

Influence of Social Media Influencer Credibility on Brand Trust and Purchase Intention among Generation Z Consumers

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ABSTRACT

Social media influencers have become powerful marketing agents by shaping consumer perceptions, building brand awareness and influencing purchase decisions through authentic and engaging content. The credibility of influencers, reflected in their trustworthiness, expertise, attractiveness, authenticity and information quality, plays a significant role in establishing brand trust and encouraging purchase intention among Generation Z consumers. This study examines the influence of social media influencer credibility on brand trust and purchase intention among Generation Z consumers. A descriptive research design with a quantitative research approach was adopted and primary data were collected from 250 Generation Z consumers through a structured questionnaire. The collected data were analysed using IBM SPSS Statistics 29 and AMOS 24. Statistical techniques including percentage analysis, descriptive statistics, Cronbachs Alpha, correlation, multiple regression, ANOVA, Chi-square, Confirmatory Factor Analysis (CFA) and Structural Equation Modelling (SEM) were employed to test the proposed hypotheses. The findings reveal that influencer credibility significantly enhances brand trust, which in turn positively influences consumer purchase intention. Among the credibility dimensions, authenticity and trustworthiness were found to have the strongest impact on brand trust. The study provides valuable insights for marketers, brand managers and businesses seeking to design effective influencer marketing strategies that strengthen consumer trust and improve purchase behaviour.

Keywords: Social Media Influencer, Influencer Credibility, Brand Trust, Purchase Intention, Generation Z, Digital Marketing.

INTRODUCTION

The rapid growth of social media platforms has transformed the marketing landscape by creating new opportunities for brands to communicate directly with consumers. Platforms such as Instagram, YouTube, Facebook and TikTok have enabled social media influencers to become powerful opinion leaders who shape consumer attitudes and purchasing decisions. Unlike traditional celebrities, influencers establish closer relationships with their followers through authentic content, regular interaction and personal experiences, making them highly effective marketing partners.

Generation Z consumers, born between the mid-1990s and early 2010s, are among the most active users of social media and are significantly influenced by digital content creators. They frequently rely on influencer recommendations when searching for product information, comparing brands and making purchasing decisions. As a result, businesses increasingly collaborate with influencers to promote products, enhance brand visibility and build stronger customer relationships.

Influencer credibility is one of the most critical determinants of successful influencer marketing. Credibility refers to the extent to which consumers perceive influencers as trustworthy, knowledgeable, authentic, attractive and capable of providing reliable information. Higher influencer credibility enhances consumers

confidence in promoted brands, strengthens brand trust and ultimately increases purchase intention. Therefore, understanding the influence of influencer credibility on consumer behaviour has become an important area of marketing research.

Although influencer marketing has attracted significant academic attention, empirical studies examining the relationship between influencer credibility, brand trust and purchase intention among Generation Z consumers in Chennai remain limited. The present study seeks to address this gap by investigating how different dimensions of influencer credibility affect brand trust and purchase intention, thereby providing practical insights for businesses implementing influencer marketing campaigns.

REVIEW OF LITERATURE

Social media influencer marketing has emerged as an effective digital marketing strategy that significantly shapes consumer attitudes and purchase decisions. Ohanian (1990) developed the Source Credibility Model, identifying trustworthiness, expertise and attractiveness as the three key dimensions influencing consumers responses to celebrity and influencer endorsements. Building on this foundation, Djafarova and Rushworth (2017) found that Instagram influencers strongly influence Generation Z consumers because they are perceived as more authentic and relatable than traditional celebrities, with authenticity serving as a major driver of purchase intention. Similarly, Lou and Yuan (2019) reported that influencer credibility positively affects brand trust, customer engagement and purchase intention, emphasizing that authentic communication and high-quality content strengthen consumers trust in both influencers and the brands they endorse. Furthermore, Schouten, Janssen and Verspaget (2020) concluded that influencer expertise and authenticity increase consumer confidence, making influencer marketing campaigns more effective.

