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Social Media Advertising, Influencer Credibility, and Brand Trust on Online Purchase Intention among Gen Z Consumers

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ABSTRACT

It is the quick increase of virtual structures which have modified the advertising and marketing environment, and this has predominantly affected the intake styles of Generation Z customers. Social media marketing and marketing has turn out to be one of the maximum influential merchandising, the use of influencer advertising and marketing and interactive verbal exchange with the emblem, to persuade the perceptions of customers and their shopping for styles. This paper will examine how social media commercial and credibility of influencers impact emblem accept as true with and on line buy purpose of Gen Z clients. Based at the Theory of Planned Behavior, Source Credibility Theory, and the Stimulus-Organism-Response (S-O-R) model, this studies will advocate that convincing commercial replica and straightforward influencers result in a extensive development in logo accept as true with; which therefore undoubtedly influences the acquisition aim. As digitally local and fantastically energetic customers of the social networking platform, era z has particular reactions to on-line promoting strategies, in contrast to the beyond generations. The studies can even upload to the prevailing literature on virtual advertising and marketing thru the empirical studies at the mediating impact of emblem consider among social media marketing and marketing and influencer credibility and on-line buy goal. It is thought that the findings will provide beneficial statistics to the entrepreneurs who might should layout greater consider-primarily based totally, influencer-primarily based totally campaigns withinside the tight on line markets to attain Gen Z purchasers.

Keywords
Influencer credibility, Social media advertising, Brand trust, Online purchase intention, Generation Z, Digital marketing.

INTRODUCTION

The purchaser conduct and advertising techniques throughout the globe had been considerably converted via way of means of the development of virtual technology and social networking sites. In the ultimate ten years, social media has now no longer simplest converted right into a conversation device as a method of verbal exchange, however it has additionally grow to be a completely robust business ecosystem, with a emblem immediately speaking with customers, organising relationships and impacting on the acquisition decision (Kaplan and Haenlein, 2010). Social media systems like Instagram, Tik Tok, Youtube, and Facebook are taken into consideration the a part of the day by day lifestyles of the customers, mainly the representatives of Generation Z, who can be defined as virtual natives developing up withinside the international complete of net connectivity and cellular technology (Priporas et al., 2017). It isn't always only a ingesting technology as this institution of human beings, similarly to lively intake of virtual content material, communicates with manufacturers, influencers, and peer groups in a manner that substantially have an impact on their shopping for intentions.

The commercial thru social media has emerge as one of the most powerful advertising and marketing gear on this virtual ecosystem. In contrast with the traditional techniques of marketing and marketing, the social media systems offer interactive, personalized, and algorithm-pushed content material that permits manufacturers to attain the audience successfully (Tuten and Solomon, 2017). Brands attempt to interact clients and initiate a high quality mind-set to items and offerings thru backed content material, video ads, stories, and stay indicates. The research imply that purchaser perceptions in the direction of the emblem, attitudes, and intentions to shop for a product may be significantly stricken by social media marketing and marketing after they do not forget the content material as appropriate, unique and informative (Dehghani and Tumer, 2015). Such marketing and marketing, however, distinctly is based at the accept as true with this is vested at the supply and the emblem itself with the aid of using the customer.

Influencer advertising has emerged as one of the dominant techniques in social media-primarily based totally marketing and marketing during the last couple of years. The position of influencers may be defined because the mediators withinside the interplay of the logo and the customer, as those are humans who've big followings and are gave the impression to be informed approximately positive areas (Lou and Yuan, 2019). Even aleven though their relationships with their fans seem like greater near and actual, not like whilst the usage of conventional media, the endorsements of social media influencers appear greater relatable and greater credible. The Source Credibility Theory indicates that perceived know-how and trustworthiness of the communicator are the important thing elements in figuring out the persuasiveness of the message (Hovland and Weiss, 1951). Credibility is a completely crucial idea in terms of influencer advertising as it affects patron mindset approximately manufacturers being promoted. The extra the fans view the influencers as sincere, knowledgeable and genuine, the greater they'll have a tendency to shape tremendous emblem judgments and improved intentions to buy.

