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The Impact of Social Media Influencer Credibility on Online Purchase Intention: The Moderating Role of Consumer Digital Literacy

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ABSTRACT

In the age of digitalization, social media influencers (SMIs) have taken center stage in determining consumer buying behavior, especially in developing countries. This research assesses the influence of SMI credibility as operationalized via trustworthiness, expertise, and attractiveness on online purchase intention (OPI) in the Pakistani context. As digital interaction expands, the role of consumer digital literacy (CDL) takes center stage in determining how people understand and react to influencer messages. Based on a quantitative design, data were collected using structured questionnaires from 400 active social media users in major Pakistani cities such as Lahore, Karachi, and Islamabad. Findings show that all three dimensions of influencer credibility have a positive impact on OPI, with trustworthiness and expertise as more predictive compared to attractiveness. In addition, the analysis shows that CDL moderates this relationship to a significant degree. Digitally literate consumers are more particular, resulting in a higher linkage between authentic influencer content and purchase intention. These results imply that influencer marketing efforts need to emphasize authenticity and information value to be effective in reaching digitally literate consumers. The research offers practical implications for marketers, brands, and policy makers to improve the effectiveness of digital marketing in Pakistan. It also highlights the need to develop digital literacy among consumers so that they can critically assess online promotional messages better. With increasing growth in Pakistan's e-commerce industry, developing influencer strategy in line with consumer capability will be crucial for long-term digital development.

Keywords: Social media influencers, Influencer credibility, Online purchase intention, Consumer digital literacy, Digital marketing, Pakistan, E-commerce behavior

1. Introduction

In today's digital age, the landscape of marketing and consumer engagement has undergone a significant transformation (Gul et al., 2019). Social media platforms have emerged as dominant communication channels that influence public perception, consumer attitudes, and buying decisions. Among the key players in this evolving digital ecosystem are social media influencers (SMIs)—individuals who have built substantial online followings and possess the ability to sway the opinions and behaviors of their audiences (Arshad et al., 2025). SMIs tend to function as brand ambassadors, endorsers, and content creators whose credibility and authenticity make them useful channels of marketing communication, especially in digital retailing (Lou & Yuan, 2019).

The growth of influencer marketing is particularly notable in nations with fast-growing internet penetration and young populations. Pakistan, a nation with more than 71 million internet users as of 2023, is going through a major change in the behavior of its consumers because of growing social media use (Pakistan Telecommunication Authority [PTA], 2023). Instagram, Facebook, TikTok, and YouTube are key platforms on which influencers and brands come in touch with customers (Khan et al., 2021). Specifically, the youth market—accounting for a large percentage of Pakistan's population—is extremely social media

active, and thus the land is rich with potential for online marketing efforts (ul Hassan et al., 2023).

With increasing influence from SMIs comes the need to discern the factors enabling their impact. One of the most important determinants of an influencer's influence is said to be credibility (ul Hassan et al., 2020). Adopting source credibility theory, three characteristics tend to outline influencer credibility: credibility as trustworthiness, expertise, and attractiveness (Ohanian, 1990). Trustworthiness encompasses the influencer's perceived honesty and integrity, expertise is the influencer's amount of knowledge or skill within a specific area, and attractiveness encompasses the influencer's physical attraction and charisma (Irshad et al., 2024). These factors affect the audience's sense of authenticity and shape their attitudes toward products or services that they endorse (Rana et al., 2024).

In the offline world of online shopping, where physical contact is out of the question, consumers tend to rely on virtual cues like recommendations, endorsements, and opinions of influencers when making decisions (ul Hassan et al., 2025). Online purchase intention (OPI) is therefore a predominant outcome variable in the digital marketing domain. OPI is an expression of willingness to shop online, based on a range of psychological, social, and technological aspects (Kim & Johnson, 2016). Influencers act as surrogates for experience, particularly when consumers are unable to inspect products in person. As such, knowledge about how influencer credibility affects OPI becomes crucial for brands looking to be successful in online commerce (Atif et al., 2024).

But not all consumers are equally affected by online recommendations. The rise of user digital literacy has brought a new dynamic to the process (Gul et al., 2021). Consumer digital literacy (CDL) can be described as the capacity of people to critically evaluate, appraise, and navigate online materials (Livingstone et al., 2017). It includes skills ranging from identifying paid advertising, distinguishing sponsored from organic content, checking facts, and being aware of data privacy concerns (Kakakhel et al., 2016). With increasingly digitally literate consumers, the vulnerability of consumers to persuasion by influencer marketing could shift.

