From Credibility to Conversion: The Role of Consumer Digital Trust in Influencer-Based Digital Marketing

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Abstract – *Digital transformation in marketing within developing countries has reshaped consumer decision-making by shifting influence from traditional promotion to social media engagement. Influencers now play a central role in shaping consumption patterns; however, high engagement does not consistently translate into purchase behaviour. This gap indicates that the psychological mechanism linking persuasion to intention remains insufficiently explained. While prior research highlights the role of influencer credibility, it does not fully clarify why credibility alone often fails to drive purchasing decisions. Addressing this limitation, the present study examines consumer digital trust as a mediating mechanism between influencer credibility and purchase intention. Data were collected from 200 digital consumers in Bali who actively follow SME influencer promotions and analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM). The findings reveal that although influencer credibility directly influences purchase intention, its effect becomes substantially stronger when mediated by digital trust. Consumers do not move directly from attraction to intention; rather, they first establish confidence in the reliability of the recommendation and the security of the transaction. These results position digital trust as a critical determinant of conversion, suggesting that SMEs should prioritise trust-building strategies alongside credibility to enhance marketing effectiveness. Future studies may extend this model by incorporating emotional, social, and cross-platform dynamics across different cultural contexts.*

Keywords: Influencer Credibility, Digital Trust, Purchase Intention, Social Media Marketing, Developing Countries.

I. INTRODUCTION

The advancement of digital technology has transformed the way consumers search for information, evaluate products, and make purchasing decisions (Liu et al., 2023). In developing countries, the rapid internet penetration and the widespread use of smartphones have accelerated the shift from traditional marketing to social-media-based promotional strategies (Patel & Nair, 2020). As such, television advertisements, printed posters, and in-store promotions are no longer the primary channels for reaching consumers (Ulker-Demirel et al., 2018).

Social media has become the central point of marketing communication due to its interactive, personalized, and real-time nature (Lim & Rasul, 2022). This phenomenon has positioned influencers as key actors in brand communication (Benevento et al., 2025) who not only deliver promotional messages but also function as lifestyle role models whose preferences shape consumption patterns (Vázquez-Atochero & Romero-Sanz, 2025). Product-related content, such as unboxing videos, reviews, live shopping sessions, giveaways, and discount codes, has become embedded in consumers' daily digital routines (Dwivedi et al., 2021). Notably, consumers tend to respond more positively to recommendations from influencers whom they perceive to share similarities with themselves, whether in terms of their cultural background, hobbies, or personal values, thus ultimately creating a sense of psychological closeness within the digital environment (Kim & Kim, 2022).

Despite this development, firms often encounter a paradox: high levels of engagement with influencer content do not necessarily lead to actual purchases (Shamim et al., 2024). Consumers may like, comment on, or share promotional content without progressing to the stage of buying (Li et al., 2022). This trend suggests that the conversion process involves psychological mechanisms that extend beyond mere engagement intensity. In developing markets where digital consumer protection remains limited, misleading advertisements and counterfeit products still circulate widely, and concerns regarding online transaction security persist (Bao et al., 2025). Consequently, consumers no longer simply judge who delivers the message or how appealing the content is; instead, they critically assess the credibility and safety of the recommendation before deciding to buy (Yang et al., 2023).

Prior studies have predominantly examined the direct effect of influencer characteristics on consumption outcomes, such as purchase intention, but paid insufficient attention to the internal mechanisms explaining how initial attraction translates into a purchasing decision (Masuda et al., 2022; Patmawati & Miswanto, 2022). In this regard, digital trust is considered a psychological factor capable of bridging the gap between initial interest and actual purchase behavior. Regardless of how persuasive an influencer may appear, purchase decisions are unlikely to materialize without a sufficient level of trust (Mohammed, 2024).

While prior studies have provided valuable insights, most existing models tend to conceptualize the relationship between influencer attributes and consumer outcomes as either direct or partially mediated by affective factors such as engagement, attitude, or parasocial interaction (Masuda et al., 2022; Patmawati & Miswanto, 2022). These approaches primarily emphasize emotional attachment and social proximity but often overlook the evaluative process through which consumers assess the reliability and safety of digital transactions. By contrast, the present study introduces consumer digital trust as a central mediating mechanism that captures not only affective responses but also cognitive evaluations of risk, security, and credibility within digital environments. By explicitly positioning digital trust between influencer credibility and purchase intention, this model extends prior frameworks from engagement-based explanations toward a more comprehensive trust-based conversion mechanism, thereby offering a more precise account of how persuasion is transformed into behavioral intention in developing market contexts.

