

Perception of Generation Z on the Credibility of Instagram Influencers: A Case Study on Students' Purchase Intention

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ABSTRACT

The purpose of this research is to examine Generation Z students' perception of Instagram influencers' credibility and their influence on purchase intention in a private university in Malaysia. The research was based on the Stimulus Organisms Response theory. The research employed a quantitative research method using a cross-sectional survey. The data was collected from 203 Generation Z students, aged between 18 and 25, using a questionnaire. The questionnaire was designed to measure three variables, perception of influencers, influencers' credibility, and purchase intention. The reliability tests showed a high level of reliability for all variables, as indicated by a value of 0.966 for perception, 0.949 for credibility, and 0.898 for purchase intention. The results showed moderately low levels of evaluation of influencers, as indicated by a mean value of 2.35 for perception of influencers and credibility, and a lower value of 1.98 for purchase intention. Although 72.9% of Generation Z students reported having bought products advertised by influencers, 54.7% of them reported being dissatisfied, and 56.8% reported that they would not buy again. The Pearson correlation results showed a strong positive relationship between purchase intention and credibility, as indicated by a value of 0.833 (<.001), and perception, indicated by a value of 0.849 (<.001). The regression results showed that credibility explained 69.4% of purchase intention, and perception explained 72.1%. The research confirms that Generation Z students' perception

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of influencers' credibility is a significant predictor of purchase intention.

Contribution/Originality: This study contributes to the existing literature by demonstrating that Instagram influencer credibility and Generation Z perceptions significantly shape purchase intention in a Malaysian private university context

1. Introduction

Influencer marketing has emerged as a major marketing strategy in contemporary digital advertising, particularly for visual-driven social media platforms like Instagram. Influencer marketing is increasingly being used by marketers for disseminating product-related information, shaping consumer attitudes, and influencing purchase-related decisions, especially among younger consumers (Tripathi, 2025). In Malaysia, Instagram has emerged as the most popular platform for influencer marketing campaigns, with Generation Z being one of the most active user segments (Basha et al., 2024).

Generation Z is generally considered a segment of people belonging to the age group between 18 and 25 years. This segment is considered a digital-native generation that often seeks advice from social media platforms for living, product assessment, and consumption (Sari & Adwiyah, 2024). Influencer marketing is based on the perceived similarity between the influencer and the consumer, where the former is considered an opinion leader who tends to share personal experiences and engage in interactive marketing activities. However, the recent controversy over sponsorships, gambling, and influencer marketing scams has raised serious doubts regarding the credibility of Instagram influencers (Kumar & Chetna, 2025; Zhang, 2023). This has raised an important question regarding whether influencer marketing is still positively impacting purchase-related decisions among Generation Z consumers (Jain, 2024).

While past research has generally sought to examine the effectiveness of influencer marketing in terms of exposure, engagement, and brand awareness, fewer empirical research studies have sought to examine the role of influencer credibility in the formation of purchase intention, particularly in the Malaysian context of higher education (Wang et al., 2025; Tan et al., 2024). The importance of this relationship has also been heightened by the increasing level of scepticism that has come to be directed at influencer marketing, as well as the increasing level of media literacy that is seen among the Generation Z audience.

Therefore, this research seeks to examine the specific aspects of influencer credibility that have the most significant effect on the purchase intention of the Generation Z audience in the Malaysian context, thereby providing further knowledge on the most effective marketing approaches that can be adopted in this regard. Accordingly, this research seeks to examine the perceptions of Generation Z students regarding Instagram influencers, the purchase intention of the students regarding the influencer-marketed products, and the effect of influencer credibility on the purchase intention of the students.

