

Tahreem Shahid, Mariam Ikram

Navigating the Digital Landscape: Impact of Instagram Influencers' Credibility on Consumer Behaviour Among Gen Z and Millennials

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ABSTRACT

Amidst the online advertising revolution, Instagram influencers have risen to power, exercising remarkable authority in shaping consumer behaviour in the digital media landscape. This article aims to provide an impact of Instagram influencers' credibility on three different forms of consumer behaviour i.e., purchase intention, purchase decision process, and impulse buying. The investigation extends to evaluate the comparison of Generation Z and Millennials in terms of their perceived Instagram influencers' credibility and consumer behaviour. Furthermore, it seeks to develop an understanding of the role of homophily as a mediator between influencers' credibility and consumer behaviour. In this study, authors use the Model of Credibility proposed by Ohanian (1990) and the Purchase Decision Process suggested by John Dewey (1910) to gain deeper insights on how digital media is redefining the buying patterns of consumers. For this purpose, the authors employ survey analysis and collect the data from 350 Instagram users through purposive sampling across Pakistan. The finding of this study suggests that Instagram influencers' credibility has significant positive impact on the consumer behaviour of Gen Z and Millennials. Gen Z is more likely to perceive Instagram influencers as credible and possesses stronger desire to shop or make impulsive buying decisions than Millennials. Moreover, the results elucidate that homophily partially mediates between Instagram influencers' credibility and consumer behaviour. Furthermore, this study reveals that socioeconomic status and qualification level of the Millennials and Gen Z play a significant role to shape their consumer behaviour and perceived influencers' credibility. This study contributes to the existing body of knowledge by shedding light on the changing dynamics of digital advertising within the context of online influencers.

KEY WORDS

Consumer Behavior. Gen Z. Homophily. Instagram. Influencers' Credibility. Millennials.

1 Introduction

Advertising dynamics have changed dramatically over the last few years, and businesses have adopted social media as a bridge to get connected to their target audience in a better way. Among digital advertising strategies, influencer endorsement is one of the most effective, relatively new, and fastest growing techniques. In this, companies of all sizes, from big brands to small start-ups, use influencers on social media to produce positive electronic word of mouth (e-WOM) and thus advertise their products. There are a lot of different online platforms that could be used to practice digital advertising. Instagram is one of such platforms, which is considered as a famous and credible social media platform on which to follow influencers. In the current era, it is nearly impossible to scroll through an Instagram feed without encountering influencer marketing. These Instagram influencers are new age celebrities that promote different products, services, and goods using their accounts to reach potential buyers. People follow them to keep an eye on different trends based on their interests.

Gen Z and Millennials have grown up in the digital age. Their frequent interaction with online influencers qualifies them as a key subject to analyze the evolving dynamics of digital advertising. Millennial generation refers to those people who are born between the year 1981 and 1996, which means they range from age 23 to 38 years old (Dimock, 2019). It has been observed that this generation is highly educated and ambitious, with strong self-realization (Suleman & Nelson, 2011). Moreover, they are highly able to adapt to technology and advancements (Bencsik et al., 2016). On the other hand, generation Z involves people that were born between 1997 to 2012. It means they fall in the age group of 7-22 years old (Dimock, 2019). These people were born in the age of social media and technology while the other generations had to adapt to it over time (Merriman, 2015).

According to Forbes (2016), the increasing trend of influencer endorsement has caused a question regarding their credibility. To address those questions, an insight analysis of Instagram influencers' credibility and consumer behaviour is needed. Therefore, in this study, the researchers attempt to empirically analyze the impact of influencers' credibility on the purchase intention, purchase decision process and impulse buying of online consumers that belongs to Generation Z and Millennials. It also aims to address the mediating role of homophily between source credibility and consumer behaviour. Furthermore, it seeks to develop a close understanding of the differences that Gen Z and Millennials show in terms of their consumer behaviour and perceived Instagram influencers' credibility.

1.1 Digital Media and Advertising

Widespread use of social media has changed the dynamics of advertising and provided marketers a chance to transform their advertising plans and go with emerging trends. Therefore, businesses started to contact online influencers to promote their products, services, and ideas to their target audiences (Breves et al., 2019; Lou et al., 2019). According to Lou and Yuan (2019), a social media influencer is a person that develops ideas, executes them, possesses expertise in their area of interest, has earned a good number of followers, holds marketing value for businesses and regularly creates content for their audience.

Similarly, digital media influencers have the power and determination to manipulate, inform, and persuade the behaviour, beliefs, and attitude of their followers (Dhanesh & Duthler, 2019). Furthermore, they have been seen as a trustworthy entity to create the mindset of public for a certain idea or product (De Veirman et al., 2017). Since influencers are well-connected to their audience, therefore, in Ledbetter & Redd's (2016) point of view, brands are increasingly relying on them by employing them as a communication tool to promote their business and earn brand recognition. Also, to gain the trust of their followers, online influencers share their

daily routine, random happenings, and adventures with them and then utilize that trust to promote articles of different brands through paid content. So, basically the existence of direct and strong bonds between influencers and their followers is key for the brands to reach their target audience. De Veirman et al. (2017) observed that instead of having a talent in a specific area, it is essential for influencers to target high reach by gaining maximum followers in order to achieve success in their field.

