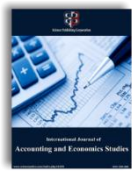
International Journal of Accounting and Economics Studies, 12 (2) (2025) 114-120

International Journal of Accounting and Economics Studies

Website: www.sciencepubco.com/index.php/IJAES
https://doi.org/10.14419/cw7knh40
Research paper



The Impact of Influencer Attributes on Consumer Buying Intention: Examining The Mediating Role of Perceived Credibility and Consumer Engagement

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Received: May 16, 2025, Accepted: June 7, 2025, Published: June 11, 2025

Abstract

This study investigates the influence of influencer attributes on consumer purchasing intention with a mediating role from consumer engagement and perceived credibility. The study employs a structural equation model (SEM) approach to analyze a database from a consumer survey, which measures five attributes of influencers—attitude homophily, attractiveness, expertise, information quality, and popularity—and examines whether these attributes have a direct impact on purchasing behavior. The study finds that attitude homophily, attractiveness, expertise, and popularity have a direct impact on consumer purchasing intention, whereas information quality does not have a direct impact. Furthermore, consumer engagement and perceived credibility are mediators that intensify the impact of influencers on purchasing intention. The study confirms that success in digital marketing is affected by engagement with influencers as much as by influencer credibil-ity. The study finds critical insights for marketers and brands in terms of engaging with credible and engaging influencers in order to boost their marketing strategy.

Keywords: *Influencer Marketing; Consumer Buying Intention; Social Media Influence; Digital Marketing; Structural Equation Modeling.*

1. Introduction

With the emergence of the digital age, influencer marketing is also becoming more effective as a channel through which brands can engage with customers as well as influence purchasing decisions. Social media influencers (SMIs) are intermediaries between the target market and companies, drawing on reputation, competence, as well as engagement level in order to influence consumer purchasing decisions. Studies are in consensus that buyers are likely to take advice from influencers because they are regarded as more authentic as well as trustworthy in comparison with traditional advertisements [1]. In consideration of growing social media platform expansion, buyers are increasingly exposed to multiple forms of influencer marketing, hence making it necessary that psychological drivers that lead towards purchasing intention be established. One of the essential dimensions in influencer marketing is determining how a given influencer's attributes, i.e., attractiveness, expertise, quality of information, as well as popularity, affect consumer purchasing conduct. The attributes have a critical impact on shaping consumer beliefs regarding a given influencer's believability, which subsequently impacts engagement as well as purchasing decisions [2]. Believability is developed on three dimensions, i.e., attractiveness, expertise, as well as trustworthiness, which have a combined impact on consumer conduct [3]. Apart from that, consumer liking, sharing, as well as comments also enhance affinity between the target market as well as between influencers, making engagement a key moderator in establishing purchasing intention [4]. The mediating roles between consumer buying intention as well as influencer attributes are planned in this study. Having these intermediaries will be more informative in maximizing consumer impact from influence strategies.

1.1. The role of perceived credibility in influencer marketing

Perceived credibility is a key driver in making influencer marketing work. Customers are more likely to be swayed by trustworthy influencers because credibility begets trust as well as decreases skepticism towards product endorsement. Research has confirmed that more credible influencers have a greater level of consumer engagement as well as purchasing intention [5]. The attributes that create perceived credibility, being trustworthy, having competence, as well as attractiveness, are direct drivers in consumer beliefs as well as in consumer purchasing decisions.

Trustworthiness, a core element of perceived credibility, reflects the reliability and honesty of an influencer. Studies have shown that when consumers perceive an influencer as trustworthy, they are more inclined to consider their product endorsements as genuine and unbiased, thereby increasing their likelihood of making a purchase [6]. Similarly, an influencer's expertise, which refers to their knowledge and competence in a particular domain, significantly impacts consumer buying behavior. Consumers tend to trust influencers who demonstrate

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deep knowledge about the products they endorse, especially in industries such as beauty, technology, and fitness [7]. Attractiveness is also a central component in believability in endorsers. About the Source Attractiveness Model, attractive endorsers are more likely to be more persuasive because attractive endorsers will form a more desirable correlation with social attractiveness [8]. Empirical studies affirm that physically attractive endorsers are more likely to have high engagement rates, which can subsequently translate into more consumer confidence as well as purchasing intention [9]. Here, the mediating function that is served by perceived credibility is that purchasing decisions cannot be affected by the attributes of influence alone. The consumer will first decide whether a specified influencer is credible before forming a buying intention. The function that is served by attributes of the influencer to affect purchasing intention is therefore indirect, with a mediating function that is served by perceived credibility.