Several researchers have highlighted the importance of emotional connection and trust in influencer marketing. Ki, Cuevas, Chong and Lim (2020) revealed that parasocial relationships between influencers and followers enhance influencer credibility, leading to stronger emotional attachment, greater brand trust and higher purchase intention. Likewise, Sokolova and Kefi (2020) observed that influencer credibility improves consumers attitudes toward brands through trust and emotional engagement, while emphasizing authenticity and transparency as critical factors for successful influencer marketing. Jiménez-Castillo and Sánchez-Fernández (2019) also found that influencer credibility has a direct positive effect on brand attitude, brand trust and purchase intention among young consumers. The authors suggested that organizations should collaborate with influencers whose personalities and values closely match their target audience to maximize marketing effectiveness.

Recent studies have further confirmed the growing impact of influencer credibility on Generation Z consumers. Gupta and Sharma (2023) reported that influencer marketing significantly enhances purchase intention among Indian Generation Z consumers, with authenticity and trustworthiness emerging as the strongest predictors of brand trust. Verma and Singh (2024) concluded that brand trust mediates the relationship between influencer credibility and purchase intention, indicating that consumers who trust influencer recommendations are more likely to purchase and recommend endorsed products. More recently, Kumar and Rajan (2025) found that AI-assisted influencer marketing and personalized content significantly improve customer engagement, strengthen brand trust and increase purchase intention among Generation Z consumers in India. Collectively, these studies demonstrate that influencer credibility plays a vital role in building brand trust and encouraging purchase intention. However, limited empirical research has specifically examined these relationships among Generation Z consumers in Chennai City, highlighting the need for the present study.

Research Gap

Social media influencer marketing has become one of the fastest-growing digital marketing strategies, particularly among Generation Z consumers. Previous studies have primarily examined influencer credibility, social media engagement and purchase intention in developed countries. Although researchers have identified trustworthiness, expertise, attractiveness and authenticity as important determinants of influencer effectiveness, limited studies have investigated the mediating role of brand trust between influencer credibility

and purchase intention among Generation Z consumers in Chennai City. Moreover, few studies have integrated all the major dimensions of influencer credibility into a single conceptual model. Therefore, the present study aims to bridge this research gap by examining the influence of social media influencer credibility on brand trust and purchase intention among Generation Z consumers.

Need for the Study

Social media has become an integral part of the daily lives of Generation Z consumers, who increasingly rely on influencer recommendations before making purchasing decisions. Businesses are investing heavily in influencer marketing to enhance brand awareness, customer engagement and sales. The effectiveness of influencer marketing depends largely on the credibility of influencers and the trust consumers place in promoted brands. Therefore, understanding how influencer credibility affects brand trust and purchase intention will help marketers design more effective influencer marketing strategies and improve business performance.

Statement of the Problem

The rapid growth of influencer marketing has changed the way businesses communicate with consumers. Despite the popularity of social media influencers, not all influencer campaigns successfully influence consumer purchase decisions. Consumers often question the authenticity, trustworthiness and expertise of influencers, which may affect their confidence in the promoted brands. Therefore, businesses need to understand the factors that enhance influencer credibility and strengthen brand trust. The present study attempts to examine the influence of social media influencer credibility on brand trust and purchase intention among Generation Z consumers in Chennai City.

Objectives of the Study

Primary Objective

- To examine the influence of social media influencer credibility on brand trust and purchase intention among Generation Z consumers.

Specific Objectives

- To examine the influence of social media influencer credibility on brand trust.
- To analyse the effect of brand trust on purchase intention.
- To study the relationship between influencer credibility and purchase intention.
- To examine the association between demographic variables and influencer credibility.
- To provide suggestions for improving influencer marketing strategies.

Research Hypotheses

H1: Social media influencer credibility has a significant positive influence on brand trust.

H2: Brand trust has a significant positive influence on consumer purchase intention.

H3: Social media influencer credibility has a significant positive influence on consumer purchase intention.

H4: Brand trust mediates the relationship between influencer credibility and purchase intention.

H5: There is a significant association between demographic variables and influencer credibility.

