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How Trust Bridges the Gaps: Influencers' Credibility and Purchase Intention in Egypt's Social Media Landscape

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ABSTRACT

This study aims to examine how the credibility of social media influencers; measured through their expertise, trustworthiness, social attractiveness, and physical attractiveness affects consumers' intention to purchase in Egypt, while also considering the mediating role of consumer trust. Data were gathered using a self-administered questionnaire distributed to a random sample of 384 participants. The collected data were analyzed using JASP version 19.3. The research findings revealed that there is a statistically significant positive direct effect of the dimensions of social media influencers' credibility on purchase intention, except for one dimension (expertise), which has an indirect effect on purchase intention. In addition, it was found that social media influencers' credibility dimensions have a statistically significant positive direct effect on consumer trust. Moreover, it was found that consumer trust mediates the relationship between the credibility of social media influencers and purchase intention.

This research provides a new perspective on how social media influencers' credibility affects purchase intention, highlighting the role of consumer trust.

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INTRODUCTION

Brands began using traditional media, including radio, newspapers, magazines, and television, to influence customers a few years ago. However, in the modern era, technology has been compelled to advance at the fastest rate, in part due to the COVID-19 pandemic. Social media adoption is widely recognised by brands worldwide, and they are progressively leveraging the use of social networking sites like Facebook, Instagram, Twitter, TikTok, etc. (Coutinho et al., 2023).

In other words, the marketing environment has changed as a result of the social media platforms' explosive expansion. In recent years, social media marketing has gained popularity as a digital marketing technique since more individuals are utilizing social media. It is understandable why marketing managers started to recognize social media platforms as essential means of achieving a lot of the company's goals and plans Al-Mu'ani et al. (2023).

Regarding social media's applicability in marketing, it offers a priceless chance to establish enduring relationships with customers and foster brand advocacy by promoting favourable discussions about the business among users. As a result, these consumer discussions have made it necessary to rethink content and distribution strategy of marketing messages. Social media refers to the use of electronic and Internet tools to share and discuss information and experiences more effectively with others. It also emphasises the effectiveness of message delivery (Coutinho et al., 2023).

The ability for customers to ask questions and engage in debate with brands fosters a relationship between the brand and its customers. Both the customer and the brand benefit from this since it gives the customer a chance to offer immediate feedback, which is advantageous to the business.

The emergence of so-called "influencers" on social media has enabled businesses to engage with their customers. People who have influence over a specific target audience or media are found and activated to take part in a brand's campaign to boost reach, sales, or engagement. Influencer marketing is the term used to describe this strategy (Rathnayake & Lakshika, 2022). For organisations seeking to expand their audience and cultivate devoted consumers through honesty and trust, this type of relationship-building may be highly beneficial. It is a type of native advertising, which involves a collection of strategies that incorporate promotional content into non-advertising content (Coutinho et al., 2023).

Social media influencers are "regular people" who have become "online celebrities" in recent years by producing and sharing content on social media, converting themselves into potential supporters by coming up with a variety of trendy terms, and are thought to be the most economical and successful marketing trends (Rathnayake & Lakshika, 2022).

The purchase intention process influences the customer's decision to purchase. Customers' perceptions of the brand and, in turn, their intentions to buy may be influenced by the advertisement and their feelings about it. It makes sense that social media influencers perceived as having a high level of competence and credibility are thought to have a greater influence on the purchasing decisions of their followers (Ata et al., 2022).

Despite the growing influence of social media marketing in Egypt, limited research has been conducted on how the perceived credibility of social media influencers affects consumer purchase intentions in the Egyptian context. Most research on influencer marketing centers on Western contexts or broad global patterns, leaving limited attention to the specific cultural, social, and economic factors that influence consumer behavior in Egypt. Additionally, although influencer credibility is known to play a key role in developing consumer trust, there is still insufficient insight into how the various components of credibility; such as expertise, trustworthiness, and different forms of attractiveness shape local consumers' perceptions and trust-building processes on digital platforms.

This gap hinders the ability of marketers and brands in Egypt to effectively leverage influencers for strategic communication and conversion. Therefore, this study seeks to explore the effect of social media influencers' credibility (expertise, trustworthiness, social attractiveness, and physical attractiveness) on purchase intention in Egypt, viewing the mediating role of consumer trust.

LITERATURE REVIEW

Social Media Influencers' Credibility

Influencer marketing is a relevant advertising strategy, supported by the growing use of social media as well as other factors, including consumers' growing trust in personal recommendations over advertisements when making purchases. Studies have demonstrated a connection between platform use and increased confidence in that platform's advertising. Consumer impressions of the information's source are referred to as source credibility. When others do, people tend to believe those sources (Coutinho et al., 2023).

Due to the continuing changes in the media landscape, the idea of social media credibility in communication science has remained important for communication studies over the past few years Metzger et al. (2010). As predicted, consumers are more likely to develop the intention to buy a product when they feel that social media influencers are sincere and trustworthy. This may be because consumers utilize their overall assessment of an influencer's credibility to determine the worth of the product recommendation when making

decisions. This approach may involve determining whether influencers can be relied upon to provide accurate and useful information, as well as whether they are expected to possess general expertise or relevant product experience. According to Coutinho et al. (2023), when influencers are perceived as credible, their product endorsements tend to carry more value for consumers and are more likely to enhance purchase intention.

Accordingly, this study identified four key components that represent the primary dimensions of social media influencers' credibility:

Expertise

Purchase intention can be affected by how knowledgeable consumers believe an influencer is, for two main reasons. First, consumers consider whether the influencer is likely to have enough specific product experience or general expertise. Second, they evaluate whether the influencer can serve as a dependable source of information when making a buying decision. The influencer's perceived level of expertise shapes how valuable their shared information is considered to be C. M. K. Cheung et al. (2008) .

According to Mccroskey (1966), a source must be qualified or skilled; meaning they have the necessary knowledge or abilities to make credible statements about a particular topic or issue.

