

## **Impact of Consumer Trust on E-commerce Purchase Intentions: The Role of Influencer Marketing**

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### **Abstract**

The widespread growth of social commerce has added pressure to the purpose of influencer marketing in the formation of consumer trust and online purchasing intentions. Although its relevance has increased over the years, the psychological processes that influence cues created by influencers to trigger e-commerce purchase intentions are inadequately theorized. Based on the Stimulus–Organism Response (SOR) framework, this literature suggests an integrative framework where the influencer credibility, message credibility, and media credibility form external stimuli that determine the trusts of consumers in influencer posts and cause a desire to purchase as internal organismic responses. These processes eventually affect the intentions of using e-commerce in the purchase decision. The meaning of trust as a mediator transforming credibility cues into actions is further conceptualized by trust theory and persuasion knowledge theory. Also, consumer experience is included in the moderating variables since it will help facilitate or undermine the adoption of trust in purchase-based behaviors. This study builds upon existing literature in digital marketing where trust formation is identified as one of the most significant processes in which influencer-based messages influence consumer choice processes on the Internet. The results have significant implications on marketers, e-commerce sites, and policymakers aiming at developing convincing, honest, and trust improving online communication channels.

**Keyword:**

Consumer Trust, Influencer Marketing, Message Credibility, Media Credibility, E-commerce, Purchase Intention, Urge to Buy, Consumer Experience, S-O-R Model, Social Commerce, Digital Consumer Behavior

**INTRODUCTION**

Global markets digitalization has led to a fast change in the perception of consumers during assessment of product, interactions with product brand and the decision on online purchasing. E-commerce has become core retailing in the present-day retailing with consumers being able to obtain information-rich, personalized, and socially-enriched purchase environments. (Gao, Zeng, Fu, & Li, 2021) (Lim, Radzol, Cheah, & Wong, 2020). With growing scales of online transactions, the trust problem has come up as a determinant variable of consumer intention to participate in online transactions e-commerce practices taking into consideration the element of uncertainty, perceived risk, and absence of physical interaction in internet transactions. (Kim, Ferrin, & Rao, 2008) (Pavlou, 2003). Previous studies show that trust decreases the risks of online perception of transactions and the intentions of buying online are much higher, thus acting as an essential mechanism in digital decision making. (Gefen, Karahanna, & Straub, 2003) (McKnight, Choudhury, & Kacmar, 2002).

Simultaneously with this change, influencer marketing is now a powerful persuasive tool, where social media applications are used to influence consumer values, attitudes, and behavior. (Sokolova & Kefi, 2020) (Ki, Cuevas, Chong, & Lim, 2020). Influencers are reliable, identifiable, and socially appealing publics whose recommendation can help boost the level of consumer trust in internet shopping. (Freberg, Graham, McGaughey, & Freberg, 2011) (Lou & Yuan, 2019). As consumers choose to use the content created by influencers more and more to assess products or services, it is important to find out how influencers can arouse trust and prompt people to make a purchase. (Jin, Muqaddam, & Ryu, 2019) (De Veirman, Cauberghe, & Hudders, 2017). The credibility of the influencers, which includes expertise, trustworthiness, and attractiveness, has been observed to have a significant influence on consumer trust through influencer posts and as a result of overall behavioral reactions down the line. (Ohanian, 1990) (Djafarova & Rushworth, 2017). Message credibility is also essential and this is echoed by the perceived accuracy, completeness, and authenticity of the information given by influencers. Research has found out that believable messages stimulate cognitive considerations of the credibility and directly affect how persuasive messages are taken by the consumers (Metzger & Flanagin, 2013) (Appelman & Sundar, 2016). Transparent, clear, and authentic messages help provide more trust responses, especially where the consumers recognize the presence of sponsorship and or promotional intent (Jin & Ryu, The role of authenticity in influencer marketing, 2020) (Evans, Phua, Lim, & Jun, 2017). Besides, media credibility, which refers to how trustworthy the platform used by an influencer is perceived to be, is also a key influencer of consumer trust ratings (Johnson & Kaye, 2016) (Sundar, 2008). Literature indicates that users feel that the content viewed on trustworthy platforms is more trustworthy and hence, they

trust the influencer as well as the message (Flanagin & Metzger, 2017) (Rieh & Danielson, 2007).

