The Impact of Influencer Credibility on Consumer Purchase Intention of Apparel Products

Falak Naaz*

Research Scholar, Department of Management Studies, Central University of Kashmir

Prof. Fayaz Ahmad Nika

Professor, Department of Management Studies, Central University of Kashmir

Abstract

Introduction: The digital era has transformed how businesses engage with consumers. A key development in this shift is influencer marketing, which allows brands to reach audiences through individuals with significant online presence. Social media influencers are often trusted by their followers, making them effective partners for brand promotion.

Objective: The current study explores the relationship between influencer credibility and consumer purchase intention of apparel products. The current research uses the Source Credibility Model to explore these relationships.

Methodology: Data was collected through a randomised intercept survey conducted outside a shopping mall in the Srinagar district. A total of 60 responses were obtained and analysed using SPSS 27 through multiple linear regression to examine the impact of credibility traits on consumer purchase intention.

Findings: All three traits (Attractiveness, Expertise and Trustworthiness) significantly and positively influence consumers' purchase intention of apparel products. Attractiveness has the strongest effect, followed by expertise and trustworthiness. The model explains approximately 56 % of the variance. The results suggest that perceived credibility plays an important role in shaping consumer purchase intentions. These insights can help marketers identify influencers who are visually appealing and seen as knowledgeable and sincere.

Keywords: *Influencer Credibility, Influencer Marketing, Social Media Marketing, Source Credibility Model, Digital Marketing.*

Introduction

The evolution of digital platforms has introduced significant changes in how companies market their products and connect with consumers. One marketing strategy that has gained popularity in recent years is influencer marketing. This approach involves collaboration between brands and individuals with an established presence on social media to promote products or services. Influencers are often valued for their ability to engage audiences, particularly younger consumers, through content that is seen as personal, honest, and relatable (De Veirman et al., 2017). Their credibility stems from how they share experiences with products and services, which fosters a sense of trust among their followers.

Unlike traditional celebrities, social media influencers are often everyday individuals who offer reviews or demonstrate the use of products on platforms such as Instagram, Facebook, YouTube, and X. Their content ranges from short videos to detailed product discussions, often in the form of reels, stories, or vlogs. Because many focus on specific interests like food, fashion, or travel, they are seen as having both knowledge and authenticity in those areas (Lou & Kim, 2019). These characteristics make them particularly effective in shaping public opinion and encouraging consumer action (Jin et al., 2019). As a result, businesses are increasingly relying on influencers as modern third-party communicators who can influence attitudes and support brand visibility.

This study draws on the Source Credibility Model introduced by Ohanian (1990), highlighting three essential traits that contribute to a source's credibility: expertise, trustworthiness, and attractiveness. Each of these dimensions has been linked to consumer responses, including how positively they perceive a product and whether they intend to make a purchase (Nafees et al., 2021). While much research has examined influencer marketing in areas such as tourism, fashion, and beauty, this study focuses on how these specific traits of influencers affect consumers' purchase intentions in the apparel sector. The research

is set in the context of Srinagar and aims to provide relevant insights for both academics and practitioners interested in the effectiveness of influencer-driven campaigns.

The study focuses on the apparel industry, thereby focusing on fashion influencers. Fashion products and the fashion industry are usually the most dominant sectors, and fashion influencers take the top positions on social media.

Literature Review

Source Credibility

The credibility of the source is the perception of the receiver towards the endorser or the source of the endorsement. Ohanian (1990) defined source credibility as the believability of the spokesperson or an endorser in an endorsement. Research has shown that the perceived credibility of the source or influencer can shape the attitude towards an endorsement (Hermanda et al., 2019; Lou & Yuan, 2019). When the audience feels that an influencer is credible and shares specific interests, they are likely to adopt the attitude and behaviour of the influencer (Kelman, 2006), thus having a significant impact on their buying behaviour.

Expertise

One of the attributes of the SCM is expertise. Expertise of the source refers to the knowledge, skills and competence of an endorser in representing a particular product, service or endorsement (McCroskey, 1966). SMIs are generally experts in their subject domains, and research has shown that the perceived expertise of the SMIs positively impacts the buying attitudes and behaviours of the consumers (Cooley & Parks-Yancy, 2019; Ohanian, 1990). When the followers of social media influencers perceive them as knowledgeable in specific domains, they are highly likely to engage with them and respond positively (Hall, 2016).

