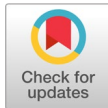


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Impact of Instagram Influencers on Luxury Purchasing Decisions among Millennial Working Women

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Abstract

This study examines the impact of Instagram influencers on millennial working women's luxury purchasing behavior. To understand how Instagram influencer-based content impacts the purchasing behavior of millennial working women, six participants were interviewed as part of a qualitative study. The goal of the study was to understand better how participants engaged with this type of content. The results showed that their perceptions of Instagram influencers ranged from extreme skepticism to a certain level of selective trust that was dependent on perceived expertise and authenticity. Influencer marketing relies heavily on consumer trust and transparency. The value that influencers provide is essentially dependent on these principles. The participants independently verified claims and advertisements. This shows a key aspect of effective influencer marketing. Influencers shape preferences and views by affecting deeply held personal values, perceived product quality, and how well the product aligns with one's identity.

Keywords: advertising, brands, influencers, influencer marketing, Instagram, online consumer culture

Introduction

Instagram influencers have gained popularity by building large followings on their social networks. Indeed, they have established themselves as credible people in different fields. Due to this reason, various brands use influencers to promote their products and services. These influencers become the word of mouth for the brands. Due to their influence, the advertised content reaches a broader audience (De Veirman et al., [2017](#)).

This study discusses the buying behavior of millennial working women (McDonald, [2015](#)) who are interested in buying luxury products. Recent marketing trends highlight how influencers influence the buying behavior of millennial working women. Hershatter and Epstein ([2010](#)) asserted that

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millennials are a technologically astute generation exposed to various digital tools such as the Internet, cell phones, and social media, which have become an integral part of their lifestyle.

Social media is not only a tool but a source of expression. It empowers institutions and individual users to share their ideas, views, and opinions through posting user-generated content, reaching millions of people (Ashraf et al., [2022](#); Khuhro et al., [2021](#)). Many develop the potential to have brand-like identities and the power to influence public thoughts and purchasing behavior. Moreover, the rise of social media platforms has transformed public communication patterns and influenced business practices across the globe (Naqvi et al., [2020](#); Rafique et al., [2022](#)).

As social media continues to grow, so do the corporate-controlled influencers, who aim to sell their products by influencing consumer behavior. This is evidently the case in luxury markets, as influencers today offer a much more authentic and focused alternative to traditional advertising (Chopra et al., [2020](#)).

Research Gap

Indeed, most prevailing studies on influencer marketing do not focus particularly on how such marketing influences the luxury purchasing decisions of millennial working women. It can be argued that this demographic faces distinct challenges and enjoys a unique lifestyle, including time constraints and professional goals that require research into their interaction with influencer content. Hence, this study aims to fill this gap by focusing on the impact of influencer marketing strategies on millennial working women in Pakistan and their luxury purchase decisions.

Research Objective and Questions

The core objective of this research is to examine the impact that Instagram influencers have on the purchasing decisions of Pakistani millennial working women interested in luxury products. The rising influence of social media on consumer behavior has sparked much interest in research about how Instagram influencers contribute to purchasing decisions. In this regard, qualitative interviews are used to gather data in order to develop a comprehensive approach towards understanding how this demographic interacts with luxury influencers across Instagram.

In line with the above, the current study examines the convergence of Instagram influencers, millennial working women, and luxury products toward answering the following two key questions:

1. How do millennial working women evaluate the authenticity and credibility of Instagram influencers in relation to luxury products?
2. Which factors do millennial working women consider when balancing influencer recommendations with other decision-making aspects such as brand reputation, peer influence, offline product experiences, and personal financial values?

