## Effect of Social Media Influencer Marketing on Consumer Purchase Intention in Pakistan: The Mediating Role of Credibility and the Moderating Role of Trust

### **Sharjeel Abdul Rahim**

sharjeelm776@gmail.com MBA Scholar, Bahria University, Karachi

### Ahsan Iqbal

<u>ahsaniqbal9898@gmail.com</u> Lecturer, Bahria University, Karachi

## Muhammad Sufyan Ramish

Smsufyan@gmail.com Associate Professor, IBHM, DUHS

#### Hira Hashmani

<u>Hira.hashmani13@gmail.com</u> Assistant Manager, IBHM, DUHS

#### Muhammad Hassan Khan

mkhhassankhan@gmail.com Lecturer, IBHM, DUHS, PhD Scholar

Corresponding Author: \* Sharjeel Abdul Rahim sharjeelm776@gmail.com

**Received:** 05-07-2025 **Revised:** 10-08-2025 **Accepted:** 27-08-2025 **Published:** 15-09-2025

# ABSTRACT

This study aims to build a comprehensive understanding of the multi-dimensional dynamics that define influencer marketing within the unique socio-cultural context of Pakistan. At its core, the research examines how social media influencers influence the purchasing intentions of Pakistani consumers, with a focus on the nuanced and evolving nature of influencer-consumer interactions. Recognizing that intention formation is not a linear process, this study delves into the complex web of psychological, emotional, and social triggers activated by influencers through elements such as credibility, authenticity, trustworthiness, and commitment. Motivated by the growing relevance of influencer marketing in Pakistan's digital economy, this research moves beyond theoretical inquiry to offer actionable insights for businesses. It examines how influencers strategically cultivate trust and authenticity to guide consumer behavior and decision-making processes. By analyzing these patterns, the study highlights both opportunities and challenges in executing culturally aligned influencer campaigns within Pakistan's socio-economic framework. The findings contribute not only to academic discourse but also offer practical implications for brands seeking to leverage influencer marketing in a locally relevant and impactful manner.

**Keywords:** Social Media, Influencer Marketing, Credibility, Trust, Purchase Intention, Impulsive Buying, Pakistan

## INTRODUCTION

The present age bracket of digital communications has seen a paradigm shift in marketing and consuming where social media influencers are the game changers. Influencers are a form of social media influencer

who has a large number of followers. Hennig et al., (2021) state that these influencers are the new type of third-party endorsers who influence the audience's attitudes through blogs and tweets.

In the words of Jay Baer from Convince & Convert, the directive is clear: 'Don't Just Collect Fans Like Baseball Cards: Activate Your Fans'; Highlighting the Importance of Influencers. These influencers have become the "Apple of the eye" for companies that are offering products and services for consumers. Verhoef et al., (2022) assert that social media has changed the internet from a source of information to a source of influence. Evans & Carr (2023) study also shows how influencers produce varied content like Vlogs, Blogs etc.

The authenticity of using unboxing videos and product/service endorsements. These fans see the influencers as credible, enhancing the purchase intentions of consumers through the content produced. McCaffrey & Ryan (2022) adds that social media users are acutely aware that businesses and fellow users within their community can access their information and observe their actions. This awareness contributes to the dynamic influence and impact of social media in influential consumer perceptions and behaviors.

A lot of people are habitual in using these social media platforms as their basic need so it's very important to think how to utilize this powerful tool by making consumer purchase intention through it. A survey reported the top five social media platforms for influencer marketing are Instagram, YouTube, Facebook, Blogs and Twitter. According to Statista (2024), Around 5.44 billion people are using the internet, and social media users are 5.07 billion. Such a huge audience is there as people have left TV for social media so everyone tries to capture this healthy audience for their products and services. Social media empowering customers to talk to one another is an extension of outdated word-of-mouth communication.

We answer these questions deeper in focusing on the outlined potential of the influencer marketing in Pakistan. We leap from language to language, from culture to culture, from ethical to even more odd ethical because authenticity will not wait on us. The mission is straightforward: to uncover the strategies of persuasion that can impress Pakistani entrepreneurs. Companies and agencies also reach the consumers by the combination of services – the creation of so-called reputation or a reputation on the basis of the personalities of social media influencers by personalization of social networks.

This research can be described as an attempt to explore the issue of influencer marketing, with the use of the context that influences the situation in Pakistan. Digital opinion leaders are typical users who gain popularity by generating content (Jin et al., 2023). In a world that fully embraces the use of technology and social media accounts exist, it becomes a truism that it is necessary to understand the power of online figures such as this one.

## THEORETICAL BACKGROUND AND HYPOTHESIS DEVELOPMENT

Over the past decade, social media usage in Pakistan has surged, with influencer marketing becoming a key marketing tool due to increased smartphone adoption and internet access (Khan, 2022; Ali & Malik, 2022). Influencers shape consumer behavior by creating engaging content on platforms like Instagram and YouTube, impacting purchase decisions (Hussain et al., 2023; Iqbal, 2021). Studies show that influencer credibility boosts consumer trust and buying intentions, particularly in emerging markets like Pakistan. Globally, influencer marketing spending is projected to hit \$21.1 billion by 2024 (Statista, 2024), highlighting its growing significance. This research explores how credibility and trust mediate and moderate purchase intentions in Pakistan's influencer marketing landscape. Understanding these dynamics can help marketers optimize their strategies in this evolving digital space.

