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Hashtags to Handbags: The Effect of Influencers on Gen-Z Buying Behavior

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ABSTRACT: This paper reviews how social media influencers affect the consumption habits of Generation Z (Gen-Z) consumers with special emphasis on the fashion and lifestyle product segments including handbags, apparel, and other related accessories. Gen-Z people are the first to be digital natives, which means they have matured within the social media ecosystems and are therefore highly vulnerable to marketing strategies promoted by influencers. The study examines the psychological, social and economic processes by which the content of influencers changes passive social media use into active consumer purchasing behavior. Through the combination of a structured survey, where 250 Gen-Z participants (aged 18-26) located in urban India are surveyed on the topic under study) and the analysis of secondary data as influencer marketing trends, this research investigates the (albeit not exhaustive) impacts of influencer credibility, content authenticity, follower engagement, and platform type on purchase intent. The results also show that micro-influencers who have fewer followers have better purchase conversion rates as compared to mega-influencers, and that authenticity and reliability are viewed as the factors that drive trust and subsequent purchase to the greatest extent. Instagram and YouTube became the prevailing channels that affect fashion purchasing behaviour, with less powerful platforms in terms of influence becoming more influential, like Instagram Reels and YouTube Shorts. The research also demonstrates the mediating status of the parasocial relationships and social comparison theory in converting the exposure of the influencer to consumer action. In the real world, these findings are practically applicable to marketers, brand managers, and fashion retailers who would need to maximize influencer collaboration tactics on the Gen-Z generation. This study adds to the expanding literature on the topic of digital marketing and consumer behaviour by giving a contextualised insight into the way handbags are literally bought with the help of a hashtag.

KEYWORDS: Influencer Marketing, Gen-Z Consumer Behaviour, Social Media Marketing, Purchase Intent, Parasocial Relationships, Fashion E-Commerce

I. INTRODUCTION

1.1 Background of the Topic

The dawn of the twenty-first century has introduced a tectonic change in the manner in which consumers identify, judge and buy products. The rise of social media networks that began with Facebook and Twitter and the visual-friendly environment represented by Instagram, Tik Tok, and YouTube has essentially changed the consumer experience. The core of this change is the so-called social media influencer marketing, a practice when companies cooperate with people who have already gathered a large online follower base to advertise products and services to high-engagement digital audiences. Generation Z the generational group that is vaguely defined as people born between 1997 and 2012 happen to be the most digitally immersed and most influencer-sensitive generation so far. Gen-Z consumers grew up with smartphones and social media feeds in contrast to Millennials who have joined the digital platform as adults. The nature of their buying behaviors is closely intertwined with their online lives, and their brand-loyalty is easily influenced by the recommendation of a trusted influencer than by a conventional TV commercial or a celebrity brand ambassador. Fashion and lifestyle industry has experienced an unprecedented contact with influence culture. Luxury handbags that were formerly in the realm of aspirationally placing items on arms of movie-stars or in the pages of glossy magazines have become democratized with the feeds of ordinary content creators on Instagram. A strategically placed hashtag, such as a #OOTD (Outfit of the Day), #LuxuryHaul, and similar can set in motion the chain reaction of interests, product search, and, finally, purchases, online and offline. This paper refers to the so-called journey of hashtags to handbags as a prism through which the granular dynamics of influencer-based consumer behaviour among the Gen-Z generation can be viewed.



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1.2 Industry Relevance

Influencer marketing has become a fringe tactic of digital strategies, turning into a multi-billion dollars business. Influencer marketing industry reports show that the influencer marketing market in the world was estimated to be USD 21.1 billion in 2023 and it is expected to increase to USD 47.8 billion in 2027. On the one hand, influencer marketing will reach INR 2,200 crore in India by 2025, which will be boosted by an unstoppable rise of Instagram, YouTube, and such new platforms as Moj and Josh. The largest contribution to the influencer marketing investments in the world is the fashion and lifestyle segment, which makes up almost 25 percent of all influencer work. Influencer marketing is more than the discovery of products to Gen-Z shoppers. The influencers are credible lifestyle, aesthetic identity and social belonging curators. The influencer content offers a feeling of social proof, which traditional advertising cannot offer as people live in a world of information overload and need unfamiliar information to be relatable and personal. The successful brands known to gain Gen-Z loyalty often do so by organically including their products into the genuine plots of believable voices of the influencers.

