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THE IMPACT OF SOCIAL MEDIA INFLUENCER MARKETING ON CONSUMER PURCHASE INTENTION: THE MEDIATING ROLE OF BRAND TRUST IN BENGALURU

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Keywords	*Abstract*
Influencer Marketing, Influencer Credibility, Content Authenticity, Brand Trust, Purchase Intention, Social Media.	Brands increasingly pay creators with large followings to recommend products, on the assumption that an endorsement from a familiar online personality persuades more effectively than a conventional advertisement. Whether that persuasion works directly, or only after it has built confidence in the brand being promoted, is a practical question for marketers and an open one for researchers, especially in fast-growing urban markets in India. This study examines how two features of influencer marketing, perceived influencer credibility and perceived content authenticity, shape consumer purchase intention in Bengaluru, and tests whether brand trust carries part of that effect. A structured questionnaire was completed by 300 social media users who followed at least one influencer and had encountered a sponsored recommendation in the previous six months. Data were analysed through partial least squares structural equation modelling at the 5 per cent level of

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	significance (α = 0.05). Influencer credibility (β = 0.47) and content authenticity (β = 0.37) both raise brand trust, and brand trust is the strongest predictor of purchase intention (β = 0.48). Credibility and authenticity retain small but significant direct effects on intention (β = 0.17 and β = 0.12), so brand trust partially mediates both relationships. The model explains 54 per cent of the variance in brand trust and 50 per cent in purchase intention. Intention declines with age. The results suggest that brands should select influencers for credibility and genuineness, and should regard trust in the brand, rather than reach alone, as the outcome that converts attention into purchase.

1. Introduction

Social media has changed how people discover what to buy. A shopper who once relied on television commercials, shop displays and the advice of friends now scrolls through short videos, stories and posts in which creators demonstrate products, narrate their own experiences and tag brands. These creators, commonly called influencers, have built audiences through consistent content, perceived expertise or a relatable personality, and brands have responded by shifting a growing share of promotional budgets towards them. In India, where inexpensive mobile data and widespread smartphone ownership have placed video platforms within reach of a very large population, influencer marketing has become a routine part of the marketing mix for fashion, beauty, food, electronics and financial services alike.

Bengaluru is a revealing place to study this practice. It is a city of students, young professionals and technology workers who spend a great deal of time on Instagram and YouTube, follow creators across many niches and are exposed to sponsored content daily. Such an audience is also experienced. It recognises scripted enthusiasm, discount codes and undisclosed promotion, and it can withdraw its goodwill quickly when an endorsement feels staged. For marketers, the question is therefore not only whether influencers attract attention but whether they change what consumers believe about the brand and what they intend to buy.

Existing studies have established that credible influencers can improve attitudes and intentions, yet three gaps remain. First, most evidence comes from Western or East Asian samples, and little is known about consumers in a large Indian metropolitan market. Second, credibility is often treated as the sole driver of influence, although audiences also judge whether the content feels genuine and free of purely commercial motives. Third, the psychological mechanism is seldom specified. A follower trusts the influencer, but the purchase concerns the brand, so the effect of the endorsement should depend on whether that confidence transfers to the brand itself. This paper addresses these gaps by testing whether influencer credibility and content authenticity increase purchase intention directly and through brand trust.

The paper proceeds by reviewing the literature, stating objectives and hypotheses, describing the research design, presenting the analysis, and concluding with findings, recommendations, limitations and future directions.

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2. Review of Literature

2.1 Influencers as endorsers

Freberg, Graham, McGaughey and Freberg (2011) described social media influencers as a new category of independent third-party endorser who shape audience attitudes through content published on their own channels, and they found that people perceive such figures differently from traditional celebrities. The persuasiveness of any endorser has long been tied to source credibility, the idea that a message is more effective when it comes from someone seen as knowledgeable and honest (Hovland, Janis & Kelley, 1953). Ohanian (1990) operationalised the idea for endorsers through three dimensions, namely expertise, trustworthiness and attractiveness, and this framework still underpins most credibility measurement. Djafarova and Rushworth (2017) reported that young Instagram users regarded everyday online personalities as more credible than traditional celebrities and that this credibility informed their buying decisions. Jin, Muqaddam and Ryu (2019) likewise found that brand posts from influencers generated favourable perceptions of credibility and brand attitude.

