

Research Article

Impact of Social Media Influencer Credibility on Purchase Intention for Personal Care Products: The Mediating Effect of Consumer Attitude

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Abstract: With the growing dominance of digital marketing, social media influencers are indispensable in shaping consumer behavioural intention, specifically in the personal care fast-moving consumer goods (FMCG) sector. Personal grooming has gained popularity among both males and females, leading to increased use of skincare, haircare, oral care, and related products. To expand market reach, companies are partnering with influential experts, and consumers are turning to social media to get insights into market trends and product information. Social media influencers connect with their audience through content creation, which extensively impacts followers' perceptions, attitudes, and behaviors towards products. The study investigates the impact of influencer credibility on consumer behavioural intention for personal care products by analyzing the mediating effect of consumer attitude. The factors of influencer source credibility (trustworthiness, expertise, and attractiveness) provide an understanding of consumer buying behavior in Uttar Pradesh, India. The research implements a quantitative approach, and data were gathered through a structured questionnaire. Purposive sampling method was selected to gather data from 200 social media users aged 15 to 45 years. The collected data were analyzed using PLS-SEM through SmartPLS 4. The finding exhibits a significant association between consumer attitudes and purchase intentions ($B = 0.492$, $P = 0.000$). Moreover, trustworthiness significantly influenced consumer attitude, followed by attractiveness, with no influence of expertise. Additionally, trustworthiness significantly influenced consumer purchase intention, followed by expertise and attractiveness. The findings provide insightful strategies for companies and marketers seeking to partner with credible experts who can matched with their values and products. Moreover, the findings provide insights for influencers regarding the importance of their credibility and how they can effectively influence consumer decisions.

Keywords: Social Media Influencers, Source Credibility, Consumer Attitude, Purchase Intention, Personal Care Product.

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INTRODUCTION

Over the past decade, social media has evolved as a powerful platform for content sharing. Billions of users worldwide use social media daily for various purposes (Bhardwaj et al., 2024). Social media has largely replaced conventional media with technology-based media for product-related information and endorsements (Koay et al., 2021). It significantly alters consumer perceptions, attitudes, beliefs, and purchase decisions for a product. Companies are optimizing social media to enhance their market reach through influencer partnerships (Shabani Shojaei & Barbosa, 2026).

Social media influencers are individuals who post content on social media channels, such as Pinterest, Facebook, Instagram, Snapchat, Twitter, and YouTube, and connect with their audience by generating content in a specific niche (R.A.S.D.Rathnayake & V.G.P. Lakshika, 2023). They actively produce product-related content and influence consumer purchasing decisions. According to Neil Patel's report, 54% of marketers plan to increase their influencer marketing budgets. A recent report by EY states that the Indian influencer marketing industry will reach

approximately 404.82 million by 2026, with an 18% CAGR (2022-2026). Influencer credibility plays a considerable role in shaping consumer behavior, specifically for personal care products.

According to Assocham, India's beauty segment will reach \$20 billion by 2025, with men between 18 and 25 spending more on self-grooming than women. Various personal care products, such as skin, hair, and oral care products, fragrances, cosmetics, and makeup, are in high demand, and companies are actively engaging with customers. (Saputra & Dewobroto, 2022) suggested that influencers significantly influence consumers' purchase decisions. (Garg & Bakshi, 2024; Weismueller et al., 2020) state that all three factors: trustworthiness, attractiveness, and expertise, influence consumers to make the purchase decision.

(Al-Ansi et al., 2023) states that trustworthiness proposes a high value for skincare product endorsements and positively influences consumer purchase intention. (Hermenda et al., 2019) revealed that social media influencers have no impact on consumer purchase decisions for beauty and skincare products. (Grace & Ming, 2018) suggested that influencer attractiveness positively impacts consumer purchase decisions for the product. Although existing research has explored the effect of SMIs' source credibility on individual buying decisions, the mediating effect of consumer attitude remains unexplored. However, marketers must assess the traits of digital influencers or SMIs that influence consumer purchase decisions.