Trustworthiness

The majority of researchers have discovered a positive correlation between purchase intention and the trustworthiness of the source. The trustworthiness of a source is determined by the recipient's perception of its sincerity, frankness, or truthfulness. Influencer, celebrity, or follower endorsements of particular items, as well as confidence in a social media platform, may vary depending on the product (Saini & Bansal, 2023).

An endorser's trustworthiness is defined as opinions about their honesty, integrity, and plausibility, whereas their expertise is defined as the pertinent information, skills, or experience they are thought to possess. Furthermore, Ohanian (1990) defined it as the level of trust that consumers have in influencers' ability to deliver the assertions that they believe to be most credible. Sales, the brand, and the longevity of follower-influencer relationships have all been proven to benefit from the degree of trust and loyalty that customers have for their influencers (Coutinho et al., 2023).

Physical Attractiveness

Mcguire (2014) suggested that a source's likeability or physical appeal constitutes a third component in determining its trustworthiness. He discovered efficacy of an endorsement is directly impacted by the attractiveness of the source. According to Patzer (1983), "the degree to which a person's face is pleasing to observe" is the definition of attractiveness used in the majority of studies. This perspective is used in this investigation on social media influencers. Source appeal is primarily concerned with an influencer's physical appearance. Several earlier studies indicate that when influencers are perceived as attractive, consumers tend to develop more favorable attitudes and stronger intentions to purchase Saini and Bansal (2023).

Additionally, Coutinho et al. (2023) found that advertisers often prefer working with physically attractive influencers when designing and executing their campaigns, as these influencers are more effective at shaping consumers' views of the promoted products. A visually appealing social media influencer can positively influence customer perceptions, and their attractiveness can directly affect consumers' desire to make a purchase.

Social Attractiveness

H. C. Kim and Jeong (2016) investigated how effective non-celebrities are in advertising at shaping public opinion. Their study found that social media influencers tend to be more attractive and persuasive than celebrities in promotional campaigns. Social media influencers create content that increases exposure for certain businesses on social media platforms, including Facebook, Instagram, YouTube, Twitter, and TikTok. Since the success of SMIs is crucial to brands, technology has been created to detect and monitor influencers' relationships with organisations or brands. Using this technology, one can monitor the quantity of blog views, shares, likes, comments, and followers.

According to Freberg et al. (2011), the credibility and experience of resources, as well as their alignment with influencers, have been disputed, even though expressing thoughts about a product in everyday life and the message is being far more effective in influencing the opinions of specific followers. However, in order for an influencer to have a positive impact on a consumer's attitude toward advertising, there must be harmony between the product and the influencer (Saini & Bansal, 2023). This is because the attractiveness construct of a message sender encompasses more than just physical attractiveness related to their class and style; it also takes into account likeability, familiarity, and similarity (Mcguire, 2014). Therefore, according to Ohanian's (1990) model, influencers may increase and draw in audiences to the extent that they

believe the source is qualified to support and elaborate on the information transmitted (Ata et al., 2022).

Purchase Intention

Purchase intention, which is determined by the degree of likelihood that consumers will make a purchase, is the propensity of consumers to acquire a brand or engage in purchasing-related activities (Takaya, 2016).

Additionally, the intention of consumers to make purchases online will be determined by their online shopping activity (Takaya, 2016). Online purchase intention is the state in which a customer is willing and plans to conduct business online. Online transactions can be defined as the process of retrieving, transferring, and purchasing products (Takaya, 2016).

According to Otaify and Fawzy (2024), purchase intentions are associated with future planned behaviours and the capacity to convert pre-existing attitudes and ideas about a product into actionable steps.

Consumer Trust

"A willingness to rely on an exchange partner in whom one has confidence" is the definition of trust (Sirdeshmukh et al., 2002).

According to Sirdeshmukh et al. (2002), trust is "as existing when one party has confidence in the exchange partner's reliability and integrity." Consequently, consumer trust is characterised as the belief that the service provider is trustworthy and will fulfil its commitments.

Besides, Trust has always played a significant role in how customers behave toward businesses. Trust is crucial in e-commerce transactions since buyers will not make an online purchase if they do not trust the seller. However, because customers are unable to verify the product physically, trust issues exist during online purchases. The seller must also consider trust, as it significantly affects customers' decisions to make a purchase. Customers tend to buy products online when they consider the sellers trustworthy. Greater trust from consumers often leads to higher purchase rates. If buyers feel confident in a seller, they are more likely to make a purchase, making trust a crucial element in fostering customer relationships Mahliza (2020).

METHODOLOGY

Research Design

This study used a quantitative approach, collecting data through questionnaires. The survey items for measuring the constructs were adapted from earlier research. The first section of the questionnaire was designed to gather participants' demographic details, such as gender, age, preferred social media platform, educational level, and income.

The second section was about the measurement of the research variables. First, the credibility dimensions of social media influencers were measured using 13 items. The Consumer trust was measured using 6 items. Finally, purchase intention was measured using 6 items.

A Likert scale consisting of five points was employed for all the measurement items, with responses ranging from "1 = strongly disagree" to "5 = strongly agree (Zhang & Wang, 2022).

Population and Sample

The study population comprises individuals in the community who are active social media users and follow and engage with influencers (Hussain & Ali, 2022). Data collected using a structured online self-administered questionnaire using random sampling. The researcher obtained 384 acceptable responses, which met the minimum sample size for SEM as recommended (i.e., 200 cases or 10-20 times the number of estimated parameters) as suggested by Hair et al. (2019).

Research Hypotheses

In accordance with the theoretical foundations delineated in the literature review, the following hypotheses were formulated to evaluate the relationships and assumptions pertinent to this study:

Direct Effects Hypotheses

- H1a: Expertise (EXP) has a direct positive effect on Purchase Intention (PI).
- H1b: Trustworthiness (TW) has a direct positive effect on Purchase Intention (PI).
- H1c: Social Attractiveness (SA) has a direct positive effect on Purchase Intention (PI).
- H1d: Physical Attractiveness (PA) has a direct positive effect on Purchase Intention (PI).