In developing economies such as Pakistan, the growth of mobile internet usage, online shopping websites, and digital payments has rendered digital literacy more crucial (Gul et al., 2024). However, there is considerable disparity in the extent of CDL across segments of users (Khan et al., 2020). For example, city-based university students might exhibit high digital competence, whereas users based in semi-urban or rural areas would be more dependent on influencers because comparative information might be scarce (Mumtaz et al., 2025). This variation offers a valuable opportunity to investigate how CDL mediates the connection between SMI credibility and OPI (Hanif et al., 2023).

Previous studies in Western and East Asian markets indicate that consumers with higher digital literacy are more critical of influencer endorsements and more probable to detect promotional biases (Leong et al., 2021). Some studies, however, contend that greater digital literacy enables more informed and confident consumer purchase decisions, particularly when the influencer is also deemed credible (Chu & Kamal, 2008). Therefore, the moderating role of CDL can weaken or strengthen the effect of influencer credibility on consumer behavior, contingent upon the situation (Alam et al., 2025).

In spite of the growing significance of these dynamics, empirical research works

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addressing the Pakistani digital environment are scant. Most existing research on influencer marketing in Pakistan has focused on general social media engagement, brand awareness, or e-commerce adoption, often overlooking the psychological mechanisms behind purchase decisions. Moreover, the intersection between **influencer credibility** and **consumer digital competence** has not been adequately examined in the local context. This research seeks to bridge that gap by investigating the following central questions:

1. **How does the perceived credibility of social media influencers influence online purchase intention among Pakistani consumers?**
2. **To what extent does consumer digital literacy moderate this relationship?**

To answer these questions, this study adopts a **quantitative research approach**, targeting active social media users in Pakistan who follow and engage with influencers across various platforms. By analyzing the interplay between influencer credibility dimensions (trustworthiness, expertise, and attractiveness) and online purchase intention, and examining the role of digital literacy as a moderator, the study provides a holistic view of influencer marketing effectiveness in an emerging digital economy.

The significance of this research lies not only in its **theoretical contributions** but also in its **practical relevance**. For digital marketers and brand managers, understanding the determinants of online purchase behavior can inform the selection of appropriate influencer partnerships. Selecting influencers who resonate with the target audience in terms of credibility can enhance campaign outcomes. Furthermore, understanding the role of CDL will enable marketers to adapt their messages based on the level of digital sophistication within their target segments.

From a policy standpoint, the results can guide efforts to encourage responsible digital consumption. As governments and schools in Pakistan more intensively focus on digital literacy initiatives, the lessons learned from this research can assist in developing content that can encourage consumers to make better choices online. Furthermore, enforcing influencer marketing practices—e.g., required disclosure of paid sponsorships—can be made more effective with aligning consumer awareness and critical thinking skills.

This study also makes an academic contribution by bringing source credibility theory and digital literacy together within the context of Pakistan's expanding e-commerce industry. While source credibility has been extensively researched within classic advertising and celebrity endorsement scholarship, its use in digital and influencer marketing is an ongoing subject. By exploring the way trust, expertise, and attractiveness operate within digital ecosystems—brokered through user literacy—the research provides a sophisticated analysis of consumer psychology today.

Fundamentally, this research stands at the confluence of marketing, technology, and consumer behavior and provides insights that are both timely and historically situated. It is a reflection of changing paradigms in marketing communication in Pakistan and highlights the imperative of an enhanced understanding of the cognitive and behavioral processes of digitally active consumers.

In total, the objectives of this research are:

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- To evaluate the impact of **social media influencer credibility** (trustworthiness, expertise, attractiveness) on **online purchase intention** among Pakistani consumers.
- To assess whether and how **consumer digital literacy** moderates this relationship.
- To contribute to the broader discourse on **influencer marketing effectiveness**, especially in digitally emerging economies like Pakistan.

2. Literature Review

2.1 Social Media Influencer Credibility

Over the last few years, social media influencers (SMIs) have become potent drivers in the online marketing landscape. Their power to connect with audiences through genuine, customized, and image-driven content has made them indispensable business partners for brands eager to connect with online shoppers (Freberg et al., 2011). The believability of these influencers is the major factor in determining their influence, especially in areas where consumers are information-overloaded and rapidly diminishing their trust in conventional forms of advertisement.