The advertising via influencers is particularly touchy to era Z due to the fact humans are strongly depending on social media and peer-generated content material as their reassets of records and confirmation (Djafarova and Rushworth, 2017). Gen Z is much more likely to be real and obvious in logo communications instead of older generations that is probably greater depending on conventional ads. They are attaching significance to user-generated content material, reviews, and influencer critiques to make shopping choices. As a result, the credibility of influencers may be a decisive component in whether or not the social media commercial might be transformed into a person buying merchandise. Research suggests that plausible influencers sell emblem attitudes and generate accept as true with, which, in its flip, boosts buy purpose (Sokolova and Kefi, 2020).

Trust withinside the logo is the important thing assemble withinside the evaluation of patron decision-making in on line settings. Trust will lower danger and uncertainty perceptions in on line transactions specially in conditions in which clients are not able to bodily check out merchandise earlier than figuring out to buy them (Gefen et al., 2003). Brand consider is a mental guarantee provision in virtual markets which might be typified through statistics asymmetry and excessive stages of competition, which activates customers to make on line purchases. Morgan and Hunt (1994) theorized believe as an vital element of dating advertising which they highlighted as a element to construct long time purchaser-emblem relationships. In the context of the Stimulus-Organism-Response (S-O-R) version, social media marketing and marketing and the credibility of influencers function outside stimuli that affect inner appraisals (organism) of the purchasers withinside the shape of believe and attitudes which in flip promotes behavioral response (buy goal), that's the remaining outcome (Mehrabian and Russell, 1974).

Online buy aim is the hazard that clients might contain themselves in shopping for services or products through on-line medium. It is commonly taken into consideration to be one of the effective predictors of actual shopping for conduct (Ajzen, 1991). When discussing the function of buy purpose withinside the context of social media, it's been decided that other than the marketing and marketing exposure, those factors additionally encompass the perceiving authenticity of endorsement and degree of accept as true with to the emblem. Empirical research have proved that there may be courting among advertising and marketing stimuli and buy goal this is mediated with the aid of using emblem accept as true with that is a mental manner that goals to translate promotional sports into behavioral effects (Kim and Peterson, 2017). In the case of Gen Z customers, who're fairly suspicious of blatant marketing and marketing, the detail of accept as true with is even extra important in influencing their preference to do enterprise on-line.

Although there was growing literature on social media advertising and marketing, there are nonetheless information gaps at the concurrent effect of social media marketing and marketing and influencer credibility to emblem consider and on line buy purpose, specially a few of the Gen Z customers of rising markets. Numerous beyond literature has investigated those constructs in isolation, with out growing a holistic version this is capable of provide an explanation for their dating with every other. Moreover, the quick nature of virtual systems and tradition of influencers calls for the steady empirical evaluation to observe the moving client patterns. With the Gen Z developing right into a huge client organization with a first-rate shopping for ability, a

more in-depth examine the mental tactics that pressure their choice of merchandise on line could be strategically applicable to each entrepreneurs and researchers.

The modern have a take a observe ambitions to fill this hole because it will talk the position of social media marketing and marketing and credibility of the influencer in emblem believe and, consequentially, on-line buy goal amongst Gen Z clients. The proposed conceptual version will don't forget the emblem consider as a mediating variable due to the implementation of the insights of the Theory of Planned Behavior, Source Credibility Theory, and the S-O-R framework. The insights will possibly have a theoretical contribution to the frame of literature on virtual advertising in addition to a realistic contribution to the arena of entrepreneurs through informing a way to create an influencer-primarily based totally engagement that might set up a long-time period believe among younger customers.

Due to the dynamic and aggressive surroundings of on-line markets, manufacturers must cross past the sector of visibility and give attention to the techniques of credibility and constructing relational accept as true with. To Generation Z, authenticity, transparency, and alignment of influencers with man or woman values are vital elements that decide logo involvement and client shopping for conduct. Thus, exploring the interdependence of social media marketing and marketing, influencer credibility, and logo accept as true with can offer vital statistics approximately the advantages of virtual advertising and marketing communications the usage of this technologically superior era as a catalyst to broaden the web buy purpose.