Thus, the following hypothesis is formulated:

H01: Perceived expertise of SMIs positively impacts the consumer's purchase intention.

Attractiveness

Attractiveness as an attribute of SCM is "the degree to which a person's face is pleasing to observe" (Patzer, 1983, p.229). Attractiveness is the physical appeal and the beauty of an endorser. Attractive influencers are known to be more persuasive, and consumers usually tend to actively engage with them. Prior studies have shown that brands often consider attractive influencers for promoting their products or services, as these influencers are more likely to shape the attitudes of consumers (Wang & Scheinbaum, 2018). In his study, Erdogan (1999) also posits that the attractiveness of the influencers has a positive relationship with the purchase intention of consumers.

Based on this, the following hypothesis is formulated:

H02: Perceived attractiveness of SMIs positively impacts the consumer's purchase intention.

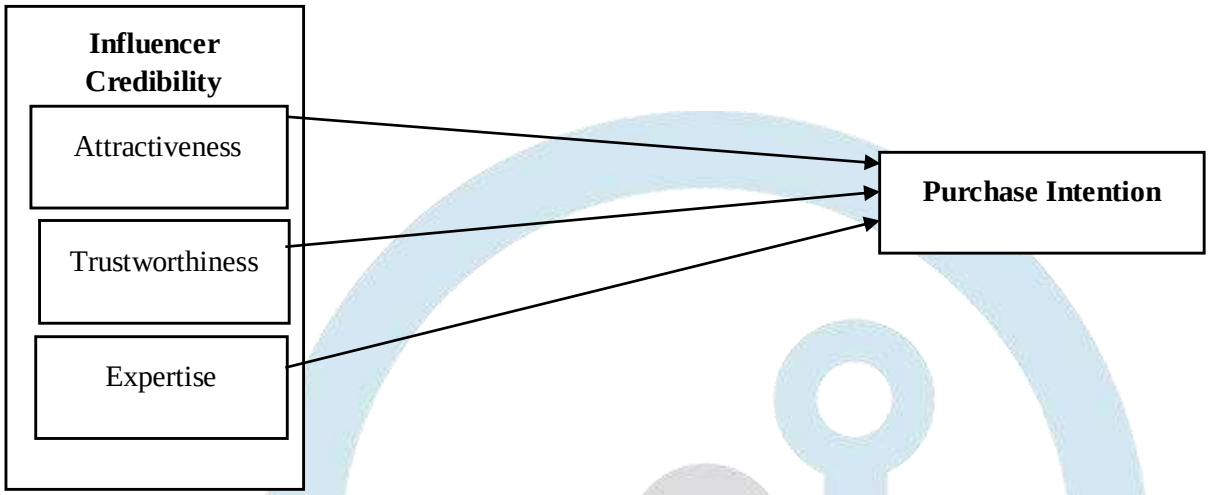
Trustworthiness

However, another dimension of SCM, as laid initially by Ohanian (1990), is trustworthiness, which refers to the honesty, transparency and genuineness of an endorser. Consumers tend to respond more favourably to the influencer whom they perceive as honest and trustworthy. Prior studies have also shown a positive relationship between trustworthiness and purchase intention (Wang & Scheinbaum, 2018). Persuasiveness of a source's message is highly dependent on his/her trustworthiness. The more honest, genuine and authentic a source is, the more consumers believe in their promotions (Lim et al., 2017). Thus, the following hypothesis is formulated:

H03: Perceived trustworthiness of SMIs positively impacts the consumer's purchase intention

Figure 1

Conceptual Model



Methodology

The data for the current study were collected from Srinagar district, Jammu and Kashmir, India. Data was collected using a structured questionnaire. The researchers distributed the questionnaire outside the 'Select City' Mall in Srinagar, and data was collected from 60 respondents using intercept sampling. The questionnaire consisted of information related to the gender of the respondents. Five questions were used to measure Attractiveness, four questions each were used to measure trustworthiness and attractiveness, and three questions were used to measure purchase intention. All the items were measured using a '5-point Likert-type scale' ranging from 1 to 5, where '1 = Strongly Disagree' and '5 =Strongly Agree'.

