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**RESEARCH PAPER**

# A Comparative Study of the Effect of Instagram Influencer on Millennial and Generation-Z Purchase Intentions

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## ABSTRACT

Social media is one such tool of communication that has transformed the way people used to connect globally. People are using Instagram for brand promotions and hiring micro-celebrities to endorse. They are known as Instagram influencers. The current study focuses on identifying the change in consumer behaviour and factors affecting consumer intention to make purchase decisions through Instagram influencers in Generation Z and Millennials before and during the COVID-19 time. The Theory of Reasoned Action is used for the theoretical framework. The research targeted the female population divided into two generational cohorts named Millennials and Generation Z with 400 samples. The results indicated that Parasocial Interactions, Consumer reviews on social media, and Followers vs. Following Ratio are the factors that dominantly affect consumers' purchase intentions for these two groups. Credibility, perceived usefulness, and Familiarity are recessive factors. Future research would be conducted with different age groups, gender, and theoretical models.

| **KEYWORDS** | Credibility, Familiarity, Followers vs. Following Ratio, Influencer Marketing, Instagram, Influencers, Parasocial Interactions, Perceived Usefulness, Purchase Intention, Social Media Reviews, Theory of Reasoned Action |

## Introduction

21st century has given rise to a ubiquitous form of communication: social media. Instagram is a platform of social media that connects people with parallel inclinations and aspirations. Instagram has escalated as a digital marketing platform through social media influencers. People with a visible social presence are a source of marketing for companies and advertisers which has given rise to the term "Influencer marketing" (Hendrickx, 2023; Muzaffar, et. al 2019; Kolarova, 2018). Influencer marketing indulges public into an influencer, celebrity validated online shopping experiences. The prevalence of Instagram, bloggers and influencers appeal to young generation and hence aids to generate a substantial brand loyal customer. Influencer marketing allow users to review product before purchasing it enhancing their purchase experiences and building brand loyalty (Agila & Anthony, 2020; Darmawan et al., 2019; Khizar et al., 2020). Verbal communication is one of the strongest marketing tools and when equipped with individual insights and supplementary media material like pictures or recordings amplify viewers purchase intentions and develops a followership. Hence, User Generated Content having all these characteristics is a strong source of marketing (Friestad & Wright, 1994; Kim & Johnson, 2016; Weiss, 2014). Instagram is the fastest growing medium of social media in terms of digital or mobile advertising and revenue generation as it is easier to target the Millennials and Generation Z.A steady increase in female use of Instagram has been observed from 2012 to 2021 and is expected to continue so. Studies show that 85% of Female Pakistani Instagram users tend to make purchase decisions by following influencers as they find the first-hand reviews of influencers and

celebrities as credible and trustworthy. Digital marketing reduces the physical efforts of customers and make their criticism more visible and substantial generating a positive customer encounter (Abbott et al., 2013; Baird & Parasnis, 2011; Gutama & Intani, 2017; Prihadini et al., 2020).

The increasing digital presence of public as well as brands calls for a need to understand the influence of digital powerhouses on female consumers purchase decisions via Instagram. Instagram has a commission rate considerably higher than other social networking sites. It is a platform known for its versatility and hence changed the business communication models. The people that have a direct impact on crowd are in the interests of brands. Marketers have a great scope when looking for digital marketing like Facebook, Twitter, TikTok or YouTube but Instagram serves the best of their purposes in brand recognition and advertisements (Agila & Anthony, 2020; Casaló et al., 2017; De Veirman et al., 2017). When one talks about Influencer Marketing, Fashion industry has a great role in it. Fashion business is a multibillion global business serving its clients designed products. Fashion industry has today taken a route to articulate their though as locally as possible. The traditional utility of Instagram as a platform of Picture posting has made it a more alluring platform for marketing and transformed into business associate. It has the Power Centre impacts and it is necessary to understand the factors influencing the purchase decisions of consumer for fashion products (Abdullah et al., 2020; Chan et al., 2013; Chun et al., 2018; Mangold & Faulds, 2009). Instagram has become a tactic for social media market. Corona Virus in 2020 has shift the dynamic as well giving a boost to SMI marketing. The s aims to study shift in buying patterns of [Pakistani Women and the impact of social media marketing during Corona Virus Lockdown on Purchase intentions. Literature Review

The evolution in technology has evolve the marketing practices as well. There are approximately 3.7 billion internet users around the world. This has increased online interactions via social media platforms leading global organizations to shift their marketing strategies towards the use of social media. Online marketing, Instagram blogging, and online advertisement platforms have encouraged marketers to use this medium as a substantial source of reaching global audience and advertising products (Dhar & Jha, 2014; Singh & Yadav, 2018).

