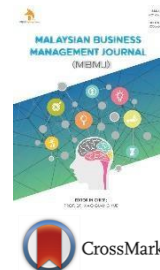




# Malaysian Business Management Journal (MBMJ)

DOI: <http://doi.org/10.26480/mbmj.01.2026.01.04>



**RESEARCH ARTICLE**

## EFFECTIVENESS OF INFLUENCER MARKETING ON GENERATIONS X, Y, AND Z'S PURCHASING DECISION IN SINILOAN, LAGUNA: A COMPARATIVE STUDY ACROSS GENERATIONS

Nicole S. Egargue\*

San Pablo Colleges, San Pablo City, Philippines

\*Corresponding Author Email: [nikkegargue@gmail.com](mailto:nikkegargue@gmail.com)

This is an open access journal distributed under the Creative Commons Attribution License CC BY 4.0, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

**ARTICLE DETAILS**

**Article History:**

Received 15 December 2025  
 Revised 19 December 2025  
 Accepted 25 January 2026  
 Available online 11 February 2026

**ABSTRACT**

This research explores and compares the effectiveness of influencer marketing with the purchasing habits of the generations X, Y and Z. A comparative analysis across these generations investigates on several factors such as credibility, attractiveness and expertise on specific products. This study is aiming to analyse the impact of influencers through generations and how it differs when it comes to the specific factors mentioned. Considering how the online platforms affect the consumer buying behaviour nowadays, this research also tackles how people from these specific generations face challenges when making a purchase under the influence of a specific person. The data that was used in this research was distributed equally to people from the three generations who are residing in Siniloan, Laguna. The results uncover how the digital era is being affected by influencers when it comes to their purchasing decisions along with the instances that hinders them from being influenced by this kind of marketing. This research also provided conclusions and recommendations for both consumers and businesses.

**KEYWORDS**

influencer marketing, generations X, Y, Z, purchasing decisions, digital era, marketing effectiveness.

**1. INTRODUCTION**

Influencer-driven marketing has turned as a dominant strategy for businesses to run their advertisements. Online platforms have become popular and influencer have gained so much control over the buying behaviour of the people especially from the three focused generations. A lot of similar articles and studies has reviewed the impacts of this type of online marketing but the need to compare its impacts towards these three generations still exists.

Siniloan, Laguna which is the locale of the study is a municipality on the northeastern Laguna appears to a captivating choice to conduct the research in with its expanding number of people residing in the area. A lot consumer enjoys and faces the challenges as the rise of the influencers takes control of the market on the online platforms.

This study aims to assess impacts of influencer-driven marketing on the buying behaviour of the three generations within the municipality of Siniloan, Laguna. The result and comparison of the answers of these three generations will reveal which factors contributes the most when it comes to the factors that the research will be focusing which are credibility, attractiveness and product expertise. To understand the differences of how the influencer impact the people on a specific age range will provide insights and recommendations not only to businesses but also to the consumers on how then can cope up with the rising digital era.

The research will evaluate results by using the answers of the individuals by using surveys and comparative data analysis. Through the results and observations, the researcher will formulate accurate recommendations and conclusions for futures purposes which can beneficial to consumers and business owners.

**2. LITERATURE REVIEW**

This segment of the research covers the related literature that provide further reliability to the researcher's investigation. Influencer marketing is modern type of advertising where a brand chooses a certain person with certain influence that aligns with their image and identity. This kind of marketing gives brands and businesses the chance to instill a specific marketing message to the public according to the writings of Wojdyski and Golan. Influencer marketing is also being described as a technique that fully uses highly influential people to instigate a promotional advertising context to specific audiences and target consumers on different online platforms. When it comes to the communication field, consumers regard credibility as one of the biggest factors on how they decide to purchase and react to certain promotions advertised by influencers. The more credible the influencer is, the more the audiences are engaged and willing to purchase as discussed by Tille. It was also explained in the same source and writing that only credibility is the factor, consumer's engagement to influencers also comes with product expertise, reliability and appearance. Considering these factors, there was research made by Munnukka and his colleagues where they come up with a fourth factor which is adoration, which defines the level of likeliness of audiences to the influencers that makes the consumers feel that they are on the same page with the influencer when it comes to beliefs and point of view.