Measurement Instrument

Scale of 'Attractiveness' was adapted from Ohanian (1990), 'Expertise' and 'Trustworthiness' were adapted from Xiao et al. (2018), and 'Purchase Intention' was adapted from Alalwan (2018).

Demographics

The study was based on a total of 60 respondents. In terms of gender, the sample comprised 33 males (55%) and 27 females (45%). With respect to age, a majority of respondents, 34 individuals (56.7%), were in the 18–30 years age group, followed by 17 respondents (28.3%) aged 31–49 years, and the remaining nine respondents (15%) were 50 years or older. When categorised by annual income, 21 participants (35%) reported earnings of up to ₹3 lakh, 23 participants (38.3%) fell within the ₹3–6 lakh income bracket, and 16 participants (26.7%) had incomes above ₹6 lakh.

Data Analysis

Multi-Collinearity

Table 1: Multi-collinearity

	Collinearity Statistics	
	Tolerance	**VIF**
ATT	0.945	1.058
EX	0.936	1.068
TR	0.915	1.093

The multicollinearity was detected using VIF and Tolerance. All VIF values are below 10 and tolerance values above 0.1, indicating data does not suffer from multicollinearity (Hair et al., 2010).

Normality

Data is normal as skewness and kurtosis values lie within +-1.96 (Hair et al., 2010).

Table 2: Data Normality

Construct	N	Skewness	Kurtosis
ATT	60	-0.073	-1.487
EX	60	0.002	-1.387
TR	60	-0.439	-0.303
PI	60	-0.041	-1.452

Linearity

The researchers used ANOVA to test the linearity of relationships. The relationship between dependent and independent variables is linear (Table 3).

Table 3: Linearity

	Sum of Squares	df	Mean Square	*F*	*p*
PI * EX	15.877	1	15.877	29.803	0.000
PI * TR	12.084	1	12.084	13.268	0.001
PI * ATT	24.244	1	24.244	47.526	0.000

Exploratory Factor Analysis (EFA)

EFA was conducted using the promax rotation technique. The KMO value was .723, and Bartlett's Test of Sphericity (BTS) is significant (p<.001). Therefore, we can proceed with regression analysis. 4 factors were extracted with eigenvalues above 1, explaining 81.98% of the variance. All the factor loadings exceed 0.5 (Hair et al., 2010). See Table 4.

Table 4: Factor Loadings

	Factor			
Item	**ATT**	**TR**	**EXP**	**PI**
ATT1	0.929			
ATT2	0.840			
ATT3	0.762			
ATT4	0.698			
ATT5	0.822			
EX1			0.860	
EX2			0.701	
EX3			0.640	
EX4			0.702	
TR1		0.657		
TR2		0.883		
TR3		0.909		
TR4		0.892		
PI1				0.683
PI2				0.743
PI3				0.715

Hypothesis Testing

A multiple linear regression analysis was conducted to assess the influence of influencer credibility traits, Attractiveness, Expertise, and Trustworthiness on consumers' Purchase Intention (PI). The results demonstrate that all three dimensions significantly and positively affect purchase intention.

Among the predictors, Attractiveness showed the strongest influence ($\beta = 0.514$, $t = 5.377$, $p < 0.001$), indicating that visually appealing or charismatic influencers are more likely to persuade consumers to consider a purchase. Therefore, H02 is accepted. Expertise also had a meaningful positive effect ($\beta = 0.378$, $t = 3.846$, $p < 0.001$), suggesting that consumers value influencers who are perceived as knowledgeable or experienced in the domain of the promoted product. Therefore, H01 is accepted. Lastly, Trustworthiness was a significant, albeit relatively weaker, predictor ($\beta = 0.259$, $t = 2.523$, $p = 0.015$), implying that an influencer's perceived honesty and integrity contribute positively to consumers' intent to buy. Therefore, H03 is accepted

The model summary further reinforces the strength of this relationship. The multiple correlation coefficient (R) was 0.747, suggesting a strong positive correlation between the predictors and purchase intention. The R Square value of 0.559 indicates that approximately 55.9% of the variance in purchase intention is explained by the combined effects of attractiveness, expertise, and trustworthiness. The Adjusted R Square, which accounts for the number of predictors and adjusts for potential model overfitting, was 0.535, confirming a reasonably good model fit. The standard error of the estimate (0.737) indicates the typical deviation between actual and predicted values of purchase intention and is considered acceptable for behavioural research.