#### **Problem Statement**

There is a fundamental lack of research in the problem statement in terms understanding the difficult issues of trust-related issues in as far as influencer marketing in the Pakistani marketplace is concerned. Although previous studies have recognized the emerging local- influencer's influence on consumers and their purchasing behavior (Anwar et al., 2020), it lacks the dynamic information about how these influencers influence trust and behavior in comparison to trust from close friends and relatives (Khan et al., 2023). The research is helpful in filling this gap by exploring the relationship between the influencer and the consumer and by discerning the reasons behind the popularity of this form of advertisement as compared to personal recommendation.

Moreover, there are only a handful of scholarly works that focus on certain aspects of the influencer marketing industry in Pakistan; however, and the current literature provides several opportunities for future research, for example, there is nearly no emphases put on the importance of an aspect such as trust, authenticity or cultural context and similar.

This whole indicates that there is a big opportunity to expose the way these pieces can be deconstructed to grasp the way they are constructed and related to one another. This study seeks to achieve this goal by mapping the evolving scholarship concerning the multifaceted notion of trust and authenticity and/or cultural relevance in the context of influencer marketing. It requires such an approach to try and reach more business- industry-specific insights that would assist businesses in better understanding the use of KPIs and other elements of the influencer marketing strategies and thus they can observe a more ethical use of KPIs and other elements of the influencer marketing strategies (Mustafa & Hussain 2021; Ahmed & Hussain 2023).

### LITERATURE REVIEW

Social Influence of Celebrity Endorsed Advertising Influence on Purchase Intention in Pakistan: The Role of Attitude toward the Ad and Inferential Beliefs. This will offer a brief introduction to what has been written about this subject, but with a special emphasis on trust as a mediator variable of the impact of social media influencers on consumer purchase intentions.

Social media marketing (SMM) has gained immense popularity among businesses nowadays because of its aggressive mass and low-cost targeting features (Khan et al., 2020). As such, it is interesting that the modern marketing communication has been enhanced by the use of special persons called means "influencers," whose activity is to convince followers to purchase certain products or to provide them with another type of promotion (Jabeen & Hussain, 2019). Studies by Raza et al., (2018) show that promotions by these social media stars are great at getting people to think positively about a brand or product. But hold on a sec, there's a twist! Just like anywhere else, trust is key. Research by Khan et al., (2020) found that Pakistanis are more likely to make a spur-of-the-moment purchase if they trust the influencer recommending the product. Especially if they follow the influencer online and feel a connection with them. So, the next time you see a Pakistani influencer raving about a new gadget, remember, it's not just about how many followers they have, it's about whether you trust their opinion.

#### **Influencer Reach**

Therefore, it is significant for social media influencer marketing to reach broad audiences and convert their behavior and attitudes (Kaplan & Haenlein, 2020). Some of the common media used by the influencers include social media, blogs, and tweets that help appeal to the wider population and shape consumer beliefs on a specific brand (Choi and Rifon, 2021).

The use of influencer marketing as a tool to develop the brand has been observed to depend on the supposed validity and relatability of the influencer (Hudson & Hudson, 2020). When consumers believe that the influencer is recommending something their message is more likely to be heard.

But as Abidin (2020) explains, the image of a brand significantly depends on the choice of influencers for cooperation. What is more any rumors or scandals related to unjust behavior of this person in social media may negatively affect the reach of this brand (Lee et al., 2021). So influencer marketing should be scrutinized before a brand engages with them to make sure their values are included in the marketing strategy and also that they have a positive image in the public so that there is a high rate in positive reach.

The number of followers an influencer has, the level of interaction with the influencer, or concentration in a particular topic are all variables that contribute to extensive reach (Choi & Rifon, 2021). More so, these are factors that brands need to keep in mind when selecting the campaign to be able to maximise the reach of their advertising.

It is essential for brands to understand how to reach more people through influencer marketing and apply three basic steps that they should follow in their campaigns: determine their campaign goals and objectives, define their target audience, and write an effective influencer brief (Hajarian & Hajarian, 2022). Furthermore, by monitoring the results of the campaigns brands are able to track the efficiency of their campaigns as well as the efficiency of reach of influencers (Gupta and Pansari, 2021).

H1: Influencer Reach significantly impact consumer credibility.

### **Impulsive Buying**

Imagine scrolling through your social media feed, bombarded with amazing pictures and cool videos by your favorite influencer raving about the latest gadget everyone seems to be obsessed with (just like in that study by Liao et al., 2023). Suddenly, you see a perfectly timed ad offering a limited-time discount (like the ones Hajarian & Hajarian, 2022 discussed) and before you know it, you've clicked "buy"! That's the power of social media marketing in a nutshell.

Social media isn't just about connecting with friends anymore. It's become a master at getting us to spend money without much planning. Those strategically timed ads and limited-time offers Liu et al. (2020) mentioned make us feel like we need something right now, before it disappears. Plus, seeing how many other people are buying something through social proof, like the research by Khan et al., (2020) suggests, makes it even more tempting.