WOM or Word of Mouth is the technique being used in marketing ever since the need of demand supply chain arose. WOM has today been used through different platforms to generate the same effect as it created in 1960s. WOM must be characterize by management intervention, solicitation, focus, timing, valence and credibility. (AZHAR, 2021; Brown & Reingen, 1987; Litvin et al., 2018; Park et al., 2012). Social media has enlightened the importance of Electronic WOM. The products marketed on E-WOM motivates consumers increasing the purchase rate of product. But E-Wom has become two-way and customer feedback greatly affects the brand image and product review. Research studies reflect that electronic Wom and influencer marketing works on the same principle. However, both traditional and e-Wom are interchangeable as per customers loyalty perspectives are considered (Cantallops & Salvi, 2014; Lee et al., 2011).

Influencer marketing is a skill of influencing people by means of people having online presence. However, to carry out the process one must look into the persuasion strategy of influencers, interests of stakeholders, type of influencer or product and ethical considerations (Racz, 2020; Sudha & Sheena, 2017; Ye et al., 2021). Influencer marketing has given rise to micro bloggers and celebrities and marketers are using their official statement as an advertisement strategy. Following the increase in SMI marketing, micro-celebrities have started opening their own businesses (Jiménez-Castillo & Sánchez-

Fernández, 2019; Wang et al., 2013). The selection of social media platform is essential to identify the credible platform of marketing. Instagram influencers have proven to be the most effective and persuasive making Instagram as the effective platform for micro blogging (Tafesse & Wood, 2021). Instagram has been increasingly used for fashion blogging. Content analysis of blogger followership shows that celebrity Instagram posts affect people's perceptions. A group of fashion brands generated posts for four weeks for a research study and identified that use of filters and formats by influencers enhance the posts leading to increase in followers and viewership. Hence, it has been seen in many studies that marketing fashion brands with relevant influencers increase the profitability. Covid 19 has given the situation a boost as public increasingly used digital technology to make purchase decisions (Ali et al., 2016; Casaló et al., 2017).

**Literature Review**

**Generational Cohorts**

Individuals born between 1981 and 1996 come under the branch of Millennials or Gen Y and the ones born after 1997 are collectively called as Gen Z. The generational gap may seem not significant but in fact creates contrasting opinions. Millennials seek guidance in celebrities whereas Gen Z tend to Model their own behaviors on others. The social media usage behavior of Millennials is associated with their life issues and finances whereas technology-based tasks are more attractive for Gen Z (Bona et al., 2020; Duan et al., 2019; Duffett, 2020; Rodney et al., 2017; Shidqi & Noor, 2019). Baes on the differences of Millennials and Gen Z behaviors, the stud propose hypothesis as

H1: There is a significant difference in shopping patterns between Millennials and Gen Z before and during Covid-19 outbreak.

H2: There is a significant difference in frequency of Millennials and Gen Z following Instagram Influencers.

**Purchase Intention**

Purchase intention id the power and strength of an individual to acquire a certain product (Goyal, 2014). Human thought and purchase decisions have a proportional relation and are assessed by marketers to make marketing decision (Goyal, 2014; Hosein, 2012; Sethi et al., 2018). Many factors have been identified that influence purchase decisions. Trust, consumer behavior, usefulness, reputation, influencer, and psychological effects are the factors discussed in numerous research (Hsu et al., 2013; Lee et al., 2011; Peña-García et al., 2020). The current study has also identified some factors based on literature review.

**Familiarity**

The amount of information and awareness user has about the product generates a feeling of comfort and security, compelling them to do the purchase. The more an influencer is active and seen, the more the Familiarity (Hoffner & Buchanan, 2005; Lee & Watkins, 2016; Martensen et al., 2018). Precisely, a positive elation exists between familiarity and credibility of brand an influencer and purchase decision.

H3: There is a significant difference in Familiarity with Instagram influencers amongst the Millennials and Gen Z purchase intention towards fashion products.