1.2 Instagram Influencers' Credibility

Instagram has a significant impact on the daily life of its users because it has over a billion monthly active users and high-level audience engagement in contrast to the other social networking sites (Wise, 2022). Due to the extensive reach of the audience, there is an emerging trend among marketers to employ Instagram for advertising purposes. Moreover, Instagram provides a good opportunity to different brands, companies, or even small businesses to promote their services, ideas, or products in a very attractive and engaging manner through stories, photos, or videos.

Rebello (2017) analysed the perception of 18 years or older Portuguese individuals on the Instagram influencers' credibility, their influence on their buying intentions and the differences, in terms of consumer behaviour, between men and women. It was found that two attributes of influencers i.e., perceived attractiveness and trustworthiness play a bigger role in changing consumer purchase intentions than influencer's perceived expertise. Moreover, it was noticed that females were more impacted by perceived trustworthiness than male consumers.

Similarly, Lee (2019) tried to review how the perceived credibility of sponsored review-based content regarding skincare articles is affected by review length, source expertise, use of promotional words and objective details on the products. The outcomes of the study showed that subject opinions based on the experience of an influencer increase the perceived credibility of the content at a higher rate than objective comments over the features of the article. If we consider the details being shared in any review, then lengthy sponsored review-based content has a positive significant impact on the perceived credibility. Moreover, a negative influence has been witnessed of promotional words on the post reliability. Lastly, the reliability of sponsored review content shared by an influencer with more perceived expertise would be high and vice versa.

1.3 Consumer Behaviour

Nawal (2022) defined consumer behaviour as the analysis of "how consumers make decisions about what they need, want, and desire and how do they buy, use, and dispose of goods" (2022, "What Is Consumer Behaviour?" section, para. 2). To simplify that concept further, consumer behaviour points out what exactly stimulates customers to go for any purchase (DJ Team, 2020).

Kim and Ko explained purchase intention (PI) as the "combination of consumers' interest and the chance of purchasing a product" (2012, p. 1481). It has been noticed that now people mostly consult and rely on social media to explore the features of any product and the reviews of different influencers on that product, and then they make any purchase decision. The reason behind it is that online consumers have so much trust in the content being posted online, especially on Instagram (Brown et al., 2003; Horst et al., 2007; Harris, 2012; Racherla & Friske, 2012). Also, it is becoming very common practice since Instagram is loaded with content based on photos and videos related to different products (Bahtar & Muda, 2016). Therefore, purchase intention is a relevant indicator of an actual purchase and is employed to compute the behaviour of the consumers (Kim et al., 2008; Pavlou, 2003).

In the light of previous studies, there are plenty of factors that control purchase intention positively: perceived value, as a result of perceived price (Chang & Wildt, 1994) and perceived quality (Boulding & Kirmani, 1993; Dodds et al., 1991; Rao et al., 1999), customer satisfaction (LaBarbera & Mazursky, 1983; Yi, 1990), and attitude and preference toward the brand/product (Kim et al., 2010; Kim & Ko, 2010; Kim & Lee, 2009; Lloyd & Luk, 2010). Utilitarian and hedonics are also considered as important factors to direct the intention of the consumers for making a purchase based on any product, idea, or service (Arum & Sung, 2018).

Impulse buying is a phenomenon where a person makes a purchase that is unplanned or conscious in nature and is prompted by some external agents. Its major attributes include unconsciousness, unexpected, and external advertising (Zhang et al., 2018). Aragoncillo and Orus (2018) made a comparison between online and offline channels to identify which one is more likely to provoke impulse buying behaviour in terms of the fashion industry. They concluded that offline channels push people towards impulse buying slightly more than online channels. Secondly, encouraging agents such as variety, easy payment methods and availability of personalized recommendations are extremely helpful to accelerate impulse buying among consumers. Lastly, different interactive platforms also play a very important role to boost impulse buying. In this regard, Facebook and Instagram are considered as most powerful mediums.

1.4 Homophily

In order to examine how video bloggers' fame and the purchase decisions of their followers become influenced by credibility, homophily and emotional attachment, Ladhari et al. (2020) conducted an empirical study in the domain of the beauty industry. Four different dimensions were discussed in this study that include attitude, value, background, and appearance. It has been witnessed that, except for expertise, all three aspects of homophily (appearance, attitude, and values) and emotional attachment have an influence on the vloggers' popularity. In addition, a significant impact on the purchase decision of consumers is related to vloggers fame.

Similarly, Mainolfi & Vergura (2021) assessed the part that fashion influencers play, in both modern and emerging markets, for the adoption of products and articles by consumers. Moreover, they evaluated how homophily, influencers' credibility and engagement impacts the intention of the consumers to buy fashion articles being recommended by the same influencers. It was seen that credibility of fashion bloggers and homophily have a significant impact on the engagement level of the post. Furthermore, high blog engagement and homophily is equal to strong purchase intention toward sponsored products and the viral good name of the blogger. However, while finding the influence of source credibility and influencer homophily on brand trust and perceived quality, Kuster (2017) suggested that source credibility and influencer homophily act as key factors in enhancing perceived quality and brand trust.