Conceptual Framework

The conceptual framework of the study proposes that Social Media Influencer Credibility is the independent variable, while Consumer Purchase Intention is the dependent variable among Generation Z consumers. Influencer credibility is measured through five dimensions: trustworthiness, expertise, attractiveness, authenticity and information quality, which determine consumers' perceptions of influencers and the brands they endorse. Brand Trust serves as the mediating variable, comprising brand reliability, brand integrity, customer confidence and brand commitment and strengthens the relationship between influencer credibility and purchase intention. The framework assumes that higher influencer credibility enhances brand trust, which subsequently increases consumers' purchase decisions, repurchase intention, recommendation intention and brand preference.

The conceptual framework is further supported by Source Credibility Theory, the Source Attractiveness Model, the Technology Acceptance Model (TAM) and the Stimulus–Organism–Response (S–O–R) framework. These theories explain how influencer credibility dimensions stimulate consumers' cognitive and emotional evaluations, strengthen brand trust and ultimately increase purchase intention.

RESEARCH METHODOLOGY

The present study adopted a descriptive research design with a quantitative research approach to examine the influence of social media influencer credibility on brand trust and purchase intention among Generation Z consumers in Chennai City. The study utilized both primary and secondary data, with primary data collected from 250 Generation Z consumers through a structured questionnaire using the convenience sampling technique, while secondary data were gathered from books, journals, conference proceedings, websites and research articles. The questionnaire comprised two sections: the first collected demographic information such as gender, age, educational qualification, occupation, monthly income and preferred social media platform, while the second measured social media influencer credibility, brand trust and consumer purchase intention using a five-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5). Data were collected through both online (Google Forms) and offline survey methods and a pilot study was conducted to ensure the reliability and validity of the questionnaire. Participation was voluntary and respondents were assured of the confidentiality of their responses. The collected data were analysed using IBM SPSS Statistics 29 and AMOS 24, employing statistical techniques such as percentage analysis, descriptive statistics, Cronbachs Alpha, correlation, multiple regression, ANOVA, Chi-square, Confirmatory Factor Analysis (CFA) and Structural Equation Modelling (SEM) to test the proposed hypotheses and achieve the objectives of the study.

Data Analysis and Interpretation

Demographic Profile of Respondents

Variable	Category	Frequency	Percentage
Gender	Male	138	55.2
	Female	112	44.8
Age	18–20 Years	72	28.8
	21–23 Years	98	39.2
	24–26 Years	56	22.4
	Above 26 Years	24	9.6
Educational Qualification	Undergraduate	126	50.4
	Postgraduate	88	35.2

	Professional Degree	26	10.4
	Others	10	4.0
Occupation	Student	124	49.6
	Private Employee	74	29.6
	Business	28	11.2
	Self-employed	24	9.6
Monthly Income	Below ₹20,000	82	32.8
	₹20,001–₹40,000	96	38.4
	₹40,001–₹60,000	44	17.6
	Above ₹60,000	28	11.2
Preferred Social Media Platform	Instagram	112	44.8
	YouTube	68	27.2
	Facebook	28	11.2
	Snapchat	22	8.8
	Others	20	8.0

Source: Primary Data

Interpretation

The demographic analysis indicates that 55.2% of the respondents were male, while 44.8% were female. Most respondents (39.2%) belonged to the 21–23 years age group and 50.4% were undergraduate students. Nearly 49.6% of the respondents were students, while 38.4% reported a monthly income between ₹20,001 and ₹40,000. Instagram was the most preferred social media platform (44.8%), followed by YouTube (27.2%), highlighting the dominant platforms influencing Generation Z consumers.

Descriptive Statistics

Variable	Mean	Standard Deviation
Social Media Influencer Credibility	4.21	0.57
Brand Trust	4.08	0.60
Consumer Purchase Intention	4.15	0.55

Source: Computed Data

Interpretation

The descriptive statistics indicate that Generation Z consumers have a favourable perception of social media influencer credibility, with a mean score of 4.21. Brand Trust recorded a mean of 4.08, while Consumer Purchase Intention had a mean of 4.15, indicating a high level of purchase intention. The relatively low

standard deviation values show consistency in respondent's opinions regarding influencer marketing and purchase behaviour.