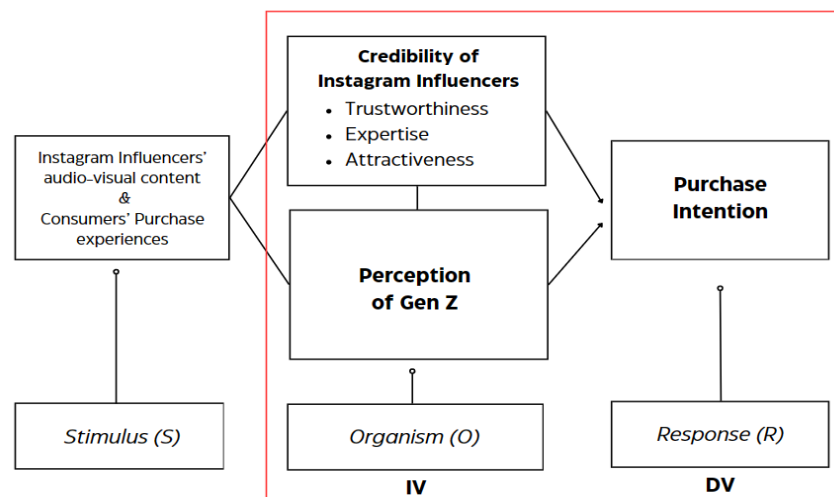
2. Literature review

Consumers in Generation Z are marked by their high exposure to digital technologies, social networking sites, and influencer-driven content. Generation Z consumers have high

social media engagement as a result of their digital native nature. Moreover, Generation Z consumers have a high reliance on social media influencers for information seeking and consumption-related guidance (Wang et al., 2025; Gentina & Parry, 2021). Influencers create a peer-like communication environment that involves storytelling, self-disclosure, and high interaction with their followers. This increases their relatability and trustworthiness (Aquino et al., 2024; Wang & Chan-Olmsted, 2024). Influencer marketing leverages these aspects by using social media influencers who act as a bridge between brands and consumers. Research has indicated that influencer brand fit is a crucial aspect that affects the persuasiveness of influencer marketing (Ayob et al., 2023). If the influencer is perceived as authentic, then their ability to influence consumer evaluations related to purchase decisions is enhanced.

Credibility has been established as a key factor for effective persuasive communication. In the context of influencer marketing research, credibility is often defined by three components: trustworthiness, expertise, and attractiveness (Wiedmann & Mettenheim, 2021; Maghraoui & Khrouf, 2025). While the aforementioned components combine to define the credibility dimension for the overall evaluation of the influencer's message by the targeted consumer segment, recent research findings suggest the credibility dimension is challenged by the unethical practices observed by various influencers (Thi & Ibrahim, 2025; Byock, 2023). Ethical misconduct by the influencer community includes practices such as follower fraud and paid promotions (Vuković & Pavković, 2025; Sarhour, 2025). Consequently, credibility is challenged by the unethical conduct of the influencer community, potentially reducing the persuasive power of the influencer's endorsement for the targeted consumer segment. This may subsequently influence the consumer's purchase intention.

Figure 1: Conceptual Framework



As informed by the literature and the Stimulus Organism Response theory (Mladenović et al., 2023), this study has proposed a conceptual model as displayed in figure 1, for the relationship between Instagram influencer credibility, Generation Z perception, and purchase intention. Generated content and other cues by the Instagram influencer can be considered an external factor for the evaluation by the consumer organism. This evaluation can influence the organism's response in the form of purchase intention for the targeted consumer segment. As shown in Figure 1, the proposed study's analytical base for the investigation is the relationship between Instagram influencer credibility and

Generation Z perception for the university students' segment and the consequent purchase intention.

3. Methodology

The research adopted a quantitative cross-sectional survey research design for examining Generation Z students' perceptions of Instagram influencers and their relationship with purchase intention. A quantitative research approach was adopted for examining the relationship among variables, which would allow for generalization of findings within the population (Uanini, 2024). The population of interest comprised Generation Z students from universities who are between the ages of 18 and 25, use Instagram, and are active online shoppers. A convenience sampling method was adopted for recruiting participants from a private university in Malaysia. A total of 203 participants were recruited for this research, which is more than sufficient for carrying out both descriptive and inferential statistics.