Some scholars have studied homophily in the context of customer value co-creation behaviour. For instance, Bu et al. (2022) checked the role of influencer-follower homophily to affect customer value co-creation behaviour. They kept customer value co-creation behaviour as a multi-mediator. However, homophily and customer participation behaviour were moderated by para social relationship. The outcomes of their study revealed that homophily not only positively impacts customer value co-creation behaviour but also positively correlates with purchase intention. Moreover, while analyzing the role of homophily to change the attitude of followers/consumers towards Instagram fashion influencers, Gomez Macias & Rungtaridworakarn (2018) concluded that at an interpersonal level, followers interact with fashion influencers after realising that they both share the same beliefs and values. Some of the respondents showed this desire to change their existing belief systems and align them to the influencer they like. Keeping the Homophily-Heterophily theory as a background to the study, it has been observed that both value and status homophily play an important role to alter the interaction level between influencers and their followers.

1.5 Objectives

The objective of this paper is:

1. To analyze the role of Instagram influencers' credibility in changing different forms of consumer behaviour.
2. To explore the differences that Generation Z and Millennials show in terms of their perceived Instagram influencers' credibility and consumer behaviour.
3. To evaluate the influence of consumers' demographic characteristics on their perceived Instagram influencers' credibility and consumer behaviour.

2 Theoretical Framework

The theoretical framework of this research paper is based on Ohanian's (1990) model of credibility and the Purchase Decision Process.

2.1 Ohanian's (1990) Model of Credibility

The credibility of an endorser is a key factor that can impact the consumer behaviour of the audience and amazingly, advertisers are so well-aware of the fact that they can maximize the persuasiveness of the message by employing highly credible sources (Desarbo & Harshman, 1985). The term *source credibility* is normally hired to highlight the traits of the sender that leave a great influence on the level of acceptance for the message on the receiver's end (Ohanian, 1990). Source credibility is based on three dimensions that include trustworthiness, expertise, and attractiveness (Ohanian, 1990).

Hovland, Janis and Kelley defined expertise as "the degree to which endorser is taken as a source of valid claims by the audience" (1953, p. 21). Communicators with high expertise are considered as if whatever information they are sharing is based on practical knowledge (Desarbo & Harshman, 1985). Therefore, it can be concluded that expertise of source has a high influence on the word of mouth of influencers. The recommendation of an endorser with great expertise is more powerful than that of an endorser with average expertise (Jamil & Rameez ul Hassan, 2014). McCracken stated the trustworthiness of the source as "the perceived willingness of the speaker to make valid assertions" (1989, p. 311). There are numerous studies that advocate and admire the significant role of trustworthiness in influencing the consumers' purchase intention and their buying attitudes. Lou and Yuan (2019) explored that how the effectiveness of influencer marketing is being influenced by consumer perceived trustworthiness. They found that perceived trustworthiness of the influencers has a positive impact on the trust of followers in brand-based content.

Considering attractiveness as one of the most important dimensions of source credibility, it has been very frequently employed by different researchers to measure the effectiveness of celebrity endorsements in terms of consumers' attitude and buying patterns (e.g., Djafarova & Rushworth, 2017; Joseph, 1982; Ohanian, 1990). It has been observed that the level of social media influencers' attractiveness in their display picture and feed posts are important factors that help users to decide whether or not to follow those profiles (Djafarova & Rushworth, 2017).

2.2 Purchase Decision Process

To develop a better understanding and command of the way influencers control the buying patterns of consumers in both online and offline purchases, in 1910, John Dewey first introduced five important steps that a consumer goes through while making a purchase decision. He was an American philosopher and fundamentally known as a pioneer in functional psychology (Encyclopedia Britannica Online, n.d.).

Need recognition is the first step of the purchase decision process, where consumers analyze and identify their needs and desires to determine the kind of items that would help them to achieve internal satisfaction (Park & Cho, 2012). The second step in the purchase decision process is information search. In this step, consumers utilize multiple sources to gain a detailed overview on the product specifications. Consumers enter the evaluation stage, when they successfully recognize the products and brands that would be able to satisfy their needs and desires. In this step, consumers attempt to make a comparative analysis between different features of the same products from different brands or companies such as price, warranty etc. and design their purchase decision accordingly (Park & Cho, 2012). Purchase Decision is a turning point for the consumer since they have already gathered all the necessary information. They have assessed the relevant product, analysed it from all angles and are therefore, ready to make an actual purchase decision. Before making an actual purchase, consumers have certain expectations in their mind regarding the product they intend to buy (Park & Cho, 2012). After buying that product, their experience would determine and affect their relationship with that brand in the future. For instance, if they have a great experience with a product from a particular brand, then in future they will intentionally explore more products from the same brands (Spotler, 2018).

2.3 Conceptual Framework

The conceptual framework designed for this research paper is explained in figure 1.