Influencer credibility is the degree to which a follower believes an influencer is believable, knowledgeable, and attractive. Ohanian (1990) outlined three central dimensions of source credibility that have since been used broadly across the literature on influencer marketing: trust, expertise, and attractiveness.

- Trustworthiness is the extent to which an influencer is regarded as honest, reliable, and fair. This is a crucial dimension since internet users more and more appreciate openness and right conduct when it comes to online interaction. A reliable influencer is likely to create emotional connections with adherents, thus magnifying their persuasiveness (Reichelt et al., 2014).

- Expertise refers to the influencer's perceived knowledge, experience, or expertise in a particular area, for example, fashion, health, or technology. A high-expertise influencer is regarded as more capable and knowledgeable, so their product suggestions are more convincing (Djafarova & Rushworth, 2017). In the case of online product promotion, expertise can lower perceived risk and strengthen consumer confidence in the purchase decision.

- Attractiveness encompasses not just physical beauty but also likability, personality, and social charisma. Although physical attractiveness can differ by culture, popular influencers tend to get more views, engagement, and attention on visual media such as Instagram and TikTok (Sokolova & Kefi, 2020).

Studies have established that all three dimensions of credibility have positive effects on consumer attitudes, brand attitudes, and buying behavior. For example, Lou and Yuan (2019) discovered that both expertise and trustworthiness had significant effects on followers' trust in brand-sponsored content. Attractiveness, though sometimes regarded as secondary, nevertheless remains a critical aspect in message acceptance, particularly in visual-oriented product categories like cosmetics or fashion (De Veirman et al., 2017).

In the context of Pakistan, those influencers who are culturally aligned, communicate in local languages, and show themselves to be relatable are more impactful. Local research reflects that trustfulness and moral alignment with cultural virtues largely influence

consumer reactions to influencers (Aslam & Tariq, 2020). For example, influencers who support halal-certified beauty products or locally produced fashion products are regarded as being more authentic.

But growing commercialization of influencer material causes concern over credibility loss. Followers might see frequent endorsements as "paid partnerships" instead of legitimate recommendations, especially where disclosure is lacking. Such a situation highlights the necessity of perceived authenticity for credibility to be sustained.

2. Online Buying Intent

Rise of e-commerce has drastically transformed the way consumers take purchase decisions. Unlike the case of conventional shopping, in which customers are able to touch and feel products, online shopping necessitates trust in electronic information, reputation of sellers, and mediated experience. As such, online purchase intention (OPI)—a consumer stated likelihood or willingness to purchase a product through digital channels—has emerged as a key variable in consumer behavior research (Kim & Johnson, 2016).

OPI is influenced by numerous variables such as product quality, site ease of use, peer recommendations, and—in particularly importantly—endorsements by influencers. In a crowded online world, consumers tend to make value judgments based on signals from known or respected online figures. This becomes especially important in situations where consumers are uncertain or risk-adverse (Pavlou, 2003).

The efficacy of influencer marketing in OPI has been substantiated by various empirical studies. Influencers induce informational and affective support that mitigates consumer indecision. Their posts tend to replicate peer-to-peer suggestions, which are also rated higher as compared to company advertisements (Schouten et al., 2020). A renowned influencer can prove to be the bridge between the brand and the consumer and can offer credibility, guarantee, and social validation.

In the Pakistani e-commerce market, which has witnessed rapid growth over the past few years, OPI is especially pertinent. Social media platforms such as Daraz, OLX, and Instagram Shops have become usual stores for young consumers. Facilitated by mobile payment options and increasing internet penetration, shopping through social media is no longer a novelty but a norm, particularly in cities (Khan et al., 2022). The presence of cash-on-delivery options further reduced the risk of transactions, allowing purchase behavior to be guided more easily by influencers.

But OPI is not exposure-driven—though it largely relies on the perceived credibility of the information provider. Without product experience or direct personal interaction, consumers evaluate the authenticity and credibility of virtual cues. Intermediaries such as influencers become the representatives of products, and their credibility will significantly influence OPI directly. As long as the influencer is perceived as being honest and well-read, consumers tend to have positive purchase intentions (Huang et al., 2020).