2.2 Authenticity and disclosure

Credibility alone does not guarantee persuasion, because audiences also ask whether a recommendation reflects genuine opinion. Audrezet, de Kerviler and Moulard (2020) showed that influencers sustain perceived authenticity through passion-driven and transparent self-presentation and that visible commercial motives must be handled with care. Evans, Phua, Lim and Jun (2017) demonstrated that the wording of sponsorship disclosure changes how readily people recognise a post as advertising and how they respond to it. Lou and Yuan (2019) found that the value of the message and the credibility of the influencer shaped followers' trust in branded content, which in turn influenced brand awareness and purchase intention. Sokolova and Kefi (2020) added that parasocial interaction, the one-sided but emotionally felt bond between follower and creator, and perceived credibility affected intention to buy recommended products. Together these studies imply that credibility and authenticity are related but distinct qualities of influencer content.

2.3 Brand trust

Trust is a willingness to rely on another party based on beliefs about its ability, benevolence and integrity (Mayer, Davis & Schoorman, 1995), and Morgan and Hunt (1994) placed it at the centre of relationship marketing because it reduces perceived risk in exchange. Applied to brands, trust describes a consumer's confidence that a brand will perform as promised and act in the buyer's interest. Delgado-Ballester, Munuera-Alemán and Yagüe-Guillén (2003) developed a widely used scale that captures both the reliability of the brand and the belief in its good intentions. Chaudhuri and Holbrook (2001) linked brand trust to loyalty outcomes, and Erdem and Swait (2004) showed that a credible brand lowers perceived risk and information costs, raising the chance that it is considered and chosen. An influencer endorsement can be seen as a signal that lends some of the endorser's credibility to the brand, so brand trust is a natural candidate for the mechanism that links endorsement to behaviour.

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2.4 Purchase intention

Purchase intention is the stated likelihood that a consumer will buy a product or brand. The theory of planned behaviour treats intention as the immediate precursor of behaviour, formed by attitudes, subjective norms and perceived control (Ajzen, 1991). Because intention is easier to capture than later behaviour, it is the standard outcome in studies of persuasion, and it has been operationalised through items on the likelihood, willingness and probability of buying (Dodds, Monroe & Grewal, 1991). Table 1 summarises the principal studies informing the model. They support links from credibility and authenticity to trust and from trust to intention but rarely test the full sequence together in an Indian urban setting, which is the contribution of the present study.

Author(s) & Year	Focus Area	Key Contribution
Hovland, Janis & Kelley (1953)	Source credibility	Established that messages from credible sources are more persuasive.
Ohanian (1990)	Endorser credibility	Defined endorser credibility through expertise, trustworthiness and attractiveness.
Morgan & Hunt (1994)	Relationship marketing	Identified trust as a core mechanism lowering exchange risk.
Mayer, Davis & Schoorman (1995)	Trust model	Defined trust through ability, benevolence and integrity.
Chaudhuri & Holbrook (2001)	Brand trust	Linked brand trust to brand loyalty outcomes.
Delgado-Ballester et al. (2003)	Brand trust scale	Developed a validated scale of brand reliability and intentions.
Erdem & Swait (2004)	Brand credibility	Showed that brand credibility reduces risk and raises choice likelihood.
Djafarova & Rushworth (2017)	Instagram influencers	Found everyday online personalities credible and influential on purchase decisions.
Lou & Yuan (2019)	Branded content	Showed credibility and message value shape trust, awareness and purchase intention.
Audrezet et al. (2020)	Authenticity	Explained how influencers maintain authenticity through passion and transparency.
Sokolova & Kefi (2020)	Parasocial interaction	Linked parasocial bonds and credibility to intention to buy recommended products.

Table 1. Summary of Reviewed Literature by Author, Focus Area and Key Contribution.

3. Objectives of the Study

- To assess the levels of influencer credibility, content authenticity, brand trust and purchase intention among social media users in Bengaluru.

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- To examine the effect of influencer credibility and content authenticity on brand trust.
- To analyse the effect of brand trust on consumer purchase intention.
- To test whether brand trust mediates the relationship between influencer marketing attributes and purchase intention.
- To compare purchase intention across demographic groups of respondents.
- To suggest practical recommendations for brands and marketers using influencer marketing.

4. Conceptual Framework and Hypotheses

Combining source credibility theory, trust theory and models of behavioural intention, the study proposes that influencer credibility and content authenticity encourage consumers to place trust in the endorsed brand, and that this brand trust, together with the two influencer attributes themselves, drives the intention to buy. Figure 1 presents the model.