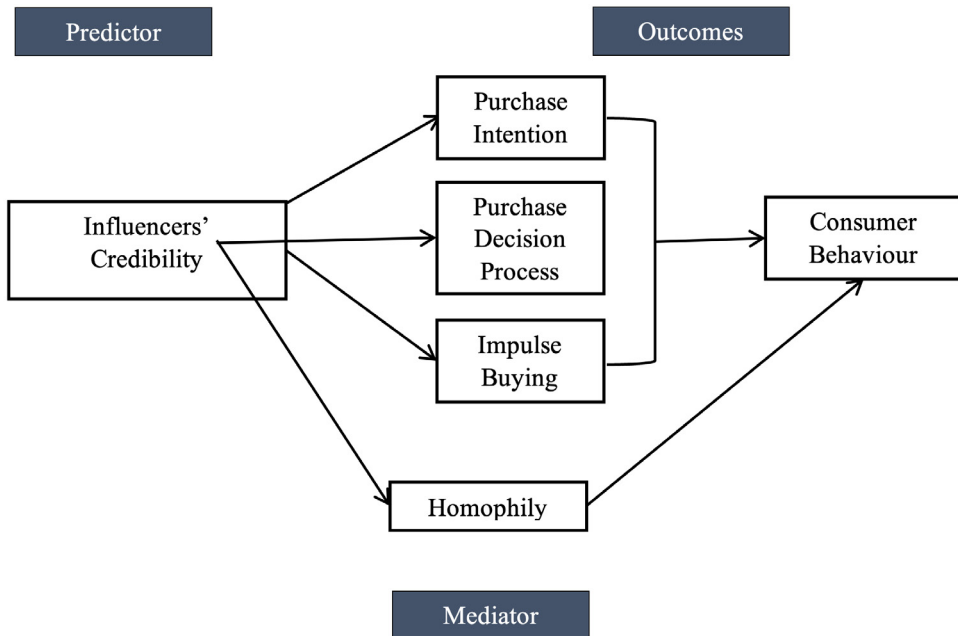


FIGURE 1: Model of influencers' credibility and consumer behaviour proposed for this study

Source: own processing, 2024

3 Methodology

In this study, the researchers have employed a quantitative method i.e., survey analysis. Since this study is aimed at demonstrating the relationship between concepts and variables, and studying different concepts quantitatively, therefore, a deductive approach has been used by the researcher. The target population of this study are Pakistani Instagram users that belongs to two categories based on their age. These categories include Generation Z and Millennials. In this study, the researcher uses a technique of non-probability sampling called purposive sampling to select potential respondents i.e., Instagram users for the purpose of data collection. In addition, the researcher has selected 350 respondents as a sample size and gathered the data from them.

In order to evaluate the influence of Instagram influencers' credibility on different forms of consumer behaviour, the researcher uses a questionnaire as a research instrument to gather the desired responses from the targeted respondents of the study. The questionnaire is designed in the light of previous literature, and Google Docs is used by Instagram users to fill it in online. At the beginning of the survey, respondents are informed about the purpose of the research and the length of the survey. They are also told that the respondent would be kept completely anonymous with guaranteed confidentiality.

3.1 Research Questions

RQ1: Is there a significant difference in perceived Instagram influencers' credibility and the consumer behaviour of male and female consumers?

RQ2: Does consumers' qualification level influence their perceived Instagram influencers' credibility and consumer behaviour?

RQ3: How does consumers' socio-economic status influence their perceived Instagram influencers' credibility and consumer behaviour?

RQ4: Is there any significant difference in perceived Instagram influencers' credibility and the consumer behaviour of Generation Z and Millennials?

RQ5: How does homophily play the role of mediator between Instagram influencers' credibility and consumer behaviour?

3.2 Research Hypotheses

To achieve the objectives, the researcher has formulated the following hypotheses:

H₁: Credibility of Instagram influencers will have a significant positive impact on the purchase intention of both Generation Z and Millennials.

H₂: Credibility of Instagram influencers will influence the purchase decision process of both Generation Z and Millennials in a significant positive manner.

H₃: Credibility of Instagram influencers will have a significant positive impact on the impulse buying of both Generation Z and Millennials.

4 Results

To test each hypothesis and research question according to the objectives of the study, appropriate statistical analysis has been applied. Firstly, a description of the sample is given, followed by a reliability analysis. With that being explained, regression analysis has been discussed. Lastly, to reveal the significant differences in Generation Z and Millennials on perceived Instagram influencers' credibility and consumer behaviour, independent-sample T Tests have been used.

4.1 Reliability of the Questionnaire

The reliability of the questionnaire that the researcher obtained is given below.

