

Influencer Marketing and Purchase Intention among Indian Women Consumers: A Conceptual Framework

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ABSTRACT

Social media platforms have fundamentally transformed the landscape of brand communication in India, giving rise to influencer marketing as one of the most powerful and rapidly growing forms of digital advertising. With India's influencer marketing industry projected to reach INR 3,375 crore by 2026 (INCA-GroupM, 2023), the need for academically rigorous research examining influencer marketing dynamics in the Indian context has become increasingly imperative. Among the various demographic segments engaging with influencer content in India, urban women consumers represent a particularly significant yet under researched group — digitally active, aspirationally oriented, and increasingly empowered as primary decision-makers across fashion, beauty, health, wellness, and financial product categories. This conceptual paper proposes a theoretically grounded framework examining the impact of influencer credibility on the purchase intention of digitally active Indian women consumers, with trust and brand credibility functioning as dual parallel mediating variables. Influencer credibility which is operationalized across three dimensions of expertise, trustworthiness, and attractiveness, is positioned as the primary independent variable in the framework. Trust, defined as the willingness to rely on an influencer's recommendations based on the expectation of positive outcomes, is proposed as the first mediating variable. Brand credibility, defined as the believability of a brand's product position information, is proposed as the second mediating variable. Purchase intention, defined as an individual's conscious willingness to purchase a specific product or brand, constitutes the dependent variable. A structured review of fifteen empirical and conceptual studies identifies three critical gaps in the extant literature. On the basis of this review and the seven theoretical frameworks, seven testable hypotheses are developed. The framework contributes theoretically by integrating seven complementary theories into a unified model tailored to the Indian women consumer context, and practically by providing actionable insights for brand managers and marketing strategists targeting this commercially significant demographic.

Keywords: Influencer Marketing, Influencer Credibility, Purchase Intention, Trust, Brand Credibility, Indian Women Consumers, Source Credibility Theory, Conceptual Framework.

Introduction

The global digital advertising landscape has undergone a profound transformation over the past decade, driven by the exponential growth of social media platforms and the emergence of influencer marketing as a dominant strategy for brand communication. In India, this transformation has been particularly pronounced — the influencer marketing industry is projected to reach INR 3,375 crore by 2026, growing at a compound annual growth rate of approximately 18% (INCA-GroupM, 2023). Instagram has emerged as the foremost platform for influencer-driven brand communication, with over

250 million active Indian users, the majority of whom are women between the ages of 18 and 44 years (Statista, 2023).

Unlike conventional celebrity endorsements, influencer marketing is characterized by perceived authenticity, parasocial bonds, and direct audience engagement — qualities that render it particularly persuasive among digitally active consumers (Vrontis et al., 2021). Indian women, in particular, represent a critical and growing segment in this landscape — emerging not merely as passive recipients of advertising messages, but as active, digitally empowered purchase decision-makers across fashion, beauty, health, wellness, and financial services categories.

Despite the commercial significance of this phenomenon in India, academic scholarship examining influencer marketing in the Indian context remains underdeveloped relative to Western markets. Existing studies have predominantly focused on Western consumer populations (Lou & Yuan, 2019; Schouten et al., 2020; Sokolova & Kefi, 2020) and have treated consumers as a homogeneous group without gender-specific differentiation (Djafarova & Rushworth, 2017). Furthermore, while trust and brand credibility have been independently examined as mediating variables in the influencer-purchase intention relationship, their simultaneous dual mediating roles have not been conceptually integrated in a unified framework within the Indian socio-cultural context.

This paper addresses these gaps by developing a theoretically grounded conceptual framework that examines how influencer credibility shapes the purchase intention of digitally active Indian women consumers, through the parallel mediating mechanisms of trust and brand credibility. The paper makes three primary contributions: it synthesizes seven established theoretical frameworks into a unified multi-theoretic model tailored to the Indian women consumer context; it develops a novel conceptual model integrating four key constructs — influencer credibility, trust, brand credibility, and purchase intention; and it proposes seven testable hypotheses providing a clear empirical agenda for future quantitative research.

Literature Review and Theoretical Framework

• Theoretical Foundation

The present framework is anchored in seven complementary theoretical traditions that collectively provide a robust multi-theoretic foundation for understanding influencer marketing dynamics among Indian women consumers.

Source Credibility Theory (Ohanian, 1990) posits that the persuasive impact of a message is significantly determined by the perceived credibility of its source, operationalized across three dimensions: expertise, trustworthiness, and attractiveness. This theory serves as the primary foundation for conceptualizing influencer credibility as the independent variable in the proposed model.