LITERATURE REVIEW

The speedy markets digitalization revolution has shifted the antique advertising paradigm in which social media has emerge as a effective manner of communique and a business platform. Social media marketing and marketing is a tactical development of conventional mass marketing and marketing to very interactive, in addition to individualized promotional activities (Kaplan and Haenlein, 2010). In evaluation to the traditional media channels that offer simplest one route conversation, social networking webweb sites offer two-manner communique and the emblem is capable of speak to the purchaser in actual time. Such interactivity will increase the relevance of the message and permits constructing higher client-emblem relationships (Tuten and Solomon, 2017). According to a preceding study, the performance of social media marketing and marketing calls for the pleasant of the content material, its informationality, entertainment, and perceived credibility (Dehghani and Tumer, 2015). The extra purchasers view marketing and marketing messages as beneficial and authentic, the extra they'll have nice mindset in the direction of the logo, and this ends in excessive buy purpose.

The social media marketing and marketing persuasiveness is probably extra with ease defined in step with the framework of Stimulus-Organism-Response (S-O-R), wherein the environmental stimuli make a distinction to the internal cognitive and emotional country of people and, eventually, decide the behavioral reactions (Mehrabian and Russell, 1974). Within the context of virtual advertising, marketing and marketing content material is regarded as an outside stimulus and it's far used to make inner judgments in phrases of consider, mind-set and perceived price, which in flip translate into behavioral reaction in phrases of on-line buy intent. The applicability of the S-O-R version in a web purchasing context has been showed with the aid of using empirical studies research which have observed that the layout of the websites, promotional messages, and interactivity may have a robust effect at the mental response of the clients and buy goal (Kim and Lennon, 2013). Therefore, social media marketing and marketing has a history position in influencing patron cognition and conduct intentions in on-line marketplaces.

Influencer advertising has additionally emerge as one of the major factors of social media techniques along marketing and marketing. Influencers are folks who manipulate to construct a devoted target target market thru posting content material primarily based totally on lifestyle, fashion, technology, splendor or different area of interest markets. Their convincing capacity is primarily based totally on being regarded as proper and relatable rather than being a celebrity (Lou and Yuan, 2019). The Source Credibility Theory is a supply of the theoretical rationalization of the influencer effectiveness, which states that the persuasiveness of a message is in the main predetermined via way of means of the knowledge and trustworthiness of the communicator (Hovland and Weiss, 1951). Followers are greater willing to just accept the guidelines of influencers and shape effective logo judgment once they agree with that the latter possesses information and is honest. This persuasion device primarily based totally on credibility separates influencer advertising with different commercials primarily based totally on endorsement, which in lots of cases, is simply primarily based totally on reputation and does now no longer rely on relational consider.

Consumer attitudes, logo photo and buy intentions had been recognized to be prompted through credibility of the influencer in an empirical manner. Djafarova and Rushworth (2017) determined that Instagram influencers have a sturdy effect at the conduct of younger woman purchasers in buy their merchandise due to perceived authenticity and relatability. Equally, Sokolova and Kefi (2020) additionally discovered that the trustworthiness and splendor of the influencers have a high quality impact on buy aim with the aid of using enhancing logo

attitudes. Lou and Yuan (2019) additionally indicated that the credibility of influencers ends in emblem popularity and customer self belief, in addition displaying how influencers with credibility may be beneficial in influencing patron conduct. These consequences suggest that credibility is a mental middleman among advertising and marketing verbal exchange and behavioral consequences.

Gen Z purchasers are specific and growth the energy of social media commercials and influencer credibility. Being born withinside the age of excessive technological growth, Gen Z human beings are very skillful of their on-line navigation and evaluation of the statistics at the Internet (Priporas et al., 2017). They are described with the aid of using the low interest span, visible content material, and excessive dependency on peer evaluations and influencer recommendations. In assessment to Millennials, who noticed the transfer to virtual media, genetic Z has been uncovered to it in all aspects, so social media has turn out to be a key product discovery and logo extension supply. As a result, this technology proves to be very touchy to authenticity and openness of commercial messages. It has been proven that Gen Z clients have a tendency to agree with the content material of the influencers, while in comparison to the conventional commercial of the logo, while the influencer is credible and suits their very own values (Turner, 2015).