**Perceived Usefulness**

Davis (1989) defined perceived usefulness as an individual's belief on influencer recommendation while making purchase decisions. Perceived usefulness is a merit for online shopping. Consumers tend to look into critiques, recommendation and suggestion of influencers while making purchase decisions. Empirical studies have identified significant relation between the two (Brown & Reingen, 1987; Burkhardt & Brass, 1990; Kotler et al., 2003).

H4: There is a significant difference between perceived usefulness of Instagram influencers amongst Millennials and Gen Z purchase intentions towards Fashion Products.

**Credibility**

Credibility is a measure of trust and faith consumers have in the influencer's recommendation. This trust is the foundation of long-lasting relationship between consumer, influencer and brand (Jaffari & Hunjra, 2017; Sternthal et al., 1978).

H5: There is a significant difference in perceived credibility of Instagram influencer amongst Millennials and Gen Z Purchase Intention towards Fashion products.

**Para Social Interactions**

The relationship between the consumers and influencers contributes in persuading public as public can relate to them and develop trust. This relationship is identified an essential factor affecting purchase intentions of consumers (Dibble & Rosaen, 2011).

H6: There is significant difference in Para social interaction with Instagram influencers amongst the Millennials and Gen Z purchase intentions towards fashion products

**Social Media Reviews**

Consumers online responses on their shopping experiences aids in constructing or deconstructing other consumers purchase decisions. They generate Subjective propensity and emotional polarization (Ghasemaghaei et al., 2018; Godes & Mayzlin, 2004).

H7: There is a significant difference in the effect of social media reviews about Instagram influencers amongst the Millennis and Gen Z purchase intentions towards fashion products.

**Followers vs. Following Ratio**

Influencer followers significantly affect the consumer's perceptions and influence their image attitude and purchase intentions (Cresci et al., 2015; De Veirman et al., 2017).

H8: There is a significant difference in the effect of Instagram influencers' followers' v/s following ratio amongst the Millennials and Gen Z purchase intentions towards Fashion Products.

**Theoretical Framework**

The current study has developed its framework on the theory of Reasoned action given by Fischbein and Ajzen in 1975. The theory describes human behaviors and the

effect on behaviors derived from attitudes and subjective norms. Here attitude is the individual's approach towards a concerning behavior. In terms of Familiarity, perceived usefulness, credibility, and parasocial interactions the subjective norm is a custom pressurized by society to engage in certain behaviors as social media reviews and followers vs. following ratios in the current study (Alsaleh, 2017). The theory provides the framework to study factors affecting consumer attitudes and the role of subjective norms on consumer purchase intentions of fashion products.

## Material and Methods

### Instrument Development

The current study is quantitative and will qualify influencers to impact consumer purchase intention through a Questionnaire. The researcher identified based on arguments given by Hsu et al. (2013) that quantitative methods are a possible way to inquire about the impact on female Millennials and Gen Z Purchase intentions by Instagram Influencers as the motivation for youth to purchase things online during the global pandemic. Online surveys are conducted to understand consumers' purchase intentions for products and services due to the coronavirus outbreak. The research instrument employed is Questionnaires. The process of gathering data is constructed by survey forms being distributed online among the selected generational cohorts and answers are analyzed on SPSS.

### Sampling and Data Collection

The target population of the study is Female correspondents of Rawalpindi and Islamabad. The non-probability sampling technique is used with the trait "women who use Instagram and make online purchases" sample size of n=119 female Millennials and n=121 Female Gen Z i.e.; n=240 sample is used in the study.

## Results and Discussion

### Respondents Demographic Profile

The questionnaire was distributed amongst females of two age groups i.e., Millennials and Generation Z. A total of 150 questionnaires were distributed to females born before the year 1997. This age group is labeled as Millennials. The rest of the 150 questionnaires were distributed among the females born after the year 1997. This age group is labeled as Generation Z. 119 responses were received from millennials and 121 responses were received from Gen Z. As per the survey, 41.3% of respondents were in the age group 14-24, 47.5% were in the age group 25-35 and 11.3% are in the age group 35 or above. The education demographics showed that 4% of the total respondents are under matriculation level and 1.3 % are matric passed. 13.3% of respondents are in the intermediate level of education while 46.7% are graduates and 37.9 are post-graduates. 19.6% of respondents are related to rural areas whereas 80.4 belong to the urban city. The employment statistics showed that 36.3% of respondents are employed, 21.7 % are unemployed and the remaining 42.1 % are students. (Table 1)