This study therefore proposes a conceptual model in which influencer credibility (X) acts as the initial psychological trigger, consumer digital trust (Z) serves as the cognitive–affective mediating mechanism, and purchase intention (Y) constitutes the subsequent behavioral response. This model captures the sequential decision-making process in a digital marketplace, which involves evaluation of influencer credibility, development of digital trust, and the eventual intention to purchase. Accordingly, the main objective of this research is to empirically examine how and to what extent influencer credibility can enhance purchase intention through the mediating role of consumer digital trust as a core psychological process within digital marketing environments in developing countries.

The conceptual development outlined above indicates that consumers' purchase decisions in digital environments do not emerge instantaneously but through a psychological progression involving the evaluation of information sources, interaction with digital content, and assessment of security and reliability. In other words, intense exposure to influencer-generated content does not necessarily guarantee the formation of purchase intention. A theoretical framework is therefore required to explain more precisely the mechanism that converts attraction into behavioral intention. This section elaborates the theories underpinning the model and links the arguments to hypotheses that can be empirically tested.

The evolution of social media influencer marketing demonstrates a significant shift in the way consumers respond to marketing communication (Zhou et al., 2021). Ampornklinkaew (2025) concluded that influencers consistently affect engagement and purchase intention and highlighted that credibility—rather than follower count—is the primary determinant. Putri et al. (2024) further showed that opinion leadership and the parasocial closeness between influencers and followers can foster both intimacy and empathy, which play important roles in strengthening consumer trust toward product recommendations. Accordingly, social media influencer marketing provides a strong theoretical basis for positioning influencer credibility (X) as a key driver of consumer behavior.

Consumer digital trust explains why consumers ultimately choose to purchase after a digital interaction and views trust as a psychological state required for consumers to take action under conditions of information risk (Quintus et al., 2024). Empirical evidence thus far reveals that the dimensions of trust—integrity, consistency, authenticity, and transparency—substantially shape consumers' confidence in online recommendations (Oliveira et al., 2017). Meanwhile, evidence from the FMCG sector reveal that trust acts as a bridge between parasocial closeness and purchase behavior (Feby et al., 2024). Therefore, consumer digital trust (Z) is appropriately positioned as a mediating variable in the relationship between digital interaction and purchase decisions.

The integration of social media influencer marketing and consumer digital trust yields a comprehensive framework where influencer credibility triggers digital engagement, repeated interactions allow consumers to assess integrity and consistency, and trust ultimately determines whether engagement converts into purchase intention. This framework provides insights into why some influencer campaigns effectively generate sales while others result only in engagement without conversion. Based on this theoretical groundwork, four hypotheses are proposed as detailed below.
H1: Influencer credibility has a positive effect on purchase intention.

Influencers who are perceived as competent, honest, reputable, and personally appealing are more likely to shape consumers' purchase considerations (Ananda et al., 2025; Azzahra, 2025). When consumers view an influencer as trustworthy, they tend to accept the information s/he provides and believe that the promoted product offers genuine value, thus strengthening their purchase intention (Alkan, 2023; Sambyal & Gopal, 2025).
H2: Influencer credibility has a positive effect on consumer digital trust.

Credible influencers not only stimulate interest in products but also contribute to enhancing consumers' trust in the brand, the digital platform, and the transactional process (Bora Semiz & Paylan, 2023; Cho et al., 2025). When consumers perceive an influencer as authentic and sincere, they are more inclined to feel secure with his/her recommendation, and such trust often extends to the brand being endorsed (Khalfallah & Keller, 2025; Mai et al., 2025).
H3: Consumer digital trust has a positive effect on purchase intention.

As consumers cannot physically evaluate products in online settings, digital trust becomes crucial in reducing perceived risk (Mukherjee & Nath, 2007; Qalati et al., 2021). High levels of trust in product quality, transaction security, and platform reliability increase consumers' sense of safety and comfort, thereby strengthening their purchase intention (Wang et al., 2022; Zaheer et al., 2024).
H4: Consumer digital trust mediates the effect of influencer credibility on purchase intention.

