

Influencer Marketing in the Age of AI: Examining the Roles of Credibility, Content Quality, and Personalization in Shaping Trust, Emotional Attachment, and Purchase Intention in Pakistan

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ABSTRACT

Influencer marketing has emerged as a powerful tool of digital persuasion; nevertheless, the processes according to which it affects consumer decision-making have not been explored well enough in the case of emerging markets where the institutional trust in online shopping is weak. The paper explores the influencer marketing effect on consumer purchase intention through analyzing the impact of influencer credibility, content quality, and artificial intelligence (AI)-driven personalization through the Pakistan social media environment. The study is based on the Source Credibility Theory and the Stimulus Organism Response (S-O-R) model and informed by attitude-based approaches as represented in the literature on consumer behavior and constructs an integrated model of both cognitive and affective influence pathways. The study utilized a quantitative, cross-sectional research design that involved the use of a structured survey in the sample comprised of active social media users in Pakistan and who have been recently exposed to influencer-endorsed content. There were 218 valid responses analyzed through the Partial Least Squares Structural Equation Modeling (PLS-SEM) that is appropriate in the context of theory expansion and the complicated models with mediation and moderation. According to the results, influencer credibility and AI-improved personalization have a significant positive effect on consumer trust and emotional attachment, and miscellaneous contents generally have a positive impact on purchase intention through a functional assessment and not relational bond. However, the most notable predictor of the purchase intention was consumer trust and the emotional attachment did not readily translate to the actual buying behavior. The consumer attitude portrayed a small yet significant moderating influence on the trust purchase intention relationship. The results emphasize the importance of trust-driven mechanisms over emotional persuasion in risk sensitive online space and give context specific insights into influencer marketing practices in new market.

Keywords: Influencer marketing; social media; influencer credibility; consumer trust; purchase intention; AI-based personalization; influencer marketing

INTRODUCTION

The rapid growth of digital technologies has significantly transformed the marketing communications, as well as the process of consumer decision-making. The popularity of social media has transformed marketing into a highly interactive, socialized setting where consumers are actively interacting with the contents and using information that is generated by peers instead of the companies (Dwivedi et al., 2023; Chetoui,

Benlafkikh, and Lebdaoui, 2023). In this online setting, consumers are becoming more reliant on the socially mediated indications and online opinion as shaping their purchase intentions, particularly in a setting associated with uncertainty and information overload (Ismagilova et al., 2024).

One of the major digital marketing strategies in this dynamic environment has become the influencer marketing. It is the use of individuals with perceived authority, credibility, and influence with the audience to market products and services through social media (Casaló, Flavián, and Ibáñez-Sánchez, . 2023). In contrast to conventional advertising, influencer marketing is built on the basis of the constant process of interaction, perceived reality, and relationship between influencers and followers, which increase the message credibility and persuasive strength (Sokolova and Kefi, 2023; Lou, Tan, and Chen, 2024).

As research has revealed recently, influencer marketing functions in a similar way to electronic word-of-mouth, so it is especially good at influencing consumer attitudes and behavioral intentions (Chetioui et al., 2023; Schouten, Janssen, and Verspaget, 2024). Influencers are often seen as opinion leaders whose recommendation can reduce the perceived risk in consumers and ease the decision-making process in an online business where products are hard to evaluate (Ismagilova et al., 2024). Influencer marketing therefore has proven to have a great effect on brand interest and buying goal in various industries such as fashion, beauty, and lifestyle products (CasalO et al., 2023; Lim, Radzol, Cheah, and Wong, 2024).

Influencer credibility is one of the major factors that determine the effectiveness of influencer marketing as it is the perception of consumers on how trustworthy, knowledgeable, and reliable is an influencer as a source of information. Recent empirical studies support the idea that the credibility of influencers has a strong positive impact on consumer trust and purchase intention, especially in an online space where no physical contact with the product can occur (Lou et al., 2024; Sokolova and Kefi, 2023). Influencer credibility in online transactions is a significant aspect of reducing the perceived risk, which leads to trust in the online transactions in emerging markets like Pakistan, where issues about online fraud, counterfeit products, and poor consumer protection continue to exist (Ahmed, Khan, and Fatima, 2023).

Besides the credibility of the source, the quality of the content created by the influencers has also been found to be one of the key determinants of the consumer response. Quality of content refers to how informative, relevant, accurate, and useful influencer content is in making decisions by consumers. Quality content boosts transparency, lessens ambiguity and builds stronger trust, which in effect raises the buying intention (Menegaki and Lutz, 2023; Lim et al., 2024). Influencer-created reviews, tutorials, and demonstrations often take the role of the major sources of information in the Pakistani digital marketplace, as younger consumers do not have access to formal brand communication channels (Ahmed et al., 2023).

In addition, the recent developments in the field of artificial intelligence (AI) have enhanced the influence of AI-based personalization in social media marketing. Content delivery systems based on algorithm personalize the material of the influencers in relation to the browsing behavior, preferences, and interaction patterns of users (Luo, Tong, Fang, and Qu, 2023; Zhang and Benyoucef, 2024). The perceived personalization has been demonstrated to improve content relevance, decrease information overload, and have a positive effect on consumer trust and purchase intention (Ismagilova et al., 2024). However, the over-personalization can also elicit some apprehensions regarding data privacy, manipulation and loss of control, especially in developing economies that are poorly regulated (Zhang and Benyoucef, 2024).

Trust thus becomes one of the key psychological processes that influence marketing by an influencer. Recent research focuses on the fact that consumer confidence reduces perceived risk, increases the confidence in online information, and purchase intention in uncertainties of digital settings (Chaudhuri and Holbrook, 2023; Ismagilova et al., 2024). In addition to trust, emotional attachment and consumer attitude

also provide further influence over the translation of the influencer-generated stimuli into the purchasing intentions in case the relations between the influencer and the follower can be further defined by repeated interaction and affective involvement (Sokolova and Kefi, 2023; Lim et al., 2024).

