

Influencer Marketing and Consumer Purchase Intention: The Mediating Role of Credibility

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ABSTRACT

"This study examines how social media influencers shape consumers' perceptions of beauty essential brands through photos, videos, and updates on social media platforms. Based on the source credibility and source attractiveness models, the study investigates the influence of trustworthiness, expertise, and likability on influencer credibility and consumer purchase intention in Kerala. Data were collected from 250 respondents using an online questionnaire through Google Forms with purposive sampling. Structural equation modelling using Smart PLS-SEM 4.0 was applied for analysis. The results suggest that credibility through trustworthiness, expertise, and likability are not only important in influencer credibility, but also influence purchase intention indirectly, but also directly affect the purchase intention.

Keywords: Influencer Marketing, Social Media Influencers, Trustworthiness, Expertise, Likability.

Introduction

The world is entering a new age of digitalization where people spend a lot of time on smartphones and laptops, and social media is becoming a part of everyday life. Consequently, social media tools have turned out to be effective marketing instruments of firms, where brands have been able to attain relationship marketing goals as well as improve brand values (Arora and Sanni, 2019; Chakraborty and Bhat, 2018; Dodoo, 2018; Ibrahim et al., 2020; Kumar et al., 2020; Ott et al., 2016; Pappasolomou and Melanthiou, 2012; Pinto et al., 2019; Shen and Bissell, 2013). Facebook, YouTube, Instagram, Twitter, and Snapchat are popular in India, and the number of social media users has grown by 326.1 million in 2018 and is estimated to grow to 447.9 million by 2023 (Statista, 2020). Such a speedy growth has offered tremendous potential to brands to interact with consumers and advertise products online.

As the use of social media grew, social media influencer marketing is becoming a trend in digital marketing. In contrast to the old methods of advertising, which use celebrity endorsements, social media influencers acquire visibility online by their knowledge and content in such fields as fashion, food, technology, traveling, education, and product review (Lou and Yuan, 2019). Freberg et al. (2011) define influencers as third-party endorser who are independent and influence the attitudes of the audience through blogs, social media tweets, and other form of social media content. Through the regular and interesting content, influencers gain a following, as their audience trusts in their views and suggestions. As a result, brands are turning to the influencer due to their more authentic and relatable endorsements compared to the traditional methods of advertising (Hall, 2015; De Veirman et al., 2017; Freberg et al., 2011; Godey et al., 2016). Past research has indicated that interactions via social media marketing have

a substantial effect on consumer purchase intentions (Arli, 2017; Chakraborty and Bhat, 2018; Gautam and Sharma, 2017; Hayes and Carr, 2015; Ibrahim et al., 2020; Loureiro and Sarmento, 2019; Ott et al., 2016; Raji et al., 2020).

The attributes of credibility of the source discussed in the existing literature assume that a person can test the influence of a person on them through the following attributes; attractiveness, expertise and trustworthiness (Costanzo and Goodnight, 2005; Kumar, 2011; Ohanian, 1991; Premeaux, 2009; Spears et al., 2013). Among these, likability has been recognized as an important factor influencing audience engagement and positive attitudes toward influencers and the brands they endorse is underexplored. However, despite the growing interest in influencer marketing, the mediating role of credibility in shaping consumers' purchase intentions remains underexplored, particularly in regional contexts such as Kerala where social media usage and influencer culture are rapidly expanding. Therefore, the present study examines the influence of social media influencer attributes on consumer purchase intention, with particular emphasis on credibility and attributes such as attractiveness and likability in shaping consumer responses.

Research Questions

- To examine the influence of various attributes of social media influencers on their credibility.
- To determine the mediating role played by credibility between these attributes and consumers' purchase intention.

Literature Review and Hypothesis Development

This study employs the source credibility and source attractiveness models to develop the conceptual framework aligned with the research objectives. The source credibility model proposed by Carl I. Hovland et al. (1953) identifies expertise and trustworthiness as the primary determinants of credibility. Later, William J. McGuire (1985) introduced the source attractiveness model, proposing attractiveness or likability as another key factor influencing credibility. Both models have been widely applied to understand the influence of endorsements on consumer behaviour.

R. Ohanian (1990) further explained that in celebrity endorsement contexts, source credibility is a three-dimensional construct consisting of expertise, trustworthiness, and attractiveness. Prior studies in traditional media contexts have shown that these attributes significantly influence consumers' purchase intentions (Kumar, 2011; La Ferle & Choi, 2005; Wang et al., 2017; Wang & Scheinbaum, 2018). Based on this reasoning, the present study proposes that these attributes also influence credibility and purchase intention in social media influencer marketing.

