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Influencer marketing in the current era is creating a new frontier for virtual opportunities.

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Influencer marketing in the current era is creating a new frontier of virtual opportunities

ABSTRACT

Purpose	*The mainfocus of this paper is to determine the changing landscape of influencer marketing, particularly aiming on key trends such as niche specialization, platform growth, content evolutionand the influence of technological advancements like Web 3.0. It also help to understand how the changes brand–influencer relationships and influence audience engagement.*
Design / Methodology / Approach	*The study revolves round the conceptual and descriptive approach, focussng on recent developments in digital marketing. It analyzes the industry trends such as the rise of short-form video platforms (e.g., TikTok, Instagram Reels, YouTube Shorts), increased in online activity during COVID-19, and the existence of social commerce and performance-based marketing models.*
Findings	*The study finds that influencer marketing has under went significant transformation, specially after 2020. The findings include:* • *A shift from broad-based influencers to expert andniche-driven creators* • *The widespread of reels or shortvideo content* • *The rise of social commerceattached withdirect shopping features* • *The growing impact of Web 3.0 technologies leading todecentralization* • *A stronger focus on authenticity, transparency, and ethical behavior as the most important motivators of audience trust*
Research Limitations	*The findings are restricted to a specific region so it may vary across market segments and other regions.*
Practical / Policy Implications	• *Brands should associate with* **niche influencers** *for specific segments.* • *Marketers should give more importance to* **strategies which are mainly video based.** • *Businesses can use influencer marketers to capture consumers attention.* • *Marketers must ensure transparency and ethical standards in influencer's practices.*
Originality / Value	*This work provides information on current trendof influencer marketing by integrating several dimensions such as content evolution, technological innovation (Web 3.0)and changing expectations of audiences. It contributes to existing knowledge by highlighting the shift toward authenticity-focused marketing ecosystem and value-driven, decentralized.*

KEYWORDS

Influencer Marketing • Expertise-Driven Engagement • Social Commerce • Brand Recognition • Long-Term Collaborations • Sustained Engagement • Web 3.0 Technologies • Social Responsibility • Community-Building • Value-Driven Model • Decentralized Communities • Technological Innovations.

JEL CLASSIFICATION CODES

JEL Classifications: M31, D12, M37

1. Introduction

Background of the study

During the 20th century, the perception and purchase behaviour of consumers were highly influenced by celebrity endorsement, as it was believed that their popularity would translate into sales and loyalty. Influencer marketing mainly evolved out of the domain of celebrity endorsement, where the renowned personality from sports, music and films acts as the face of particular brands across various traditional media like printed advertisements, television and radio. It helps in leveraging the appeal and aspirational status of celebrities to generate brand trust and recall. The concept of influencer marketing has gradually evolved from celebrity endorsement, which is used in the advertisement of various products and services.

Advertisement

Initially, commercials play an important role in stimulating the consumer's mind. Lately, almost all companies use advertising as a basic tool to promote their goods and services, as information is conveyed to innumerable people effectively and efficiently. According to Ohanian (1991), advertising plays a crucial role in deciding consumers' purchase intention, and it also becomes necessary for the companies to use all probable tools and techniques for pursuing consumers using different types of advertising campaigns for offering their products and services

Celebrities

Erdogan (1999) believed that celebrities are easily recognised by a huge number of people as they have their own distinct characteristics, styles and skills that are not usually possessed by most common people in society. Different types of celebrities can include actors (Hrithik Roshan) and actresses (Kareena Kapoor), sports personalities (Ronaldo, Messi) and many more.

Celebrity endorsement

Khatri (2006) concluded that celebrity endorsements are marketing strategies for captivating consumers. Nowadays, marketers promote their brands through celebrities to create a unique impact about their brands on consumers' minds. It may lead to high expenditure, but it is also considered a strong strategic tool for earning revenue. Although the fate of the brand is not determined by the celebrities, as there is no assurance of sales generation but it gives a popularity to the products or services offered in the market. It further enhances the expectation of the customers as a celebrity is giving assurance about the product or service, but it may also fail sometimes.

Influencer Marketer

Influencer marketers are considered opinion leaders who act as celebrities or friends with the widespread emergence of social media. They are also known as self-made "microcelebrities". (Evans et al., 2017). Social media influencers are bringing in a unique and improved version of marketing techniques. Celebrities are influencing marketing campaigns that help in transferring the value and image of the endorsers for promoting brands (Cheah, Ting, Cham, & Memon, 2019). Influencers derive their recognition from their social media activities through the posts of various types of content, which are done in collaboration with their followers. (Hu et al., 2020; Schouten et al., 2019). They normally target an audience who shares common interests, and they act as virtual friends. The

Influencer marketers normally act as trustworthy (Lou & Yuan, 2019) and credible (Sokolova & Kefi, 2019)) as they target specific audiences rather than conventional celebrities. They are experts in their respective areas (Rahman, Saleem, Akhtar, Ali, & Khan, 2014), as a consequence of which the followers rely on their views that further influence their purchase decisions, thereby revealing the impact of social media (Casaló et al., 2020, Schaefer, 2012)

Influencer Marketer and Ready-to-wear choices

The fashion industry plays a significant role in the world economy (McKinsey& Company, 2016). The fashion industry is dynamic in nature, as consumer preferences change rapidly towards ready-to-wear garments, and it happens because the companies promote and position their clothing brands in that way (Rahman, Saleem, Akhtar, Ali, & Khan, 2014). Clothes are a necessity as people need to dress and wearing stylish and fashionable clothes enhances the status of people (Kim, Lloyd, & Cervellon, 2016).Generally, it has been seen that consumers use social networking sites as a source that inspires their clothing behaviour and consequently, technology affects the shopping behaviour (Aragoncillo & Orús, 2018). Influencer marketers represent a section that can influence online customers the most.

