

Influence that Converts: How Credibility and Arguments Turn Views into Purchases

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Abstract

This research explores the inner mechanisms through which social influences affect purchase intention among digital consumers. The research examines how influencer attributes along with argument quality shape consumer attitudes and drive purchase intention. The researchers have used a quantitative approach for data collection from 294 respondents and analysed through structural equation modelling (SEM). The findings show that all dimensions and argument quality have the strongest effect. Consumer Attitude positively effects purchase intention and partially mediates the relationship between influencer characteristics and purchase intention. The result highlights that the influencer marketing literature offers insights for marketers to design effective influencer strategies that encourage consumer attitudes and purchasing intention.

Keywords: *Influencer, Consumer Attitude, Purchase Intention, Argument Quality, Expertise, Similarity*

Introduction

Companies continue to struggle to identify which influencer characteristics most effectively drive consumer purchase behaviour despite the rapid growth of influencer marketing. Consumers are exposed to excessive promotional messages, leading to heightened doubt and informational fatigue as the social media environment becomes increasingly saturated with sponsored content. Liu & Zheng (2024) and Cheah et al. (2024) suggested that the effectiveness of persuasion depends heavily on perceptions of credibility and message quality. However, the psychological mechanisms through which influencer attributes translate into favourable consumer attitudes and purchase intention remain inadequately integrated within existing models. Influencers have turned out to be the dominant actors in modern-day marketing networks helping in making consumer attitude, perceptions, and purchase intentions complete user generated content and interpersonal communication (Liu, 2024). Studies showed that the audiences do not solely perceive influencers' message. They made parasocial bonds and depend on influencer credible sources that magnifies influencer's persuasive impact (Conde et al., 2023; Zhou et al., 2024). Similarity between followers and influencers in values, lifestyle

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increases parasocial bonds and enhances information acceptance. Conde et al., (2023) and Lacap (2024) explained that followers perceive high similarity and they are more likely to process recommendations relevant which increase favourable attitude regarding the endorsed brands and influencers posts interacts with source signs, high quality or informational value of influencer posts related with cues, quality arguments promotes central route processing and strengthen attitude change, but only when followers perceives the source as credible or personally relevant (Liu., 2024; Tang, 2025). Consumer attitude occupies a crucial position in many theoretical models of influencer persuasion. Ilieva, (2024); Shamim, (2024) found meta-analytical study that indicates that influencer credibility and message quality shape consumer attitude towards the influencer and endorsed brands that mediates the behavioural outcome purchase intention. The role of attitude as a mediator suits well with the persuasion theories showing attitude as link between cues and behavioural outcome purchase intention. Richard E. Petty & John T. Cacioppo, (1986) demonstrates how individuals form attitudes that shape their behaviour. Expertise, trustworthiness, and similarity help in shaping consumer attitude, which influences their intention to purchase (Lou & Yuan, 2019; Sokolova & Kefi, 2020). Most studies on influencer marketing have mainly focused on metropolitan cities, keeping small tier 2 cities unexplored. Previous research often looks at influencer's credibility to shape consumer decisions. There is limited attention given to how consumer attitudes act a mediator in between influencers credibility and Purchase intention specially in semi urban areas where cultural and social factors can differ significantly. This study tried to explore the gaps by examining the theoretical framework among the consumer of tier 2 cities context.

This study contributes to the influencer marketing literature in three important ways. It integrates with source credibility dimensions and argument quality within a unified influencer effectiveness (Barari et al., 2025). It clarifies the mediating role of consumer attitude in translating influencer cues into purchasing intention. Thereby, advancing understanding of cognitive affective mechanisms in the digital persuasion context (Jamil et al., 2024). The study enhances the contextual relevance and generalizability of influencer marketing research, empirically examining this relationship within an emerging market.

Literature Review

2.1 Source credibility theory (1990)

Theory shows how the audiences evaluate the advertising messages displayed by the sender. Trust, Expertise, Similarity are taken together in the model as its dimension to determine the how a communicator has been perceived. Trust, Expertise, and Similarity has become highly relevant in the ecommerce where consumer depends upon influencers, reviewers, and content creators for product information. Trustworthiness describes the perception of honesty, sincerity consistently arises as main predictor of consumer behavioural outcome (Ohanian, 1990). Cosmetic consumers found that trustworthy influencers significantly enhanced consumer attitude towards sustainable brands through reducing the disbelief and developing psychological reassurance (Mathur et al., 2024). Similarity resulted into influencers perceived as sincere and reliable in developing more favourable attitude and boost confidence in product claims (Chaudhary et al. 2023).

H1: Trustworthiness has significant positive affect on consumer attitude.