The influence of credibility does not necessarily translate directly into purchase intention. In many cases, consumers initially develop trust in the influencer and subsequently in the recommended brand and purchasing mechanism (Al-Abdallah et al., 2025; Shamim & Azam, 2025). Thus, purchase intention arises not merely because consumers trust the influencer but because such trust creates a sense of assurance regarding the product, platform, and transaction (Li & Peng, 2021; Pervaiz et al., 2023). Consumer digital trust therefore functions as a mediating psychological mechanism that explains how influencer credibility fosters purchase intention.

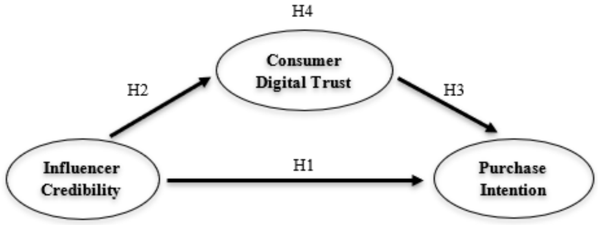

Figure 1. Theoretical Framework

Based on Figure 1, the theoretical framework, the proposed model illustrates the hypothesised relationships among the key constructs. Influencer credibility (X) acts as the initial psychological trigger, influencing both consumer digital trust (Z) and purchase intention (Y). Consumer digital trust mediates the cognitive–affective process through which perceptions of influencer credibility translate into purchase intention. The framework highlights how evaluations of influencer competence, honesty, and personal appeal foster trust, which subsequently increases the likelihood of purchasing. This conceptualisation provides a clear basis for testing both direct and indirect effects in social media–based marketing, explaining why some influencer campaigns convert engagement into sales while others do not.

II. RESEARCH METHODS

This study was conducted in the Province of This study was conducted in the province of Bali, targeting digital consumers who engage with small and medium-sized enterprises (SMEs) via social media platforms. Digital consumers were chosen because they represent the end users of products and services, making their perceptions, trust, and purchase intentions directly relevant to examining the effects of influencer-based marketing. A quantitative research approach was adopted, with structured questionnaires administered to individuals who had previously interacted with influencer content or made purchases from SMEs online. Purposive sampling was employed to ensure that the respondents had relevant experience with the phenomenon under investigation, thus providing data that accurately reflect digital consumers' perceptions, trust, and purchase intentions. Data were collected through an online survey administered between June and July 2025. The questionnaire was distributed via social media platforms and messaging applications to reach those respondents who actively engage with influencer content. This approach ensured access to digitally active consumers who are relevant to the context of influencer-based SME marketing.

Given the dynamic nature of social media engagement and online shopping, the exact number of digital consumers in Bali could not be determined, and therefore the population was considered effectively infinite. The sample size was determined following Hair (2022), who suggested a minimum of 5 to 10 respondents per indicator in the measurement model. With a total of 15 indicators across 3 key constructs—influencer credibility, consumer digital trust, and purchase intention—the minimum required sample ranged from 75 to 150 respondents. To strengthen the statistical representation and robustness of the structural model, 200 digital consumers were recruited, and this number is considered adequate for partial least squares structural equation modeling (PLS-SEM), particularly given the inclusion of a mediation effect.

The questionnaire was designed to measure the three latent constructs using multiple items on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The indicators for each construct are presented as follows. The items for influencer credibility assessed the respondents' perceptions of the influencer's expertise, honesty/authenticity of content, reputation, and personal appeal. The items for consumer digital trust evaluated the respondents' perceptions of the influencer's integrity, consistency of information, authenticity of messages, and security of digital interactions or transactions. The items for purchase intention measured the respondents' likelihood to consider, intend to, and actually purchase products recommended by the influencer. All items were close ended and formulated to capture both attitudinal and behavioral responses to influencer-based marketing content. This approach ensures the scalability, comparability, and suitability of the data for SEM while keeping in line with best practices in marketing and consumer behavior research.

