



Influencer Credibility and Purchase Intention in India: The Role of Demographic Heterogeneity and Experiential Effects

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Abstract

In today's era of increasingly digitally influenced consumer behaviour, emerging markets, including India, have seen a growing trend toward using influencers as part of a digital strategy to influence consumer decisions. To date, however, there is little empirical research on how demographics may influence the extent to which an individual's perception of an influencer's credibility relates to their intention to make a purchase. This study explores the relationship between an influencer's credibility and individuals' purchase intentions in India, while controlling for experiential and demographic factors. A total of 500 Indian social media users were surveyed. Through SEM and MGA testing, we explore both the direct and indirect effects of influencer credibility on purchase intention and examine the conditional effects of demographics (e.g., age, gender). Our findings indicate that, contrary to our expectations, an influencer's credibility does not directly affect the purchase intentions of the combined sample; instead, prior experience with influencer-promoted products significantly predicts reduced purchase intentions (i.e., experiential learning and increased cynicism toward influencers over time). Further, MGA revealed that demographic variables (psychological distance) and social network (peer WOM) significantly reduced purchase intention among specific demographic segments of respondents (gender). Collectively, these findings demonstrate that, unlike some past studies suggest, the efficacy of influencer marketing in India is influenced by a variety of experiential and demographic factors rather than simply the perceived credibility of the influencer. As such, this study provides additional insights into the conditional nature of influencer persuasion within the Indian digital marketplace as well as suggests actionable segmentation-based influencer marketing strategies for marketers.

Keywords: Influencer marketing; influencer credibility; purchase intention; demographic heterogeneity; experiential learning; social media marketing; India

1. Introduction

The emergence of Influencer Marketing as a significant form of Digital Advertising has been seen recently, especially in Emerging Markets like India, which have experienced rapid growth in Social Media Penetration (Kalariya et al., 2024). Traditional Channels for Advertising have slowly lost their ability to influence consumers, and therefore, many Brands now use Social Media Influencers to create Consumer Engagement and ultimately drive Purchase Behaviour (Agrawal et al., 2024; Ismail et al., 2025). Influencers typically present themselves to consumers as Relatable, Authentic and Connected to Society, allowing them to be a powerful force behind shaping Consumers' Attitudes towards Products/Services (Sang, 2024; Syed et al., 2025)

There are several reasons why Influencer Marketing has become very popular in the Indian Market. For example, the population of India is one of the most diverse in the world, with a lot of cultural variation, and many digital users consume content on social media platforms. Therefore, research has shown that endorsements from influencers can significantly

affect consumers' purchasing intent across a wide range of product categories in India (Kaur, 2024; Singh, 2024). Many factors affect the effectiveness of influencer marketing, for example, an individual's demographics (Gender and Age) and the perceived credibility of the influencer (Gumparathi & Srivastava, 2024; Durmishi & Durmishi, 2024).

There is still little empirical research on how demographics can impact the effectiveness of influencer marketing and, ultimately, create purchasing intention among Indian consumers. This could be attributed to the fact that although the number of Indian brands using influencer marketing strategies is growing, there is still limited empirical research in this area (Koay & Lim, 2024; Zheng et al., 2024). The growing number of people who use social media, for example, YouTube, Instagram and TikTok in India indicates that studying the way in which consumers react to the products promoted by influencers through digital content can lead to greater reach and conversion opportunities for brands (Raushan & Dubey, 2024; Qin et al., 2024).

Although the Credibility of Influencers, i.e., Trustworthiness, Authenticity, Being an Expert, and Engagement, is a key influencer of Consumer Behaviour in Digital Marketing Environments (Gökerik, 2024; Azhar et al., 2024), there is a lack of evidence showing how Credibility relates to Demographic Characteristics, specifically Gender and Age in the Indian Context (Liu et al., 2025; Özen & Hus, 2025). Additionally, most current research considers only the direct credibility effects of influencer marketing and excludes other factors that may influence cognitive processes underlying consumer responses to marketing communications over time (Kalariya et al., 2024; Chen et al., 2024).

As a result of the varied sociocultural characteristics exhibited by consumers in the Indian marketplace, how consumers perceive influencers and, therefore, how they evaluate marketing communications differ (Kalariya et al., 2024; Agrawal et al., 2024). As a result, since the way in which consumers prefer to communicate with influencers, what types of marketing messages consumers prefer, and how likely consumers are to make purchases from a brand because of the product recommendations of an influencer are influenced by consumers' demographics (Gender and Age), it is necessary to consider the demographic diversity of consumers when developing successful influencer marketing campaigns.

Therefore, the purpose of this research was to determine whether consumers' perception of an influencer's Credibility affects their purchasing intentions in India, while controlling for demographics (gender and age). This study will provide additional insights into the success of influencer marketing in India's online markets and the extent to which demographics (gender and age) affect credibility perceptions and segmentation.