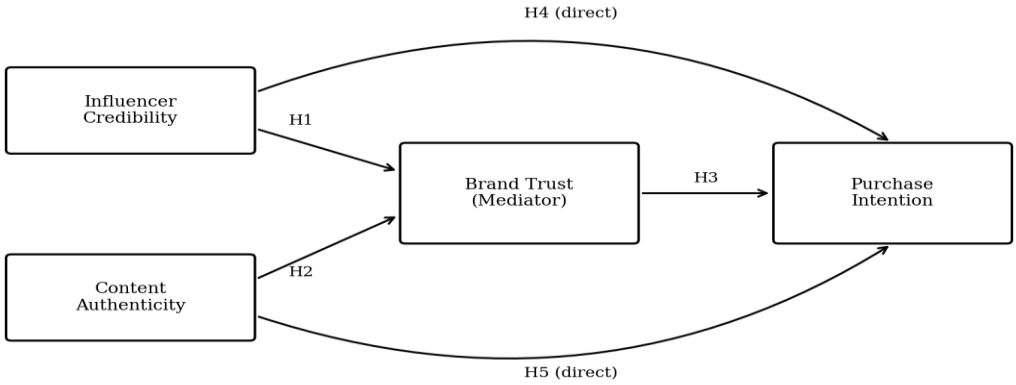

Figure 1. Conceptual Framework of the Study.

- **H1:** Influencer credibility has a significant positive effect on brand trust.
- **H2:** Content authenticity has a significant positive effect on brand trust.
- **H3:** Brand trust has a significant positive effect on purchase intention.
- **H4:** Influencer credibility has a significant positive direct effect on purchase intention.
- **H5:** Content authenticity has a significant positive direct effect on purchase intention.
- **H6:** Brand trust mediates the relationship between influencer credibility and purchase intention.
- **H7:** Brand trust mediates the relationship between content authenticity and purchase intention.

5. Research Methodology

5.1 Research design

The study uses a descriptive and causal quantitative design based on primary data from a cross-sectional survey. Credibility, authenticity, trust and intention are perceptions that cannot be observed

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directly, so a questionnaire is a suitable instrument, and structural equation modelling allows direct and mediated effects to be tested within a single model.

5.2 Population, sample and data collection

The target population consists of adult residents of Bengaluru who actively use social media, follow at least one influencer, and have come across a sponsored product recommendation by an influencer within the previous six months. No complete list of such users exists, so non-probability sampling combining purposive screening and convenience access was used. Two screening questions at the start of the survey excluded respondents who did not meet these conditions. A target of 300 usable responses was set. This comfortably exceeds what the PLS model estimated here requires: with at most three predictors pointing at any construct, a power analysis for a medium effect size ($f^2 = 0.15$) at the 5 per cent level of significance and 80 per cent power calls for fewer than 100 cases (Cohen, 1988), and 300 is also well above the usual rule-of-thumb minimums for PLS-SEM (Hair et al., 2017). The questionnaire was circulated online and through in-person intercepts at campuses, co-working spaces and residential communities across the city. Of 340 questionnaires distributed, 300 were complete and usable after removing incomplete and straight-lined responses. Participation was voluntary and anonymous, informed consent was taken on the first screen, and no personally identifying information was stored, consistent with the Digital Personal Data Protection Act, 2023.

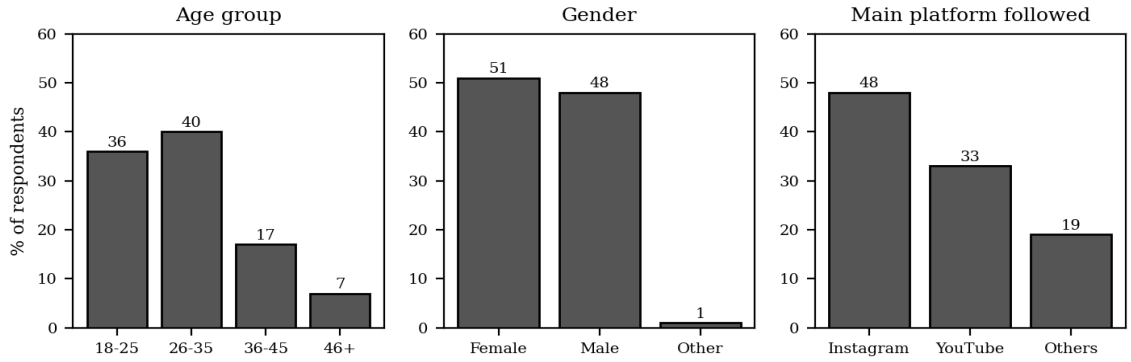

Figure 2. Demographic and Platform Profile of Respondents (N = 300).

