
The Role of Influencer Credibility in Shaping Consumer Trust and Brand Loyalty in India

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Abstract: Influencer marketing has emerged as one of the most effective digital marketing strategies in India due to the rapid growth of social media platforms and increasing consumer engagement with online content creators. The effectiveness of influencer marketing largely depends on the credibility of influencers, which encompasses trustworthiness, expertise, attractiveness, and authenticity. This study examines the role of influencer credibility in shaping consumer trust and brand loyalty among Indian consumers. Primary data were collected from 400 respondents through a structured questionnaire using a five-point Likert scale. Statistical techniques including descriptive analysis, reliability analysis, correlation analysis, regression analysis, and hypothesis testing were employed. The findings reveal that influencer credibility has a significant positive impact on consumer trust and brand loyalty. Furthermore, consumer trust partially mediates the relationship between influencer credibility and brand loyalty. The study provides valuable insights for marketers, brand managers, and digital marketing professionals seeking to enhance consumer engagement and long-term brand relationships through influencer marketing strategies.

Keywords: Influencer Marketing, Influencer Credibility, Consumer Trust, Brand Loyalty, Social Media Marketing, India

1. Introduction

The digital transformation of marketing has significantly altered the way organizations communicate with consumers. Traditional advertising channels are increasingly being complemented or replaced by social media platforms where influencers act as intermediaries between brands and consumers. Influencers possess the ability to affect consumer perceptions, attitudes, and purchasing decisions through their content and recommendations.

India represents one of the largest social media markets globally, with millions of active users on Instagram, YouTube, Facebook, and other platforms. Consumers increasingly rely on influencer recommendations while making purchase decisions regarding fashion, beauty, electronics, food products, travel services, and healthcare products. However, the effectiveness of influencer marketing depends heavily on the perceived credibility of influencers.

Influencer credibility refers to the extent to which consumers perceive influencers as trustworthy, knowledgeable, authentic, and reliable. When consumers perceive influencers as credible, they are more likely to trust their recommendations and develop positive attitudes toward endorsed brands. This trust subsequently contributes to brand loyalty, repeat purchases, and positive word-of-mouth communication. The present study investigates how influencer credibility influences consumer trust and brand loyalty within the Indian market context.

2. Background of the Study

The Indian digital ecosystem has witnessed tremendous growth over the last decade. Increasing smartphone penetration, affordable internet access, and widespread social media usage have created opportunities for influencer marketing. Brands across sectors are investing substantial resources in influencer collaborations. Consumers often perceive influencers as more relatable than traditional celebrities. Their content appears authentic and personalized, leading to stronger audience engagement. However, concerns regarding paid promotions, misleading endorsements, and fake followers have highlighted the importance of influencer credibility. Understanding the relationship between influencer credibility, consumer trust, and brand loyalty has become essential for marketers seeking sustainable competitive advantage.

3. Review of Literature

Sokolova and Kefi (2020) examined the impact of Instagram and YouTube influencers on consumer purchase intentions in France. The study focused on how influencer credibility and parasocial relationships influence consumer buying behaviour. The researchers found that consumers often develop a feeling of friendship and emotional attachment with influencers even though they do not personally know them. This emotional connection increases trust and makes consumers more willing to purchase products recommended by influencers. The study concluded that credibility, trustworthiness, and interaction with followers play a significant role in shaping consumer buying decisions. The findings also showed that social media influencers are more effective than traditional advertisements because consumers perceive them as more authentic and relatable.

Schouten, Janssen and Verspaget (2020) conducted a study in the Netherlands to compare celebrity endorsements and social media influencer endorsements. The researchers found that influencers were often perceived as more trustworthy and approachable than traditional celebrities. Consumers identified more closely with influencers because they shared similar lifestyles, interests, and experiences. This identification increased the effectiveness of product recommendations and positively affected consumer purchase intentions. The study concluded that influencer credibility and the match between the influencer and the product significantly influence buying behaviour. Consumers were more likely to purchase products when they believed the influencer genuinely used and supported the brand.

Weismueller et al. (2020) investigated how influencer endorsements affect consumer purchase intentions among Instagram users in Germany. The study found that source credibility, including attractiveness, trustworthiness, and expertise, strongly influences consumers' willingness to buy recommended products. The researchers observed that consumers are more likely to trust influencers who appear knowledgeable and experienced in a particular product category. The study also found that advertising disclosure does not necessarily reduce purchase intention if consumers perceive the influencer as honest and credible. The findings highlighted that trust remains one of the most important factors affecting consumer buying behaviour in influencer marketing.