Elaboration Likelihood Model (Petty & Cacioppo, 1986) explains how source credibility shapes consumer attitudes through both central (deliberate information processing) and peripheral (cue-based) cognitive routes, providing the basis for understanding why all three dimensions of influencer credibility function as antecedents of consumer trust and buying intention.

Parasocial Interaction Theory (Horton & Wohl, 1956) describes the one-sided emotional bonds that media audiences develop with media personas. In the social media context, such bonds between followers and influencers generate feelings of intimacy and trust that closely mirror real interpersonal relationships — making this theory central to the trust pathway in the proposed model (Reinikainen et al., 2020).

Meaning Transfer Model (McCracken, 1989) posits that cultural meanings and symbolic properties associated with an endorser transfer to the endorsed brand and subsequently to the consumer. This model provides the theoretical basis for the brand credibility pathway in the conceptual framework.

Theory of Planned Behavior (Ajzen, 1991) posits that behavioral intention is shaped by attitude toward the behavior, subjective social norms, and perceived behavioral control. This theory provides the foundational rationale for purchase intention as the dependent variable in the proposed model.

Social Comparison Theory (Festinger, 1954) explains why Indian women follow influencers — not solely for product information, but to construct and validate their social identities through aspirational comparison with influencer lifestyles.

Uses and Gratifications Theory (Katz et al., 1973) explains that consumers actively seek influencer content to satisfy needs for information, entertainment, social interaction, and personal identity construction — providing the demand-side rationale for influencer content consumption in India.

- **Influencer Marketing — Definition and Growth in India**

Influencer marketing refers to a form of social media marketing involving endorsements and product placements from individuals who possess a dedicated social following and are perceived as domain experts within their niche (Vrontis et al., 2021). Distinguished from traditional advertising by perceived authenticity, parasocial bonds, and direct audience engagement, influencer marketing has emerged as uniquely persuasive among modern digital consumers (Hudders et al., 2021). In India, this industry has grown exponentially, driven by affordable internet access, smartphone proliferation, and the rise of Instagram Reels as the dominant short-form video content format (Chopra et al., 2021). The Indian influencer ecosystem is further distinguished by the prominence of micro and nano influencers, regional language content creators, and festival-driven consumption cycles — distinctive characteristics that necessitate India-specific academic investigation.

- **Influencer Credibility**

Influencer credibility — defined as the degree to which followers perceive a social media creator as a believable and competent source of product information (Ohanian, 1990) — encompasses three dimensions: expertise (perceived knowledge and competence), trustworthiness (perceived honesty and integrity), and attractiveness (perceived social appeal and relatability). Prior research consistently demonstrates that all three dimensions predict consumer attitudes and behavioral intentions. Schouten et al. (2020) found that source credibility outperformed traditional celebrity endorsements in perceived authenticity. Lou and Yuan (2019) established that source trustworthiness positively influenced consumer trust. In the Indian context, Chopra et al. (2021) identified source credibility as the strongest predictor of millennial buying behavior, while Trivedi and Sama (2020) linked influencer endorsements to brand admiration and buying intention in an emerging market setting.

- **Trust as a Mediating Variable**

Trust — defined as the willingness to rely on an influencer's recommendations based on the expectation of positive outcomes (Gefen et al., 2003) — has emerged as a critical psychological mechanism in influencer marketing research. Reinikainen et al. (2020) demonstrated that parasocial relationships significantly enhanced follower trust in influencers, which in turn shaped behavioral outcomes. Sokolova and Kefi (2020) confirmed that both source credibility and parasocial interaction positively influenced buying behavior through trust. Aw and Labrecque (2020) further established that parasocial interactions fostered trust particularly among younger women consumers. Given India's high uncertainty avoidance cultural orientation (Hofstede, 1984), which places a cultural premium on reliable and trustworthy information sources, this trust pathway is expected to be particularly robust among the target demographic of this study.

- **Brand Credibility as a Mediating Variable**

Brand credibility — defined as the believability of a brand's product position information, comprising trustworthiness and expertise dimensions (Erdem & Swait, 2004) — represents the second parallel mediation pathway in the proposed model. The Meaning Transfer Model (McCracken, 1989) provides the theoretical basis: when a credible influencer endorses a brand, their perceived expertise and trustworthiness are symbolically transferred to the brand, elevating its perceived credibility among followers. Ki et al. (2020) empirically confirmed this mechanism, demonstrating that influencer brand attachment positively influenced brand-related consumer outcomes. Trivedi and Sama (2020) further found that influencer-driven brand admiration significantly predicted buying intention among Indian consumers. This paper proposes that the brand credibility mechanism operates simultaneously and independently of the trust pathway, constituting a second distinct mediated route from influencer credibility to consumer purchase intention.