Although the significance of influencer marketing is increasingly becoming topical, there is a lack of empirical studies focusing on the interplay of influencer credibility, content quality, and the personalization of information offered by AI, especially in emerging markets. Current literature mainly addresses single relationships or mature markets, and it provides a little understanding of the joint impact of the cognitive and affective processes on the purchase intention in the situations of low institutional trust and high perceived risk (Casaló et al., 2023; Lou et al., 2024). To fill this gap, the current research builds and empirically evaluates an integrated model assessing the effect of the credibility of the influencer, the quality of content, and AI-based personalization on purchase intention based on consumer trust and emotional attachment with consideration of the moderating role of the consumer attitude in the Pakistani online context.

LITERATURE REVIEW

Theoretical Underpinning

The investigation is based on the experienced and established theories of communication and behavior, which outline the effect of digital stimulus on consumer cognition, affect, and behavioral intention. In particular, the Source Credibility Theory, the Stimulus-Organism-Response (S-O-R) theory, and the information obtained based on the Theory of Planned Behavior (TPB) are integrated to clarify the effects of influencer marketing that affect the purchase intention in the Pakistani market.

The Source Credibility Theory argues that the effectiveness of a message depends on the perceived credibility of the source of the message, which is commonly measured by such dimensions as trustworthiness, expertise, and authenticity. Regarding the realm of influencer marketing, influencers can be described as persuasive figures whose credibility defines the chances of consumers accepting and internalizing suggestions. The recent empirical studies confirm that credible influencers reduce information asymmetry, increase the diagnosticity of messages, and build trust of endorsed brand, especially in the context of uncertainty in online settings (Casaló et al., 2023; Lou et al., 2024).

S-O-R framework explains the consumer behaviour as a series of events whereby external stimuli can influence internal psychological conditions that consequently elicit a behavioral response. In this experiment, the external stimuli will be influencer credibility, content superiority, and AI-based personalization, organismic states will be consumer trust and emotional attachment, and the behavioral response will be purchase intention. Both direct and mediated effects can be included in this framework and has been used extensively in the area of social commerce studies (Ismagilova et al., 2024).

TPB is referred to as an additional point of view in order to justify the moderating role of consumer attitude. According to TPB, positive attitudes enhance the action of the beliefs into intentions and negative attitudes suppress the process. Trust is not enough to translate into a purchase intention in the context of influencer marketing, except when consumers develop positive attitudes towards influencer endorsements and web-based shopping (Chetioui et al., 2023).

Influencer Credibility

Influencer credibility is a conceptualized form of perceived credibility, and it means how much the followers believe that the messages of an influencer are trustworthy, knowledgeable, authentic, and reliable. In the modern digital reality, consumers begin to use social media as the major source of information concerning a product, and they become less dependent on traditional advertisement and brand-created content. It is against this background that social media influencers have become influential opinion leaders that could influence the consumer attitudes, evaluations, and purchase intentions with their perceived credibility. Empirical studies constantly show that influencer credibility is an imperative factor related to influencer marketing campaign performance, which can impact attitudinal and behavioral consumer reactions (Schouten et al., 2024).

Reliable influencers are crucial in the minimization of perceived risk through the socially validated information cues which consumers can consider during making decisions online. Because consumers do not have an opportunity to examine products with their own hands and cannot objectively determine quality in the online environment, credibility is a heuristic factor that helps to simplify the choice process and increase trust in the results of buying a product (Ismagilova et al., 2024). In the event that the influencers are seen to be truthful, knowledgeable, and therefore the social influence can be seen as a recommendation and not a commercial advertisement, the influence can be heightened, which makes the social influence more effective.

Influencer credibility is also effective at an affective level in addition to the cognitive one. Emotional intimacy and psychological attachment may be obtained through constant communication, self-disclosure, and the perception of similarity between influencers and followers. These emotional connections result in a higher level of receptivity to the message and a desire to trust the person perceived as an influencer and the supported brand (Sokolova and Kefi, 2023). This two-fold cognitive-emotional process places credibility as a multidimensional construct, which is not limited to expertise only.

The credibility of the influencer is especially strong in the emerging economies like Pakistan where online frauds, fake goods, and weak consumer protection systems erode institutional trust. These settings increase the likelihood of consumers depending on the person they know instead of institutions in making purchases. Consequently, plausible influencers can be viewed as the surrogate trust actors, who can fill information voids and assuage ineffective enforcement of regulations. Thus, influencer credibility will be a booster in determining consumer trust, attitude development, and purchase intention in the Pakistani online market.

- ***H1a:** Influencer credibility has a positive impact on consumer trust.*
- ***H1b:** The credibility of influencers has a positive effect on the feeling of attachment.*
- ***H1c:** The effect of the credibility of influencers is a positive effect on the purchase intention.*

Content Quality

Under the conditions of influencer-created messages, the quality of content is often considered in relation to the perceptions of the consumers as informativeness, relevance, clarity, accuracy and usefulness of the content. The quality content will make consumers more aware of the product specifications, circumstances of use and value propositions thus eliminating ambiguity and aiding them to make decisions. When the content of the influencers is well-constructed, contains facts and is well-communicated, it reduces cognitive load and improves the message processing, which contributes to preserving the trust and interest of consumers in the long term (Menegaki and Lutz, 2023).

The recent empirical studies point to the fact that high-quality influencer content is a marker of transparency, professionalism, and authenticity, specifically in sponsored communication. Quality and informative content decreases doubts about the commercial aspect of the materials and enhances the credibility of the messages since consumers view it as a non-opportunistic but industrious work (Lim et al., 2024). This impression is particularly significant in the online space where the intent to persuade is likely unclear and consumers base their perception of the credibility of endorsements in part on content cues.

Cognitive assessment is not the only evaluation that is relevant in the promotion of emotional involvement and attachment. Content quality is also an important element in encouraging attachment and involvement. The incorporation of storytelling, personal experiences and narratives with emotional content, the influencer content increases psychological resonance and establishes a sense of relatability between the influencer and the followers. This type of emotionally involving content reinforces the affective reactions, enhances emotional connection, and makes consumers more ready to internalize the suggestions of the influencers (Chetioui et al., 2023; Sokolova and Perez, 2024). Consequently, content quality can act on both rational and emotional grounds, which strengthens the trust and persuasion.