1.1 Research Objectives

- 1.To examine the effect of influencer credibility on consumers' purchase intention.
- 2.To assess gender-based differences in consumers' responses toward influencer credibility.
- 3.To evaluate age-based differences in the relationship between influencer credibility and purchase intention.
- 4.To provide empirical insights into demographic heterogeneity in influencer marketing effectiveness in India.

2.0 Literature Review

Social media and influencer marketing have become increasingly important to customers making buying decisions in today's world. Customers now use social media and influencer marketing as alternatives to traditional product and service research when

deciding what to buy.

Social media influences customers purchasing behavior, primarily through three different categories: 1) social media educates the customer about a product or service they may potentially purchase, 2) social media provides the customer with an opinion about the product or service after the customer has been educated about the product or service, and 3) social media provides the customer with the opportunity to decide if they will make the purchase of the product or service based on the opinions and experiences shared from other consumers that purchased and used the product/service and posted their experiences on social media (Agrawal et al., 2024; Kalariya et al., 2024).

Research has shown that social media's influence is a positive factor in the number of purchasing decisions made by all consumers; however, some researchers have found that influencer marketing can increase the number of purchasing decisions a consumer typically makes. For example, Ismail et al. (2025) illustrated that when consumers receive a combination of e-word-of-mouth and influencer marketing, the result is a higher level of purchasing decisions by the consumers. Also, both Sang (2024) and Syed et al. (2025) demonstrated that the level of credibility, trust, and quality of the content produced by the influencer, along with the level of engagement developed by the consumer, will each positively affect the likelihood of a consumer making a purchasing decision based on the influencer's promotion. Both researchers indicated that the persuasion mechanisms that were utilised in their studies based on credibility applied to the digital format.

Research into the psychological and experiential foundations of consuming because of influencers has also been well studied. Koay and Lim (2024) found that when the product promoted by the influencer aligns with the consumer's interests, the consumer's impulse to make an impulsive purchase increases, especially when the consumer has identified with the influencer through a wishful identification process. Purwanto and Prayuda (2024) went on to find that the use of influencer marketing will create greater interest in making a purchase, and this increased interest in making a purchase will mediate the relationship between the interest in making a purchase and the ultimate act of making a purchase. Both of these studies support the idea of experiential learning and suggest that consumers will take the cues provided by the influencer and combine them with their own evaluation before making a decision to purchase.

Additionally, the credibility and authenticity of influencers have also been of great interest to

scholars. Using the TEARS model, Azhar et al. (2024) found that the characteristics of trustworthiness, expertise, attractiveness, respect, and similarity all significantly contribute to consumers' attitudes towards the influencer campaign. Garg and Bakshi (2024) also found that credible influencer attributes and parasocial interactions both have a positive effect on the purchase intention of the consumer, especially within the categories of beauty and lifestyles. Finally, Chen et al. (2024) provided a comprehensive review of the micro-influencer marketing space and noted that both authenticity and relatability tend to be more effective than traditional celebrity endorsements.

The most important mechanism for an influencer's success is social influence; specifically, word-of-mouth and peer communication (Musiyiwa & Jacobson, 2024). Musiyiwa and Jacobson (2024) provided empirical support for the importance of three key factors that contribute to the effectiveness of an influencer: the influencer's credibility, the influencer's desirability, and the degree to which the influencer's values are consistent with those of their brand (i.e., the degree to which there is congruence between the influencer and the brand). The authors found that materialism increases the effectiveness of these factors. Additionally, Gökerik (2024) demonstrated that when an influencer provides authentic and trustworthy information about a product or service, it increases the trust and loyalty that a consumer has toward the brand and increases the likelihood that the consumer will engage in the purchase of the product or service (Gökerik, 2024).

Research has also indicated that demographic factors can be significant moderators of influencer marketing effectiveness. Specifically, Durmishi and Durmishi (2024) found that both men and women responded differently to influencer marketing in the fashion industry depending on age. Similarly, Gumparthy and Srivastava (2024) conducted research that identified that both male and female consumers were influenced by the same type of social influence in consumer-brand relationships, but that older and younger consumers would be influenced by different types of social influence (Gumparthy & Srivastava, 2024). Research by Kaur (2024) and Singh (2024) also demonstrated that demographic factors can affect consumer attitudes and behaviours toward products and services purchased online in India.

In addition to research on how different social media platforms (Instagram, YouTube, etc.) can be used as part of an influencer marketing plan for a product or service, there is also research on how consumers respond to various influencer marketing plans/strategies.

For example, Qin et al. (2024) showed how

consumers will react/respond differently to influencer marketing content, specifically to light meal products, depending upon the social media platform(s) utilised to disseminate influencer marketing content, as well as the type of product(s)/service(s) being marketed.