The research adopted a structured questionnaire consisting of three sections, as shown in Table 1. The first section of the questionnaire was for collecting demographic variables. The second section of the questionnaire was for collecting data regarding Generation Z students' perceptions of Instagram influencers, including their trustworthiness, expertise, and attractiveness (Zineb, 2023; Esa et al., 2025). The third section of the questionnaire was for collecting data regarding Generation Z students' purchase intention of influencers' products or services. The questionnaire adopted a four-point Likert scale for all variables.

Table 1: Operationalization of variables

Variables	Measurement
SECTION 1	Demographic information
(SECTION 2) Perception of Gen Z on Instagram Influencers	The most effective method to measure perception is self-report measures such as Likert Scale Reporting (Moura, 2020). A 4 Likert scale questionnaire will be used to measure Gen Z's perceptions of the credibility of Instagram influencers.
Credibility of Instagram Influencers	The dimension of credibility is trustworthiness, attractiveness, and expertise (Sesar et al., 2022) A 4 Likert scale questionnaire will include the three factors.
(SECTION 3) Purchase Intention of Gen Z	A 4 Likert scale questionnaire will be applied to investigate the purchase intention of Gen Z.

The questionnaire was distributed electronically via email and messaging platforms. Reliability analysis using Cronbach's alpha confirmed acceptable reliability for all constructs, allowing the instrument to be used for inferential analysis (P. Tripathi, 2025; George & Mallery, 2003). Data were analysed using SPSS. Descriptive statistics were used to summarise demographic characteristics and construct means. Pearson correlation analysis examined relationships among variables, while simple linear regression assessed the predictive effect of influencer credibility on purchase intention. Statistical significance was evaluated at the 0.05 level.

The survey questionnaire of this study was collected from 203 responses for the reliability test. The reliability test involved the credibility of Instagram influencers, the perception of Gen Z, and purchase intention. According to Table 2, the Cronbach's Alpha associated with the credibility of Instagram influencers, the perception of Gen Z, and the purchase intention are 0.949, 0.966, and 0.898, respectively. These high Cronbach's alpha coefficients indicate that each participant's responses to a set of questions are both reliable and internally consistent in this study. Furthermore, this implies a strong alignment or correlation between the items within the questionnaire, indicating that the items consistently reflect the underlying concept being measured.

Table 2: Reliability test results

Variable	Cronbach's Alpha	Number of items
Credibility of Instagram influencers	0.949	5
Perception of Gen Z	0.966	7
Purchase intention	0.898	4

This study investigates the perception of Gen Z at a selected university regarding the credibility of Instagram influencers and its impact on purchase intention. The questionnaire was disseminated online through various platforms, including WhatsApp and email. A total of 203 responses were gathered, and the demographic characteristics of the respondents are detailed in Table 3.

Table 3: Sample Demographic

Item	Frequency	Percentage (%)
Gender	Male	33%
	Female	67%
Age	18-21	46%
	22-25	54%
Race	Chinese	44%
	Malay	23%
	Indian	29%
	Others	4%
Education Level	Pre-University (Foundation, Diploma, A-Level)	20%
	Bachelor's Degree	79%
	Master's Degree	1%

Among 203 respondents, 33% were male and 67% were female. In terms of age, they are all in the age range of Generation Z, that is, 44% of the respondents are from 18-21 years old. In addition, respondents aged 22-25 accounted for the majority, which was 54%. In the context of the research, conducted at an international university in Ipoh, Malaysia, responses were collected from diverse racial backgrounds. Notably, individuals of Chinese ethnicity constituted the largest group, comprising 44% of the total respondents. Following closely, respondents of Indian descent accounted for 29% of the total population, while Malays represented 23%. As shown in Table 3, 79% of the respondents were pursuing a bachelor's degree, 20% were in pre-university programmes, and only 1% were master's degree students.