In the context of emerging markets like Pakistan, the influencer-created content may serve as an alternative to the official brand communication because of the lack of advertising transparency, information asymmetry, and institutional trust. Consumers often rely on influencers to guide in terms of products, compare and demonstrate usage of the products. As a result, the content of influencers turns into a key factor of consumer credibility and buyer desire since incorrectly composed or false content can easily damage credibility and increase perceived risk (Ismagilova et al., 2024). So, the quality of the content is not any mere attribute of communication, but a strategic process upon which the effectiveness of the influencer marketing is attained in the Pakistani online market.

- *H2a: The content quality is positively related to the consumer trust.*
- *H2b: There is a positive impact of quality of the content that affects emotional attachment.*
- *H2c: The quality of the content has a positive effect on purchasing intention.*

AI-Based Personalization

AI-based personalization refers to consumers' perceptions that influencer-generated content is tailored to their individual preferences, interests, and needs through the use of algorithm-driven technologies such as recommendation systems, data analytics, and machine learning. Personalized influencer content enhances message relevance by aligning product information with consumers' prior behaviors and preferences, thereby reducing information overload and improving the efficiency of consumer decision-making processes (Zhang & Benyoucef, 2024). As a result, personalization increases perceived usefulness and engagement with influencer content in digital environments.

From a relational perspective, AI-based personalization can function as a signal of responsiveness and attentiveness, indicating that influencers or platforms understand and value individual consumers. When personalization is perceived as appropriate and transparent, it can strengthen consumer trust and emotional attachment, as users feel recognized and supported in their consumption journey. Empirical studies suggest that personalized content enhances affective responses, encourages deeper engagement, and fosters stronger psychological bonds between consumers and content creators (Sokolova & Kefi, 2023; Lim et al., 2024).

However, the effectiveness of AI-based personalization is not unconditional. Excessive, poorly explained, or non-transparent personalization may raise privacy concerns, feelings of surveillance, and perceptions of manipulation, which can undermine trust rather than enhance it. Consumers may become uncomfortable when personalized recommendations appear intrusive or when the use of personal data is unclear, leading to skepticism and resistance toward influencer content (Ismagilova et al., 2024). In such cases, personalization can trigger negative emotional reactions, reducing both trust and emotional attachment.

Therefore, trust and emotional attachment serve as critical psychological mechanisms through which AI-based personalization influences consumer responses. When trust is established, consumers are more likely to interpret personalization as beneficial rather than exploitative, allowing emotional attachment to develop. Conversely, in the absence of trust, personalization may be perceived as a form of manipulation, weakening its persuasive impact.

In the context of Pakistan, where AI adoption in digital marketing is increasing but regulatory frameworks and data protection practices remain evolving, consumer reactions to AI-based personalization are particularly heterogeneous. The coexistence of technological advancement and regulatory ambiguity makes perceived AI-based personalization a highly relevant explanatory variable for understanding consumer trust, emotional attachment, and behavioral intentions in influencer marketing within emerging economies.

- *H3a: AI-based personalization is positively related to consumer trust.*
- *H3b: there is a positive relationship between emotional attachment and AI-based personalization.*
- *H3c: AI-based personalization has a positive relationship with the purchase intention.*

Consumer Trust

Consumer trust refers to the readiness to trust a source of information in an uncertain situation. Trust in the context of influencer marketing is one of the basic mechanisms transforming influencer credibility, content quality, and personalization into a purchase intention (Lou et al., 2024).

The trust is especially relevant to the digital market of Pakistan because of the perceived high risk. The influencers exhibiting transparency and cultural fit have a higher possibility of transforming positive perceptions into purchasing intention.

- *H4: Trust has a positive effect on purchase intention.*

Emotional Attachment

Emotional attachment is an expression of affective relationships which are typified by proximity and identification with influencers. This kind of attachment makes one more vulnerable to persuasion and is more likely to do what he or she is advised to (Lim et al., 2024).

In collectivist societies like Pakistan, emotional attachment enhances cognitive trust processes and has a very strong impact on decision-making.

- *H5: Emotional attachment has a positive effect on purchase intention.*

Mediating Impact of Consumer Trust

In line with the stimulus organism response (S-O-R) model, consumer trust is suggested as an intervening variable between influencer credibility, content quality, and AI-based personalization and purchase intention (Ismagilova et al., 2024).

- ***H6a:*** *The relationship between the influencer credibility and purchase intention is mediated by consumer trust.*
- ***H6b:*** *The quality of content and purchase intention have a mediating relationship through consumer trust.*
- ***H6c:*** *The personalization on AI-based mediates the personalization and purchase intention.*

Mediating Role of Emotional Attachment

Emotional attachment is an affective channel that involves the aspect of influencer-related stimuli that affects purchase intention. The impact of this phenomenon as a mediator of effects in the scenarios of influencer marketing is empirically supported (Lim et al., 2024).

- ***H7a:*** *The mediating variable between credibility of influencers and purchase intention is emotional attachment.*
- ***H7b:*** *There is a mediation of the association between the quality of content and the purchase intention through emotional attachment.*
- ***H7c:*** *Emotional attachment is an intervening variable between AI-based personalization and purchase intention.*

Moderating Work of Consumer Attitude

Consumer attitude denotes evaluative orientation to the influencer marketing and online purchasing. Positive attitudes strengthen the trust-purchase intention relationship but negative attitudes weaken it (Chetioui et al., 2023).

H9: Consumer attitude has a moderating effect between consumer trust and purchase intention.

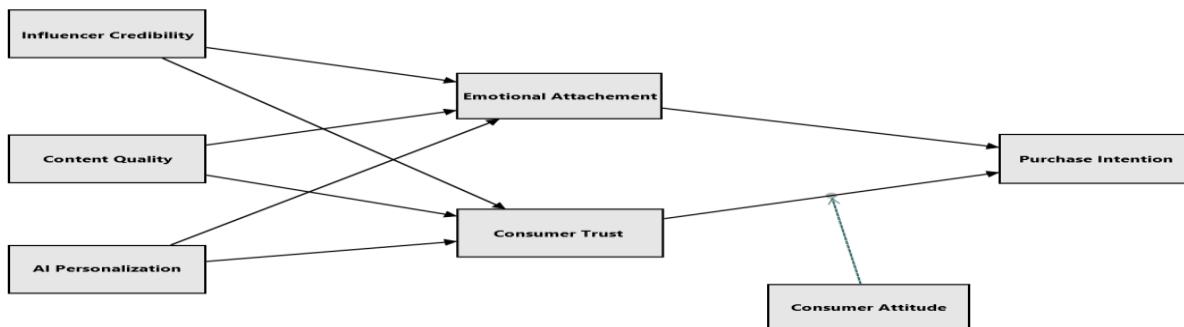


Fig 1: Conceptual Frame Work

METHODOLOGY

In pursuit of this purpose, the research design, in this investigation, is quantitative, cross-sectional, and explanatory research design that will empirically evaluate the relationship between influencer credibility, content quality, AI-based personalization, consumer trust, emotional attachment, consumer attitude, and purchase intention. The dominant quantitative methodology is explained by the primary objective of the study to test hypothesis based on theories and analyze cause and effect relationships among latent constructs using a statistical framework (Hair et al., 2019). Quantitative designs of this sort are common in marketing and consumer behaviour studies, especially in the case of attitude, perception, and behavioural intention studies in the digital and social-media spheres (Malhotra, 2010).