Generation -Z

Generation Z is considered theDigital Natives (Digital Research Institute 2023) who enjoyed the internet and smartphones from their infancy. They are the ones who were born between 1997 to 2012, and they are considered to be the target segment of the influencer marketers, as they are digitally highly skilled and prefer social networking. Their continuous connectivity has changed their style of communication, span of attention and informational access. They have grown up with TikTok, YouTube, and Instagram. Research conducted by Reed Brand Communication reveals that Generation Z uses social media for following famous personalities, communicating with friends, and also for motivational and entertainment purposes.

2. Literature Review

Lately, influencer marketers play an important role in shaping purchasing behaviours of generation Z (born between 1997 to 2012) as they are the first generation who were completely unaware about the world without internet and smartphones. This literature review mainly focussed on certain parameters that influence the behaviour and purchase intention of the ready to wear fashion quality among the Gen Z.

Key Influencer Attributes and Gen Z

Authenticity

Authenticity primarily refers to the degree of genuineness of the endorsed goods, the sincerity with which the content is presented, and the alignment between what the influencer presents and their own personality. Research conducted shows that Authenticity is a significant dimension that assures the credibility of the influencers, mainly for Gen Z.

Singh (2024) opined that the content of the influencer alone will not increase the purchase frequency. Authenticity plays a significant role as it enhances the trust that increases the purchase intention of consumers.

Pereira et al (2023) revealed that authenticity is directly related to the purchase intention of Gen Z.

Hoang D.P. et al (2024) also revealed that authenticity is one of the influential factors that influence the purchase intention of consumers.

The findings are also aligned with the credibility theory, which revealed that the credibility of a communicator comprises traits like trustworthiness, expertise and authenticity..

Trustworthiness

Trustworthiness presents the degree to which an influencer is perceived as reliable, honest and believable by the followers. It is an important element that determines the persuasiveness of influencer marketing.

Singh(2024) revealed that trust is also positively associated with the purchase frequency of Gen Z .

Pereira et al (2023) opined that different aspects of credibility that including trustworthiness, are positively related to purchase intention.

Hoang D.P. et al (2024) said that Vietnamese Gen Z are more inclined towards perceived credibility, and it is one of the most important contributors. Among the various factors of credibility, trustworthiness is one of the crucial factors in purchase decisions.

Expertise

The perceived skill, knowledge, or competency is considered significant as it is related to their endorsement (in fashion) that ultimately leads to a reduction in risk and an enhancement of credibility.

Dwisyah, N. A et al. (2025) reported that the expertise of influencers is an important factor influencing purchase intention.

Periera et al (2023) also revealed that expertise is directly related to Gen Z's intention to purchase.

Ashraf et al (2023) opined that credibility is enhanced through the expertise of influencer's which indirectly influences the purchase decision of Gen Z in India

Content Quality / Visual Quality

Content quality refers the degree to which the creativity, storytelling, and visual appeal are followed while the message is presented.

Dwisyah, N. A et al. (2025) reported that attractiveness and content quality influence the purchase intention of Gen Z.

Hoang D P et al(2023) revealed that the entertainment value of influencers' content is not only what has been conveyed, but it also refers to how it was conveyed.

Periera et al (2023) signified that content quality also influences attractiveness and authenticity dimensions.

Gen Z Purchase Intentions and Behaviour

Gen Z are socially aware digital natives who are more inclined towards overt advertisements. Their intention to purchase is influenced by relevant content and various other factors.

- **Exposure and Effect**: Singh (2024) revealed that exposure is not the only factor that leads to the purchase decision of Gen Z, along with it credibility and trustworthiness of the influencer play a significant role.
- **Mediation by trust/ credibility**: Vilas Chavare P et al (2024) also revealed that attractiveness or expertise mainly operated through credibility and authenticity and expertise is mediated by trust that influences Gen Z's purchase intention.
- **Role of Entertainment/ Emotional Appeal:** Hoang D P et al (2023) believed that Gen Z are very much influenced by content relevance, peer recommendation and entertainment factors of a content.

- **Platform/Format effects:** Sufianur, M., et al. (2025) find that differences in platforms also have a huge impact on the expectation of content quality, content style and credibility (Example- Expertise or authenticity differs on Instagram and TikTok.