The findings from the previous research revealed that the use of a social media influencer marketing platform to market light meal products had a positive effect on both the intent to purchase and actual purchase behaviour. It was also noted in the previous research that the intent to purchase acted as a mediator for the relationship between the utilisation of a social media influencer marketing platform and both the intent to purchase and actual purchase behaviour (Qin et al., 2024).

Also, Raushan and Dubey (2024), identified that YouTube is a viable platform for generating purchase intent in FMCGs through the Attention, Interest, Desire, Action (AIDA) mechanisms and it is also identified as a viable platform for generating purchase intent for FMCGs using AIDA mechanisms (Raushan & Dubey, 2024).

Lastly, Azmi et al. (2025) replicated the findings of the previous research and demonstrated that TikTok influencer marketing is effective at generating engagement among Gen Z users (Azmi et al., 2025). In addition to researching the different types of cues present in an influencer's messages, researchers have examined the cognitive and emotional motivations behind a consumer's propensity to buy a product. With regards to these motivations, Özen and Hus (2025) concluded that FOMO and SMM addiction increased the propensity for a consumer to engage in impulsive buying and experience post-purchase remorse (Özen & Hus, 2025).

Liu et al. (2025) utilised the Elaboration Likelihood Model to examine how functional value, emotional value, influencer authenticity, and influencer influence contribute to impulse purchasing. Therefore, Liu et al. (2025) found that all four variables were significant contributors to an individual's decision to purchase impulsively; however, expertise was not a contributor to an individual's decision to purchase impulsively.

More recently, Farea and Hussain (2025) used the Stimulus-Organism-Response model to examine what factors contributed to an individual engaging in impulsive purchasing while shopping online (Farea & Hussain, 2025).

Finally, the most recent research has shown the broader implications of the digital marketing environment on consumer behaviour. In particular, Zeqiri et al. (2025) showed that social media marketing can increase brand awareness, brand engagement and purchase intent in developing

countries (Zeqiri et al., 2025).

Ekasari et al. (2025) and Gotsch & Gasser (2025) documented how consumers' perceptions and intentions can be influenced by experiential and sensory digital marketing content. Zheng et al. (2024) found that the degree of follower agency and the information-processing strategies used by followers in influencer marketing are influenced by psychological distance and consumer involvement.

Research conducted in India by Kalariya et al. (2024), Agrawal et al. (2024), and Singh (2024) shows that digital advertising, influencers' endorsements, and promotional cues are factors that significantly influence consumer purchasing behaviour across a variety of product categories. Although prior research has focused on both direct credibility and promotional effects, there has been little empirical attention to experiential learning, psychological distance, and demographic differences within an integrated framework for influencer marketing.

2.1 Research Gap

Despite a large body of research investigating influencer credibility and social media marketing, there is little to no empirical support for how prior experience, psychological distance, and peer influence collectively impact purchase intent across different demographic groups (especially in India). The purpose of the current study was to fill this void by applying an integrated model of credibility-based persuasion, experiential and demographic mechanisms using Structural Equation Modelling (SEM) and Multi-Group Analysis.

3.0 Research Methodology

3.1 Research Design

A structured questionnaire-based survey was used to collect consumer data for the study based upon a quantitative, cross-sectional research design to investigate the relationship between the perceived level of credibility of an influencer and the likelihood that a consumer will purchase due to exposure to the influencer as a result of social media use within India. Using SEM, the study will test the hypothesised relationships among the constructs included in this study. Therefore, this research design is appropriate for this study because it focuses on measuring relationships among several constructs.

3.2 Population, Sample, and Data Collection

The targeted population consisted of Indian social media users who are social media influencers' followers and have a history of being influenced by their promoted products. An online survey instrument was used to collect data from the participants via a digital platform. Participants were screened to ensure relevance regarding social media usage and influencer exposure.

Following the removal of all cases with missing or invalid data, 500 valid surveys remained and were analysed in the study. This sample size is sufficient to meet the commonly referenced threshold for statistical power in covariance-based structural equation modelling. The majority of respondents in the study were younger than 25 years old. They also represent the largest group of influencer consumers in India. Categorical gender codes (1-5) were used for gender responses to enable subgroup comparisons using multi-group models.

3.3 Measurement of Variables

All constructs were measured using previously validated items adapted from extant literature and contextualized to influencer marketing in India. Responses were recorded on a five-point Likert scale, ranging from 1 = Strongly Disagree to 5 = Strongly Agree.

3.3.1 Independent Variable

Influencer Credibility was conceptualized as a latent construct represented by:

- Influencer Trustworthiness
- Perceived Authenticity of Influencers
- Influencer-Follower Engagement Level

These dimensions collectively capture the reliability, genuineness, and interaction quality perceived by consumers.

3.3.2 Mediating and Explanatory Variables

To capture non-linear and contingent persuasion processes, the model includes:

- Peer Influence / Word-of-Mouth (WOM)
- Consumers' Product Knowledge
- Psychological Distance
- Previous Experience with Influencer-Promoted Products

These variables reflect social validation, cognitive evaluation, perceived relevance, and experiential learning mechanisms influencing purchase decisions.