1.2. The mediating role of consumer engagement in purchase intention

Consumer engagement is a key digital marketing concept that highly influences purchasing decisions. It encompasses activities such as liking, sharing, and commenting, as well as participation in campaign activities promoted by an influencer, which measure a consumer's level of engagement with a particular influencer's post [10]. Recent research has confirmed that consumer engagement is a potent mediating variable between purchasing intention and influencer attributes in that success in influencer marketing is highly dependent on consumer engagement [11]. Engagement is also influenced by whether a consumer can relate to a particular influencer. Consumers are more likely to interact with those who are similar in terms of personality traits, a concept known as homophily [12]. The more similar a consumer finds a particular influencer, the more likely that consumer will interact with that influencer, accept that influencer's endorsement, and ultimately, make a purchase. In addition, those that produce high-quality, informative posts are likely to have high engagement rates, which also makes those influencers more likely to influence a consumer. Studies have also established that consumer engagement elevates the level of perceived worth in endorsed goods. Customers who are engaged with social media influencers are more likely to create a deeper emotional connection with both social media influencers as well as with the firm, which consequently makes them more likely to buy [4]. That is, engagement does not merely mediate between social media influencer attributes as a predictor variable but also amplifies overall social media influencer impact.

Understanding mediating roles that are played by consumer engagement as well as perceived credibility in influencer marketing is important in terms of understanding how brands can align strategies to boost consumer purchasing intention. The study in this research points out that though attractiveness, competence, quality of information, as well as popularity, are some traits that play a role in shaping consumer behavior, these are highly mediated by consumer engagement as well as the level of perceived credibility that is held by the influencer. Brand marketers wishing to take advantage of influencer marketing must have a preference towards engaging with reliable influencers with high reputation scores on these attributes. Furthermore, engaging with customers in interactive content, customized messages, and social activities can contribute more power towards endorsement through influencers.

2. Literature review

The authors in the paper [13] carried out a study on whether sponsorship disclosure and influencer believability impact consumer buying intention. The study aimed at determining at which level sponsorship disclosure impacts source attractiveness, as well as source believability dimensions. The study involved a survey of 306 respondents between 18 and 34 years old on Instagram, which was quantified with statistical models. The study confirmed that buying intention is affected by sponsorship disclosure indirectly via its impact on source attractiveness, while influencer believability (including attractiveness, believability, as well as competence) improves consumer buying conduct immediately. The study confirmed that a high following is positively related to perceived believability as well as buying intention. The study confirmed that sponsorship disclosure is crucial in maintaining believability as a means of ensuring endorsement by influencers is effective in shaping consumer conduct [13].

In paper [14], authors probed whether displayed versus non-displayed advertising disclosure affects influence credibility as well as its effect on purchasing intention. The authors also probed whether the category of influencer (celebrity versus micro-influencer) moderates that relation. The study made use of a structured questionnaire sent out to 364 students at a university in Croatia and made use of regression in SPSS as a hypothesis-testing procedure. The results indicated that displayed advertising disclosure enhances influencer credibility, which in turn affects purchasing intention positively. The category of influencer (celebrity versus micro-influencer), however, did not have a moderating effect. In addition, it was confirmed that influencer credibility mediated between consumer purchasing behavior because of advertising disclosure. The study confirmed that openness in advertising positively affects awareness at the level of a brand, as well as making a stronger impact on purchasing decisions because of influencer credibility, putting emphasis on ethical influencer marketing strategies [14].