The credibility of posts by influencers embodies a key mediator that collects credibility cues to behavioral intentions. According to the trust theory, people transact with someone when they have confidence that information source is reliable, competent and will be in their best interest (Mayer, Davis, & Schoorman, 1995) (Rousseau, Sitkin, Burt, & Camerer, 1998). Trust in the case of influencer marketing allows consumers to reduce the uncertainty they have regarding online shopping and be more engaged in consuming buy advice. (Sokolova & Kefi, Instagram influencers and purchase intention, 2020) (Lou & Kim, Fancying the influencer: The role of influencer content, 2019). Moreover, according to impulse buying and digital persuasion studies, one can also make trust appeal and proceed with emotional activation to create a desire to purchase an item an urge to make a purchase an immediate, impulsive desire to purchase- a desire to buy something that can be achieved in visually rich and social interaction mediums such as social media (Verhagen & van Dolen, 2011) (Chen, Zheng, & Lee, 2019). Proximal stimulus of purchase intention is usually the urge to buy which connects the emotional arousal and the actual decision-making. (Sharma, Yetton, & Crawford, 2010) (Amos, Holmes, & Keneson, 2014).

The StimulusOrganismResponse (S-O-R) model offers a solid theory of how these processes may be analyzed. The S-O-R model which was originally applied by Mehrabian and Russell (1974) states that external stimuli (e.g., influencer, message, and media credibility) bring about an effect on internal cognitive and affective conditions (e.g., trust and urge to buy) and finally lead to the behavioral consequences (e.g. purchase intention). The framework has been largely utilized in studies of consumer behavior, online shopping and online persuasion showing its use in treating the issue as a description of the value of environmental cues in influencing responses and psychological processes (Eroglu, Machleit, & Davis, 2003) (Ha & Im, 2012) (Fan, Jiang, & Zhu, 2023). The current work will utilize the S-O-R model by adding stimuli that deal with influencer marketing and analyzing how they impact trust and the intentions to purchase under the conditions of e-commerce. Consumer experience is another significant element of online decision-making that modulates consumer trust-related cues processing. The experience of shopping online before also affects how people process online information, creates signals of their credibility, and shapes trust judgments. (Lemon & Verhoef, 2016) (Bilgihan, 2016). It may also increase the correlation between trust and behavioral intentions because more experienced consumers on e-commerce are more confident and perceived to be less at risk (Chiu, Wang, Fang, & Huang, 2014) (Cyr, 2013). On the other hand, inexperienced consumers might use more influencer cues and form trust on the basis of credibility (Jiang, Chan, Tan, & Chua, 2016) (Kim & Peterson, 2017).

Despite the fact that the role of influencers in online consumer behavior has been previously studied, little literature has exemplified the input of influencer, message, media, trust in influencer post, desire to purchase and purchase intentions in one complete S-O-R-based model. Moreover, consumer experience as the moderating

factor in the formation of trust by the influencer is not well-researched. So, this study builds a unified conceptual framework that examines the effect of credibility-related stimuli on trust and buying intentions in online stores.

This work contributes to theoretical and managerial knowledge of the science of influencer-based online purchases by combining the findings of digital marketing, trust theory, impulse-buying research, and the S-O-R theory. The results are of great value to marketers of influencer campaigns, e-commerce platforms with a goal of enhancing trust, and policymakers who advocate transparency and sincerity in digital advertisements.

### **THEORETICAL BACKGROUND**

The consumer behavior inside the network is determined by an intricate interplay of the environment factors, internal psychology, and behavioral outcomes. In order to deepen the comprehension of how influencer marketing can influence the consumer trust and intent to purchase products similarly to e-commerce, the provided study relies on four theoretical perspectives, i.e., Stimulus-Organism-Response (S-O-R) model, Trust Theory, Social Influence Theory, and the Elaboration Likelihood Model (ELM). These frameworks provide a systemic insight into the role of credibility cues by influencers, messages, and media settings in shaping how consumers make decisions.

(Moon & Attiq, 2018)

Mehrabian and Russell (1974) initially developed the S-O-R model which suggests that environmental stimuli (S) impact on the inner state of the consumers (O) which in turn results in behavioral responses (R). This paradigm has been widely used in internet shopping, social commerce, and research in digital persuasion where stimuli, like web layout, social stimulus, and advertisement messages, affect consumer affect, thoughts, and intentions to buy. (Eroglu, Machleit, & Davis, 2003) (Ha & Im, 2012) (Fan, Jiang, & Zhu, 2023).