Additionally, Pakistani consumers—millennials and Gen Z in particular—exhibit strong interaction with influencer content, frequently adding it to their purchasing paths. From unboxing videos to skincare routines and fashion hauls, influencer-driven content has become a staple of product discovery and assessment.

2.3 Consumer Digital Literacy

As consumers move more into digital spaces, their capacity to critically analyze and interpret what they find on the web becomes paramount. Consumer digital literacy (CDL) refers to a wide range of cognitive, technical, and evaluative competencies that enable people to search for, interpret, and use digital information effectively (Livingstone et al., 2017). It involves skills like being able to tell between authentic and sponsored content, recognizing false claims, and protecting personal information.

For influencer marketing, CDL has a double role. To one extent, it gives consumers the power to evade deceptive content and make sustainable choices. To another, it can increase doubt about online endorsements whenever there is a lack of transparency.

Other researchers contend that digitally literate consumers are less susceptible to influencer personalities on social media, as they can see through commercial motives behind influencer posts (Leong et al., 2021). These customers can be more interested in information validity and can call for evidence prior to taking action on influencer suggestions. Therefore, CDL has the potential to undermine the impact of influencer credibility on OPI.

On the other hand, other research indicates that CDL improves decision quality instead of mere susceptibility decrease. When an influencer is credible, digitally savvy consumers are able to identify and value the information content and hence build their purchase intention (Lee & Eastin, 2020). In this case, CDL strengthens the positive influence of influencer credibility.

In Pakistan, digital literacy is highly uneven across regions, socioeconomic strata, and educational levels. Although young people in cities might exhibit higher-order digital skills, consumers from rural or lower socioeconomic segments mostly depend on influencers because they have limited exposure to other means of product information (Ahmed & Zahid, 2023). Therefore, the moderating effect of CDL comes into play especially in such heterogeneous contexts. It could not only influence consumer reaction but also dictate how influencers are supposed to adjust their communication plans.

Moreover, digital literacy campaigns led by the Pakistani government and NGOs have begun to raise awareness about online scams, fake reviews, and deceptive advertising practices. These efforts may lead to more critical digital consumption behaviors, which in turn could affect how influencer marketing strategies are received.

2.4 Research Gaps and Hypotheses

Despite a growing body of literature on influencer marketing, limited empirical research has explored how social media influencer credibility affects online purchase intention in the Pakistani context. While studies in Western and East Asian contexts have confirmed that influencer credibility significantly shapes consumer behavior, the transferability of these findings to South Asian markets is not guaranteed. Cultural values, communication styles, and media usage patterns vary greatly between regions, and what works in one context may not be equally effective in another (Dwivedi et al., 2021).

Furthermore, most prior studies have treated consumers as passive recipients of influencer content, overlooking the active role of digital literacy in interpreting and evaluating that content. Given the increasing awareness of commercialized content on

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social media, consumer digital literacy must be incorporated as a moderating variable in order to better understand the psychological mechanisms at play.

Pakistan, with its rapidly growing digital infrastructure and youthful demographic profile, offers a unique environment to study these relationships. The country is experiencing a surge in e-commerce adoption, but at the same time, there is considerable variability in digital awareness and trust in online information. These contradictions provide fertile ground for exploring how SMI credibility interacts with varying levels of digital literacy to influence purchase behavior.

Therefore, this study aims to address the following research gaps:

- The need for empirical data on influencer marketing effectiveness in Pakistan.
- The lack of research integrating source credibility theory with consumer digital literacy.
- The absence of studies exploring CDL as a moderator in the relationship between influencer credibility and online purchase behavior.