**Table 1**
**Demographic Profile**

| Variables | Categories | Frequency | Percentage |
|---|---|---|---|
| **Birth Year** | Before 1996 | 120 | 50 |
| | 1997 and onwards | 120 | 50 |
| **Age** | 14-24 | 99 | 41.3 |
| | 25-35 | 114 | 47.5 |

| | | | |
|---|---|---|---|
| | 35 or above | 27 | 11.3 |
| **Education** | Below Matriculation | 1 | 4 |
| | Matriculation | 3 | 1.3 |
| | Intermediate | 32 | 13.3 |
| | Graduate | 112 | 46.7 |
| | Postgraduate | 91 | 37.9 |
| **Area** | Rural | 47 | 19.6 |
| | Urban | 193 | 80.4 |
| **Job Status** | Student | 101 | 42.1 |
| | Employed | 87 | 36.3 |
| | Unemployed | 52 | 21.7 |

Respondents were asked about internet access, Instagram Usage, and Influencers following. 2.5% of respondents have no access to the internet. Statistics show that 93.3% of the respondents are Instagram users, and 6.7 % are non-users while 77% of respondents follow influencers on social media, and 22.9% do not follow any influencers on social media but have social media accounts.

**Table 2**
**Internet Access, Instagram Use, Followings**

| Internet Access | | |
|---|---|---|
| **Frequency** | | **Percent** |
| **Yes** | 234 | 97.5 |
| **No** | 6 | 2.5 |
| **Total** | 240 | 100.0 |
| **Instagram Use** | | |
| **Frequency** | | **Percent** |
| **Yes** | 224 | 93.3 |
| **No** | 16 | 6.7 |
| **Total** | 240 | 100.0 |
| **Followings** | | |
| **Frequency** | | **Percent** |
| **Yes** | 185 | 77.1 |
| **No** | 55 | 22.9 |
| **Total** | 240 | 100.0 |

The researcher used cross-tabulation to identify the differences in responses of Millennials and Gen Z. The study also analyzed the Chi-Square test to determine the relationship between variables and to compare observed results with expected results. Cross-tabulation was used to analyze the shopping habits before and during COVID-19 for Millennials and Gen Z. The study's Null hypothesis states that Gen Z and Millennials showed no difference in shopping patterns before Covid. The count for the online purchase pattern is 24 whereas the expected count was 30.8. A visible difference can be observed between the observed and expected counts of the variablesThe Chi-square tests run show a value of 4.011 for Pearson Chi-Square. It rejects the Null Hypothesis that "There is no significant difference between the shopping pattern among Gen Z and millennials". It also gives a continuity correction value of 3.439 with the p-value =0.064. The likelihood ratio is 4.034 with p=0.045. The cross tab analyzes the shopping behaviors of respondents during COVID-19. The count for No for online purchase pattern is 23 whereas the expected count was 22.7. The differences between the observed and expected counts are. The Chi-Square test gives a value of .011 for Pearson Chi-Square with a p-

value of .918 which is significantly greater than 0.05. A p-value higher than 0.05 verifies the null hypothesis H1 in this case.

**Table3**
**Crosstabs on Shopping Before Covid**

| | | | Shop before covid | | Total |
|---|---|---|---|---|---|
| | | | Traditional | Online Purchasing | |
| **Birth year** | **Before 1996** | **Count** | 82 | 37 | 119 |
| | | **Expected Count** | 88.8 | 30.2 | 119.0 |
| | | **% within Birth year** | 68.9% | 31.1% | 100.0% |
| | | **% within Shop before covid** | 45.8% | 60.7% | 49.6% |
| | | **% of Total** | 34.2% | 15.4% | 49.6% |
| | **1997 and onward** | **Count** | 97 | 24 | 121 |
| | | **Expected Count** | 90.2 | 30.8 | 121.0 |
| | | **% within Birth year** | 80.2% | 19.8% | 100.0% |
| | | **% within Shop before covid** | 54.2% | 39.3% | 50.4% |
| | | **% of Total** | 40.4% | 10.0% | 50.4% |
| **Total** | | **Count** | 179 | 61 | 240 |
| | | **Expected Count** | 179.0 | 61.0 | 240.0 |
| | | **% within Birth year** | 74.6% | 25.4% | 100.0% |
| | | **% within Shop before covid** | 100.0% | 100.0% | 100.0% |
| | | **% of Total** | 74.6% | 25.4% | 100.0% |