When it comes to influencer marketing, influencer credibility, message credibility, and media credibility are the stimuli. The cues are the input messages which the consumer relies on to gauge reliability and authenticity of the information. (Lou & Yuan, Influencer marketing effectiveness on digital platforms, 2019) (Evans, Phua, Lim, & Jun, 2017). Internal psychological conditions are mirrored in the organism in this case, which is trust in influencer posts and desire to purchase. Previous research demonstrates that trust is a prevailing organismic state that moderates the impact of digital stimuli on consumer behavior through reducing uncertainty and increasing confidence in making a choice. (Kim, Ferrin, & Rao, 2008) (McKnight, Choudhury, & Kacmar, 2002). Lastly, the response contains purchase intention of consumers towards e-commerce, which is generated as a consequence of variations of internal psychological conditions. (Verhagen & van Dolen, 2011) (Chen, Zheng, & Lee, 2019). S-O-R model is especially applicable to digital marketing research since it takes into consideration the dynamic character of online context and psychological phenomenon involved in persuasive media triggers consumer choices. (Cao, Ajjan, & Hong, 2021) (Lian, Zhang, & Keng, 2023). Thus, it gives a strong background to the modeling of

the influence of influencer-created stimulus on trust and buying actions in e-commerce.

Trust Theory describes how people determine the reliability, competence, and goodwill of the social actors and subsequently decide to deal with them in risk-involved transactions. (Moon, Majeed, & Attiq, Enigma unveiled: Decoding trust and relationship dynamics in the mobile banking sector of an emerging economy, 2024) (Mayer, Davis, & Schoorman, 1995) (Rousseau, Sitkin, Burt, & Camerer, 1998). Trust is also an important factor of behavioral intention in e-commerce, where uncertainty and information asymmetry are very high. (Gefen, Karahanna, & Straub, 2003) (Pavlou, 2003). Trust decreases the perceived risk and rises the ability of the consumers to follow online purchase recommendations. (Kim, Ferrin, & Rao, 2008) (Chiu, Wang, Fang, & Huang, 2014).

In influencer marketing, trust operates at two levels:

The credibility of the source (source trust) - motivated by self-perceived competency, sincerity and genuineness (Freberg, Graham, McGaughey, & Freberg, 2011) (Sokolova & Kefi, Instagram influencers and purchase intention, 2020).

Perceptions of the content (post trust) based on the transparency, informational value, and clarity of the message (Appelman & Sundar, 2016) (Metzger & Flanagin, 2013).

The more influencers appear to be credible and authentic, the higher the chances of the consumer trusting the information that the influencer presents, and this impacts the purchase intentions directly. (Lou & Kim, Fancying the influencer: The role of influencer content, 2019) (Ki, Cuevas, Chong, & Lim, 2020). So, the theory of trust advocates the mediating importance of trust in translating the cues of credibility into behavioral results.

The Social Influence Theory assumes that people respond to acts of social pressure or the influence of esteemed people. Kelman (1958) has discovered three forces of influence:

Compliance - consumers do not do anything out of ignorance but to receive rewards or to prevent the opposite.

Identification - customers copy influencers whom they like or whom they relate with.

Internalization - information that is consistent with values and beliefs is accepted by the consumers.

Internalization and identification is especially applicable in influencer marketing. The influencers act as likable, aspirational and authentic personalities whose suggestions have a convincing influence. (De Veirman, Cauberghe, & Hudders, 2017) (Djafarova & Rushworth, 2017). In a case where the followers associate themselves with the lifestyle or personality of an influencer, there is increased likelihood that they will trust what the influencer suggests, emotional involvement and more intention to purchase the product. (Jin, Muqaddam, & Ryu, Celebrity vs. micro-influencers: The effect on purchase intention, 2019) (Ki, Cuevas, Chong, & Lim, 2020).

In this way, the Social Influence Theory can help explain the psychological influence of the influencer that exists outside of advertising, having an influence on consumer trust and buying behavior, which is mediated by relations and identity.

The Elaboration Likelihood Model (Petty & Cacioppo, 1986) provides an explanation of the way people understand persuasive messages based on two cognitive channels: Central Route

Consumers keenly analyze the quality of messages, their logic and evidence. This road is activated where consumers are very involved or motivated. Persuasion of this route is more enhanced by high message credibility and expertise (Cheung, Xiao, & Liu, 2009) (Zhang, Zhao, Cheung, & Lee, 2014).

Peripheral Route

Superficial body cues like attractiveness, likability as well as social approval are utilized by consumers. This route is often activated by parasocial relations, the visual nature and social cues by influencers. (Sokolova & Kefi, Instagram influencers and purchase intention, 2020) (Lou & Yuan, Influencer marketing effectiveness on digital platforms, 2019).

Considering the influencer marketing:

Influencer credibility (expertise, trustworthiness, attractiveness) is served as one of the peripheral cues.

Credibility message is a focal cue, which determines the extent of message appraisal. The two paths affected by media credibility are the total reliability of the platform (Flanagin and Metzger, 2017).