Effects on the Mediator (Consumer Trust)

- H2a: Expertise (EXP) has a positive effect on Consumer Trust (CT).
- H2b: Trustworthiness (TW) has a positive effect on Consumer Trust (CT).
- H2c: Social Attractiveness (SA) has a positive effect on Consumer Trust (CT).
- H2d: Physical Attractiveness (PA) has a positive effect on Consumer Trust (CT).

Mediator-to-Outcome Hypothesis

- H3: Consumer Trust (CT) has a positive effect on Purchase Intention (PI).

Mediation Hypotheses (Indirect Effects)

- H4a: Consumer Trust (CT) mediates the relationship between Expertise (EXP) and Purchase Intention (PI).
- H4b: Consumer Trust (CT) mediates the relationship between Trustworthiness (TW) and Purchase Intention (PI).
- H4c: Consumer Trust (CT) mediates the relationship between Social Attractiveness (SA) and Purchase Intention (PI).
- H4d: Consumer Trust (CT) mediates the relationship between Physical Attractiveness (PA) and Purchase Intention (PI).

Data Analysis Strategy

Data analysis conducted using a two-step approach, following Anderson and Garbing's (1988) recommendation for this strategy. First, a confirmatory factor analysis (CFA) was conducted to evaluate the measurement model, followed by the use of structural equation modelling (SEM) to evaluate the hypothesised relationships between constructs.

Confirmatory Factor Analysis (CFA)

Data Suitability Assessment. Before applying the Confirmatory Factor Analysis (CFA), the data samples were assessed for suitability for factor analysis by way of the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and the Bartlett's Test of Sphericity. The KMO value above 0.80 indicates an excellent fit (Kaiser, 1974), which is considered outstanding sampling adequacy and a

compact correlation among variables, as well as the evidence with Bartlett's being statistically significant below $p < 0.001$, which suggests that the correlation matrix was not an identity matrix and therefore suitable for confirmatory factor analytic techniques (Shrestha, 2021).

Model Specification. The CFA was conducted on a measurement model with six latent constructs (Expertise (3 items), Trustworthiness (3 items), Social Attractiveness (4 items), Physical Attractiveness (3 items), Consumer Trust (6 items), and Purchase Intention (6 items)). The CFA was conducted to confirm the factor structure of the measurement model and to evaluate the psychometric properties of the measurement instruments. All constructions were measured using multi-item scales reported in previously validated studies, using all rating scales (1 = Strongly Disagree to 5 = Strongly Agree).

Model Estimation. The CFA model was estimated using the maximum likelihood estimation method. The analysis examined the factor loadings, measurement errors, and correlations between the latent constructs and overall in order to deliver an adequate model fit and construct validity (Said et al., 2011).

Measurement Model Evaluation.

Convergent Validity. Convergent validity was assessed through three criteria proposed by F Fornell and Larcker (1981):

Factor Loadings: All standardised factor loadings should exceed the recommended threshold of 0.70. Average Variance Extracted (AVE): All constructed AVE values should be above the recommended threshold of 0.50. Composite Reliability (CR): All constructs exceeded the recommended threshold of 0.70 for composite reliability.

Internal Consistency Reliability. Cronbach's alpha coefficients were calculated to assess internal consistency reliability. All construct values should be above the recommended threshold of 0.70 (Kennedy, 2022).

Discriminant Validity. It was checked using the following:

- Fornell-Larcker Criterion (the square root of the AVE, which should be greater than the inter-construct correlations) (J. Kim & Lee, 2022).

- Heterotrait-Monotrait Ratio (HTMT) < 0.85 (Henseler et al., 2015).

Structural Model Assessment

After the measurement model showed a suitable fit and validity, the structural model was assessed to evaluate the proposed hypotheses:

- Direct Effects: Hypotheses H1a, H1b, H1c, and H1d, evaluated the direct effect of social media influencer credibility dimensions on Purchase Intention..
- Direct effects: Hypotheses H2a, H2b, H2c, H2d evaluated the direct effect of social media influencer credibility dimensions on consumer trust.
- Mediator to Outcome Hypothesis H3: evaluated the direct effect of Consumer Trust (CT) on Purchase Intention (PI).
- Mediation Analysis (H4a, H4b, H4c and H4d): The mediating role of Consumer Trust in the relationship between Influencer Credibility and Purchase Intention was assessed using Bootstrapping with 5,000 resamples (Razak et al., 2018). This provides a strong way of estimating indirect effects and significance (confidence intervals and p-values).

Model Estimation and Evaluation. The structural model is estimated using maximum likelihood estimation. The model fit was evaluated using several fit indices to ensure that the model's adequacy was assessed from as many angles as possible. The following criteria and thresholds were considered for goodness-of-fit criteria (West et al., 2012):

- Chi-square test (χ^2): The first value, regardless of model fit, is expected to present several issues with statistical significance. While the p-value would be lower than 0.05 owing to the large sample size,
- Only the chi-square value will be used for a baseline model comparison.
- Root Mean Square Error of Approximation (RMSEA): Should achieve less than 0.08 to be acceptable, but an excellent fit if < 0.06.
- Goodness of Fit Index (GFI): Measured > 0.90 represents acceptable model fit.
- Comparative Fit Index (CFI): Fit > 0.90 is considered a satisfactory model fit, but > 0.95 denotes excellence at it.
- Bentler-Bonett Normed Fit Index (NFI): Values > 0.90 indicated a great model fit.

- Bollen's Relative Fit Index (RFI): Values exceeding 0.90 indicate a good fit for the model.
- Standardised Root Mean Square Residual (SRMR): < 0.05 is optimal, but < 0.08 is acceptable.