Reliability is one of the biggest factors to an influencer's credibility. This factor covers integrity and honesty as explained by Ohanian; this is also proven to be an effective marketing strategy within the public. Influencers who are seen as real, reliable and truthful is far effective and affects a brand's authenticity in a positive outlook as referenced by the study of Ceyhan and his team along with the writings of Weismueller. The trust of the people to the influencer is then reflected to the image of the brand and

Quick Response Code	Access this article online	
	<p><b>Website:</b> <a href="http://www.mbmj.com.my">www.mbmj.com.my</a></p>	<p><b>DOI:</b> 10.26480/mbmj.01.2026.01.04</p>

it effectively increases the engagement of the people to buy. Expanding in a marketing’s point of view, Pornpitakpan attested that reliability and trustworthiness are highly important factors that positively impacts the consumer buying behavior.

To strengthen the impact of reliability and credibility, a review by Mabkhot and his team highlighted “influencer’s personal trustworthiness” has great impact with how certain group people in the same age ranges in Saudi Arabia usually reacts and engages more than being compared to traditional advertising options. The writings also suggested that people are more likely to buy when the brand’s influencer is someone credible and reliable. Not only that this emphasizes the importance of the role of reliability in influencer marketing, but it also highlights how consumers are willing to purchase.

To discuss another important factor under credibility, an influencer’s physical attractiveness also proves to be another vital role. A review by Waldt and his associates discusses that it positively affects a customer’s perception of a service or product and likeliness to buy. This idea is embraced by the writings of Ceyhan and his team where in it explains that physically attractive influencers are more likely to get the consumer’s sympathy as they are adored by the people admiringly. Most people, i.e. consumers, are drawn to the beauty or being good-looking of the influencer which effectively relays the marketing message to the public as referenced from the research of Wang and Scheinbaum. The relevance of attractiveness as a measure of influencer trustworthiness has gained traction, as highlighted by AlFarraj et al. and Chetoui et al., who both recognized that physical appearance increasingly shapes audience perceptions of influencers in the digital space.

For example, a review made by Simmers et al. suggested that celebrities known for their likability and attractiveness are capable of promoting a wider range of products, compared to those who are only known for expertise. Such celebrities can effectively endorse both relevant and unrelated products, serving as persuasive brand ambassadors.

The third critical dimension, expertise, relates with the influencer’s product knowledge, skill, as well as experience regarding the product or subject matter. As discussed by Weismueller et al., the audience’s willingness to follow an influencer’s advice often hinges on their perceived competence. Wang and Scheinbaum noted that highly knowledgeable endorsers are more likely to convince consumers of the credibility of their messages. Sokolova and Kefi has pinpointed in their observation that audiences who has been a fan of a certain influencer for a long period of time are more engaged and shows buying intentions with the products promoted.

Age differences between the consumers plays a vital role on how their

buying behaviour is impacted. As written by Kádeková and Holienčinová in their review, millennials prove to be the most influenced compared to the other generations since they are born in the digital era and they are the techy group. On the contrary, Glucksman has stated in his study that the older folks such as generations X and Y are wary of believing influencer marketing contents which shows lesser intentions of purchasing. It is said that these generations require extended proof and documentation before deciding to purchase.

Additionally, an examine made by Bratina and Faganel highlighted that even when generations X and Y are somehow impacted by these influencer contents, generation Z is still proven to be the most exposed to this kind of advertising. Another review by Haenlein and their team provides more evidence that the younger generations showed more interest and susceptibility to products and services endorsed by influencer content while older generations reveal to be more cautious and careful when making a purchase through this kind of advertising. Furthermore, Thakker and his team carried out an investigation in Pune, India to provide a cultural side on how the influencer marketing strategy appears to be effective by providing the comparison of the purchasing habits of baby boomers and millennials. The results showed that generation Z are most responsive and susceptible to influencer content which further provides proof that generational gap in the effectiveness of influencer marketing.

Finally, Lou and Yuan conducted a review which revealed that generation X faces more challenges and difficulties in evaluating the credibility and reliability of influencers for marketing purposes. This trouble that generation X is experiencing is in contrast with how generation Z easily shows purchase intent if a service or product is being promoted by someone influential. The study only further proves that generational differences and preferences further prove the importance of the study in adapting to the digital era of advertising.

### 3. METHODS

A comparative descriptive research design is utilized by the study to provide the comparison and analysis of effectiveness of influencer marketing within the generations X, Y and Z. The goal of this strategy is to pin down behaviour similarities and differences and purchasing habits among the three generations, which provides extensive and strong understanding of the effectiveness of an influencer-driven content.

A comparative descriptive design emphasizes the differences of the three generational groups without modifying or altering the results providing accurate information and analysis. The findings will provide valuable content on how the three generations differ from each other when it comes to purchase decision making.