ELM helps to contribute to the thesis that both central (message-based) and peripheral (source-based) processing are involved in the formation of trust. In the formation of trust, consumers develop more urges to purchase and purchase intention. (Jin & Ryu, The role of authenticity in influencer marketing, 2020) (Amos, Holmes, & Keneson, 2014).

## **LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

This part provides a combined literature review through the Stimulus-Organism-Response (S-O-R) model. The elements of stimuli are influencer credibility, message credibility, and media credibility; the elements of the organism are trust in influencer posts and desire to purchase; and the element of the response is the intention to purchase via e-commerce. Both empirical and theoretical support are provided to each construct and hypothesis development is carried out.

### **3.1. Influencer Credibility**

The credibility of the influencer is actually known to be a key factor of consumer attitudes and behavioral intentions in online space. It is based on the multidimensional model of source credibility developed by Ohanian (1990), who thinks that expertise, trustworthiness, and attractiveness are the main elements of the credibility of the source. The constant phenomenon is that influencers seen as reputable, truthful and attractive have a great effect to boost consumer trust and acceptance of messages. (Freberg, Graham, McGaughey, & Freberg, 2011) (Lou & Yuan, Influencer marketing effectiveness on digital platforms, 2019). Online, influencer credibility is also positively related to the perceived product value, brand attitude, and willingness

to purchase (Sokolova & Kefi, Instagram influencers and purchase intention, 2020) (Ki, Cuevas, Chong, & Lim, 2020). Empirical researches reported on Elsevier and Wiley journals indicate that expertise of the influencer is commonly the best predictor of consumer trust, and attractiveness is a marginal stimuli who can lead to affective reactions. (Jin, Muqaddam, & Ryu, Celebrity vs. micro-influencers: The effect on purchase intention, 2019) (Djafarova & Rushworth, 2017).

Since influencer credibility is one of the key factors of forming consumer perceptions, it is likely to increase the trust in the posts created by the influencers.

H1: Influencer credibility positively influences trust in influencer posts.

### **3.2. Message Credibility**

The credibility of the message can be understood as the attitude of the consumer towards the content expressed by the influencers and their accuracy, reliability, and authenticity (Appelman & Sundar, 2016). Research has also found credible messages to trigger more cognitive elaboration and persuasive power through boosting trust and persuasive power (persuasion research). (Metzger & Flanagin, 2013) (Cheung, Xiao, & Liu, 2009). Research findings published in Taylor and Francis and SAGE have pointed out that credibility of the message is enhanced significantly due to clarity of message, openness about the sponsor and use of natural language (Evans, Phua, Lim, & Jun, 2017) (Jin & Ryu, The role of authenticity in influencer marketing, 2020). The quality of information and the quality of messages are also message factors that decrease consumer uncertainty and encourage the formation of trust (Flanagin & Metzger, 2017) (Zhang, Zhao, Cheung, & Lee, 2014).

Therefore, the credibility of the message must lead to an increase in the credibility in influencer-generated information.

H2: Message credibility positively influences trust in influencer posts.

### **3.3. Media Credibility**

The issue of media credibility is the perceived reliability of a platform on which the influencer content is distributed. Studies indicate that consumers tend to determine credibility of a message depending on its media and not necessarily its origin (Johnson & Kaye, 2016); (Sundar, 2008). Instagram, Tik Tok, and YouTube differ regarding transparency, fairness of algorithm, interactivity, and reputation- aspects of formulating the credibility judgement of users (Flanagin & Metzger, 2017) (Rieh & Danielson, 2007). Media credibility is high and leads to more message acceptance and enhances the trust that the consumers have on the content and the influencer (Appelman & Sundar, 2016) (Kang & Namkung, 2019). Literature on the topic studied in the Elsevier journals validates the fact that platform trustworthiness can reinforce the perception that influencer promotions are genuine and reliable (Lou & Kim, Fancying the influencer: The role of influencer content, 2019).

Therefore, media credibility is proposed to influence trust in influencer posts.

H3: Media credibility positively influences trust in influencer posts.

### **3.3.1 Trust in Influencer Posts**

Trust in influencer post means that consumers believe that information that an influencer presents is true, credible, and meets their highest good. One of the foundations of e-commerce is trust, which helps to eliminate the risk perception and increases the desire of consumers to participate in online buying (Mayer, Davis, & Schoorman, 1995) (Pavlou, 2003). Studies conducted in Springer, Wiley and Elsevier journals have shown that credibility cues impact on purchase decision through trust (Gefen, Karahanna, & Straub, 2003) (Kim, Ferrin, & Rao, 2008). Perceived authenticity, expertise, transparency, and social identification have a role in influencer marketing in order to affect trust. (Sokolova & Kefi, Instagram influencers and purchase intention, 2020) (Lou & Yuan, Influencer marketing effectiveness on digital platforms, 2019). Research through studies indicates that believing posts by the influencers has a significant correlation with both emotional (impulsive) and rational (deliberate) purchasing behaviors. (Jin, Muqaddam, & Ryu, Celebrity vs. micro-influencers: The effect on purchase intention, 2019) (Ki, Cuevas, Chong, & Lim, 2020).