Hypothesis Testing. Path coefficients were examined to test the proposed relationships, and statistical significance was assessed at the 0.01 level ($p < 0.01$). The direction and strength of relationships were assessed using the standardised path coefficients.

Mediation Analysis. The mediation role of Consumer Trust was evaluated using a bootstrapping procedure with bias-corrected confidence intervals. First, indirect effects were calculated between the four dimensions of source credibility and Purchase Intention to assess the significance of mediation pathways through Consumer Trust.

Statistical Software & Analysis. All analyses were conducted using JASP19.3. Fairly, the significance of all paths was evaluated using bootstrap resampling (n = 5000), to provide robust standard error estimates and confidence intervals.

RESULTS

This section presents the results of the data analysis conducted to evaluate the impact of social media influencers' credibility (expertise, trustworthiness, social attractiveness, and physical attractiveness) on consumers' purchase intentions, as well as to examine the mediating effects of consumer trust. The analysis provides empirical support for the proposed paths and identifies the strength and direction of the various effects.

The data analysis began with descriptive analyses to summarise participant demographic information, descriptive statistics of the variables and correlations between variables of the study. These analyses were provided through JASP version 19.3 and identified statistically significant relationships. These relationships indicate patterns that were important for further investigation.

Perhaps the data analysis for this study followed a similar approach to Anderson and Gerbing (1988) two-step process, where the measurement structure was first established through Confirmatory Factor Analysis (CFA) and then assessed with Structural Equation Modelling (SEM) to evaluate the hypothesised structural relationships. All statistical procedures were answered using JASP version 19.3. The final part of this section provides a discussion of participant data management as well as an assessment of SEM analysis.

Demographic Analysis

resents the demographics of the sample survey respondents. The survey recorded a total of 384 valid responses. The respondents were measured based on several important demographics of interest, including Gender, Age, Social media platform, educational level and Income level (Monthly). These characteristics provide insight into the general background of the target market engaging with social media influencers, which is important in establishing a backdrop for understanding the trust exhibited by these respondents and their subsequent behavioural responses, especially with regard to purchase intentions and the credibility of the influencer.

The study involved 384 participants and analyzed their demographic characteristics. Gender distribution indicated a predominance of females, who made up 62.8% of the sample. Most participants (64.8%) were aged between 18 and 34, representing a young and digitally active group. The survey also showed that Instagram was the most frequently used social media platform (44.5%), followed by Facebook (24.5%) and TikTok (20.8%). A large proportion of respondents (92.4%) held a university degree, indicating a highly educated sample, which helps minimize bias related to income or education and ensures more thoughtful responses. Income variation was relatively small, with the majority (81.3%) reporting a monthly income between 6,000 and less than 20,000, classifying them mostly as low-to-middle income earners. This information is relevant because the study focused on purchase intention, and understanding participants' financial status provides insight into their spending behaviors and potential responsiveness to influencer marketing. Overall, the demographic profile of respondents was highly detailed to build a strong context on demographic and influencer marketing perspectives.

Descriptive Statistics

isplays a statistical description of the data set showing mean (central tendency) and standard deviation (dispersion). The values for skewness and kurtosis suggest flat or peaked distributions, indicating normality. All variables are in the acceptable range for confirming normal distribution. Each construct had 384 valid responses – all variables in the dataset are reasonably consistent. The means ranged from 3.16 to 3.33, suggesting that participants tended to slightly agree with the items representing each construct, or moderately perceived characteristics across constructs as positive. The standard deviations of all constructs range from 0.76 to 0.96, suggesting moderate variability in the range of responses for each of the constructs and not excessive variability. All skewness scores were negative, indicating that the distributions are slightly left-

Table 1.
Demographic analysis (N = 384)

Demographic		Frequency	Percentage %
Gender	Female	241	62.8
	Male	143	37.2
Age	less than 18 - 30 years	249	64.8
	less than 30 - 40 years	89	23.2
	less than 40 - 50 years	30	7.8
	less than 50 - 60 years	10	2.6
	60 years or above	6	1.6
Social media platform	Facebook	94	24.5
	Instagram	171	44.5
	TikTok	80	20.8
	Snapchat	5	1.3
	YouTube	34	8.9
Educational level	University degree	355	92.4
	Intermediate qualification	24	6.3
	Uneducated	5	1.3
Income level (Monthly)	less than 6000 - 20,000	312	81.3
	less than 20000 - 30,000	33	8.6
	less than 30000 - 40,000	10	2.6
	less than 40000 - 50,000	8	2.1
	More than 50000	21	5.5

skewed (more often rated highly). All kurtosis scores were negative, indicating platykurtic distributions (flatter than normal), consistent with the Likert scale in survey data. All constructs were expected to range, as a Likert scale, from 1 to 5, and without range violation checks, it appears that there are no data entry errors.

Measurement Model

Confirmatory Factor Analysis (CFA) for Construct Validity and Reliability

Confirmatory factor analysis is a technique used to evaluate the effectiveness of measurement models, in which the number of variables and their relationships are specified. CFA is an a priori technique that assesses a hypothesised factor structure by comparing model fit to empirical (or simulated) data. CFA implementation entails (a) confirming that variables fit a specific pattern or cluster to form a certain dimension according to a theory, and (b) synthesising information about the factors and their contributions as evidenced

Table 2.
Descriptive Statistics

	Expertise	Trust Worthiness	Social Attractiveness	Physical Attractiveness	Consumer Trust	Purchase Intention
Valid	384	384	384	384	384	384
Mean	3.245	3.16	3.178	3.326	3.245	3.244
Std. Deviation	0.964	0.761	0.952	0.925	0.955	0.949
Skewness	-0.424	-0.163	-0.339	-0.576	-0.432	-0.498
Std. Error of Skewness	0.125	0.125	0.125	0.125	0.125	0.125
Kurtosis	-0.944	-0.945	-1.036	-0.543	-0.892	-0.834
Std. Error of Kurtosis	0.248	0.248	0.248	0.248	0.248	0.248
Minimum	1	1	1	1	1	1
Maximum	5	5	5	5	5	5

by examinee performance on the observable variables. Crucially, when using CFA, researchers attempt to determine not only why the variables are correlated but also how accurately the variables and factors are related (Brown, 2015).

