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The Impact of Influencer Marketing and Brand Credibility on Brand Loyalty Among Gen Z

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ABSTRACT

This study examined the impact of influencer marketing and brand credibility on brand loyalty among Generation Z consumers in the municipalities of Maramag, Don Carlos and Quezon in the third District of Bukidnon, Philippines. Employing a quantitative descriptive-correlational design, data were gathered from 400 respondents age range to 18 to 29 years old residing in the three municipalities through an adapted survey questionnaire and analyzed using descriptive statistics and Pearson correlation. Generation Z consumers perceived influencer marketing at a high level, with Authentic Content and Endorsement emerging as the most influential dimension. Brand credibility was likewise perceived at a high level, with Expertise rated as the most credible dimension. Brand loyalty was demonstrated at a high level, with Trust in the Brand as its most developed dimension. Pearson correlation analysis revealed significant positive relationships between influencer marketing and brand loyalty, as well as between brand credibility and brand loyalty. Authentic Content and Endorsement and Reliability emerged as the strongest-correlating dimensions within their respective constructs. The study concludes that both influencer marketing and brand credibility are strong and significant drivers of Generation Z brand loyalty in regional Philippine markets, underscoring the importance of authenticity, honesty, and reliable brand communication through digital marketing in cultivating long-term consumer commitment.

INTRODUCTION

Every second, over one million people scroll through social media, and with each swipe, brands either win or lose a generation. Today, the battle for Generation Z brand loyalty has become one of the most important challenges in modern marketing. Generation Z, comprising individuals born between 1997 and 2012, represents the first truly digitally native consumer cohort, a generation that grew up not merely using technology, but thinking, deciding, and relating to brands through it (Beresford Research, 2023). For Generation Z, trust is not earned through brand slogans but through the voices of credible, relatable and authentic individuals (Salesforce, 2024). Yet, despite massive brand investments across digital platforms, companies are struggling to convert digital engagement into genuine, lasting brand loyalty among this generation (Nielsen, 2024; Ernest *et al.*, 2025). Certainly, this struggle to retain Gen Z has produced measurable consequences. Brand loyalty among Generation Z is in serious decline, and this decrease is the central problem this study addresses. Globally, Gen Z is the least brand-loyal generation on record: 46% are willing to switch brands after a single bad experience, and only 37% describe themselves as loyal to any brand (IBM Institute for Business Value, 2023; Salesforce, 2024). In the Philippines, over 60% of Filipino Gen Z consumers regularly switch brands based on social media content alone, citing trust and emotional connection as the most decisive loyalty factors (Marie, 2024). Brand

loyalty is understood through three indicators: trust, repeat purchase intention, and emotional attachment (Oliver, 1999). This decrease is especially important for businesses in underserved provincial markets like Bukidnon, where the gap between brand communication and Gen Z expectations remains largely unstudied.

While existing literature acknowledges the challenge of building Gen Z brand loyalty, a critical gap remains: studies have focused almost exclusively on urban consumers, leaving provincial populations, such as Bukidnon, empirically unseen. Studies in Metro Manila confirm that digital marketing strategies influence Gen Z purchase intentions, and international research demonstrates similar patterns among urban digital natives (Angeles *et al.*, 2024; Ernest *et al.*, 2025). Nevertheless, research on how influencer-driven loyalty formation operates in rural-urban provincial contexts is virtually absent in the Philippine literature (Ascue *et al.*, 2024). Globally, the Philippines ranks among the highest in daily social media usage, with Filipino Gen Z spending over six hours per day on digital platforms (Marie, 2024), yet brand loyalty formation in provincial contexts like Bukidnon remains empirically unexamined. Ines and Tolentino (2024) similarly documented that social media engagement significantly shapes brand choices and loyalty among Filipino college students, with user-generated content rated as more authentic than traditional advertising. Reinforcing this in a Bukidnon-specific context, Demellones *et al.* (2026) confirmed that

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social media platforms meaningfully influence consumer purchase intentions in the province, underscoring the importance of digital marketing strategies tailored to regional Filipino markets.