Given these findings, trust is expected to influence both the urge to buy and purchase intentions.

H4: Trust in influencer posts positively influences urge to buy.

H5: Trust in influencer posts positively influences e-commerce purchase intention.

### **3.3.2 Urge to Buy**

The urge to buy refers to an immediate and all-irresistible urge to make a purchase, which can be stimulated by an emotional appeal or persuasion in the virtual world (Farooq & Moon, 2025) (Rook & Fisher, 1995) (Verhagen & van Dolen, 2011). Studies indicate that the visual appeal, the recommendations of influencers and personal content elevate the impulse tendencies of consumers on the internet (Chen, Zheng, & Lee, 2019) (Amos, Holmes, & Keneson, 2014). According to studies carried out in Elsevier and Taylor and Francis journals, trust improves impulse desires by improving psychological resistance and increasing emotions involvement (Liu, Liu, & Zhang, 2021) (Sharma, Yetton, & Crawford, Estimating the effect of common method variance: The method-factor approach, 2010) Moreover, the desire to purchase has been asserted as a predictive factor in online purchasing many times over. (Verplanken & Herabadi, 2001) (Badgaiyan & Verma, 2015).

Thus, urge to buy is expected to act as an organic mediator.

H6: Urge to buy positively influences e-commerce purchase intention

### **3.4. Moderating Influence of Consumer Experience**

Moreover, the desire to purchase has been asserted as a predictive factor in online purchasing many times over (Farooq & Moon, From impulse to imitation: Hedonic motivation as a bridge to counterfeit consumption, 2025) (Lemon & Verhoef, 2016). Experienced consumers will normally feel less threatened and utilise more cognitive judgments and they will have more effective trust-intention relations (Chiu, Wang,

Fang, & Huang, 2014) (Cyr, 2013). On the other hand, uninformed consumers depend more on the influencer cue and they are more prone to trust-based persuasion (Jiang, Chan, Tan, & Chua, 2016) (Kim & Peterson, 2017). According to previous studies, experience enhances cognitive predictive models of behavior because it makes cognitive interpretations of digital stimuli more consistent (Bilgihan, Gen Y customer loyalty in online shopping: An integrated model, 2016) (Novak, Hoffman, & Yung, 2020).

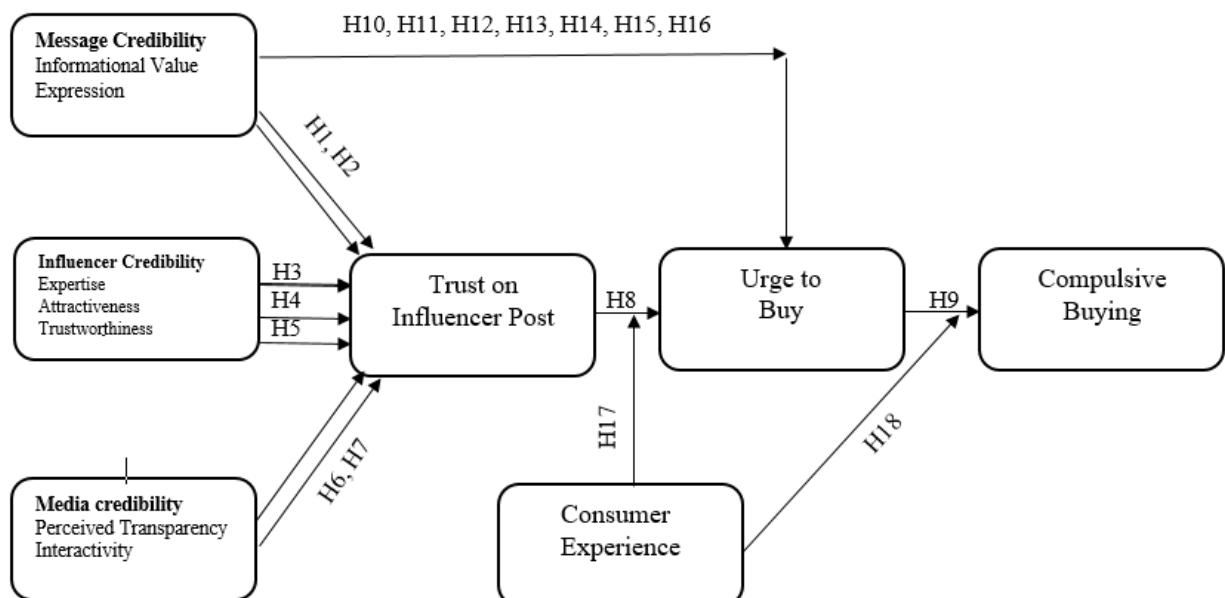
Hence, consumer experience is proposed to moderate core relationships.