The authors in the paper [15] empirically investigated social media influence credibility in determining consumer conduct. The research targeted key dimensions of credibility—expertise, trustworthiness, and attractiveness—and their impact on purchase intention, loyalty towards a brand, as well as product recommendations. The study adopted a mixed-method approach that combined quantitative consumer and influencer interviews with quantitative consumer surveys. The quantitative component entailed a large consumer study that measured dimensions of credibility as well as its correlation with consumer conduct. The qualitative component captured a more in-depth understanding regarding whether influencers believe that they are highly credible, as well as their correlation with engagement with users. The research established that expertise had the largest impact on purchasing intention, followed by attractiveness as well as believability. The research also established that social media influence credibility had a significant impact on endorsement of a product as well as loyalty towards a firm, meaning that marketers pursue high expertise as well as high believability drivers to have a high impact on consumer conduct [15].

Citation	Objective of Study	Method, Impact	Outcome
[16]	Examining the impact of influencer credibility, brand involvement, and professionalism on perceived quality and purchase intention.	Quantitative survey of 330 social media users, analyzed using SEM. Found that perceived quality mediates influencer credibility's impact on purchase intention.	Influencer credibility, professionalism, and content quality enhance perceived quality, which in turn increases purchase intention.
[17]	Analyzing AI influencers' perceived credibility and its impact	Literature analysis and conceptual framework on AI influencers. Found that AI influencer credibility positively influences purchase intention.	AI influencer credibility (trustworthiness, attractiveness, expertise) positively

	on purchase intention, with product-endorser fit as a moderator.		influences purchase intention, moderated by product-endorser fit.
[18]	Investigating the effect of sponsorship disclosure and influencer credibility on consumer purchase intention in the beauty and cosmetics industry.	Survey of 226 respondents in the beauty industry using SEM. Found that influencer credibility significantly impacts purchase intention, but disclosure labels do not.	Influencer credibility plays a critical role in purchase decisions, while sponsorship disclosure has no significant impact.
[19]	Studying the moderating role of social media usage behavior on influencer credibility and consumer purchase intention.	Hybrid PLS-SEM modeling on influencer credibility and purchase intention. Found that social media usage significantly moderates purchase intention.	Social media usage behavior significantly moderates the relationship between influencer credibility and purchase intention.
[20]	Exploring the mediating effect of online engagement and online reviews on influencer credibility and purchase intention.	Survey-based study analyzing customer engagement, online reviews, and influencer credibility. Found that engagement significantly impacts purchase intention, but online reviews do not.	Customer engagement is a stronger predictor of purchase intention than online reviews, confirming influencer credibility's importance.
[21]	Conducting a meta-analysis on social media influencer characteristics affecting customer engagement and purchase intention.	Meta-analysis of 62 studies and 22,554 samples. Found that entertainment value strongly influences engagement, and credibility is crucial for purchase intention.	Entertainment value is the strongest predictor of engagement, and credibility is the key determinant of purchase intention.
[22]	Examining the effects of influencer marketing information characteristics on consumer purchase intention, with credibility as a mediator.	Empirical study confirming that perceived information credibility mediates the relationship between influencer content and purchase intention.	Influencer information credibility significantly impacts purchase intention, highlighting the importance of high-quality content.
[23]	Investigating the role of psychological ownership in influencer marketing and its impact on consumer purchase behavior.	Survey-based study analyzing psychological ownership in influencer marketing. Found that psychological ownership strengthens the influencer credibility-purchase intention link.	Psychological ownership in influencer marketing enhances consumer trust and purchase intentions.
[24]	Exploring how influencer fraud perception affects influencer credibility and consumer purchase intentions.	Quantitative study with 450 social media users using SPSS. Found that social media scams negatively impact influencer credibility and purchase intentions.	Perceived influencer fraud negatively affects influencer credibility and reduces consumer purchase intention.