The research is placed in a positivist philosophical paradigm, which assumes the objectivity of the reality and its ability to be measured through observable and quantifiable signs. Positivism supports hypothesis testing, measurement, and statistical modelling, which makes it an appropriate approach to researching the phenomena in influencer marketing (Saunders et al., 2019). In line with this paradigm, the deductive research method was adopted: the preconceptions were based on the prior theories, namely, Source Credibility Theory and the Stimulus-Organism-Response (S-O-R) model, and then compared with the empirical information (Creswell, 2014). The given procedure will allow checking the existence of the remaining theoretical connection within the Pakistani social-media context, which is a field under-investigated in the past literature.

Primary data was collected in terms of a self-administered questionnaire conducted online because the target group was composed of digitally active users of social-media. Online surveys are considered to be appropriate when it comes to the study of online behaviours and perceptions, and the respondents are geographically dispersed with them being technologically literate (Evans and Mathur, 2005; Wright, 2005). The questionnaire was shared using popular Pakistani social media channels like Instagram and WhatsApp, so that the participants who frequent the posts of the influencers and see the influencer-marketing materials are covered. Involvement was voluntary and the respondents were well informed about the purpose of the research and ensured anonymity to mitigate social desirability effect and encourage the respondents to give their honest answers (Podsakoff et al., 2003).

The target audience included Pakistani social-media users that follow influencers and have used influencer-sponsored or AI-personalised content. The sampling frame was not the comprehensive one, which is why the non-probability approach was taken; convenient sampling and purposive screening were used to ensure the relevance of the respondents (Etikan et al., 2016). The inclusion criteria were as follows: the respondent has to be 18 and above, use social media at least twice a week, subscribe to one or more influencers, and have been exposed to influencer product endorsements or AI-personalized content within the past three months. The amount of obtained valid responses was 218, which is considered sufficient in Partial Least Squares Structural Equation Modelling (PLS-SEM). Previous methodological study suggests that PLS-SEM is suitable to intricate designs possessing modest to medium sample sizes and it does not require strict normality conditions (Hair et al., 2019).

All constructs used measurement items that were based on well-established scales to warrant the validity of the measurement. Some word plays were done to fit the items into the influencer-marketing and social-media setting in Pakistan. A five-point Likert scale (between 1 (strongly disagree) and 5 (strongly agree)) was used to measure all constructs, which is highly agreed upon in the behavioural research and is also applicable to parametric analysis (Norman, 2010; Boone and Boone, 2012). The credibility of the influence was measured with the help of the items on the trustworthiness, expertise, and reliability (with some adaptation to the recent works on influencer-marketing). Quality of content was assessed through

Informativeness, usefulness, clarity, and relevance of content created by the influencers, through items (Wixom and Todd, 2005). The operationalization of AI-based personalization involved the use of items that measured personalization and perceived relevance of the content delivered algorithmically (Li and Karahanna, 2015). Consumer trust entailed beliefs with regards to the integrity and dependability of the recommendations of the influencers (McKnight et al., 2002). The affective bond the consumers have with the influencers was obtained through emotional attachment (Sánchez-Fernandez and Jimenez-Castillo, 2021). The attitude of the consumers was the general assessive orientation to influencer marketing (Spears and Singh, 2004) and the intention to buy the products promoted by the influencers represented the probability of buying a product (Belanche et al., 2021).

Data analysis was undertaken through Partial Least Squares Structural Equation Modelling (PLS -S E M) on Smart PLS 4. PLS-SEM is considered to be appropriate in prediction-based studies and extension of the theory in particular contexts where mediator and moderator variables are considered in the model (Hair et al., 2019). The analytical process was divided into two parts. First, the measurement model was evaluated with the help of assessing the indicators reliability, internal consistency reliability, convergent and discriminant validity. To confirm that the adequate thresholds are met, the indicator loading, Cronbach alpha, composite reliability, and average variance extracted were reviewed (Fornell and Larcker, 1981). The Fornell-Larcker criterion and the Heterotrait-Monotrait ratio were used to assess the discriminant validity (Henseler et al., 2015). Second, the structural model was tested using bootstrapping techniques to test the significance of path coefficients and indirect effects. Explanatory power was measured using the coefficient of determination (R^2) and mediation was assessed using bootstrapped indirect paths according to Preacher and Hayes (2008). Interaction analysis in the PLS-SEM was used to examine the moderating effect of consumer attitude.

When carrying out the research, ethical considerations were closely followed. It was voluntary, and informed consent was adopted, as well as the anonymity and confidentiality of respondents were strictly ensured. No personal identifiable data were gathered and the research followed the recognized ethical guidelines of conducting social -science research (Bryman, 2016).

DATA ANALYSIS

This section presents the results of the empirical analysis conducted to evaluate the proposed research model using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The analysis begins with descriptive statistics to summarize the characteristics of the sample. Subsequently, the measurement model is assessed to establish the reliability and validity of the constructs. Finally, the structural model is examined to test the hypothesized relationships, including both direct effects and the mediating effects proposed in the study.