H7: Consumer experience moderates the relationship between trust in influencer posts and urge to buy.

H8: Consumer experience moderates the relationship between trust in influencer posts and e-commerce purchase intention.

**Figure:**

Figure 1 Conceptual Model



## **METHODOLOGY**

This study employed a quantitative, cross-sectional research design to examine how influencer-related credibility cues shape consumer trust and e-commerce purchase intentions. Quantitative surveys are widely used in digital marketing and consumer behavior research because they enable the analysis of latent psychological constructs using structural equation modeling (SEM) (Hair, Black, Babin, & Anderson, 2019) (Kline, 2016). SEM was chosen for this study due to its ability to simultaneously assess measurement validity and structural relationships among multiple variables (Byrne, 2016) (Awang, 2015). The conceptual model was tested using SPSS for preliminary analyses and AMOS for confirmatory factor analysis (CFA) and structural modeling.

### **4.1. Sampling Procedures**

Non-probability purposive sampling method was used to address people that have recent experience in online shopping and are actively exposed to the content produced by influencers. Purposive sampling is suited to the cases where the subjects are required to respond to particular behavioral standards, e.g. to buy something online or follow the influencers in the websites like Instagram, Tik Tok, and YouTube (Etikan, Musa, & Alkassim, 2016) (Saunders, Lewis, & Thornhill, 2019).

The sampling population was 500-600 respondents, and this is in line with the standard requirements of SEM that suggest that there must be at least 10-20 respondents depending on the size of the population that is made up of (Hair, Black, Babin, & Anderson, 2019) (Kline, 2016). The students of the universities and the working individuals, as well as active users of the social media in Pakistan, were both recruited, especially those who pay attention to the promotions brought by the influencers. Pre-screening questions also allowed the selection of all participants based on the following criteria: (1) already made an online purchase in the last six months and (2) subscribes to at least one social media influencer.

### **4.2. Measures**

All constructs were measured using multi-item Likert-type scales adapted from validated sources. Items were rated on a **5-point Likert scale** ranging from 1 = Strongly Disagree to 5 = Strongly Agree.

Measured using perceived expertise, trustworthiness, and attractiveness items adapted from (Ohanian, 1990), (Freberg, Graham, McGaughey, & Freberg, 2011), and (Sokolova & Kefi, Instagram influencers and purchase intention, 2020).

These scales are widely used in influencer marketing research and have demonstrated high reliability in previous studies.

Measured through items assessing accuracy, clarity, argument quality, and authenticity (Appelman & Sundar, 2016) (Cheung, Xiao, & Liu, 2009) (Metzger & Flanagin, 2013).

Higher message credibility indicates stronger perceived informational trustworthiness.

Measured using platform trustworthiness, transparency, interactivity, and perceived reliability scales from (Flanigin & Metzger, Digital media credibility, 2017) and (Johnson & Kaye, Credibility of Social Networking Sites, 2016).

Higher scores indicate stronger trust in the platform hosting influencer content.

Adapted from McKnight et al. (2002), Kim et al. (2008), and Lou & Kim (2019)  
Scale items capture honesty, reliability, and confidence in the influencer's post.

Measured using impulse-buying tendency items developed by Rook and Fisher (1995), Verhagen and van Dolen (2011), and Chen et al. (2019)

These items reflect sudden and compelling purchase desires triggered by influencer-generated content.

Measured using items adapted from Pavlou (2003), Gefen et al. (2003), and Zhang et al. (2014).

Items assess willingness, likelihood, and motivation to purchase through e-commerce platforms.

Measured using past online shopping experience, platform familiarity, and confidence

items adapted from Lemon and Verhoef (2016), Cyr (2013), and Chiu et al. (2014).

All measures demonstrated internal consistency and construct validity based on prior empirical research.

#### **4.3. Data Collection Procedure**

Using Google Forms, an online survey was used to collect the data through the use of online survey. The data collection methods used in the study should be the online because it is the best method to target digitally active populations when the focus of the study is on the social media, influencers, and e-commerce behavior (Bryman, 2016). Using Google Forms, an online survey was used to collect the data through the use of online survey. The data collection methods used in the study should be the online because it is the best method to target digitally active populations when the focus of the study is on the social media, influencers, and e-commerce behavior (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003).