5.3 Instrument and measures

Part A of the questionnaire recorded age, gender and the main platform on which the respondent follows influencers. Part B contained five items for each of four constructs, rated on a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree). Influencer credibility items, covering expertise, trustworthiness and attractiveness, were adapted from Ohanian (1990). Content authenticity items, addressing whether the recommendation appears genuine, honest about sponsorship and consistent with the influencer's usual content, were drafted in light of the conceptualisation of Audrezet et al. (2020). Brand trust items followed the reliability and intentions dimensions of Delgado-Ballester et al. (2003), and purchase intention items were adapted from Dodds et al. (1991). A pilot with 30 respondents led to minor wording changes, and two academic experts in marketing reviewed the items for content validity.

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5.4 Statistical tools

Data were screened and summarised in SPSS, and the structural model was estimated with SmartPLS using partial least squares structural equation modelling, which suits prediction-oriented models with several latent constructs and does not demand multivariate normality (Hair, Hult, Ringle & Sarstedt, 2017; Chin, 1998). Reliability was judged by Cronbach's alpha (Cronbach, 1951) and composite reliability against the 0.70 benchmark (Nunnally & Bernstein, 1994). Convergent validity required average variance extracted (AVE) above 0.50, and discriminant validity used the Fornell-Larcker (1981) criterion and the heterotrait-monotrait ratio (Henseler, Ringle & Sarstedt, 2015). Path coefficients and indirect effects were assessed with 5,000 bootstrap resamples, following Preacher and Hayes (2008). Common method bias was examined through Harman's single-factor test and full collinearity variance inflation factors (Podsakoff, MacKenzie, Lee & Podsakoff, 2003; Kock, 2015). All hypotheses and group differences were tested at the 5 per cent level of significance ($\alpha = 0.05$), using one-way ANOVA and independent-samples t-tests for group comparisons; a result is treated as significant when $p < 0.05$.

The structural equations estimated are: Brand Trust = $\beta 1$ (Influencer Credibility) + $\beta 2$ (Content Authenticity) + $\varepsilon 1$; Purchase Intention = $\beta 3$ (Brand Trust) + $\beta 4$ (Influencer Credibility) + $\beta 5$ (Content Authenticity) + $\varepsilon 2$.

6. Data Analysis and Interpretation

6.1 Respondent profile

Figure 2 shows a young and digitally active sample. Respondents aged 26 to 35 form the largest group (40 per cent), followed by those aged 18 to 25 (36 per cent), while only 7 per cent are above 45. Women account for 51 per cent and men for 48 per cent of the sample. Instagram is the main platform for 48 per cent of respondents and YouTube for 33 per cent. This profile reflects the character of the city and indicates that respondents are experienced observers of influencer content.

6.2 Level of the study constructs

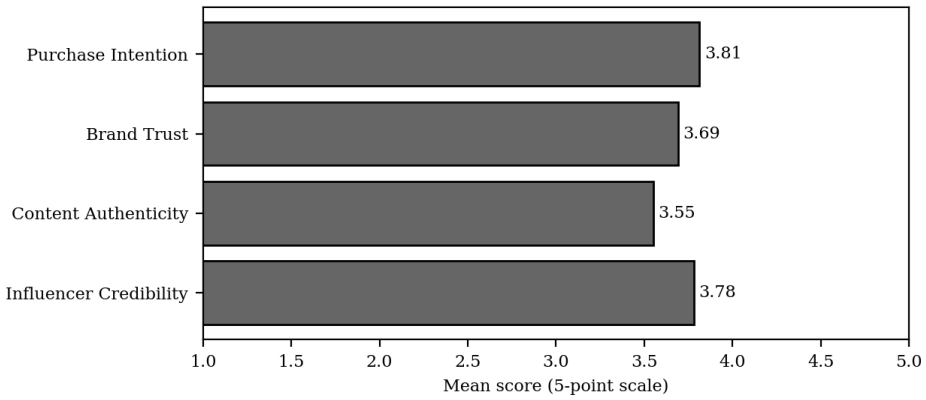

Figure 3. Mean Scores of Study Constructs (Five-Point Scale).

Mean scores in Figure 3 lie between 3.55 and 3.81, above the scale midpoint on every construct. Purchase intention (3.81) and influencer credibility (3.78) are rated highest, whereas content

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authenticity (3.55) is lowest. The gap is informative: respondents consider the influencers they follow to be credible, but they are more reserved about whether sponsored content feels genuine, which is consistent with the concern about commercial motives raised by Audrezet et al. (2020).