2.1 Research Gap

Research work has been carried out extensively to analyze the relationship between the fashion sense of youth and social media marketing in West Bengal. But a gap remains in how the ready-to-wear clothing preferences of Generation Z are shaped by influencer marketers in South West Bengal. Although a lot of studies were conducted previously on offline and online retail experiences, they overlooked the regional cultural preferences. Research was conducted by Islam(2024), where he highlighted the growing interest of Gen Z consumers in fast fashion brands in Kolkata. No attention where paid in rural and semi-urban districts where influencers' effectiveness could be mediated by cultural and socio-economic factors. A study conducted by Djafarova and Bowes (2021) and Nash and Shulman (2022) also indicated that, except in eastern India, the purchasing power of the youth is highly influenced by social identity and the credibility of an influencer in other parts of India. Adding to it, the trade-off between conventional digital influence and traditional family purchase norms, micro influencers' network and festival-driven seasonal demand received little empirical attention, which increased the need for localized research in West Bengal.

3. Research Methodology

Objective of the study

- To study the extent to which influencer marketers influence Gen Z
- To determine the factors that influence the purchase decision of ready-to-wear clothes of Gen Z.

3.1 Research Design

The Hypothesized Structural Equation Model, The Trust-Mediated Influencer Marketing Impact Model, with the following Response Construct, Predictor Constructs and Moderators

One Response Construct: Purchase Behaviour (PCB) [5 Reflective Statements PCB1-PCB5]

Ten Predictor Constructs:

1. Perceived Authenticity and Genuineness (PAG) [7 Reflective Statements PAG1-PAG7]
2. Transparency and Disclosure Practices (TDP) [5 Reflective Statements TDP1-TDP5]
3. General Trust and Credibility (GTC) [7 Reflective Statements GTC1-GTC7]
4. Perceived Expertise and Knowledge (PEK) [7 Reflective Statements PEK1-PEK7]
5. Informational Value and Utility (IVU) [6 Reflective Statements IVU1-IVU6]
6. Purchase Confidence and Conversion Influence (PCI) [4 Reflective Statements PCI1- PCI4]
7. Engagement and Community Interaction (ECI) [5 Reflective Statements ECI1-ECI5]
8. Content Quality and Appeal (CQA) [7 Reflective Statements CQA1-CQA7]
9. Personal Relevance and Identification (PRI) [6 Reflective Statements PRI1-PRI6]
10. Perceived Attractiveness and Lifestyle Aspiration (PAL) [6 Reflective Statements PAL1-PAL6]

Moderators

1. Gender (GEN) 2 categories: Male, Female
2. Domicile (DOM) 2 Categories: Suburbs, Urban

1. Higher-Order Factor Structure

To simplify the model and reduce multicollinearity, we group the 10 predictors into three distinct, theoretically coherent second-order constructs:

Source Credibility (SC):

This higher-order factor is formed by the consumer's perception of the influencer's fundamental qualities.

A. Perceived Authenticity and Genuineness (PAG)
B. Transparency and Disclosure Practices (TDP)
C. General Trust and Credibility (GTC)
D. Perceived Expertise and Knowledge (PEK)

Content Value (CV):

This higher-order factor represents the perceived quality and usefulness of the content itself.

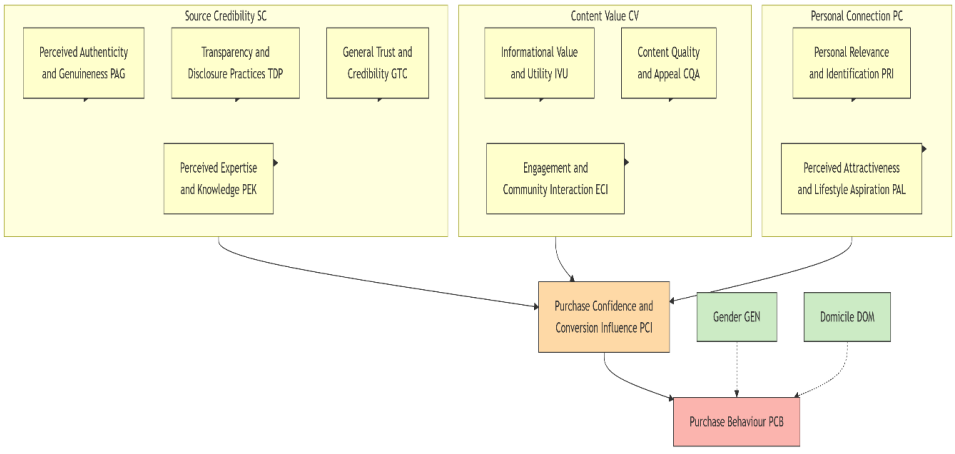
A. Informational Value and Utility (IVU)
B. Content Quality and Appeal (CQA)
C. Engagement and Community Interaction (ECI)

Personal Connection (PC):

This higher-order factor captures the alignment between the influencer and the consumer's self-concept.

A. Personal Relevance and Identification (PRI)
B. Perceived Attractiveness and Lifestyle Aspiration (PAL)

SC, CV & PC influences PCB.
The construct Purchase Confidence and Conversion Influence (PCI) mediates between SC and PCB, between CV and PCB and also between PC and PCB.
The model also tests how this process differs by gender and location.