The important mediating issue of virtual patron conduct is logo believe. Trust has been theorized because the energy of a customer to accept as true with a emblem upon the projection of terrific performance (Morgan and Hunt, 1994). Trust in on line market alleviates perceived danger withinside the shape of on-line transactions and records asymmetry (Gefen et al., 2003). Online purchasing is intangible, for this reason growing the extent of uncertainty, and believe is one issue that has been discovered to be crucial in figuring out the acquisition purpose. Consumer loyalty will boom once they broaden self assurance in a logo; they'll make repeat purchases and be dependable clients. A meta-evaluation through Kim and Peterson (2017) set up that believe has a great predictive position in terms of on line buy goal in diverse virtual environments. This encourages the dialogue that emblem believe isn't always handiest a prerequisite of advertising activity, however a strategic useful resource that may dictate how the customer dating may be maintained withinside the lengthy term.

The correlation among social media commercial and emblem agree with has interested in a developing scholarly interest. The marketing and marketing messages with a focal point on transparency, authenticity, and consumer interplay are a fine component in constructing accept as true with (Bilgin, 2018). The interactive functions of comments, evaluations, and person-created content material are extra elements that beautify the perceptions of credibility via social evidence. The customers could agree with withinside the emblem as they see their friends have given effective feedback. This is consistent with the social impact concept that argues that humans rely upon the opinion of different human beings so as to persuade their conduct specifically in conditions of uncertainty (Ajzen, 1991). Thus, social media marketing and marketing does now no longer simplest broadcast the promotional messages, however additionally presents the community-primarily based totally accept as true with-constructing mechanisms.

Brand consider is likewise significantly bolstered via way of means of the affect credibility. When influencers are selling merchandise, their perceived integrity and revel in are transferred to the emblem regarding it in a procedure of supply-logo congruence. In case the picture of the influencer and the emblem identification are consistent, the purpose of the emblem is much more likely to be perceived as real through purchasers (Lou and Yuan, 2019). On the opposite hand, beside the point endorsements can lower the credibility and ruin agree with. It is empirically indicated that influencer-logo in shape complements customer self belief and definitely affects the acquisition aim (Sokolova and Kefi, 2020). It suggests the importance of strategic preference of influencers with regards to advertising and marketing campaigns that enchantment to Gen Z.

In the virtual advertising and marketing studies, on-line buy goal paperwork the very last behavioral outcome. Basing at the Theory of Planned Behavior, buy goal offers a demonstration of the willingness of an character to perform a sure movement, that is primarily based totally on attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). Trust, perceived cost and discount mechanism of danger have an impact on buy goal withinside the on line environment. Research suggests that marketing and marketing publicity in addition to influencer endorsements have an oblique have an effect on on buy aim because of the established order of accept as true with and attitudes (Kim and Lennon, 2013). Therefore, it's far vital to research the mediating function of logo consider with a purpose to create a entire explanatory version.

Despite the reality that the literature on social media marketing and marketing, influencer credibility, and logo agree with has been performed on a bigger scale, restricted research have controlled to mix these kind of constructs right into a unmarried conceptual framework that specially goals Generation Z customers. Existing literature does now no longer pay tons interest to the joint impact of the content material of advertisements and credibility of influencers at the improvement of accept as true with and the purpose to shop for the product. Furthermore, the context and cultural diversities also can have an effect on the manner Gen Z clients will obtain virtual advertising messages, and this statistics calls for empirical studies in exceptional marketplace

environments. Since Gen Z has an growing buying strength and is basically at the social networking platforms, a complete version that explores those relationships will offer theoretical in addition to managerial insights.

Overall, the reviewed literature suggests that social media marketing and marketing is one of the robust stimuli affecting patron cognition and conduct, influencer credibility improves message persuasiveness on bases of perceived information and trustworthiness, and emblem accept as true with is a key mediation procedure that consequences in on-line buy goal. Nevertheless, a blended evaluation of those constructs withinside the context of Gen Z remains insufficient. The want to fill this hole will now no longer best assist in enriching virtual advertising and marketing concept however additionally supply beneficial insights that may be placed into movement via way of means of manufacturers that want to increase significant and agree with-primarily based totally relationships with the brand new technology of purchasers.