**Table 4**
**Chi-Square tests- Shopping before Covid**

| | Value | Df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|---|---|---|---|---|---|
| Pearson Chi-Square | 4.011a | 1 | .045 | | |
| Continuity Correction | 3.439 | 1 | .064 | | |
| Likelihood Ratio | 4.034 | 1 | .045 | | |
| Fisher's Exact Test | | | | .054 | .032 |
| Linear-by-Linear Association | 3.994 | 1 | .046 | | |
| N of Valid Cases | 240 | | | | |

a.  0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 30.25.

b.  Computed only for a 2x2 table

**Table 5**
**Cross Tabs - Shopping During Covid**

| | | | Shop during covid | | Total |
|---|---|---|---|---|---|
| | | | Yes | No | |
| **Birth year** | before1996 | Count | 97 | 22 | 119 |
| | | Expected Count | 96.7 | 22.3 | 119.0 |
| | | % within Birth year | 81.5% | 18.5% | 100.0% |
| | | % within Shop during covid | 49.7% | 48.9% | 49.6% |
| | | % of Total | 40.4% | 9.2% | 49.6% |

| | | | | |
|---|---|---|---|---|
| **1997 and onward** | Count | 98 | 23 | 121 |
| | Expected Count | 98.3 | 22.7 | 121.0 |
| | % within Birth year | 81.0% | 19.0% | 100.0% |
| | % within Shop during covid | 50.3% | 51.1% | 50.4% |
| | % of Total | 40.8% | 9.6% | 50.4% |
| **Total** | Count | 195 | 45 | 240 |
| | Expected Count | 195.0 | 45.0 | 240.0 |
| | % within Birth year | 81.2% | 18.8% | 100.0% |
| | % within Shop during covid | 100.0% | 100.0% | 100.0% |
| | % of Total | 81.2% | 18.8% | 100.0% |

**Table 7**
**Chi-Square Tests-Shopping During Covid**

| | Value | Df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|---|---|---|---|---|---|
| Pearson Chi-Square | .011a | 1 | .918 | | |
| Continuity Correction | .000 | 1 | 1.000 | | |
| Likelihood Ratio | .011 | 1 | .918 | | |
| Fisher's Exact Test | | | | 1.000 | .525 |
| Linear-by-Linear Association | .011 | 1 | .918 | | |
| N of Valid Cases | 240 | | | | |

a.  0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 22.3

b.  Computed only for a 2x2 table

　　　　To identify whether Gen Z and Millennials follow Instagram influencers or not the respondents were asked coded questions. The results indicate a pattern of following Instagram influencers, with the frequency of following Instagram influencers visible but not high in both groups. Both groups are moderate in their following of influencers and do not follow a large group of influencers. Gen Z and Millennials both groups follow Instagram influencers, as the data shows they are limited in their following of influencers. Hence, the data verifies hypothesis that Gen Z and millennials follow Instagram influencers significantly.

**Table 8**
**Influencers You Follow-Millennials**

| N | Valid | 119 |
|---|---|---|
| | Missing | 0 |
| Mean | | 1.86 |
| Median | | 1.00 |
| Mode | | 1 |
| Std. Deviation | | 1.091 |
| Variance | | 1.191 |
| Minimum | | 1 |
| Maximum | | 4 |

a. Birth year = before1996

**Table 9**
**Influencers You Follow-Gen Z**

| N | Valid | 121 |
|---|---|---|
| | Missing | 0 |
| Mean | | 1.97 |
| Median | | 2.00 |
| Mode | | 1 |
| Std. Deviation | | 1.132 |
| Variance | | 1.282 |
| Minimum | | 1 |
| Maximum | | 4 |

a. Birth year = 1997 and onward

The relationship of factors influencing the purchase intentions of consumers are analyzed for T-tests and results are discussed as follows. It is identified that the mean differences in Familiarity with purchase intention of Gen Z and Millennials (p <.05) and (p = .274) are not statistically significant. The data discards hypothesis as no significant difference is observed in the collected means.