- **Purchase Intention**

Purchase intention — defined as an individual's conscious plan and willingness to purchase a specific product or brand (Djafarova & Rushworth, 2017) — serves as the primary dependent variable in the proposed framework. Prior studies consistently link influencer marketing exposure to elevated buying intentions. Djafarova and Rushworth (2017) established that Instagram source credibility

predicted buying behavior among young UK women, with trust as the primary mechanism. In India, Trivedi and Sama (2020) and Singh and Singh (2022) demonstrated that influencer endorsements significantly shaped consumer buying intentions, with particularly strong effects among women. However, no prior study has simultaneously examined trust and brand credibility as co-mediators in this relationship specifically among digitally active Indian women — the methodological gap this framework directly addresses.

Indian Women Consumers and the Digital Advertising Landscape

Indian women consumers represent a uniquely significant demographic in the digital marketplace. With over 350 million women internet users and rising smartphone penetration, this segment is emerging as a primary purchase decision-making force across multiple product categories (TRAI, 2023). Research indicates that Indian women spend an average of 3.1 hours daily on social media platforms, with Instagram and YouTube accounting for the majority of this consumption (Kantar, 2022). Their consumer behavior is shaped by India's collectivist cultural values (Hofstede, 1984), wherein social norms, peer influence, and aspirational consumption play significantly stronger roles than in individualistic Western societies. High uncertainty avoidance further amplifies the role of trust and perceived source credibility in shaping purchase decisions — lending particular theoretical relevance to the dual mediation model proposed in this paper. Despite their growing commercial significance, this demographic segment remains largely underrepresented in mainstream influencer marketing research, which overwhelmingly focuses on Western or gender-neutral samples.

Proposed Conceptual Framework and Hypotheses

Drawing on the foregoing literature review and seven theoretical frameworks, this paper proposes a conceptual model comprising four constructs — Influencer Credibility (IC), Trust (T), Brand Credibility (BC), and Purchase Intention (PI) — connected through five direct and two mediated pathways. The proposed model is presented in Figure-1.

Figure-1: Proposed Conceptual Framework

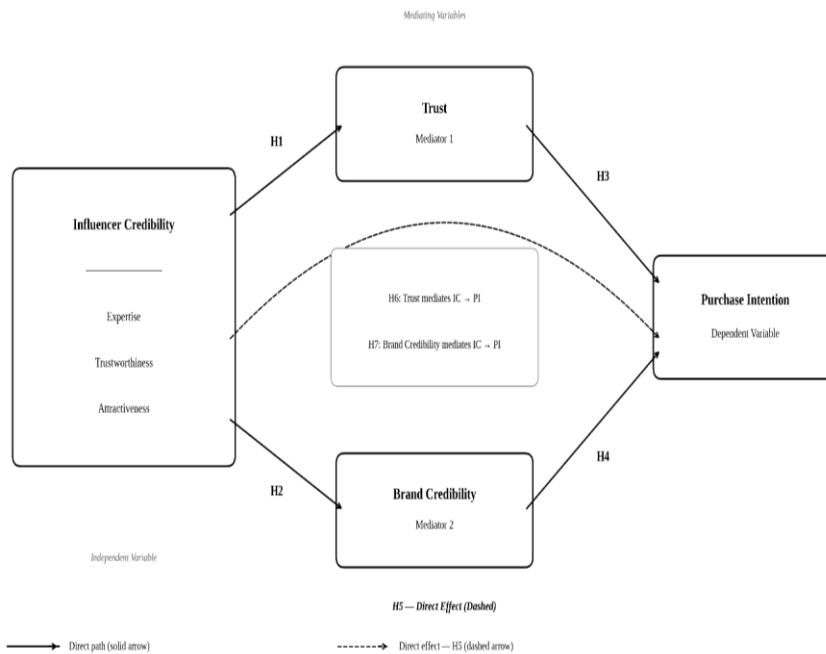


Figure 1: Proposed Conceptual Framework

Hypotheses Development

H1: *Influencer credibility has a significant positive effect on consumer trust among digitally active Indian women.*

Lou and Yuan (2019) established that source credibility positively shapes consumer trust on social media platforms. Parasocial Interaction Theory (Horton & Wohl, 1956) further explains how the emotional bonds formed between Indian women and followed influencers amplify this trust-building mechanism, making source credibility a robust antecedent of trust in the Indian Instagram context.