Overall, the results underscore the significant role of influencer credibility in shaping consumers' purchase intentions, with attractiveness emerging as the most influential trait among the three.

Model		Unstandardized		Standardized	t	p
		β	Std. Error	*β*		
1	(Constant)	-0.223	0.438		-0.509	0.613
	ATT	0.514	0.096	0.491	5.377	0.000
	EX	0.378	0.098	0.353	3.846	0.000
	TR	0.259	0.103	0.234	2.523	0.015

Discussion

The findings of this study contribute to the growing body of literature on influencer marketing by empirically validating the role of source credibility traits: attractiveness, expertise, and trustworthiness in shaping the purchase intention of apparel among consumers. The results of this study show that all three traits of influencer credibility—attractiveness, expertise, and trustworthiness—play a significant role in shaping consumers' purchase intention toward apparel promoted by social media influencers. Among these traits, attractiveness was found to have the strongest effect. This highlights the ongoing importance of visual appeal in online marketing contexts. On platforms that prioritise visual content, such as Instagram and YouTube, consumers appear more responsive to influencers who are aesthetically engaging and confident in their presentation.

Perceived expertise also emerged as an important factor. When influencers are seen as knowledgeable in their field, whether in fashion, technology, or lifestyle, their recommendations are more likely to influence consumer behaviour. This supports existing literature that links expertise with increased message credibility and persuasive effectiveness (Lou & Kim, 2019).

Although trustworthiness had a relatively smaller impact, it remained statistically significant. This suggests that consumers value honesty and integrity in influencers, even if these attributes are not the most immediate factors driving purchase decisions. Trustworthiness adds credibility to endorsements, helping to build lasting trust between influencers and their followers (Jin et al., 2019).

These findings confirm the relevance of the Source Credibility Model (Ohanian, 1990) in contemporary digital environments. They also align with recent studies that suggest influencer effectiveness relies on a combination of personal attributes that may vary in importance depending on the audience and platform (Nafees et al.,

2021). Overall, the study reinforces the idea that influencer success is not based on a single trait but on the interplay of multiple characteristics that contribute to credibility and persuasion.

Conclusion

This research examined how consumers respond to influencer credibility in the context of apparel marketing, applying the Source Credibility Model developed by Ohanian. The analysis confirmed that all three traits—attractiveness, expertise, and trustworthiness—significantly shape purchase intention. Among them, attractiveness emerged as the most influential, suggesting that visual appeal remains a central driver of consumer engagement in digital spaces.

At the same time, the study highlights the importance of an influencer's knowledge and integrity. Consumers value influencers not just for how they look, but also for how competent and sincere they seem. This points to the need for brands to consider a more balanced approach when selecting influencers. Relying solely on appearance may yield short-term attention, but incorporating individuals who are also viewed as credible and trustworthy is more likely to lead to sustained consumer interest and increased likelihood of purchase.

These findings offer practical direction to marketers by emphasising that successful influencer partnerships are built on more than surface-level appeal. Choosing influencers who bring a blend of aesthetic appeal, expertise in the product category, and perceived honesty can make campaigns more persuasive and aligned with consumer expectations.

Limitations and Directions for Future Research

The study was cross-sectional, limiting its ability to track changes over time. Future research could apply longitudinal designs to better capture shifts in consumer attitudes. Additionally, the reliance on self-reported data introduces the risk of response bias. Observational or experimental methods could offer more accurate behavioural insights. The sample size was relatively small and drawn from a specific geographic area (Srinagar district), which may limit the generalizability of results. Further studies could explore demographic differences in other regions or among broader consumer groups. Also, while this research focused on Ohanian's three credibility traits, other dimensions like authenticity, relatability, or emotional connection may further enrich our understanding of what makes an influencer persuasive in today's digital environment.