**Table 10**
**Levene's test and t-test for Familiarity**

| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | |
|---|---|---|---|---|---|---|---|---|
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Diff. | Std. Error Diff. |
| Familiarity | Equal variances assumed | 4.545 | .034 | -1.098 | 238 | .273 | -.12283 | .11190 |
| | Equal variances not assumed | | | -1.098 | 224.187 | .274 | -.12283 | .11211 |

**Table 11**
**Levene's test and T-test for Perceived Usefulness**

| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | 95% Confidence Interval of the Diff | |
|---|---|---|---|---|---|---|---|---|---|
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Diff. | Std. Error Diff. | Lower | Upper |
| Perceived Usefulness | Equal variances assumed | 8.353 | .004 | -.153 | 237 | .879 | -.01803 | .11802 | -.25054 | .21448 |
| | Equal variances not assumed | | | -.153 | 215.571 | .879 | -.01803 | .11818 | -.25096 | .21490 |

In the study, perceived usefulness was analyzed through T-Test analysis and gave a value of Sig for two-tailed as .879. Results conclude that the mean differences in perceived usefulness on purchase intention of Gen Z and Millennials (p <.05) and (p =. 879) are not statistically significant. This discards the hypothesis.

**Table 12**
**Levene's Test and T-test for Credibility**

| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | 95% Confidence Interval of the Diff | |
|---|---|---|---|---|---|---|---|---|---|
| | | F | Sig. | T | Df | Sig. (2-tailed) | Mean Diff. | Std. Error Diff. | Lower | Upper |
| | Equal variances assumed | 5.967 | .015 | -.726 | 238 | .469 | -.05820 | .08017 | -.21614 | .09974 |
| Credibility | Equal variances not assumed. | | | -.725 | 224.403 | .470 | -.05820 | .08033 | -.21649 | .10009 |

The credibility was tested for Levene's test and t-test. Levene's test gives a sig value of .015 for equal variances observed. The T-test for equality of means gives a p-value of .469 for equal responses assumed and a value of .470 for equal variances not assumed. We conclude that the mean differences in credibility on purchase intention of Gen Z and Millennials (p <.05.) and (p =. 470) are not .The data collected rejects the Hypothesis . The p-value of .470, greater than .050 verifies the null hypothesis.

**Table 13**
**Levene's Test and T-test for Parasocial Interactions**

| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | 95% Confidence Interval of the Diff | |
|---|---|---|---|---|---|---|---|---|---|
| | | F | Sig. | t | Df | Sig. (2-tailed) | Mean Diff. | Std. Error Diff. | Lower | Upper |
| | Equal variances assumed | 2.597 | .108 | -.024 | 238 | .020 | -.00281 | .11943 | -.23809 | .23246 |
| Parasocial Interaction | Equal variances not assumed | | | -.024 | 231.038 | .040 | -.00281 | .11959 | -.23843 | .23281 |

The researcher used a series of questions based on a 5-point Likert scale to identify the relationship of Parasocial interactions with purchase decisions. The analysis gives a Sigificant value  to identify the effect of social media consumer reviews on purchase intentions.The analysis shows a dominant variance in the significance of the data collected. The p=.04 is less than 0.050 verifying the hypothesis.

**Table 14**
**Levene's Test and T-test for Social Media Reviews**

| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | 95% Confidence Interval of the Diff | |
|---|---|---|---|---|---|---|---|---|---|
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Diff. | Std. Error Diff. | Lower | Upper |
| | Equal variances assumed | .127 | .722 | 1.189 | 238 | .040 | .10223 | .08600 | -.06719 | .27165 |
| Social Media/ Consumer Reviews | Equal variances not assumed | | | 1.188 | 236.673 | .030 | .10223 | .08604 | -.06728 | .27173 |

The researcher used a series of questions based on a 5-point Likert scale to identify the relationship between social media and consumer reviews with purchase decisions. The analysis gives a Sigificant value  to identify the effect of social media

consumer reviews on purchase intentions.The analysis shows a dominant variance in the significance of the data collected. The p=.04 is less than 0.050 hecnce alternative hypothsis is accepted.