Table: 1 Respondent Profiles

		Frequency (n)	Percentage (%)
Gender	Male	118	56
	Female	96	44
Age	18–24 years	72	33
	25–34 years	94	43.1
	35–44 years	38	17.4
	45 years and above	14	6.4

Education Level	Intermediate / A-Levels	24	11
	Bachelor's degree	104	47.7
	Master's degree	78	35.8
	Doctoral degree	12	5.5
Employment Status	Student	68	31.2
	Employed (full-time)	94	43.1
	Employed (part-time)	28	12.8
	Self-employed	18	8.3
	Unemployed	10	4.6
Average Daily Social Media Usage	Less than 1 hour	12	5.5
	1-3 hours	74	33.9
	3-5 hours	86	39.4
	More than 5 hours	46	21.1
Primary Social Media Platform Used	Instagram	82	37.6
	Facebook	48	22
	TikTok	42	19.3
	Instagram	34	15.6
	YouTube	12	5.5
Frequency of Exposure to Influencer Content	Daily	78	35.8
	Several times a week	92	42.2
	Once a week	36	16.5
	Less than once a week	12	5.5
Exposure to Personalized / AI-Based Content	Yes	178	81.7
	No	40	18.3

The demographic profile shows a well-representative and holistically distributed sample that is appropriate to be used to research the impact of influencer marketing in Pakistan. The percentage of females was high (44%), though the majority of the respondents were male (56%). Most of the participants were young adults, especially 25-34 years (43.1) and 18-24 years (33) the age group most active on the social media sites. The majority of the participants had a bachelor degree and the highest number were students or full time workers implying the presence of an educated and economically active sample. Respondents claimed to use social media extensively on a daily basis with almost 61 per cent spending over three hours daily online. Instagram was the most popular platform, then Facebook and Tik Tok. The suitability of the sample in the study of the two effects of influencer and personalized marketing is confirmed by frequent exposure to the content of influencers and a high degree of engagement with AI-based personalized content (81.7%).

Table 2: Descriptive Statistics of Constructs

Name	Mean	Standard deviation	kurtosis	Skewness
Influencer Credibility	14.097	4.106	-0.247	-0.533
Content Quality	9.3	3.556	-0.787	0.022
AI Personalization	15.742	3.932	0.44	-0.972

Consumer Trust	8.977	3.319	-0.646	0.31
Emotional Attachment	12.516	4.057	-0.671	-0.07
Consumer Attitude	9.94	3.006	-0.108	-0.495
Purchase Intention	13.756	4.213	-0.454	-0.323

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Measurement Model Evaluation

The measurement model has been tested to determine the reliability of the indicators used to measure, internal consistency, convergent and discriminant validity before analysis of the structural relationship was carried out.

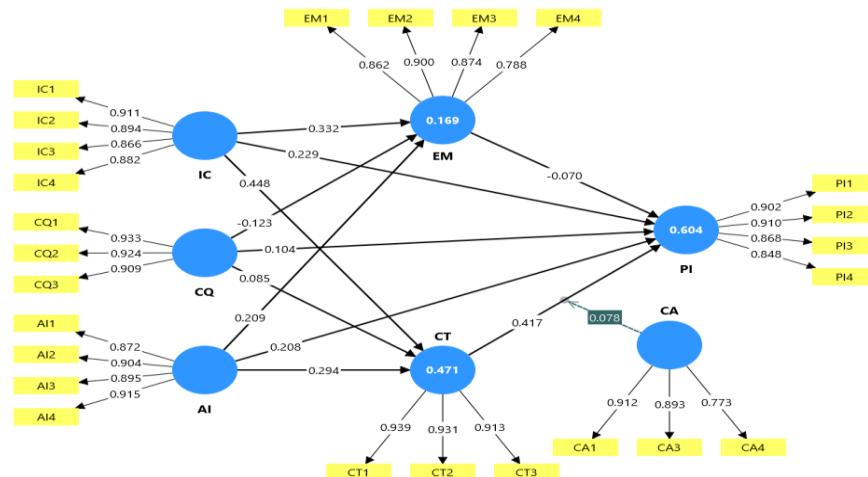


Fig 2: Measurement of the Model

Table 3: Constructs Reliability Statistics

Construct	Cronbach's alpha	Composite reliability	Items
AI Personalization	0.918	0.919	4
Consumer Attitude	0.831	0.902	3
Content Quality	0.912	0.921	3
Consumer Trust	0.919	0.922	3

Emotional Attachment	0.884	0.894	4
Influencer Credibility	0.911	0.912	4
Purchase Intention	0.905	0.905	4

In the reliability test, internal consistency in all the constructs that were used in the research is high. The alpha values of Cronbach were 0.831-0.919 that are above the set value of 0.70 thus showing the high reliability of the measurement scales. Similarly, the range of composite reliability was found to be 0.894 to 0.922, which also provided additional support to the consistency and stability of the constructs. The reliability of AI-based personalization, consumer trust, quality of the content, and influencer credibility were very high, which is a manifestation of clearly defined and consistently measured constructs. On the whole, the findings confirm that these measurement items are appropriate in terms of their ability to measure their corresponding latent variables, and can be further analyzed to form a structural model.

Convergent Validity

Table 4: Convergent Validity Results

Variables	Average variance extracted (AVE)
AI Personalization	0.804
Consumer Attitude	0.742
Content Quality	0.851
Consumer Trust	0.861
Emotional Attachment	0.742
Influencer Credibility	0.789
Purchase Intention	0.778

The findings in the context of convergent validity indicate that all the constructs meet the required criteria of sufficient convergent validity. The values of the Average Variance Extracted (AVE) lie between 0.742 and 0.861, which is significantly higher than the acceptable minimum of 0.50, thus, depicting that a significant percentage of the variance found in the indicators can be explained by the respective latent constructs. In particular, constructs of quality of content and consumer trust have notably large values of AVE, indicating that they have strong shared variance in their measurement items. All of these results support the idea that the constructs have a satisfactory convergent validity, and that the measurement model has a high level of robustness that can be used in further structural analyses.