3. Methodology and results

This study applies a quantitative research design to examine the mediating roles of consumer engagement and perceived credibility on consumer buying intention because of influencer attributes. The structural equation modeling (SEM) approach is employed in dealing with complex variable relationships. The study is on a cross-sectional survey design in which data collection is at a single point in time through structured questionnaires distributed over a target sample. The final sample frame of this research had 412 valid replies obtained from users of social media who are actively engaged with influencer marketing. The sample size is well above the widely suggested requirement for Structural Equation Modeling (SEM) of having a minimum of 200 observations in the case of models of moderate complexity. A sample of more than 500 is enough to provide statistical power to observe significant relationships and to be stable in parameter estimates, based on Kline (2015). The conceptual model utilized in the study is mediating as well as moderating relationships, as outlined in Figure 1. The hypotheses are assessed with Exploratory Factor Analysis (EFA), Confirmatory Factor Analysis (CFA), Structural Equation Modeling (SEM), as well as Importance-Performance Map Analysis (IPMA), to add more robustness in findings.

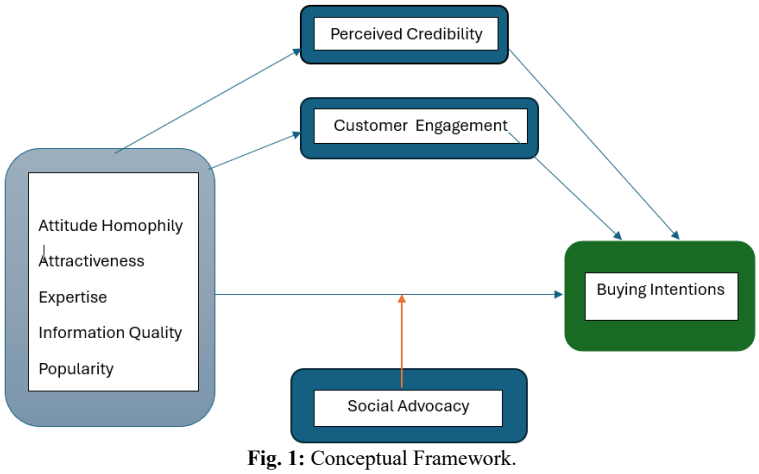


Fig. 1: Conceptual Framework.

3.1. Framework

Five conceptual dimensions are encompassed in the conceptual model: attractiveness, attitude homophily, quality of information, expertise, and popularity. The two intermediate variables mediate these dimensions' effects on buying intention. Social advocacy is also assessed as a moderator between direct connections between attributes of an influencer and buying intention, as shown in Figure 2.
The hypotheses tested are:

1) Direct influence of influencer attributes on consumer buying intention.
2) Mediating effect of perceived credibility and customer engagement.
3) Moderating role of social advocacy.

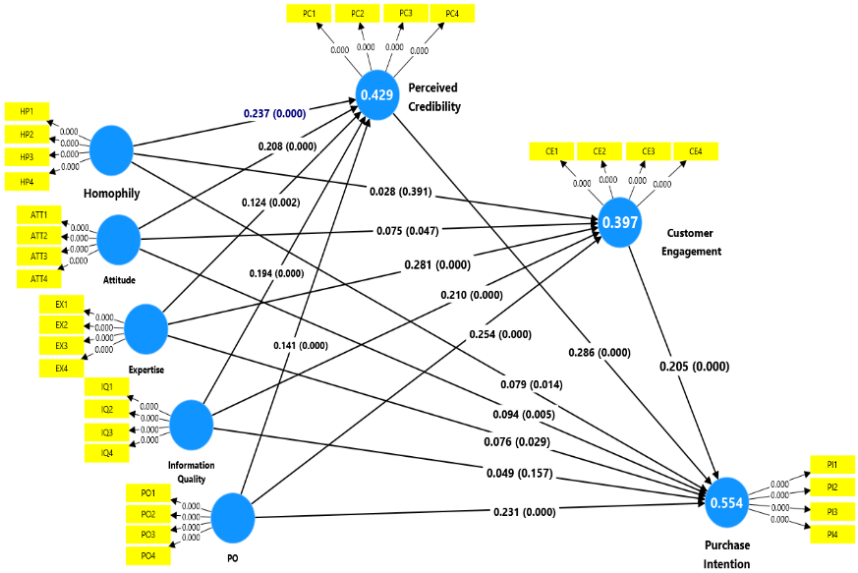


Fig. 2: Structural Equation Modeling (SEM).