The measurement items were adapted from established scales in prior studies to ensure content validity and consistency with the existing literature. Specifically, influencer credibility items were adapted from previous research on source credibility and influencer marketing, consumer digital trust items were derived from studies on online trust and digital transactions, and purchase intention items were adapted from established consumer behavior literature. Minor modifications in wording were made to align the items with the context of SME influencer marketing in social media environments. A pilot test was conducted with a small group of respondents to ensure the clarity, relevance, and comprehensibility of the questionnaire items before the data collection.

PLS-SEM was employed to test the hypotheses. This method allows for the simultaneous evaluation of the measurement model (indicator reliability and validity) and the structural model (hypothesized relationships between constructs), which is essential for assessing the mediating role of consumer digital trust. PLS-SEM is also robust against non-normal data distributions and is suitable for models with multiple indicators (Goktas & Dirsehan, 2024). Data processing and analysis were conducted using PLS-SEM version 4.0 to ensure that the measurement indicators are reliable and valid prior to testing the structural paths, thus producing empirically sound results. This method also enables the investigation of how influencer credibility translates into purchase intention through consumer digital trust within the context of SME digital marketing.

III. RESULTS AND DISCUSSION

Descriptive Analysis

Table 1. Descriptive Profile of the Respondents

Category	Classification	Frequency (n)	Percentage (%)
Gender	Male	82	41
	Female	118	59
Age	17–25 years	96	48
	26–35 years	67	33.5
	36–45 years	27	13.5
	> 45 years	10	5
Education Level	Senior High School	38	19
	Diploma / Associate Degree	29	14.5
	Bachelor's Degree	111	55.5
	Postgraduate Degree	22	11
Monthly Expenditure (Online Shopping)	< IDR 500,000	41	20.5
	IDR 500,000 – 1,000,000	76	38
	IDR 1,000,001 – 2,500,000	54	27

	> IDR 2,500,000	29	14.5
Frequency of Interacting with Influencer Content	Rarely (≤ 1 time/week)	33	16.5
	Occasionally (2–3 times/week)	71	35.5
	Often (4–6 times/week)	64	32
	Very Often (≥ daily)	32	16
Purchase Experience via Influencer Promotion	Yes	143	71.5
	No	57	28.5
Total Respondents		**200**	**100**

Table 1 presents the characteristics of the 200 digital consumers who participated in this study, which provide an appropriate basis for examining how influencer credibility and consumer digital trust shape purchase intention within the digital marketplace of SMEs in Bali. Their demographic pattern reflects groups that are not only active on social media but also familiar with influencer-based promotional content, making them highly relevant to the focus of this research.

A greater proportion of respondents were female (59.00%), which aligns with existing observations in digital marketing literature suggesting that women tend to be more engaged with lifestyle content, product reviews, and online recommendations. Their stronger presence in this sample is also consistent with the purchasing patterns frequently driven by social media exposure, thereby implying that the credibility of influencers and the development of trust may be especially influential within this demographic.

The age distribution was concentrated in younger segments, with almost half of the respondents being aged 17–25 years (48.00%) and a further third being aged 26–35 years (33.50%). These age groups include individuals who have grown up alongside digital technology and are thus accustomed to relying on online information when evaluating products. Their high exposure to influencer-generated content provides a meaningful context for assessing how perceptions of credibility progress into trust and eventually translate into behavioral intentions to purchase. In terms of education, more than half of the respondents held a bachelor’s degree (55.50%), which suggests relatively high levels of digital and informational literacy that may influence how critically promotional messages are processed. Instead of accepting recommendations at face value, consumers with higher education backgrounds are more likely to appraise the authenticity and consistency of influencer endorsements before deciding whether they are trustworthy enough to act upon.

The respondents also demonstrated substantial economic engagement in online shopping, with a notable share reporting a monthly expenditure of IDR 500,000 or more, thereby suggesting that these respondents are not merely passive viewers of social media content but are active online consumers, making their purchasing decisions directly relevant to business outcomes for SMEs.

Patterns of social media interaction further reinforce this relevance. A sizeable proportion of the respondents reported interacting with influencer content on a regular basis—either 2–3 times per week (35.50%) or 4–6 times per week (32.00%). Such levels of exposure are critical for forming perceptions of credibility and trust given that repeated encounters with an influencer offer opportunities for audiences to evaluate his/her consistency, expertise, and sincerity. Moreover, 71.50% of the respondents had previously purchased products promoted by influencers, indicating that the behavioral mechanism under investigation is not hypothetical but grounded in real consumer experience.

