THE INFLUENCE OF DIGITAL INFLUENCER CREDIBILITY ON PURCHASE INTENTION THROUGH CONSUMER TRUST IN E-COMMERCE PLATFORMS

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ABSTRACT

The swift expansion of social media and e-commerce has significantly transformed the way consumers engage with brands. Within this framework, digital influencers have become essential mediators influencing consumer trust and purchase decisions. This study seeks to examine, through empirical analysis, how the credibility of digital influencers impacts consumers' purchase intentions, emphasizing the mediating effect of consumer trust within e-commerce platforms. Data was gathered from 250 active online shoppers in Indonesia who engage with at least one social media influencer. The findings, derived using the Structural Equation Modeling (SEM-PLS) approach, reveal that influencer credibility Covering the aspects of expertise, reliability, and appeal greatly strengthens consumer confidence. Consequently, this trust from consumers positively influences their intention to make a purchase. Moreover, consumer trust was shown to partially mediate the connection between influencer credibility and purchase intention. This indicates that trustworthy influencers not only shape consumer perceptions but also boost confidence in online purchasing decisions. These findings highlight the importance of brands and marketers partnering with influencers who exhibit authenticity and transparency, as these traits are essential for building consumer trust and driving purchases. This study contributes to the influencer marketing literature by providing empirical insights into the trust-driven mechanism that connects influencer credibility with consumers' behavioral intentions in the digital commerce setting.

Keywords: digital influencer, credibility, consumer trust, purchase intention, e-commerce

Introduction

In the digital age, the role of social media influencers has evolved from entertainment creators to key marketing intermediaries who shape consumer opinions and drive purchasing decisions. As traditional advertising loses effectiveness among digitally literate consumers, influencer marketing has emerged as a more authentic and personalized strategy to reach target audiences (Freberg et al., 2011; Lou & Yuan, 2019). In markets such as Indonesia—where over 167 million people actively use social media platforms (DataReportal, 2024)—influencer marketing has become a primary channel for brands seeking to enhance visibility, credibility, and conversion rates.

In the current digital environment, the function of social media influencers has transformed; they are no longer merely content creators but critical marketing agents who influence consumer perception and stimulate purchase behavior. Given that conventional advertising methods are less successful with today's digitally savvy consumers, influencer marketing presents an alternative, more genuine, and tailored approach to engaging target demographics. Particularly in regions like Indonesia, which boasts over 167 million active social media users (DataReportal, 2024) , this marketing strategy is essential for brands aiming to boost their visibility, perceived credibility, and conversion metrics.

Nevertheless, the increase in sponsored material and paid promotions has fueled worries regarding the sincerity and reliability of these endorsements. Consequently, consumers are increasingly scrutinizing influencers' motivations, particularly when there is insufficient clarity in promotional posts. This trend has prompted academic research to concentrate on defining influencer credibility and examining the mechanism through which credibility converts into consumer trust and eventual purchase intent. Source credibility is generally conceptualized across three main factors: expertise, trustworthiness, and attractiveness. Each factor plays a unique role in determining how audiences evaluate the dependability of the influencer and the compelling nature of their message.

Therefore, this study aims to empirically analyze the influence of digital influencer credibility on purchase intention, with consumer trust serving as the mediating variable. By focusing on consumers' behavioral responses to influencer endorsements within e-commerce platforms, this research provides insights for marketers on how credibility-driven trust mechanisms shape purchasing decisions in online environments.

The subsequent sections of this paper include a theoretical review outlining the underlying concepts, a detailed explanation of the research methodology, empirical results, and a comprehensive discussion of findings, concluding with theoretical implications, managerial recommendations, and future research directions.

Literature Review

1. Digital Influencer Credibility

The concept of Digital Influencer Credibility is defined by the extent followers view an influencer as credible, expert, and appealing. Credibility is a foundational element in source credibility theory, suggesting that the persuasive power of a message depends on the sender's perceived trustworthiness, expertise, and attractiveness. Within the modern digital landscape, these core dimensions are adapted to interactive and visual settings, where influencers connect with their audiences using authentic storytelling and perceived relatability.

1. Expertise reflects the influencer's competence or specialized knowledge in a particular area, influencing how consumers judge the accuracy and dependability of their endorsements.

