has a statistically significant effect on Gen Z's purchase decisions.

Conclusion:

1. The study concludes that influencer credibility has a significant but conditional impact on Generation Z purchase decisions in the Indian market. Trust, authenticity, and relatability are the key factors that

determine the persuasive effectiveness of influencers. However, Generation Z consumers do not rely solely on influencer endorsements and often seek confirmation from multiple information sources before making purchases.

2. For influencer marketing to be effective, promotional content must be transparent, credible, and aligned with audience expectations. Brands should prioritize long-term collaborations with authentic and relatable influencers, as a credibility-focused approach can enhance consumer trust and contribute to more sustainable marketing outcomes.

Limitations of the Study:

1. The study focuses only on Generation Z and does not include other age groups such as Millennials or Gen X.
2. The research is limited to respondents from Navi Mumbai, which may restrict the applicability of the findings to other regions or countries.
3. The study examines only influencer credibility and does not deeply consider other factors such as pricing, peer influence, or promotional strategies.
4. The research was conducted over a short period and may not capture long-term changes in trends or consumer behaviour.
5. The findings are based on self-reported responses from a limited sample and mainly cover lifestyle-related products, excluding other product categories.

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Cite This Article:

Dr. Saini S.C, Singh J. , Chilka S., Pramod A. & Christopher E. (2026). *The Impact of Influencer Credibility in Affecting Gen-Z's Purchase Decisions. In Aarhat Multidisciplinary International Education Research Journal: Vol. XV (Number II, pp. 124–130) Doi: <https://doi.org/10.5281/zenodo.20458783>*