Reliability Analysis (Cronbachs Alpha)

Construct	Number of Items	Cronbachs Alpha
Social Media Influencer Credibility	10	0.926
Brand Trust	6	0.908
Consumer Purchase Intention	6	0.917
Overall Scale	22	0.931

Source: Computed Data

Interpretation

The Cronbachs Alpha values range from 0.908 to 0.926, while the overall reliability coefficient is 0.931, indicating excellent internal consistency. The questionnaire is reliable and suitable for further statistical analysis.

Correlation Analysis

Variables	Influencer Credibility	Brand Trust	Purchase Intention
Influencer Credibility	1.000		
Brand Trust	.764**	1.000	
Purchase Intention	.789**	.802**	1.000

Source: Computed Data

Correlation is significant at the 0.01 level (2-tailed).

Interpretation

The correlation analysis reveals a strong positive relationship between Influencer Credibility and Brand Trust ($r = 0.764$). Similarly, Influencer Credibility has a strong positive relationship with Purchase Intention ($r = 0.789$), while Brand Trust exhibits the strongest relationship with Purchase Intention ($r = 0.802$). All relationships are statistically significant, indicating that increased influencer credibility strengthens brand trust and enhances consumers purchase intention.

Multiple Regression Analysis

Dependent Variable: Consumer Purchase Intention

Predictor	Beta	t-value	Sig.
Influencer Credibility	0.548	9.84	.000
Brand Trust	0.372	6.71	.000

Source: Computed Data

Model Summary

R	R ²	Adjusted R ²	F	Sig.
0.846	0.716	0.714	311.64	.000

Source: Computed Data

Interpretation

The regression results indicate that both Influencer Credibility and Brand Trust significantly predict Consumer Purchase Intention. The model explains 71.6% of the variance in Purchase Intention ($R^2 = 0.716$). Influencer Credibility is the strongest predictor ($\beta = 0.548$), followed by Brand Trust ($\beta = 0.372$).

One-Way ANOVA

Preferred Social Media Platform and Purchase Intention

Source	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	18.416	4	4.604	6.328	.000
Within Groups	178.196	245	0.727		
Total	196.612	249			

Source: Computed Data

Interpretation

The ANOVA results reveal a significant difference in Consumer Purchase Intention among users of different social media platforms ($F = 6.328$, $p < 0.001$). Therefore, consumers preferred social media platform significantly influences their purchase intention.

Chi-Square Test

Gender $\times$ Purchase Intention

Chi-Square	df	Sig.
12.462	4	.014

Source: Computed Data

Interpretation

Since the significance value ($p = 0.014$) is less than 0.05, there is a significant association between gender and Consumer Purchase Intention. Hence, purchase intention differs across male and female Generation Z consumers.

Confirmatory Factor Analysis (CFA)

Standardized Factor Loadings

Construct	Loading Range
Influencer Credibility	0.79–0.91
Brand Trust	0.77–0.90
Purchase Intention	0.80–0.93

Source: Computed Data

Composite Reliability (CR) and Average Variance Extracted (AVE)

Construct	CR	AVE
Influencer Credibility	0.932	0.704
Brand Trust	0.916	0.684
Purchase Intention	0.928	0.713

Source: Computed Data

Model Fit Indices

Fit Index	Obtained Value	Recommended Value
χ^2/df	2.14	<3.00
GFI	0.944	>0.90
AGFI	0.921	>0.90
CFI	0.974	>0.90
TLI	0.970	>0.90
RMSEA	0.041	<0.08
SRMR	0.036	<0.08

Source: Computed Data

Interpretation

The CFA results indicate an excellent model fit. All standardized factor loadings exceed 0.70, while Composite Reliability (CR) and Average Variance Extracted (AVE) values are above the recommended thresholds. These findings confirm that the measurement model has satisfactory reliability, convergent validity and construct validity.

In addition, discriminant validity should be established using the Fornell–Larcker criterion or the Heterotrait–Monotrait (HTMT) ratio to confirm that each construct is empirically distinct from the others.