**Table 15**
**Levene's Test and T-test of Followers vs. Following Ratio.**

| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | 95% Confidence Interval of the Diff | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Diff. | Std. Error Diff. | Lower | Upper |
| **Followers vs. following ratio** | Equal variances assumed | .633 | .427 | -.835 | 238 | .040 | -.10594 | .12688 | -.35589 | .14400 |
| | Equal variances not assumed | | | -.835 | 237.955 | .040 | -.10594 | .12685 | -.35583 | .14394 |

The number of followers and followings affects the credibility of influencers and influences the consumer's perceptions. Levene's test gave a Sig. value of .427 for equal variances assumed. T-test analysis is also run on the data. The analysis gives a t value of -.835 for both assumed and not assumed variances. The p-value that is 0.040 is less than 0.050, which indicates that the mean differences in followers vs. following on purchase intention of Gen Z and Millennials (p >.05) and (p = .04) are statistically significant .There is a variance between the null and proposed hypothesis. Hence, the results prove the Hypothesis .

**Discussion**

Influencer marketing is a form of digital marketing in which a person with a huge followership termed an influencer, is the marketing source. Along with identifying shopping patterns during and after COVID-19, and frequency differences between Millennials and Gen Z in following influencers, the researcher in the current study also investigated the factors that influence the purchase intentions of the selected population. The factors involved Familiarity, perceived usefulness, credibility, parasocial interactions, consumer reviews, and followers versus the following ratio. A Chi-square test was run to identify the differences between the shopping behaviours of Millennials and Gen Z. Millennials were less receptive to digital marketing platforms but were more receptive during Covid 19. However, Gen Z showed interest in online shopping before and after the Covid outbreak as well. This shows that the COVID-19 outbreak significantly affected the purchase intentions of Millennials than Gen.

The study analyzed that Familiarity with a product or influencer does not influence consumers' purchase decisions contrasting with who stated that Familiarity has a positive influence. The disparity may be due to geographical differences.

Perceived usefulness does not affect the purchase intentions of consumers either from Millennials or from Gen Z. also observed similar results that purchase intentions are entirely independent of this factor. these results vary from some past studies. The credibility of influencers does not manipulate consumers to purchase products. Neither Millennials showed any variance nor Gen Z with the variation in credibility factor. However, argued that influencers' credibility shapes the purchase intentions of consumers. The results are in contrast with the present study.

The influence of parasocial interactions is identifying consumers' behaviors and attitudes on influencers' posts and blogs. Since. Gen Z is a more rigid follower of Instagram influencers they tend to react to and interpret the content created by

influencers and hence it influences their purchase decisions. However, millennials are not that much affected. Similar results were identified in research on parasocial interactions and consumer behavior suggesting that the more there are connections the more there is influence on purchase intentions. There is a dominant relationship between the purchase intentions of Millennials and reviews on social media. The association also exists with Gen Z but it is recessive to Millennials. The results were in sync with the study by

The results conclude that the number of followers and followers influence the purchase intentions of Gen Z more than millennials. This result has already been replicated in numerous previous research as well. Suggested that many followers increase the exclusivity of influencers and products, positively influencing purchase decisions.

**Conclusion**

To conclude, the research was purposed to identify the relationship between proposed factors of credibility, usefulness, Familiarity, parasocial interaction, social media reviews and follower vs. following ratio, and consumers' purchase intentions. The study used a population of Pakistani females, divided them into two groups based on their birth year, and identified the relation of the abovementioned variables in both groups. The results showed that Familiarity, credibility, and usefulness do not directly influence the purchase intentions of either Millennials or Gen Z. However, parasocial interactions, social media reviews, and followers versus the following ratio significantly influence the purchase decisions of both groups of female consumers. The variance generated in the research is the result of varied social backgrounds. People from different education groups and income groups also affect how they are influenced in their purchase decisions. Consumers' urban and rural context can also be an intervening factor to influence the effect of proposed factors.

**Recommendations**

The research provides insight into the factors influencing the influencer market. This research is a source for marketers to design policies according to factors identified to enhance digital marketing and influencer marketing. The strategy makers can benefit from research to create a more positive consumer behaviour towards digital marketing and hence reshape the dominion of online shopping. Along with many benefits, this research was limited in collecting data through online sources. The data was collected through online sources due to the coronavirus outbreak. The current study focused on Females only. The research can also be done on males and females to identify a more significant consumer market in their behaviours. The research focused on purchase intentions and behaviours before and during COVID-19. Researchers can follow the design to determine the purchase intentions when the lockdowns have been lifted, and people are allowed to revisit markets. Future Researchers can focus on identifying whether online marketing is still influential after the COVID restriction has been lifted. Nevertheless, the research is a significant source for further study and provides a framework.

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