**Table 1: Stratified Sampling**

Generation	Population Size	Sample Size
X	5002	71
Y	7326	103
Z	14,552	205
Total	26,880	379

The individuals who responded to this study are chosen using a stratified random sampling method from the said target respondents. This research method is utilized to guarantee each age group was equally weighed within the research and also to ensure that they will fit with the standards set by the researcher according to the accessibility and availability of the respondents as illustrated in Table 1. This type of research method is used to guarantee that the data provided for this research is equally proportioned.

This research identified a sample size of 379 respondents using Slovin’s formula from an overall population of 26,880 with 95 percent confidence

level. Among the three groups, surveys were distributed equally proportioned such as 71 respondents from generation X, 103 respondents from generation Y and 205 respondents from generation Z. This strategy reflected a fair proportion of the surveys disseminated depending on the overall population of a subgroup.

The survey method is used for this study in the form of survey questionnaires as the main tool for collecting data. To measure the effectiveness of influencer marketing, a Likert scale is used as it is showed in Table 2.

**Table 2: Likert Scale for Level of Effectiveness of Influencer Marketing**

Mean	Weight	Adjectival Rating
1	1.00 – 1.80	Not Effective (NE)
2	1.81 – 2.60	Less Effective (LE)
3	2.61 – 3.40	Neutral (N)

Table 2 (cont): Likert Scale for Level of Effectiveness of Influencer Marketing		
4	3.41 – 4.20	Effective (E)
5	4.21 – 5.00	Very Effective (VE)

**4. THE DATA ANALYSIS**

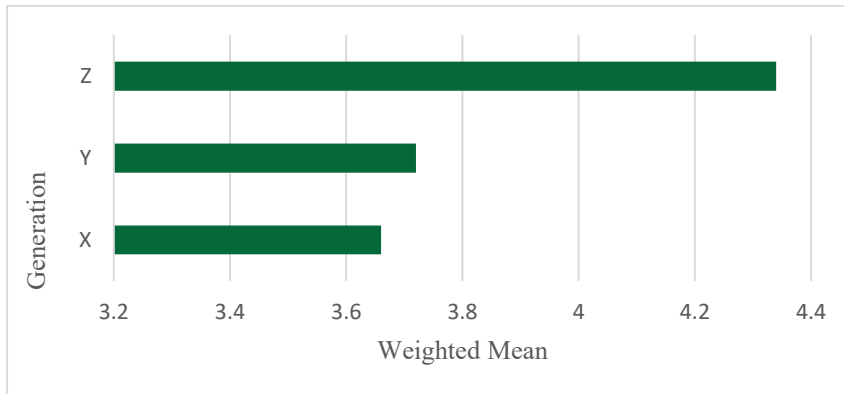
Considering the factors focused by this study which are credibility, attractiveness and product expertise, Table 3 shows the weight of the

effectiveness of influencers as a marketing strategy. The results showed a mean score for the three factors based on the responses from the survey questionnaires distributed.

Table 3: Effectiveness Level of Influencer Marketing in a matter of Credibility, Attractiveness and Product Expertise						
	Generation X		Generation Y		Generation Z	
	WM	AR	WM	AR	WM	AR
Credibility	3.81	E	3.75	E	4.52	VE
Attractiveness	3.92	E	3.68	E	4.49	VE
Product Expertise	4.00	E	3.77	E	4.58	VE
COMPOSITE MEAN	3.91	E	3.73	E	4.53	VE

The table presents the level of effectiveness of influencer marketing across three key factors — credibility, attractiveness, and product expertise — as perceived by three generations. With the weighted mean score 3.68 to 4.00, both generation X and Y perceive influencer marketing as “effective” in all three factors. On the other hand, the survey results from generation Z came out as “very effective” with the weighted mean score of 4.52 for credibility, 4.49 for attractiveness and 4.58 for product expertise. The composite mean of 4.53 for generation Z strengthens the result as very effective. Meanwhile, the composite mean of 3.91 for generation X and 3.73 for generation Y still sustained as effective.

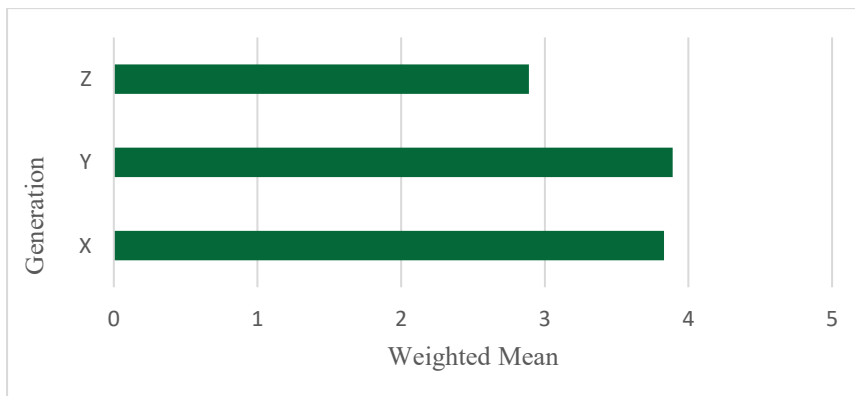
Of all the three factors, the top-ranking one is the product expertise of an influencer, which means that most people regardless in which generation they fall significantly investigates whether an influencer who endorses a product is knowledgeable. To summarize, the findings reveal that the generation Z is the group most impacted by influencer marketing, while it is still effective for the older generations, they do not seem to be as affected as generation Z. Targeting younger consumers with the use of this type of marketing will most likely thrive compared to audiences from generations X and Y.