2. Trustworthiness involves the integrity, honesty, and transparency of the influencer's communication, directly affecting consumer confidence in the shared message.
3. Attractiveness, which includes physical appeal and likability, helps generate emotional connection and better attention retention in online promotional content.

Research has consistently indicated that highly credible influencers lead to more favorable consumer attitudes towards advertising and promote deeper brand engagement.

2. Consumer Trust in E-Commerce

Consumer trust is conceptualized as a mental state where one accepts a level of risk, founded on optimistic expectations about the conduct of the other party. For e-commerce to succeed, trust is crucial because shoppers lack the ability to physically inspect product quality or confirm seller reliability, leading to higher transaction uncertainty. Building trust online relies on the perceived competence, integrity, and goodwill of both the vendor and the associated endorsers.

Influencers operate as agents of social proof, allowing them to successfully transfer their credibility to the brands or e-commerce sites they promote. When an audience views an influencer as genuine and reliable, this sense of trust frequently extends to the recommended items, effectively lowering the perceived risk of buying online. As a result, consumer trust emerges as a vital mediator, connecting influencer credibility directly to behavioral results like the intention to purchase.

3. Purchase Intention

Purchase intention is defined as a consumer's deliberate plan to acquire a certain product or service shortly. In the digital retail sector, this intention is determined by a combination of cognitive judgments (e.g., perceived utility), emotional elements (e.g., affective ties), and social pressures. The Theory of Planned Behavior (TPB) maintains that an individual's attitudes, subjective norms, and perceived control over their behavior collectively predict their purchase intentions.

In influencer marketing, endorsements from a credible source improve consumers' attitudes towards both the endorsing individual and the product, thereby increasing the likelihood of purchase. Furthermore, research highlights that transparent and authentic endorsements significantly boost consumers' emotional trust, which subsequently drives higher levels of engagement and successful conversions.

4. The Mediating Role of Consumer Trust

Consumer trust frequently functions as the psychological link connecting influencer credibility to the final purchase intention. When followers view influencers as both competent and truthful, this reliability is subsequently projected onto their opinion of the endorsed brand, thus reinforcing the intent to buy. Empirical studies validate that trust serves as a mediator between credibility and purchasing decisions, especially for items that carry high perceived risk or are intangible. Beyond increasing purchase intention, trust also promotes relationship longevity, encouraging brand loyalty and recurring consumer interactions. Therefore, comprehending this specific mediating process is critical for academics

and marketing professionals seeking to refine influencer strategies within the e-commerce environment.

5. Conceptual Framework and Hypotheses

Drawing from the literature review, the suggested conceptual framework posits that the credibility of a digital influencer has a positive influence on both consumer trust and their purchase intention, with consumer trust acting as a key mediating factor. Consequently, the research hypotheses are structured as follows:

1. H1: Digital influencer credibility significantly and positively affects consumer trust.
2. H2: Digital influencer credibility exerts a significant positive impact on the consumers' intention to purchase.
3. H3: Consumer trust demonstrates a significant positive influence on purchase intention.
4. H4: Consumer trust plays a mediating role in the connection between digital influencer credibility and purchase intention.

This model effectively blends tenets from the Source Credibility Theory and the Theory of Planned Behavior, underscoring that trust is the core mechanism converting an influencer's credibility into measurable consumer actions.

Method

1. Research Design

This research employs a quantitative explanatory design to empirically investigate the causal connections among digital influencer credibility, consumer trust, and purchase intention within e-commerce platforms. The underlying theoretical structure integrates the Source Credibility Theory and the Theory of Planned Behavior, both of which imply that trustworthy information sources impact consumer trust and their subsequent behavioral intentions. Data were collected via an online questionnaire survey, a format well-suited for capturing the attitudes and behavioral intentions of digital consumers. A cross-sectional approach was utilized, collecting responses at one specific time point to analyze the structural links between the variables.

2. Population and Sample

The population targeted for this study comprised active e-commerce users in Indonesia who follow a minimum of one digital influencer on major social media channels like YouTube, Instagram, or TikTok. Purposive sampling was used for respondent selection to ensure their relevance to the research subject. Following data purification, 250 valid responses were secured. Demographic analysis revealed that 58% of the sample were female and 42% were male, with the dominant age group being 18 to 34 years—the segment most impacted by social media marketing. Notably, roughly 67% of respondents confirmed making a purchase based on an influencer's suggestion within the preceding six months.