Previous research also suggests that credibility mediates the relationship between source attributes and purchase intention (La Ferle & Choi, 2005; Spry et al., 2011; Wang et al., 2017). These findings imply that source attributes influence purchase intention indirectly through perceived credibility. While most studies have focused on traditional celebrity endorsement, this study extends the argument to influencer marketing, proposing that influencer attributes—expertise, trustworthiness, and likability—affect consumers' purchase intention through the mediating role of credibility.

Expertise refers to the communicator's ability to make valid claims within a specific area of knowledge. It reflects the familiarity, understanding, and experience gained through continuous involvement in a particular field. A communicator is perceived as an expert when they possess adequate knowledge, relevant skills, or a reputable professional background (Gass & Seiter, 2011).

H1: Expertise of the influencer positively affects the credibility of an influencer.

H2: Expertise of the influencer positively affects a consumer's purchase intention.

Giffin (1967) has defined trustworthiness of a source as "the receivers' perception of a source as honest, sincere, or truthful".

H3: Trustworthiness of the influencer positively affects the credibility of an influencer.

H4: Trustworthiness of the influencer positively affects a consumer's purchase intention.

The tendency of the receiver to get drawn to the charm/personality of the communicator, or friendliness/approachability of the communicator is likability (Desarbo & Harshman, 1985).

H5: Likability of the influencer positively affects the credibility of an influencer.

H6: Likability of the influencer positively affects a consumer's purchase intention.

The credibility of an endorser has also been found to play a mediating role between features of an endorser and the purchase intention of consumers in the context of traditional celebrity endorsement (La Ferle & Choi, 2005; Wang et al., 2017). Therefore, we hypothesize that the credibility of an influencer will also mediate the relationships between his/her features and purchase intention of consumers.

H7: Credibility of influencer mediates the association between Expertise and consumer's purchase intention.

H8: Credibility of influencer mediates the association between Trustworthiness and consumer's purchase intention.

H9: Credibility of influencer mediates the association between Likability and consumer's purchase intention.

H10: Credibility of the influencer positively affects a consumer's purchase intention.

Conceptual Framework

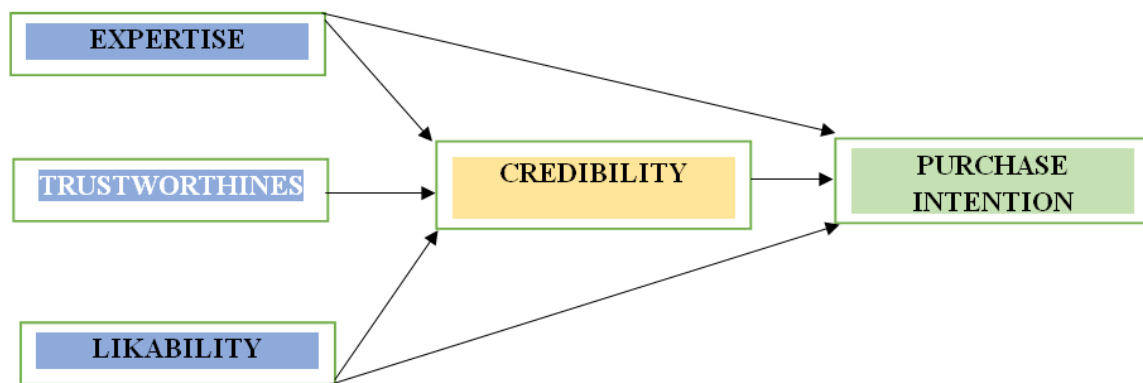


Figure 1: Proposed Conceptual Framework of Influencer Attributes, Credibility & Purchase Intention.

Research Methodology

Research Design and Sampling

The study focused on individuals residing in Kerala who actively engage with major social media platforms such as YouTube, TikTok, Facebook, and Instagram, and who frequently encounter influencer-generated content. A quantitative research design was adopted to evaluate the proposed model and examine the hypothesis, a final sample of 250 valid respondents was deemed acceptable for preliminary PLS-SEM analysis. A purposive sampling was used whereby the participants were chosen on two requirements: (1) active use of social media and (2) previous experience of purchasing or using beauty products. Through these parameters, the respondents were assured that they were well versed with the concept of influencer marketing and decisions that have to be made in the beauty sector.