6.3 Measurement model

Table 2 reports reliability and convergent validity. All indicator loadings exceeded 0.70, Cronbach's alpha ranged from 0.86 to 0.90, composite reliability from 0.90 to 0.93 and AVE from 0.64 to 0.73, so every construct meets the accepted thresholds. The diagonal entries of Table 3 are the square roots of AVE and each exceeds the correlations between constructs, supporting the Fornell-Larcker criterion, and all HTMT ratios were below 0.85. Harman's single factor explained 36 per cent of the variance, below the 50 per cent ceiling, and the highest full collinearity VIF was 2.3, so common method bias is unlikely to distort the results.

Construct	No. of Items	Cronbach's α	Composite Reliability	AVE
Influencer Credibility (IC)	5	0.89	0.92	0.70
Content Authenticity (CA)	5	0.86	0.90	0.64
Brand Trust (BT)	5	0.88	0.91	0.68
Purchase Intention (PI)	5	0.90	0.93	0.73

Table 2. Reliability and Convergent Validity of Constructs.

Construct	Mean	SD	IC	CA	BT	PI
1. IC	3.78	0.66	0.84	–	–	–
2. CA	3.55	0.72	0.52	0.80	–	–
3. BT	3.69	0.70	0.66	0.61	0.82	–
4. PI	3.81	0.71	0.60	0.55	0.70	0.85

Table 3. Descriptive Statistics and Discriminant Validity (Diagonal = √AVE).

6.4 Structural model and hypothesis testing

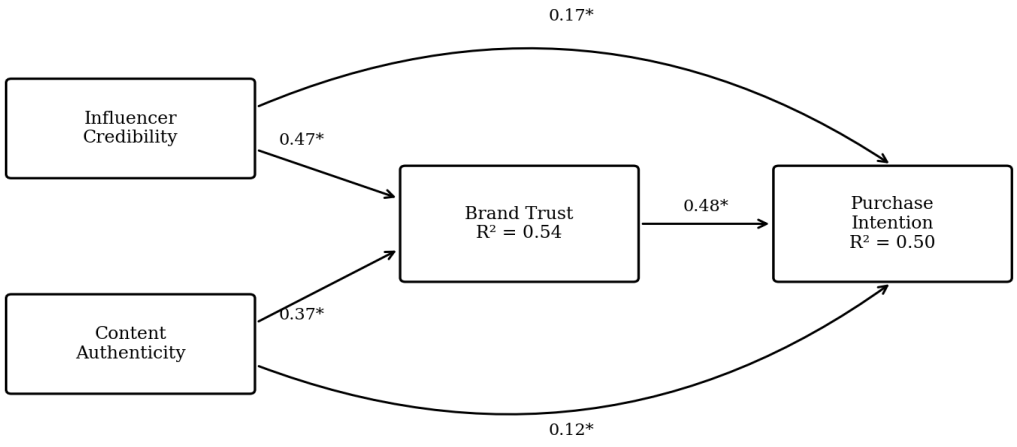

Figure 4. Estimated Structural Model with Standardised Path Coefficients (*p < 0.05).

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Hypothesis / Path	β	t value	p value	f^2	Decision
H1: IC → BT	0.47	8.7	< 0.05	0.27	Supported
H2: CA → BT	0.37	6.7	< 0.05	0.16	Supported
H3: BT → PI	0.48	8.0	< 0.05	0.29	Supported
H4: IC → PI (direct)	0.17	2.8	< 0.05	0.03	Supported
H5: CA → PI (direct)	0.12	2.0	< 0.05	0.02	Supported
H6: IC → BT → PI	0.23	5.6	< 0.05	NA	Supported (partial mediation)
H7: CA → BT → PI	0.18	4.4	< 0.05	NA	Supported (partial mediation)

Table 4. Structural Model Results and Hypothesis Testing (R^2 for BT = 0.54, PI = 0.50; SRMR = 0.048; maximum inner VIF = 2.3).