Taken together, this demographic profile demonstrates that the sample consists of individuals who are digitally active, economically engaged, and accustomed to the dynamics of influencer-driven marketing. These characteristics strengthen the relevance of examining the proposed sequential process in which credibility acts as the initial stimulus, digital trust functions as the psychological bridge, and purchase intention emerges as the behavioral outcome within the SME digital marketing landscape in Bali.

Reliability and Validity Test

Table 2. Cosntruct Reliability and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Consumer digital trust	0.773	0.964	0.85	0.595
Influencer Credibility	0.803	0.94	0.876	0.631
Purchase intention	0.799	0.954	0.894	0.703

The analysis of reliability and validity in Table 2 demonstrates that the three latent constructs used in this research were measured consistently and with an appropriate degree of accuracy. Although the numerical values indicate strong statistical performance, understanding the implications of these results within the context of digital consumer behavior shaped by social media influencers is more important.

The Cronbach's alpha values for all constructs are above the commonly accepted minimum of 0.70, thereby suggesting that the statements designed to capture perceptions of influencer credibility, levels of digital trust, and purchase intention have been answered by the respondents in a fairly steady manner. In practical terms, these respondents did not treat the items within each category as unrelated fragments but as components of a single coherent concept.

The composite reliability indices (rho_a and rho_c) further guarantee that the indicators within each construct move together. Although the values are quite high—particularly rho_a—this observation is not unusual in studies where the constructs refer to psychological tendencies shaped by repeated digital exposure. For instance, in social media environments, judgements about whether an influencer seems credible are often tied to evaluations of his/her authenticity and consistency, thereby resulting in an inevitable yet conceptually meaningful overlap among indicators.

Turning to the average variance extracted (AVE) values, all three constructs exceed the 0.50 criterion, which implies that each construct explains more variance in its indicators than is accounted for by measurement error. This result represents a crucial point for this study because the concepts under investigation—credibility, trust, and purchase intention—are not abstract notions but cognitive responses formed through online interactions. These acceptable AVE values signify that the survey items were able to tap into consumers' real psychological evaluations rather than capture general attitudes toward online shopping.

Viewed as a whole, the reliability and validity findings indicate that the adopted measurement tools were suitable for tracking the psychological chain proposed in the theoretical model. If the items measuring credibility had been unreliable, then determining whether trust stemmed from genuine perceptions of competence and honesty would be difficult. Likewise, if trust had not been measured with precision, then identifying its mediating function in guiding purchase intention would have been problematic.

Therefore, the results reinforce the logical progression tested in the study, that is, consumers initially form impressions of influencer credibility, and then these impressions play a role in developing their digital trust. Moreover, when trust is sufficiently established, the likelihood of purchase increases. The robustness of the measurement model ensures that any relationship observed later in the structural analysis reflect actual consumer tendencies rather than methodological coincidence.