3.2. Data collection and sampling

Participants in this study are social media users engaged with social media influencers. A purposive sample design targeting users with a track record of following social media influencers and making purchasing decisions as a direct outcome of following these social media influencers' recommendations was utilized. The sample size in its final form was determined with the assistance of the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy, which yielded a measure of 0.913, which confirmed that the collected data are suitable for conducting a factor analysis. The Bartlett's Test of Sphericity at $\chi^2 = 8239.615$, $df = 190$, $p < 0.001$ confirmed that a factor analysis is appropriate.

3.3. Measurement instrument and variables

A structured questionnaire was used to measure all constructs using a five-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree). The constructs and their measurement items were adapted from previously validated scales.

Independent Variables (Influencer Attributes)

- Attitude Homophily: Measured using four items (e.g., "I find the influencer's opinions similar to mine").
- Attractiveness: Measured using four items related to the influencer's visual appeal and relatability.
- Expertise: Measured using four items assessing the perceived competence of the influencer.
- Information Quality: Measured using four items focusing on the accuracy and usefulness of the information shared by the influencer.
- Popularity: Measured using four items that gauge the influencer's reach and audience engagement.

Mediating Variables

- Perceived Credibility: Measured using four items evaluating trustworthiness and authenticity.
- Customer Engagement: Measured using four items that capture interaction levels (likes, comments, shares).

Moderating Variable

- Social Advocacy: Measured using four items assessing the extent to which influencers advocate for social issues.

Dependent Variable

- Consumer Buying Intention: Measured using four items evaluating the likelihood of purchasing a product based on influencer recommendations.

3.4. Data analysis techniques

In this section, various data analysis techniques will be discussed.

i) Exploratory Factor Analysis (EFA)

EFA was conducted to identify the underlying factor structure of the measurement items. The results demonstrated that all items loaded significantly on their respective factors, confirming construct validity.

Table 1: KMO and Bartlett's Test

Measure	Value
Kaiser-Meyer-Olkin (KMO)	0.913
Bartlett's Test of Sphericity (χ^2)	8239.615
df	190
Sig.	0.000

ii) Confirmatory Factor Analysis (CFA)

CFA was conducted to confirm the reliability and validity of the measurement model. The factor loadings of all constructs were above the recommended threshold of 0.70, supporting convergent validity.

iii) Reliability and Validity Analysis

The reliability of each construct was tested using Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE).

Table 2: Reliability and Validity Analysis

Construct	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Attitude Homophily	0.867	0.866	0.619
Attractiveness	0.845	0.845	0.578
Expertise	0.851	0.851	0.588
Information Quality	0.889	0.889	0.668
Popularity	0.867	0.866	0.620
Perceived Credibility	0.859	0.860	0.605
Customer Engagement	0.859	0.859	0.605
Social Advocacy	0.870	0.870	0.626
Consumer Buying Intention	0.870	0.870	0.626

iv) Structural Equation Modeling (SEM)

SEM was conducted using SmartPLS 3.0, and the model fit indices showed an acceptable fit:

- SRMR (Standardized Root Mean Square Residual): 0.035
- NFI (Normed Fit Index): 0.920
- Chi-square: 1176.201

The results indicated that both perceived credibility and consumer engagement significantly mediate the relationship between influencer attributes and consumer buying intention.