1.3 Research Context

The work falls between the fields of digital marketing, consumer psychology and fashion retail management. The context of research includes the fact that social commerce is expanding at a rapid pace the direct purchase of products via social media and the importance of user-generated content (UGC) in brand perception development. India is one such especially interesting study area, with its large and young online population, its fast growing fashion online business and the prominence of fashion as a social identity marker and the sign of aspiration in the Indian culture. The paper is also involved in the wider discussion of authenticity in the marketing context. The distinction between paid promotion and organic content now is a disputed territory as Gen-Z customers are becoming more and more cynical of blatant commercial messages. How Gen-Z reacts to and understands various types of influencer content in fully disclosed paid partnerships versus more subtle organic endorsements is one important aspect of the research.

1.4 Purpose of the Study

This research is mainly aimed at examining the level and nature of social media influencer effect on the purchasing behaviour of the Gen-Z customers with reference to fashion and lifestyle products. The research question is to: (a) determine the main influencer characteristics that form consumer trust and buying intent among the Gen-Z, (b) investigate how platform type and content format moderates the effectiveness of influencers, (c) explain the psychological processes of parasocial relations and social comparison that underlie influencer driven customer buying decisions, and (d) make practical recommendations to marketers and brand managers about the usage of influencers to reach Gen-Z consumers.

1.5 Structure of the Paper

After this introduction, the paper provides a review of the currently existing literature about influencer marketing and Gen-Z consumer behaviour. Section 3 of this document describes the problem statement, and Section 4 indicates the research methodology, which includes the survey tool, sampling plan, and analysis model. Section 5 is the main part of the paper an analytical and discussion of primary and secondary data results. The paper wraps up by giving a summary of main findings, managerial implications, policy relevancy and future research directions.

II. REVIEW OF LITERATURE

2.1 Influencer Marketing: Evolution and Theoretical Underpinnings

Influencer marketing is based on the previous theories of opinion leadership and word-of-mouth communication. Two-step flow model of communication suggested by Katz and Lazarsfeld (1955) held that mass media messages usually pass through influential individuals and then to the masses. Social media influencers have taken the place of these opinion leaders in the digital era, magnifying brand messages to huge, self-selected communities of followers. One of the first conceptualisations of influencer marketing in the social media setting was provided by De Veirman, Cauberghe, and Hudders (2017), who defined influencers as the people who can persuade their followers because of their authority, knowledge, or relation to the audience since they have created a large social network of their followers. Further studies by Freberg et al. (2011) also noted that social media influencers are seen as an emerging form of independent third-party endorser who affect the attitudes of the audience using blogs, tweets, and other social media. The influencer marketing theoretical background is largely based on the Source Credibility Model (Ohanian, 1990) according to which the persuasive power of a message is defined by the perceived credibility of its source on three levels of expertise, trustworthiness, and attractiveness. This model when applied to influencers implies that the



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followers will be more persuaded by influencers whom they consider knowledgeable, honest, and physically or aspirationally attractive.

2.2 Generation Z as Digital Consumers

Gen Z has received a lot of attention as a consumer generation that is unlike its millennial predecessors. The study by Priporas, Stylos, and Fotiadis (2017) defined Gen-Z as the consumers of the future whose purchasing behaviour is informed by the digital nature and is oriented towards visuality and seeking peer approval rather than conventional advertisements. Gen-Z consumers have not undergone a transitional experience with regards to the shift of analogue to digital, like Millennials, they have had no such experience with socialisation to consumerism and their consumer socialisation has been purely digital. Francis and Hoelfel (2018), in a study in McKinsey and Company, described Gen-Z as a pragmatic and values trilogy generation that appreciates authenticity, diversity, and social responsibility in the brands they endorse. The study has identified the contradiction of Gen-Z customer behaviour as, although they pay great attention to social media, Gen-Zers are also the most ad-resistant generation, and organic and genuine influencer content is especially important to marketers. Kumar and Nanda (2019) also reported the importance of social media in the fashion consumption behavior of Gen-Z in the Indian market, where Instagram was identified as the main platform where young Indian customers found fashion trends, followed by the recommendations of influencers that were rated by the authors as the most reliable source of information on products compared to other sources.

2.3 Influencer Credibility and Consumer Trust

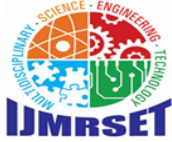
There is a large amount of literature that analyzes the correlation between influencer credibility and consumer trust. The authors have discovered that influencer informativeness, dwell and purchase intentions on social media are largely predetermined by influencer credibility, informativeness, and entertainment value (Lou and Yuan, 2019). Their research showed that the effects of influencer attributes are mediated by the trust users of social media in the influencer, and that the dominance of trust in the relationship between the influencer and consumer should be put on the forefront. Audrezet, de Kerviler, and Guidry Moulard (2020) coined the concept of influencer authenticity, which is the multidimensional construct comprising sincere self-expression, consistency of values, and disclosure of commercial affiliations. Their results showed that consumer-influencer relationships are directly supported by perceived authenticity and indirectly influenced by brand attachment and brand love to purchase intentions. In contrast to the massively positive body of literature on influencer effectiveness, other academics have noted that there has been concern regarding the commercial appropriation of influencer credibility. As influencer marketing is getting more mainstream and regulated (by introducing requirements of disclosure), Enke and Borchers (2019) contended, the very authenticity that influenced people to follow influencers becomes ironically removed by the commercial demands of brand collaboration.