**Figure 1: Impact of Influencer Marketing on Purchasing Decisions**

Across the focused three generations, Figure 1 illustrates the impacts of influencer marketing on their buying behaviors and purchasing decisions. The results reveal that generation X with weighted mean of 3.66 and generation Y with 3.72 suggests that they perceive influencer marketing as “effective.” Meanwhile, generation Z’s survey resulted in a weighted mean of 4.34 which is noticeably higher which further strengthens the effect of influencer to this group as “very effective.” This result aligns with

the studies that has proven that zoomers or generation Z is more engaged with influencers while generations X and Y need further assurance before making a purchase such as influencer reputation and personal experience instead of influencer-driven marketing alone. It is significant to tailor this marketing strategy based on the perception and preferences of the target consumers.



**Figure 2: Degree of Challenges Faced by Customers in Utilizing Influencer Marketing**

In the utilization of influencer marketing in the digital era across different generations, Figure 2 shows the degree of challenges faced by the consumers. Generation X has the weighted mean of 3.83 and generation Y with a mean score of 3.89 rated the challenges as “effective” which means that both of these generations experience moderate troubles when making a buying decision from an influencer-driven marketing. On the contrary, generation Z with a weighted mean of 2.89 which resulted as “neutral” which suggest that this generation faces less struggles when engaging and making purchasing decisions through influencer marketing in comparison with older generations.

This results also revealed that older generations often experience struggles and trouble with several factors like authenticity of the product, trust or credibility and comprehending advertisements through the use of influencers. As generation Z are people born in the modern era easily navigates through products and services endorsed by influencers. This finding also reveals a generational gap across the consumers and this emphasizes that brands need to tailor their marketing strategies in many ways like openness, honesty, and convenience or ease-of-use for older consumers but still being able to keep the younger customer’s engagement.

## 5. CONCLUSION AND RECOMMENDATION

The results of this review revealed that there are generational gaps between the consumers in terms of impact, effectiveness and challenges of influencer marketing. Consistently, generation Z’s result has always been very effective when it comes to impact and effectiveness of the three key factors which are credibility, attractiveness and product expertise. Conversely, generation X and Y find influencer marketing effective in a lesser extent. In addition to that, older generations appear to struggle more often in the utilization of influencer-driven content while generation Z encounters lesser problems since they naturally have literacy in digital platforms. To conclude, the impact and effectiveness of influencer marketing vary among generations but overall, it is a powerful instrument to be used in the digital era.

To maximize an influencer’s effectiveness, brands need to know on how to adjust their strategies considering which generation they’re targeting for a specific product or service. For the audiences from generation Z, given that influencer marketing has always been very effective to them, businesses should keep up the good work wherein they focus on trend-driven and visually engaging content. Meanwhile, when the target audiences are generations X and Y, brands should be focused on a trust-based and relationship-driven approach where highlighting credibility, reliability and product expertise is incredibly important to create an engagement and intent to purchase. Above that, the challenges faced by the older generations should be addressed by making their platforms more user-friendly and much easier to navigate to ensure smooth online transactions. Honesty and integrity should be well-practiced by the influencers to prove themselves reliable and credible which is why brands choose the perfect influencer that best fits their image and reputation. To wrap up, implementation of these recommendations and strategies can further improve the impact and effectiveness of influencers widely and not just for the younger generations but for everyone across all consumers.

## REFERENCES

AlFarraj, O., Alalwan, A. A., Alzahrani, A. I., and Alfarraj, O. 2021. Factors influencing the intention to adopt social media marketing in the B2B sector: A multi-group analysis of SMEs in Saudi Arabia. *Technology in Society*, 64, 101500. <https://doi.org/10.1016/j.techsoc.2020.101500>

Bratina, D., and Faganel, A. 2024. Understanding Gen Z and Gen X responses to influencer communications. *Administrative Sciences*, 14(2), Pp. 33.