The competence of an influencer is a driver of source credibility in digital marketing and has been shown to significantly influence how consumers develop attitude and intentions are perceived by expertise. Alhabbad and Alkhudhairy (2022) demonstrated that influencer expertise is strongly related to purchase intention as consumer lean towards the trust recommendations from influencers who seem genuinely expert in that domain. The relationship between engagement and purchase intention among youngsters who valued both competence and credibility in influencer marketing (Zhang & Li, 2023).

H2: Expertise has significant positive affect on consumer attitude.

Similarity displays that the consumers assess and respond to influencer endorsement when audiences. Perceived an influencer as similar to themselves in ethics, customs, lifestyles, or demographic features. They are more probable to develop a sense of identification which increases message persuasion and acceptance (Supriyanto et al.,2023; Chaudhary et al., 2023). Liu, (2024); Jamil, (2024) found that perceived similarity increases parasocial bonds rational, emotional that significantly boost trust and decreases doubts towards promotional content. Similarity boost perceived authenticity, making the influencer appears more authentic and relatable turning improves consumer attitudes towards the endorsed products (Breves, 2004; Kim, 2024).

H3: Similarity has significant positive affect on consumer attitude.**2.2 Argument Quality**

Argument quality reflects the strong, transparency, relevance and effect of the communication offered in a message. Breves, (2024) and Mathur et al., (2024) displayed that when influencer content delivers strong, well-structured, and evidence-based arguments, consumers include in depth perceptive explanation. This improves message credibility and drives more favourable attitudes towards the endorsed product (Breves, 2024; Mathur et al.,2024). High-quality arguments perceived risk through offering consumers problem-solving information in categories like technology, green products, and cosmetics, where detailed information is extremely valued (Schumann et al.,2025; Cheah et al., 2024. Meta-Analytic indicates further confirms that strong arguments significantly boost the effectiveness of influencer marketing specially when combined with high levels of perceived expertise (Barari et al.,2025).

H4: Argument Quality has significant positive affect on consumer attitude.**2.3 Consumer Attitude**

Consumers Attitude describes a person's positive and negative perspective towards a product brand, influencer. It's consistent emergence as a stronger predictor of digital consumer behaviour. When consumers perceive influencer content trustworthy, well-informed, and related with their values. The consumers form more favourable attitude towards the influencer and the promoted products (Kim, 2024; Breves, 2024).

H5: Consumer Attitude has significantly positive affect on purchase intention

H₆: Trustworthiness has significant positive affect on Purchase Intention mediated through consumer attitude.

H₇: Expertise has significant positive affect on Purchase Intention mediated through consumer attitude.

H₈: Similarity has significant positive affect on Purchase Intention mediated through consumer attitude.

H₉: Argument Quality has significant positive affect on Purchase Intention mediated through consumer attitude.

2.4 Purchase Intention

A consumer's willingness to buy a product shows their intention towards purchasing that product. The behavioural outcomes in the influencer marketing digital era is one of the most broadly studied. According to Cheah et al., (2024); Kim, (2024) demonstrates that credibility such as argument quality, expertise, and trustworthiness has strong positive effects on purchase intention through increasing perceived value and reducing uncertainty.

3.0 Research Methodology

This study presents a hypothetical framework that brings together six different factors to describe consumer purchase intention. It has utilised a quantitative approach to analyse the structural model employing a structural equation modelling SPSS AMOS. The structured questionnaire was in English language using a 5-point Likert scale extending from (1) strongly disagree to (5) strongly agree. All the study items were taken from previous confirmed studies. The measurement scale for Trustworthiness, Expertise, similarity, argument quality, consumer attitude, and Purchase intention was taken from McCracken (1998), Munnakka et al., (2016), and Schouten et al. (2020). The targeted population were from Gorakhpur & Kushinagar. The data were accumulated through convenience sampling, online & offline survey. The questionnaire was circulated among 320 individuals out of which, 307 responded and 294 usable questionnaires were left post-cleaning the data for analysis.