2.4 Parasocial Relationships and Social Comparison Theory

One-sided psychological relationships that media audiences develop with media personas have been referred to as the concept of parasocial interaction, originally coined by Horton and Wohl (1956). The concept of parasocial relationships with the influencers in the context of social media has been indicated to be a significant predictor of consumer behaviour such as greater purchase intention, brand loyalty, and vulnerability to influencer recommendations (Labrecque, 2014). Hwang and Zhang (2018) established that psychological intensity among the types of interactions between an influencer and his or her followers via media such as Instagram led to the establishment of parasocial relationships as strong as actual social relationships. Such relations were revealed to mediate the effect of product endorsements on buying behaviour, and the same parasocial relations had a positive correlation with purchase compliance. An explanatory framework that complements it is the Social Comparison Theory (Festinger, 1954). Gen-Z users who negotiate between different social strata and identities will often be upward socially compared with aspirational influencers taking comparison against their own lives, looks, and the things they own against what influencers show in their feeds. The process of making such comparisons creates the desire and the desire to buy a product because attaining the endorsed products is one way of narrowing the perceived gap between the current self and the desired one.

2.5 Micro vs. Macro Influencers: Effectiveness Comparison

The issue of the size of influencers and its association with marketing performance has generated an empirical body of knowledge. Researchers have generally differentiated between nano influencers (less than 10,000 followers), micro influencers (10,000-100,000 followers), macro influencers (100,000-1 million followers), and mega or celebrity influencers (more than 1 million followers). A comparative study of the influencer levels by Weismueller et al. (2020)



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established that micro-influencers had a consistent better performance in the measures of engagement rate, credibility of messages, and purchase intent per follower as compared to macro and mega influencers. The authors explained this advantage by the fact that more perceived authenticity and relatability of micro-influencers are perceived as a person more akin to the average consumer in terms of lifestyle and aspirations. A similar conclusion was made by Schouten, Janssen, and Verspaget (2020) who showed that celebrity endorsements (equivalent to mega-influencer endorsements) were not as effective as influence endorsements in influencing purchase intent of fashion products, especially among younger consumers who viewed mega-influencers as more likely to be a commercial asset.

2.6 Platform Dynamics and Content Format

Platform and content format can be considered one of the most important aspects of the influencer marketing strategy. The effectiveness of influencers has been found to greatly differ in terms of platforms, type of content posted, and frequency of posting. Djafarova and Rushworth (2017) discovered that Instagram was the most effective platform where fashion influencer marketing affected young women, and the quality of visual content and aspirational aesthetics were perceived as the main factors of engagement and intention to purchase. With the advent of short-form video content, TikTok first, and subsequently copied by Instagram Reels and YouTube Shorts, the influencer-consumer dynamic has undergone change. Zhang, Zhao and Xu (2022) discovered that the short video content produced more emotional involvement and purchase intentions than the posts in the form of a static image, specifically in the category of products where an experiential demonstration of the product is applicable like fashion styling and beauty application.

2.7 Research Gaps

Although the concept of influencer marketing and Gen-Z consumer behaviour has been widely researched, there are still a number of gaps. To start with, the vast majority of the available research has been carried out within a Western setting, which restricts the applicability of the results to the emerging market conditions in India, where cultural, economic, and platform peculiarities predetermine the relationships between an influencer and a consumer in different ways. Second, social media platforms change quickly, so a study that was conducted several years ago (two to three years ago) might not be sufficient to explain the emergence of new content-sharing forms, like short-form video and social commerce capabilities like Instagram Shopping and YouTube Product Tagging. Third, the psychological process of parasocial relationship and social comparison have been revealed separately, but their combined moderating effect on the influencer-to-purchase pathway has not been adequately investigated in the Gen-Z fashion phenomenon. This paper aims to fill in these gaps.