Literature Review

Influencer marketing is one of the most common digital promotion tactics. Studies continue to mention such aspects as credibility, attractiveness, and authenticity as major determining factors when deciding to purchase a product (Egertz et al., [2019](#); Wangshu & Guanhua, [2020](#)). However, the intensity and impact of these factors vary based on the context. In particular, European studies indicate attractiveness and trustworthiness to be particularly effective in the buying decision of women (Egertz et al., [2019](#)). Emotional appeal and peer presence of influencers can trigger impulse-buying in China, yet a well-developed sense of self diminishes this impact (Wangshu & Guanhua, [2020](#)). Irish studies, on the other hand, emphasize consumer resistance, with millennials not wanting to engage when the promotion feels too commercial or forced (Duggan, [2021](#)). These results, in combination, suggest that personal qualities do not form the credibility of influencers; rather, they are formed by cultural expectations, consumer identity, and market maturity.

The aspect of luxury consumption is even more complicated. The visual character of Instagram supplements luxury branding, based on exclusivity, aspirational imagery, and symbolic value (Młodkowska, [2019](#)). Some researchers also describe influencers as trusted access points that increase brand desirability (Voltolini, [2019](#)). Others describe them as eroding authenticity and undermining brand value through over-commercialization (Duggan, [2021](#)). Gender dynamics further complicate this, since women have been identified as the most sensitive group to credibility, emotional resonance, and alignment to self-image (Vidani et al., [2023](#)).

Although such an accumulating body of work exists, there remain two research gaps. Firstly, a majority of the studies consider millennials a

homogenous group without paying attention to subgroups like professionally and financially independent individuals. In particular, working women may exhibit a distinct approach to influencer content, as it relates to both their purchasing power and professional identities; however, these attitudes remain underexplored in existing research. Secondly, current research is very Western-oriented, which underrepresents the South Asian market. Financial caution, peer validation, and offline product verification are likely to have a strong influence on consumer responses in the South Asian context.

To fill these gaps, this research centers on the case of millennial working women in Pakistan, who are a growing group of luxury consumers but are rarely studied in influencer marketing research. It builds on the Theory of Planned Behavior (Ajzen, [1991](#)) to understand the intersection of attitudes and social norms with perceived control of behavior and skepticism, authenticity, and offline verification in order to explain the luxury decision-making process more comprehensively in a non-Western context.

Theoretical Framework

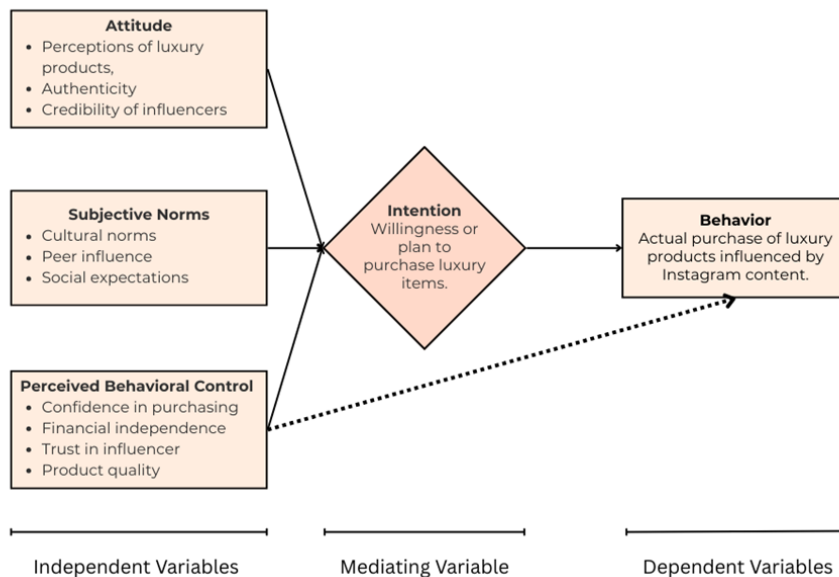
The theoretical framework used in this study is based on the Theory of Planned Behavior (TPB), which describes the influence of attitudes, subjective norms, and perceived behavioral control on intention and, ultimately, behavior. TPB was chosen for this research because it considers not only individual assessment of behavior (attitudes) but also social pressure (subjective norms) and confidence in decision-making (perceived control), all of which directly apply to the dynamics of influencer marketing (Figure 1).