LITERATURE REVIEW

The personal care industry has experienced substantial growth through influencer marketing, leveraging digital influencers' power to promote goods. The current review examines previous studies on the effect of digital experts credibility on consumer behavioural intention, particularly in the personal care fast-moving consumer goods (FMCG) sector. Insights from the previous literature provide direction for the hypothesis and theoretical framework (Ampornklinkaew, 2025). Digital influencers or SMIs are individuals with a large following on digital platforms, exerting a considerable impact on their users. SMIs include a wide range of people, including vloggers, celebrities, experts, and brand associates, who provide content on relevant topics in their specialized areas. Previous research has examined the impact of influencer source credibility on consumer purchase decisions. (Özbölük & Akdoğan, 2022) Investigated the mediating effect of consumer attitude on individual behavioural intention.

Trustworthiness is defined as the level of trust or belief in a specific person. This signifies whether an influencer provides genuine and authentic information without bias (Yilmazdoğan et al., 2021). Trustworthiness not only affects consumer purchase intentions but can also be directly associated with an influencer's credibility (Leite et al., 2022). In the personal care industry, trustworthiness is a leading element and has a significant positive impact on consumer purchases (R.A.S.D.Rathnayake & V.G.P. Lakshika, 2023).

- H1: Trustworthiness and consumer attitude are positively related.
- H2: Trustworthiness and purchase intention are positively related.

Expertise is defined as in-depth knowledge, insight, and skills in a particular segment, which is combined with education level and communication ability. Companies are collaborating with influencers who possess a high level of expertise and can create professional and informative content that attracts the interest of individuals (Permadani & Hartono, 2022). According to several studies, expertise substantially impacts consumer decisions in the personal care industry.

- H3: Expertise and consumer attitude are positively related.
- H4: Expertise and purchase intention are positively related.

Attractiveness is a crucial element for digital experts, as their fanbase is constantly foreseeing their physical attributes such as looks, style, voice, and lifestyle. It refers to the physical appearance of an influencer as perceived by followers (Koay et al., 2021). Influencer attractiveness helps enhance brand awareness and purchase intention; therefore, personal care companies consider these elements while formulating marketing strategies.

- H5: Attractiveness and consumer attitude are positively related.
- H6: Attractiveness and purchase intention are positively related.

In marketing, there is a collateral relationship between consumer attitudes and purchase intentions. (Grace & Ming, 2018) states that source credibility has a positive relationship with consumer attitude and purchase intention. (Chin et al., 2020) examined the mediating effect of attitude towards brands and brand credibility by investigating the impact of social media influencers and brand credibility on consumer purchase decisions.

- H7: Consumer attitudes and purchase intentions are positively related.

MEDIATING ROLE OF CONSUMER ATTITUDE

Previous research, such as (Chin et al., 2020) and (Sallam & Wahid, 2012), found the mediating effect of consumer attitude on purchase decisions for various niches. Hence, there is limited research examining the mediating impact of consumer attitudes on influencer source credibility and buying intention. To understand this research gap, the following hypotheses were formulated:

- H8: Consumer attitude mediates the relationship between trustworthiness and purchase intention.
- H9: Consumer attitude mediates the relationship between expertise and purchase intention.
- H10: Consumer attitude mediates the relationship between attractiveness and purchase intention.

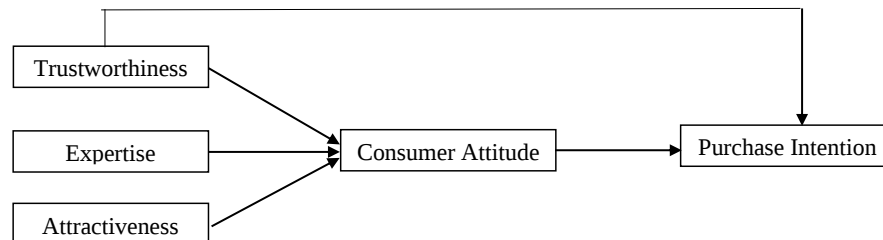


Fig 1. Research Model

RESEARCH METHODOLOGY

The study applied quantitative research to evaluate the research model and hypothesis. According to (Hair et al., 2011), the recommended sample size for the study was at least 10 times the maximum number of arrows pointing to the constructs. The proposed research model includes five variables and 20 items, for which an appropriate sample size was 200. The study's target population was individuals aged 15–45 years who were actively engaged on social media and exposed to influencer content. The purposive sampling method was selected to gather data from 200 respondents based on three criteria: respondents must have a social media account, follow personal care influencers, and have prior purchasing experience of personal care products. The mentioned criteria were selected to maintain the respondents' relevance to the research problem.