Combining CFA results with convergent and discriminant validity tests improves researchers' understanding of the quality of their measures. Construct validity refers to the extent to which a set of measuring items accurately measures a specific construct (G. W. Cheung et al., 2023).

Confirmatory Factor Analysis (CFA) of All Dimensions

The researcher used Confirmatory factor analysis with measured variables to indicate the sixth antecedent constructs, as shown in Table 3.

Measurement Model Introduction

Table 3 presents the evolution of the measurement model's validity and reliability, as assessed by the dimensions of Social Media Influencer Credibility (Expertise, Trustworthiness, Social Attractiveness, and Physical Attractiveness), and subsequently, for Consumer Trust and Purchase Intention, using confirmatory factor analysis (CFA). We estimated item reliability by computing the factor loadings for the items on the relevant constructs first, considering a factor loading of 0.60 as a valid threshold for deciding whether to retain or remove items from the specific scale (Hair et al., 2019). To assess construct reliability, we employed both Cronbach's alpha coefficients and composite reliability (CR). The Cronbach alpha

and CR values for each construct were all above the relevant threshold criteria of 0.70 (Hair et al., 2019). Third, we calculated AVE values in order for the measures to represent convergent validity, and as would be expected, all AVE values exceeded the threshold (0.50) and validated that no convergent validity was an issue (Hair et al., 2019). In addition, the Bartlett's Test of Sphericity was calculated, and the results suggest that the chi-square value is very high at 15,379.41 with p-value = < .001, suggesting that this correlation matrix is not random and is suitable for Confirmatory Factor Analysis (CFA). In addition, the Bartlett's Test of Sphericity was calculated, and the results suggest that the chi-square value is very high at 15,379.41 with p-value = < .001, suggesting that this correlation matrix is not random and is suited for Confirmatory Factor Analysis (CFA), furthermore The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy of the overall sample was 0.972, demonstrating excellent correlations and suitability of confirmatory factor analysis within the dataset, as a KMO value of greater than 0.90 demonstrates "marvelous" sampling adequacy.

Discriminant Validity

Table 4 indicates Fornell and Larcker (1981) present that AVE can be used to assess discriminant validity. To measure discriminant validity, we compared the square roots of each construct's AVE with its correlations with the other constructs. The correlations between the constructs would be less than the square root of the AVE for each construct (Fornell & Larcker, 1981). Values in yellow on the diagonal show the square root of the average variance extracted; values below the diagonal show the correlations using the Fornell and Larcker method; results All constructs used a 5-point Likert scale: 1 = Strongly Disagree, 5 = Strongly Agree; $p < .05$; $p < .01$; $p < .001$. Table 5 shows that the square root of the average variance extracted for each construct is greater than the correlations between the construct and other constructs (Hair et al., 2019). Furthermore, all correlations between constructs were less than the threshold of 0.85, with values ranging from 0.573 to 0.729, showing that the constructs exhibit an adequate amount of discriminant validity (Kline, 2023).

Additionally, for discrimination validity, we also examined HTMT, following the criteria outlined by Richter et al. (2016). The HTMT values for the latent constructs were less than 0.90 and between 0.659 and 0.838. Therefore, showing that every latent construct measure was utterly different from the others (Henseler et al., 2015), as indicated in Table 5.

The CFA results in Tables 3, 4, and 5 indicate that a strong measurement model can be employed for all constructs, establishing a statistically sound fit of the theoretical model. This allows for SEM to be used for hypothesis testing.

Table 3.
Convergent Validity and Internal Reliability (Loading, Reliability, and Validity)

	Factor	Indicator	Factor loading	(AVE)	(CR)	Cronbach Alpha
Independent variables	Expertise	Stat.1	0.920	0.768	0.94	0.891
		Stat.2	0.873			
		Stat.3	0.953			
	Trust Worthiness	Stat.4	0.952	0.866	0.977	0.911 .
		Stat.5	0.975			
		Stat.6	0.971			
	Social Attractiveness	Stat.7	0.916	0.812	0.958	0.919
		Stat.8	0.942			
		Stat.9	0.923			
	Physical Attractiveness	Stat.10	0.909	0.904	0.934	
		Stat.11	0.922			
		Stat.12	0.912			
		Stat.13	0.892			
Mediator variable	Consumer Trust	Stat.14	0.967	0.828	0.977	0.825 .
		Stat.15	0.972			
		Stat.16	0.906			
		Stat.17	0.977			
		Stat.18	0.908			
		Stat.19	0.887			
		Stat.20	0.940			
Dependent variable	Purchase Intention	Stat.21	0.938	0.869	0.977	0.951
		Stat.22	0.95			
		Stat.23	0.922			
		Stat.24	0.935			
		Stat.25	0.927			

Note. Convergent Validity: Excellent (All loadings > 0.87, AVE > 0.76) Internal Consistency: Excellent (All CR > 0.93) p-value: statistically significant at level 0.01; Average variance extracted= (AVE), and Composite Reliability =(CR)

The measurement model exhibits strong convergent validity, good internal consistency, and satisfactory discriminant validity, as established by the Fornell-Larcker test and the HTMT. In its present form, these results indicate there is sufficient construct validity for the constructs to be useful in later structural equation modelling and hypothesis testing. Notably, the researcher examined the model fit using additional criteria that confirmed the previous findings, as follows.

Table 4.
Discriminant validity: Fornell and Larcker (1981).