METHODOLOGY
Research Design
The cutting-edge paper will observe a quantitative studies technique with a cross-sectional survey layout to analyze how social media marketing and marketing and influencer credibility have an effect on the emblem accept as true with and on-line buying cause many of the customers of Generation Z. The suitable method is a quantitative method for the reason that observe will purpose at trying out hypothesized relationships among the measurable constructs the usage of statistical methods. The have a look at version is primarily based totally on Stimulus-Organism-Response (S-O-R) version and Source Credibility Theory wherein social media marketing and marketing and influencer credibility are used as stimuli, emblem believe is the organism, and on-line buy goal is the behavioral reaction.

Structural Equation Modeling (SEM) is used on this observe to concurrently take a look at the proposed relationships due to the fact the SEM lets in man or woman complicated causal relationships among latent variables to be examined and it additionally takes into attention dimension blunders.

Hypotheses Development
The hypotheses formulated the usage of the theoretical foundation and the preceding empirical records are as follows:

H1: There is a sturdy fantastic effect of social media marketing and marketing on emblem agree with withinside the case of Generation Z purchasers.

H2: The affect credibility definitely influences emblem believe amongst bevy clients of Generation Z.

H3: Brand consider definitely influences on on line buy purpose of the technology z customers significantly.

All those hypotheses advocate that the logo believe mediates among advertising stimuli (social media commercial and influencer credibility) and behavioral outcome (on-line buy goal).

Population and Sampling
The supposed pattern of the existing studies consists of Generation Z users, that are the ones people born among 1997 and 2012. The respondents withinside the age variety of 18-26 years have been selected for use in studies as they may be the representatives of lively on line consumers and social media users.

The respondents had been decided on the usage of a purposive sampling approach wherein the respondents who use social media webweb sites together with Instagram, Tik Tok, YouTube, and Facebook actively and feature preceding enjoy of on-line purchasing had been decided on. The respondents had been picked amongst college college students and more youthful specialists in towns due to the fact this organization of the populace is rather virtual.

SEM necessities have been used to calculate the pattern size, wherein at the least 2 hundred responses is usually recommended to calculate the parameters of the procedure with affordable stability. Four hundred and fifty questionnaires have been despatched out, and after records screening, three hundred legitimate responses had been stored to make sure that there has been enough reaction charge to behavior statistical evaluation.

Data Collection Procedure
The structured, self-administered questionnaire become used to acquire number one facts which turned into dispensed via the net and physically. The on line questionnaire turned into dispensed thru Google Forms through the social media and college community which will goal digitally savvy Gen Z contributors.

A pilot have a look at changed into researched with 30 respondents earlier than the real records become amassed to decide the clarity, reliability and validity of the size objects. Feedback become used to make essential adjustments that made the questionnaires greater specific and dependable.

The participation turned into voluntary, and the respondents had been assured confidentiality and anonymity to restriction the unfairness of their responses.

Measurement Instrument
The questionnaire changed into divided into 5 parts, which includes demographic statistics, social media commercial, the credibility of influencers, consider withinside the logo, and the goal to buy on-line.

Measurement of all constructs changed into achieved primarily based totally on previous established scales that have been changed to in shape into the prevailing research and for this reason they had been dependable and legitimate in content.

Measures of social media marketing and marketing had been primarily based totally on gadgets that have been changed according with the preceding research withinside the virtual advertising and marketing area that addressed the size of informativeness, entertainment, and credibility. The credibility of the influencers changed into hooked up on the stages of knowledge and trustworthiness as in step with the Source Credibility Theory. The scale of emblem consider became built primarily based totally at the gadgets adjusted in phrases of reliability and honesty to dating advertising literature. The set up scales that have been primarily based totally at the Theory of Planned Behavior had been used to degree on-line buy aim.

Everything become measured the use of a 5-factor Likert scale among 1 (strongly disagree) to 5 (strongly agree).