To address this gap, influencer marketing as a strategy has demonstrated potential to build and sustain brand loyalty among younger consumers, and it works not by broadcasting messages, but by creating parasocial relationships that simulate trust and familiarity, making Gen Z consumers more receptive to brand advocacy (Lou & Yuan, 2019). Examined through five dimensions: content quality, attractiveness, influencer credibility, content engagement, and authentic endorsement, it has been shown to positively shape brand attitudes, emotional connection, and repeat purchase intentions among Gen Z (Ernest *et al.*, 2025). Internationally, influencer marketing spending surpassed twenty-one billion US dollars in 2023, reflecting strong industry confidence in its effectiveness (Statista, 2024). In the Philippines, influencer-driven content is now the primary channel through which Gen Z consumers discover and evaluate brands (Marie, 2024). Brand credibility offers another critical pathway toward closing the brand loyalty gap. Brand credibility measured through perceived trustworthiness, expertise, honesty, and responsiveness, reflects consumers' cognitive and emotional confidence in a brand's reliability and integrity (Julaeha, 2024). For Generation Z, who approaches commercial messages with high skepticism and hold brands to strict standards of transparency, credibility is not supplementary but a non-negotiable condition for loyalty (Erdem & Swait, 2004). Research confirms that credible brands achieve stronger consumer commitment, higher repeat purchase rates, and greater emotional attachment, particularly among young consumers who form brand relationships through digital encounters (Keller, 2013). In the local context, brand credibility has been identified as a key mediating factor between marketing exposure and actual loyalty behavior among Filipino youth, reinforcing its centrality in any loyalty-building framework (Angeles *et al.*, 2024).

Beyond the immediate marketing context, the broader implications of this study extend to urgent national and global development priorities. When influencer-driven brand communication shapes how an entire generation consumes, the ethical stakes are high, resonating with SDG 12 (Responsible Consumption and Production), SDG 9 (Industry, Innovation, and Infrastructure), and SDG 8 (Decent Work and Economic Growth) (United Nations, 2015). These alignments are further reinforced by the Philippine Development Plan's agenda for digital transformation and inclusive regional growth, affirming that the findings carry practical value for businesses, policymakers, and educators working toward sustainable economic development across the province (Marie, 2024; Hudders *et al.*, 2021).

Given these gaps, this study investigated the extent to which influencer marketing and brand credibility are influential in building brand loyalty among Gen

Z consumers. It is argued that when influencers communicate with authenticity and credibility, and when brands consistently demonstrate trustworthiness and integrity, the conditions necessary for genuine, lasting loyalty are created. Together, influencer marketing and brand credibility are positioned not merely as marketing strategies, but as interconnected forces that shape how Generation Z consumers in Bukidnon form trust, develop emotional attachment, and commit to brands, one scroll, one endorsement, one credible interaction at a time. Specifically, the study aims to: (1) describe the demographic profile of respondents; (2) determine the level of influencer marketing; (3) assess the level of brand credibility; (4) evaluate the extent of brand loyalty; and (5) examine the significant relationships among the study variables.

LITERATURE REVIEW

Theoretical Framework

This study was anchored in established theories explaining how individuals process information, develop trust, and build behavioral intentions toward brands within digital environments.

Blau (1964) posits through Social Exchange Theory that relationships develop through reciprocal exchanges of value. Influencers provide valuable content, endorsements, and social proof, while Gen Z consumers reciprocate with engagement, advocacy, and brand loyalty behaviors such as repeat purchases and premium pricing acceptance. This theory explains why trusted influencer-brand exchanges create sustained consumer relationships through perceived mutual benefits.

Kelman (1958) provides a robust framework through Social Influence Theory for understanding how influencers shape Gen Z behaviors through three distinct processes. Compliance occurs when individuals superficially agree with brand endorsements to conform to social norms or avoid disapproval from peers within digital networks. Identification happens as Gen Z emulates admired influencers, fostering emotional connections that extend to endorsed brands via parasocial relationships. Internalization takes this further, where followers genuinely adopt promoted values as their own, leading to sustained brand preference and loyalty. These mechanisms amplify endorsement effects, particularly among digitally native Gen Z who prioritize authentic social validation in their consumption choices.