Data were collected using a structured questionnaire consisting of three sections. Section 1 focuses on individual demographic profiles, such as age group, gender, education, and annual income. Section 2 focuses on respondents' behavior towards personal care products and social media influencers. Section 3 focuses on five constructs: (TRU) trustworthiness, (EXP) expertise, (AT) attractiveness, (PI) purchase intention, and (CA) consumer attitude, which are evaluated using a 5-point Likert scale. Trustworthiness, Expertise, and Attractiveness consist of four items adapted from (Brahmbhatt et al., 2024). Purchase Intention was assessed using four items adapted from (Macheka et al., 2024). Consumer Attitude was evaluated using four items taken from (Lim et al., 2017).

A designed questionnaire was floated to social media users via Google Forms using a non-probability sampling method. The collected data covers a wide range of the population from 15 to 45 years. The majority of respondents (53%) were in the 15 – 25 year age group, (38.5%) were in the 25 – 35 year age group, and 35 – 45 year olds comprised (8.5%) of the total participants. Of the 200 respondents, 121 (60.5%) were female, and 79 (39.5%) were male. The majority of individuals were postgraduates (49.5%), and the highest income level range was below 2,50,000 (50%). The study revealed that 49.5% of respondents used social media for 2 to 4 hours per day. To analyze the collected data, SmartPLS (v.4.1.1.2) was used by executing partial least squares-structured equation modelling (PLS-SEM). The decision to use this tool was made because of its suitability and accuracy in handling complex problems.

Table 1. Respondent's Demographic Profile

Demographics	Frequency	Percentage
Gender		
Female	121	60.5%
Male	79	39.5%
Age		
15 – 25	106	53%
25 – 35	77	38.5%
35 – 45	17	8.5%
Education Level		

Schooling	20	10%
Diploma	3	1.5%
Under Graduate	68	34%
Post Graduate	99	49.5%
Doctorate	10	5%
Occupation		
Student	72	36%
Professional	73	36.5%
Self-employed	37	18.5%
Home Maker	18	9%
Annual Income		
Less than 2,50,000	100	50%
2,50,000 – 5,00,000	61	30.5%
5,00,000 – 10,00,000	22	11%
Above 10,00,000	17	8.5%
Time Spent		
Less than 2 hours	62	31%
2 hours – 4 hours	99	49.5%
4 hours – 6 hours	18	9%
Above 6 hours	21	10.5%

RESULTS

Measurement Model Assessment

The internal consistency for the variable and other items was assessed through factor loading, composite reliability, and Cronbach's alpha. The factor loadings for the five constructs (TRU: trustworthiness, EXP: expertise, AT: attractiveness, CA: consumer attitude, and PI: purchase intention) are presented in Table 2 and reflect positive results. Factor loading revealed how strongly the items are connected to their constructs. The findings revealed different loading levels across all items, ranging from 0.559 to 0.874. The recommended range is above 0.708 (Hair, et al., 2016), and for a range between 0.4- 0.7, the content validity must be ensured, which falls in the acceptable range, so we proceed further in the analysis. The Variance Inflation Factor (VIF) ranged between 1.178 and 2.361, reflecting a higher correlation among constructs.

Table 2. Measurement Model for Reflective Constructs

Construct	Indicator	Loadings	VIF
Trustworthiness	TRU 1	0.849	1.825
	TRU 2	0.823	1.651
	TRU 3	0.608	1.281
	TRU 4	0.777	1.557
Expertise	EXP 1	0.825	1.498
	EXP 2	0.817	2.152
	EXP 3	0.785	1.718
	EXP 4	0.732	1.992
Attractiveness	ATR 1	0.805	1.913
	ATR 2	0.818	1.945
	ATR 3	0.789	1.970
	ATR 4	0.851	2.361
Consumer Attitude	CA 1	0.823	1.688
	CA 2	0.874	2.087
	CA 3	0.724	1.453
	CA 4	0.559	1.178
Purchase Intention	PI 1	0.867	2.126
	PI 2	0.845	2.063
	PI 3	0.722	1.478
	PI 4	0.837	1.964

Table 3 presents the internal consistency and validity analyses of the constructs. Cronbach's alpha for all constructs reflected an acceptable value between 0.739 and 0.833, indicating good internal consistency reliability (Henseler). Moreover, the composite reliability values ranged between 0.778 and 0.850, which significantly reflects good internal consistency. The Average Variance Expected (AVE), which evaluates a construct's convergent validity, is above 0.570 for all items, indicating higher convergent validity.