- Analysis of the non-significant impact of information quality

An interesting deviation in the results was the non-significant influence of Information Quality on consumer buying intention ($\beta = 0.049$, $p = 0.157$). While previous studies have emphasized the importance of accurate and detailed information in shaping consumer perceptions and purchase behavior, the current study reveals that in the context of Indian social media users, information quality may not be a direct determinant of purchase intent. One possible explanation is the evolving content consumption behavior on platforms such as Instagram and TikTok, where visually appealing content, brevity, and emotional resonance often take precedence over detailed informational value. Cultural factors may also play a role; consumers in emerging markets may prioritize relatability, trust, and influencer popularity over the factual depth of content. This aligns with findings from Weismueller et al. (2020) and Sesar et al. (2022), who observed similar patterns in younger demographics where social proof and aesthetic engagement outweigh informational depth. Furthermore, the overload of promotional content on digital platforms may cause consumers to discount informational richness in favor of authenticity signals such as engagement and trustworthiness. This underscores a shift in decision-making heuristics among digital-native consumers and highlights the need for marketers to recalibrate strategies that rely too heavily on rational messaging alone.

v) Regression Analysis

To test the hypotheses, regression coefficients were analyzed.

Table 3: Structural Model Results

Pathway	Coefficient (β)	t-statistic	p-value
Attitude Homophily → Buying Intention	0.095	2.798	0.005
Attractiveness → Buying Intention	0.075	2.185	0.029
Expertise → Buying Intention	0.078	2.455	0.014
Information Quality → Buying Intention	0.049	1.416	0.157
Popularity → Buying Intention	0.231	8.164	0.000
Perceived Credibility → Buying Intention	0.286	8.483	0.000
Customer Engagement → Buying Intention	0.206	6.311	0.000

This research made use of a systematic methodology that included exploratory as well as confirmatory factor analyses, structural equation models, and regression analysis. The results affirm that consumer engagement as well as perceived credibility are vital mediators in between consumer buying intention as well as influencer attributes. Social advocacy also moderates the influence that is exerted by influencer attributes on purchasing intention. The research methodology ensures that outcomes are reliable as well as rigorous to contribute insights into consumer purchasing behavior as affected by influencer marketing.

Table 4: Hypothesis Testing Results Using SEM

Hypothesis	Path Coefficient ($\hat{I}^2$)	t-Statistic	p-Value	Result
H1: Attitude Homophily → Buying Intention	0.095	2.798	0.005	Significant
H2: Attractiveness → Buying Intention	0.075	2.185	0.029	Significant
H3: Expertise → Buying Intention	0.078	2.455	0.014	Significant
H4: Information Quality → Buying Intention	0.049	1.416	0.157	Not Significant
H5: Popularity → Buying Intention	0.231	8.164	0	Highly Significant

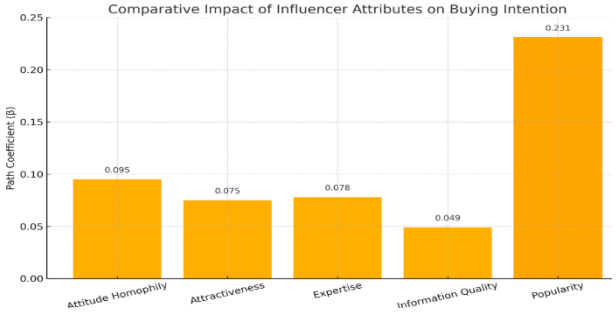


Fig. 3: Comparative Impact of Influencer Attributes on Buying Intention.

As in Figure 3, the study finds that four out of five attributes play a vital role in consumer purchasing intention. Attitude homophily ($\beta = 0.095$, $p = 0.005$), attractiveness ($\beta = 0.075$, $p = 0.029$), and expertise ($\beta = 0.078$, $p = 0.014$) are all observed with a vital correlation with

purchasing intention, reflecting that buyers are influenced by whether a given influencer is relatable, attractive, and knowledgeable. Popularity (β = 0.231, p = 0.000), in turn, is observed with the biggest impact, reflecting that highly followed and familiar influencers exert the biggest impact on buying. But information quality (β = 0.049, p = 0.157) lacks a statistical impact, reflecting that though high-quality presented material is vital, it is not necessarily a direct motivator in terms of purchasing intention on its own. The findings validate that attributes of a given influencer play a central role in shaping consumer behavior.

vi) Accounting and Financial Impacts

In addition to behavioral explanations, these results have significant implications for financial planning and marketing accounting strategies. Influencer marketing efforts need to be planned with the strategic division of digital funds, and the relative efficiency of various influencer characteristics can be analyzed based on quantifiable financial measures like ROI, CPA, and CAC. To illustrate the interdisciplinary significance of this research, Table X provides a mapping of each influencer-related construct to the corresponding financial/accounting measure. This mapping provides marketing analysts and financial managers with the capability to assess the cost efficiency of influencer campaigns and to allocate budget optimally.