Attitudes in this experiment were articulated by how participants remained skeptical of promoters when their promotions were perceived to be financially based. However, they expressed positive feelings when promoters were perceived to be experts and authentic. The influence of subjective norms was detectable in the unobtrusive social pressure of repeated exposure: participants did not state that they were affected by exposure, but the saliency of the products persisted in their memory because of repeated influencer promotions. The perceived behavioral control became a dominant force; their confidence was higher when confirming products at the store, and online promotions were believed to be insufficient in high-value purchases. Extending these findings to TPB, the analysis

determined that influencer marketing not only influences consumer attitudes but also interplays with social pressure and trust in personal decision-making. This interplay enables a comprehensive understanding of how online and offline factors jointly influence luxury purchasing decisions among working millennial women.

Figure 1

Conceptual Framework of the Study Derived from Theory of Planned Behavior



Methodology

This study examines how Instagram influencers impact the luxury purchasing behavior of working women using a qualitative methodology. Based on participants' experiences, the study uses descriptive data to understand the factors that influence purchasing behavior.

Sampling Strategy

A purposive sampling strategy was used to select the participants who could offer information-rich opinions pertinent to the research aims. Participants had to meet the inclusion criteria of (a) being a millennial woman, that is, born between 1981 and 1996, (b) having professional employment, (c) actively using Instagram, and (d) having bought or

seriously thought about buying luxury items based on influencer content. These criteria allowed filtering out the participants who were financially stable and digitally active, which is highly relevant in construing the nexus of influencer marketing and luxury consumption.

Recruitment was carried out through professional networks and social media outreach. Of the six participants who met the eligibility criteria, one agreed to take part in the study. They belonged to various professions, including higher education, clinical psychology, management, and freelancing. Although the sample size employed was limited, it did not pose a problem. This is because qualitative research is not focused on statistical generalizations; instead, it prioritizes the richness of comprehension.

It was determined that data saturation was reached when identical themes appeared (repeatedly) in the answers of the participants: their distrust of the motives of the influencers, the significance of the authenticity of the products, and the necessity to check the goods on-site, among others. The demographic characteristics of the participants are summarized below in Table 1.

Table 1
Demographic Profiles

Participant ID	Age	Instagram Usage Frequency	Daily Instagram Use (Hours)	Occupation
P1	35	Daily	2-3	Freelancer
P2	42	Daily	2-3	Assistant Professor
P3	30	Daily	4-5	Lecturer
P4	28	Daily	3-4	Lecturer
P5	28	Several times a week	2-3	Clinical Psychologist
P6	29	Daily	2-3	Manager

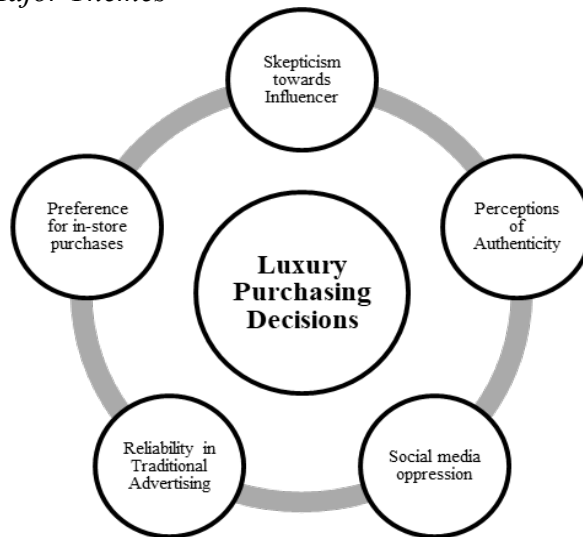
Data Analysis

Thematic analysis was carried out in accordance with the six-stage program advocated by Braun and Clarke (2006). Firstly, interviews were transcribed word-for-word and read several times to familiarize oneself with the data. Secondly, line-by-line coding was conducted to identify meaningful expressions; an example is the comment made by one of the