4.0 Data Analysis

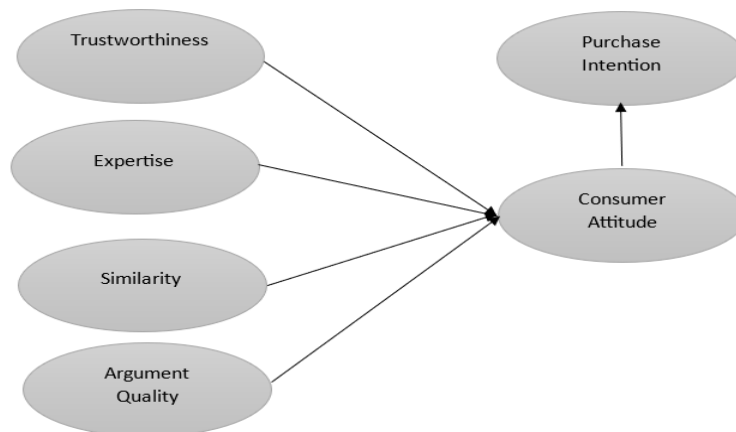


Fig:1 Theoretical Framework

4.1 Demographics

The demographic analysis presents that the respondents' age group falls under 28-43(42.3%) and 12-27(39.1%), indicating a young and digitally active targeted population. Males are 58.8%, and females are 41.2%. The majority of the respondents are graduates (41.2%) and students (38.4%). A large proportion of the respondents earn below Rs. 10,000 (43.2%). 52.7 % participants of the targeted population are unmarried. 55.8% are from rural and 44.2% are from urban areas, which shows the growing reach of influencer marketing beyond urban regions (Dwivedi et al.,2025).

4.2 Measurement Model

Table 1: Convergent Validity

Factors	Items	estimates	CR	AVE	MSV
Purchase Intention	PIN1	0.970	0.972	0.895	0.391
	PIN2	0.940			
	PIN3	0.949			
	PIN4	0.925			
Expert	EXP1	1.000	0.966	0.876	0.391
	EXP2	0.915			
	EXP3	0.842			
	EXP4	0.979			
Similar	SIM1	0.917	0.921	0.746	0.239
	SIM2	0.880			
	SIM3	0.838			
	SIM4	0.816			
Consumer Attitude	CAT1	0.995	0.959	0.855	0.269
	CAT2	0.995			
	CAT3	0.888			
	CAT4	0.808			
Trust	TRT1	0.965	0.969	0.886	0.306
	TRT2	0.937			
	TRT3	0.967			
	TRT4	0.895			

Argument	AQ1	0.931	0.970	0.890	0.391
	AQ2	0.960			
	AQ3	0.945			
	AQ4	0.937			

Table 1 presents that all factor loadings are exceed the recommended threshold of 0.70, displaying strong item reliability. The composite Reliability value falls under 0.921 to 0.972, exceeding the acceptable value of 0.70, confirms the internal consistency. The average Variance Extracted values are all above 0.50, confirms adequate convergent validity. These findings indicate that the constructs measured are reliable and accurate (Schumann et al, 2025).

4.3 Fornell & Larcker Discriminant construct Validity

Table 2: Discriminant construct Validity result

	EXP	AQ	CAT	PIN	TRT	SIM
Expertise	0.943					
Argument	0.331***	0.943				
Consumer Attitude	0.450***	0.527***	0.924			
Purchase Intention	0.458***	0.615***	0.483***	0.944		
Trustworthiness	0.516***	0.518***	0.475***	0.543***	0.941	
Similarity	0.376***	0.467***	0.474***	0.438***	0.499***	0.864

The discriminant validity of the construct was assessed using the Fornell-Larcker criterion. The square root of average variance extracted for each construct exceeds the corresponding inter-construct correlations, indicating adequate discriminant validity. Expertise (.943), Argument Quality (.943), Purchase Intention (.944), Trustworthiness (.941), and Similarity (.864) all demonstrate higher diagonal values compared to their respective correlations with other constructs. Furthermore, all inter-construct correlations are statistically significant ($p < 0.001$) but remain below the threshold supporting each construct. Therefore, the results confirm that discriminant validity is established. Table 2 shows the Fornell-Larcker is satisfied as per the square root of AVE for each construct which exceeds inter-construct correlations. This confirms that all constructs are discrete and Valid (Tang, 2025).

4.4 Heterotrait- Monotrait Ratio

Table 3: HTMT Ratio for Discriminant Validity

	AR	CAT	EXP	PIN	SIM	TRT
Argument						

Consumer Attitude	0.660				
Expertise	0.493	0.562			
Purchase Intention	0.731	0.624	0.555		
Similarity	0.678	0.611	0.621	0.629	
Trustworthiness	0.572	0.534	0.654	0.587	0.669

Table 3 results show that all HTMT values falls between 0.493 and 0.731, are below the recommended threshold of 0.85. The HTMT Value between argument quality and Purchase intention (0.731), and between similarity and trustworthiness (0.669), remains within the acceptable range. This confirms that all constructs are distinct and measure different perceptions. This indicates strong discriminant validity of the measurement model (Hair et al.,2024; Sarstedt et al., 2025).