Discriminant Validity

Table 5: Heterotrait-Monotrait Ratio (HTMT) Ratios for Discriminant Validity

	AI	CA	CQ	CT	EM	IC	PI
AI							

CA	0.296						
CQ	0.454	0.053					
CT	0.574	0.185	0.471				
EM	0.536	0.103	0.157	0.431			
IC	0.488	0.3	0.547	0.679	0.461		
PI	0.612	0.311	0.486	0.769	0.486	0.689	

Discriminant validity of the measurement model was measured using the Heterotrait -Monomethod (HTMT) ratio, which is commonly considered as a strict and rigorous parameter of construct distinctiveness in Partial Least Squares Structural Equation Modeling (PLS -SEM). Table 5 indicates that all the HTMT values are lower than the conservative value of 0.85, thus providing support that each construct is empirically different as compared to the others (Henseler et al., 2015; Hair et al, 2023). Instead, the relatively high HTMT values are obtained between conceptually similar constructs, namely consumer trust and purchase intention, and the credibility of influencers and purchase intention, but the values are also acceptable and can be theoretically justified. Overall, the findings are a strong indicator of discriminant validity, which means that the constructs capture distinct dimensions and the measurement model is properly set up, and the next step in the study is to analyze the structural model (Sarstedt et al., 2024).

Table 6: Fornell Larcker Criterion

	AI	CA	CQ	CT	EM	IC	PI
AI	0.896						
CA	0.252	0.861					
CQ	0.413	-0.007	0.922				
CT	0.529	0.178	0.432	0.928			
EM	0.49	0.091	0.14	0.39	0.862		
IC	0.446	0.265	0.504	0.622	0.417	0.888	
PI	0.557	0.281	0.446	0.703	0.435	0.626	0.882

The Fornell–Larcker criterion was applied to further assess the discriminant validity of the measurement model. As presented in Table 6, the square root of the Average Variance Extracted (AVE) for each construct (shown on the diagonal) is greater than its corresponding correlations with all other constructs. This indicates that each construct shares more variance with its own indicators than with other constructs in the model, thereby satisfying the Fornell–Larcker criterion for discriminant validity (Fornell & Larcker, 1981). The results confirm that the latent variables are empirically distinct and adequately capture unique theoretical concepts. Together with the HTMT results, these findings provide strong support for the discriminant validity of the measurement model, reinforcing its suitability for subsequent structural model evaluation (Hair et al., 2023; Sarstedt et al., 2024).

Structural Model Assessment

Hypothesis Testing and Structural Relationships

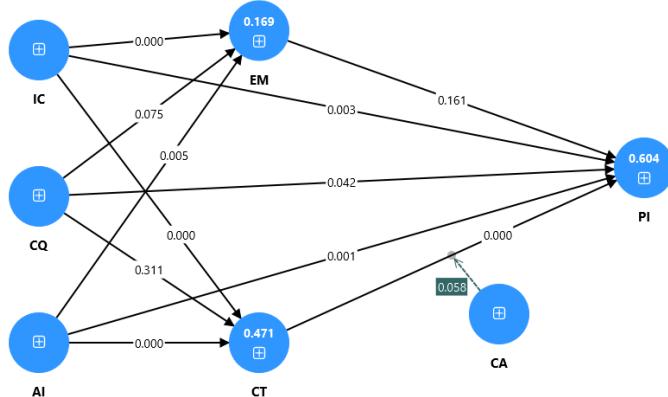


Fig 3: Hypothesis Testing and Structural Relationship

The structural model demonstrates strong explanatory power, explaining 60.4% of the variance in purchase intention, which indicates a well-fitted and predictive model. Influencer credibility, content quality, and AI-based personalization significantly enhance consumer trust and emotional attachment, confirming their roles as key persuasive stimuli in influencer marketing. In line with the Stimulus–Organism–Response (S-O-R) framework, trust and emotional attachment act as central psychological mechanisms through which these stimuli translate into purchase intention (Mehrabian & Russell, 1974; Hair et al., 2019). Furthermore, influencer credibility and content quality also exert direct effects on purchase intention, suggesting partial mediation, while consumer attitude strengthens the trust–purchase intention link, consistent with prior influencer marketing research (Lou & Yuan, 2019; Sokolova & Kefi, 2020).

Path Coefficients

Table 07: Hypothesis Testing Results – Direct

Hypothesis	Path	β	SD	T Statistics	P Value
H1a	IC → CT	0.448	0.095	4.708	0.000
H1b	IC → EM	0.332	0.068	4.875	0.000
H1c	IC → PI	0.229	0.076	3.021	0.003
H2a	CQ → CT	0.085	0.084	1.014	0.311
H2b	CQ → EM	-0.123	0.069	1.78	0.075
H2c	CQ → PI	0.104	0.051	2.031	0.042
H3a	AI → CT	0.294	0.058	5.035	0.000
H3b	AI → EM	0.209	0.075	2.793	0.005
H3c	AI → PI	0.208	0.062	3.373	0.001
H4	CT → PI	0.417	0.066	6.357	0.000
H5	EM → PI	-0.07	0.05	1.402	0.161
H9	CA → PI	0.123	0.052	2.373	0.018

The findings of the direct hypothesis testing demonstrate that there are some substantive relationships in the proposed model. The effect of influencer credibility on consumer trust ($\beta = 0.448$, $p < 0.001$), emotional attachment ($\beta = 0.332$, $p < 0.001$), and purchase intention ($\beta = 0.229$, $p = 0.003$) was statistically significant and positive, which proved the central role of influencer credibility in influencer marketing efficacy as the postulated by the Source Credibility Theory (Ohanian, 1991; Lou and Yuan, 2019). Indicative of the growing relevance of algorithm-based personalization in influencing consumer behavior, AI-based personalization also exhibits positive impacts on consumer trust (0.294 , $p = 0.001$), emotional attachment (0.209 , $p = 0.005$), and purchase intention (0.208 , $p = 0.001$) (Li and Karahanna, 2015; Luo et al., 2024). The purchase intention is highly predicted by consumer trust ($= 0.417$, $p < 0.001$) which justifies its central mediating role in online decision-making (Pavlou, 2003; Sokolova & Kefi, 2020). The quality of the content, however, shows varied results, although its direct impact on the purchase intention is pronounced ($= 0.104$, $p = 0.042$), its effects on the trust and emotional attachment are not statistically significant, which indicates that the content quality can determine the purchase decisions in the case under consideration rather than through psychological processes. The level of emotional attachment is not a significant factor in purchase intention ($0.070 = -0.161$, $p = 0.161$), which means that affective relationship might be not enough to induce buying behavior solely as the result of cognitive confidence. Lastly, consumer attitude has a substantial positive impact on purchase intention (0.123 , $p = 0.018$) which confirms the Theory of Planned Behavior that positive attitudes enhance intention making (Ajzen, 1991). In general, the results highlight the prevalence of credibility, AI-driven personalization, and trust in influencing the purchase intention in the Pakistan digital market under the influences of the influencers.