H2: *Influencer credibility has a significant positive effect on brand credibility among digitally active Indian women.*

The Meaning Transfer Model (McCracken, 1989) posits that an endorser's symbolic properties transfer to the endorsed brand. When a credible influencer promotes a brand on Instagram, their expertise, honesty, and appeal are symbolically transferred to that brand, elevating its perceived credibility among followers (Ki et al., 2020; Erdem & Swait, 2004).

H3: *Consumer trust significantly and positively influences purchase intention among digitally active Indian women.*

Trust has been consistently established as a critical antecedent of consumer buying behavior in digital contexts (Gefen et al., 2003; Sokolova & Kefi, 2020). Women consumers who trust an influencer's recommendations are more likely to act on those recommendations — a relationship amplified by India's high uncertainty avoidance cultural orientation (Hofstede, 1984).

H4: *Brand credibility significantly and positively influences purchase intention among digitally active Indian women.*

Erdem and Swait (2004) demonstrated that brand credibility reduces consumer perceived risk and increases purchase likelihood. In the influencer marketing context, a brand endorsed by a credible creator gains elevated credibility perceptions that translate directly into consumer buying intention, particularly in aspirational categories popular among Indian women (Trivedi & Sama, 2020).

H5: *Influencer credibility has a significant positive direct effect on purchase intention among digitally active Indian women.*

Beyond its indirect effects through trust and brand credibility, source credibility may directly shape buying intention through the peripheral route of the Elaboration Likelihood Model (Petty & Cacioppo, 1986), wherein low-involvement consumers act on credibility cues without elaborate cognitive processing. This direct path simultaneously tests whether partial or full mediation characterizes the framework.

H6: *Trust mediates the relationship between influencer credibility and purchase intention.*

H7: *Brand credibility mediates the relationship between influencer credibility and purchase intention.*

H6 and H7 constitute the core mediation hypotheses of the framework. Together, they propose that influencer credibility exerts its primary influence on consumer buying behavior through two parallel mediating mechanisms — a psychological pathway via trust (H6) and a brand perception pathway via brand credibility (H7). The simultaneous empirical testing of both mediators using Structural Equation Modeling represents the principal methodological contribution of the proposed framework.

Prior Studies: A Structured Review

Table 1 presents a structured synthesis of fifteen empirical and conceptual studies most directly relevant to the proposed framework, highlighting methodological approaches, geographic contexts, key variables, principal findings, and the specific gaps each study leaves unaddressed by the present framework.

Author(s) & Year	Country	Method	Key Variables	Key Finding	Gap Addressed
Ohanian (1990)	USA	Scale development	Source credibility	Validated 3-dimension credibility scale	Not applied to digital influencer context
Erdem & Swait (2004)	USA	Survey + SEM	Brand credibility, purchase intention	Brand credibility increases purchase likelihood	Not tested in influencer marketing

Djafarova & Rushworth (2017)	UK	Qualitative	Instagram influencers, women, PI	Influencer credibility shapes women's purchase decisions	Not tested quantitatively in India
De Veirman et al. (2017)	Belgium	Experimental	Follower count, brand attitude	Follower count affects brand attitude	Not tested among Indian women
Lou & Yuan (2019)	USA	Survey	Credibility, trust, PI	Source credibility positively influences trust	India context and dual mediation absent
Sokolova & Kefi (2020)	France	Survey	Credibility, parasocial interaction, PI	Credibility and parasocial bonds influence buying behavior	Dual mediation of trust and brand credibility absent
Schouten et al. (2020)	Netherlands	Experimental	Credibility, identification, PI	Source credibility outperforms celebrity endorsement	Indian women consumer context absent
Ki et al. (2020)	USA	Survey	Influencer as human brand, PI	Influencer brand attachment yields positive outcomes	Indian women context not examined
Aw & Labrecque (2020)	USA	Survey	Parasocial interaction, trust, PI	Parasocial interaction builds trust	Not tested in Indian cultural context
Reinikainen et al. (2020)	Finland	Survey	Parasocial relationships, trust, PI	Parasocial bonds enhance trust and buying intention	India context and brand credibility absent
Trivedi & Sama (2020)	India	Survey	Influencer marketing, brand admiration, PI	Influencer endorsements predict buying intention in India	Gender-specific analysis and dual mediation absent
Chopra et al. (2021)	India	Survey	Credibility, authenticity, PI	Credibility is strongest predictor of Indian millennial buying behavior	Women-specific dual mediation absent
Hudders et al. (2021)	Belgium	Systematic review	Influencer marketing, consumer response	Comprehensive influencer marketing framework established	India and gender-specific contexts absent
Singh & Singh (2022)	India	Survey	Instagram, gender, PI	Influencers have stronger impact on Indian women than men	Dual mediation using SEM not tested
Kumar & Nanda (2022)	India	Survey + Regression	Trust, social media advertising, PI	Trust partially mediates social media-PI relationship	Brand credibility as second mediator and SEM not used

Table 1: Structured Review of Select Prior Studies

Source: Compiled from review of literature.