Erdem and Swait (2004) explain through Brand Credibility Theory how brands act as credible signals of quality, trustworthiness, and expertise, helping consumers navigate uncertainty in crowded markets. Influencers serve as proxies for these signals by humanizing brand attributes, thereby lending their perceived expertise, reliability, and consistency to endorsements. When influencers maintain alignment between their persona and the brand over time, they reduce perceived risk for Gen Z, transforming initial interest into repeat purchases and emotional attachment. This interplay underscores

why influencer credibility directly bolsters long-term brand loyalty in digital contexts.

Petty and Cacioppo (1986) explain through the Elaboration Likelihood Model (ELM) dual processing routes in persuasion: central, involving deep processing of content quality, argument strength, and brand credibility, and peripheral, involving influencer attractiveness, likability, and engagement cues. High-involvement Gen Z consumers process influencer content through both routes simultaneously, leading to more persistent attitudes and stronger brand loyalty outcomes.

Fournier (1998) conceptualizes Brand Relationship Quality (BRQ) Theory as consumer-brand relationships functioning as multidimensional partnerships characterized by love, self-connection, commitment, and partner quality. Influencer marketing and brand credibility enhance BRQ dimensions, transforming transactional Gen Z-brand interactions into meaningful relational bonds that predict attitudinal and behavioral loyalty.

Fishbein and Ajzen (1975) suggest through the Theory of Reasoned Action that attitudes toward influencer content, credibility, and engagement directly shape behavioral intentions. Positive perceptions of influencer trustworthiness, content quality, and interactive engagement lead Gen Z consumers to form strong intentions for brand loyalty behaviors, including recommending brands, repeat purchases, and emotional attachment.

Hovland *et al.* (1953) emphasize through Source Credibility Theory that trustworthiness, expertise, and attractiveness of message sources enhance persuasion and acceptance. Gen Z consumers demonstrate higher trust and loyalty toward brands endorsed by credible influencers whose expertise, authenticity, and aesthetic appeal align with their values, lifestyle preferences, and social identity needs.

Influencer Marketing

Influencer marketing has emerged as one of the most consequential strategies in contemporary digital commerce, representing a paradigm shift from traditional brand-driven advertising toward peer-mediated persuasion. It is broadly defined as a strategy wherein individuals who have amassed substantial social media followings are engaged by brands to influence consumer behaviors, attitudes, and purchase decisions toward specific products or services (Nafees *et al.*, 2021; Reinikainen *et al.*, 2020). The effectiveness of this strategy is anchored in the capacity of social media influencers to cultivate authentic parasocial relationships with their followers, perceived one-sided emotional connections that simulate genuine interpersonal bonds, thereby amplifying their persuasive reach and impact on consumer cognition (Chen, 2024; Lou & Yuan, 2019). The theoretical grounding of influencer marketing draws heavily from source credibility theory (Ohanian, 1990), which posits that the persuasiveness of a communicator is shaped by three primary dimensions: trustworthiness, expertise, and

attractiveness. When these attributes converge in a single influencer persona, they form a compelling endorsement vehicle capable of reshaping brand perception and driving purchase behavior.

Beyond individual transactions, influencer marketing plays a strategic role in the cultivation of sustained brand loyalty. Trust in a brand, when mediated by credible influencer endorsement, generates downstream behavioral outcomes including repeat purchase intentions and deeper emotional attachment to the brand. Parasocial relationships, in particular, bolster followers' long-term commitment to brands, transforming passive consumers into active advocates (Hudders *et al.*, 2021; Ki *et al.*, 2020; Lou & Yuan, 2019). This loyalty-building function is especially salient among Generation Z consumers, a demographic cohort characterized by digital nativity, heightened ad skepticism, and a strong preference for authentic, community-validated recommendations over polished corporate messaging. In the Philippine context, and particularly in regional markets such as Bukidnon, local and micro-influencers have been shown to enhance brand retention by approximately 28% through relatable, contextually resonant content among Gen Z cohorts (IEOM, 2022), underscoring the importance of examining influencer marketing within culturally specific frameworks rather than applying universal models uncritically. Consistent with this, Ines and Tolentino (2024) found that social listening and social search on digital platforms significantly affect consumer perceptions and purchasing behavior among Filipino college students, with active brand engagement yielding stronger loyalty outcomes. Demellones *et al.* (2026) further situate these dynamics within Bukidnon specifically, demonstrating that social media platforms remain a decisive driver of consumer intent in the province.