Table 5: Relation of Influencer Attributes to Accounting and Financial Metrics

Construct	Marketing Interpretation	Financial/Accounting Relevance	Applicable Metric
Attractiveness	Visual appeal influences audience perception	Affects consumer trust and brand likability	Conversion Rate, Cost per Acquisition (CPA)
Expertise	Knowledge and domain authority of the influencer	Drives credibility and informed purchase decisions	Revenue per Campaign, ROI
Popularity	Follower base and visibility	Impacts reach and brand exposure	Customer Acquisition Cost (CAC), CPM
Information Quality	Accuracy and relevance of content	Affects engagement quality and post value	Engagement Value Ratio, Bounce Rate
Attitude Homophily	Similarity between influencer and audience	Enhances trust, affecting long-term customer retention	Lifetime Customer Value (LCV), CLV
Perceived Credibility	Trustworthiness and authenticity perceived by consumers	Increases purchase likelihood and brand loyalty	Conversion Ratio, Retention Rate
Customer Engagement	Likes, shares, comments, interactions	Proxy for campaign success and audience responsiveness	Engagement Rate, Revenue per Interaction
Social Advocacy	Influencer support for social causes	Drives emotional attachment and brand ethics perception	Social ROI, Brand Equity Metrics
Buying Intention	Likelihood of consumers to purchase based on influencer recommendation	Translates to actual purchase behavior measurable in revenue	Sales Uplift, Influencer ROI

4. Conclusion

The findings from this study provide firm empirical evidence in support of the critical role that influencer attributes have on consumer purchasing intention. The statistical analysis established that popularity had the biggest impact on purchasing intention (β = 0.231, t = 8.164, p < 0.001), meaning that buyers are more likely to be swayed by, as well as comply with, those with a high following as well as a high social visibility. Attitude homophily (β = 0.095, t = 2.798, p = 0.005), attractiveness (β = 0.075, t = 2.185, p = 0.029), as well as competence (β = 0.078, t = 2.455, p = 0.014) also proved critical with a positive impact, considering the relevance that is placed on perceived homophily, attractiveness, as well as competence in determining consumer purchasing. But quality in information (β = 0.049, t = 1.416, p = 0.157) did not have a critical impact, meaning that though structured as well as accurate information is important, it is perhaps not a critical driver in purchasing decisions. In addition, mediating roles played by perceived credibility (β = 0.286, t = 8.483, p < 0.001) as well as consumer engagement (β = 0.205, t = 6.311, p < 0.001) validate that trusting as well as interactive levels play a critical role in enhancing the impact between influencer attributes as well as purchasing intention. The findings consider the growing power that digital influencers have in determining purchasing decisions as well as validate why brands have a critical requirement to work with credible as well as engaging talents to realize a high impact in terms of marketing.

Though the present research contributes to our understanding of the influence of influencer characteristics and purchasing intention, several areas are open to future research. A potential avenue is the use of AI-powered influencer analytics, which might analyze how machine learning models help to choose influencer partners based on foreseen engagement and credibility measures. Cross-cultural comparative research can provide more insight into how cultural setting moderates the impact of certain influencer characteristics, like attractiveness or expertise, on purchasing behavior. More research will need to be conducted on the economic impact of influencer deceit, including lost trust in brands, financial sanctions, and ROI loss in campaigns that are impacted by fake followers or manipulated engagement. Long-term research design can provide more understanding of how purchasing motives are perceived to shift with time, particularly as digital landscapes and customer expectations continue to change.

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