III. PROBLEM STATEMENT

The bombastic development of influencer marketing has offered fashion brands and marketers unprecedented opportunity, as well as great strategic complexity. Although the general connection between influencer exposure and consumer buying intent is indeed solid in the academic literature, the exact ways in which the influencer content turns Gen-Z social media activity into the actual purchase behaviour is not properly comprehended, especially in the Indian market. There are a number of concrete issues that require the current research. First, the problem of the brands to find the appropriate kind of influencer to their target audience remains. The natural belief that bigger follower bases mean more commercial value is being challenged by the growing body of evidence that indicate that micro and nano influencers are the right unfiltered choice to connect with consumers, but most brands still resort to mega-influencer associations. Second, the increased complexity of Gen-Z consumers who are highly conscious of the commercial motive behind the content of the influencers generates a lack of trust that makes the poorly executed influencer campaigns ineffective. Third, the fracturing of the social media sphere among various platforms with their own cultures, algorithm, and content type imply that the same approach toward influencers will not work on YouTube Shorts or on newer platforms. These issues are further complicated in the Indian context by the regional linguistic diversity, a wide digital divide and illiteracy between the urban and semi-urban groups, and the specific social importance of fashion as an object of desire and the location of social status negotiation. The academic literature on how Gen Z buyers in Indian urban centres navigate the influencer-saturated digital fashion space specifically is a significant gap that requires filling by research on this subject. This research bridges the existing knowledge and practice gap by conducting a systematic research study on how the attributes of the influencer (credibility, authenticity, number of followers), the nature of the platform, content type, and psychological intermediaries (parasocial relationships, social comparison) interact to shape the purchase behaviour of Gen-Z consumers of fashion and lifestyle products. The results will be meaningful not only to the literature on consumer behaviour, but also to the marketing and fashion brands that want to target this important group of consumers.



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IV. ANALYSIS AND DISCUSSION

4.1 Research Methodology

The research design used in this study was a mixed-methods research design involving a quantitative survey data collection and qualitative content analysis of secondary sources. The major data was gathered by using the structured questionnaire which was given to 250 Gen-Zs (18-26) living in major urban centres in India namely Bangalore, Mumbai, Delhi and Hyderabad. The social media was used to recruit the respondents using purposive sampling to make sure that they were active users of the social media platforms and had bought a fashion or lifestyle product in the last six months. The survey tool included five subsections: (1), demographic and social media use profile, (2), influencer engagement patterns, (3), perceptions influencer credibility and authenticity, (4), parasocial relationship scales, which are adjusted to fit the current study by Rubin, Perse, and Powell (1985), and (5), purchase intent and behaviour indicators. The measures of responses were made on a 5-point Likert scale. The descriptive statistics, correlation analysis, and regression modelling were used to analyse data to determine the relative contribution of each independent variable to purchase intent. The qualitative part implied thematic analysis of 50 open-ended survey questions examining the personal stories of respondents about the buying experiences caused by influencers.

4.2 Profile of Respondents

Table 1: Respondent Demographics

Category	Sub-group	Percentage
Gender	Female	58%
	Male	38%
	Non-binary / No preference	4%
Age Group	20–23 years	61%
	18–19 years	22%
	24–26 years	17%

Total respondents: 250 | Profile: Students or freshly graduated, mostly middle-income urban families.

Table 2: Social Media Platform Usage

Platform	Usage Among Respondents
Instagram	94%
YouTube	87%
Snapchat	54%
Twitter/X	41%
TikTok (VPN users only — banned in India)	18%

Table 3: Social Media & Influencer Content Behaviour

Metric	Value
Average daily social media usage	3.7 hours
Average daily influencer content consumption	1.4 hours



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Follow 10+ fashion/lifestyle influencers	78%
Made ≥ 1 influencer-driven purchase (last 3 months)	62%

Out of all the 250 respondents, 58 percent were female, 38 percent were male, and 4 percent were non-binary or had no preferred identity. The distribution was biased with the largest group being 20-23 (61 percent), followed by 18-19 (22 percent) and 24-26 (17 percent). All respondents were students or freshly graduated people, mostly of middle-income urban families. The most used was Instagram (used by 94 percent of the respondents), then YouTube (87 percent), Snapchat (54 percent), and Twitter/X (41 percent). The use of Tik Tok was restricted to those respondents who had VPN (about 18 percent) which indicates the ban of the platform in India. Respondents spend an average of 3.7 hours per day on social media with an average consumption time of influencer-created content being 1.4 hours, 78 percent of respondents reported following at least 10 fashion and lifestyle influencers and 62 percent reported having made at least one purchase in the last three months influenced by the content of such influencers.

4.3 Influencer Attributes and Purchase Intent

Table 4: Regression Coefficients — Influencer Attributes vs. Purchase Intent

Attribute	Beta (β)	p-value	Significance
Perceived Authenticity	0.42	< 0.001	★★★★
Credibility	0.38	< 0.001	★★★★
Relatability	0.31	< 0.001	★★★★
Physical Attractiveness	0.19	< 0.05	★ (engagement only)

★★★★ $p < 0.001$ | ★ $p < 0.05$ | Physical attractiveness significant for engagement/liking but weak for purchase conversion.