Research questionnaire	
No. of items	Cronbach's alpha
31	0.76

TABLE 1: Reliability of the questionnaire

Source: own processing, 2024

4.2 Analysis of Respondents' Demographics

Measure	Items	<i>f</i>	Percentage
Gender	Male	147	42
	Female	203	58
Age	Generation Z	152	43.4
	Millennials	198	56.6
Qualification	Under matric	15	4.3
	Matric	16	4.6
	FA/FSc	32	9.1
	BA/BSc	128	36.6
	MA/MSc	107	30.6
	Mphil or above	52	14.9
Income status	Earning	149	42.6
	Not earning	201	57.4

TABLE 2: Demographic characteristics of the respondents (N=350)

Source: own processing, 2024

4.3 Comparison of Perceived Influencers' Credibility and Consumer Behaviour Between Male and Female Consumers

RQ1: Is there a significant difference in perceived Instagram influencers' credibility and consumer behaviour between male and female consumers?

Variables	Men		Women		<i>t</i> (298)	<i>p</i>	95% CI		Cohen's <i>d</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			<i>LL</i>	<i>UL</i>	
IC	17.45	2.8	17.4	3.07	0.16	0.36	-0.57	0.68	0.01
CB	40.28	5.96	39.51	5.22	1.27	0.2	-0.41	1.95	0.13

Note: IC= influencers' credibility, CB= consumer behaviour

TABLE 3: Mean, standard deviation and *t*-values for men and women on influencers' credibility and consumer behaviour

Source: own processing, 2024

Table 3 showed mean differences across gender. Findings indicated non-significant mean differences in influencers' credibility with $t(348) = 0.16, p > 0.05$. The value of Cohen's d was .01, which indicates a small effect size. Findings indicated non-significant mean differences in consumer behaviour with $t(348) = 1.27, p > 0.05$. The value of Cohen's d was .13. Results showed that men ($M = 17.45, SD = 2.80$) and women ($M = 17.40, SD = 3.07$) exhibit almost the same scores in influencers' credibility. Results showed that men ($M = 40.28, SD = 5.96$) and women ($M = 39.51, SD = 5.22$) exhibited almost the same score in consumer behaviour with a slight difference.

4.4 Impact of Consumers' Qualification Level on Perceived Influencers' Credibility and Consumer Behaviour

RQ2: Does consumers' qualification level influence their perceived Instagram influencers' credibility and consumer behaviour?

Qualification	Statistical Measures	Influencers' Credibility	Consumer Behaviour
Under Matric	M	17	41.13
	SD	2.69	5.47
Matric	M	19.06	43.18
	SD	1.80	6.05
FA/FSc	M	17.53	38.06
	SD	3.02	5.85
BA/BSc	M	16.81	39.11
	SD	2.97	5.60
MA/MSc	M	18.15	40.38
	SD	2.81	5.39
MPhil or above	M	16.98	40.19
	SD	3.12	4.96
	F	3.84	2.72
	p	0.002	0.02
	Post Hoc	1<2>3>4<5>6	1<2>3<4<5>6
	η^2	0.05	0.03

* $p < .05$. ** $p < .01$. *** $p < .001$.

TABLE 4: Mean, standard deviations and one-way ANOVA analysis of variance in influencers' credibility and consumer behaviour across different levels of qualifications

Source: own processing, 2024

Table 4 shows that mean, standard deviation and F -value for the different qualification categories i.e., under matric, matric, FA/FSc, BA/BSc, MA/MSc, and MPhil or above, across the variables that include influencers' credibility and consumer behaviour. Results indicate significant mean differences in influencers' credibility with $\{F(5, 344) = 3.84, p < .05\}$ and consumer behaviour with $\{F(5, 344) = 2.72, p < .05\}$. The value of eta square across influencers' credibility is $\eta^2 = .05$ that indicates a small effect size, whereas its value across consumer behaviour is $\eta^2 = .03$ that also indicates small effect size.

4.5 Impact of Consumers' Socio-Economic Status on Perceived Influencers' Credibility and Consumer Behaviour

To evaluate the influence of consumers' socio-economic status on perceived influencers' credibility and consumer behaviour, the researcher has used One-way ANOVA.

RQ3: How does consumers' socio-economic status influence their perceived Instagram influencers' credibility and consumer behaviour?

Variables	Earning		Not earning		<i>t</i> (348)	<i>p</i>	95% CI		Cohen's <i>d</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			<i>LL</i>	<i>UL</i>	
IC	18.13	2.73	16.90	3.02	3.93	0.00	0.61	1.85	0.42
CB	41.60	5.45	38.53	5.26	5.31	0.00	1.93	4.20	0.57

Note: IC= influencers' credibility, CB= consumer behaviour

TABLE 5: Mean, standard deviation and *t*-values for earning and not earning on influencers' credibility and consumer behaviour

Source: own processing, 2024

Table 5 shows mean differences across income status. Findings indicated significant mean differences in influencers' credibility with $t(348) = 3.93, p < 0.05$. The value of Cohen's *d* was 0.42 which indicates a small effect size. Findings indicated significant mean differences in consumer behaviour with $t(348) = 5.31, p < 0.05$. The value of Cohen's *d* was 0.57. Results showed that earning exhibited a higher score in influencers' credibility ($M = 18.13, SD = 2.73$) when compared to not earning ($M = 16.90, SD = 3.02$). Results showed that earning exhibited a higher score in consumer behaviour ($M = 41.60, SD = 5.45$) when compared to not earning ($M = 38.53, SD = 5.26$).