4.5 Structural Model

The structural model was evaluated using multiple goodness of fit indices to assess how well the proposed model fit the observed data. The result shows acceptable model fit.

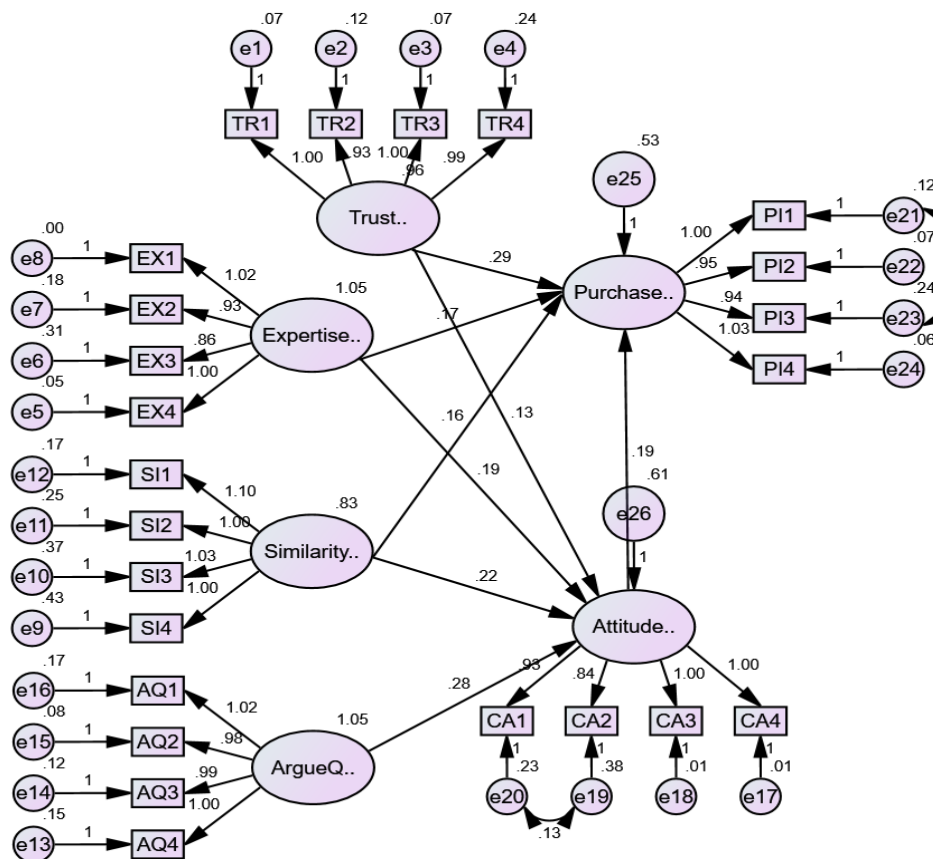


Fig.2 Path Diagram

Table 4 shows that the CMIN/DF value 2.968 lies within the threshold range of 1-3, which indicates a good fit. The CFI = .964, and NFI = .945 exceed the suggested thresholds, confirming the strong model adequacy. Additionally, the Root Mean Square Error of Approximation (RMSEA=.080) is within an acceptable range. Although the GFI is .835 and Adjusted GFI =.792) are slightly below the ideal cutoff of .90, these values are still considered acceptable in complex models with multiple construct and large samples (Hair et al.,2024). Overall, the model shows model is satisfactory fit, which suggests that the proposed relationship among trustworthiness, expertise, similarity, argument quality, consumer attitude, and purchase intention are supported by the data. These findings are consistent with recent studies of influencer marketing (Kline, 2023; Sarstedt et alk.,2025).

Table 4: Model fitness

Fit Indices	Threshold Value	Structural Model	Measurement Model
		Actual Value	Actual Value
P Value	Insignificant	0.000	0.000
CMIN/DF Ratio	3-5	2.968	2.478
CFI	>.95	.964	.962
NFI	>.90	.945	.937
GFI	>.90	.835	.868
Adj. GFI	>.90	.792	.845
RMSEA	<.08	.084	.073

4.6 Hypothesis Testing (Direct Effects)

Table 5: Testing

Hypothesis	Regression Path	Beta Coefficient (β)	t-value (C.R)	p-value	Hypothesis Result
H₁	TRT→CAT	0.129	2.782	0.003	Accepted
H₂	EX→CAT	0.189	4.213	0.000	Accepted
H₃	SI→CAT	0.234	4.145	0.000	Accepted
H₄	AQ→CAT	0.273	4.113	0.000	Accepted
H₅	CA→PIN	0.189	3.541	0.000	Accepted