Table 5: Effect of Paid Partnership Disclosure on Trust

Finding	Value
Respondents unaffected in trust by disclosed paid partnerships	67%
Condition: influencer remains consistent with values & genuine product use	Required

The quantitative analysis has shown that perceived authenticity was the most significant predictor of purchase intent ($b = 0.42$, $p < 0.001$), then came credibility ($b = 0.38$, $p < 0.001$) and relatability ($b = 0.31$, $p < 0.001$). Although it was a significant predictor of liking and engagement ($b = 0.19$, $p < 0.05$), but a weaker predictor of purchase intent, physical attractiveness of the influencer implied that aesthetics attract initial attention, but cannot drive a conversion in the absence of other factors such as trust and authenticity. Of interest was, specifically, the discovery on disclosure of paid partnerships. Against the general belief that disclosed advertising lowers the effectiveness of influencers, 67 percent of the people surveyed identified that open disclosure of brand association did not decrease their faith with the influencer, so long as the influencer continued with his or her values and genuinely utilized or advised the product. The observation can be correlated with the theory of influencer authenticity by Audrezet et al. (2020) in which the notion can be viewed as a multidimensional concept that does not necessarily exclude itself in terms of commercial relationships. These quantitative results were supported by the thematic analysis of open-ended answers. Examples of representative narratives were: 'I trust [influencer name] since she only tells about what she wears. I know when a person is simply doing it to get money.' and, 'when an influencer lives a lifestyle similar to mine or where I want to be, I



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will probably purchase something portrayed by him/her. These stories highlight the survivability of lifestyle congruency and perceived true usage as a purchasing conversion factor.

4.4 Influencer Size: Micro vs. Macro Effects

Table 6: Influencer Size and Mean Purchase Intent Score (5-point scale)

Influencer Type	Follower Range	Mean Score (/5)	β (regression)
Micro-influencer	10K – 100K	3.87	—
Macro-influencer	>100K – 1M	3.21	—
Mega-influencer / Celebrity	>1M	2.94	—
Influencer size \rightarrow purchase intent (regression)	All sizes	—	-0.27***

*** $p < 0.001$ | Negative β confirms larger following = lower purchase conversion intent.

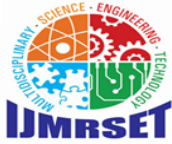
One of the main results of this research was the high performance of micro-influencers (10,000-100,000 followers) in comparison with macro and mega-influencers in the context of creating purchase intent among Gen-Z respondents. In a 5-point scale on the likelihood of a product that is recommended by this influencer, the micro-influencers had a mean score of 3.87, the macro influencers had a mean score of 3.21, and the mega influencers/celebrities had a mean score of 2.94. Regression analysis adjusting the respondent demographics and platform use showed that the size of the influencer had negative relationship with purchase intent ($b = -0.27$, $p < 0.001$), which indicated that bigger influencer following sizes decreased, not increased conversion intent. This effect can be explained by the qualitative data with references to perceived commercial motivation (mega-influencers are essentially walking billboards) and the lack of relatability (I can not relate to a person with 10 million followers and living in a mansion). The micro-influencers have always been referred to as more real, easier to relate with, and closer to a friend who gives you honest advice. The implications of these data on the practical side of fashion brands include spending an excessively large amount of money on celebrity promotion and collaboration with mega-influencers. The evidence indicates that a shift in influencer marketing resources to include more micro-influencer partnerships can potentially result in significantly greater ROI when measured in purchase conversion, especially of the aspirationally positioned, yet affordable fashion items like mid-range handbags and accessories.

4.5 Platform and Content Format Analysis

Table 7: Platform & Content Format — Purchase-Triggering Interactions

Platform	Content Format	Purchase-Triggering Share
Instagram	Reels (short-form video)	71%
Instagram	Static posts	21%
Instagram	Stories	8%
YouTube	Long-form (reviews, hauls, WIMB)	Higher for items >INR 5,000
Instagram – main discovery platform for 89% of purchasers		

Instagram turned out to be the winning platform in terms of influencer activity, with 89 percent of the surveyed respondents who had purchased based on influencer promotion naming Instagram as the main platform of discovery. On Instagram, Reels (short-form video) had surpassed static content as the most commercially effective content type:



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71 percent of purchases- triggering content interactions happened through Reels, 21 through the static content, and 8 via Stories. The long-form content offered by YouTube proved to be exceptionally effective when it came to purchasing items with higher considerations. Long-form YouTube content (product reviews, haul videos, what is in my bag content) before actively looking to buy a handbag or luxury accessory significantly increased the likelihood of having done so, with the difference in the percentage among those who had purchased such products and accessories being above INR 5,000. This result indicates a format-product consideration correlation since short-form video stimulates impulse and lower-consideration buying whereas long-form content enables the considered-evaluation process of high value goods. There were also platform-influencer type interactions that were identified in the study. Instagram and YouTube were the most successful platforms since micro-influencers shared intimate and community-like content that their followers could identify with. In the case of emerging platforms, which a smaller number of respondents used, the view of a recommendation as particularly authentic was realized because of the smaller community size and increased perceived distance to commercial intentions.