4.6 Comparison Between Generation Z and Millennials

Independent-sample T-test is employed to examine if there is any significant difference in perceived Instagram influencers' credibility and the consumer behaviour of Generation Z and Millennials.

RQ4: Is there any significant difference in perceived Instagram influencers' credibility and the consumer behaviour of Generation Z and Millennials?

Variables	Generation Z		Millennials		<i>t</i> (348)	<i>p</i>	95% CI		Cohen's <i>d</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			<i>LL</i>	<i>UL</i>	
IC	17.79	2.94	17.14	2.95	2.06	.04	.02	1.27	0.22
CB	41.10	5.66	38.86	5.27	3.80	0.00	1.08	3.40	0.40

Note: IC= influencers' credibility, CB= consumer behaviour

TABLE 6: Mean, standard deviation and *t*-values for Generation Z and Millennials on influencers' credibility and consumer behaviour

Source: own processing, 2024

Table 6 shows mean differences between Generation Z and Millennials. Findings indicated significant mean differences between Generation Z and Millennials in influencers' credibility with $t(348) = 2.06, p < 0.05$. The value of Cohen's *d* was 0.22 which indicates a small effect size. Findings indicated significant mean differences between Generation Z and Millennials in consumer behaviour with $t(348) = 3.80, p < 0.05$. The value of Cohen's *d* was 0.40. Results

showed that Generation Z exhibited higher scores in influencers' credibility ($M = 17.79$, $SD = 2.94$) as compared to Millennials ($M = 17.14$, $SD = 2.06$). Similarly, Generation Z exhibited higher scores in consumer behaviour ($M = 41.10$, $SD = 5.66$) when compared to Millennials ($M = 38.86$, $SD = 5.27$).

4.7 Mediating Role of Homophily Between Influencers' Credibility and Consumer Behaviour

In order to analyze the mediating role of homophily between influencers' credibility and consumer behaviour, the researcher has applied simple mediation analysis using PROCES.

RQ5: How does homophily play the role of mediator between Instagram influencers' credibility and consumer behaviour?

Effects	B	95% CI	
		LL	UL
Total	0.75	0.57	0.93
Direct	0.51	0.34	0.68
Indirect	0.23	0.14	0.33

** $p < .001$

TABLE 7: Direct and indirect effect of influencers' credibility on consumer behaviour ($N = 350$)

Source: own processing, 2024

Table 7 shows the total, direct, and indirect mediation effects of influencers' credibility on consumer behaviour through homophily. The R^2 value of 0.09 indicates that Influencers' Credibility explained 9% variance in Homophily with $F(1, 348) = 37.30$, $p < .001$. The R^2 value of .31 indicates that influencers' credibility and homophily explained the 31% variance in consumer behaviour with $F(2, 347) = 78.10$, $p < .001$. The R^2 value of .16 indicates that the total model explains the 16% variance with $F(1, 347) = 66.97$, $p < .001$. The indirect and direct effects confirmed the partial mediating effects of homophily between influencers' credibility and consumer behaviour.

4.8 Association Between Influencers' Credibility and Purchase Intention

Linear regression is used to investigate the association between influencers' credibility and purchase intention.

H_1 : Credibility of Instagram influencers will have a significant positive impact on the purchase intention of both Generation Z and Millennials.

Variable	B	β	SE	t
Constant	6.36	-	0.61	10.31
Influencers' Credibility	0.24	0.35	0.03	7.11
R2	0.12			
p-value	0.00			

TABLE 8: Regression coefficients of influencers' credibility on purchase intention

Source: own processing, 2024

Table 8 shows the impact of influencers' credibility on purchase intention. The value of beta is .35, which means that a change in the independent variable, i.e., Influencers' Credibility, by one unit, will bring about the change in the dependent variable i.e., Purchase Intention, by .35 units. Also, the value of p is 0.00, which is less than 0.05; hence we can say that there is a significant relationship between influencers' credibility and purchase intention. moreover, r^2 -value is 0.12, which means that influencers' credibility causes 2% change in purchase intention.

4.9 Association Between Influencers' Credibility and Purchase Decision Process

In order to examine the association between influencers' credibility and purchase decision process, the author has applied linear regression.

H_2 : Credibility of Instagram influencers will influence the purchase decision process of both Generation Z and Millennials in a significant positive manner.

Variable	B	β	SE	t
Constant	12.57	-	0.87	14.36
Influencers' Credibility	0.31	0.32	0.05	6.4
R2	0.106			
p-value	0			

TABLE 9: Regression coefficients of influencers' credibility on purchase decision process

Source: own processing, 2024

Table 9 shows the impact of influencers' credibility on purchase decision process. The R^2 value of .106 revealed that the predictor variable explained .6% variance in the outcome's variable with $F=41.04$, $p=.000$. The findings revealed influencers' credibility positively predicted purchase decision process ($\beta=.32$, $p<0.05$).