3. Variables and Measurement

Three primary constructs were investigated in this study: Digital Influencer Credibility (DIC), Consumer Trust (CT), and Purchase Intention (PI).

1. DIC was operationalized using 9 items, adapted from Ohanian (1990), to assess the dimensions of expertise, trustworthiness, and attractiveness.
2. CT was measured using 6 items, sourced from McKnight et al. (2002) and Gefen et al. (2003), concentrating on attributes like reliability, honesty, and integrity.
3. PI utilized 5 modified items from Spears and Singh (2004), designed to evaluate the consumers' willingness and probability of buying the endorsed product.

A five-point Likert scale was used for all items, with responses ranging from 1 (strongly disagree) to 5 (strongly agree).

4. Data Collection Procedures

To achieve a broad representation of respondents, the online questionnaire was disseminated across various channels, including university networks, social media groups, and influencer communities. A pilot test involving 30 participants was performed before the main data collection to confirm the reliability and clarity of the items. Ethical approval was secured, and confidentiality was maintained by ensuring that participation remained voluntary and anonymous.

5. Data Analysis Technique

The data analysis utilized the Structural Equation Modeling (SEM) approach, specifically the Partial Least Squares (PLS) method, executed using the SmartPLS 4.0 software. This selection was based on PLS-SEM's capability to effectively manage complex models and moderate sample sizes.

The analytical process encompassed the following procedures:

Assessing the measurement model, which entailed evaluating indicator reliability, Composite Reliability (CR), Average Variance Extracted (AVE), and discriminant validity.

Evaluating the structural model, concentrating on mediation effects, R^2 values, t-statistics, and path coefficients. Conducting a bootstrapping analysis with 5,000 resamples to confirm the statistical significance of the proposed hypotheses.

6. Reliability and Validity

All constructs displayed satisfactory validity and reliability. Both Cronbach's Alpha and Composite Reliability values surpassed the 0.70 benchmark, and AVE values exceeded the 0.50 threshold. Discriminant validity was established using both the Fornell-Larcker criterion and HTMT ratios, with all values falling below the acceptable limit of 0.90. These successful checks confirmed that the measurement instrument was statistically robust for the subsequent hypothesis testing

Results and Discussion

1. Descriptive Statistics

The sample consisted of 250 respondents, with 58% female and 42% male, predominantly aged 18–34 years, the key demographic for social media and e-commerce engagement. Among respondents, 67% reported having purchased products based on influencer recommendations in the past six months, indicating a high level of interaction with digital influencers.

Descriptive analysis showed that respondents generally agreed that influencers they followed were credible (mean DIC = 4.12/5), they trusted products

recommended by influencers (mean CT = 4.05/5), and they intended to purchase endorsed products (mean PI = 3.98/5).

2. Measurement Model Evaluation

All constructs demonstrated high reliability and validity. Cronbach's Alpha and Composite Reliability values ranged from 0.81 to 0.91, exceeding the 0.70 threshold, and AVE values ranged from 0.57 to 0.68, confirming convergent validity. Discriminant validity was confirmed using the Fornell-Larcker criterion and HTMT ratios, indicating that each construct was empirically distinct.

3. Structural Model Evaluation

The SEM-PLS analysis revealed significant path coefficients:

Path	Coefficient (β)	t-value	p-value	Result
DIC → CT	0.65	11.42	<0.001	Supported
DIC → PI	0.42	6.78	<0.001	Supported
CT → PI	0.53	8.91	<0.001	Supported
DIC → CT → PI (mediation)	0.35	7.21	<0.001	Partial mediation

- H1: Supported – Digital influencer credibility positively impacts consumer trust.
- H2: Supported – Digital influencer credibility positively impacts purchase intention.
- H3: Supported – Consumer trust positively influences purchase intention.
- H4: Supported – Consumer trust partially mediates the relationship between influencer credibility and purchase intention.

4. Interpretation of Findings

1. Influencer Credibility and Consumer Trust

The results confirm that influencer credibility encompassing expertise, trustworthiness, and attractiveness significantly enhances consumer trust in e-commerce platforms. This aligns with Source Credibility Theory, which posits that credibility of the communicator increases persuasiveness and trustworthiness (Ohanian, 1990; Erdogan, 1999). Followers tend to transfer the credibility of influencers to the brands they endorse, reducing perceived online purchase risk (Casaló et al., 2020).