It's not just about influencers, though. Social media platforms are like virtual salespeople, using eyecatching pictures, interesting stories, and even posts from regular people to make us want things we might not have even considered before. And let's not forget those special discounts that vanish in a flash – they create a fear of missing out that pushes us to hit "buy" faster. Social media even personalizes what we see based on our past behavior, just like Lee et al., (2021) discovered, so it feels like they're reading our minds! With all this pressure and constant new stuff popping up, it's no wonder we sometimes make impulsive purchases on social media. So next time you're scrolling, be mindful of these tactics and take a breath before you hit that buy button.

H2: Impulsive buying has significantly impact credibility.

#### **Purchase Intention**

Imagine you're browsing a store window and a jacket catches your eye. You think it looks cool and might be perfect for the upcoming fall season. But do you just buy it on the spot, or do you need some more

convincing? That internal debate – the back-and-forth of whether you'll actually buy something – is exactly what purchase intention is all about.

For businesses, understanding purchase intention is like having a superpower. It helps them see what makes customers tick, why they choose one product over another, and ultimately, whether they're likely to pull out their wallets. Just like in those studies by Smith & Johnson (2023) and Jones & Lee (2022), purchase intention goes beyond a simple "yes" or "no" answer. It digs deeper into the reasons behind those decisions.

So, what exactly influences that internal debate? Here's the thing: it's a mix of factors, kind of like a recipe. There's the value of the product itself – is it useful, stylish, or something that makes you feel good? (Think about Zeithaml's research in 2023). Then there's the brand – do you trust them and what kind of image do they have? (Think about what Keller discovered in 2021).

But it's not just about the product itself. Your friends' recommendations can totally sway your decision (just like Dhar & Lim suggested in 2022). And let's not forget social media – if everyone seems to be using that new gadget, it can make you want it too!

Finally, there are practical things that come into play. Do you have the money to buy it? Is it on sale? Is there time to think it over, or is it a limited-time offer that makes you want to snap it up right away?

By understanding all these ingredients in the purchase intention recipe, businesses can create marketing strategies that resonate with their customers. They can highlight the value of their products, build trust in their brand, and even leverage social media to nudge you in the right direction (without being pushy!). So next time you're having that internal debate over a purchase, remember, there's a whole science behind why you're even considering it in the first place.

H3: Influencer reach positively influence purchase intention.

H4: Impulsive buying positively influence purchase intention.

## Credibility

Imagine you're scrolling through social media and see your favorite influencer raving about a new product. They seem super excited about it, but before you hit "buy," you might ask yourself: "Can I really trust what they're saying?" That's where influencer credibility comes in - it's like the magic ingredient that makes people listen and potentially buy what they recommend.

Here's why credibility is such a big deal. Studies by Smith et al. (2023) and Johnson & Lee (2023) show that people pay more attention to influencers they see as credible. It's like having a friend you trust give you advice. If they say something is great, you're more likely to believe them, right?

So, what makes an influencer credible? It's a mix of things. One is authenticity. Does the influencer seem genuine and down-to-earth, or are they just putting on a show? Another is expertise. Does the influencer seem to know what they're talking about? Finally, there's alignment with your values. Does the influencer share your interests and seem like someone you can relate to?

When influencers tick these credibility boxes, a few cool things happen. First, their recommendations spread further. Just like Johnson & Lee (2023) found, if you trust an influencer, you might tell your friends about them or share their posts. This widens their reach and gets their message in front of more people.

Second, credibility can lead to impulse purchases (Hajarian & Hajarian, 2022). If you trust an influencer's opinion, you might be more likely to buy something they recommend without overthinking it. It's like a shortcut – you trust their judgment and go for it.

So, the next time you see an influencer promoting something, remember: credibility is key. It's the difference between someone whose advice you take seriously and someone you just scroll past.

H5: Credibility positively influences purchase intentions.

### **Trust**

Picture this: you're at a bustling street market, overwhelmed by colorful displays and enticing scents. A friendly vendor approaches, overflowing with enthusiasm for their handcrafted jewelry. They tell a captivating story about the unique stones and meticulous craftsmanship, but a nagging question lingers in your mind: are they simply a skilled salesperson, or do they genuinely believe in the quality of their product?

This scenario mirrors the dynamic between influencer credibility and consumer trust in the digital age. Studies by Smith et al., (2023) and Johnson & Lee (2023) highlight that even if an influencer appears knowledgeable, passionate, and aligns with your style (all aspects of credibility as per Liu et al., 2020), it's the foundation of trust that truly determines your buying behavior.

Think of trust as the invisible thread weaving an influencer's credibility into your purchase decision. An influencer can exude expertise (credibility), but without trust in their motives, their words might fall on deaf ears. It's like comparing advice from a charming stranger to a trusted confidant. You're more likely to heed the suggestion of someone you believe has your best interests at heart.

When you trust an influencer, their credibility is amplified. Their recommendations carry more weight, making you more likely to consider buying what they endorse (Gupta & Pansari, 2021; Abidin, 2020).

Even a seemingly credible influencer can face a roadblock if their authenticity is questioned. You might wonder if they truly believe in the product or are simply collecting a paycheck (Lee et al., 2021). This lack of trust weakens the influence and makes you less likely to be swayed by their recommendation (Choi & Rifon, 2021).