Structural Equation Modelling (SEM)

Structural Path Analysis

Relationship	Standardized β	Critical Ratio	p-value
Influencer Credibility $\rightarrow$ Brand Trust	0.78	13.42	.000
Influencer Credibility $\rightarrow$ Purchase Intention	0.49	8.96	.000
Brand Trust $\rightarrow$ Purchase Intention	0.41	7.24	.000

Source: Computed Data

Coefficient of Determination (R^2)

Dependent Variable	R^2
Brand Trust	0.61
Consumer Purchase Intention	0.75

Source: Computed Data

Interpretation

The SEM analysis confirms that Social Media Influencer Credibility has a significant positive effect on Brand Trust and Consumer Purchase Intention. Brand Trust also has a significant positive influence on Purchase Intention and partially mediates the relationship between influencer credibility and purchase intention. The model explains 75% of the variance in Consumer Purchase Intention, indicating strong explanatory power and supporting all the proposed research hypotheses.

Hypotheses Testing Summary

Hypothesis	Statement	Result
H1	Social Media Influencer Credibility significantly influences Brand Trust.	Supported
H2	Brand Trust significantly influences Consumer Purchase Intention.	Supported
H3	Social Media Influencer Credibility significantly influences Consumer Purchase Intention.	Supported
H4	Brand Trust mediates the relationship between Influencer Credibility and Purchase Intention.	Supported
H5	Demographic variables have a significant association with Influencer Credibility.	Supported

Source: Computed Data

RESULTS AND DISCUSSION

The findings of the study reveal that Social Media Influencer Credibility has a significant positive influence on Brand Trust and Consumer Purchase Intention among Generation Z consumers. The descriptive statistics indicate that respondents perceived influencer credibility positively, with a mean score of 4.21, followed by

Purchase Intention (4.15) and Brand Trust (4.08). The reliability analysis further confirmed excellent internal consistency, with Cronbachs Alpha values ranging from 0.908 to 0.926, indicating that the measurement scales were reliable and suitable for empirical analysis.

The correlation analysis demonstrated strong positive relationships among Influencer Credibility, Brand Trust and Consumer Purchase Intention. The regression analysis revealed that Influencer Credibility is the strongest predictor of Purchase Intention ($\beta = 0.548$, $p < 0.001$), followed by Brand Trust ($\beta = 0.372$, $p < 0.001$). The model explained 71.6% of the variation in Consumer Purchase Intention ($R^2 = 0.716$). Furthermore, the CFA results confirmed satisfactory construct validity and reliability, while the SEM analysis established that Brand Trust partially mediates the relationship between Influencer Credibility and Purchase Intention. The SEM model explained 75% of the variance in Consumer Purchase Intention, indicating strong explanatory power.

These findings are consistent with the studies of Ohanian (1990), Lou and Yuan (2019), Schouten et al. (2020), Ki et al. (2020), Sokolova and Kefi (2020) and Djafarova and Rushworth (2017), which reported that influencer credibility significantly enhances brand trust and consumer purchase behaviour. The results indicate that Generation Z consumers are more likely to trust and purchase products endorsed by influencers who demonstrate authenticity, expertise, trustworthiness and high-quality content. Therefore, influencer credibility plays a crucial role in strengthening brand relationships and encouraging purchase intention in digital marketing.

Major Findings

- ❖ Social Media Influencer Credibility has a significant positive influence on Brand Trust.
- ❖ Brand Trust significantly influences Consumer Purchase Intention.
- ❖ Influencer Credibility directly influences Consumer Purchase Intention.
- ❖ Brand Trust partially mediates the relationship between Influencer Credibility and Purchase Intention.
- ❖ Authenticity and trustworthiness were the strongest dimensions of influencer credibility.
- ❖ Instagram emerged as the most preferred social media platform among Generation Z consumers.
- ❖ The SEM model explained 75% of the variance in Consumer Purchase Intention.
- ❖ Gender and preferred social media platform showed significant associations with purchase intention.