4.10 Association Between Influencers' Credibility and Impulse Buying

In order to evaluate the association between influencers' credibility and impulse buying, the author has employed linear regression.

H_3 : Credibility of Instagram influencers will have a significant positive impact on the impulse buying of both Generation Z and Millennials.

Variable	B	β	SE	t
Constant	7.77	-	0.62	12.47
Influencers' Credibility	0.18	0.27	0.03	5.33
R2	0.076			
p-value	0			

TABLE 10: Regression coefficients of influencers' credibility on impulse buying

Source: own processing, 2024

Table 10 shows the impact of influencers' credibility on impulse buying. The R^2 value of .076 revealed that the predictor variable explained the 7.6% variance in the outcome's variable with $F=28.42$, $p=.000$. The findings revealed influencers' credibility positively predicted impulse buying ($\beta=.27$, $p<0.05$).

5 Discussion

In this study, researchers propose in total three hypotheses and five research questions. First, regression have been applied to observe the relationship between independent and dependent variables. Moreover, to investigate and compare the means of Generation Z and Millennials, an independent-sample T-test has been adopted by the researchers. A detailed discussion on all the research questions and hypotheses, accompanied by the respective tests that the authors have used to analyze them and their results, is given below.

The researchers aim to explore the role of Instagram influencers' credibility in changing the consumer behaviour of Generation Z and Millennials. Regarding consumer behaviour, the focus of the authors is only upon purchase intention, purchase decision process, and impulse buying behaviour. After testing the first hypotheses, it has been found that influencers' credibility has a significant positive impact on the purchase intention of the consumers. It predicts that higher levels of credibility develop a higher level of purchase intention among consumers. This result can be supported through one of the previous studies conducted by Rebelo (2017), who found that the relationship between Instagram users' perceived credibility of an influencer and their purchase intention is verified and positive. Therefore, it can be concluded that the more attractive, expert, and trustworthy an Instagram influencer is perceived to be, the more likely he or she will influence the buying intention of consumers in a positive manner. The results of the second hypothesis reveal that influencers' credibility has a significant positive impact on the purchase decision process. It indicates that the higher the consumers' perceived credibility of the Instagram influencer, the easier the process would be for them to determine what products and services will best fit their needs.

The findings of the third hypothesis indicate that there exists a significant positive relationship between impulse buying by consumers and source credibility being explained by Ohanian (1990). It means that a high level of Instagram influencers' credibility propagates high levels of impulse buying behaviours among Generation Z and Millennials. Hence, this study approves the hypothesis which claims that there is an influence of influencers' credibility on the impulse buying behaviour of consumers. The results are consistent with the findings of Wang & Gao's (2020) research, which concluded that the characteristics of influencers have a positive impact on consumers' impulse buying behaviour by exciting their emotions, whereas characteristics of influencers include their credibility, attractiveness, and professional knowledge.

The research questions investigate the significant differences of Generation Z and Millennials on their perceived influencers' credibility and consumer behaviour. For that purpose, the authors have employed an independent-sample T-test across two age groups. The results elucidate that age does have a significant impact on consumer behaviour and perceived Instagram influencer credibility. Generation Z possess higher consumer behaviour than Millennials. In addition, Generation Z perceives Instagram influencers as more credible than do Millennials. To analyze the role of homophily as a mediator between Instagram influencers' credibility and consumer behaviour, researchers performed a simple mediation analysis using PROCESS. It has been found that there exists a partial mediating effect of homophily between influencers' credibility and consumer behaviour. Therefore, it can be concluded that homophily also has an influence on the consumer behaviour of Instagram users.

The researcher has addressed the research question that inquires about the role of respondents' demographics like gender, age, income status, and qualification, on their consumer behaviour and perceived Instagram influencers' credibility, by using different tests. First of all, the t-test is applied by the researcher across the gender of the respondents. Findings reveal that there is no significant difference across male and female respondents to the study in terms of their consumer behaviour and perceived Instagram influencers' credibility. Both men and women show similar patterns whether they buy any product/service, or they consider any online influencer as expert, attractive or trustworthy. This result contradicts a previous

study conducted by Rebelo (2017), who reported that there exists a significant difference in the perceived credibility of male and female Portuguese. One of the major reasons for that contradiction can be geographical and cultural differences in the respondents (Pakistani and Portuguese). To investigate the research question that asks how respondents' qualifications influence their consumer behaviour and perceived influencer credibility, authors applied one-way ANOVA across different levels of qualifications. The results indicate significant mean differences in influencers' credibility and consumer behavior.

Similarly, the role of the income status of research participants to impact their consumer behaviour and perceived influencer credibility is examined by using a t-test. The results elucidate that income status does have a significant impact on consumer behaviour and perceived Instagram influencer credibility. Respondents who earn have high consumer behaviour and perceived influencer credibility than those who do not earn. In simple words, people with some sort of income are more likely to indulge in buying products and rely on Instagram influencers for making purchase decisions, than those who have no source of income.