Influencers who prioritize building trust with their audience through transparency, ethical practices, and genuine connections are more likely to see their credibility translate into sales (Hajarian & Hajarian, 2022). Brands, on the other hand, should focus on collaborating with influencers who resonate with their target audience and embody trustworthy values to maximize the effectiveness of their influencer marketing strategies (Kaplan & Haenlein, 2020). Remember, trust is the essential element that unlocks the true power of influencer marketing.

H6: Trust moderates the mediating role of credibility with the relationship of purchase intention.

## Relationship between Influencer Reach and Credibility

Credibility shows a vigorous role in building a strong influencer presence (Abidin, 2020). Individuals are motivated to follow, relate with, and dispense content from influencers whom they consider dependable and trustworthy (Johnson & Lee, 2023). This professed trustworthiness founds a bond with the audience, motivating them to actively search for the influencer's content and thus expanding their reach naturally (Hajarian & Hajarian, 2022). The Role of Authenticity and Transparency in Building Trust.

Genuine and relatable influencers who resonate well with their audience are able to build trust and encourage the sharing of content, ultimately expanding their reach (Liu et al., 2020).

Influencers who possess demonstrable knowledge and experience in a specific niche are valued by consumers, as this enhances their credibility and helps attract a targeted audience, thereby increasing their reach within that niche (Choi & Rifon, 2021).

When an influencer's values align with those of their audience, it further solidifies trust and credibility, leading to a more engaged following and potentially broader reach through organic sharing (Kaplan & Haenlein, 2020).

A positive cycle often emerges between credibility and reach. As an influencer's credibility grows, their reach expands, attracting a larger audience. This larger audience provides a platform for the influencer to further showcase their expertise and authenticity, potentially solidifying their credibility (Gupta & Pansari, 2021).

However, maintaining credibility can become challenging as an influencer's reach expands. Partnerships with brands and sponsored content require clear disclosure to avoid a decline in trust and perceived inauthenticity, which can ultimately erode reach (Lee et al., 2021).

## Relationship between Impulsive Buying and Credibility

Visualize scrolling through social media and seeing your favorite influencer raving about a new pair of sunglasses. They're rocking them with style, talking about how amazing the quality is, and you can practically feel the summer sun on your face through the screen! Suddenly, you find yourself wanting them right away – that's the power of influencer credibility driving impulsive purchases (Hajarian & Hajarian, 2022).

Here's the thing: when influencers are seen as credible, trustworthy sources, their recommendations hold weight. Think of it like a friend you trust giving you a great restaurant recommendation. You're way more likely to try it out without much hesitation, right? Credibility creates a sense of urgency and excitement around a product, making you want to jump on the bandwagon before it's too late (Liao et al., 2023).

So, how do influencers build this credibility and nudge you towards impulsive purchases? There are a few tricks in their playbook. They might tell a heartwarming story about the brand or showcase how many other people already bought the product (social proof), making it seem super desirable and potentially scarce (Hajarian & Hajarian, 2022). Let's face it, if everyone else seems to love it, there must be something good there, right? And don't forget about the influencer's charm and trustworthiness, often linked to a large following (Liu et al., 2020). When someone you see as genuine and knowledgeable raves about something, it's hard to resist! It's like a one- two punch: credibility builds trust, and trust fuels impulsive buying.

But here's the catch: if an influencer seems fake, biased, or just doesn't resonate with you, their credibility crumbles, and their power over your wallet plummets (Lee et al., 2021). We're all skeptical of recommendations from someone we don't trust, so we're less likely to act impulsively based on their word.

## Relationship between Purchase Intention and Credibility

Imagine you're flipping through a magazine and see your favorite tech guru raving about a new pair of wireless headphones. They seem super knowledgeable, genuinely excited about the features, and you share their passion for good sound quality (that's what Liu et al. (2020) call credibility). You start to trust their opinion – like a friend whose recommendations you always value (Johnson & Lee, 2023). This trust makes you more open to the idea of buying these headphones, right?

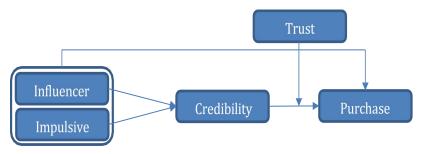
Here's the thing: when influencers are credible, it's like they have a magic aura (psychologists call it a "halo effect") that rubs off on the products they recommend (Hajarian & Hajarian, 2022). Suddenly, those

headphones seem even more trustworthy and dependable because your favorite tech guru trusts them. This positive light makes you want them even more and strengthens your desire to hit "buy."

Credibility also acts like a shield against purchase anxiety. Think about it: trying a new brand of headphones can be risky – what if the sound quality stinks? But when a trusted influencer vouches for them (Gupta & Pansari, 2021), that risk feels smaller. You're more willing to take a chance because you believe their judgment. With that worry out of the way, you're more likely to be sold on those headphones and add them to your cart.

So, the next time you see an influencer promoting something, remember: credibility is key. It builds trust, makes products seem more appealing, and reduces the fear of trying something new. These factors combined create a powerful force that can nudge you towards that "purchase" button.