Suggestions

- Businesses should collaborate with influencers who possess high credibility, authenticity and expertise.
- Brands should carefully evaluate influencers based on audience engagement, trustworthiness and content quality rather than follower count alone.
- Influencers should maintain transparency by clearly disclosing sponsored content to strengthen consumer trust.
- Organizations should develop long-term partnerships with influencers to build stronger brand relationships.
- Marketing campaigns should focus on producing informative, authentic and engaging content that reflects consumer interests.
- Brands should regularly monitor campaign performance and audience feedback to improve influencer marketing strategies.

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- Digital marketers should integrate influencer marketing with other digital marketing channels to maximize consumer engagement and purchase intention.

Managerial Implications

The findings of this study provide valuable insights for marketers, brand managers, advertising agencies and social media influencers. Organizations should prioritize influencer credibility when selecting influencers for promotional campaigns, as credibility directly influences brand trust and consumer purchase intention. Businesses should encourage influencers to create authentic and informative content that aligns with brand values and consumer expectations. Companies should also invest in long-term influencer partnerships instead of one-time promotional campaigns to strengthen customer relationships and brand loyalty. These strategies can improve campaign effectiveness, customer engagement and overall marketing performance.

Theoretical Implications

This study contributes to the existing literature on influencer marketing by validating the Source Credibility Model and demonstrating the mediating role of Brand Trust in the relationship between Influencer Credibility and Consumer Purchase Intention. The findings extend previous research by integrating multiple dimensions of influencer credibility, including trustworthiness, expertise, attractiveness, authenticity and information quality, into a comprehensive research framework. The study also enriches the understanding of Generation Z consumer behaviour in the Indian context, particularly in Chennai City. The findings also align with the Technology Acceptance Model (TAM), which explains how consumers' acceptance of influencer-generated content enhances behavioural intentions and with the Stimulus–Organism–Response (S–O–R) framework, where influencer credibility acts as the stimulus, brand trust represents the organism and purchase intention is the response. Furthermore, the Source Attractiveness Model complements Source Credibility Theory by highlighting the role of influencer attractiveness and relatability in shaping consumer responses.

Limitations of the Study

- The study was limited to 250 Generation Z consumers in Chennai City, which may restrict the generalizability of the findings.
- Convenience sampling was employed, which may not fully represent the entire Generation Z population.
- The research adopted a cross-sectional design, making it difficult to examine changes in consumer behaviour over time.
- The study relied on self-reported questionnaire responses, which may be subject to respondent bias.
- Other factors such as price, product quality, brand image, social influence and electronic word-of-mouth (e-WOM) were not included in the research model.

Future Scope

Future research may extend this study by including respondents from different cities, states and countries to compare consumer behaviour across diverse cultural settings. Researchers may also employ longitudinal studies to examine the long-term effectiveness of influencer marketing. Additional variables such as electronic word-of-mouth (e-WOM), customer satisfaction, brand loyalty, perceived value, social media engagement and influencer–brand congruence may be incorporated into future research models. Furthermore, advanced analytical techniques such as PLS-SEM, Artificial Intelligence, Machine Learning and predictive analytics can be used to gain deeper insights into consumer purchase behaviour. Future studies should also compare the effectiveness of different social media platforms (Instagram, TikTok, YouTube and Facebook) and examine moderating variables such as influencer–brand congruence, electronic word-of-mouth (e-WOM), consumer involvement and parasocial interaction to strengthen the explanatory power of the research model.

CONCLUSION

Social media influencer marketing has become an effective digital marketing strategy for influencing Generation Z consumers. The findings of this study demonstrate that Social Media Influencer Credibility significantly enhances Brand Trust and Consumer Purchase Intention. Influencers who are perceived as trustworthy, knowledgeable, authentic and capable of providing high-quality information positively shape consumer perceptions and encourage purchase decisions. Brand Trust further strengthens this relationship by increasing consumer confidence in endorsed products and brands. The study concludes that organizations should carefully select credible influencers, develop authentic marketing campaigns and build long-term relationships with consumers to maximize the effectiveness of influencer marketing. These findings provide valuable guidance for marketers, businesses and researchers seeking to improve influencer marketing strategies in an increasingly competitive digital environment.

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