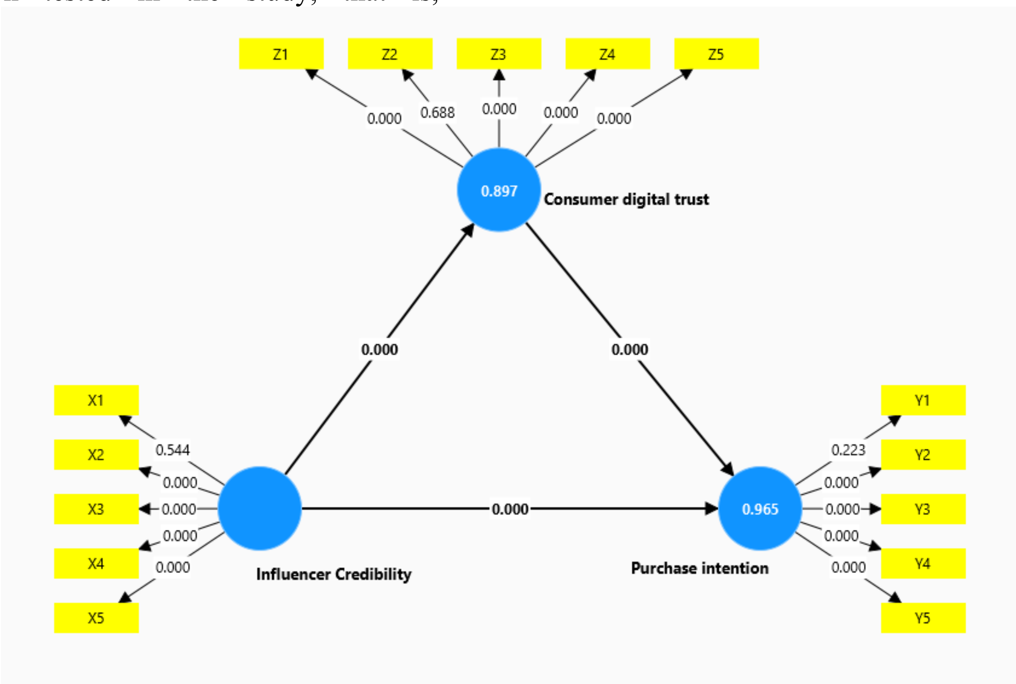

Figure 2. Structural Equation Model Testing

Table 3. Regression Weight Structural Equational Model

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Consumer digital trust -> Purchase intention	0.608	0.605	0.098	6.182	0.000
Influencer Credibility -> Consumer digital trust	0.947	0.949	0.011	8.722	0.000
Influencer Credibility -> Purchase intention	0.387	0.390	0.100	3.861	0.000
Influencer Credibility -> Consumer digital trust -> Purchase intention	0.576	0.574	0.095	6.086	0.000

Figure 2 and Table 3 summarize the hypothesis testing results of the structural model, illustrating how digital consumers respond to influencer-based marketing within the SME sector. All relationships tested in the model are statistically significant as indicated by their p-values of 0.000 and t-statistics well above the conventional cut-off point of 1.96. While the numerical results are important, their meaning becomes more apparent when examined in relation to how consumers form judgements and make decisions in online environments.

The strongest direct association in the model is observed between influencer credibility and consumer digital trust (O = 0.947), which suggests that once consumers perceive an influencer to be competent, honest, and sincere, trust tends to develop almost naturally. The strength of this link implies that digital trust does not arise from the product being promoted alone but rather from the personal attributes of the individual endorsing such product. In other words, in the current digital marketplace, consumers seem to "trust the messenger before the message."

Digital trust, in turn, shows a notable influence on purchase intention (O = 0.608). Although trust may appear to be an internal psychological state, this result confirms that trust also has a concrete behavioral consequence. For many consumers, trust acts as a safety net: once these consumers feel secure about the reliability of the information and the transaction process, their hesitation to make a purchase weakens. This result is particularly relevant in developing markets where consumers frequently face uncertainty relating to counterfeit goods, privacy issues, or insecure payment channels.

Influencer credibility also exerts a direct effect on purchase intention (O = 0.387). Although smaller than the effect of credibility on trust, this result indicates that credibility alone can motivate consumers to consider buying a product. Some consumers may be persuaded simply because they look up to the influencer or share a sense of identification with his/her lifestyle. However, the comparatively lower effect size suggests that credibility does not automatically translate into conversion; credibility prepares the ground but does not complete the psychological process by itself.

The mediation pathway clarifies this mechanism even further. The indirect effect of influencer credibility on purchase intention through consumer digital trust (O = 0.576) is substantial and statistically significant, which suggests that much of the influence attributed to credibility does not bypass but rather works through trust. While consumers may initially be attracted to the influencer, their feelings of confidence and security—built gradually from repeated and consistent exposure—ultimately drive them toward purchasing. In practical terms, the endorsement becomes convincing not simply because consumers like the influencer but because they grow to believe that his/her recommendation is safe and reliable.

These results altogether paint a consistent psychological sequence where credibility sparks attention and admiration → trust forms as the influencer proves to be reliable → purchase intention emerges once trust reduces perceived risk. This pattern helps explain why engagement metrics, such as likes, comments, and shares, do not always lead to actual sales; the conversion depends on trust rather than exposure alone.