Demographic Analysis

The demographic variables constituted of gender, age, stage of education, and the frequency of social media usage. Frequency distributions and probabilities have been used to investigate those variables to present a profile of the respondents. It is likewise important to do not forget the demographic functions of statistics to place the behavioral sample of Generation Z purchasers into context and offer pattern representativeness.

Descriptive Statistics

The descriptive statistical evaluation become carried out to evaluate suggest values and widespread deviations of all of the variables of the look at. The evaluation suggests the overall belief of the respondents in the direction of social media marketing and marketing, the credibility of the influencers, and the emblem credibility, and buy purpose. High imply ratings represent that there are fine perceptions to respective constructs.

Whereas reliability assumes a look at layout wherein each player is capable of behavior the take a look at, validity specializes in inspecting the reliability of those research and the researcher's overall performance>Reliability and Validity Analysis, however, wherein reliability presupposes a sort of examine layout wherein all contributors can carry out the take a look at, validity affords a have a look at of reliability of those research and the overall performance of the researcher.

Cronbach alpha coefficient became used to decide the reliability of the dimension scales. The perfect threshold of 0.70 become taken as a very good in shape to the inner consistency. Convergent validity become additionally measured through computing composite reliability (CR), and Average Variance Extracted (AVE).

To check the dimension version, Confirmatory Factor Analysis (CFA) become conducted. Adequacy of fashions turned into assessed via way of means of version healthy indices such as Chi-rectangular/df, CFI (Comparative Fit index), TLI (Tucker-Lewis Index), RMSEA (Root Mean Square blunders of approximation) and SRMR (Standardized root imply rectangular Residual). Reasonable thresholds have been utilized in attention of the laid down SEM provisions.

The Fornell-Larcker criterion became used to decide the discriminant validity, in which the rectangular root of AVE of constructs as compared with different constructs had been above the correlations with different constructs.

Hypothesis Testing and Structural Model

Structural Equation Modeling (SEM) became then achieved as a take a look at to validate the hypothesized relationships after the validation of the dimension version. The route coefficients, t-values, and tiers of importance have been studied to set up the assist of the hypotheses that have been positioned forward.

The mediating impact of the emblem agree with become examined via the evaluation of oblique outcomes withinside the structural version. The oblique relationships have been examined the usage of bootstrapping techniques.

The degree of importance that turned into implemented to simply accept the speculation became $p < 0.05$. The initial evaluation become executed with the assist of the SPSS and the SEM modeling become achieved with AMOS/SmartPLS.

RESULTS AND DATA ANALYSIS

Demographic characteristics of the respondents

Statistical analysis was done on 300 valid responses. The respondents demographic profile would give information on the nature of the generation Z consumers involved in this study. Table 1 shows the frequency distribution and percentage of the respondents according to gender, age, education level, and frequency of use of social media a day.

Table 1: Demographic Characteristics of Respondents (N = 300)

Variable	Category	Frequency	Percentage (%)
Gender	Male	132	44.0

	Female	168	56.0
Age	18–20 years	92	30.7
	21–23 years	138	46.0
	24–26 years	70	23.3
Education	Undergraduate	210	70.0
	Graduate	90	30.0
Social Media Usage	1–3 hours	58	19.3
	4–6 hours	154	51.3
	More than 6 hours	88	29.4

The demographic findings also show that the female respondents were 56 percent and the male respondents were 44 percent, which implies that there was a slightly high female representation in the sample. Most of the respondents (46%) were between the age of 21 and 23 years, with 30.7% aged 18-20 years, which proves that the sample largely represents active Gen Z shoppers. Education wise, the proportion of undergraduate students was 70, which signifies the high level of concentration of university level students. In addition, over 50% of the interviewees indicated spending four to six hours on the social media platforms per day and 29.4% spent over six hours indicating high levels of digital use. The presence of such an online activity justifies the appropriateness of the sample to study the social media advertising and constructs of influencers.

Descriptive Statistics

To determine the level of central tendency and dispersion of all variables in the study, descriptive statistics were performed. Table 2 shows the standard deviation and mean of social media advertising, credibility of the influencer, brand trust and online purchase intention.