The mean and deviation for each variable are shown in Table 4. In mathematics, the mean represents the average of a set of data. Meanwhile, standard deviation quantifies the

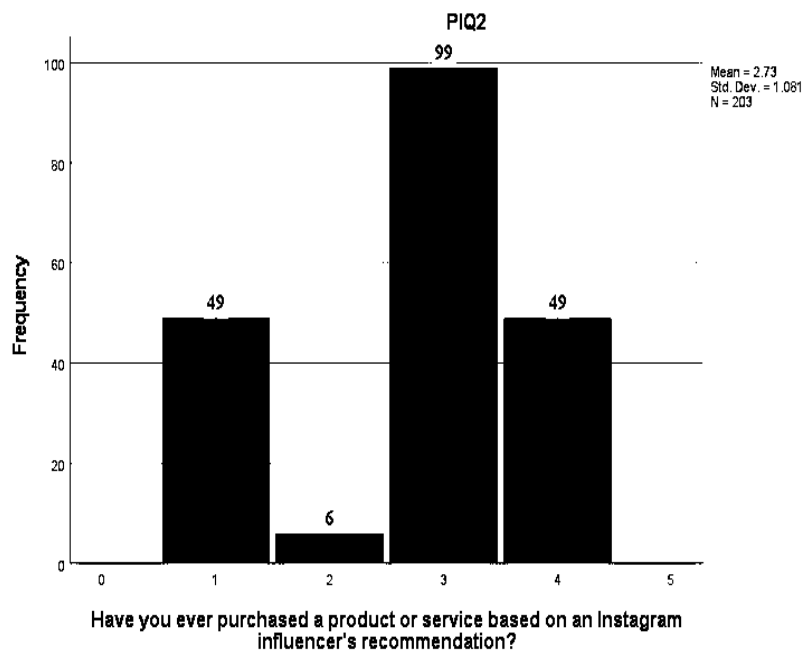
range of values in a set of data that deviate from the mean. According to the results, the mean value of the overall question under Generation Z perception and Instagram influencer credibility is 2.35. The mean values indicate that many respondents are more likely to disagree with the statements in the questionnaire, which may prevent Gen Z from having a slightly negative view of the credibility of Instagram influencers. The low standard deviations, which are near to 1, indicate that respondents had similar perception on the survey questionnaire's statements. Furthermore, the mean value for questions under purchase intention is 1.98 which represents respondents having slightly low purchase intention on the products and services endorsed by Instagram influencers. However, of the 4 questions under the variable of purchase intention, 2 questions are not mandatory to answer which means there will be 2 missing values that may cause the mean value in a less accurate average.

Table 4: Mean & Deviation

Variables	Mean	Standard Deviation
Perception of Generation Z	2.35	0.965
Credibility of Instagram Influencers	2.35	0.979
Purchase Intention	1.98	1.177

From Figure 2, scale 1 and 2 are defined as individuals who have not made any purchase before that was promoted by Instagram influencers, while scale 3 and 4 are individuals who have made a purchase previously. Out of the total respondents who took part in the research, which is 203, it was found that 72.9% of the respondents have made a purchase previously that was promoted by influencers. On the other hand, 27.1% have never made a purchase previously that was promoted by influencers.

Figure 2: Purchase Intention Analysis



According to Figure 3, 55 respondents who do not need to answer the above question due to the lack of buying experience as an Instagram influencer. Scale 1 and 2 represent the respondents were dissatisfied with the products or services promoted by Instagram

influencers, while scale 3 and 4 represent the respondents were satisfied with the products or services purchased. Among the 148 respondents who purchased products or services promoted by Instagram influencers, 81 (54.7%) respondents were dissatisfied after purchasing the products or services promoted by Instagram influencers, while 67 (45.3%) respondents were dissatisfied with their choice.