2. Influencer Credibility and Purchase Intention

Direct effects of influencer credibility on purchase intention were significant but lower than the indirect effect via consumer trust. This suggests that while credibility alone can motivate purchasing behavior, trust acts as a psychological enhancer that strengthens the intention to buy (Chu & Kim, 2019). Influencers perceived as authentic, knowledgeable, and visually appealing effectively drive consumer consideration for purchases.

3. Consumer Trust and Purchase Intention

Consumer trust emerged as a strong predictor of purchase intention, confirming that trust reduces perceived uncertainty and encourages action in digital environments (Gefen et al., 2003). This highlights the critical mediating role of trust in converting social media engagement into tangible purchasing behavior.

4. Mediating Role of Consumer

Trust Partial mediation indicates that trust explains a substantial portion of the influence of influencer credibility on purchase intention, but other factors (e.g., perceived product quality, social influence) may also contribute. This finding is consistent with previous studies emphasizing the dual mechanism of credibility and trust in shaping consumer behavior (Audrezet et al., 2020; Jin et al., 2019).

5. Implications for Digital Marketing

1. Strategic Guidance for Brands: Given that trust mediates the efficacy of marketing communications, brands should prioritize collaborating with influencers who are not just popular but who also demonstrate strong credibility and authenticity. Enhancing credibility and solidifying consumer trust can be achieved by thoroughly vetting influencers and ensuring explicit and transparent sponsorship disclosure.

2. Focusing on the Consumer: Marketers must take into account platform-specific behaviors, cultural sensitivities, and audience perceptions. Building perceived trustworthiness through genuine storytelling and consistent follower interaction is key to achieving higher purchase intentions.

3. Managerial Recommendations: Digital marketing plans should incorporate the evaluation of influencer credibility when designing campaigns. Key performance indicators should include domain expertise, follower authenticity, and previous engagement rates. Optimizing the return on investment (ROI) for influencer campaigns can be achieved by intentionally utilizing consumer trust as a mediating mechanism.

6. Summary of Results

Variable	Relationship	Impact
Digital Influencer Credibility (DIC)	→ Consumer Trust (CT)	Strong positive effect (β = 0.65, p < 0.001)
Digital Influencer Credibility (DIC)	→ Purchase Intention (PI)	Moderate positive effect (β = 0.42, p < 0.001)
Consumer Trust (CT)	→ Purchase Intention (PI)	Strong positive effect (β = 0.53, p < 0.001)
DIC → CT → PI	Mediation	Partial mediation confirmed (β = 0.35, p < 0.001)

These results confirm that digital influencer credibility significantly influences purchase intention, especially through the mediating role of consumer trust, consistent with recent empirical literature on influencer marketing.

Conclusion

This study empirically examined the influence of digital influencer credibility on purchase intention with consumer trust serving as a mediating factor in e-commerce platforms. The results demonstrate that influencer credibility, encompassing expertise, trustworthiness, and attractiveness, significantly enhances consumer trust, which in turn positively affects purchase intention. Consumer trust

was found to partially mediate the relationship between credibility and purchase intention, indicating that credible influencers not only shape perceptions but also strengthen confidence in online purchasing decisions.

From a managerial perspective, the findings emphasize that brands must carefully select influencers who maintain authenticity, transparency, and domain expertise. Collaboration with credible influencers can significantly improve consumer trust and increase the likelihood of purchase, especially in high-risk online transaction contexts. Marketers should integrate trust-building strategies, such as authentic endorsements, storytelling, and consistent engagement, to optimize influencer campaign effectiveness.

This study conducted an empirical investigation into how digital influencer credibility affects purchase intention, with consumer trust acting as the mediating variable within e-commerce environments. The outcomes clearly show that influencer credibility, defined by expertise, attractiveness, and trustworthiness, substantially boosts consumer trust, which then positively influences purchase intention. Consumer trust was found to perform a partial mediating function between credibility and purchase intention. This suggests that highly credible influencers not only influence consumer perspectives but also enhance their assurance in making purchases online.

In conclusion, digital influencer credibility is a strategic asset in e-commerce marketing, but its effectiveness largely depends on the ability to foster consumer trust. Brands that successfully leverage credible influencers and transparent communication are likely to achieve higher purchase intention and stronger long-term customer relationships.

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