participants stating that “I do not follow influences, they are fake people,” which was coded as skepticism toward influencers. Thirdly, related codes were clustered into preliminary themes, including clustering all references into financial motivation and lack of expertise into a larger theme of uncertainty and skepticism. Fourth, provisional themes were reviewed against the entire dataset to ensure internal consistency and clear thematic distinction. Fifthly, themes were narrowed, named, and refined, which led to having five central themes: uncertainty and skepticism towards influencer suggestions, perceptions of influencer authenticity, social media oppression, preference to rely on traditional advertising, and preference to purchase in stores (Figure 2). Lastly, these themes were tabulated and exemplified with demonstrative quotes of the participants; hence, transparency was ensured since the analysis was based on their real-life stories and not on the presumptions of the researcher.

Figure 2

Summary of Major Themes



Ethical Compliance

This study followed ethical standards to ensure the rights and confidentiality of the participants, as informed consent in research is crucial for ethical regulation and conduct (Bhutta, [2004](#)). Before involving the participants in the study, permission was taken from them. Furthermore, before recording the audio of the interviewees their informed consent was

taken, with a guarantee that they would have the opportunity to review and verify the transcripts for accuracy once transcription was completed. The details of the participants were removed and the participants were labelled as Participant 1, 2, 3, and so on. Participation in the research was strictly voluntary. The participants were given the right to withdraw if they didn't want to answer any question. Moreover, at any point, they could leave the study without hesitation or inconvenience.

Findings

Based on the six semi-structured interviews conducted with millennial working women regarding how Instagram influencers shape their luxury buying behavior, this section highlights the results of the study. The researcher identified five prominent themes from the interviewees. These highlight the elements that shape the millennial working women's purchasing behavior.

Theme 1: Uncertainty and Skepticism towards Influencer Suggestions

This theme delves into the widespread skepticism and mistrust that millennial working women show toward Instagram influencers, especially regarding their recommendations for luxury products. Rather than uncritically accepting endorsements from influencers, the participants exhibited a thoughtful and analytical stance, scrutinizing their motives, qualifications, and transparency. This uncertainty manifested in different ways, including a general distrust of influencers as a group, concerns regarding undisclosed sponsored content, and the perception that influencers often present an idealized and unattainable portrayal of luxurious living.

Numerous participants conveyed widespread skepticism towards influencers, perceiving them as insincere and mainly driven by monetary interests. It shows that consumers are becoming more cautious about sponsored content and view influencers as mainly motivated by financial gain, instead of an authentic passion for the products. This lack of trust is heightened by worries regarding undisclosed sponsored material. The participants observed that numerous influencers do not adequately reveal their collaboration with different brands, compromising the ability of consumers to differentiate between authentic endorsements and sponsored promotions. This absence of transparency diminishes trust and weakens the reliability of influencer promotions. In general, the participants did not

consider following Instagram influencers while buying luxury items due to an overwhelming blanket of distrust. Participant 1 expressed their point of view as “I don't like influencers. I don't follow them. They are fake people, I think.” (P1)

Additionally, the participants showed doubts regarding the knowledge of numerous influencers, especially concerning luxury items. They doubted if influencers truly grasp the products they endorse or merely repeat advertising phrases for money. This apprehension regarding influencer expertise relates to the wider subject of authenticity, as participants appreciated influencers with real knowledge and experience. In the realm of luxury items, where buyers frequently anticipate a significant degree of product expertise, this doubt is paramount. Ultimately, the participants perceived that the curated and perfect representation of the luxurious lifestyle showcased by influencers frequently seemed detached from their personal experiences. They viewed these representations as unrealistic and unachievable, which may lead to feelings of inadequacy and societal pressure. This gap between the perfect online environment and the daily realities of the participants intensified their doubts regarding the genuineness of influencer promotions. Furthermore, the curated and idealized portrayal of a luxury lifestyle by influencers was said to be unrealistic and disconnected from the participants' realities.