3.3.3 Dependent Variable

Purchase Intention Influenced by social media represents consumers' likelihood of purchasing products endorsed by influencers.

3.3.4 Demographic Variables

Gender and age were included as grouping variables to examine demographic heterogeneity using multi-group analysis (MGA).

3.4 Variable-Literature Support Matrix

Table 3.1 presents the variable definitions, measurement basis, and supporting literature for

each construct used in the study.

Table 1 Variable–Literature Support Matrix

Construct	Role in Model	Conceptual Definition	Measurement Basis	Key Supporting Literature
Influencer Credibility	Independent (Latent)	The extent to which an influencer is perceived as trustworthy, authentic, and engaging	Trustworthiness, authenticity, engagement	Ohanian (1990); Lou & Yuan (2019); Sokolova & Kefi (2020)
Influencer Trustworthiness	Indicator	Perceived honesty and reliability of influencer messages	Likert-scale perception	Ohanian (1990); Djafarova & Rushworth (2017)
Perceived Authenticity	Indicator	Degree to which influencer content appears genuine and sincere	Likert-scale perception	Audrezet et al. (2018); Morhart et al. (2015)
Influencer–Follower Engagement	Indicator	Level of interaction and involvement between influencer and followers	Likert-scale perception	Vivek et al. (2012); Hollebeek et al. (2014)
Peer Influence / WOM	Mediator	Impact of peer discussions and social feedback on purchase decisions	Likert-scale perception	Cheung & Thadani (2012); Erkan & Evans (2016)
Consumer's Product Knowledge	Explanatory	Consumers' understanding and familiarity with the product category	Likert-scale self-assessment	Alba & Hutchinson (1987); Park et al. (1994)
Psychological Distance	Explanatory	Perceived social or personal closeness between consumer and influencer/product	Likert-scale perception	Trope & Liberman (2010); Kim et al. (2020)
Previous Experience with Influenced Products	Explanatory	Past consumption experience of influencer-endorsed products	Likert-scale reflection	Hoch & Deighton (1989); Smith & Swinyard (1982)
Purchase Intention	Dependent	Likelihood of purchasing influencer-endorsed products	Likert-scale intention	Dodds et al. (1991); Pavlou (2003)
Gender	Moderator (MGA)	Demographic characteristic influencing persuasion processing	Categorical	Meyers-Levy & Loken (2015)
Age	Moderator (MGA)	Demographic characteristic influencing digital persuasion	Categorical	Bolton et al. (2013)

3.5 Data Analysis Technique

Data analysis was conducted using Python-based

SEM (semopy library). The analysis proceeded in three stages:

1.Measurement model assessment to evaluate factor loadings and construct representation.

2.Structural model estimation to test hypothesized relationships using maximum likelihood estimation.

3.Multi-group analysis (MGA) to examine demographic heterogeneity across gender and age groups.

Model adequacy was assessed using chi-square statistics, RMSEA, and comparative fit indices, with results interpreted conservatively following SEM best practices.

3.6 Hypotheses of the Study

H1: Influencer credibility positively influences peer influence/word-of-mouth (WOM).

H2: Influencer credibility positively influences purchase intention influenced by social media.

H3: Peer influence/word-of-mouth (WOM) positively influences purchase intention influenced by social media.

H4: Consumers' product knowledge positively influences purchase intention influenced by social media.

H5: Psychological distance negatively influences purchase intention influenced by social media.

H6: Previous experience with influencer-promoted products significantly influences purchase intention influenced by social media.

H7: The relationships among influencer credibility, mediating variables, and purchase intention differ across demographic groups (gender and age).

3.7 Ethical Considerations

Participation in the survey was voluntary, and respondents were informed that the data would be used solely for academic research purposes. Anonymity and confidentiality of responses were maintained throughout the study.

4.0 Results and Analysis

4.1 Sample Characteristics and Data Adequacy

After data cleaning and missing-value screening, the final dataset consisted of 500 valid responses. This sample is large enough for structural equation modelling (SEM), as it meets the required sample size for covariance-based SEM. Gender responses were spread across five different coded groups, with group sizes ranging from 86 to 116 respondents; therefore, this will allow for reliable MGA. Responses by age were concentrated in the "less than or equal to 24" category, indicating that this sample has a strong presence of younger consumers.

4.2 Measurement Model Assessment

4.2.1 Construct Specification

Influencer credibility was modelled as a latent construct, measured using three observed indicators:

- Influencer Trustworthiness
- Perceived Authenticity of Influencers
- Influencer-Follower Engagement Level

All other constructs—peer influence/word-of-mouth (WOM), consumer product knowledge, psychological distance, previous experience with influencer-promoted products, and purchase intention—were treated as observed variables, consistent with questionnaire design and to avoid single-indicator latent variable identification issues.