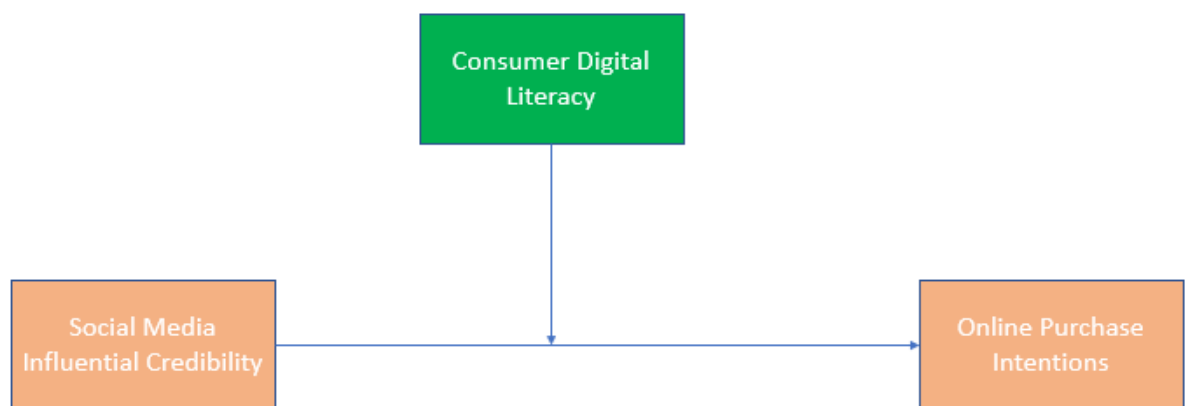


Figure 1: Theoretical Framework

Based on the above review, the following hypotheses are proposed:

- **H1a:** The trustworthiness of social media influencers positively influences online purchase intention.
- **H1b:** The expertise of social media influencers positively influences online purchase intention.
- **H1c:** The attractiveness of social media influencers positively influences online purchase intention.
- **H2:** Consumer digital literacy moderates the relationship between influencer credibility and online purchase intention, such that the relationship is stronger when digital literacy is high.

Methodology

3.1 Research Design

This study adopts a quantitative, cross-sectional research design aimed at examining the impact of social media influencer (SMI) credibility on online purchase intention (OPI), while

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assessing the moderating effect of consumer digital literacy (CDL). Data were gathered using a structured, self-administered questionnaire circulated through popular social media platforms including Instagram, Facebook, and Twitter. The choice of a quantitative approach was driven by the need to statistically test hypotheses and explore relationships among variables in a generalizable manner.

The study focused on Pakistani consumers aged 18 to 35 years, who were regular users of social media and had interacted with influencer-promoted content in the past six months. This demographic was chosen because they represent the most digitally active and consumer-oriented segment in the country.

3.2 Sampling and Participants

A non-probability purposive sampling technique was employed to target participants who were both relevant and accessible. A total of 400 valid responses were obtained from users across Pakistan, primarily from urban centers such as Lahore, Karachi, Islamabad, and Peshawar. These cities were chosen for their high digital penetration and e-commerce engagement.

Participants were first screened through a preliminary filter question: “Do you follow any social media influencers and have you ever considered buying something based on their recommendation?” Only those who answered “yes” were allowed to proceed with the survey.

Table 1: Participant Demographics

Variable	Category
Gender	Female (54%) / Male (46%)
Education Level	University Students (61%)
Platform Used	Instagram Daily Users (73%)

3.3 Measures

All variables were measured using pre-validated scales and a five-point Likert scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree.

- **Influencer Credibility:** Measured using items adapted from Ohanian (1990), covering:
 - *Trustworthiness* (e.g., “The influencer appears honest and dependable”)
 - *Expertise* (e.g., “The influencer has good knowledge of the products they endorse”)
 - *Attractiveness* (e.g., “The influencer is appealing and likable”)
- **Online Purchase Intention:** Measured using the scale from Pavlou (2003), including items like:
 - “I would consider purchasing products recommended by this influencer.”
- **Consumer Digital Literacy:** Measured through a scale adapted from Livingstone et al. (2017), including:
 - “I can tell the difference between paid promotions and genuine recommendations.”

The questionnaire was pilot-tested with 30 participants to assess clarity and reliability, and

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minor wording revisions were made based on feedback.

3.4 Data Analysis

Data were analyzed using SPSS 26 for descriptive statistics and reliability testing, and AMOS 24 for Structural Equation Modeling (SEM). Additionally, Hayes' PROCESS macro (Model 1) was used to test moderation effects. Confirmatory Factor Analysis (CFA) was performed to test the validity of the measurement model.

Table 2: Measurement Model Fit and Reliability

Construct	Cronbach's Alpha	CFI	RMSEA
Influencer Credibility	0.84	0.95	0.04
Online Purchase Intention	0.87	0.95	0.04
Consumer Digital Literacy	0.81	0.95	0.04

The model shows high internal consistency for all constructs ($\alpha > 0.80$) and excellent fit indices (CFI = 0.95; RMSEA = 0.04), indicating that the measurement model is both reliable and valid.