Figure 3: Purchase Experiences

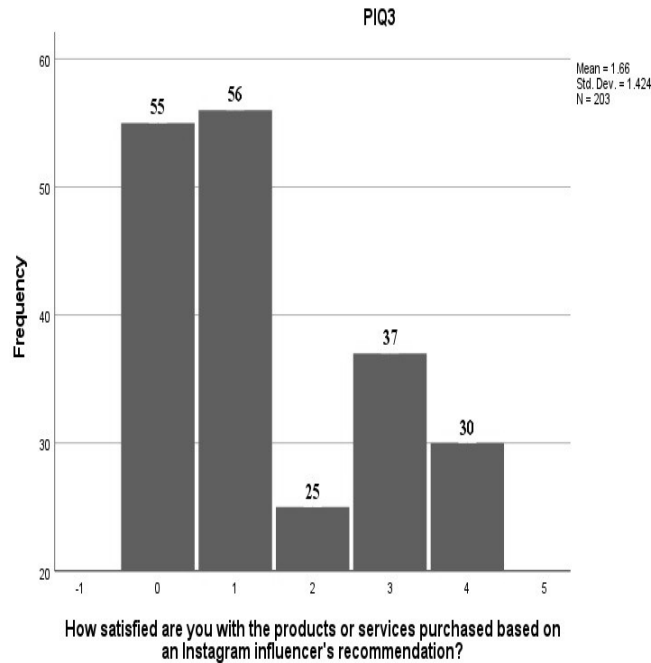
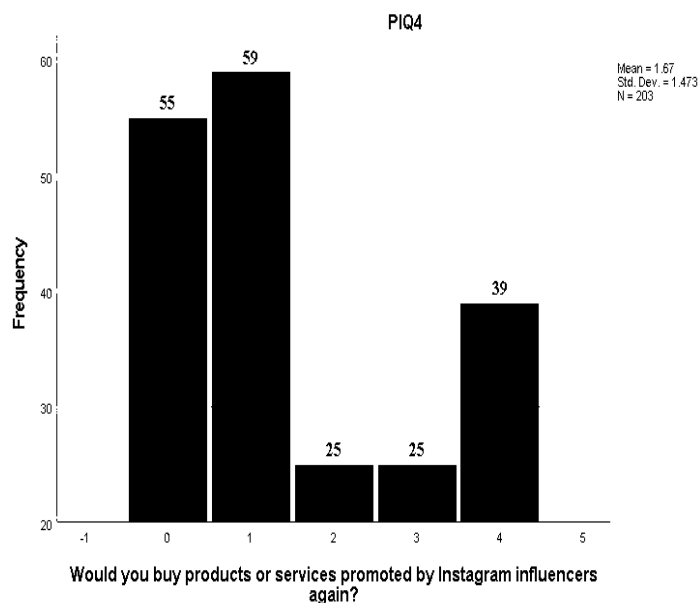


Figure 4 indicates the repurchase rates of 148 respondents with purchasing experience. The scale ranging from 1 to 2 indicates low purchase intention, whereas the scale from 3 to 4 signifies high purchase intention. Among the 148 respondents, 84 (56.8%) exhibited low purchase intentions, while 64 (43.2%) displayed high purchase intention.

Figure 4: Repurchase rate



For further investigation, this study utilized Pearson correlation analysis to measure the strength of the linear relationship between the dependent variable and independent. A significant relationship between the variables is indicated if the p-value of the correlation analysis is less than predetermined significance level. As shown in Table 5, both p-values of correlation analysis are less than 0.05, which is approximately close to 0. Hence, it can be concluded that there is significant relationship between variables. Moreover, it is evident that Pearson correlation coefficient for credibility of Instagram influencers and perception of Gen Z with purchase intention are 0.8332 and 0.8492, respectively, indicating the strong positive relationship exists. These coefficients suggest that an increase in credibility or perception will result in an increase in purchase intention, which meets the expectation.

Table 5: The strength of relationship between purchase intention and two different variables

Independent variables	p-value of correlation analysis	Pearson correlation coefficient
Credibility of Instagram influencers	< 0.0001	0.8332
Perception of Gen Z	< 0.0001	0.8492

Next, a simple linear regression analysis, a statistical technique is used to investigate and model the relationship between a dependent variable and a single independent variable by fitting a linear equation to observed data. In this study, there are two distinct model are constructed in this study, as illustrated in Table 6.