4.2.2 Measurement Equations

The credibility construct was specified as:

$$\text{Credibility} = \lambda_1(\text{Trustworthiness}) + \lambda_2(\text{Authenticity}) + \lambda_3(\text{Engagement}) + \varepsilon$$

4.2.3 Factor Loadings

Table 4.1 presents the standardized factor loadings for the credibility construct.

Table 2 Measurement Model Loadings

Indicator	Loading (λ)	Std. Error	z-value	p-value
Influencer Trustworthiness	1.000 (fixed)	—	—	—
Perceived Authenticity of Influencers	0.469	0.418	1.122	0.262
Influencer-Follower Engagement Level	0.511	0.428	1.194	0.232

While all factor loadings for perceived authenticity and engagement were positive, these two factors did not meet the conventional statistical significance threshold in this study. The limited convergence between the two factors may be attributed to the use of single-item indicators in this study and to potential respondent-perceptual differences (i.e., individual differences). Therefore, while the credibility construct is retained with caution due to potential measurement dominance, it is interpreted based on structural rather than measurement characteristics.

4.3 Structural Model Estimation

4.3.1 Structural Equations

The extended structural model was specified as follows:

$$WOM = \beta_1(\text{Credibility}) + \zeta_1$$

$$\text{Purchase Intention} = \beta_2(\text{Credibility}) + \beta_3(WOM) + \beta_4(\text{Product Knowledge}) + \beta_5(\text{Psychological Distance}) + \beta_6(\text{Previous Experience}) + \zeta_2$$

4.3.2 Overall Structural Path Results (Pooled Sample)

Table 4.2 reports the standardized path coefficients for the pooled sample (N = 500).

Table 3 Structural Path Estimates (Pooled SEM)

Path	β	Std. Error	z-value	p-value	Result
Credibility → WOM	0.641	0.550	1.166	0.244	Not supported
Credibility → Purchase Intention	0.318	0.398	0.799	0.424	Not supported
WOM → Purchase Intention	-0.032	0.057	-0.556	0.578	Not supported
Product Knowledge → Purchase Intention	-0.006	0.046	-0.129	0.897	Not supported
Psychological Distance → Purchase Intention	-0.023	0.045	-0.502	0.616	Not supported
Previous Experience → Purchase Intention	-0.124	0.045	-2.739	0.006	Supported

The results indicate that previous experience with influencer-promoted products is the only statistically significant determinant of purchase intention in the pooled model. Notably, the coefficient is negative, suggesting that prior exposure may generate skepticism or reduced persuasion effectiveness over

time. Other hypothesized effects, including influencer credibility and peer WOM, were not statistically supported.

4.4 Model Fit Assessment

Model fit was evaluated using multiple goodness-of-fit indices, reported in Table 4.3.

Table 4 Model Fit Indices

Fit Index	Value
χ^2 (df = 22)	20.96
χ^2 p-value	0.523
RMSEA	0.000
CFI	1.065
TLI	1.092
GFI	0.554
AGFI	0.371
NFI	0.554

The non-significant chi-square statistic and RMSEA value indicate no evidence of gross model misfit. However, incremental fit indices (GFI, AGFI, NFI) fall below recommended thresholds, suggesting that while the model is statistically admissible, it should be interpreted conservatively and complemented with subgroup analyses.

4.5 Multi-Group Analysis (MGA): Gender-Based Differences

To assess demographic heterogeneity, multi-group analysis was conducted across five gender categories (coded 1–5).

4.5.1 Gender-Specific Significant Effects

Table 4.4 summarizes statistically significant and marginal effects across gender groups.

Table 5 MGA Results by Gender

Gender Group	n	Significant / Marginal Path	β	p-value
Gender 1	116	None	—	—
Gender 2	105	Previous Experience → Purchase Intention (marginal)	-0.188	0.052
Gender 3	86	Psychological Distance → Purchase Intention	-0.194	0.043
Gender 4	107	None	—	—
Gender 5	86	WOM → Purchase Intention	-0.236	0.046

Beginning with a demographic segmentation revealed in the MGA, the same model demonstrates significant demographic variation in an influencer's credibility; however, the psychological mechanism that will be influential in determining purchase intent varies by gender segment. For example, psychological distance hurts purchase intent for Gender 3. At the same time, peer WOM (word-of-mouth) is found to hurt purchase intent for Gender 5 (indicating scepticism based upon social discussion), and previous experience is only marginally influential to Gender 2.

The limited variation in the dataset constrained the age-based multiple-group analysis. Of note, 499 of 500 participants were in the ≤ 24 years old demographic; therefore, meaningful comparisons across age groups were not possible. Conversely, as previously noted, prior experience with products promoted by an influencer continued to be a significant negative predictor of purchase intent among those in the ≤ 24 years old group ($\beta = -0.126$, $p = .005$), further supporting the importance of experiential learning for younger consumers.