4.6 Parasocial Relationships and Social Comparison: Mediating Mechanisms

Table 8: Mediation Analysis — Parasocial Relationships (PROCESS Macro, Model 4)

Path	Coefficient	p-value	Note
Authenticity → Parasocial Bond strength (a)	0.51	< 0.001	Strong
Parasocial Bond → Purchase Intent (b)	0.39	< 0.001	Strong
Indirect effect (mediation) of authenticity on purchase intent	38%	—	Via parasocial bonds

Table 9: Social Comparison Effects on Purchase Intent

Finding	Statistic / Outcome
High social comparison orientation → greater purchase intent	F(1,248)=14.3, p<0.001
Purchase driven by desire to attain influencer's identity	Confirmed (qualitative + quant)
Excess social comparison (envy/inadequacy) → lower purchase intent	Negative boundary condition
Aspirational yet accessible content → optimal conversion	Key implication

Hayes (2008) and the mediating effect of parasocial relationship strength on the relationship between influencer authenticity and purchase intent were proven through mediation analysis (Hayes, PROCESS macro, Model 4). In particular, perceived authenticity was found to have a stronger positive relationship with parasocial bonds ($a = 0.51$, $p < 0.001$), which in turn, was found to have a stronger positive relationship with purchase intent ($b = 0.39$, $p < 0.001$) with the indirect effect explaining 38 percent of the total effect of perceived authenticity on purchase intent. This observation empirically confirms the theoretical argument that influencers are playing the role of quasi-social relationship in the mental representations of their followers, and that such relationships are bearing real commercial implications. It was also established that social comparison processes played a major mediating role especially in aspirational fashion categories. The high social comparison orientation respondents (assessed using the Comparison Orientation Measure created by Gibbons and Buunk, 1999, Iowa-Netherlands) expressed much greater purchase intent after exposure to influencer fashion material ($F(1, 248) = 14.3$, $p < 0.001$). In this subgroup, the buying of products endorsed by the influencers was also clearly driven by the urge to attain or imply closeness to the positional identity of the influencer. Nevertheless, another interesting boundary condition of the study was that excess levels of social comparison, which included the feelings of inadequacy and envy, instead of aspiration were linked with lower purchase intentions and unfavorable attitudes towards a brand. The implication of this observation is that aspirational yet



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accessible influencer content is essential, and that influencer marketing can be psychologically dangerous when it sets unrealistic lifestyle expectations in vulnerable Gen-Zers.

4.7 Implications for Marketing Strategy

A combination of the results of this study provides a number of practical strategic implications to fashion brands and marketers. To start with, the prevalence of authenticity as a source of Gen-Z purchase intent needs to fundamentally shift the influencer selection criteria - out of the follower count as the main indicator to indicators of perceived authenticity, values alignment, and quality of engagement. Brand managers ought to make investments in creating authentic, long-term relationships with micro-influencers whose values and aesthetics coincide organically with the brand, as opposed to making transactions with mega-influencers once. Second, the findings related to the platform and content format imply a portfolio of influencer marketing: Instagram Reels as the tool with the most widespread reach and promotion of impulse purchase, YouTube long-form content as the tool to develop purchase confidence in more expensive products, and Stories as the tool to make the promotion time-related and engage with the community. The increased significance of social commerce elements (Instagram Shopping, YouTube Product Cards) should be capitalised on to reduce the gap between the engagement with the content of influencers and final purchase. Third, the psychological implications of the parasocial connections and social comparison indicate that the most marketable influencer relationships involve the development of authentic community, aspiration identification with no envious reactions, and the ability to communicate communicative intimacy over time. The brands must hence focus on long-term influencer relationships, rather than short-term campaigns and must give the influencers creative freedom to package goods in a manner that resonates with their own existing content aesthetic.