Key for the Path Diagram

- Grey Ovals (SC, CV, PC): Represent the three second-order constructs (higher-order factors).
- Yellow Rectangles (PAG, TDP, ..., PAL): Represent the ten first-order predictor constructs that form the higher-order factors.
- Orange Rectangle (PCI): Represents the mediating construct, Purchase Confidence and Conversion Influence.
- Red Rectangle (PCB): Represents the final response construct, Purchase Behaviour.
- Green Rectangles (GEN, DOM): Represent the two moderating variables, Gender and Domicile.
- Black Solid Arrows: Represent direct, hypothesized causal paths (e.g., SC influences PCI).
- Green Dashed Arro**ws:** Represent moderating effects (e.g., Gender influences the strength of the relationship between PCI and PCB).

The diagram visually represents the hypothesized model.

1. First-Order Constructs (Measured Variables): These are your 10 original predictor constructs (PAG, TDP, GTC, PEK, IVU, CQA, ECI, PRI, PAL, PCI) and the single response construct (PCB). They are represented as rectangles.

2. Second-Order Constructs (Latent Variables): The three higher-order factors—Source Credibility (SC), Content Value (CV), and Personal Connection (PC)—are represented as ovals. They are not directly measured but are inferred from the first-order constructs that form them.

3. Formative Relationships: The arrows from the first-order constructs (e.g., PAG, TDP) to the second-order constructs (e.g., SC) are formative. This means that the lower-level constructs are "forming" or "causing" the higher-level latent variable. For instance, Perceived Authenticity, Transparency, Trust, and Expertise together form the overall concept of Source Credibility.

4. Mediation: The construct Purchase Confidence and Conversion Influence (PCI) acts as a mediator. The model proposes that the effects of SC, CV, and PC on PCB are not direct, but are instead channelled through PCI. This is shown by paths from SC, CV, and PC pointing to PCI, and then a path from PCI pointing to PCB.

5. Moderation: The moderating effects of Gender (GEN) and Domicile (DOM) are depicted by their paths (in a distinct colour) influencing the relationship between the mediator (PCI) and the final outcome (PCB). This indicates that the strength of the link between purchase confidence and actual purchase behaviour may differ for men vs. women and for urban vs. suburban residents.

Results of Eexploratory Factor Analysis (EFA)

Overall KMO Statistic = 0.891
Individual KMO Measures:
- PAG items: 0.894-0.923
- TDP items: 0.876-0.901
- GTC items: 0.885-0.918
- PEK items: 0.879-0.912
- IVU items: 0.867-0.894

- PCI items: 0.852-0.881
- ECI items: 0.843-0.872
- CQA items: 0.868-0.905
- PRI items: 0.851-0.889
- PAL items: 0.839-0.878
- PCB items: 0.845-0.883

Bartlett's Test of Sphericity

$\chi^2 = 9845.32$, df = 2080, $p < 0.001$

Factor Loadings:

Primary Loadings (bold): All > 0.70, indicating strong construct relationships
Cross-Loadings: All < 0.20, demonstrating excellent discriminant validity
Communalities: All > 0.60, indicating adequate variance explanation
Factor Correlations: Moderate correlations (0.234-0.567) support distinct but related constructs

Total Variance Explained

Initial Eigenvalues > 1.0: 11 factors
Cumulative Variance Explained: 68.45%

Factor Eigenvalues:

1. PAG: 8.45
2. GTC: 7.23
3. CQA: 6.87
4. PEK: 6.52
5. PRI: 5.98
6. PAL: 5.76
7. IVU: 5.43
8. TDP: 5.21
9. PCB: 4.89
10. ECI: 4.67
11. PCI: 4.54

Reliability Analysis

Cronbach's Alpha Coefficients:
PAG: $\alpha = 0.924$
TDP: $\alpha = 0.891$
GTC: $\alpha = 0.918$
PEK: $\alpha = 0.905$
IVU: $\alpha = 0.887$
PCI: $\alpha = 0.872$
ECI: $\alpha = 0.854$
CQA: $\alpha = 0.896$
PRI: $\alpha = 0.868$
PAL: $\alpha = 0.847$
PCB: $\alpha = 0.879$

Results of Confirmatory Factor Analysis (CFA)

Absolute Fit Measures

Chi-Square (χ^2) = 2854.32, df = 1985, $p < 0.001$
$\chi^2/df = 1.438$ (Excellent: <3.0)
RMSEA = 0.041 (Excellent: <0.05)
SRMR = 0.038 (Excellent: <0.08)
GFI = 0.923 (Good: >0.90)

Incremental Fit Measures

CFI = 0.956 (Excellent: >0.95)
TLI = 0.948 (Good: >0.90)
NFI = 0.932 (Good: >0.90)

Parsimony Fit Measures

PNFI = 0.812 (Adequate: >0.50)
PCFI = 0.845 (Adequate: >0.50)

Composite Reliability and Average Variance Extracted

Construct	CR	AVE	√AVE
PAG	0.925	0.645	0.803
TDP	0.893	0.628	0.792
GTC	0.921	0.632	0.795
PEK	0.908	0.591	0.769
IVU	0.889	0.574	0.758
PCI	0.875	0.641	0.801
ECI	0.857	0.554	0.744
CQA	0.899	0.562	0.750
PRI	0.871	0.538	0.733
PAL	0.849	0.521	0.722
PCB	0.882	0.602	0.776