#### **4.4. Data Analysis Procedure**

Two statistical software tools were used: SPSS (for descriptive statistics, reliability tests, missing value treatment, and exploratory checks) and AMOS (for confirmatory factor analysis and SEM). AMOS is widely used in digital marketing studies requiring structural modeling due to its graphical interface and strong model fit capabilities. (Hair, Black, Babin, & Anderson, 2019) (Byrne, 2016).

Data were screened for outliers, normality (skewness/kurtosis), missing values, and reliability (Cronbach's alpha). Cronbach's alpha values  $\geq .70$  were considered acceptable. (Nunnally & Bernstein, 1994).

Descriptive statistics showed a diverse respondent pool, with gender distribution of 52% male and 48% female. The age range of respondents was 18–35 years, with a mean age of 24.7 years. In terms of education, the majority were undergraduate and postgraduate students. Online shopping frequency averaged 2–4 purchases per month. Social media usage was highest on Instagram and TikTok, which were the most commonly used platforms. Regarding exposure to influencers, most respondents followed between 3–10 influencers. Such demographic characteristics match typical studies on influencer marketing and online consumer behavior. (Ki, Cuevas, Chong, & Lim, 2020) (Sokolova & Kefi, Instagram influencers and purchase intention, 2020).

SEM was used to test the conceptual framework due to its ability to assess both measurement and structural components simultaneously (Kline, 2016) (Awang, 2015). This included:

Model fit thresholds followed (Hair, Black, Babin, & Anderson, 2019).

CFA was conducted to assess convergent validity (AVE  $\geq .50$  and factor loadings  $\geq .60$ ), composite reliability (CR  $\geq .70$ ), and discriminant validity using the Fornell–Larcker criterion. Items with low loadings ( $< .50$ ) were removed to improve model fit. CFA results confirmed that all constructs demonstrated acceptable validity and reliability.

The structural model tested all direct and indirect paths between variables. Standardized path coefficients were interpreted following guidelines by (Kline, 2016). Hypotheses were accepted or rejected based on:

Path significance was assessed using p-values ( $p < .05$ ), t-values or critical ratio values greater than 1.96, and standardized regression weights. Trust was tested as a mediator, while consumer experience was tested as a moderator using interaction terms created in AMOS.

Mediation was tested using the bootstrapping method (5,000 resamples), which provides confidence intervals for indirect effects (Hayes, 2013) (Preacher & Hayes, 2008). A mediation effect was considered significant if the 95% confidence interval did not include zero.

Trust in influencer posts was expected to mediate the relationships between influencer credibility and purchase intention, message credibility and purchase intention, and media credibility and purchase intention. Additionally, urge to buy was expected to mediate the relationship between trust and purchase intention.

## **5 IMPLICATIONS**

### **5.1. Theoretical Implications**

The current research adds to the theoretical knowledge about the digital consumer behavior by incorporating credibility of the influencer, message, and media into the Stimulus-Organism-Response (S-O-R) model. The literature has looked at these variables in isolation and little has been done to determine the interplay of these variables in attitude formation by influencers through influencer-created content in positively influencing trust and purchase intentions (Lou & Kim, Fancying the influencer: The role of influencer content, 2019) (Sokolova & Kefi, Instagram influencers and purchase intention, 2020). The organismic modeling of trust and desire to purchase facilitates the development of S-O-R theory beyond the conventional environmental stimulus and also adds cues derived by social-media platforms as the key factors in driving psychological and behavioral reactions. In addition, the use of Trust Theory and the Elaboration Likelihood Model expands the conceptual rationale of central and peripheral routes of consumer processing the content of influencers. The mediation result of the consumer experience also creates complexity to the current models by showing how customer familiarity influences the formation of trust and purchase-related behavior in e-commerce contexts.

### **5.2. Managerial Implications**

The results provide some important lessons to marketers when creating a campaign of influencers. To begin with, brands ought to work with influencers with the highest rates of ability to perform, reliability, and genuineness since they enhance the confidence of consumers in the promotional material to a greater extent. The effectiveness and credibility of the campaigns are increased when influencers who have established reputations and can attract the audiences on a regular basis are invested in. Second, messages have to be transparent, clear and informational and rich in value because message credibility forms a major impetus of trust. Third, the platform selection is important: posting the material on authoritative and reputable platforms enhances the perceived credibility and decreases the mistrust of consumers. Last, marketers need to personalize campaigns depending on the levels of online shopping experience audiences with higher experience react more to rational cues based on trust, and less experienced consumers may be guided more by emotional and visual stimuli. (Moon & Abbas, Untold intelligence: Tacit knowledge and marketing success, 2024)