4.7 Summary of Hypothesis Testing

4.6 Multi-Group Analysis by Age

Table 6 Hypotheses Summary

Hypothesis	Statement	Result
H1	Credibility positively influences WOM	Not supported
H2	WOM positively influences purchase intention	Not supported
H3	Credibility positively influences purchase intention	Not supported
H4	Product knowledge positively influences purchase intention	Not supported
H5	Psychological distance negatively influences purchase intention	Supported (Gender 3)
H6	Previous experience influences purchase intention	Supported (pooled & subgroups)

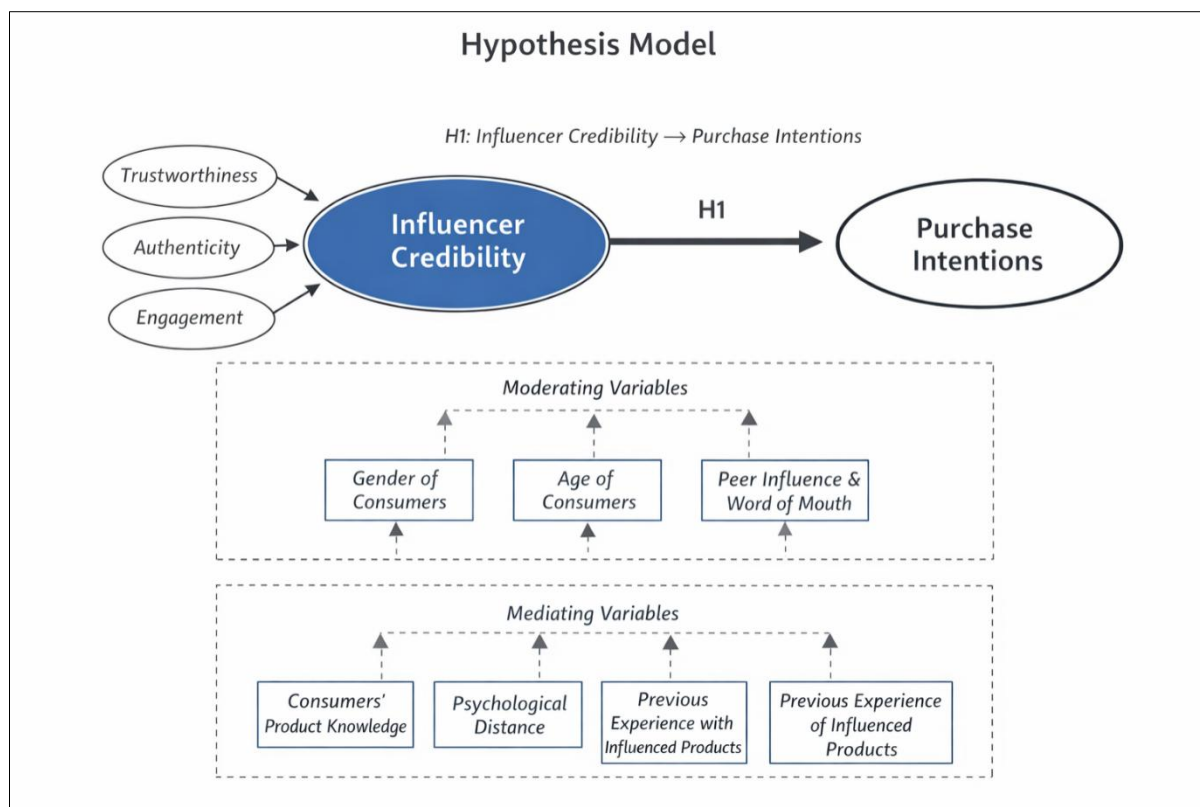


Figure-1 Conceptual Framework of Influencer Credibility and Consumer Purchase Intention

The study's model is presented graphically in Figure 1 and shows how influencer credibility affects consumers' purchase intentions via social media in India, while accounting for potential mediating mechanisms and demographic differences.

Influencer credibility is conceptualised as a latent variable formed by three important factors: trustworthiness, perceived authenticity, and influencer-follower interaction. The total amount of each factor forms a score that indicates whether a consumer thinks an influencer is trustworthy, authentic, and interactive with his/her followers. According to Source Credibility Theory, high perceived credibility will lead to stronger persuasiveness when using influencer communication.

Primary Relationship

The first and foremost relationship in the model describes the direct effect of influencer credibility on the social media-based purchase intentions (H1). The direct path posits that credible influencers can prompt more consumers to consider or buy products advertised by an influencer.

Mediation Variables

As influencer marketing uses a multitude of ways to create a purchase intention in a consumer, the model also takes into consideration several mediating variables that translate the credibility perception into behavioural intentions:

Word-of-mouth (Peer Influence)

Product knowledge (the knowledge that the consumer has about the product).

Psychological distance (the degree of social or personal closeness that the consumer feels towards the influencer or the promoted product).