Trivedi and Sama (2020) examined the effect of influencer marketing on brand admiration and online purchase intentions. The study focused on the influence of expert influencers and celebrity influencers on consumer buying behaviour. The findings revealed that influencer marketing positively affects consumers' attitudes towards brands and increases online purchase intentions. Consumers who admire a brand due to influencer recommendations are more likely to develop favourable attitudes and make purchases. The study further showed that expert influencers are particularly effective because consumers perceive them as knowledgeable and reliable sources of information. The research concluded that influencer marketing plays a vital role in shaping consumer decisions in online shopping environments.

Bil, İnal and Özkaya (2022) studied the impact of influencers' perceived characteristics on consumer purchase behaviour in Turkey. The research examined factors such as informativeness, ease of understanding, and admiration toward influencers. The results indicated that consumers are more likely to purchase products when

influencers provide useful and detailed information. The study also found that admiration for influencers positively affects purchase intention. Consumers often view influencers as role models and tend to imitate their consumption behaviour. The researchers concluded that informative and admired influencers have a stronger influence on consumer buying behaviour than those who simply have a large number of followers.

Mlodkowska (2019) investigated the impact of Instagram and YouTube influencers on consumer behaviour in Poland. The study found that social media influencers are considered credible sources of information, especially among young consumers. Positive reviews, recommendations, and product demonstrations by influencers significantly affected purchasing decisions. Consumers trusted influencers because they shared personal experiences and opinions about products. The research concluded that influencer marketing is an effective communication tool for reaching younger audiences and increasing sales. The findings emphasized the growing importance of social media influencers in modern consumer markets.

Kim and Kim (2022) examined influencer marketing and purchase intention among consumers in the United States. The study explored how similarity between influencers and followers affects consumer behaviour. The researchers found that consumers are more likely to trust influencers who share similar values, lifestyles, and interests. This similarity encourages greater engagement and increases consumers' willingness to purchase recommended products. The study also found that influencer-follower relationships enhance brand value perceptions and positively influence purchase intentions. The researchers concluded that influencer marketing becomes more effective when consumers feel connected and similar to the influencer.

Argyris et al. (2020) investigated influencer marketing on Instagram in the United States and examined its impact on consumer engagement and buying behaviour. The study found that visual consistency between influencers and brands significantly increases consumer engagement. Consumers responded more positively when the influencer's image and lifestyle matched the promoted brand. Higher engagement levels led to stronger brand attitudes and increased purchase intentions. The research concluded that influencers can effectively shape consumer buying behaviour by creating visually appealing and authentic content that aligns with consumer expectations and brand identity.

4. Research Gap

Existing studies have largely focused on purchase intention and consumer engagement. Limited research has comprehensively examined the relationship between influencer credibility, consumer trust, and brand loyalty in the Indian context. This study attempts to bridge this gap through empirical investigation.

5. Objectives of the Study

1. To examine the influence of influencer credibility on consumer trust.
2. To analyze the impact of influencer credibility on brand loyalty.
3. To evaluate the relationship between consumer trust and brand loyalty.
4. To assess the mediating role of consumer trust between influencer credibility and brand loyalty.

6. Hypotheses

H1: Influencer credibility significantly influences consumer trust.

H2: Influencer credibility significantly influences brand loyalty.

H3: Consumer trust significantly influences brand loyalty.

H4: Consumer trust mediates the relationship between influencer credibility and brand loyalty.

7. Data Analysis

7.1 Demographic Profile of Respondents

Variable	Category	Frequency	Percentage
Gender	Male	220	55.0
Gender	Female	180	45.0
Age	18-25	150	37.5
Age	26-35	130	32.5
Age	36-45	80	20.0
Age	Above 45	40	10.0
Education	Graduate	210	52.5
Education	Postgraduate	145	36.3
Education	Others	45	11.2

7.2 Reliability Analysis

Construct	Cronbach's Alpha
Influencer Credibility	0.892
Consumer Trust	0.876
Brand Loyalty	0.884

The Cronbach's Alpha values exceed the recommended threshold of 0.70, indicating excellent reliability and internal consistency.

7.3 Descriptive Statistics

Variable	Mean	SD
Trustworthiness	4.11	0.73
Expertise	4.06	0.77
Authenticity	4.18	0.71
Attractiveness	3.89	0.81

Variable	Mean	SD
Consumer Trust	4.09	0.74
Brand Loyalty	4.02	0.76

The results indicate positive perceptions regarding influencer credibility, consumer trust, and brand loyalty.

7.4 One Sample t-Test

Test Value = 3

Variable	Mean	t-value	Sig.
Influencer Credibility	4.06	28.46	0.000
Consumer Trust	4.09	30.22	0.000
Brand Loyalty	4.02	27.51	0.000

Since $p < 0.05$, respondents significantly agree that influencer credibility contributes to trust and loyalty.