Variables	Expertise	Trust Worthiness	Social Attractiveness	Physical Attractiveness	Consumer Trust	Purchase Intention
Expertise	0.876	-	-	-	-	-
Trust Worthiness	0.647	0.931	-	-	-	-
Social Attractiveness	0.582	0.729	0.901	-	-	-
Physical Attractiveness	0.691	0.638	0.616	0.951	-	-
Consumer Trust	0.573	0.594	0.708	0.642	0.910	-
Purchase Intention	0.625	0.677	0.593	0.659	0.726	0.932

Note. All values of the square root of the AVE for each factor is greater than any correlation between that factor and the other factors.

Table 5.
Discriminant Validity using Heterotrait-Monotrait (HTMT) Matrix

Variables	Expertise	Trust Worthiness	Social Attractiveness	Physical Attractiveness	Consumer Trust	Purchase Intention
Expertise	1					
Trust Worthiness	0.744	1				
Social Attractiveness	0.669	0.838	1			
Physical Attractiveness	0.795	0.734	0.708	1		
Consumer Trust	0.659	0.683	0.814	0.738	1	
Purchase Intention	0.719	0.779	0.682	0.758	0.835	1

Note. HTMT < 0.90: Excellent discriminant validity

Model Fit Evaluation

The researcher used various fit indices to evaluate the Goodness of Fit Criteria of Confirmatory Factor Analysis, adhering to Hu & Bentler's guidelines. The results in Table 6 indicate a good fit for the measurement model, and confirmatory factor analysis was completed on all constructs and models to assess data representation for structural equation modelling. The precision and reliability of the indicators were considered using JASP version 19.3 (Hu & Bentler, 1998; Sathyanarayana & Mohanasundaram, 2024).

Multiple goodness-of-fit indices found an overall excellent fit to the data. With the additional assessment on the goodness-of-fit measures of the model by Hu and Bentler (1998), the chi-square was statistically significant: χ^2 = 1327.457 ($p < 0.001$), which is not unexpected for a large sample study. The RMSEA value of 0.060 indicates excellent model fit (RMSEA < 0.06), and the SRMR value of 0.024 indicates excellent fit (SRMR < 0.05). Additional indices demonstrated good model fit (GFI = 0.91 acceptable > 0.90; CFI = 0.93 good > 0.90) as well as good model fit (NFI = 0.91 good > 0.90; RFI = 0.91 good > 0.90). Overall, it was determined that the structural model was an accurate representation of the underlying theoretical relationship and data structure.

Table 6.
the summary model fit indices (goodness of fit criteria)

Criteria	Result	Standard Threshold	Decision
Chi-square test χ^2 (p-value)	1327.457 (< .001)	p < 0.05 significant	✓ Expected for large samples
Root mean square error of approximation (RMSEA)	0.060	< 0.06 (good)	Excellent
Goodness of fit index (GFI)	0.91	> 0.90 (acceptable)	Acceptable
Comparative Fit Index (CFI)	0.93	> 0.90 (good)	Good
Bentler-Bonett Normed Fit Index (NFI)	0.91	> 0.90 (good)	Good
Bollen's Relative Fit Index (RFI)	0.91	> 0.90 (good)	Good
Standardised root mean square residual (SRMR)	0.024	< 0.05 (excellent)	Excellent

Analysis of this model yielded a ”good” to ”excellent” fit with current guidelines (Hu & Bentler, 1998; Kline, 2023), warranting its use for subsequent structural equation analyses. Convergent/discriminant validity (established with CFA review) as well as complementary fit indices (RMSEA, CFI, TLI) also indicate the measurement model is 'empirically justified and countless boundaries have been delineated' (Kline, 2023).

Hypotheses Finding

Results and Statistical Interpretation

Model Structure and Estimation Approach This research examines the effect of social media influencer credibility dimensions (Expertise (EXP), Trustworthiness (TW), Social Attractiveness (SA), and Physical Attractiveness (PA), on Purchase Intention (PI), with Consumer Trust (CT) acting as a mediating variable. The study's conceptual model is founded on the source credibility model and trust-based mediation logic in consumer behaviour. The hypothesised structural model is tested using Structural Equation Modelling (SEM) with the maximum likelihood (ML) estimation method. The results provide strong empirical evidence for the relationships hypothesised among the variables. The structural model was evaluated following the measurement model, yielding such favourable results. Weighting coefficient values, as well as significance levels, were examined to validate or invalidate the hypothesised relationships. JASP's Structural Equation Modelling (SEM) module utilises the lavaan package in R, providing results that evaluate your model with standardised estimates, standard errors, z-values, p-values, and confidence intervals in the output. When the bootstrapping method is used (typically with 5000 samples), the significance of the path coefficient is assessed with the z-test based on the Wald statistic. So, acquire a z-value $\geq$ 1.96 or $\leq$ -1.96 to represent a significance level of less than .05, which is the typical critical value for a two-tailed test (Rosseel, 2012). Support for a good overall model fit was established, with high levels of explained variance observations were established for both the mediator and the outcome variable.

Model Fit and Explained Variance

The R-squared indicated that Consumer Trust (CT) was explained by the four independent variables (EXP, TW, SA, PA), R^2 = 0.876, indicating that these social media influencer credibility dimensions can explain 87.6% of the variance in CT. Purchase Intention (PI) predictions indicated an R^2 = 0.892, showing that 89.2% of the variance in PI can be explained by the combined effects of CT and the independent variables. The findings indicate a strong predictive capability of

the model, and the constructs included can be broadly viewed as encapsulating the theoretical framework. All values are considered strong according to Cohen (1988). The results of the investigation into the direct effect hypothesis are presented in Table 5 and Figure 1.