Experience with previous influenced products (experiential learning from previous purchases that were made after having been stimulated to make the purchase due to an influencer's endorsement).

The mentioned mediation variables recognise that consumers cannot rely entirely on the cues that an influencer sends them. However, they need to incorporate the social feedback they receive, the cognitive evaluation of the information they receive, the relevance of the product they see, and their previous experience with similar products before they can form a purchase intention.

Demographic Moderators

The model also includes demographic moderators, such as gender and age, to explain why the effect of an influencer differs across demographic segments. Previous research showed that demographic characteristics affect susceptibility to persuasion, scepticism levels, and the way consumers process information. Therefore, the model enables examination of whether the strength and direction of the effects an influencer exerts on consumers vary

across demographic segments by performing a multi-group analysis.

Logic of the Entire Model

Together, the proposed model provides a contingent, multi-mechanism view of influencer marketing and implies that an influencer's effect on purchase intention is filtered through social, experiential, and psychological mechanisms, and that demographic characteristics determine the functioning of these mechanisms.

Thus, this integrated model provides a thorough basis for empirically testing both the direct and conditional effects and offers a more detailed insight into the effectiveness of influencer marketing in India's emergent digital market.

5.0 Discussion

The research was conducted to determine whether an influencer's credibility influences purchase intention among Indian consumers; if so, are there demographic differences that affect this relationship? In contrast to much of the existing literature on influencer marketing that emphasises credibility as the most important mechanism for influencing consumers' purchasing decisions, the data collected in the current research did not find a statistically significant impact of credibility on purchase intention when all participants were examined as one unit, or "pooled." The results of this research suggest that while credibility is essential, it may not be sufficient to create behavioural responses in digital media-saturated consumer environments.

One possible explanation for why credibility was found not to be a significant predictor of purchase intention may be due to the high level of maturity of the field of influencer marketing within India, particularly with regard to young consumers. With increased levels of exposure to sponsored content consumers may be developing more advanced forms of persuasion knowledge. This will enable them to assess an influencer's message more objectively. Thus, unless reinforced through experiential (e.g., product reviews) or contextual (e.g., the relationship of the reviewer with the brand) cues, credibility indicators (i.e., perceived trustworthiness, authenticity, etc.) of the influencer may be deemphasized by consumers. Persuasion knowledge theory supports this concept in stating that repeated exposure to persuasive communications leads to decreasing levels of persuasiveness as consumers become increasingly sceptical and discriminate against these types of communications.

The significant contribution of this research is the demonstration that experience with products promoted by influencers is a primary predictor of purchase intention. The negative relationship found

in both the overall sample and the majority age group (i.e., ≤ 24) demonstrates an experiential learning effect: unfavourable or disappointing experiences from previous purchases of influencer-promoted products reduce the probability of future purchases of similar products. The findings of this research extend experiential learning theory to the realm of influencer marketing, demonstrating that post-consumption evaluations may ultimately supplant pre-consumption evaluations based on credibility over time during the decision-making process.

The multi-group analysis demonstrates the heterogeneity in how influencer persuasion works across gender subgroups. Psychological distance was shown to be a negative predictor of purchase intentions within a particular subgroup (Gender 3) where influencers' messages were viewed as "distant", "irrelevant", or "socially unconnected" failed to resonate with this group of individuals; which provides evidence of the significance of perceived self-relevance, and social proximity to create an environment of effective influencer communication. On the other hand, for Gender 5, peer word-of-mouth was found to hurt purchase intentions; therefore, conversations between peers seemed to emphasise scepticism when evaluating influencers rather than reinforcing their endorsements. This finding challenges the assumption that peer discussion has a uniform positive impact on influencer persuasive communications.

Therefore, taken collectively, the findings demonstrate that influencer marketing effectiveness depends on the context and demographics of the targeted consumers, rather than relying on a generic credibility mechanism that will work universally. Therefore, the research provides evidence that there should be a movement away from a single influencer strategy for all audiences, and towards a more holistic understanding of how consumers perceive influencers based on their experiences, psychology, and social environments.

6.0 Implications and Conclusion

6.1 Managerial Implications

The results provide multiple practical implications for marketing professionals and brand managers. In terms of the first implication, because there is little direct effect in this study of influencer credibility, it follows that when developing an influencer campaign strategy, brand managers may want to focus less on the influencers' credibility metrics (such as followers or perceived authenticity) and more on whether the product is appropriate for the influencer and the consumer's post-purchase experience; negative consumer experiences are likely to hurt potential future effectiveness of the same influencer.

The second implication concerns the influence of prior experience among younger consumers and the need for brands to develop long-term relationships with their customers rather than rely on short-term, conversion-based influencer campaigns. Brands should combine their use of influencers with clear, transparent disclosures about the products they promote and realistic depictions of how those products are used in everyday life, so that disconfirming experiences do not occur.