Table 3. Reliability & Validity Analysis

	Cronbach's alpha	Composite reliability (rho_a)	Average variance extracted (AVE)
TRU	0.771	0.807	0.593
ATR	0.833	0.832	0.666
EXP	0.810	0.867	0.625
CA	0.739	0.778	0.570
PI	0.836	0.850	0.672

To evaluate discriminant validity, the Heterotrait-Monotrait Ratio (HTMT) evaluates the correlation between constructs. The HTMT values for the constructs ranged between 0.457 and 0.883, indicating that the constructs were distinguishable from each other and reducing the chances of multicollinearity.

Table 4. Heterotrait-Monotrait (HTMT) Ratio

	ATR	CA	EXP	PI	TRU
ATR					
CA	0.688				
EXP	0.508	0.457			
PI	0.718	0.883	0.639		
TRU	0.696	0.821	0.720	0.864	

The Fornell-Larcker criterion is a distinct approach to identifying discriminant validity. It examines the square root value (AVE) for each construct and ensures that it is distinct from the others. In Table 5, all constructs have the square roots of the AVE diagonally. The AVE square root value of each construct exceeded the value in both rows and columns.

Table 5. Fornell-Larcker Criterion

	ATR	CA	EXP	P	TRU
ATR	0.816				
CA	0.535	0.755			
EXP	0.422	0.414	0.791		
PI	0.593	0.785	0.568	0.820	
TRU	0.546	0.656	0.564	0.722	0.770

Structural Model Assessment

To test the goodness of fit, explanatory power R², predictive power Q², and effect size F² were examined. R² was used to examine the deviation in the dependent variable caused by the independent variables. The result indicates that R² values are 0.475 and 0.729 for CA and PI, respectively. This indicates that 47% of the variance in CA reflects trustworthiness, attractiveness, and expertise, while PI explains 72% of the variance in CA. The R² value meets the criteria of above 0.1. Q² was used to measure the predictive relevance of the dependent Variable, where CA was 0.451, and PI was 0.579. The statistics revealed that the independent variables highly affect consumer attitude, revealing a high level of predictive relevance for the purchase intention.

Table 6. R², R² Adjusted, Q²

	R Square	Adjusted R Square	Q Square
CA	0.475	0.467	0.451
PI	0.729	0.723	0.579

Furthermore, F² is an explanatory power that indicates the effect size observed in this study. Table 7 shows that the effect sizes vary from 0.054 to 0.073. However, the most significant effect size was measured from CA to PI, indicating

a significant effect of consumer attitudes on purchase intention. Additionally, trustworthiness had a medium impact, attractiveness had a lesser impact, and expertise had no impact on consumer attitudes. The analysis states that eliminating consumer attitude from the model reduces consumer purchase intention. Table 7 provides insightful results on the relationship between the variables tested at a 95% significance level.

Table 7. Hypothesis Testing

Hypothesis	Paths	B	SD	F2	T Statistics	P values	Result
H1	TRU -> CA	0.507	0.278	0.073	6.948	0.000	Significant
H2	TRU -> PI	0.225	0.083	0.054	4.130	0.000	Significant
H3	EXP -> CA	0.023	0.001	0.067	0.344	0.731	Not Significant
H4	EXP -> PI	0.183	0.082	0.054	3.371	0.001	Significant
H5	ATR -> CA	0.249	0.080	0.074	3.381	0.001	Significant
H6	ATR -> PI	0.129	0.039	0.066	1.949	0.051	Marginally Significant
H7	CA -> PI	0.492	0.469	0.064	7.744	0.000	Significant

The results imply that trustworthiness (H1: B = 0.507, T = 6.948, P = 0.00) and attractiveness (H5: B = 0.249, T = 3.381, P = 0.001) have a significant relationship with consumer attitude, thus supporting H1 and H5. Moreover, trustworthiness (H2: B = 0.225, T = 4.130, P = 0.000), expertise (H4: B = 0.183, T = 3.371, P = 0.001), attractiveness (H6: B = 0.129, T = 1.949, P = 0.051), and consumer attitude (H7: B = 0.492, T = 7.744, P = 0.000) had significant positive relationships with purchase intention. Hence, H2, H4, H6, and H7 were accepted. The analysis found no significant relationship between expertise and consumer attitude, rejecting H3. In conclusion, the findings contribute to several existing studies through determining the impact of source credibility by mediating influence of consumer attitude on the purchase decision for personal care FMCG products.