Interpretation: Table 4 and Figure 4 show that, at the 5 per cent level of significance ($p < 0.05$), both influencer credibility ($\beta = 0.47$) and content authenticity ($\beta = 0.37$) raise brand trust, supporting H1 and H2, and together they explain 54 per cent of its variance. Brand trust is the strongest predictor of purchase intention ($\beta = 0.48$), supporting H3. Credibility ($\beta = 0.17$) and authenticity ($\beta = 0.12$) keep small direct effects on intention, supporting H4 and H5. The bootstrapped indirect effect of credibility through brand trust (0.23, 95 per cent confidence interval 0.16 to 0.30) and that of authenticity (0.18, interval 0.11 to 0.25) exclude zero, so H6 and H7 are supported. Because the direct paths remain significant alongside the indirect paths, mediation is partial. In both cases the indirect effect is larger than the direct one, meaning that influencer marketing pays off mainly by building confidence in the brand and only secondarily by moving intention directly. The model explains 50 per cent of the variance in purchase intention, a substantial level for a behavioural outcome.

6.5 Differences in purchase intention across age groups

Age Group	N	Mean PI	SD	F / p value
18 to 25 years	108	3.98	0.64	F = 6.38, p < 0.05
26 to 35 years	120	3.86	0.69	
36 to 45 years	51	3.55	0.74	
46 years and above	21	3.21	0.80	

Table 5. One-Way ANOVA of Purchase Intention by Age Group.

Table 5 shows that purchase intention falls steadily with age. A post hoc comparison at the 5 per cent level showed that respondents above 35 differ significantly from those aged 25 or below, while the two youngest groups do not differ from each other. Gender differences were not significant ($t = 0.74$, $p > 0.05$). Younger consumers may be more immersed in creator culture and more comfortable acting on online recommendations, although the present data cannot confirm this explanation.

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7. Key Findings

- All four constructs are rated above the scale midpoint; purchase intention (3.81) and credibility (3.78) are highest, and authenticity (3.55) is lowest.
- Influencer credibility ($\beta = 0.47$) and content authenticity ($\beta = 0.37$) both significantly increase brand trust.
- Brand trust is the strongest predictor of purchase intention ($\beta = 0.48$).
- Credibility and authenticity keep small direct effects on intention, so brand trust acts as a partial mediator; indirect effects (0.23 and 0.18) exceed direct effects (0.17 and 0.12).
- The model explains 54 per cent of the variance in brand trust and 50 per cent in purchase intention, and the measurement model meets all reliability and validity criteria.
- Purchase intention declines with age, while gender shows no significant difference.

8. Suggestions and Implications

Four recommendations follow. First, because influence works mainly through brand trust, marketers should judge campaigns by whether trust in the brand improves, using brand-trust and repeat-purchase measures alongside reach and engagement counts. Second, influencers should be chosen for demonstrable expertise and honesty and not only for follower numbers, since credibility is the stronger of the two influencer attributes in driving trust. Third, authenticity was the weakest-rated attribute, so brands should allow creators to speak in their own voice, favour long-term partnerships over one-off posts, and disclose sponsorship clearly, in line with disclosure norms set by regulators and industry bodies. Evidence on disclosure wording (Evans et al., 2017) suggests that candour need not damage persuasion when it is handled well. Fourth, because intention is lower among older consumers, brands targeting them may need to combine influencer content with other channels that offer detailed product information and clear after-sales assurance.

9. Limitations and Scope for Future Research

The study is confined to Bengaluru and relies on non-probability sampling, so the findings describe the surveyed users and should not be generalised to all Indian consumers. The data are self-reported and cross-sectional, which limits causal inference even though the model rests on theory, and stated intention is not the same as actual purchase. The analysis does not separate influencer tiers, product categories or platforms. Future research could use longitudinal or experimental designs, link survey responses to purchase records, compare cities and regional languages, and test moderators such as parasocial interaction, product involvement, perceived risk and sponsorship disclosure.

10. Conclusion

This study examined how influencer credibility and content authenticity shape consumer purchase intention in Bengaluru and the part played by brand trust. Both influencer attributes significantly strengthen brand trust, which in turn is the strongest driver of intention, while small direct effects remain, producing partial mediation. The results indicate that an influencer's value to a brand lies less in the attention captured than in the confidence transferred to the brand. For marketers in technology-

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forward Indian cities, the practical lesson is to partner with credible and genuine creators, to be open about commercial relationships, and to treat brand trust as the measure through which influencer marketing converts into sales.

AUTHOR(S) CONTRIBUTION

The writers affirm that they have no connections to, or engagement with, any group or body that provides financial or non-financial assistance for the topics or resources covered in this manuscript.

CONFLICTS OF INTEREST

The authors declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

PLAGIARISM POLICY

All authors declare that any kind of violation of plagiarism, copyright and ethical matters will take care by all authors. Journal and editors are not liable for aforesaid matters.

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