The structured questionnaire with three sections was used to gather the data. The demographic information was collected in Section 1, including age, gender, and income. Section 2 evaluated the usage habits, exposure to the influencers of beauty, and platforms of choice among the respondents. Section 3 was used to evaluate 5 big constructs that included expertise, trustworthiness, likability, credibility and purchase intention.

On practical considerations and the guidelines of Partial Least Squares Structural Equation Modelling (PLS-SEM), the sample size of 250 was selected. The sample comprised 54% female (135) and 46% male (115) respondents. Most participants were aged 18–24 (29%, 73) and 25–30 (30%, 75), followed by 31–35 (18%, 45), 36–40 (15%, 38), and above 40 years (8%, 19). Regarding education, the majority were graduates (38%, 95) and postgraduates (21%, 53), while others had Plus Two/Pre-Degree (16%, 40), SSLC/Below SSLC (13%, 33), and Diploma qualifications (12%, 29). In terms of occupation, students constituted the largest group (25%, 63), followed by private employees (20%, 50), self-employed (19%, 48), home-employed (14%, 35), government employees (12%, 30), and a small proportion of unemployed (5%, 12) and others (5%, 12). Family income was mainly between ₹50,000–₹1,00,000 (35%, 88) and above ₹1,00,000 (30%, 75), while 18% (45) earned ₹25,000–₹50,000 and 17%

(42) earned below ₹25,000. All respondents (100%, 250) reported using beauty essentials and following beauty tutorial influencers. Instagram was the most preferred platform (50%, 125), followed by YouTube (40%, 100) and Facebook (10%, 25). Regarding usage frequency, 48% (120) accessed social media several times a day, 27% (68) daily, and 25% (62) a few times a week. Most respondents reported moderate usage of 2–5 hours per day (51%, 128), followed by more than 5 hours (35%, 87) and 0–2 hours (14%, 35)".

Table 1: Questionnaire Design and Measurement of Constructs

Construct	Items	Adapted from
Expertise	1. I think influencers have expertise in their field. 2. Influencers demonstrate extensive experience with beauty products. 3. Influencers have thorough knowledge of beauty essentials. 4. I perceive influencers as highly knowledgeable about beauty products.	Adapted from Ohanian (1990)
Trustworthiness	1. I believe influencers are honest individuals. 2. I find the influencer to be trustworthy. 3. I consider the influencer a reliable source of information about beauty products. 4. I believe the influencer provides unbiased information about beauty products.	Adapted from Rungruangjit (2022)
Likability	1. The influencer seems friendly. 2. The influencer seems likable. 3. The influencer appears warm and approachable. 4. I have a positive impression of this influencer. 5. I would enjoy following or interacting with this influencer.	Adapted from Reysen (2005)
Credibility	1. The influencer is credible. 2. The influencer is trustworthy. 3. The influencer is reliable. 4. The information provided by the influencer is believable. 5. The influencer is a dependable source of information.	Adapted from Xiao et al. (2018)
Purchase Intention	1. Influencers significantly influence my decision to purchase beauty products. 2. I am interested in purchasing beauty products recommended by my favourite influencers. 3. I intend to refer to influencers when considering buying beauty products in the future.	Adapted from Hwang & Zhang (2018)

Data were collected via an "online questionnaire". All constructs were measured on 5-point Likert scales (1 = Strongly Disagree to 5 = Strongly Agree).

Results & Discussions

• Assessment of Common Method Bias and Multicollinearity

Since the study used cross-sectional, self-reported data, **common method bias (CMB)** was assessed following the recommendations of Podsakoff et al. (2003). Harman's single-factor test indicated that a single factor explained 28.51% of the variance, suggesting that CMB is not a major concern. However, as recent studies question the reliability of this test (Fuller et al., 2016; Howard et al., 2024), procedural remedies during data collection and additional statistical checks were also applied to enhance data validity (Podsakoff et al., 2003).

Multicollinearity among the independent variables was further examined using the **variance inflation factor (VIF)** (Hair et al., 2020). The VIF values—CRE-PI = 1.362, EXP-CRE = 1.070, EXP-PI = 1.295, LIK-CRE = 1.032, LIK-PI = 1.062, and TRU-CRE = 1.090—were all below the threshold of 3.3 (Kock, 2015), indicating that multicollinearity is not a concern in the model.