Table 08: Hypothesis Testing Results – Indirect

Hypothesis	Path	β	SD	T Statistics	P Value
H6a	IC → CT → PI	0.187	0.042	4.435	0.001
H6b	AI → CT → PI	0.123	0.034	3.59	0.001
H6c	CQ → CT → PI	0.036	0.036	0.977	0.329
H7a	IC → EA → PI	-0.023	0.018	1.325	0.185
H7b	AI → EA → PI	-0.015	0.011	1.284	0.199
H7c	CQ → EA → PI	0.009	0.008	1.071	0.284

The indirect or mediation analyses clarify the psychological processes that lie behind the model. Influencer credibility was also found to have a significant mediating role in the relationship between influencer credibility and purchase intention ($= 0.187$, $p = 0.001$) and between AI-based personalization and purchase intention ($= 0.123$, $p = 0.001$) and as such, trust was confirmed to be a key medium through which credible influencers and personalized content pragmatically influence buying intentions. Such an empirical trend is quite consistent with the Stimulus-Organism-Response framework and existing scholarship on influencer-marketing, which assumes that trust should be viewed as an intermediate organismic state that reduces the state of uncertainty and fosters online purchasing behavior (Pavlou, 2003; Lou and Yuan, 2019; Sokolova and Kefi, 2020). In contrast, the mediating factor between content quality and purchase intention, which is consumer trust, was not supported ($= 0.036$, $p = 0.329$) which means that there can be more direct effect of content quality on purchase intention in this setting. Moreover, emotional attachment failed to significantly mediate the effect of influencer credibility, AI-based personalization, or content quality on the purchase intention (H7a-H7c), thus, showing that affective attachments alone are not sufficient to convert influencer-related stimuli into purchase intentions without the presence of a strong cognitive guarantee. All of these

findings highlight the importance of consumer trust as the most powerful mediating agent of the influencer marketing, particularly in the context of the emerging markets like Pakistan where perceived risk and uncertainty remain. This fact is supported by the recent empirical evidence that indicates that trust overshadows exclusively emotional channels in driving online purchase intentions (Li and Karahanna, 2015; Luo et al., 2024).

Table 09: Specific Path Effects Moderation Analysis

Hypothesis	Path	β	SD	T Statistics	P Value
H8	CA \times CT \rightarrow PI	0.078	0.041	1.895	0.058

Moderation analysis suggests that consumer attitude moderately significantly influences the correlation between consumer trust and purchase intention (0.078, 0.058). Though the effect fails to reach the traditional 5% level of significance, the same effect is acceptable at the 10% level indicating that consumer attitude reinforces the effect of trust on purchase intention in a slightly stronger way. It means that the greater the positive attitude of consumers to influencer marketing and online shopping, the greater the impact of trust on their buying intention. On the other hand, weaker or cynical attitudes might reduce the translation of the trust to actual purchase intention. The result is theoretically aligned with the Theory of Planned Behavior that assumes that attitudes mediate the degree to which beliefs (e.g., trust) are translated into behavior intentions (Ajzen, 1991). Similar conditional impacts have also been observed in recent research in the digital and influencer marketing settings (especially in developing markets where consumer skepticism and perceptions of risks are elevated) (Saad et al., 2025; Daradinanti and Kuswati, 2025).

DISCUSSION AND CONCLUSION

The results of this research represent strong empirical data of the critical importance of influencer credibility and AI-personalization to consumer trust and purchase intention in the social-media landscape of Pakistan. The credibility of influencers was found to have the strongest implication on consumer trust, emotional attachment, and purchase intentions, with the support of the Source Credibility Theory, which is that knowledgeable and credible sources make messages more persuasive (Hovland et al., 1953; Ohanian, 1991). The use of credible influencers is a substitute of trust because institutional trust in online sellers is low in emerging markets like Pakistan, so perceived risk and uncertainty are reduced (Lou and Yuan, 2019; Casalo et al., 2020).

The quality of the content, contrary to it, had no meaningful impact on consumer confidence or emotional bonding, but instead, it had a direct positive impact on the purchase intention. This implies that Pakistani consumers analyze the content of their influencers more based on a utilitarian oriented approach and utilize the information as a point of purchase identification rather than their relational or affective involvement approach. Such results are contrary to the findings in developed markets (Erkan and Evans, 2016) and reflect the increased distrust of sponsored content, where the credibility of the messages is more dependent on the influencer than on the richness of the content in general.

AI-based personalization had a significant positive impact on consumer trust and emotional engagement and purchase intention, which supports the idea that perceived relevance and decreased information overload have a positive influence on consumer decision-making (Li and Karahanna, 2015). Regardless of the increasing global attention to the problem of algorithmic manipulation, the Pakistani consumers still seem to view AI-driven personalization as an advantage and efficiency-promoting one, especially in the context of decision support. This is in line with the Stimulus-Organism-Response (S-O-R) model in which

personalization is an external stimulus that elicits internal trust-assessment, which in turn results in behavioral responses (Mehrabian and Russell, 1974).

The highest predictor of purchase intention was found to be consumer trust, which confirms the vast amount of e-commerce research that considers trust as a condition leading to online transactions under uncertainty (Gefen, 2002; Pavlou, 2003). Mediation analysis also established that trust is an important mediating factor between influencer credibility and AI personalization influence on the purchase intention. Conversely, the role of emotional attachment was not beneficial in mediating the purchase intention meaning that the role of affective bond is not dominant in the risk-averse and utilitarian purchasing situation like that of Pakistan.

Lastly, consumer attitude portrayed a secondary moderating influence on the trust- purchase intention connection, thus proving the Theory of Planned Behavior (Ajzen, 1991). Although trust is the prevailing mechanism, positive perceptions towards influencer marketing will enhance the probability of trust being converted into purchase intention. On the whole, the results highlight that, in the case of emerging digital markets, trust is the major psychological determinant of influencer-induced purchasing behaviour rather than emotion.