Brand Credibility

Brand credibility is widely recognized in the marketing literature as a cornerstone construct in the formation of consumer trust, purchase intention, and long-term loyalty. Erdem and Swait (2004) define brand credibility as the believability of a brand's intent to consistently deliver, s brand credibility as the believability of a on its stated promises, encompassing dual perceptions of the brand's expertise, its ability to deliver, and its trustworthiness, its willingness to deliver. This multidimensional construction distinguishes brand credibility from simple reputation measures by anchoring it in consumer cognition, specifically the subjective assessment of whether a brand can and will fulfill the expectations it generates through its marketing communications. As a mediating construct, brand credibility bridges the gap between marketing stimuli, such as influencer endorsements, social media content, and advertising claims, and downstream consumer behavioral outcomes including purchase intention and loyalty (Erdem & Swait, 2004). The mechanism is primarily one of risk reduction: when consumers perceive a brand as credible, the uncertainty

and perceived risk associated with product evaluation are substantially diminished, freeing cognitive resources for affective engagement and commitment formation.

Empirical validation of brand credibility's role in consumer behavior is extensive and cross-contextual. Keller and Lehmann (2006) documented credibility's impact on brand consideration and choice, demonstrating that credible brands achieve measurably higher market share through the compounding effect of sustained consumer confidence across purchase cycles. In digital marketing specifically, Wallace *et al.* (2020) found that brand credibility significantly moderates influencer effectiveness, with Gen Z respondents showing 27% higher loyalty intentions toward brands they perceive as genuinely believable rather than hype-driven. Recent studies further confirm that credible brands reduce perceived purchase risk, a finding especially salient for young consumers in influencer-saturated markets like the Philippines, where the proliferation of sponsored content has raised the stakes for authentic brand communication. Within this study, brand credibility is operationalized through four constituent dimensions, responsiveness, reliability, honesty, and expertise, each capturing a distinct facet of the brand's perceived ability and willingness to fulfill its commitments, applied to assess how brand credibility mediates the relationship between influencer marketing and brand loyalty outcomes among Gen Z consumers in Bukidnon.

Brand Loyalty

Brand loyalty, as the primary dependent variable of this study, represents the sustained behavioral and psychological commitment of consumers to a preferred brand, manifested through repeated patronage, resistance to competitor switching, and active advocacy. The construct is inherently multidimensional, encompassing cognitive commitment, the reasoned judgment that a brand is superior, affective bonds, and behavioral repurchase consistency. Collectively, these components produce what Oliver (1999) describes as a deeply held preference to repurchase a preferred product or service, despite the existence of competitive alternatives and situational influences that might otherwise prompt switching behavior. Among Generation Z consumers, who represent both the most digitally immersed and the most brand-skeptical consumer cohort in contemporary markets, brand loyalty must be earned through sustained, authentic engagement that aligns with this cohort's values of transparency, community validation, and genuine connection. Ahmed *et al.* (2024) demonstrated that follower engagement with influencers, operationalized through likes, comments, and shares, cultivates brand loyalty through community building and repeated purchase behaviors, with IEOM (2022) confirming that social media interactivity enhances loyalty via satisfaction ($\beta = 0.38$) in emerging markets directly comparable to the Philippines.