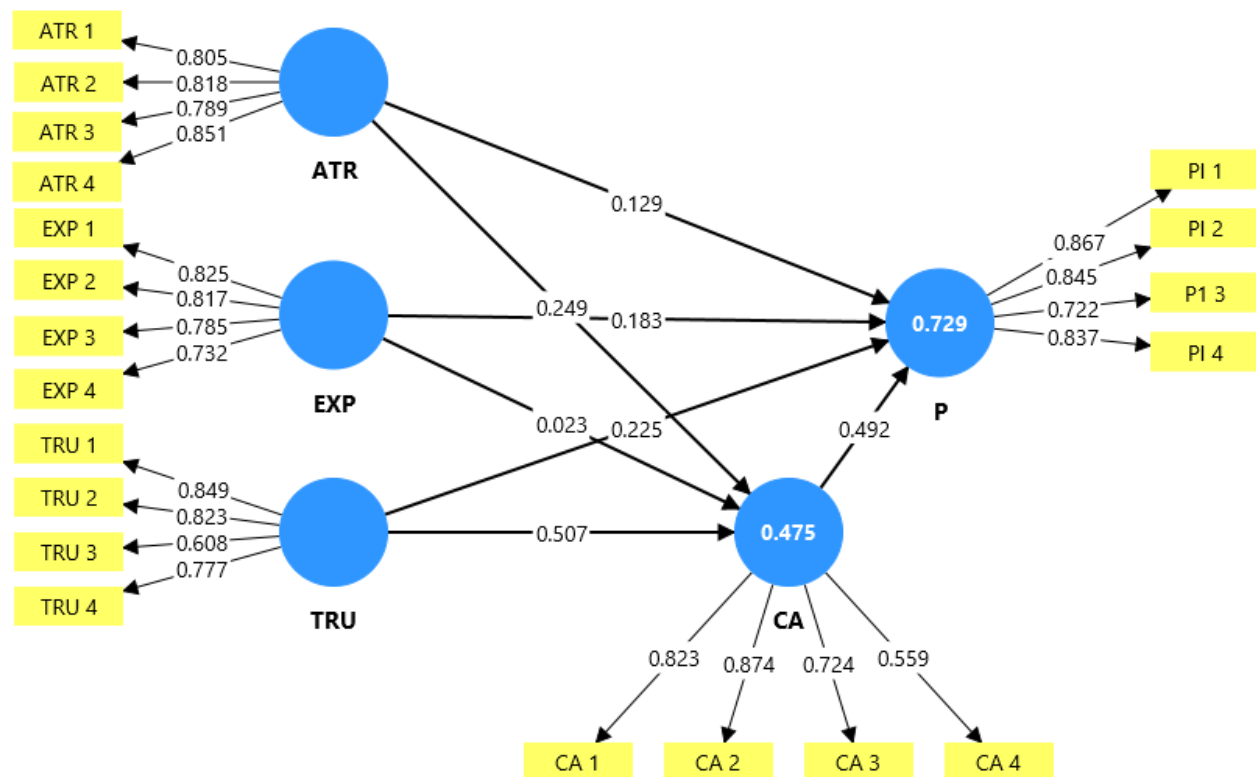


Figure 2. Result of PLS-SEM Analysis

Mediation Analysis

To determine the mediation influence of consumer attitude between trustworthiness, attractiveness, expertise, and purchase intention, bootstrapping analysis was conducted using SEM PLS. The indirect effects of trustworthiness and attractiveness are highly significant on purchase intention and are mediated by consumer attitude (H8: B =

0.250, $T = 4.923$, $P = 0.000$), ($H10$: $B = 0.122$, $T = 3.123$, $P = 0.002$), and the direct effect ($B = 0.225$), ($B = 0.129$), which is also significant, denoting partial mediation. However, the indirect effect of expertise on consumer buying intention ($H9$: $B = 0.011$, $T = 0.343$, $P = 0.731$) was not significant, indicating that there was no mediation in this relationship. In conclusion, $H8$ and $H10$ were accepted, and $H9$ was rejected.