Theme 2: Perceptions of Influencer Authenticity

Theme 2 illustrates that millennial working women are not just lavish purchasers of luxury goods. Luxury purchases are made after careful consideration of several factors that go beyond brand names and endorsements. The participants frequently pointed out value for money, thus analyzing the quality and workmanship put into the creation of luxury products, along with their expected shelf-life.

Also, authenticity, honesty, and expertise are important aspects in establishing trust among the millennial working women. Nearly all participants identified expertise as a common attribute. “Yes, any influencer is credible to me through their expertise and its authenticity.” (P6)

Providing further insights into the measurement of the credibility of influencers, Participant 2 said,

For me, for an influencer to be credible, I'll go for the expertise and authenticity because in the world of social media, when everything

is so fake and everything has been fabricated, I would definitely be looking for someone who is authentic and who is an expert in the domain somebody is talking about or posting about, or publicizing anything. (P2)

Participant 1 emphasized his opinion as “the influencers that are credible to me are the ones who are honest.” (P1)

The participants regarded influencers who exhibited true proficiency, expertise, and authenticity as credible in a world of technology that is frequently seen as fake or inauthentic. This underlines the value of expertise, transparency, and knowledgeable content in influencer marketing.

Theme 3: Social Media Oppression

The participants explained how social media usage, particularly scrolling through Instagram feeds, has become an integral part of their daily routine, even when they relax. Content posted by social media influencers, advertisements, and trendy products remains within their reach and ultimately shapes their perception of what is considered as ‘fashionable’ or ‘valuable’ today. However, the participants also admitted that they are not always aware of this influence. They have limited awareness of how much their preferences and purchasing decisions were driven by the Internet and the images they encounter daily.

In addition, the participants talked about the pressure to participate in new trends on Instagram - an example of how social media can act as both a source of inspiration and a means of pressure, with a dual impact on their consumption of luxury products. Participant 2 added that they felt a polite pressure, not ignoring the fact that they could not say that they were not influenced. Realistically, there is always an influence on their behavior towards something they use, “Yes, definitely when you are on social media, when you are following something, when you are watching videos, etc., and something pops up. So, it is polite pressure from social media.” (P2)

Moreover, Participant 5 added their opinion on how influencers affect their purchasing decisions indirectly, such as “You’re going to see so many products over there, and if there are like five actresses or five influencers promoting it, somehow, it’s in your mind.” (P5)

From the participants' narratives, it becomes clear that social media trends and influencer recommendations were set against competing values, needs, and financial targets. The purchasing trends they engaged in showed a marked distinction from the traditional passivity associated with marketing consumption.

Theme 4: Reliability in Traditional Advertising

There was less reliance on influencer endorsements but more on traditional advertisements by brands or products. Participant 2 emphasized that the reason behind buying something was the product itself, its quality, and attributes by saying

Whenever something is there, I would take a screenshot of that product or the thing that I have liked, and I usually like the posts, or let's say if the influencer is there, basically again my focus would be on the product, so I would like it and save the post. (P2)

This highlights that these millennial working women trust brand communication more as compared to influencer promotion. Traditional advertising always provides detailed characteristics of the respective product and it sets the overall reputation of any brand, while the material produced by influencers is considered of low merit. This different perception highlights how millennial working women validate the source of information and authenticity.

Theme 5: Preference for In-Store Purchases

An interesting theme emerged from the study based on the fact that 5 out of 6 participants preferred the in-store experience as compared to online purchase when buying luxury products (Figure 3). Although Instagram influencers and social media ads served as sources of inspiration, all participants came up with the same argument, that is, they first needed to assess the product's quality before buying it. Participant 2 shared their personal experience as follows:

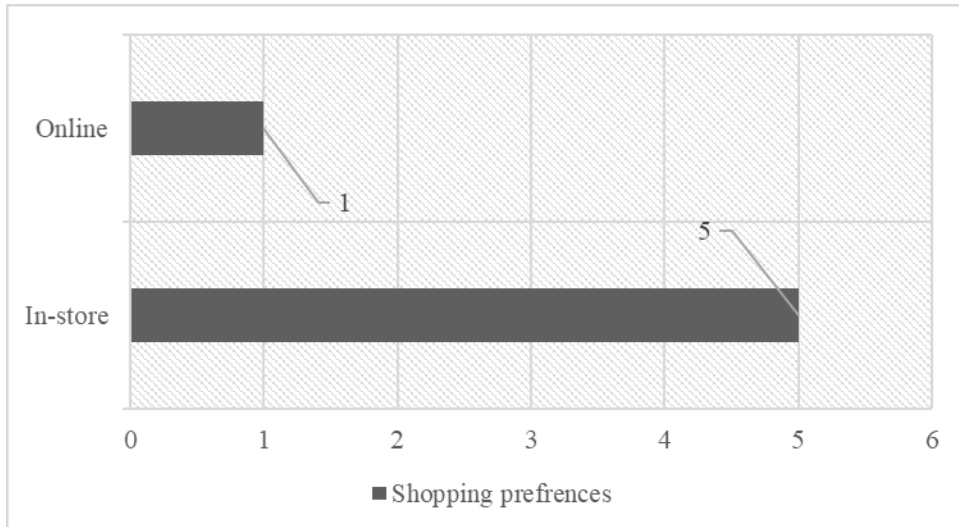
I saw something online and then purchased it also, but it was not as good as the influencer said it would be, and it was mentioned in the advertisement. So, I prefer to go to the store to know the actual reality of the product. (P2)

In this context, this theme links with the decision-making process of the participants as clearly defined in the Theory of Planned Behavior (TPB).

Negative experiences about failure to get an expected item or even mistrust towards online presentations of products influence attitudes towards online shopping. Instead, perceived behavioral control is enhanced by the ability to go physically to the stores and make more informed and confident purchasing decisions.

Figure 3

Participant Preferences for In-store vs Online Shopping



Discussion

Influencer marketing shapes consumer perceptions and behaviors, giving brands a powerful tool to reach their target audience. Influencers are chosen based on traits such as trustworthiness, attractiveness, experience, and content value (Malik et al., [2025](#)). They impact consumer behavior and purchase intentions positively (Kakar et al., [2024](#)). Instagram influencers provide a landscape for brands to promote their products based on the number of followers. In this study, the personal characteristics and social influence of millennial working women were evaluated through their choices, in view of emerging advertising tactics (Purani et al., [2019](#)) and the impact of Instagram influencers on their luxury purchase decisions.

The respondents of the study held various perspectives regarding the function of influencers. One participant appreciated suggestions in specific areas; nonetheless, the overall response was one of choice, with a focus on

quality and consumer evaluation, rather than support from influencers. On the contrary, Młodkowska ([2019](#)) found that people mostly rely on influencers' reviews and posted content, either pictures or videos with marked brands. Authenticity and trustworthiness are highly valued, and citizens tend to distrust influencers and avoid engaging in their commercial activities. Credibility, professionalism, and attraction act as the most basic traits of influencers that help to trigger the feelings of pleasure and arousal in their audience, which are then translated into the purchase of promoted goods (Wangshu & Guanhua, [2020](#)). However, the participants valued traditional brand qualities more than influencer endorsements; they considered attributes like quality, price, and personal meaning to be more important than such endorsements. All participants used Instagram for two to three hours daily. However, engagement with influencers remained relatively low. One participant was very interested in following and connecting with influencers, while the others mainly viewed the brand content they posted or discussed more academic or informative topics. Therefore, the target demographic exhibited a diverse range of activities.

Another significant outcome was that participants frequently sought offline verification before making a high-value purchase after encountering influencers or brand-related content online. Also, they liked to shop offline rather than go to online stores. In Pakistan, people rely more on offline shopping for reasons including delivery charges, sensitivity to sharing personal data and credit information, concerns about product quality, and lack of physical interaction affecting their confidence (Yousaf et al., [2012](#)). As this demographic is familiar with the various eras of technology, from dial-up to smartphones, social media, live streaming, and 5G, they are unlikely to trust odd and unfamiliar technologies, including social media like Instagram, Facebook, TikTok, and X. Hence, luxury firms ought to find out how to merge their online presence with in-store experience to attract millennial women.