- **Measurement Model Assessment**

“The reliability and validity of the constructs were evaluated using Cronbach’s alpha, composite reliability (rho-C), and average variance extracted (AVE). Convergent validity was examined by analysing the factor loadings and AVE values for each construct. The outcomes of the confirmatory factor analysis are summarized in Table 2.

Table 2: Measurement Model Assessment

Construct	Cronbach’s alpha	Composite reliability(rho-a)	Composite reliability rho-c	AVE
CRE	0.850	0.871	0.891	0.622
EXP	0.816	0.840	0.878	0.642
LIK	0.902	0.945	0.926	0.716
PI	0.722	0.773	0.842	0.642
TRU	0.914	0.948	0.937	0.789

The **average variance extracted (AVE)** values for all latent constructs exceeded the recommended threshold of 0.5, confirming convergent validity (Hair et al., 2017; Liu & Li, 2010; Campbell & Fiske, 1959). Additionally, **composite reliability (rho-C)** and **Cronbach’s alpha** values were above 0.7, indicating satisfactory internal consistency among the constructs (Hair et al., 2019). **The heterotraitmonotrait (HTMT) ratio of correlations suggested by Henseler et al. (2015) was used to evaluate discriminant validity, and the values of the HTMT of each pair of constructs are reported in Table 3.**

Table 3: Discriminant Validity (Hetero Trait – Mono Trait)

	CRE	EXP	LIK	PI	TRU
CRE					
EXP	0.538				
LIK	0.252	0.123			
PI	0.311	0.500	0.243		
TRU	0.320	0.270	0.173	0.562	

The heterotraitmonotrait (HTMT) ratios of all constructs are lower than the desired level of 0.85, which proves that the heterotraitmonotrait is discriminating (Henseler et al., 2015). To carry out structural model evaluation and test hypotheses, the research was conducted in accordance with the recommendations of Hair et al. (2019, 2022). The maximum value of the variance inflation factor (VIF) was 1.362, which is far below the critical level of 3.33, which means that the issue of multicollinearity is not a problem (Hair et al., 2020). Path coefficients were tested by bootstrapping (5000 samples) and the data are given in Table 4 (Henseler et al., 2015).

Table 4: Results of Hypothesis Testing

Path	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistic	P value	Result
CRE-PI	0.250	0.252	0.045	5.556	0.000	Significant
EXP-CRE	0.412	0.423	0.089	4.647	0.000	Significant
EXP-PI	0.363	0.373	0.128	2.823	0.005	Significant
LIK-CRE	0.167	0.171	0.081	2.062	0.039	Significant
LIK-PI	0.163	0.174	0.075	2.173	0.030	Significant
TRU-CRE	0.196	0.202	0.081	2.406	0.016	Significant
EXP-CRE-PI	0.018	0.017	0.008	2.250	0.025	Significant
LIK-CRE-PI	0.007	0.007	0.003	2.333	0.020	Significant
TRU-CRE-PI	0.009	0.012	0.004	2.250	0.025	Significant

The results of hypothesis testing reveal that all the relationship propositions are significant as the p-values are less than 0.05 and the t-statistics are greater than 1.96 as all hypotheses are supported. There is a positive influential effect of credibility on purchase intention ($\beta = 0.250$, $p = 0.000$). Expertise significantly influences credibility ($\beta = 0.412$, $p = 0.000$) and directly affects purchase intention ($\beta = 0.363$,

$p = 0.005$). Likability also has a positive effect on credibility ($\beta = 0.167$, $p = 0.039$) and purchase intention ($\beta = 0.163$, $p = 0.030$). Similarly, trustworthiness significantly influences credibility ($\beta = 0.196$, $p = 0.016$).

The mediation analysis also indicates that there are positive relationships between expertise and purchase intention ($\beta = 0.018$, $p = 0.025$), likability and purchase intention ($\beta = 0.007$, $p = 0.020$), and trustworthiness and purchase intention ($\beta = 0.009$, $p = 0.025$). Generally, the results show that influencer attributes, expertise, likability, and trustworthiness improve the credibility that positively affects purchase intention of consumers.