4.8 Ethical Considerations

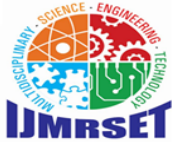
The results of the study also present serious ethical issues that call the attention of both brands and the regulators of the platforms. The potent psychological processes such as parasocial relationships and social comparison underpinning influencer-driven purchasing can be used in a way that may harm the Gen-Z consumers, especially those with lower self-esteem, body image issues, or financial insecurity. As the results of the study reveal that too much social comparison may result in the development of inadequacy, one may observe the negative side of aspirational content posted by influencers who create unrealistic expectations of the lifestyle. In 2021, the Advertising Standards Council (ASCI) of India released the social media influencer disclosure guidelines, indicating that the paid promotion should be labelled. Although these guidelines are an improvement in terms of regulating, the research discovered that 43 percent of respondents always paid attention or read disclosure tags, which indicates that regulation compliance was not enough to guard the consumer. Both the brands, the influencers, and the platforms have the responsibility to communicate the relationships of commercial character openly, and not to manipulate the financially or psychologically vulnerable consumers by targeting them with persuasive techniques.

V. INFERENCE

The results of this research all confirm that perceived authenticity is the strongest predictor of Gen-Z purchase intent ($b = 0.42$, $p < 0.001$), then Credibility ($b = 0.38$) and Relatability ($b = 0.31$), whereas the physical attractiveness although important to engage in purchasing is less predictive of real conversion. Micro-influencers always scored higher in purchase intent scores (3.87 vs. 2.94 out of 5), and the negative regression coefficient ($b = -0.27$, $p < 0.001$) proves that the larger the number of followers, the lower the conversion intent is in Gen-Z consumers. The mediation result also shows that 38 percent of all the commercial influence that authenticity has on purchase intent involves the strength of parasocial bonds, which makes these quasi-social relationships the key psychological intermediary between influencer exposure and consumer behavior. These inferences, collectively, contradict the prevailing industry logic of focusing on reach and celebrity affiliation in their pursuit and instead focus on authenticity, relational richness, and micro-influencer proximity as the strategic levers most likely to influence meaningful purchase behaviour in the Gen-Z fashion and lifestyle market.

VI. DISCUSSION

The findings substantiate and generalize the Source Credibility Model proposed by Ohanian (1990) by assuming a hierarchy of predictive weight among the dimensions of the source credibility construct, in which authenticity and credibility perform better than attractiveness as commercial drivers and also align with the finding by Audrezet et al. (2020) that influencer authenticity is a multidimensional construct that is not necessarily weakened by commercial



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relationships because 67 percent of the respondents remained trustful despite being told about paid partnerships. The high conversion rates of micro-influencers coincide with Weismueller et al. (2020) and Schouten et al. (2020), and in the urban population of India, the factor of the lifestyle closeness between the middle-income Gen-Z consumers and the smaller creators only enhances the conversion rates, something that cannot be replicated by mega-influencers integrated within the content of hyper-luxury. The mediation results build on Labrecque (2014) and Hwang and Zhang (2018) by defining the parasocial relationships as a commercial relationship and not a metaphor but quantifiable but the non-linear social comparison results introduce the productive aspiration as a purchasing motive and the inadequacy and envy as a suppressive motive as a nuanced boundary condition to the framework of Festinger (1954) established. Another culturally specific facet, the ban on Tik Tok has focused the influencer industry on Instagram and YouTube, and the significance of fashion as a social identity and a marker of status, exacerbating the psychological processes recorded in the paper to even greater levels than usually seen in a Western research context.

VII. SUGGESTIONS

The ultimate solution that fashion brands should pursue to is to change the influencer selection criteria to no longer be based on follower count, but now based on measures of authenticity, such as values alignment, content consistency, and the level of qualitative audience relationships, and repurpose budgets previously being made based on individual high-priced mega-influencer deals into diversified portfolios of 20-30 micro-influencers whose proximity to the target demographic lifestyle creates the parasocial trust that the data identifies as the dominant commercial strategy. It must implement a multi-format, multi-platform content architecture (instagram Reels to drive impulse and discovery-level interactions, YouTube long-form content to drive considered purchase on products above INR 5,000, and Stories to drive community engagement - integrate social commerce features like Instagram Shopping tags and YouTube Product Cards into each influencer brief so that there is a reduced disconnect between content engagement and execution of the purchase). At the regulatory and industry level disclosure systems must be enhanced by making disclosures more visually prominent and standardized, as only 43% of respondents always consulted existing disclosures, and platform-led digital literacy programs should be created to enable Gen-Z consumers to understand that the psychological processes of parasocial bonding and social comparison are occurring below their awareness in the process of consuming influencer content. Lastly, it is necessary to balance the aspirational ceiling between influencer content and branded product, such that the product is priced as attainably desirable instead of being priced unrealistically as luxurious, which is known to actively reduce purchase intent and harbor negative brand attitude among psychologically vulnerable Gen-Z consumers.