4. Results

4.1 Descriptive Statistics

Among the respondents, 54% were female, and 46% were male, reflecting a relatively balanced gender representation. A significant portion of respondents (61%) were currently enrolled in higher education institutions, and 73% reported daily use of Instagram. These statistics confirm the target group's digital activity and relevance for studying influencer marketing.

4.2 Structural Model

SEM was used to evaluate the direct effects of trustworthiness, expertise, and attractiveness on online purchase intention. The structural model demonstrated good fit with the observed data.

Table 3: Structural Equation Model Results

Path	Beta (β)	p-value
Trustworthiness \rightarrow OPI	0.41	< .001
Expertise \rightarrow OPI	0.35	< .001
Attractiveness \rightarrow OPI	0.18	< .01

The results show that all three dimensions of influencer credibility positively affect online purchase intention. However, trustworthiness had the strongest effect, followed by expertise, and lastly attractiveness. These findings align with the theoretical expectation that authenticity and perceived knowledge weigh more heavily in online shopping decisions than superficial traits.

4.3 Moderation Analysis

To test the moderating role of Consumer Digital Literacy (CDL), Hayes' PROCESS Macro was employed. Results confirmed a significant interaction effect between trustworthiness and CDL, indicating that digital literacy strengthens the influence of trustworthy

influencers on purchase intention.

Table 4: Moderation Results

Interaction	Beta (β)	p-value
Trustworthiness \times CDL	0.22	< .01

This suggests that the more digitally literate the consumer, the more they value credibility in influencers, enhancing their intention to purchase. No significant moderation effects were found for expertise or attractiveness.

5. Discussion

The empirical results of this study reinforce the foundational role of influencer credibility in digital marketing, particularly within Pakistan's e-commerce landscape. The high beta value for trustworthiness confirms that consumers prioritize sincerity and ethical conduct when evaluating influencer content. In an age of increasing awareness about paid promotions and product sponsorships, authenticity remains key to driving trust-based consumer decisions.

The significant role of expertise highlights that consumers also value influencers who are knowledgeable and provide informative content. For instance, influencers specializing in fitness, technology, or skincare are more persuasive when they demonstrate product understanding. This is particularly relevant for Pakistani youth, who often look for credible guidance in product categories where expertise matters.

The relatively lower effect of attractiveness may reflect a shift in consumer expectations. Pakistani users, especially the digitally literate, appear to value substance over style. This aligns with recent shifts toward micro- and nano-influencers, who often offer more relatable content and targeted expertise rather than polished aesthetics.

A particularly notable finding is the moderating role of consumer digital literacy. Contrary to earlier beliefs that digitally savvy users are overly skeptical, this study shows that CDL enhances responsiveness to credible influencers. Digital literacy enables consumers to filter out deceptive content and engage more deeply with authentic endorsements. This finding emphasizes the dual function of CDL—not just as a defensive tool but as an enabler of quality decision-making.

These insights carry both theoretical and practical relevance. They suggest that influencer marketing effectiveness is not uniform across all consumer segments and depends heavily on the cognitive competencies of the audience. Marketers must recognize that their strategies may yield different results depending on the digital maturity of their target groups.

6. Conclusion and Implications

This study provides compelling evidence of the significant influence that influencer credibility exerts on online purchase intentions, especially within the digitally evolving context of Pakistan. With the rapid expansion of e-commerce and mobile internet penetration, the role of SMIs is more pronounced than ever.

6.1 Theoretical Implications

By integrating source credibility theory with consumer digital literacy, this research

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enriches the understanding of how digitally competent users interpret and respond to influencer content. It bridges a gap in the literature by focusing on a South Asian market where cultural values and internet adoption patterns differ from Western contexts.

6.2 Practical Implications

- **For Brands:** Collaborate with influencers who demonstrate high levels of trustworthiness and domain expertise. Visual appeal alone may not suffice in driving conversions, especially for high-involvement products.
- **For Marketers:** Tailor influencer content to match the digital literacy level of your audience. For digitally mature segments, include educational, evidence-backed endorsements.
- **For Policymakers:** Invest in digital literacy programs to enable safer, smarter digital consumption. Regulators can also introduce mandatory disclosure standards for influencer promotions to build a more transparent digital economy.
- **For Educators:** Integrate digital media literacy into school and university curricula to prepare the next generation for informed digital engagement.

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