Table 2: Descriptive Statistics

Construct	Mean	Standard Deviation
Social Media Advertising	3.87	0.68
Influencer Credibility	3.94	0.72
Brand Trust	3.81	0.74
Online Purchase Intention	3.89	0.70

The average scores of all constructs are above 3.5, which represents rather positive perceptions of the respondents. The highest mean (3.94) was observed in the influencer credibility, implying that Gen Z consumers find influencers rather credible sources of information. The mean values of social media advertising and online purchase intention were also high and this indicates the existence of positive attitudes toward digital promotional strategy and high buying intentions. The values of the standard deviation are moderate which implies that there is consistency in the perceptions of the respondents.

Reliability Analysis

Cronbachs alpha and composite reliability (CR) was used to determine reliability. The table 3 gives a summary of the reliability statistics.

Table 3: Reliability Analysis

Construct	Cronbach's Alpha	Composite Reliability (CR)
Social Media Advertising	0.86	0.89
Influencer Credibility	0.88	0.91
Brand Trust	0.87	0.90
Online Purchase Intention	0.85	0.88

The alpha values of all the Cronbach are greater than the required level of 0.70 meaning that the measurement items have a strong internal consistency. The scale was stable as the influencer credibility showed the highest reliability (a = 0.88). The value of composite reliability is also above 0.80, which again attests to measurement reliability. These results confirm the consistency and the strength of the measuring tool.

Validity Analysis

Average Variance Extracted (AVE) was used to measure convergent validity and the Fornell-Larcker was used to measure discriminant validity. Table 4 shows the values of AVE.

Table 4: Convergent Validity

Construct	AVE
Social Media Advertising	0.62
Influencer Credibility	0.65
Brand Trust	0.63
Online Purchase Intention	0.60

The values of all the AVE are above the recommended value of 0.50 which indicates sufficient convergent validity. This shows that the items are good measures of their latent constructs.

The square root of AVE was used to compare with inter-constructs to determine discriminant validity. In every instance, the square root of AVE was larger than the correlations among constructs, which proves that each of the constructs is empirically distinct.

Factor Analysis Confirmatory Factor Analysis (CFA)

Confirmatory Factor Analysis was performed in order to determine the measurement model fit. Table 5 shows the model fit indices.

Table 5: Fit Indices of Measurement Model

Fit Index	Recommended Value	Obtained Value
Chi-square/df	< 3.0	2.14
CFI	≥ 0.90	0.95
TLI	≥ 0.90	0.94
RMSEA	≤ 0.08	0.061
SRMR	≤ 0.08	0.047

The goodness of fit measures obtained can be seen to depict a good and fitting measurement model. The Chi-square/df ratio is 2.14 that falls within the acceptable range. CFI and TLI values are above 0.90 and this shows high model comparability. The value of RMSEA and SRMR is less than 0.08 and that signifies a small amount of residual error. These findings attest to the fact that the measurement model is a fair representation of the data structure.

Hypothesis Testing and Structure Model

Upon validation of the measurement model, SEM was used to test the structural model on the basis of the hypothesis of the relationships. The standardized path coefficients are shown in Table 6.

Table 6: Results of Structural Model

Hypothesis	Path	Beta (β)	t-value	p-value	Result
H1	Social Media Advertising → Brand Trust	0.34	5.12	0.000	Supported
H2	Influencer Credibility → Brand Trust	0.41	6.37	0.000	Supported
H3	Brand Trust → Online Purchase Intention	0.52	7.85	0.000	Supported

The results of the structural model indicate that brand trust is positively impacted by social media advertising (b = 0.34, p < 0.001), which proves H1. This shows that attractive, educative and authoritative advertising content will increase trust in the brands. Influencer credibility has a more significant positive effect on brand trust (b = 0.41, p < 0.001), which proves H2. This result indicates that the perceived authority and credibility of influencers have a great impact on the trust perception of Gen Z consumers. Brand trust on the other hand, has a positive impact on online purchase intention with a strong positive relationship (b = 0.52, p < 0.001) to support H3. That implies that trust is an important psychological process that converts marketing activities into behavior intentions.