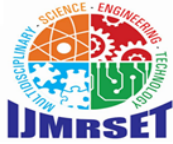
VIII. LIMITATION

This work has a number of limitations that outline the extent that the results can cover. The 250 respondents in four large Indian urban centres sample is mainly urban, educated, and middle-income-based, and thus cannot be generalised to semi-urban and rural Gen-Z generation members who might have a vastly different platform access, cultural expectations and aspirational models. Cross sectional survey design measures attitudes and reported buy intentions at one moment in time without any opportunity to view how the parasocial bonds could be developed over time, nor can stated purchase intent be converted into actual purchase behaviour over several consumer cycles. All data are based on self-report measures that are prone to social desirability bias and recall bias, and should be supplemented with behavioural measures such as platform clickthrough attribution measurements or biometric engagement measurements. The banning of TikTok in India artificially concentrates the findings of the platform on Instagram and YouTube, which can thus be limited in their application to markets where TikTok is still freely available and popular in the culture of Gen-Z influencers. Lastly, the proximity of the study to fashion and lifestyle products, the application of a parasocial scale that was originally created to be used within the television context (Rubin et al., 1985), and the cross-cultural application of a Dutch-created social comparison tool (Gibbons and Buunk, 1999) are all conceptual and measurement boundary conditions that need to be taken into account in the future with a more extensive sample of product categories and the creation of social media influencer-specifically validated social comparison scale.

IX. CONCLUSION

9.1 Summary of Findings

The proposed research aimed at exploring how social media influencers can influence the purchasing behaviour of Gen-Z consumers in the fashion and lifestyle sector. The main results may be summarised in the following way. The



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influential qualities of authenticity, credibility, and relatability contribute to Gen-Z purchase intent and are greatly more impactful than superficial features of physical attractiveness or number of followers. Micro-influencers are always better at purchase conversion rates than macro and mega-influencers because they are perceived to be more authentic and relatable to lifestyle. Instagram Reels is the most commercially viable type of content to market fashion influencers, and long-form YouTube content is instrumental in helping make conscious decisions to purchase more valuable fashion products. The social comparison processes and parasocial relationships are the effective psychological intermediaries that convert the exposure to an influencer into the purchase behaviour with the parasocial connections increasing the commercial effect of the authentic influencer content. Over-social comparison is also a psychological risk variable that can turn the positive relationship between exposure to influencers and purchase intention to the negative.

9.2 Managerial Implications

This work provides some strategic guidelines to the managers of fashion brands and marketing experts. Gen-Z purchase conversion is more likely to be better in case of reallocating influencer marketing funds on mega-influencer collaboration into a wider scope of micro-influencer campaigns. Values alignment, consistency of lifestyle and quality of community engagement should be used to select influencer partners and not follower metrics alone. Short term transactional endorsements should not be favoured over long term brand-influencer relationships where authenticities can be integrated into the content. The influencer marketing performance will be optimised on a platform-portfolio approach, which entails executing various content formats on Instagram, YouTube, and new platforms in accordance with the level of consideration of the category of product in question.

9.3 Policy and Industry Relevance

At the regulatory/ industry level, the research study will be an addition to the evidence on the benefit of enhancing disclosure in influencer marketing and encouraging industry self-regulatory measures that ensure Gen-Z consumers are not victimized to commercial activities. The susceptibility of Gen-Z consumers to parasocial manipulation and negative social comparison mechanisms makes the current strategy of brand influencer marketing more active and demands a more proactive approach to the ethics of influencer marketing on the part of the brands, social platforms, and regulators. The industry regulators like ASCI in India and Federal Trade Commission (FTC) in United States should contemplate increasing disclosure needs and customer education programs in order to empower Gen-Z shoppers to be critical and transparent in consuming influencer content.

9.4 Scope for Future Research

This work is limited in a number of ways that lead to productive opportunities of a future research. Although geographically diverse in India, the sample was mainly representative of the urban, middle-income, educated Gen-Z, and therefore cannot be generalised to semi-urban and rural situations where alternative patterns of social media use and cultural norms might apply. The investigation should be expanded in the future to a more socioeconomically diverse and extensive sample. Secondly, this study design, as a cross-sectional one, does not allow it to reproduce the longitudinal dimension of influencer-consumer relations and their changing commercial influence over time. Longitudinal research that followed the same group of Gen-Z consumers through multiple buying cycles would be able to give a deeper understanding of how the parasocial bonds can be sustained in the long term and what the long-term commercial consequences are. Further studies could also fruitfully address the neurological and affective aspects of influencer content processing - using the biometric and eye-tracking techniques to study the unconscious and conscious influence of influencer content in shaping consumer behaviour.

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