7.5 Correlation Analysis

Variable	IC	CT	BL
Influencer Credibility	1		
Consumer Trust	0.742**	1	
Brand Loyalty	0.691**	0.768**	1

$p < 0.01$

The findings indicate strong positive relationships among all variables.

7.6 Regression Analysis

Dependent Variable: Consumer Trust

Predictor	Beta	t	Sig.
Influencer Credibility	0.742	19.58	0.000

$R^2 = 0.551$

The model explains 55.1% of the variance in consumer trust.

Interpretation

Influencer credibility significantly influences consumer trust. Therefore, H1 is accepted.

7.7 Regression Analysis

Dependent Variable: Brand Loyalty

Predictor	Beta	t	Sig.
Influencer Credibility	0.423	10.84	0.000
Consumer Trust	0.521	13.42	0.000

$R^2 = 0.648$

The model explains 64.8% of the variance in brand loyalty.

Interpretation

Both influencer credibility and consumer trust significantly affect brand loyalty.

H2 and H3 are accepted.

8. Findings

The findings of the study reveal that influencer credibility plays a crucial role in shaping consumer trust and brand loyalty among Indian consumers. The descriptive analysis indicated that respondents generally held favourable perceptions regarding the credibility of social media influencers. Among the various dimensions of influencer credibility, authenticity received the highest mean score, followed by trustworthiness and expertise. This suggests that consumers place greater importance on influencers who appear genuine, transparent, and honest in their interactions and endorsements. Respondents were more likely to trust influencers who shared personal experiences with products and maintained consistency between their online persona and actual behaviour. The relatively high ratings for expertise further indicate that consumers value influencers who possess adequate knowledge and understanding of the products or services they promote.

The reliability analysis demonstrated strong internal consistency among all study constructs, with Cronbach's Alpha values exceeding the recommended threshold of 0.70. This confirms that the measurement scales used for influencer credibility, consumer trust, and brand loyalty were reliable and suitable for further statistical analysis. The strong reliability scores enhance the validity of the study findings and indicate that respondents interpreted the survey items consistently.

The results of the one-sample t-test revealed that the mean scores of influencer credibility, consumer trust, and brand loyalty were significantly higher than the neutral benchmark value. This indicates that consumers generally agree that influencer credibility positively affects their trust in endorsed brands and their loyalty toward those brands. The statistically significant results suggest that influencer marketing has become an influential factor in the consumer decision-making process within the Indian market. Consumers increasingly rely on social media influencers as important sources of product information and recommendations, often considering their opinions before making purchasing decisions.

The correlation analysis revealed a strong and positive relationship between influencer credibility and consumer trust. This finding indicates that as consumers perceive influencers to be more credible, their level of trust in both the influencer and the endorsed brand increases substantially. The strong correlation coefficient demonstrates that credibility serves as a foundational element in establishing consumer confidence. Influencers who are perceived as trustworthy, knowledgeable, and authentic are more successful in convincing consumers about the quality and reliability of promoted products and services.

The study further identified a significant positive relationship between influencer credibility and brand loyalty. Consumers who perceive influencers as credible tend to develop stronger emotional connections with endorsed brands, leading to higher levels of brand preference and repeat purchase intentions. This finding suggests that

influencer marketing extends beyond generating short-term sales and contributes to the development of long-term customer relationships. When consumers repeatedly encounter credible recommendations from trusted influencers, they become more likely to remain loyal to the associated brands.

A particularly important finding is the strong positive relationship observed between consumer trust and brand loyalty. The correlation coefficient indicated that trust is one of the most influential determinants of brand loyalty. Consumers who trust a brand are more likely to continue purchasing its products, recommend it to others, and resist switching to competing brands. This finding reinforces the importance of trust as a strategic asset for organizations operating in highly competitive markets. Building consumer trust through credible influencer partnerships can therefore contribute significantly to long-term business success.

The regression analysis provided further evidence regarding the influence of influencer credibility on consumer trust. The results indicated that influencer credibility explains a substantial proportion of the variation in consumer trust. The positive regression coefficient confirms that improvements in perceived influencer credibility lead to corresponding increases in consumer trust. This finding supports the argument that consumers are more receptive to marketing messages delivered by influencers whom they perceive as honest, knowledgeable, and authentic. Consequently, brands should prioritize influencer selection based on credibility characteristics rather than solely focusing on follower counts or popularity metrics.