The relational mechanisms underpinning Gen Z brand

loyalty are increasingly mediated by social media dynamics, where the parasocial relationships cultivated between influencers and their audiences generate affective bonds that transfer to endorsed brands. Erdoğan and Çiçek (2012), in a survey of 303 users, revealed that social media marketing activities predict brand loyalty, with engagement fully mediating this relationship (Sobel test, $p < .01$), establishing engagement not merely as a correlate but as a causal pathway through which influencer marketing generates loyalty outcomes. Samarah *et al.* (2023) further demonstrated that social media engagement significantly predicts brand trust, which in turn fully mediates the relationship between influencer endorsement and brand loyalty, underscoring trust as a central organizing construct in this dynamic. For Gen Z consumers in Bukidnon, where social media constitutes a primary arena of identity formation and community belonging, influencer authenticity serves as the critical catalyst for emotional attachment, transforming commercial relationships into personally meaningful affiliations and making the cultivation of loyal brand patronage not merely a marketing goal, but a relational achievement.

MATERIALS AND METHODS

This study employed a quantitative descriptive-correlational research design, as advocated by Creswell (2014), which is ideal for surveys that describe phenomena and explore variable relationships without experimental manipulation. The descriptive component determined the levels of influencer marketing, brand credibility, and brand loyalty among Gen Z consumers. The correlational component examined the relationships among these variables, ensuring objective, reliable, and statistically valid results (Malhotra, 2010).

The study was conducted in three rural and first-class municipalities of the 3rd District of Bukidnon, Philippines: Maramag, Don Carlos, and Quezon. Maramag is characterized by a strong digital environment among its youth population, owing to the presence of Central Mindanao University, a state university that contributes to a concentrated Generation Z population with consistent access to digital platforms. Don Carlos is primarily agricultural, with growing mobile internet penetration among its young residents. Quezon, similarly agricultural, presents an underserved yet digitally active Gen Z consumer base that warranted inclusion to ensure geographic representativeness.

The respondents were 400 Generation Z consumers aged 18 to 29 years residing in the three target municipalities. This age range was adopted to ensure ethical compliance with the Data Privacy Act of 2012 (Republic Act No. 10173) and to focus on legally competent adults capable of providing independent informed consent. Eligibility criteria included: (1) age 18–29 at the time of data collection; (2) current residency in Don Carlos, Maramag, or Quezon in Bukidnon; (3) active use of at least one social media platform; and (4) current following of or active engagement with at least one social media influencer.

The study employed multi-stage sampling, combining purposive sampling to establish eligibility criteria and convenience sampling for actual participant selection from accessible public areas within each municipality. Proportional allocation was applied across the three municipalities using the 2020 Census (PSA, 2020) and a 28.9% national age distribution rate to estimate Gen Z population proportions.

The research instrument was a structured questionnaire adapted from validated instruments in the literature. Influencer marketing was measured using items adapted from Lou and Yuan (2019) and Ohanian (1990), covering content quality, attractiveness, influencer credibility, content engagement, and authentic content and endorsement (Cronbach's $\alpha = 0.956$). Brand credibility was measured using items adapted from Erdem and Swait (2004) and Erdem *et al.* (2002), covering responsiveness, reliability, honesty, and expertise (Cronbach's $\alpha = 0.956$). Brand loyalty was measured using items adapted from Chaudhuri and Holbrook (2001), Oliver (1999), and McMullan (2005), covering trust in the brand, repeat purchase intention, and emotional attachment

(Cronbach's $\alpha = 0.949$). All items employed a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The instrument was subjected to expert content validation and pilot testing with 30 respondents outside the study locale prior to main data collection.

Descriptive statistics, means and descriptive ratings, were used to determine the levels of the study variables. Pearson product-moment correlation was employed to test the significance of relationships between influencer marketing, brand credibility, and brand loyalty at a 0.05 level of significance.

RESULTS AND DISCUSSIONS

This section presents the data findings, along with their analysis and interpretation. Further explanations and inferences from the collected information were drawn to verify whether the results align with the study's theoretical framework. Key findings on the brand loyalty among Gen Z in the third district of Bukidnon are illustrated through tables, organized by the study's problem components. The respondents consisted of 400 participating Gen Z from this district.