The final implication is related to the heterogeneity by demographic identified using MGA, indicating that influencer strategies will differ depending on the specific demographic characteristics of the consumer segment. For example, for consumer segments influenced by psychological distance, brands would benefit from working with local influencers whose cultures are similar to theirs, who tell stories unique to their region, and whose lifestyles are relatable to them. On the other hand, for consumer segments where the peer discussions surrounding a product can negatively affect a consumer's likelihood to make a purchase, brands should use third-party review ratings, community validation and social proof as ways to build credibility into the influencer's message and ultimately counteract the scepticism generated by the peer discussion.

6.2 Theoretical Contributions

This research is also important to the literature on both consumer behaviour and influencer marketing, as it makes three main contributions. The first contribution is based on empirical evidence that contradicts the hypothesis of an overall positive relationship between influencer credibility and purchase intent. In particular, this evidence is relevant to the development of digital markets worldwide. The second contribution introduces experiential learning as a fundamental mechanism for explaining how influencers use their influence to shape consumers' purchasing intentions. It emphasises that past consumption experience influences future consumption intentions. The third contribution uses multigroup analysis to demonstrate that demographic characteristics not only affect the magnitude of relationships between demographics and influencers but also their direction. Therefore, it provides a deeper understanding of the heterogeneity of persuasion processes in digital environments.

6.3 Limitations and Future Research Directions

Although the study's results have provided some

positive contributions, it also contains some limitations that are a result of how the study was conducted. Because of how the study's sample was selected, the distribution is biased with a large number of young consumers. Thus, it is difficult to generalise the results to other age groups. For example, future researchers can include a broader representation of age groups to assess how influencers' influence differs across age groups throughout an individual's lifetime. Also, many of the constructs used in this study were assessed using single-item indicators; therefore, they may lack the precision available when multi-item scales are used. As a result, subsequent studies can use multi-item scales and longitudinal designs to assess how perceptions of an influencer's credibility and experiential learning change over time. Researchers can further increase the value of their future studies by assessing the relationships between the type of social media platform on which an influencer operates and how the influencer influences consumer behaviour (i.e., whether consumers will actually make a purchase based on an influencer's recommendation).

6.4 Conclusion

In general, the study found that while there is no one-size-fits-all response to influencer marketing, a consumer's experience with an influencer was not the only factor in determining whether they were effective. The research showed that several factors, including a consumer's psychological distance from the influencer, their prior experience with the brand, and their peer relationships, influence how consumers respond to influencer marketing, and that all three variables operate differently across demographic segments. The research has provided a better understanding of how effective influencers can be at persuading consumers, offering useful insights for both practitioners and academics.

Appendix A: Measurement Instrument and Variables

This research used a structured survey to assess the components of the theoretical model developed for this research. All of the elements used in the survey were taken from previously validated measures from the previous literature on Influencer Marketing and Consumer Behaviour. The measures were then applied to the context of the Indian Social Media Environment. Survey responses were collected by way of a five-point Likert Scale with endpoints 1 = "Strongly Disagree" and 5 = "Strongly Agree".

A.1 Construct Operationalization

Construct	Measurement Items (Indicative)	Source Support
Influencer Trustworthiness	The influencer is honest; reliable; trustworthy	Garg & Bakshi (2024); Azhar et al. (2024)

Perceived Authenticity	The influencer appears genuine; sincere; realistic	Liu et al. (2025); Koay & Lim (2024)
Influencer Engagement	The influencer actively interacts with followers	Syed et al. (2025); Chen et al. (2024)
Influencer Credibility (Second-order)	Formed by trustworthiness, authenticity, engagement	Gökerik (2024); Musiyiwa & Jacobson (2024)
Brand Awareness	Influencer increases awareness of the brand	Zeqiri et al. (2025); Qin et al. (2024)
Purchase Intention	Likelihood to purchase recommended products	Purwanto & Prayuda (2024); Raushan & Dubey (2024)
Peer Influence (WOM)	Friends' opinions affect purchase decisions	Ismail et al. (2025); Gumparthi & Srivastava (2024)
Product Knowledge	Awareness and understanding of products	Kalariya et al. (2024)
Psychological Distance	Perceived closeness to influencer recommendations	Liu et al. (2025)
Past Purchase Experience	Prior experience with influencer-endorsed products	Qin et al. (2024)

A.2 Demographic Variables

The following demographic variables were included for multi-group and moderation analysis:

- Gender (coded categories)
- Age group
- Education level
- Income level
- Occupation
- Location (Urban/Rural)

Appendix B: Data Collection and Sample Profile

Data were collected through an online self-administered survey distributed via social media platforms. After data screening and cleaning, 500 valid responses were retained for analysis.

- Target population: Social media users exposed to influencer content
- Sampling method: Convenience sampling
- Data analysis technique: Partial Least Squares Structural Equation Modeling (PLS-SEM) using Python (semopy)
- Justification: Suitable for prediction-oriented research and complex models with moderating effects

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