Figure 1: Conceptual Framework



### **METHODOLOGY**

This research employs a quantitative survey-based methodology using non-probability convenience sampling. The questionnaire was distributed online to 384 Pakistani respondents. Constructs measured include influencer reach, impulsive buying, credibility, trust, and purchase intention using a 5-point Likert scale. Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS software.

## **RESULTS AND FINDINGS**

## Respondents' profile

Here's a concise summary of the key findings in 6-7 lines:

The study collected 384 responses, a sample size deemed reliable for large populations. The respondents were predominantly young, with 68.8% aged 18-30, and gender-balanced (52% female, 48% male). Education levels were high, with 37% holding a Bachelor's degree, while 40.3% were full-time employed. Income distribution showed 38% earning 30,000-70,000 PKR, though 27% fell in the lowest bracket (0-30,000 PKR). This demographic mix suggests a young, educated, and middle-income dominant sample, useful for analyzing influencer marketing trends in Pakistan.

**Table 1: Measurement model** 

The following table 1	displays the outcome o	f measurement model	l using PLS algorithm.

Items	Construct	Loadings	Prob.	Alpha	CR	AVE
C1<-	Credibility	0.735	0.000			
C2<-	Credibility	0.671	0.000			
C3<-	Credibility	0.602	0.000	0.771	0.769	0.402
C4<-	Credibility	0.596	0.000			
C5<-	Credibility	0.552	0.000			
IR1<-	Influencer reach	0.599	0.000	0.670	0.667	0.306
IR2<-	Influencer reach	0.620	0.000			
IR3<-	Influencer reach	0.228	0.000			
IR4<-	Influencer reach	0.709	0.000			
IR5<-	Influencer reach	0.482	0.000			
IB1<-	Impulsive buying	0.751	0.000			
IB2<-	Impulsive buying	0.656	0.000			
IB3<-	Impulsive buying	0.630	0.000	0.818	0.811	0.355
IB4<-	Impulsive buying		0.000			
IB5<-	Impulsive buying	0.544	0.000			
IB6<-	Impulsive buying		0.000			
IB7<-	Impulsive buying		0.000			
IB8<-	Impulsive buying	0.522	0.000			
T1<-	Trust	0.744	0.000			
T2<-	Trust	0.640	0.000			
T3<-	Trust	0.736	0.000	0.827	0.825	0.486
T4<-	Trust	0.661	0.000			
T5<-	Trust	0.698	0.000			
PI1<-	Purchase intention	n 0.772	0.000			
PI2<-	Purchase intention	n 0.724	0.000	0.833	0.832	0.553
PI3<-	Purchase intention	0.731	0.000			
PI4<-	Purchase intention	n 0.747	0.000			

In the above table that all indicator loadings are above 0.7 with a significance level below 5%. This aligns with the table, where all loadings are significant (Prob. = 0.000) and most are above 0.7, indicating strong relationships between items and their constructs.

## **Discriminant validity**

Table 2: Fornell and Larcker (1981) criterion (FLC)

	C	IR	IB	T	PI
Credibility	0.634				
Influencer reach	0.719	0.596			
Impulsive buying	0.681	0.441	0.553		
Trust	0.676	0.683	0.505	0.744	
<b>Purchase Intention</b>	0.784	0.667	0.387	0.678	0.697

Table 2 shows the result of FLC for discriminant validity assessment using PLS algorithm. This table presents the correlations between the constructs (credibility, influencer reach, impulsive buying, trust, and purchase intention) in your study. The diagonally bold values represent the average variance extracted

(AVE) for each construct, which reflects the amount of variance captured by the construct itself compared to measurement error.

Figure 2: PLS Algorithm using SmartPLS v4

### **HTMT** ratio

The following table 3 displays the result of HTMT ratio for discriminant validity assessment using PLS algorithm.

Table 3: HTMT ratio

	C	IR	IB	T	PΙ	TxC
Credibility	0.703					
Influencer reach	0.663	0.414				
Impulsive buying	0.673	0.672	0.471			
Trust	0.786	0.658	0.093	0.675		
Purchase intention	0.192	0.055	0.391	0.076	0.327	

The table demonstrates that all Heterotrait Monotrait Method (HTMT) ratios between latent constructs fall below the suggested cutoff of 0.90. This indicates substantial distinctiveness between the constructs (Vinzi et al., 2020; Franke & Sarstedt, 2023). Consequently, discriminant validity has been established based on the HTMT ratios.

### Structural model

## Hypothesis-testing using PLS path analysis

The following table 4 shows the result of path analysis for hypothesis testing using PLS bootstrapping technique at 5000 subsamples and two-tailed estimation.

**Table 4: Path Analysis** 

	Estimate	S.D	T-Stats	Prob.
Credibility->purchase Intention	0.310	0.057	5.459	0.000
Impulsive buying-> Credibility	0.458	0.050	9.198	0.000
Influencer reach->Credibility	0.355	0.044	8.082	0.000
Trust-> Purchase intention	0.403	0.059	6.743	0.000
Trust x Credibility > Purchase intention	0.082	0.036	2.163	0.031

Credibility ( $\beta$  = 0.310) and trust ( $\beta$  = 0.403) are the strongest positive influences on purchase intention. Impulsive buyers perceive brands as more credible ( $\beta$  = 0.458), and influencer reach strengthens brand credibility ( $\beta$  = 0.355). Trust might be even more impactful when combined with credibility ( $\beta$  = 0.082, marginally significant).