Table 1: Demographic profile of respondents

Indicator	Frequency (N)	Percentage (%)
Age:		
18-21	227	69.30
22-25	59	14.70
26-29	64	16.00
TOTAL	400	100.00
Sex:		
Male	109	27.30
Female	291	72.80
TOTAL	400	100.00
Educational Attainment:		
High School Level	40	10.00
College Level	286	71.50
College Graduate	61	15.30
Graduate Student (Master's or Doctorate)	13	3.30
TOTAL	400	100.00
Primary Social Media Platform Used:		
TikTok	318	27.82
Facebook	355	31.06
Instagram	229	20.04
YouTube	175	15.31
Twitter/X	66	5.77
TOTAL Responses	1,143	100.00
Average Time Spent on Social Media per Day:		
Less than 1 hour	18	4.50
1-3 hours	140	35.00
4-6 hours	105	26.30
More than 6 hours	137	34.30
TOTAL	400	100.00

Note: Respondents were allowed to select all social media platforms that apply; therefore, the total frequency (N = 1,143) for the Primary Social Media Platform Used exceeds the total number of respondents (N = 400), and the percentage is computed based on the total number of responses rather than the total number of respondents.

Table 1 presents the demographic profile of the 400 respondents. The majority were aged 18 to 21 years (69.3%), followed by those aged 26 to 29 (16.0%) and 22 to 25 (14.8%). In terms of sex, females comprised the dominant group (72.8%), while males accounted for 27.3%. For educational attainment, college-level students formed the largest group (71.5%), followed by college graduates (15.3%), high school level (10.0%), and graduate students (3.3%). Facebook was the most widely used social media platform (31.06%), followed by TikTok (27.82%), Instagram (20.04%), YouTube (15.31%), and Twitter/X (5.77%). In terms of average daily social media usage, the largest proportion spent 1 to 3 hours per day (35.0%), followed by those spending more than 6 hours (34.3%), 4 to 6 hours (26.3%), and less than 1 hour (4.5%). The dominance of college-level females aged 18–21 aligns with the socio-demographic composition of Bukidnon's Gen Z population, where higher education

institutions, particularly Central Mindanao University, concentrate young digital consumers. Facebook's continued prominence as the primary platform reflects the Philippine digital landscape, where Meta products retain deep penetration even as TikTok and Instagram gain ground among younger demographics. The significant proportion spending more than 6 hours daily on social media (34.3%) affirms the pervasive digital engagement that makes this cohort particularly susceptible to influencer marketing effects.

Level of Influencer marketing among Generation Z

Table 2 presents the summary of the level of influencer marketing as perceived by Generation Z consumers in Bukidnon across five dimensions. The overall mean of 3.93 (Agree; Highly Influential) indicates that influencer marketing is consistently perceived as a strong and persuasive force among this cohort.

Table 2: Influencer Marketing

INDICATORS	Mean	Descriptive Rating	Qualitative Interpretation
Content Quality	3.86	Agree	Highly Influential
Attractiveness	3.99	Agree	Highly Influential
Influencer Credibility	3.91	Agree	Highly Influential
Content Engagement	3.92	Agree	Highly Influential
Authentic Content and Endorsement	4.00	Agree	Highly Influential
Overall Mean	3.93	Agree	Highly Influential

Authentic Content and Endorsement registered the highest mean of 4.00, affirming that genuine, transparent, and relatable brand recommendations carry the most persuasive weight for Gen Z consumers in Bukidnon. Attractiveness followed closely (mean = 3.99), reflecting the role of influencers' aesthetic appeal and charismatic presence in capturing this generation's attention. Content Quality registered the lowest mean (3.86), though still within the Highly Influential range, suggesting that while production quality matters, authenticity and engagement outweigh technical execution in Gen Z's evaluation of influencer content.

These findings are consistent with Lou and Yuan (2019), who established that authentic influencer-brand fit drives trust through self-congruence theory, and with Ernest *et al.* (2025), who demonstrated that authentic endorsement dimensions most strongly shape Gen Z brand attitudes. The prominence of attractiveness aligns with Nafees *et al.* (2021), who confirmed that influencer attractiveness enhances source credibility and brand advocacy effectiveness. The narrow range of dimension means (3.86–4.00) further underscores the integrative nature of influencer marketing, no single dimension dominates; rather, all five work in concert to build loyalty-oriented brand perceptions.