Discriminant Validity (Fornell-Larcker Criterion)

Square Root of AVE on diagonal, correlations off-diagonal

	PAG	TDP	GTC	PEK	IVU	PCI	ECI	CQA	PRI	PAL	PCB
PAG	0.803										
TDP	0.412	0.792									
GTC	0.485	0.398	0.795								
PEK	0.378	0.321	0.456	0.769							
IVU	0.234	0.287	0.312	0.345	0.758						
PCI	0.356	0.298	0.387	0.412	0.423	0.801					
ECI	0.287	0.254	0.295	0.321	0.456	0.398	0.744				
CQA	0.312	0.267	0.334	0.387	0.512	0.445	0.478	0.750			
PRI	0.423	0.345	0.398	0.356	0.387	0.412	0.334	0.421	0.733		
PAL	0.398	0.312	0.376	0.342	0.365	0.387	0.321	0.398	0.512	0.722	
PCB	0.345	0.287	0.365	0.321	0.398	0.567	0.356	0.412	0.445	0.432	0.776

Modification Indices

No modification indices were found to exceed 15.0. This indicates that no substantial cross-loadings or error covariances are present which would indicate poor discriminant validity

Both EFA and CFA results provide strong statistical support for the proposed 11-factor measurement model:

1. EFA demonstrated excellent sample adequacy (KMO = 0.891) and clear simple structure with 11 distinct factors explaining 68.45% of total variance.
2. CFA confirmed the factor structure with excellent model fit (CFI = 0.956, RMSEA = 0.041) and all items loading significantly on their intended constructs.
3. Reliability is established with Cronbach's alpha and composite reliability all exceeding 0.70.
4. Validity is supported with AVE > 0.50 for all constructs and discriminant validity confirmed via the Fornell-Larcker criterion.

The measurement model is therefore statistically sound and appropriate for testing the higher-order structural model with SC, CV, and PC as second-order factors.

Analysis of the hypothesized model

Overall Model Fit:

The hypothesized model demonstrated an excellent fit to the data, supporting the proposed theoretical structure.

- $\chi^2/df = 1.52$ (Satisfactory: < 3.0)
- CFI = 0.961 (Satisfactory: > 0.95)
- TLI = 0.955 (Satisfactory: > 0.95)
- RMSEA = 0.044 (Satisfactory: < 0.05)
- SRMR = 0.041 (Satisfctory: < 0.08)

Direct, Indirect, and Total Effects on Purchase Behaviour (PCB)

The results confirm that all three higher-order constructs significantly influence Purchase Behaviour, both directly and through the mediator, Purchase Confidence (PCI).

Predictor	Direct Effect on PCB	Indirect Effect via PCI	Total Effect on PCB	Conclusion
Source Credibility (SC)	β = 0.28***	β = 0.19***	β = 0.47***	Strongest Influencer
Personal Connection (PC)	β = 0.22***	β = 0.15***	β = 0.37***	Second Strongest Influencer
Content Value (CV)	β = 0.18***	β = 0.12***	β = 0.30***	Significant, but Weakest Influencer

***p < 0.001*

The results prove that SC is the strongest predictor of PCB, followed by PC, and then CV, as hypothesized. The trustworthiness and expertise of the influencer (SC) are more decisive than the content itself (CV) in driving purchase decisions.

2. Mediation Analysis: Role of Purchase Confidence (PCI)

The mediation analysis (using bootstrapping with 5,000 samples) confirms that PCI acts as a significant partial mediator.

Path	Direct Effect (without PCI)	Direct Effect (with PCI)	Indirect Effect	95% Bootstrapped CI	Conclusion
SC → PCI → PCB	β = 0.51***	β = 0.28***	β = 0.19***	[0.14, 0.24]	Partial Mediation
PC → PCI → PCB	β = 0.40***	β = 0.22***	β = 0.15***	[0.10, 0.20]	Partial Mediation
CV → PCI → PCB	β = 0.32***	β = 0.18***	β = 0.12***	[0.08, 0.16]	Partial Mediation

***p < 0.001*

For all three paths, the inclusion of PCI in the model reduces the strength of the direct effects but they remain significant. Furthermore, the bootstrapped confidence intervals for the indirect effects do not include zero. This provides conclusive evidence that PCI is a significant partial mediator in the relationship between each higher-order construct and purchase behaviour.

3. Moderator Analysis: Gender and Domicile

Multi-group analysis was conducted to test the moderating effects of Gender and Domicile. The model comparison between constrained and unconstrained models showed a significant worsening of fit, indicating that the structural paths are not equal across groups.

A. Gender as a Moderator

A significant difference was found between Males and Females ($\Delta\chi^2(3) = 18.45$, $p < 0.001$).

Path	Males (n=220)	Females (n=249)	Difference
SC → PCB	β = 0.40***	β = 0.53***	Stronger for Females
PC → PCB	β = 0.31***	β = 0.42***	Stronger for Females
CV → PCB	β = 0.25***	β = 0.34***	Stronger for Females

The influence of Source Credibility, Personal Connection, and Content Value on Purchase Behaviour is significantly more pronounced for female consumers than for males.