Table 6: The difference between two distinct SLR model developed

Simple linear model	Dependent variable	Independent variable
1	Purchase intention	Credibility of Instagram influencers
2	Purchase intention	Perception of Gen Z

After developing two different SLR model, ANOVA test is employed to determine the significance of each simple linear model. The SLR model developed is deemed statistically significant if the p-value of ANOVA test is less than predetermined significance level, which is set at 0.05 in this study. Second, t-test is used to ascertain the significance of the variable in the SLR model. Similarly, the independent variable is significant if the p-value of t-test is less than 0.05. Table 7 presents the regression coefficients and associated t test results for the two simple linear regression models. It is found that both the p-value of t-test associated with the credibility of Instagram influencers in SLR1 model and the perception of Gen Z in SLR2 model is less than 0.05, which is approximately close to 0. Hence, it can be concluded that the credibility of Instagram influencers and perception of Gen Z are significant affecting purchase intention.

Considering the SLR1 model, the coefficient estimated associated with the credibility of Instagram influencers is 1.016. This coefficient indicates that when credibility of Instagram influencers increases 1 unit, the purchase intention is expected to increase 1.016 units. However, the corresponding coefficient to the perception of Gen Z in SLR2 model is 1.021, indicating the purchase intention is expected to increase by 1.021 units with a one-unit increase in the perception of Gen Z.

Table 7: The coefficient estimated of SLR models developed (T-test)

Simple linear model	Variable	Coefficient estimated	p-value of t-test
1	Intercept	-0.408	< 0.001
	Credibility of Instagram influencers	1.016	< 0.001
2	Intercept	-0.416	< 0.001
	Perception of Gen Z	1.021	< 0.001

4. Discussion

According to the research done by Balaban & Mustăţea (2019), the perceived credibility of social media influencers is influenced by perceived attractiveness, trustworthiness, and expertise. The term "perception" used in influencer marketing is defined as the way a consumer responds or interprets an influencer's recommendations, personality, and information. Based on the data collected through the questionnaire used in this research, the mean scores were used to interpret the data collected from the 203 respondents, which showed that the perception of the students and credibility of Instagram Influencers is moderately negative, with a mean value of 2.38, which is like the result of qualitative research done by Jian, 2022 (Saputra et al., 2019).

From the results, it was clear that 10 out of 14 respondents perceived that Instagram Influencer is not trustworthy. Through in-depth interviews conducted with the 14 students, the investigators found that the primary reason for the 10 students who do not trust Instagram Influencers is that they perceived that the opinion given by Instagram Influencer is financially motivated, which is usually defined as "paid opinions." Therefore, when they provide "personal recommendations" for the products, they will perceive that they are "paid opinions" given by the merchants rather than based on the personal experience of the Influencer (Josefsson et al., 2017). Based on the above statement, the issues that may cause when the consumer buys the product, they will find that the product is not performing as well as they have been described online. This may be one of the reasons for the students have moderately low purchase intention with a mean value of 1.98 and the fact that out of the 148 respondents with purchasing experience in this study, 81 (54.7%) of the respondents were dissatisfied with their purchasing experience, and 84 (56.8%) of the respondents stated that they will not repurchase products or services recommended by Instagram influencers. In conclusion, the issues have resulted in negative perceptions by the students concerning the credibility of Instagram influencers and the purchase intention. In addition, the findings can be supported by the discussion below, which shows the positive relationship between credibility and the students' perceptions and purchase intention.

According to various studies, it has been found that out of the various factors that may influence the credibility of the endorser, the reliability of the endorser plays a more crucial role than the competence of the endorser (Salimi, 2018), which also shows the credibility's impact on the purchasing intention of the consumer (Goldsmith et al., 2000; S. W. Wang & Scheinbaum, 2017). In addition to this, various studies have shown a positive relationship between the credibility of the influencer, the perception of the consumer, and the purchase intention (Coutinho et al., 2023; Sabella & Trianasari, 2024), which shows the credibility's impact on the credibility of the information conveyed to the consumer and the purchase intention.