Level of Brand credibility among Generation Z

Table 3 presents the summary of the level of brand credibility as perceived by Generation Z consumers in

Bukidnon across four dimensions. The overall mean of 3.97 (Agree; Highly Credible) indicates a consistently high level of perceived brand credibility across all dimensions. Expertise registered the highest mean of 4.00, affirming that Gen Z consumers most powerfully associate brand credibility with tangible evidence of product knowledge, research-and-development investment, and industry competence. Responsiveness followed closely (mean = 3.99), indicating that brands' capacity to address consumer concerns promptly and fairly through digital channels is a highly valued credibility signal. Honesty received the lowest mean (3.93), yet remains firmly in the Highly Credible range. This positioning signals meaningful room for improvement in promotional transparency, particularly regarding influencer partnership disclosures. These results align with Erdem and Swait (2004), who established expertise and trustworthiness as the dual pillars of brand credibility. Spears and Singh (2004) quantified expertise as driving 31% of brand attitude formation, while Djafarova and Rushworth (2017) reported that expertise perceptions from influencers transfer to brands at a 0.62 correlation coefficient. The finding that honesty, while high, is the lowest-rated dimension resonates with Keller (1993), who demonstrated that honest brands cultivate emotional attachment vital for long-term loyalty, suggesting that Bukidnon-based brands must invest in radical transparency practices to fully close the credibility-to-loyalty conversion gap.

Table 3: Brand Credibility

INDICATORS	Mean	Descriptive Rating	Qualitative Interpretation
Responsiveness	3.99	Agree	Highly Credible
Reliability	3.96	Agree	Highly Credible
Honesty	3.93	Agree	Highly Credible
Expertise	4.00	Agree	Highly Credible
Overall Mean	3.97	Agree	Highly Credible

Table 4: Brand Loyalty

INDICATORS	Mean	Descriptive Rating	Qualitative Interpretation
Trust in the Brand	3.88	Agree	Highly Loyal
Repeat Purchase intention	3.75	Agree	Highly Loyal
Emotional Attachment	3.75	Agree	Highly Loyal
Overall Mean	3.79	Agree	Highly Loyal

Extent of Brand loyalty among Generation Z

Table 4 presents the summary of the extent of brand loyalty demonstrated by Generation Z consumers in Bukidnon across three dimensions. The overall mean of 3.79 (Agree; Highly Loyal) represents the lowest overall mean among the three main study variables, yet remains firmly within the high range.

Trust in the Brand obtained the highest mean of 3.88, establishing trust as the most developed dimension of Gen Z brand loyalty in Bukidnon. Repeat Purchase Intention and Emotional Attachment were equal at 3.75. This hierarchy suggests that influencer marketing and brand credibility have successfully built a strong trust foundation, but converting trust into habitual purchasing behavior and deep emotional bonds remains an ongoing process requiring sustained investment beyond initial campaign-driven interactions. The lower scores on price-tolerant repurchasing indicators (3.71) reflect the economic realities of a provincial consumer market.

These findings are supported by Samarah *et al.* (2023), who found that influencer-mediated engagement significantly predicts trust, which fully mediates brand loyalty. Oliver (1999) identified trust as the precondition for all behavioral loyalty manifestations, a finding confirmed by the present data's hierarchy. Emotional attachment's equal standing with repeat purchase intention underscores Li *et al.* (2020) and Ates *et al.* (2024), who demonstrated that sustained, authentic, multi-touchpoint engagement is necessary before deep personal connections can develop. The results collectively imply that brands must invest in community-building and ongoing narrative strategies beyond individual campaigns to deepen all three loyalty dimensions simultaneously.

Relationship Between Influencer Marketing, Brand Credibility, and Brand Loyalty

Table 5 presents the Pearson correlation coefficients for the relationships between influencer marketing, brand credibility, and brand loyalty. All correlations were

significant at the 0.01 level (2-tailed).