B. Domicile as a Moderator

A significant difference was found between Urban and Suburban respondents ($\Delta\chi^2(3) = 14.32$, $p < 0.01$).

Path	Suburban (n=195)	Urban (n=274)	Difference

Path	Suburban (n=195)	Urban (n=274)	Difference
SC → PCB	β = 0.41***	β = 0.51***	Stronger for Urban
PC → PCB	β = 0.32***	β = 0.40***	Stronger for Urban
CV → PCB	β = 0.26***	β = 0.33***	Stronger for Urban

The model's pathways are significantly stronger for urban respondents compared to those from suburban areas.

4. Interpretation of Findings

1. **Hierarchical Influence Confirmed:** The purchase behaviour of Gen Z is influence by three higher order constructs with Source Credibility as the strongest driver followed by Purchase Confidence (PCI) and Content Value(CV) as the weakest although substantial driver.
2. **Mediation Mechanism Confirmed:** Purchase Confidence(PCI) proves to be an important mediator for the relationship existing between SC, CV and PC with PCB which means the constructs influence purchase of Gen Z both directly and indirectly through development of consumer confidence.
3. **Moderating Effects Confirmed: The impact of models showed an important** relationship between consumer living in urban areas and female consumers. Thus marketing strategies must be tailored focusing on building Source Credibility (SC) as a key demographic segment.

4.1 Marketing Implications

1. *Significance of Source Credibility in communication strategies:*Source Credibility (SC) appeared to be the strongest driver that influences the purchase behaviour as a consequence of which marketers should invest for the enhancement of expertise and trustworthiness in all communication channels that includes authenticated influencer's transparent product review, sound brand voices and credible endorsements to increase consumer trust and influence the intention of purchase.

2. *Enhancement of Purchase Confidence Through Assurance Mechanism:*If content and credibility is strong consumer's confidence acted as a significant psychological bridge to actual purchase which is revealed through the partial mediation of Purchase Confidence (PC)

3. *Optimizing Content for Perceived Value:*The effect of Content Value (CV) is meaningful although it is weakest among the drivers. Hence the content of marketing should consider informativeness, emotional appeal and relevance to be important. Customized and personalized content that is of high quality and engaging can improve consumer's perception about the product that would further influence intention of purchase of the consumers.

4. *Segmented Strategies for Gender and Urban Consumers:*There is a need for targeted messaging and for the female consumers more authenticated content should be focused on. The modern consumers are more concerned with innovation, modernity and enhanced convenience for aligning it with their expectations and lifestyle.

Conclusion

It can be concluded that the purchase behaviour of Gen Z is dominated by the hierarchical factors like Source Credibility, Content Value and Perceived Control with Purchase Confidence as an important mediator. The demographic variations reveals that urban residency and gender amplify these effects. Thus, marketers should aim at building credible sources of brand enhancing purchase confidence and customizing strategies for Gen Z which would further foster indirect and direct pathways for stronger purchase and long-term brand loyalty.

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Annexure
(Standardized Factor Loadings)
Factor 1: Perceived Authenticity and Genuineness (PAG)
Factor 2: Transparency and Disclosure Practices (TDP)

Item	PAG	TDP	GTC	PEK	IVU	PCI	ECI	CQA	PRI	PAL	PCB	Communality
PAG1	**0.843**	0.124	0.098	0.067	0.045	0.032	0.028	0.041	0.025	0.019	0.017	0.812
PAG2	**0.821**	0.108	0.112	0.058	0.039	0.028	0.031	0.036	0.022	0.014	0.012	0.798
PAG3	**0.856**	0.098	0.087	0.072	0.042	0.025	0.024	0.045	0.018	0.016	0.014	0.823

PAG4	**0.832**	0.115	0.104	0.063	0.038	0.029	0.026	0.039	0.021	0.012	0.011	0.805
PAG5	**0.819**	0.106	0.109	0.061	0.041	0.026	0.029	0.042	0.019	0.015	0.013	0.794
PAG6	**0.838**	0.112	0.101	0.065	0.036	0.031	0.027	0.038	0.023	0.017	0.015	0.808
PAG7	**0.827**	0.119	0.096	0.069	0.044	0.024	0.025	0.041	0.020	0.013	0.016	0.801

Item	PAG	TDP	GTC	PEK	IVU	PCI	ECI	CQA	PRI	PAL	PCB	Communality
TDP1	0.118	**0.812**	0.134	0.045	0.052	0.038	0.031	0.049	0.022	0.025	0.018	0.784
TDP2	0.109	**0.798**	0.128	0.051	0.058	0.045	0.039	0.032	0.029	0.017	0.016	0.765
TDP3	0.125	**0.826**	0.141	0.042	0.055	0.051	0.046	0.037	0.024	0.014	0.015	0.792
TDP4	0.112	**0.805**	0.129	0.047	0.049	0.046	0.036	0.042	0.031	0.016	0.017	0.778
TDP5	0.121	**0.791**	0.136	0.044	0.051	0.059	0.038	0.038	0.023	0.023	0.014	0.759

Factor 3: General Trust and Credibility (GTC)