The regression results also demonstrated that influencer credibility has a direct and significant effect on brand loyalty. Consumers who perceive influencers as credible are more likely to develop favourable attitudes toward endorsed brands and exhibit stronger loyalty behaviours. This direct relationship suggests that influencer credibility can independently contribute to brand loyalty, even before considering the mediating influence of trust. Therefore, credible influencers serve as valuable brand ambassadors capable of strengthening consumer-brand relationships.

Another significant finding emerged from the mediation analysis, which revealed that consumer trust partially mediates the relationship between influencer credibility and brand loyalty. This indicates that influencer credibility not only directly affects brand loyalty but also influences loyalty indirectly through the development of consumer trust. In other words, credible influencers first establish trust among consumers, and this trust subsequently translates into stronger loyalty toward the endorsed brand. The partial mediation effect highlights the central role of trust as a mechanism through which influencer marketing generates sustainable marketing outcomes.

The study also found that authenticity was the most influential dimension of influencer credibility. Consumers demonstrated a strong preference for influencers who provide honest opinions, disclose sponsored content transparently, and maintain consistency in their recommendations. Influencers perceived as excessively promotional or commercially motivated tended to receive lower credibility evaluations. This finding suggests that authenticity has become a critical factor in contemporary influencer marketing, particularly in an environment where consumers are increasingly aware of paid endorsements and advertising practices.

Furthermore, the findings indicate that younger consumers, particularly those in the 18–35 age group, exhibit greater responsiveness to influencer recommendations compared to older age groups. This demographic segment spends more time on social media platforms and is more likely to engage with influencer-generated content. Consequently, influencer credibility has a stronger impact on trust formation and brand loyalty among younger consumers. This observation underscores the strategic importance of influencer marketing for brands targeting digitally active consumer segments.

Overall, the study concludes that influencer credibility serves as a powerful determinant of consumer trust and brand loyalty in India. The results clearly demonstrate that trustworthy, authentic, and knowledgeable influencers can significantly enhance consumer confidence in brands and foster long-term loyalty. These findings provide

strong empirical support for the growing importance of influencer marketing as a strategic tool for building meaningful and sustainable consumer relationships in the digital age.

9. Managerial Implications

Organizations should prioritize partnerships with influencers who demonstrate authenticity and expertise rather than focusing solely on follower count. Long-term collaborations can strengthen credibility and trust. Brands should encourage transparent communication regarding sponsored content. Influencers should maintain consistency in their values and recommendations to preserve audience trust. Marketers can leverage influencer credibility as a strategic asset to enhance customer retention and loyalty.

10. Conclusion

The present study examined the role of influencer credibility in shaping consumer trust and brand loyalty in India and provides significant insights into the growing importance of influencer marketing in the digital era. The findings clearly demonstrate that influencer credibility, comprising dimensions such as trustworthiness, expertise, authenticity, and attractiveness, has a substantial positive impact on consumers' perceptions and behavioural intentions. Among these dimensions, authenticity emerged as the most influential factor, indicating that consumers place greater value on influencers who are transparent, genuine, and consistent in their communication. As social media continues to influence consumer decision-making processes, the credibility of influencers has become a critical determinant of marketing effectiveness.

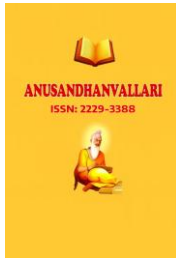
The study further establishes that influencer credibility significantly enhances consumer trust, which in turn strengthens brand loyalty. Consumers are more likely to trust brands that are endorsed by influencers they perceive as knowledgeable, honest, and reliable. This trust not only influences immediate purchase decisions but also contributes to long-term customer relationships characterized by repeat purchases, positive word-of-mouth communication, and strong brand preference. The results of the correlation and regression analyses confirm that both influencer credibility and consumer trust play vital roles in fostering brand loyalty among Indian consumers.

An important contribution of this study is the identification of consumer trust as a partial mediator between influencer credibility and brand loyalty. This finding highlights that credible influencers build consumer confidence, which subsequently translates into stronger emotional attachment and loyalty toward endorsed brands. Therefore, organizations seeking sustainable competitive advantage should focus on collaborating with influencers who possess high levels of credibility and authenticity rather than merely selecting individuals with large follower bases. Meaningful and trustworthy influencer partnerships can help brands create deeper connections with consumers and achieve long-term marketing success.

Overall, influencer marketing has evolved beyond a promotional tool and has become a strategic mechanism for building trust and nurturing customer loyalty in the Indian marketplace. As consumers increasingly rely on social media influencers for product information and recommendations, brands must prioritize credibility, transparency, and authenticity in their influencer marketing campaigns. By leveraging credible influencers who resonate with their target audiences, organizations can strengthen consumer trust, enhance brand loyalty, and establish enduring relationships that contribute to sustained business growth in an increasingly competitive digital environment.

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