While the majority of previous studies have focused on student groups in Western markets (Duggan, [2021](#); Egertz et al., [2019](#)), the present study explores how financially independent working women in Pakistan perceive influencer content through the lens of cultural norms related to financial prudence and offline product validation. This demographic nuance advances the literature by moving beyond the broad and often homogeneous classification of millennials.

Contribution

The current study makes three contributions to the literature. Firstly, it expands influencer marketing research to a non-Western geographical area, focusing on Pakistan, where social media is gaining popularity. However, cultural norms of financial prudence and the verification of purchased goods/services in person are still prevalent. Secondly, it highlights the experiences of working women in their millennial years, a subpopulation frequently overlooked in existing literature, which often treats millennials as a single group or focuses primarily on student cohorts. Thirdly, in view of the Theory of Planned Behavior (TPB), the analysis proves that influencer marketing determines consumer behavior. In addition, attitudes, social norms, and perceived control are embedded in the decision to purchase luxury.

In practice, the results suggest that luxury brands targeting working women in South Asia should prioritize transparency in sponsored content, collaborate with influencers who demonstrate expertise, and complement online marketing strategies with offline experiences such as in-store demonstrations and exclusive events. These measures will resolve the problem of consumer skepticism and will suit their preference for online-offline shopping routes.

Implications

Marketers should focus on values-driven influencer marketing because it is very important and attracts working millennial women to buy luxury brands that align with their belief systems, including sustainability and social responsibility. The transparency of sponsored content is also crucial to maintain trust, as influencers must disclose partnerships to endorse the products genuinely.

Future research should advance these dynamic analyses beyond specific cultural or economic contexts, explore new platforms like TikTok as they develop, and investigate technological innovations that are important for influencer marketing, such as augmented reality. Finally, longitudinal studies would enrich the current understanding in this field, as new insights into the long-term effects of influencer marketing on purchasing behavior should be included.

Limitations

Six in-depth interviews restrict the range of perspectives and the possibility of generalizing. Although qualitative research focuses on qualitative depth instead of numbers, the sample size in this research was also small. Therefore, results can be understood as context-specific rather than generalizable. These themes may be further justified with a larger and more heterogeneous participant sample in the future. Hence, future research should make a comparative analysis between different demographics and be conducted in cross-cultural settings.

Conclusion

This study gives a clear understanding of how millennial working women think and act while making purchase decisions. The respondents were more concerned with traditional brand attributes, such as product features, quality, and price, than with influencer endorsements. Though a high usage of Instagram was observed among them, engagement with influencer content was low, and many of the respondents preferred to read brand content or information, rather than influencer-led content.

The participants preferred shopping offline and typically sought tangible evidence before buying high-value products. There was skepticism toward online influencers and social media platforms. This was due to their experience with emerging technologies and their distrust of the authenticity of digital content. The credibility of influencers was primarily determined by their honesty, expertise, and authenticity. This indicates that participants valued authentic, knowledge-based content online.

Finally, the research suggests that Instagram influencers and marketers should emphasize transparency in sponsored content by openly disclosing their collaborations with different brands and offering genuine product reviews to gain the trust of millennial working women. Luxury businesses are urged to integrate online and offline tactics, such as virtual try-ons and in-store exclusive events, to close the gap between digital exposure and tangible purchase confidence, given participants' preference for offline confirmation.

Author Contributions

Hafsa Aziz: conceptualization; methodology; data collection; formal analysis; writing – original draft. **Ayesha Mirza:** conceptualization; supervision.

Conflict of Interest

The authors of the manuscript have no financial or non-financial conflict of interest in the subject matter or materials discussed in this manuscript.

Data Availability Statement

Due to confidentiality, the raw interview data are not publicly available. However, the findings are fully presented in the article.

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The authors did not use any type of generative artificial intelligence software for this research.

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