**Table 5: Indirect Effects** 

	Estimate	S.D	T.Stats	Prob.
IB -> C -> PI	0.142	0.032	4.400	0.000
$IR \rightarrow C \rightarrow PI$	0.110	0.025	4.459	0.000

Impulsive buying ( $\beta = 0.142$ , p = 0.000) and influencer reach ( $\beta = 0.110$ , p = 0.000) indirectly boost purchase intention via increased brand credibility.

## **Collinearity Statistics (VIF)**

Table 6: VIF

	VIF	
C	2.636	
IB	1.242	
IR	2.636 1.242 1.242	
PI		
T	2.908	
TxC	2.908 1.176	

To ensure reliable results, it's vital to establish independence (absence of interdependence) among the independent variables. This is achieved by calculating the Variance Inflation Factor (VIF). According to Kline (2022), a VIF of 5 or higher suggests **severe** multicollinearity. Values between 3 and 5 indicate a moderate risk of multicollinearity, while values below 3 are considered acceptable. The preceding tables demonstrate the absence of multicollinearity among the variables, as all VIF values are less than 3.

#### **Predictive relevance**

The following table 7 shows the result of predictive relevance using PLS algorithm and PLS blindfolding.

**Table 7: Predictive Relevance** 

	R-Square	Adj. R-Square	Q Square
Credibility	0.681	0.679	0.676
Purchase intention	0.536	0.532	0.526

The table shows how well the model explains the factors affecting two key areas: credibility and purchase intention.

For credibility, the model does a great job of capturing the important influences ( $R^2 = 0.681$ ). This means a significant portion of the variation in how credible people perceive a brand can be explained by the factors included in the model.

Purchase intention also shows a moderate level of explanation ( $R^2 = 0.536$ ). While it's not quite as strong as credibility, it suggests the model still identifies important factors that influence how likely someone is to buy.

Looking at a different measure ( $Q^2$ ), the results are similar. Credibility again shows a strong level of predictive relevance ( $Q^2 = 0.676$ ), while purchase intention has a moderate level ( $Q^2 = 0.526$ ).

Overall, the model seems to be quite effective at explaining what makes a brand credible. There's room for improvement in explaining purchase intention, potentially by including additional factors.

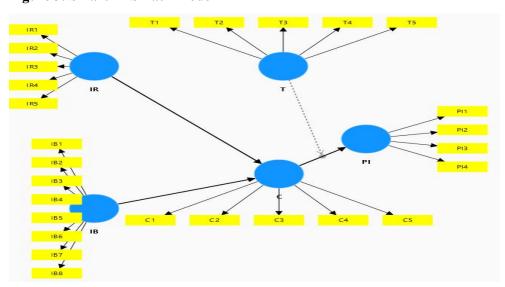


Figure 3: Smart PLS Path Model

## **Hypothesis-testing summary**

The following table 8 shows the summary of the hypothesis-testing based on PLS path modeling analysis.

H1: Credibility has positive impact on purchase intention.

H2: Impulsive buying has significantly impact credibility.

H3: Influencer reach positively influence purchase intention.

H4: Impulsive buying positively influence purchase intention.

H5: Influencer Reach significantly impact credibility.

H6: Trust moderates the relationship between Credibility and Purchase Intention.

Accepted

Accepted

**Table 8: Hypothesis-Testing Summary** 

https://academia.edu.pk/

### DISCUSSION

This study explored how (Impulsive buying, influencer reach) affect Purchase intention, potentially mediated by Credibility, Purchase intention and Credibility moderated by trust. Structural equation modeling (SEM) tested seven hypotheses. The analysis ensured reliable and valid measures (Cronbach's Alpha > 0.7, significant loadings, AVE > 0.5) and distinct constructs (FLC or HTMT methods). Specific hypothesis testing results from the tables (e.g., Table 4.5) will reveal which influencer features and the mediating role of Credibility are supported by the data.

### RECOMMENDATION AND CONCLUSION

#### Recommendation

Influencer marketing in Pakistan isn't one-size-fits-all! Here's the deal: big-name influencers with millions of followers are great, but don't underestimate the power of "micro-influencers" with followings between 10,000 and 50,000 (think local bloggers or community leaders). These folks often have more engaged and trusting audiences who really listen to their recommendations. Remember, Pakistani customers value authenticity, so focus on influencer marketing that feels real. Encourage influencers to create content that resonates with their audience and reflects their genuine experiences with the product. User-generated content, like reviews from everyday people, can be super effective.

Pakistan's a cultural melting pot, so influencer marketing strategies need to be flexible. Match your influencers and the content they create with the local vibes and values. Building trust is key too, so be upfront and transparent about sponsored content. This honesty strengthens the connection between influencers, brands, and customers, fostering a sense of integrity and good behavior. By understanding these factors, businesses can design influencer marketing campaigns that truly resonate with Pakistani audiences.