6 Conclusion

To conclude the findings, the study claims that online advertising is a significant tool to impact the buying patterns of both Millennials and Gen Z. Instagram influencers with high perceived credibility have great power to develop the interest of consumers in a particular product and thus increase their chance to buy it. Millennials and Gen Z rely on such influencers to identify their needs or to explore different items that fit their needs best. This study confirms the significance of influencers' perceived credibility over the impulsive decisions of consumers. Millennials and Gen Z with higher perceived influencers' credibility are likely to make an unplanned purchase. Additionally, the findings of this study indicate the importance of socioeconomic status in shaping the consumer behaviour of Millennials and Gen Z. Individuals with some sort of income have flexible budgets and so they are more likely to shop for any product, service or idea than those who do not earn.

Furthermore, this study reveals that gender does not cause any difference in the consumer behaviour of both Millennials and Gen Z. However, each qualification level of the respondents has been observed to possess different influence on their perceived influencer credibility and consumer behaviour. This study claims that age plays a remarkable role in perceiving influencers' credibility and the consumer behaviour of the respondents. As compared to Millennials, Gen Z is more likely to perceive Instagram influencers as attractive, trustworthy and expert. In the same way, Gen Z possess a stronger desire to shop or make impulsive buying decisions than Millennials.

Moreover, results confirm that homophily play the role of mediator between influencers' credibility and consumer behaviour. In simple words, the higher the credibility of the Instagram influencers, the greater the tendency of consumers to bond with them on the basis of common factors like demographics, interests or behaviours which in turn results in higher chances to display purchase intention or impulse buying behaviours for Millennials and Gen Z.

Succinctly, source credibility plays a pivotal role in shaping the consumer behaviour of Millennials and Gen Z. Therefore, this study can also be helpful for brands/businesses to make an informed advertising strategy and have deep insights on who they should really hire to advertise their products, by keeping their perceived credibility and the demographics of their target audience in mind.

6.1 Theoretical and Managerial Implications

The outcomes of this study advocate various implications for different brands, businesses, and marketers alike that intend to engage digital age influencers as their advertising tool. It is also very useful for the people that are inspired to be influencers and intend to make their career out of it. This study provides brand managers with tactical guidelines regarding influencer selection criteria. By knowing the consumer's involvement with the products, marketers can choose the right influencer for the product's promotion. Having the right influencer endorsing the right product, i.e., having a perfect product-match up proposition, is crucial for achieving a successful brand communication and a strong presence in social media.

This empirical research adds value to the literature based on the potential of Instagram influencers to impact different forms of consumer behaviour. Firstly, it has filled an academic gap by discussing how different forms of consumer behaviour are being influenced by the influencers' credibility. Secondly, the study contributes to the academic research by comparing Generation Z and Millennials for their consumer behaviour and perceived Instagram influencers' credibility.

6.2 Recommendations for Future Research

The researchers propose the following recommendations while keeping the pivotal role of influencer advertising in mind:

1. Comparative analysis among rural and urban populations can provide some interesting outcomes on the difference in consumer behaviours based on their demographics.
2. Content analysis on engagement levels of different influencers with different ranges of followers and areas of expertise would assist brands when choosing any influencer for their campaigns.
3. Like Instagrammers, the influence of creators on other social platforms, for instance, YouTube, TikTok etc., can also be observed to provide insights into influencer advertising from some other viewpoint.
4. Longitudinal studies can be employed to track the changes in consumer buying patterns over time.
5. Assessment of emerging trends in influencer marketing such as virtual influencers, augmented reality (AR) etc., can be conducted in future.

6.3 Limitations of the Study

This study has a few limitations that should be kept in mind while conducting any future research. This study has analyzed consumer behaviour in the context of a few Instagram influencers and consumers' demographic characteristics only. However, there are countless other factors in their lives that might have contributed to design their buying patterns. Therefore, consumer behaviour cannot be fully determined or predicted in terms of Instagram usage only. Another limitation of the current research is social desirability bias by the survey respondents, that in an effort to conform to societal norms, may present themselves in a favourable light, regardless of their true feelings or actual behaviour.

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Authors



Tahreem Shahid, Mphil

University of Sargodha in Sargodha
Faculty of Arts and Humanities
University Road,
401 00 Sargodha
PAKISTAN
tahreemshahidofficial@gmail.com
ORCID ID: 0009-0008-4624-2984

Tahreem Shahid has completed her Mphil in Communication and Media Studies from the University of Sargodha. Her areas of interest include digital advertising.

Mariam Ikram, PhD.

University of Sargodha in Sargodha
Faculty of Arts and Humanities
University Road,
Sargodha, 40100
PAKISTAN
mariam.ikram@uos.edu.pk
ORCID ID: 0009-0009-4860-5117



Mariam Ikram is a PhD. Scholar at Deakin University, Australia and a member of the Faculty of Arts and Humanities at the University of Sargodha, located in Sargodha, Pakistan. She has completed her MS in Communication Studies at Punjab University and is currently working as a lecturer at the Department of Communication and Media Studies. She teaches courses at the undergraduate, graduate, and postgraduate levels. Her areas of interest include Green southern criminology, political ecology, climate communication, media literacy, global public relations, digital advertising, and international communication.