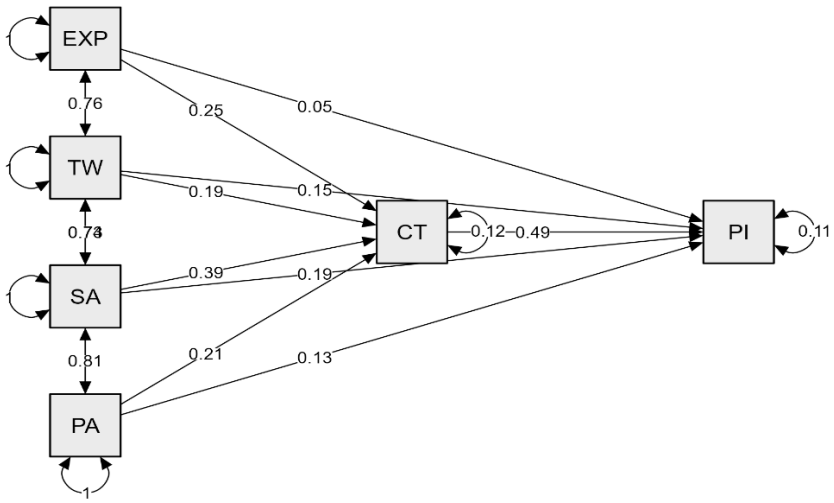

Figure 1: *Structural model.*

Direct Effects (Independent Variables → Purchase Intention)

The SEM analysis examined the direct effects of the four dimensions of influencer credibility on Purchase Intention (PI). The findings showed that three of the four predictors indicate statistically significant positive direct effects while one did not, as indicated in Table 7:

Expertise (EXP) does not demonstrate a statistically significant effect on PI (β = 0.053, Z = 1.424, p = 0.154). The lack of a significant direct effect in terms of the cognitive dimension suggests that consumers may be hesitant to purchase based solely on the influencer's perceived competence.

Trustworthiness (TW) demonstrates a statistically significant positive direct effect on PI (β = 0.155, Z = 5.488, p < .001). These findings reinforced the expectation that perceived honesty and reliability would motivate consumer behavioural intention in terms of purchase.

Social Attractiveness (SA) has a statistically significant and positive direct effect on PI (β = 0.186, Z = 4.361, p < .001). This means that perceived relatability or likability influences consumers' desire to purchase or be influenced by the influencer's recommendation.

Physical Attractiveness (PA) also demonstrates a statistically significant positive direct influence on PI (β = 0.126, Z = 4.119, p < .001). This suggests that the visual appeal of the influencer enhances their persuasive power.

overall, it would appear that affective Social Media Influencer Credibility dimensions (SA and PA) would provide a stronger direct effect on purchase intentions than cognitive dimensions like expertise, which are likely to work indirectly through mediators (e.g., Consumer Trust), So, H1a was not supported but H1b, H1c and H1d were supported.

Direct Effects on the Mediator (Consumer Trust)

(Independent Variables $\rightarrow$ Consumer Trust) The structural equation modelling indicated that all four dimensions of influencer credibility, Expertise (EXP), Trustworthiness (TW), Social Attractiveness (SA), and Physical Attractiveness (PA), have statistically significant and positive effects on Consumer Trust (CT) as indicated in Table 7.

Overall, EXP had a significant positive effect on CT (β = 0.245, Z=6.448, p < .001). The results indicate that an influencer's perceived knowledge, competence, and skill will positively impact the consumer's trust in the influencer's message. This finding is consistent with the theory of source credibility, suggesting that expertise builds confidence in whether the information is true or accurate.

Similarly, TW had a significant positive effect on CT (β = 0.186, Z=6.486, p < .001). This reinforces the significance that trustworthiness plays in trust-building when it is perceived that the influencer has placed their honesty and integrity in the communication process. Of the cognitive-based credibility cues, TW approaches EXP, but is not on par. Still, it remains to make a very strong contribution to the development of trust.

Critically, the results showed that SA had a very significant positive effect on CT (β = 0.387, Z=9.471, p < .001), which means that influencer likability, relatability, and interpersonal appeal clearly had a strong influence on building trust. This also suggests that emotional and relational aspects are a greater driver of trust than cognitive attributes in a social media-based persuasion setting.

Physical Attractiveness (PA) had a robust, albeit lesser, effect (β = 0.206, z = 6.586, p < .001), indicative of the role of visual appeal in trust. So, H1a, H2b, H2c and H2d were supported.

Direct Effect of Consumer Trust on Purchase Intention.

The structural equation modelling results indicated a strong, statistically significant effect of Consumer Trust (CT) on Purchase Intention (PI). The standardised path coefficient was β = 0.491, z = 10.417, p < .001, indicating a reliable and meaningful relationship. Therefore, H3 was supported.

Statistically, the strength and significance of this path further suggest CT's central tendency acts as a mediating and outcome variable in the model and also supports the hypothesised mechanism that influencer credibility attributes operate largely through trust to affect behaviour intention.

All paths in Table 7, except EXP $\rightarrow$ PI, have confidence intervals that fall above (or do not include) zero, establishing statistical significance. Overall, the strongest and most stable influences based on narrow and upper CIs are the strength of SA $\rightarrow$ CT and CT $\rightarrow$ PI. The result for EXP $\rightarrow$ PI was not statistically significant because the CI crossed zero, indicative of uncertainty concerning its true effect. So, H2a, H2b, H2c, H2d and H3 were supported.

Indirect Effects (Mediated by Consumer Trust)

The SEM analysis in Table 8 provides confirmatory evidence that Consumer Trust (CT) is a significant mediator among the social media influencer credibility dimensions and Purchase Intention (PI). All four indirect paths were statistically significant and were as follows:

- Expertise (EXP) had an indirect effect on PI via CT (β = 0.120, z = 5.465, p < .001) despite having an insignificant direct effect on PI. This indicates full mediation in that EXP influences purchase intention solely through your trust in the source.

- Trustworthiness (TW) had a finite mediated effect (β = 0.091, z = 5.518, p < .001), which suggests that a portion of TW's impact on PI occurs indirectly via trust.

- Social Attractiveness (SA) had the greatest indirect effect (β = 0.190, z = 6.948, p < .001), which underscores the importance of emotional appeal in fostering trust and consequently a behavioural outcome.