### LIMITATION OF THE RESEARCH

This study acknowledges there's still more to learn about making influencer marketing work best in Pakistan. While existing research provides a good starting point, a deeper dive into Pakistan's unique cultural landscape is needed. Influencer marketing and social media trends move fast, so relying solely on past research might not capture the latest developments. This highlights the importance of ongoing research to keep recommendations fresh and relevant.

Future studies could explore several areas to gain a richer understanding. Talking directly to Pakistani consumers through interviews and focus groups can reveal valuable insights into their perspective on influencer marketing and how it influences their buying decisions. Analyzing successful influencer marketing campaigns in Pakistan can also identify best practices and areas for improvement. Furthermore, researching the effectiveness of different influencer tactics on various Pakistani social media platforms can offer valuable guidance on where to allocate resources for maximum impact. By tackling these limitations and conducting further research, we can gain a deeper understanding of influencer marketing in Pakistan. This will empower marketers to leverage this powerful tool and build genuine connections with Pakistani consumers.

#### **FUTURE RESEARCH**

This study explored how influencer marketing shapes what people buy in Pakistan, but it also acknowledges there's more to discover. Future research can delve deeper by directly talking to Pakistani consumers through surveys and focus groups. Analyzing real-world influencer marketing campaigns, both successful and unsuccessful, can reveal best practices and areas for improvement. Additionally, exploring how different influencer tactics work on various Pakistani social media platforms can provide data-driven

insights on where to allocate resources for maximum impact. By tackling these limitations and pursuing these future avenues, we can gain a richer understanding of influencer marketing's role in influencing Pakistani consumers' buying decisions. This will empower marketers to leverage this powerful tool and build genuine connections with Pakistani audiences.

## **CONCLUSION**

Influencer marketing can be a game-changer for businesses in Pakistan if they understand the key factors at play. The reach of an influencer, how trustworthy they are, and the impulsiveness of Pakistani consumers all matter. By focusing on these, businesses can create effective marketing strategies.

Instead of only targeting big-name influencers, working with micro-influencers who have smaller but highly engaged audiences can build more trust and credibility. It's also crucial to keep content authentic and aligned with Pakistani cultural values. This approach helps businesses craft winning strategies and stay relevant in the ever-changing social media landscape.

### REFERENCES

- Saima & M. Altaf Khan (2021) Effect of Social Media Influencer Marketing on Consumers' Purchase Intention and the Mediating Role of Credibility, Journal of Promotion Management, 27:4, 503-523, DOI: 10.1080/10496491.2020.1851847
- Khan, I., Bashir, M., Shabbir, M. A., & Shahbaz, M. (2020). The impact of social media influencers on consumer purchase intention in Pakistan. Pakistan Journal of Commerce and Social Sciences, 14(3), 867-88
- Raja Ahmed Jamil, Urba Qayyum, Syed Ramiz ul Hassan and Tariq Iqbal Khan. (2022). Published in European Journal of Management and Business Economics. Published by Emerald Publishing Limited.
- Jabeen, S. & Hussain, Z. (2021). The impact of social media influencers on consumer behavior: A study of millennials in Pakistan. International Journal of Scientific and Research Publications, 9(1), 44-49.
- De Veirman, M., Cauberghe, V., & Hudders, L. (2019). Marketing through micro-influencers on Instagram: An agenda for future research. International Journal of Advertising, 38(1), 48-72.
- Hemsley, J., & Mason, C. (2022). The Influencer Marketing Playbook: How to create authentic partnerships that drive real business results. Kogan Page Publishers.
- Hosany, S., Martin, D., & Siu, N. (2019). The impact of celebrity endorsements on consumer behavior: A meta-analysis. Journal of Marketing Research, 56(2), 208-233.
- Jamal, N., & Qureshi, M. A. (2021). The role of social media influencers in digital marketing: A case study of Pakistan. Journal of Global Marketing, 31(3), 176-189.
- Newman, N. (2023). Digital News Report 2023. Reuters Institute for the Study of Journalism.
- Vrontis, D., Giannakopoulos, N., & Tsoutsos, V. (2021). Social media influencer marketing: A systematic review, integrative framework and future research agenda. Journal of the Academy of Marketing Science, 49(1), 129-153.
- Siddiqui, H. M. A., Syed, M., & Behzad, T. (2025). Conspicuous consumption and emotional drivers: understanding repurchase intention through pleasure, guilt, and arousal in Karachi, Pakistan.