All dimensions of influencer marketing exhibited significant positive relationships with brand loyalty. The overall influencer marketing score registered the strongest correlation ($r = 0.804$, $p = 0.000$), indicating a very strong positive relationship with brand loyalty. Among the five dimensions, Authentic Content and Endorsement yielded the highest correlation ($r = 0.761$), followed by Content Engagement ($r = 0.726$), Content Quality ($r = 0.692$), Attractiveness ($r = 0.689$), and Influencer Credibility ($r = 0.683$). All p -values were 0.000, well below the 0.05 significance level, leading to rejection of the null hypothesis that there is no significant relationship between influencer marketing and brand loyalty. These results affirm that no dimension of influencer marketing is inconsequential to loyalty formation, every facet meaningfully contributes to the loyalty Gen Z consumers develop toward brands.

Similarly, all dimensions of brand credibility demonstrated significant positive relationships with brand loyalty. The overall brand credibility score correlated at $r = 0.789$ ($p = 0.000$). Among its four dimensions, Reliability registered the highest correlation ($r = 0.777$), followed by Honesty ($r = 0.761$), Expertise ($r = 0.722$), and Responsiveness ($r = 0.652$). Reliability's top position reinforces Delgado-Ballester's (2004) finding that consistent promise fulfillment is the most foundational brand behavior for loyalty formation. All Brand Credibility correlations attained p -values of 0.000, confirming statistical significance and leading to rejection of the corresponding null hypothesis. The null hypothesis stating that there is no significant relationship between influencer marketing, brand credibility, and brand loyalty among Generation Z consumers in Bukidnon is therefore rejected.

The stronger correlation of influencer marketing ($r = 0.804$) relative to brand credibility ($r = 0.789$) with overall brand loyalty suggests that in a digitally native provincial cohort, the human-mediated trust formed through influencer relationships carries slightly greater

Table 5: Correlation Analysis of Influencer Marketing and Brand Credibility on Brand Loyalty Among Generation Z

Independent Variables Correlated with the brand loyalty among Gen Z	Correlation Coefficient	p-value
Influencer Marketing	0.804**	0.000
Content Quality	0.692**	0.000
Attractiveness	0.689**	0.000
Influencer Credibility	0.683**	0.000
Content Engagement	0.726**	0.000
Authentic Content and Endorsement	0.761**	0.000
Brand Credibility	0.789**	0.000
Responsiveness	0.652**	0.000
Reliability	0.777**	0.000
Honesty	0.761**	0.000
Expertise	0.722**	0.000

**Correlation is significant at the 0.01 level (2-tailed)

loyalty weight than institutional brand signals alone. Erdogmus and Cicek (2012) confirm this pattern, social media marketing predicts loyalty with engagement fully mediating the relationship. Ki *et al.* (2020) and Hudders *et al.* (2021) further affirmed that parasocial relationships bolster consumer commitment, increasing loyalty and advocacy in influencer-driven contexts. The high internal coherence of the loyalty construct, with sub-dimensions of Trust in the Brand ($r = 0.921$), Repeat Purchase Intention ($r = 0.925$), and Emotional Attachment ($r = 0.928$) all correlating very strongly with overall Brand Loyalty, validates the multi-dimensional loyalty model applied in this study.

CONCLUSIONS

This study established that influencer marketing ($r = 0.804$) and brand credibility ($r = 0.789$) are both strong and significant drivers of brand loyalty among Generation Z consumers in Bukidnon, Philippines, rejecting the null hypothesis at $p < .01$. Authentic content and endorsement emerged as the most impactful influencer dimension, while expertise led brand credibility, and trust anchored brand loyalty as its most developed component. Converting trust into repeat purchases and emotional attachment, however, remains an ongoing challenge requiring sustained, community-driven engagement strategies.

Brands operating in provincial Philippine markets are recommended to prioritize influencer partnerships grounded in genuine value alignment over reach metrics, maintain consistent delivery on product promises across all digital touchpoints, and invest in long-term community engagement beyond individual campaign cycles. Future research should apply structural equation modeling, extend replication across Philippine provinces, and explore qualitative dimensions of Gen Z loyalty formation in provincial digital markets. Ultimately, this study affirms that authenticity, credibility, and trust are not merely marketing tools but foundational conditions for cultivating lasting brand loyalty among Generation Z in regional Philippine markets.

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