This study indicates a strong positive linear relationship between purchase intention and perception of Generation Z, as well as the credibility of Instagram influencers, as indicated by the analysis of the scatterplot and the Pearson correlation coefficient, which are 0.833 and 0.849, respectively. This indicates that the purchase intention increases with the increase in the perception of Generation Z or the credibility of Instagram influencers. This also explains that when people perceive that the influencer does not have high credibility, they will also not be willing to receive information from the influencer, which will result in a decrease in the purchase intention. This behavior can also be explained by the S-O-R model, which explained how different factors affect Instagram influencer marketing. This model presents a comprehensive explanation of how Instagram influencers use audio-visual content, for example, product endorsement posts, and past experiences of consumers (S) to dynamically change the purchase intention (R) as well as the perception of Generation Z (O). Moreover, the results from the simple linear regression analysis, i.e., 69.4% and 72.1%, respectively, of the variation in the purchase intention were explained by simple linear regression analysis 1 and 2, denoted as SLR1 and SLR2, respectively, as indicated in Table 8. Table 8 summarises the two simple linear regression models, including the p value of the ANOVA test and the coefficient of determination, R^2 . This indicates that before deciding to buy the products or services promoted by the influencers, 69.4% of the students assess the credibility of the influencers.

Table 8: Coefficient of determination, R^2

Simple linear model	p-value of ANOVA test	Coefficient of determination, R
1	< 0.0000	0.694
2	< 0.0000	0.721

In the meantime, 72.1% of the students rely on their perception when deciding which products and services to buy after seeing endorsements from Instagram Influencers. Additionally, the models showed a positive relationship between Gen Z's perception and credibility of Instagram influencers as well as purchase intention for the products and services that they recommend. It indicates that the purchase intention on the product and services endorsed by Instagram influencers is expected to increase when the credibility of influencers and perception of Gen Z increase. (Nguyen et al., 2022) This result is also supported by Baig & Shahzad. It is found that both the p-value of t-test associated with the credibility of Instagram influencers in SLR1 model and the perception of Gen Z in SLR2 model is less than 0.05, which is approximately close to 0. Hence, it can be concluded that the credibility of Instagram influencers and perception of Gen Z are significant affecting purchase intention. Balaban & Mustășea (2019), who also mentioned that there is a positive relationship between influencer credibility, consumer perception, and purchase intention. In summary, the credibility of Instagram Influencers and perception of Gen Z are significantly influencing purchase intention. Hence, marketers must prioritize the credibility of influencers when employing influencer marketing strategies.

4.1. Perception of Instagram Influencers and Purchase Intention

The descriptive results indicate that Generation Z students hold moderately low perceptions of Instagram influencers, with a mean score of 2.35 and a standard deviation of 0.965. Similarly, the credibility of Instagram influencers recorded a mean score of 2.35 with a standard deviation of 0.979. These findings suggest that respondents generally expressed sceptical evaluations of influencer credibility and overall influencer image. Consistent with prior research, such scepticism may be attributed to heightened

awareness of paid endorsements, undisclosed sponsorships, and influencer misconduct, which have increasingly characterised influencer marketing environments (Balaban & Mustătea, 2019; Cabeza Ramírez et al., 2022).

Purchase intention recorded the lowest mean score among the study variables, with a mean of 1.98 and a standard deviation of 1.177. This indicates a relatively weak intention to purchase products or services endorsed by Instagram influencers. These results align with earlier findings suggesting that although Generation Z frequently engages with influencer content, this engagement does not necessarily translate into strong purchasing motivation when credibility is questioned (Baig & Shahzad, 2022).

Further descriptive analysis revealed that while most respondents had previously purchased products endorsed by Instagram influencers, dissatisfaction following such purchases was relatively high. Among respondents with prior purchase experience, 54.7 percent reported dissatisfaction, and 56.8 percent indicated low repurchase intention. This discrepancy between initial purchasing behaviour and subsequent satisfaction suggests that influencer marketing may be effective in triggering first time purchases but less effective in fostering long term trust and loyalty. Within the Stimulus Organism Response framework, this pattern indicates that although influencer endorsements function as effective stimuli, negative organism level evaluations weaken the behavioural response in the form of repurchase intention.