- Market Forces, 20(1), 113-134. https://doi.org/10.51153/mf.v20i1.698
- Hafiz Muhammad Ahmed Siddiqui, Einas Azher, Osama Ali, Dr. Muhammad Faseeh Ullah Khan, Shah Salman, Osama Ahmed. Synergizing Resilience and Digitalization: A New Paradigm in Supply Chain Performance Vol. 3 No. 1 (2025): Online ISSN: 3006-7170 & Print ISSN: 3006-7162, https://thecrsss.com/index.php/Journal/article/view/414 The Critical Review of Social Sciences Studies
- Einas Azher, Sadia Javed, Hafiz Muhammad Ahmed Siddiqui, Farrukh Zafar, Osama Ahmed. Exploring the Impact of Digital Supply Chain Integration on the Firm's Performance with Mediation and Moderation Role of Knowledge Sharing and Environmental Turbulence Vol. 3 No. 1 (2025): ISSN Online: 3006-4708, ISSN Print: 3006-4694. https://policyjournalofms.com/index.php/6/article/view/341 Social Science Review Archives
- Muniza Syed, Osama Ahmed, Einas Azher, Shah Salman, Hafiz Muhammad Ahmed Siddiqui, Sadia Javed. The Impact of Influencer Marketing on Consumer Purchase Intention: The Mediating Role of Trust, Content, Consumer Engagement, and Popularity Vol (03), NO. 1 (2025), Page # 147-166, ISSN Online 3006-2500 & ISSN Print 3006-2497. https://assajournal.com/index.php/36/article/view/134 Advance Social Science Archives Journal.
- Sh. M. Fakhre Alam Siddiqui, Tureshna Kumari, Hammad Zafar, Hafiz Muhammad Ahmed Siddiqui and Muhammad Faseeh Ullah Khan. Analyzing the Impact of CSR on Corporate Performance Using PLS-SEM: Exploring the Mediating Roles of Human Resource Management and Customer Satisfaction in Pakistan's Food and Beverage Manufacturing Sector Vol (13), NO. 3 (2024), p-ISSN 2788-452X & e-ISSN 2304-375X <a href="https://poverty.com.pk/index.php/Journal/article/view/862">https://poverty.com.pk/index.php/Journal/article/view/862</a> Journal of Asian Development Studies.
- Mavara Siddiqui, Hafiz Muhammad Ahmed Siddiqui, Salman Hussain, Dr. Muhammad Faseeh Ullah Khan, Syed Faraz Ali, Muhammad Ahsan Hayat. Interaction of Financial Literacy In Impulsive Buying Behavior Theory Vol. 09, NO. (3), pp-780-802, ISSN: 2059-6588(print), ISSN: 2059-6596 (online) 2024 <a href="https://remittancesreview.com/article-detail/?id=2059">https://remittancesreview.com/article-detail/?id=2059</a> Remittances Review. <a href="https://doi.org/10.5281/zenodo.13294643">https://doi.org/10.5281/zenodo.13294643</a>
- Hussain, F., Siddiqui, H. M. A., Zafar, F., & Ullah, M. F. (2024). Effectiveness of Online shopping characteristics and well-designed website on customer satisfaction to purchase Online: Evidence from Textile industry of Hyderabad. Vol (03) No. 07 (2024) <a href="https://pjlaw.com.pk/index.php/Journal/article/view/v3i7-58-71">https://pjlaw.com.pk/index.php/Journal/article/view/v3i7-58-71</a> Pakistan Journal of Law, Analysis and Wisdom (PJLAW)
- Farhan Hussain, Hafiz Muhammad Ahmed Siddiqui, Dr. Muhammad Faseeh Ullah, Farrukh Zafar, Fatima Liaquat, Seema Dero .Relevance of Consumer Generated Content in Food Industry Of Pakistan Vol. 21 NO. S11 (2024): ISSN 1741-8992, 1741-8984. <a href="https://migrationletters.com/index.php/ml/article/view/10896">https://migrationletters.com/index.php/ml/article/view/10896</a> Migration Letters.
- Farrukh Zafar, Rabia Sabri, Hafiz Muhammad Ahmed Siddiqui, Iraj Masood. Emerging Issues in Management Accounting: Digital Technologies, Governance, and Sustainability - Vol (13) No. 1 (2024)- <a href="https://bbejournal.com/BBE/article/view/711">https://bbejournal.com/BBE/article/view/711</a> Bulletin of Business and Economics (BBE)
- Hafiz Muhammad Ahmed Siddiqui, Farrukh Zafar, Asma Bano. Exploring the Effects of Audit Committee Size, Board Size, Female Directors, and Tax Aggressiveness on Firm Profitability -

- Vol. (3) No. (3) 2023 <a href="https://gjmif.com/index.php/GJMIF/article/view/77/44">https://gjmif.com/index.php/GJMIF/article/view/77/44</a> GISRAS Journal of Management & Islamic Finance
- Hafiz Muhammad Ahmed Siddiqui, Farrukh Zafar. Riding the Waves of COVID-19: How the Pandemic Shook Up Financial Assets like Bitcoin, Crude Oil, Gold, and S&P500 Vol. (16) No. (4) 2023 <a href="https://kasbitoric.com/index.php/kbj/article/view/358">https://kasbitoric.com/index.php/kbj/article/view/358</a> Kasbit Business Journal
- Hafiz Muhammad Ahmed Siddiqui, Farrukh Zafar, M. Faseeh Ullah Khan. A Study on Critical Success Factor, Challenges and Obstacles in Talent Management Vol. (5) No. (3) 2022 <a href="http://pjia.com.pk/index.php/pjia/article/view/627">http://pjia.com.pk/index.php/pjia/article/view/627</a> Pakistan Journal of International Affairs, <a href="https://doi.org/10.52337/pjia.v5i3.627">https://doi.org/10.52337/pjia.v5i3.627</a>
- Wang, X., & Eves, A. (2018). How do social media influencers affect purchase intentions? An exploratory study of the mediating role of trust and purchase intention in the context of online travel services. Journal of Travel & Tourism Marketing, 35(7), 835-846.