4.7 Result

The structural model results indicate that all proposed hypotheses are supported

Trustworthiness significantly influences consumer attitude ($\beta = .129, p < .05$), suggesting that credible influencers increase favourable evaluations. This is consistent with recent findings that trust reduces doubt and strengthens consumer responses (Ilieva et al., 2024; Liu & Zheng, 2024). Also, expertise ($\beta = .189, p < 0.001$) & similarly ($\beta = .234, p < .001$) significantly impact consumer attitude, indicating that knowledgeable and relatable influencers are more persuasive. Prior studies confirm that expertise enhances perceived values, while similarity fosters identification and emotional bonding (Lacap et al., 2024; Zhao et al., 2024). Argument quality shows the strongest effect in consumer attitude ($\beta = .273, p < .001$), highlighting the importance of informative and well-structured content. This aligns with recent research emphasising that high quality arguments drive deeper cognitive processing and stronger attitudes (Breves et al., 2024; Mathur et al., 2024). Finally, Consumer Attitude significantly affects purchase intention ($\beta = .189, p < .001$), confirming its central role in translating perception into behaviour (Jamil et al., 2024; Cheah et al., 2024).

Mediation Effect

Table 6: Mediation Effect

Effect	Total	Direct	Indirect	95% CI		P-Value	Mediation
				LB	UB		
TRT→CAT→PIN	0.318	0.292	0.026	.003	.069	0.023	Partial
EXP→CAT→PIN	0.209	0.172	0.037	.012	.085	0.003	Partial
SIM→CAT→PIN	0.198	0.155	0.043	.015	.105	0.002	Partial
AQ→CAT→PIN	0.055	0.000	0.055	.017	.120	0.001	Partial

Table 7: Hypothesis testing (Mediating Effect)

Hypotheses	Path	Result
H ₆	TRT→CAT→PIN	Accepted
H ₇	EXP→CAT→PIN	Accepted
H ₈	SIM→CAT→PIN	Accepted
H ₉	AQ→CAT→PIN	Accepted

Table 6 displays mediation results reveals that consumer attitude partially mediates the relationship between all independent variables and purchase intention. The indirect effects are significant for trustworthiness (.026, $p < .050$), expertise (.037, $p < .01$), Similarity (.043, $p < .01$),

and argument quality (.055, $p < .01$). The presence of partial mediation shows that influencer attributes influence purchase intention both directly and indirectly through consumer attitude. Argument quality displays the strongest indirect effect, supporting its role in cognitive persuasion processes. These findings are supported by recent studies highlighting attitude as a key mediating mechanism in influencer marketing (Barari et al., 2025; Zhao et al., 2024).

Table 7 result shows all mediating hypotheses are supported confirming that consumer attitude plays a significant mediating role between influencer credibility and purchase intention (Kim & Wang, 2024).

4.4 Discussion & Conclusion

The findings demonstrate that the influencer's credibility significantly influences consumer attitude and consumer attitude drives the purchase intention of the consumers. The results also suggested that consumers depend on both attitude and credibility for behavioural outcomes. The result of the direct effect shows that all influencer credibility significantly influences consumer attitude. Trustworthiness is found to have a positive effect on consumer attitude, suggesting that credible influencers foster consumers' confidence and reduce doubt in decision-making. Kaur (2025) found that trustworthiness has a crucial impact in reducing perceived risk and boosting consumer attitude towards an endorsed brand. Kavya et al., (2025) explored expertise increases perceived informational value. Migkos (2025) explained that a high-quality argument increases cognitive processing and leads to a stronger and steadier attitude. Consumer attitude remains one of the most significant predictors of purchase intention in digital marketing (Sun et al., 2026).

The mediation analysis further supports the findings, demonstrating that consumer attitude partially mediates the relationship between influencer characteristics and purchase intention. All indirect effects showed that influencer characteristics affect directly and indirectly through consumer attitude formation. Argument Quality has a strong indirect effect in shaping the consumer attitude and purchase intention. The study found marketers should focus on ensuring that delivery of high-quality, persuasive content. The strong role of argument quality suggests that message design is as vital as influencer characteristics. Also, a positive consumer attitude should be an objective of influencer marketing strategies, as it significantly increases purchase intention. This study concludes that the influencer characteristics significantly impact the purchase intention with a mediating role of consumer attitude. The findings demonstrate that influencer marketing operates through both direct and indirect mechanisms where argument quality appears as the most persuasive in shaping consumer attitude and behaviour.

Future Research

Future studies may explore differences across demographic groups and social media platforms, and also arising areas Artificial intelligence influencers and transparency, can provide deeper insights into evolving consumer behaviour (Barari et al., 2025; Zhao et al., 2026).

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