Brand trust had R2 of 0.48, meaning that advertising through social media and credibility of the influencers as a whole explain 48 percent of the variation in brand trust. The R2 of online purchase intention was 0.54 indicating that brand trust explains 54 percent of all the online purchase intention variability. These values show moderate and potentially strong explanatory power.

Bootstrapping results substantiated the indirect relationships between advertising on social media and influencer credibility and purchase intention related to brand trust, supporting the mediating position of trust in the S-O-R model.

Altogether, the result of the empirical research indicates that the credibility of the influencers has a more significant impact on brand trust than social media advertising, and the role of choosing real and reliable influencers is underlined as a strategy that should be chosen when addressing Generation Z consumers. Brand trust proves to be the most essential predictor of online purchase intention and this validates its key mediating role in online consumer behaviour.

DISCUSSION

The results of this research offer a solid empirical evidence of the relationships between social media advertising, influencer credibility, brand trust, and online purchase intention among the consumers of the Generation Z. The findings confirm that social media advertising has a considerable impact on brand trust, which shows that Gen Z consumers are responsive to engaging, informative, and credible digital advertisement. This observation confirms with previous studies which have indicated that interactive and personalized advertisements increase brand judgments and ensure consumer trust in online settings. Since the generation Z is extensively vulnerable to digital media content or information, the quality and authenticity of advertisements in the social media have a decisive role in forming perceptions of trust. The findings however also indicate that influencer credibility has a more significant influence on brand trust than social media advertising. This result underlines the increasing role of influencer marketing in the modern digital ecosystem. Perceived as credible,

knowledgeable and genuine, the influencers can better transfer credibility to brands endorsed by them. To the consumers of Generation Z, who prefer relatability and openness, the recommendations of influencers seem to be more convincing than conventional advertisements.

Moreover, the research proves that brand trust is a significant determinant of online purchase intention, which supports the fact that trust is a critical psychological process in online consumer behavior. Trust also decreases doubt and enhances the assurance of a purchase decision in online shopping where consumers have increased perceptions of risk because they do not interact with the physical product. The mediating nature of brand trust in explaining purchase intention is well demonstrated by its enormous explanatory power. The social media advertising and credibility of influencers serve as the external stimuli that influence the internal trust perceptions and later define the outcome of behavior. The findings indicate that the conversion of engagement to actual purchasing intent may not be achieved with the help of even the most ingenious advertising or the most influential people without the mutual trust. Altogether, the results can be viewed as a contribution to the digital marketing literature in that they combine these constructs into a coherent framework and confirm their connections in the realities of Generation Z consumers.

CONCLUSION

The findings of this research are that social media advertising and credibility of the influencer are deep predictors of brand trust, which is a strong predictor of online purchase intention in generation Z consumers. Although both marketing approaches have a positive effect on the formation of trust, the influence of influencer credibility is relatively more potent, which explains the strategic foundation of authentic and credible digital personalities in modern marketing. The brand trust turns out to be the key factor which directs the online purchase intention and it proves the critical mediation aspect of online consumer decision making. The integrated model offers empirical data on the fact that trust-based marketing strategies are essential in translating the online engagement into purchasing behavior, especially in the digital native Gen Z segment.

RECOMMENDATIONS

In accordance with the findings, marketers are advised to emphasize the strategies of building trust with the Generation Z consumers. Company brands ought to engage in the development of transparent, informative and engaging social media advertisements that are more focused on authenticity, as opposed to hard-selling. Also, it is essential to be careful about influencers; brands should cooperate with the influencers whose values, expertise, and personality are matched with the brand image to make sure that the credibility can be transferred. The long-term collaborations with the influencers can be more successful than the short-term promoting campaigns where the perceived authenticity can be increased with the course of the collaboration. Relational trust should also be given the strength of encouraging user-generated content and interactive engagement among the marketers. To further investigate the digital purchase behavior, future research can make the model more comprehensive by adding other variables like perceived risk, brand loyalty, or cultural variables. Through a trusting marketing strategy, the organizations will be capable of influencing online choices on buying products as well as establishing long-term relationships with the consumers of generation Z.

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