CONCLUSION

The current research provides some valuable theoretical, practical, and contextual implications to the current body of literature on influencer marketing and consumer behaviour, especially in emerging markets in the digital sphere like Pakistan. Theoretically, this study extends the Stimulus–Organism-Response (S-O-R) paradigm because it empirically separates cognitive (consumer trust) and affective (emotional attachment) organismic states into the same explanatory concept. The results indicate that consumer trust is the prevailing psychological process on how influencer marketing stimulus leads to purchase intention and emotional attachment does not create direct stimulus on immediate purchasing behaviour. Such an improvement on its predecessors S-O-R shows that online high-uncertainty, risk-averse settings place less emphasis on affective bonding and more on cognitive assurance in influencing the behaviour intentions (Mehrabian and Russell, 1974; Gefen, 2002).

The research is also a continuation of the Source Credibility Theory, in the sense that it demonstrates how influencer credibility works in a two-fold manner, as a heuristic stimulus that directly affects the purchase intention and as a trust-building stimulus that indirectly affects the intention through consumer trust. Unlike the previous research, which has focused on direct persuasion or mediated effects, the current results indicate that there is a bilateral process of credibility, particularly strong in markets with low levels of institutional trust (Ohanian, 1991; Lou and Yuan, 2019). The influencers, thus, do not only act as promotional agents but as substitutes of relational trust, which in turn fills the loopholes created by poor regulatory and institutional structures.

The other significant theoretical input is the conceptualization of AI-based personalization as a socio-psychological stimulus and not a technological capability. The strong impact that AI personalization has on trust, emotional attachment, and purchase intention generates the paradigm of Computers Are Social Actors (CASA) that people react socially to algorithmic cues, provided that personalization increases relevance and efficiency (Reeves and Nass, 1996; Li and Karahanna, 2015). This makes AI-based marketing a socio-technical phenomenon with significant psychological implications, especially in the emerging markets where personalization is viewed as an operative advantage, but not a threat to privacy.

The addition of consumer attitude as a moderator gives the Theory of Planned Behaviour (TPB) a finer refinement. Even though the moderation effect is not very significant, it substantiates that favorable

attitudes enhance the translation of trust to purchase intention, which supports the idea that trust is not sufficient without facilitating evaluative dispositions (Ajzen, 1991). This emphasizes that attitude is a boundary condition as opposed to a primary cause of behaviour in influencer-based persuasion.

Contextually, the article fills a significant gap as it targets a developmental economy, such as Pakistan, and proves that influencer marketing processes confirmed in developed economies cannot operate the same in developing markets, where perceived risk, distrust in sponsored content, and dependence on interpersonal information are higher. This increases influencer marketing theories in cross-cultural strength and contextual awareness.

Practically, the results provide us with recommendations that can be implemented by brands, influencers, and platform managers. The credibility of the influencers must matter more than the superficial measures like the number of followers because a long-term cooperation with credible influencers will produce more trust and purchasing results. The trust-building measures, such as transparent disclosure, genuine review, and realistic demonstration are needed in the markets where the fraud and mistrust online are still widespread. Although the quality of content directly influences the purchase intention by evaluating it using utilitarianism, it can work best when presented by influencers that customers trust when working alone. Personalisation that is done with the help of AI should be used to increase relevance and efficiency but in a transparent manner to prevent privacy issues. An emotional attachment, even though it is not a promoter of instant buy, is useful in long-run engagement and loyalty as well as brand communities.

Irrespective of its contributions, the current study is limited. Causal inference across time is limited through the cross-sectional design, and the validity of generalizability to other groups of consumers who are digitally active and content in Pakistan is limited through non-probability sampling. The use of self-reported purchase intention as opposed to actual purchase behaviour can also be biasing and the model does not consider other constructs that are relevant, such as perceived authenticity, parasocial interaction, influencer-brand fit, and cultural values.

The latter should be changed to longitudinal designs, actual behavioral measures, other mediators and moderators, and platform-specific or multi-group analyses with respect to demographic segmentations in future research. It may be additionally explored through qualitative or mixed-method, to identify the cultural and psychological peculiarities of trust and perceptions of personalization.

Conclusively, the current investigation proves that trust is the focal mechanism in influencer-elicited purchase intention in Pakistan, which is more dominant than emotional attachment in impulse purchases. Credibility influencer and personalization by using AI are found to be essential stimuli of trust, whereas content quality is the main determinant of rational assessment. All the findings combined contribute to the fact that the sustainable success of influencer marketing in the emerging markets relies not on the emotional appeal but on credibility, trust and responsible personalization, thus both contributing to the theoretical and practical contexts.

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ANNEXURES

Annexure A: Construct Measurement Items

Construct	Items	Source
Influencer Credibility	I feel the influencers I am following is honest I consider the influencers I am following trustworthy I consider the influencers who I follow an expert on products they promote I can count on the influencers who I follow being who he is regardless of the situation	Venciüté et al. (2023); Filieri et al. (2023)
Content Quality	Influencers content is informative and useful Influencers posts are engaging and attractive High-quality influencers content increases my interest in products	Wixom & Todd (2005)
AI-Based Personalization	The influencer content and advertisements I see on social media are tailored to my personal interests and preferences. AI-driven recommendations on social media show influencer content that is relevant to my needs. The products promoted through influencer content I receive are well matched to what I am interested in. Personalized influencer content generated by algorithms makes product recommendations feel more relevant to me.	Li & Karahanna (2015)
Consumer Trust	I trust products promoted by influencers Influencer AI-based promotions feel reliable to me Trust on influencers plays an important role in my online purchase decisions	McKnight et al. (2002)
Emotional Attachment	I feel emotionally connected to the influencers I am very attached to the influencers The influencers are special for me I miss the influencers if they don't post or if I can't see their postings	Sánchez-Fernández & Jiménez-Castillo (2021)
Consumer Attitude	I have a favorable attitude toward products endorsed by influencers. I think products endorsed by influencers are appealing. My overall attitude toward influencer-endorsed products is positive. I consider influencer-endorsed products to be good. I like the idea of purchasing products recommended by influencers.	Spears & Singh (2004)
Purchase Intention	Influencers encourages me to purchase products I would consider purchasing the product promoted by influencers It is likely that I am going to purchase the product promoted by influencers Next time I need the type of product promoted by influencers, I will probably buy	Belanche et al. (2021)