Table 7.
Hypothesis Testing for direct Relationship

Hypotheses	Direct Path	Standardised Estimate (β)	Standard Error	z-value	p-value	95% Confidence Interval	Decision
H1a	EXP → PI	0.053	0.037	1.424	0.154	[−0.020, 0.127]	Rejected
H1b	TW → PI	0.155	0.028	5.488	< .001	0.099, 0.210]	Accepted
H1c	SA → PI	0.186	0.043	4.361	< .001	0.102, 0.269]	Accepted
H1d	PA → PI	0.126	0.031	4.119	< .001	0.066, 0.187]	Accepted
H2a	EXP → CT	0.245	0.038	6.448	< .001	[0.171, 0.320]	Accepted
H2b	TW → CT	0.186	0.029	6.486	< .001	0.130, 0.242]	Accepted
H2c	SA → CT	0.387	0.041	9.471	< .001	0.307, 0.467]	Accepted
H2d	PA → CT	0.206	0.031	6.586	< .001	[0.144, 0.267]	Accepted
H3	CT → PI	0.491	0.047	10.417	< .001	[0.398, 0.583]	Accepted

- Physical Attractiveness (PA) had a finite mediated effect (β = 0.101, z = 5.567, p < .001), which validates that visuals matter for purchase intention after trust is established.

Statistically speaking, the methodological implications and results provide ample evidence of the mediation model, confirming that trust (CT) operates as a core mediating mechanism for both cognitive (EXP, TW) and affective (SA, PA) attributes of the influencer to the consumer action of engaging in behaviour. Collectively, the consolidation of generally high z-values and low p-values confirms that these effects are real and not the result of sampling error.

All indirect paths have 95% CIs that do not include zero, suggesting statistically significant mediation effects. The strongest indirect effect is SA → CT → PI, which has a high point estimate and a wide positive CI. Even EXP, which had no significant direct effect on PI, shows an important indirect effect, supporting full mediation through Consumer Trust (CT) as indicated in Table 8. So, H4a, H4b, H4c and H4d were supported. However, the findings provide evidence that Consumer Trust (CT) partially mediates the relationship between Trustworthiness (TW), Social Attractiveness (SA), and Physical Attractiveness (PA)

and Purchase Intention (PI), indicating that these dimensions impact PI both directly and indirectly through their effects on CT. To contrast, Expertise (EXP) and PI were mediated by CT only, with the direct effect not being statistically significant. The ability of CT to be a conduit of consumer behavioural intentions from both cognitive and affective trustworthiness cues should be noted, as all indirect relationships were supported.

Table 8.
Hypothesis Testing for Indirect Relationship (Mediation Hypotheses)

Hypotheses	Indirect Path	Standardised Estimate (β)	Standard Error	z-value	p-value	95% Confidence Interval	Significance ***p < 0.001	Decision
H4a	EXP → CT → PI	0.120	0.022	5.465	< .001	[0.077, 0.164]	***	Accepted
H4b	TW → CT → PI	0.091	0.017	5.518	< .001	[0.059, 0.124]	***	Accepted
H4c	SA → CT → PI	0.190	0.027	6.948	< .001	[0.136, 0.244]	***	Accepted
H4d	PA → CT → PI	0.101	0.018	5.567	< .001	[0.065, 0.136]	***	Accepted

Total Effects of Independent Variables on Purchase Intention (PI)

Overall effects analysis enables researchers to fully understand the total effect of the important, although indirect, effects of the influencer's credibility dimension on Purchase Intention (PI) through Consumer Trust (CT), as well as the direct effect. The results show that:

- Social Attractiveness (SA) exerted the strongest total effect on PI (β = 0.376, p < .001), signifying that the perceived similarity and likability of the influencer noticeably affect consumers' beliefs.
- Trustworthiness (TW) resulted in a strong total effect (β = 0.246, p < .001), therefore reinforcing the importance of credibility in impacting the consumer intention.
- Physical Attractiveness (PA), while not a significant total effect and a direct predictor, produced a significant total effect (β = 0.227, p < .001), conveying the meaning that aesthetic appeal matters (indirectly).

- Expertise (EXP) was not significant as a direct predictor of CT, but did have a significant total effect (β = 0.174, p < .001) as a total effect via CT. This study further emphasises the significant roles of mediating mechanisms when assessing complex behavioural relationships.

Table 9.
Total effects

Path	Standardized Estimate (β)	Standard Error	z-value	p-value	95% Confidence Interval	Significance
EXP → PI	0.174	0.040	4.327	< .001	[0.095, 0.252]	***
TW → PI	0.246	0.030	8.192	< .001	[0.187, 0.305]	***
SA → PI	0.376	0.043	8.661	< .001	[0.291, 0.461]	***
PA → PI	0.227	0.033	6.937	< .001	[0.163, 0.291]	***

Note. The total paths are composed of both direct and indirect effects. All total effects are statistically significant.
Note. SA (Social Attractiveness) has the highest total effect on Purchase Intention, followed in order by TW, PA, and EXP.

To be brief, the results show that:

- Trustworthiness, Social Attractiveness and Physical Attractiveness directly and indirectly influence (affect) Purchase Intention.
- Expertise influences (effects) Purchase Intention, only indirectly through Consumer Trust.
- Consumer Trust is an important mechanism linking influencer credibility and consumer behaviour.

DISCUSSION

This paper investigated the relationship among three variables: social media influencers' credibility (as an independent variable), Consumer Trust (as a mediator), and Purchasing intention (as a dependent variable). The study findings revealed a positive relationship among all the research variables, and Customer trust mediates the relationship between social media influencers' credibility and Purchase intention.

Customers exhibited more positive opinions of the brand the more they thought the social media influencers were credible. This study demonstrated how consumers' purchase intention can be influenced by trustworthy social media influencers. From a managerial perspective, the study's findings provide companies seeking to develop a social media influencer marketing strategy with fresh insights.

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CONFLICTS OF INTEREST

The author declares that there are no conflicting interests.

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