#### **5.2.1 Practical Implications for E-commerce Firms**

Much like these insights can be used to boost the consumer trust and encourage the purchase intentions in e-commerce platforms. Enhancing platform credibility, as perceived by transparent policies, trustworthy customer service, checked reviews, and protection of payments, will contribute to building confidence in influencer-created content to a significantly large degree. Influencer campaigns should also be combined with the use of personalized recommendation systems to help firms maximize the urge-to-buy mechanism. Moreover, informing the consumers of how to use the Internet safely in making purchases can enhance their overall experience and augment the efficiency of trust-marketing. Places where the disclosures are presented in the

most straightforward way and where company partners with influencers maintain genuine collaboration would be more effective in winning the consumers attention and their loyalty.

### **5.2.2 Policy and Regulatory Implications**

The research also has significant implications to the policymakers and the regulatory bodies. The popularity of social media promotion requires open advertisement ethics to ensure that the consumers are not misled or misinformed about what they are buying. To promote ethical influencer marketing, regulators are demanded to make the disclosure of sponsorship clear, implement truth-in-advertising principles and accountability on a platform level. The motivational ways to encourage influencers to comply with the disclosure standards will result in the increased consumer trust of the practitioner and lower the likelihood of misinformation. There can be further data protection policies alongside transparency of algorithms to add more integrity to the platform and establish safer digital markets conditions.

## **CONCLUSION**

This research aimed to explore the effects of influencer-based credibility indicators on consumer trust and eventually moves on consumption intention in e-commerce situations in online marketplace contexts. Based on the Stimulus-Organism-Response (S-O-R) model, Trust Theory, Social Influence Theory, and the Elaboration Likelihood Model, the study provides an elaborate explanation of the impact of stimuli created by influencer credibility, message credibility and media credibility on later internal psychological processes, which subsequently influence consumer behavior. The results experience the function of trust in posts of influencers as a predominant organismic process that any credibility cue has its effect of support, which confirms the known role of trust as a fundamental element of online buying situations. Moreover, the urge to buy as an organismic response of the affective nature highlights the role of the emotion industry in the digitally mediated purchase (especially in the social commerce context).

The research further also makes known that consumer experience is a significant moderating variable, which determines the strength of connections between trust, desire to buy and purchase intention. It implies that digital consumers do not react to influencer messages in the same way; on the contrary, their previous experience with online shopping plays a significant role in facilitating the processing and acting on credibility communication. This observation further advances the body of literature, which already highlights the need to consider the aspect of experience difference when modelling online consumer behaviour.

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### **LIMITATIONS AND FUTURE RESEARCH**

Even though the current research makes considerable theoretical and practical contributions to understanding trust-based consumer behavior in influencer-driven e-commerce contexts, several limitations should be noted. These limitations also provide directions for future research to expand the findings of this study.

The design of the study was a cross-sectional survey, which does not allow conclusions about causality between credibility cues, trust, urge to buy, and purchase intention. Although structural equation modeling demonstrates relationships, causal direction cannot be established without temporal or experimental validation. Future studies are required to use longitudinal designs or controlled experiments to observe changes in trust and purchase intentions over time, including experimental manipulation of influencer credibility, message format, and media characteristics.

All constructs were measured using self-reported survey items, which may introduce bias due to social desirability or subjective interpretation. Although procedural and statistical remedies were applied to reduce common method variance, it cannot be completely eliminated. Future studies should adopt multi-method approaches, such as behavioral measures or platform analytics, to validate self-reported data and strengthen measurement accuracy.

The sample consisted mainly of Pakistani customers who are active users of social media and e-commerce platforms. While this population aligns with influencer marketing trends, cultural, socioeconomic, and technological factors may limit the generalizability of the findings to other countries. Replication in different cultural settings, digital ecosystems, and demographic groups is recommended, with cross-cultural comparisons across regions such as South Asia, the Middle East, Europe, and North America.

The study focused on three stimulus variables: influencer credibility, message credibility, and media credibility. Although these are key elements of influencer marketing, other relevant factors such as parasocial relationships, perceived authenticity, content quality, brand familiarity, and AI-generated influencer characteristics were excluded. Future research can expand the model by incorporating additional psychological and cultural stimuli.

No distinction was made between high- and low-involvement products or across product categories. Prior research suggests consumer involvement moderates the effectiveness of credibility cues. Future studies should vary the model across product types and involvement levels. Finally, the linear conceptual model does not capture the dynamic nature of digital consumer behavior, suggesting a need for dynamic modeling approaches in future research.

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