Research Gaps and Contributions

The foregoing review reveals three critical gaps that the proposed framework directly addresses. First, a geographic gap — the predominance of Western-centric scholarship leaves the Indian socio-cultural context significantly understudied, despite India representing one of the world's largest and fastest-growing influencer marketing markets. Second, a demographic gap — existing studies treat consumers as a homogeneous group, failing to account for the distinctive cultural, social, and psychological factors that shape Indian women's responses to influencer content on Instagram. Third, a methodological gap — while trust and brand credibility have been independently examined as mediating mechanisms, no prior study has simultaneously tested their parallel mediating roles using structural equation modeling.

The framework makes three primary contributions. Theoretically, it integrates seven established theories into a unified multi-theoretic model tailored specifically to the Indian women

consumer context — the first such integration in the influencer marketing literature. Conceptually, it introduces dual simultaneous mediation — through trust and brand credibility — as a novel mechanism advancing beyond single-mediator models prevalent in prior research. Practically, it provides marketing managers with a theoretically grounded understanding of how source credibility translates into consumer buying behavior among one of India's most commercially significant demographic segments.

Implications

• **Theoretical Implications**

The proposed framework advances influencer marketing theory by moving beyond single-mediator models toward a parallel mediation approach that simultaneously accounts for psychological (trust) and brand perception (brand credibility) pathways. By integrating seven complementary theories — including the relatively underutilized Meaning Transfer Model and Social Comparison Theory — the paper enriches the theoretical plurality of the field. The explicit grounding of hypotheses in India's collectivist cultural values and high uncertainty avoidance orientation (Hofstede, 1984) further positions this framework as a culturally sensitive contribution to the global influencer marketing literature.

• **Managerial Implications**

For brand managers targeting Indian women consumers in digital markets, the proposed framework offers several actionable insights. First, influencer selection should prioritize all three credibility dimensions — expertise, trustworthiness, and attractiveness — rather than follower count alone, since source credibility is the primary driver of both consumer trust and brand credibility perceptions. Second, brands should invest in sustained influencer partnerships over one-off endorsements, as long-term parasocial relationships are the primary mechanism through which follower trust develops. Third, content strategies should emphasize authentic, experience-based product narratives over scripted promotional content, given that perceived honesty is a critical determinant of trustworthiness among Indian women consumers. Finally, brands in aspirational categories — fashion, beauty, wellness, and financial services — stand to benefit most from these strategies, given the strong role of social comparison and aspirational consumption in this demographic's purchase decision process.

Limitations and Future Research

The present paper acknowledges limitations inherent to its conceptual nature. As a framework paper, it does not provide empirical validation of the seven proposed hypotheses — a gap that future quantitative studies should address through primary survey data collected from Indian women consumers and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with a minimum sample of 200 respondents.

Four directions for future empirical research emerge from this framework. First, future studies could examine the moderating role of product category involvement — testing whether the influencer credibility-to-purchase-intention relationship is stronger for high-involvement categories such as financial products compared to low-involvement categories such as fashion accessories. Second, platform-specific differences could be investigated — comparing Instagram Reels, YouTube Shorts, and emerging short-form video platforms in terms of their relative effectiveness in translating source credibility into buying behavior. Third, the differential effectiveness of regional language influencers in Tier-2 and Tier-3 cities compared to English-language creators in metropolitan areas represents a practically significant and underexplored research avenue. Fourth, the framework could be extended to the financial influencer context — examining how source credibility shapes investment intention among Indian women, a domain with significant academic and public policy relevance.

Conclusion

This paper has proposed a theoretically grounded conceptual framework examining how influencer credibility shapes the purchase intention of digitally active Indian women consumers, through the parallel mediating roles of trust and brand credibility. Drawing on seven theoretical frameworks and a structured review of fifteen prior studies, three critical gaps in the extant literature were identified — geographic, demographic, and methodological — and seven testable hypotheses were developed in response.

As India's influencer marketing industry accelerates toward INR 3,375 crore by 2026, academically rigorous, culturally sensitive, and gender-specific research on this phenomenon becomes

increasingly imperative. The proposed framework represents a meaningful theoretical contribution, offering both scholarly enrichment and practical guidance for researchers, brand managers, and marketing strategists navigating India's dynamic digital consumer landscape. Future empirical validation of this framework through primary data collection and SEM-based analysis constitutes the natural and necessary next step in this research agenda.

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