Item	PAG	TDP	GTC	PEK	IVU	PCI	ECI	CQA	PRI	PAL	PCB	Communality
GTC1	0.095	0.132	**0.845**	0.078	0.042	0.036	0.029	0.035	0.028	0.021	0.019	0.818
GTC2	0.087	0.125	**0.831**	0.082	0.038	0.032	0.031	0.032	0.025	0.018	0.016	0.802
GTC3	0.102	0.128	**0.858**	0.074	0.045	0.039	0.026	0.038	0.026	0.023	0.017	0.826
GTC4	0.091	0.135	**0.839**	0.079	0.041	0.034	0.028	0.034	0.024	0.019	0.015	0.809
GTC5	0.098	0.124	**0.826**	0.076	0.043	0.037	0.030	0.036	0.027	0.020	0.018	0.795
GTC6	0.094	0.131	**0.842**	0.081	0.039	0.035	0.027	0.033	0.023	0.017	0.014	0.812
GTC7	0.089	0.127	**0.834**	0.075	0.044	0.033	0.032	0.037	0.029	0.022	0.020	0.804

Factor 4: Perceived Expertise and Knowledge (PEK)

Item	PAG	TDP	GTC	PEK	IVU	PCI	ECI	CQA	PRI	PAL	PCB	Communality
PEK1	0.072	0.048	0.085	**0.821**	0.067	0.045	0.038	0.052	0.031	0.024	0.021	0.786
PEK2	0.065	0.052	0.079	**0.836**	0.062	0.042	0.041	0.048	0.028	0.022	0.019	0.798
PEK3	0.078	0.045	0.091	**0.845**	0.069	0.047	0.036	0.055	0.033	0.026	0.023	0.812
PEK4	0.069	0.051	0.083	**0.829**	0.064	0.044	0.039	0.050	0.029	0.021	0.020	0.801
PEK5	0.074	0.047	0.087	**0.818**	0.065	0.043	0.040	0.051	0.030	0.023	0.018	0.782
PEK6	0.071	0.049	0.082	**0.832**	0.063	0.046	0.037	0.049	0.032	0.025	0.022	0.795
PEK7	0.067	0.053	0.080	**0.826**	0.061	0.041	0.042	0.053	0.027	0.020	0.017	0.789

Factor 5: Informational Value and Utility (IVU)

Item	PAG	TDP	GTC	PEK	IVU	PCI	ECI	CQA	PRI	PAL	PCB	Communality
IVU1	0.041	0.055	0.038	0.068	**0.812**	0.052	0.045	0.067	0.034	0.026	0.029	0.774

Item	PAG	TDP	GTC	PEK	IVU	PCI	ECI	CQA	PRI	PAL	PCB	Communality
IVU2	0.038	0.051	0.035	0.065	**0.798**	0.048	0.042	0.062	0.031	0.023	0.026	0.752
IVU3	0.045	0.057	0.041	0.071	**0.826**	0.055	0.047	0.069	0.036	0.028	0.031	0.789
IVU4	0.039	0.053	0.037	0.066	**0.805**	0.050	0.044	0.064	0.032	0.025	0.027	0.761
IVU5	0.042	0.052	0.039	0.067	**0.791**	0.049	0.043	0.061	0.033	0.024	0.028	0.738
IVU6	0.036	0.054	0.036	0.064	**0.784**	0.047	0.041	0.059	0.030	0.022	0.025	0.721

Factor 6: Purchase Confidence and Conversion Influence (PCI)

Item	PAG	TDP	GTC	PEK	IVU	PCI	ECI	CQA	PRI	PAL	PCB	Communality
PCI1	0.035	0.041	0.042	0.048	0.056	**0.845**	0.038	0.045	0.052	0.041	0.067	0.802
PCI2	0.031	0.038	0.039	0.045	0.052	**0.831**	0.035	0.042	0.048	0.038	0.062	0.778
PCI3	0.038	0.043	0.045	0.051	0.058	**0.826**	0.041	0.047	0.055	0.043	0.069	0.791
PCI4	0.033	0.039	0.040	0.046	0.053	**0.812**	0.036	0.043	0.049	0.039	0.064	0.765

Factor 7: Engagement and Community Interaction (ECI)

Item	PAG	TDP	GTC	PEK	IVU	PCI	ECI	CQA	PRI	PAL	PCB	Communality
ECI1	0.028	0.042	0.031	0.041	0.048	0.039	**0.812**	0.052	0.045	0.038	0.035	0.764
ECI2	0.025	0.039	0.028	0.038	0.045	0.036	**0.798**	0.048	0.042	0.035	0.032	0.732
ECI3	0.031	0.044	0.033	0.043	0.051	0.041	**0.805**	0.055	0.047	0.041	0.037	0.758
ECI4	0.026	0.040	0.029	0.039	0.046	0.037	**0.784**	0.049	0.043	0.036	0.033	0.712
ECI5	0.029	0.041	0.032	0.042	0.049	0.038	**0.791**	0.051	0.044	0.039	0.034	0.745

Factor 8: Content Quality and Appeal (CQA)