Acknowledgements: *None*

Statements and Declaration: *We declare that the submitted research paper is our original work, has not been submitted to any other journal, and no part of it has been published anywhere else in the past.*

Declaration of conflicting interests: *None*

Funding Statement: *Not Applicable*

Informed Consent Statement: *All the responses were collected after obtaining consent from all the respondents after informing them about the purpose of the study, the use of the data collected and the publication of the findings.*

Data availability statement: *The data will be made available upon reasonable request to anyone for the purpose of future research.*

References

1. Alalwan, A. A. (2018). Investigating the impact of social media advertising features on customer purchase intention. *International Journal of Information Management*, *42*, 65–77. https://doi.org/10.1016/j.ijinfomgt.2018.06.001
2. De Veirman, M., Cauberghe, V., & Hudders, L. (2017). Marketing through Instagram influencers: the impact of number of followers and product divergence on brand attitude. *International Journal of Advertising*, *36*(5), 798–828.
3. Erdogan, B. Z. (1999). Celebrity endorsement: a literature review. *Journal of Marketing Management*, *15*(4), 291–314. https://doi.org/10.1362/026725799784870379
4. Hair, J.F., Black, W.C., Babin, B.J. & Anderson, R.E. (2010). *Multivariate Data Analysis*. 7th Edition, Pearson, New York

5. Hall, D. (2016). The power of influencers: Engaging with niche online communities. *Journal of Digital & Social Media Marketing, 4*(2), 132–137
6. Hermanda, Sumarwan, & Tinaprilla (2019). The Effect of Social Media Influencer on Brand Image, Self-Concept, and Purchase Intention. *Journal of Consumer Sciences*, 4(2), 76-89
7. Jin, S. V., Muqaddam, A., & Ryu, E. (2019). Instafamous and social media influencer marketing. *Marketing Intelligence & Planning*, *37*(5), 567–579. https://doi.org/10.1108/mip-09-2018-0375
8. Kelman, H. C. (2006). Interests, relationships, identities: Three central issues for individuals and groups in negotiating their social environment. *Annual Review of Psychology, 57,* 1–26. https://doi.org/10.1146/annurev.psych.57.102904.190156
9. Lim, Radzol, Cheah, & Wang (2017). The impact of Social Media Influencers on Purchase Intention and the Mediation Effect of Customer Attitude. *Asian Journal of Business Research,* 7(12), 19-36.
10. Lou, C., & Kim, H. K. (2019). Fancying the new rich and famous? Explicating the roles of influencer content, credibility, and parental mediation in adolescents' parasocial relationship, materialism, and purchase intentions. *Frontiers in Psychology*, *10*. https://doi.org/10.3389/fpsyg.2019.02567
11. Lou, C., & Yuan, S. (2019). Influencer Marketing: How message value and credibility affect consumer trust of branded content on social media. *Journal of Interactive Advertising*, *19*(1), 58–73
12. McCroskey, J. C. (1966). Scales for the measurement of ethos. *Speech Monographs*, *33*(1), 65–72
13. Nafees, L., Cook, C. M., Nikolov, A. N., & Stoddard, J. E. (2021). Can social media influencer (SMI) power influence consumer brand attitudes? The mediating role of perceived SMI credibility. *Digital Business*, *1*(2), 100008. https://doi.org/10.1016/j.digbus.2021.100008
14. Ohanian, R. (1990). Construction and validation of a scale to measure celebrity endorsers' perceived expertise, trustworthiness, and attractiveness. *Journal of Advertising*, *19*(3), 39–52. https://doi.org/10.1080/00913367.1990.10673191
15. Patzer, Gordon L., 1983. "Source credibility as a function of communicator physical attractiveness," *Journal of Business Research*, Elsevier, vol. 11(2), 229-241
16. Wang, S. W., & Scheinbaum, A. C. (2018). Enhancing brand credibility via celebrity endorsement. *Journal of Advertising Research*, *58*(1), 16–32. https://doi.org/10.2501/jar-2017-042
17. Xiao, M., Wang, R., & Chan-Olmsted, S. (2018). Factors affecting YouTube influencer marketing credibility: a heuristic-systematic model. *Journal of Media Business Studies*, *15*(3), 188–213. https://doi.org/10.1080/16522354.2018.1501146