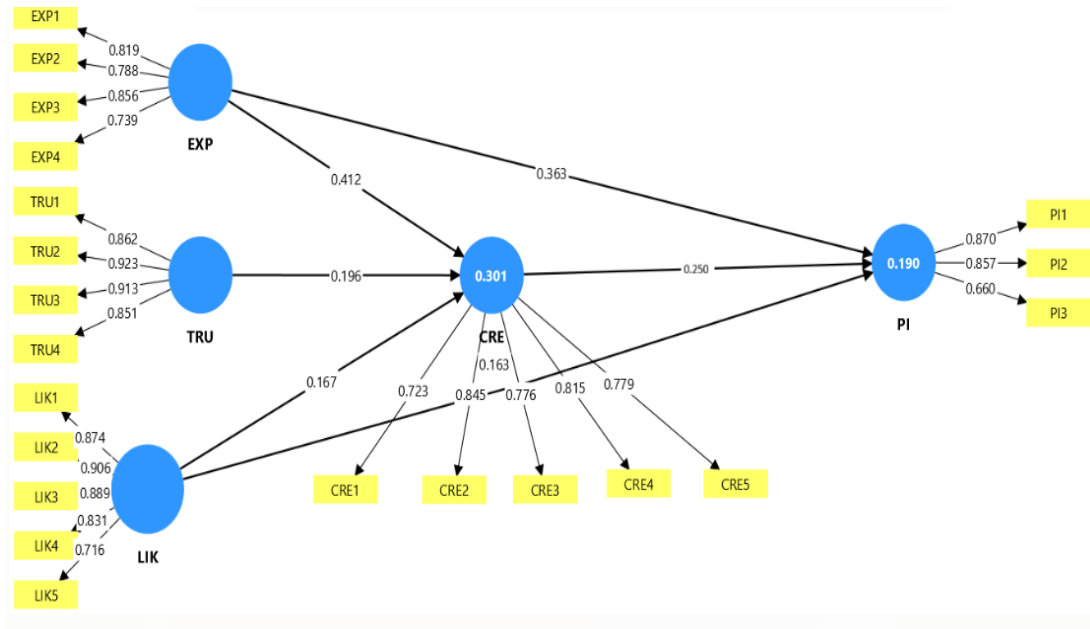


Figure 2: Structural Path Model

The structural model demonstrates that Expertise, Trust and Likability have positive effects on Credibility with 30.1% of its variance ($R^2 = 0.301$). Expertise is the strongest predictor ($\beta = 0.412$), followed by Trust ($\beta = 0.196$) and Likability ($\beta = 0.167$). The credibility also impacts positively, and significantly on Purchase Intention (0.250) and the model explains 19% of purchase intention ($R^2 = 0.190$).

The mediation analysis shows that Credibility completely mediates the association between Trust and Purchase Intention, that is, trust results in purchase, only in the case of building credibility. Differently, Expertise and Likability have partial mediation, because they have direct ($\beta = 0.363$ and $\beta = 0.163$) and indirect (via Credibility) effects on purchase intention. This implies that they have a stronger influence when they build perceived credibility.

Findings

The results affirm that attributes of influencers, such as Expertise, Trustworthiness, and Likability, have a great impact on consumer behaviour. Experience turns out to be the best predictor of Credibility and Purchase Intention. Credibility is the only word that influences the purchase intention through trustworthiness and Likability influences it directly and indirectly. The combination of these factors accounts 30.1% of the variance in Credibility, and 19% in Purchase Intention, which validates the strength of the model proposed.

Conclusion

Theoretical Implications

- **Validation of the Mediation Mechanism:** The research takes the **Source Credibility** Theory a step further in demonstrating that credibility is a mediator that plays a decisive psychological role. In the case of qualities such as trustworthiness, credibility completely mediates consumer purchase behaviour, hence trust does not automatically translate to an action without credibility.

- **Dual-Path Processing:** The results help explain a two-way mechanisms model in which the attributes of expertise and likability are directly and indirectly related to purchase intention via credibility, and trustworthiness has no impact on consumer behaviour except via credibility.
- **Influencer Trait Importance:** The study by determining expertise as the most predictive feature adds to the body of knowledge, as it emphasizes the comparative significance of influencer features in digital marketing.

Practical Implications

- **Influencer Selection:** Brands must start with expert influencers instead of focusing on likable personalities as knowledge is the most influential to both credibility and purchase intention.
- **Content Strategy:** In the case of influencers who are perceived as credible but not experts, credibility needs to be highlighted in the content with the help of evidence, transparent reviews, and certifications to transform trust into purchase intention.
- **Brand Strategy:** As likability and expertise are also known to directly impact purchase intention, brands can leverage charismatic and learned influencers and continue to build brand credibility”.

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