4.2. Effect of Influencer Credibility on Purchase Intention

The inferential results demonstrate strong and statistically significant relationships between influencer credibility, Generation Z perception, and purchase intention. Pearson correlation analysis revealed a very strong positive correlation between credibility of Instagram influencers and purchase intention ($r = 0.833$, $p < 0.001$). Similarly, perception of Generation Z exhibited a very strong positive correlation with purchase intention ($r = 0.849$, $p < 0.001$). These findings indicate that higher perceived credibility and more favourable perceptions of influencers are associated with stronger purchase intention among Generation Z students. Regression analysis further confirmed the predictive power of these relationships. The simple linear regression model examining influencer credibility accounted for 69.4 percent of the variance in purchase intention ($R^2 = 0.694$, $p < 0.001$). Similarly, the model examining Generation Z perception explained 72.1 percent of the variance in purchase intention ($R^2 = 0.721$, $p < 0.001$). These substantial effect sizes indicate that credibility and perception are strong determinants of purchase intention in influencer marketing contexts.

The regression coefficients further support these findings. Credibility of Instagram influencers emerged as a significant predictor of purchase intention, with a regression coefficient of $\beta = 1.016$ ($p < 0.001$). Perception of Generation Z also demonstrated a significant positive effect, with a regression coefficient of $\beta = 1.021$ ($p < 0.001$). These results suggest that a one unit increase in perceived credibility or perception is associated with approximately a one unit increase in purchase intention, highlighting the sensitivity of Generation Z purchasing decisions to influencer evaluations.

From an S O R perspective, these findings reinforce the role of credibility and perception as organism level mechanisms that mediate the relationship between influencer stimuli and behavioural responses. When influencers are perceived as credible and positively evaluated, the stimulus response pathway is strengthened, resulting in higher purchase

intention. Conversely, when credibility is undermined, this pathway is disrupted, leading to weaker purchasing motivation (Luarn et al., 2024)

5. Implications

This study contributes to the influencer marketing literature by empirically validating the application of the Stimulus Organism Response framework within a Generation Z and Instagram context. The strong correlations and high explained variance observed in the regression models demonstrate that internal psychological evaluations play a central role in determining influencer marketing effectiveness. These findings extend prior research by empirically positioning credibility and perception as core organism level constructs rather than peripheral moderators (Alcántara-Pilar et al., 2024).

Furthermore, the results reaffirm the continued relevance of source credibility theory in contemporary digital marketing environments. Despite changes in platform dynamics and influencer practices, trustworthiness, expertise, and perceived authenticity remain fundamental to persuasive effectiveness among Generation Z consumers (To, 2024). These insights underscore the necessity for marketers to cultivate authentic relationships with influencers to enhance credibility and ultimately drive purchase intentions among Generation Z consumers.

The findings offer important implications for marketers and influencers. The moderately low mean scores for credibility and perception, coupled with low purchase intention and repurchase rates, suggest that influencer marketing strategies targeting Generation Z should prioritise credibility over reach. Brands should collaborate with influencers who demonstrate transparency, consistent values, and genuine engagement rather than focusing solely on follower counts.

For influencers, the results highlight the long-term risks associated with unethical promotional practices. While such practices may generate short term engagement, they are likely to erode credibility and reduce purchase intention over time (Nisar & Whitehead, 2016). Clear disclosure of sponsored content and alignment between influencer identity and endorsed products are therefore essential.

6. Conclusion

Future research could extend this study by incorporating multiple institutions or employing probability sampling techniques. Additionally, the cross-sectional design limits causal interpretation. Longitudinal or experimental studies could further examine how credibility perceptions evolve over time and influence actual purchasing behaviour. It is one of very few studies which have investigated this relationship using the Stimulus Organism Response framework, highlighting credibility as a strong predictor of intention.

Ethics Approval and Consent to Participate

The researchers used the research ethics provided by the Research Ethics Committee of Quest International University. All procedures performed in this study involving human participants were conducted in accordance with the ethical standards of the institutional research committee. Informed consent was obtained from all participants according to the Declaration of Helsinki.

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Conflict of Interest

The authors reported no conflicts of interest for this work and declare that there is no potential conflict of interest with respect to the research, authorship, or publication of this article.

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