Ceyhan, S., Gungor, B., and Yilmaz, K. 2018. Understanding the impact of influencers on purchase intention: The role of trust and attractiveness. *International Journal of Marketing Studies*, 10(6), Pp. 57–69. <https://doi.org/10.5539/ijms.v10n6p57>

Chetioui, Y., Benlafqih, H., and Lebdaoui, H. 2020. How fashion influencers contribute to consumers’ purchase intention. <https://doi.org/10.1108/JFMM-08-2019-0157>

Glucksman, M. 2024. Understanding Gen Z and Gen X responses to influencer marketing. *Journal of Digital Marketing*, 15(3), Pp. 123–137.

Haenlein, M., Anadol, E., Farnsworth, T., Hugo, H., Hunichen, J., and Welte, D. 2024. Influencer marketing effectiveness: A meta-analytic review. *Journal of Marketing*, 88(1), Pp. 26–42.

Kádeková, Z., and Holienčinová, M. 2023. The impact of influencer marketing on the decision-making process of Generation Z. *Marketing Science and Inspirations*, 18(2), Pp. 15–25.

Lou, C., and Yuan, S. 2024. Influencer marketing effectiveness: Giving competence, receiving trust. *Journal of Interactive Advertising*, 24(2), Pp. 85–99.

Mabkhot, H. A., Shaari, H., and Abdul Talib, N. B. 2022. Social media influencers’ credibility, trustworthiness, and the impact on Saudi consumers’ purchase intentions. *Journal of Promotion Management*, 28(1), Pp. 30–48. <https://doi.org/10.1080/10496491.2021.1968365>

Munnukka, J., Uusitalo, O., and Toivonen, H. 2016. Credibility of a peer endorser and advertising effectiveness. *Journal of Consumer Marketing*, 33(3), Pp. 182–192. <https://doi.org/10.1108/JCM-11-2014-1221>

Ohanian, R. 1990. Construction and validation of a scale to measure celebrity endorsers perceived expertise, trustworthiness, and attractiveness. *Journal of Advertising*, 19(3), Pp. 39–52. <https://doi.org/10.1080/00913367.1990.10673191>

Pornpitakpan, C. 2004. The effect of celebrity endorsers perceived credibility on product purchase intention: The case of Singaporeans. *Journal of International Consumer Marketing*, 16(2), Pp. 55–74. [https://doi.org/10.1300/J046v16n02\\_04](https://doi.org/10.1300/J046v16n02_04)

Simmers, C. A., Marttinen, L., and Ekholm, A. 2021. The dual role of celebrity influencers in brand marketing: Attractiveness and expertise revisited. *Journal of Marketing Theory and Practice*, 29(4), Pp. 450–464. <https://doi.org/10.1080/10696679.2021.1895585>

Sokolova, K., and Kefi, H. 2020. Instagram and YouTube bloggers promote it, why should I buy? How credibility and parasocial interaction influence purchase intentions. *Journal of Retailing and Consumer Services*, 53, 101742. <https://doi.org/10.1016/j.jretconser.2019.01.011>

Thakker, S., Deshmukh, A., and Pawar, S. 2021. A study on the impact of influencer marketing on the buying behaviour of consumers across different generations. *International Journal of Modern Agriculture*, 10(2), Pp. 112–120.

Tille, A. 2020. Influencer marketing and source credibility: The roles of expertise, trustworthiness, and attractiveness. *International Journal of Online Marketing*, 10(3), Pp. 1–15. <https://doi.org/10.4018/IJOM.2020070101>

van der Waldd, D. L. R., van Loggerenberg, M., and Wehmeyer, L. 2009. Celebrity endorsers and advertising effectiveness: The moderating role of endorsers’ attractiveness. *South African Journal of Business Management*, 40(3), Pp. 55–64. <https://doi.org/10.4102/sajbm.v40i3.547>

Wang, S., and Scheinbaum, A. C. 2018. Enhancing brand credibility via celebrity endorsement: Trustworthiness trumps attractiveness and expertise. *Journal of Advertising Research*, 58(1), Pp. 16–32. <https://doi.org/10.2501/JAR-2017-042>

Weismueller, J., Harrigan, P., Wang, S., and Soutar, G. N. 2020. Influencer endorsements: How advertising disclosure and source credibility affect consumer purchase intention on social media. *Australasian Marketing Journal*, 28(4), Pp. 160–170. <https://doi.org/10.1016/j.ausmj.2020.03.002>

Wojdyski, B. W., and Golan, G. J. 2016. Native advertising and the future of journalism. *Journal of Advertising*, 45(2), Pp. 123–131. <https://doi.org/10.1080/00913367.2016.1185101>