Table 8. Hypothesis Testing for a Mediating Variable

Hypothesis	Relationship	Indirect Effect	T Statistics	P values	Result
H8	TRU -> CA -> PI	0.250	4.923	0.000	Partial Mediation
H9	EXP -> CA -> PI	0.011	0.343	0.731	No Mediation
H10	ATR -> CA -> PI	0.122	3.123	0.002	Partial Mediation

DISCUSSION

This study analyzes the influence of social media influencer source credibility on behavioural intention by investigating the mediating influence of consumer attitude. The results found that digital influencers or SMIs trustworthiness had a significant positive impact on consumer attitudes and purchase intentions. These findings are consistent with previous studies showing a positive effect of trustworthiness on consumer buying behavior (Lou & Kim, 2019). This illustrates that consumers will trust products endorsed by credible influencers who provide authentic and original reviews. Several studies have found that transparency in sponsored content helps influencers build strong trust with the target audience. Marketers must choose credible endorsers, such as beauty professionals or dermatologists, and work with those who can provide honest, original reviews of the products while ensuring transparency in sponsorships. This will help both brands and influencers expand their market base and influence consumer buying behavior (Spörl-Wang et al., 2025).

Second, the study observed no significant relationship between expertise and consumer attitude, which means that the influencer's expertise level plays no role in forming consumer attitude. However, the expertise level had a significant direct effect on consumer purchase intention for personal care products (V I De Araujo et al., 2025).

Subsequently, social media influencer attractiveness had a substantial positive impact on consumer attitudes and a marginally significant impact on purchase intention. (Muda & Hamzah, 2021) Also found that attractive influencers influence consumer purchases of beauty and personal care products. Previous literature has observed that consumers like to follow attractive influencers and trust their recommendations (De Veirman et al., 2017). A classy and elegant influencer attracted consumers by highlighting the benefits of the beauty product, motivating them to believe that they could also achieve similar skin or hair results. In conclusion, the study states that trustworthiness impacts consumer attitudes the most, followed by attractiveness. In contrast, expertise had no significant effect on consumer attitudes. In addition, trustworthiness has the highest favourable influence on purchase intention, followed by expertise and attractiveness.

Furthermore, the study indicates a positive relationship between consumer attitudes and purchase intentions. Hence, consumer attitude mediates the association among source credibility and purchase intention. These results are matched with previous literature (Lim et al., 2017; Kong & Tan, 2026).

CONCLUSION & LIMITATIONS

The study was conducted to determine the influence of influencers' source credibility on purchase decisions via the mediating effect of consumer attitude on personal care products. The result supported all the hypotheses except the effect of expertise on consumer attitude. Trustworthiness has the strongest influence on consumer attitude, while attractiveness has the least influence. Moreover, there was a significant positive association among source credibility and purchase intention. Additionally, the trustworthiness of influencers impacts consumer purchase intention more, which is further followed by expertise and attractiveness (Azkiah & Hartono, 2023).

The study findings provide insightful knowledge to both influencers and companies. Influencers should focus on the authenticity, reliability, and transparency of the content. Through genuine information and original content, they can build trust and showcase their expertise to the target audience. The use of attractive visuals, graphics, photos, and statistical data can enhance the attractiveness and creativity of the influencers, leading to a positive impact on consumers (Shabani Shojaei & Barbosa, 2026). For marketers they should carefully identify and collaborate with

influencers who are aligned with their organizational goals. Marketers need to ensure that influencers disclose sponsored content and support them in endorsing creative and original content. These practices will be beneficial for marketers and influencers, helping them expand their reach in the market and achieve their goals (Al-Ansi et al., 2023).

The study has a few limitations. Firstly, the research area only focused on the residents of Uttar Pradesh aged between 15 and 45 years. Future research should focus on more diverse areas and product ranges in the market. Secondly, the purposive sampling method may restrict the conceptualization of the study. Lastly, the research could not identify other factors affecting consumer purchase decisions for personal care FMCG products, such as price, quality, ingredients, brand image, and offers/discounts available for the product. Future research should focus on more variables influencing consumer behaviour in the context of social media influencer marketing.

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