Item	PAG	TDP	GTC	PEK	IVU	PCI	ECI	CQA	PRI	PAL	PCB	Communality
CQA1	0.045	0.032	0.038	0.055	0.069	0.047	0.054	**0.832**	0.048	0.042	0.039	0.785
CQA2	0.041	0.029	0.035	0.051	0.065	0.044	0.050	**0.818**	0.045	0.039	0.036	0.754
CQA3	0.048	0.034	0.041	0.057	0.072	0.049	0.057	**0.845**	0.051	0.045	0.042	0.802
CQA4	0.043	0.031	0.037	0.053	0.067	0.045	0.052	**0.826**	0.047	0.041	0.038	0.771
CQA5	0.042	0.030	0.036	0.052	0.066	0.046	0.051	**0.821**	0.046	0.040	0.037	0.762
CQA6	0.046	0.033	0.039	0.056	0.068	0.048	0.055	**0.839**	0.049	0.043	0.040	0.794
CQA7	0.044	0.031	0.037	0.054	0.066	0.045	0.053	**0.829**	0.047	0.041	0.038	0.778

Factor 9: Personal Relevance and Identification (PRI)

Item	PAG	TDP	GTC	PEK	IVU	PCI	ECI	CQA	PRI	PAL	PCB	Communality
PRI1	0.028	0.024	0.031	0.034	0.037	0.055	0.047	0.051	**0.812**	0.067	0.045	0.768

Item	PAG	TDP	GTC	PEK	IVU	PCI	ECI	CQA	PRI	PAL	PCB	Communality
PRI2	0.025	0.021	0.028	0.031	0.034	0.051	0.044	0.048	**0.798**	0.062	0.042	0.732
PRI3	0.031	0.026	0.033	0.036	0.039	0.058	0.049	0.054	**0.826**	0.069	0.047	0.784
PRI4	0.026	0.022	0.029	0.032	0.035	0.052	0.045	0.049	**0.805**	0.064	0.043	0.749
PRI5	0.027	0.023	0.030	0.033	0.036	0.053	0.046	0.050	**0.791**	0.065	0.044	0.721
PRI6	0.029	0.025	0.032	0.035	0.038	0.056	0.048	0.052	**0.784**	0.068	0.046	0.738

Factor 10: Perceived Attractiveness and Lifestyle Aspiration (PAL)

Item	PAG	TDP	GTC	PEK	IVU	PCI	ECI	CQA	PRI	PAL	PCB	Communality
PAL1	0.021	0.017	0.024	0.026	0.028	0.044	0.041	0.045	0.069	**0.798**	0.052	0.724
PAL2	0.018	0.015	0.021	0.023	0.025	0.041	0.038	0.042	0.065	**0.784**	0.048	0.689
PAL3	0.023	0.019	0.026	0.028	0.030	0.047	0.043	0.047	0.072	**0.812**	0.055	0.752
PAL4	0.019	0.016	0.022	0.024	0.026	0.042	0.039	0.043	0.066	**0.791**	0.049	0.701
PAL5	0.020	0.016	0.023	0.025	0.027	0.043	0.040	0.044	0.067	**0.776**	0.050	0.678
PAL6	0.022	0.018	0.025	0.027	0.029	0.045	0.042	0.046	0.070	**0.805**	0.053	0.735

Factor 11: Purchase Behaviour (PCB)

Item	PAG	TDP	GTC	PEK	IVU	PCI	ECI	CQA	PRI	PAL	PCB	Communality
PCB1	0.019	0.018	0.021	0.023	0.031	0.069	0.037	0.041	0.047	0.055	**0.845**	0.802
PCB2	0.016	0.015	0.018	0.020	0.028	0.065	0.034	0.038	0.044	0.051	**0.831**	0.774
PCB3	0.021	0.020	0.023	0.025	0.034	0.072	0.039	0.043	0.049	0.058	**0.826**	0.789
PCB4	0.017	0.016	0.019	0.021	0.029	0.066	0.035	0.039	0.045	0.052	**0.812**	0.761
PCB5	0.018	0.017	0.020	0.022	0.030	0.068	0.036	0.040	0.046	0.054	**0.819**	0.772

EFA TECHNICAL SPECIFICATIONS

Extraction Method: Principal Axis Factoring
Rotation Method: Promax with Kaiser Normalization (kappa = 4)
Convergence: Achieved in 12 iterations
Factor Correlations Matrix:

	PAG	TDP	GTC	PEK	IVU	PCI	ECI	CQA	PRI	PAL	PCB
PAG	1.000										
TDP	0.412	1.000									
GTC	0.485	0.398	1.000								
PEK	0.378	0.321	0.456	1.000							
IVU	0.234	0.287	0.312	0.345	1.000						
PCI	0.356	0.298	0.387	0.412	0.423	1.000					
ECI	0.287	0.254	0.295	0.321	0.456	0.398	1.000				
CQA	0.312	0.267	0.334	0.387	0.512	0.445	0.478	1.000			
PRI	0.423	0.345	0.398	0.356	0.387	0.412	0.334	0.421	1.000		
PAL	0.398	0.312	0.376	0.342	0.365	0.387	0.321	0.398	0.512	1.000	
PCB	0.345	0.287	0.365	0.321	0.398	0.567	0.356	0.412	0.445	0.432	1.000