Building on the results of the structural model, this study discusses how influencer credibility and consumer digital trust jointly shape purchase intention in digital marketing contexts. The empirical findings show that influencer credibility constitutes a core determinant of consumer responses in digital purchasing contexts. The results confirm that credibility not only shapes purchase intention but also plays a pivotal role in fostering consumer digital trust. The latter emerges as the main psychological mechanism through which perceptions of credibility evolve into behavioral buying decisions.

The particularly strong and statistically significant influence of influencer credibility on consumer digital trust indicates that digital audiences now assess influencers in a discerning manner. Rather than responding to aesthetics, humor, or follower numbers, consumers now evaluate whether an influencer demonstrates authenticity, reliability and integrity. This finding supports contemporary arguments that influencers have become more than promotional agents; they act as lifestyle references whose values and routines guide consumer decision making (Vázquez-Atochero & Romero-Sanz, 2025). In this sense, credibility serves as the gateway through which consumers decide whether a recommendation deserves trust.

The direct path between influencer credibility and purchase intention is also significant even though its coefficient is more modest compared with the indirect effect through trust. This result suggests that credibility may ignite interest and consideration but does not automatically culminate in intention. Consumers can still appreciate an influencer without feeling sufficiently assured to commit to a purchase. This nuance is consistent with previous observations showing that engagement metrics do not always correlate with conversion outcomes (Shamim et al., 2024). Thus, credibility is necessary, but not sufficient, for driving purchasing behavior.

The mediating effect of consumer digital trust offers the most valuable insight. The results indicate that consumers need to internalize a sense of safety and certainty before they decide to buy. In digital markets where counterfeit goods, misleading claims, and transactional risks remain common (Bao et al., 2025), trust becomes a form of psychological assurance that mitigates uncertainty and rationalizes the decision to purchase. Therefore, this form of trust—rather than emotional affinity alone—transforms digital interaction into a behavioral intention.

These findings also provide a point of contrast with prior studies that report weaker or non-significant relationships between influencer attributes and purchase intention. Some studies have found that high engagement or perceived attractiveness does not necessarily translate into purchasing behavior, particularly when consumers remain skeptical about product claims or platform reliability (Li et al., 2022; Shamim et al., 2024). In such cases, the absence of trust undermines the effectiveness of influencer communication even when the content is appealing or widely shared. The present study helps reconcile these inconsistencies by demonstrating that credibility alone does not guarantee conversion; rather, its impact depends on the extent to which credibility fosters consumer digital trust. This finding refines the existing literature by explaining why similar influencer strategies may produce different outcomes across contexts, especially in markets characterized by higher perceived digital risk.

Overall, the findings validate the integration of social media influencer marketing and consumer digital trust. The process of conversion appears sequential, whereby consumers evaluate the credibility of the influencer, develop a sense of trust based on repeated and consistent exposure, and eventually consider purchasing the promoted item. The model therefore clarifies why some campaigns translate into sales while others generate only superficial engagement.

From a theoretical perspective, this study offers several meaningful contributions to the influencer marketing and digital consumer behavior literature. First, this study reinforces the centrality of credibility within the influencer marketing literature by demonstrating that credibility remains the most influential psychological trigger shaping both trust and intention. Second, this study advances existing theories by positioning digital trust as the decisive mechanism that converts attraction into intention, thereby addressing the long-standing assumption that purchase intention follows directly from influencer attributes. Third, this study highlights that consumer decision making in digital environments unfolds progressively, with trust acting as the critical intermediate state. This sequential interpretation provides a more refined understanding of how online persuasion operates and may inform future models seeking to differentiate between engagement and conversion dynamics in emerging digital economies.

From a managerial standpoint, each hypothesized relationship offers specific implications. The significant effect of influencer credibility on purchase intention (H1) suggests that firms should prioritize credibility-related attributes, such as expertise, authenticity, and consistency, when selecting influencers rather than relying solely on popularity metrics. The strong influence of influencer credibility on consumer digital trust (H2) indicates that credibility-building strategies should be integrated into influencer campaigns to reinforce consumer confidence not only in the message but also in the broader digital transaction environment. The significant relationship between consumer digital trust and purchase intention (H3) highlights the importance of reducing perceived risk through transparent communication, secure transaction systems, and credible platform signals. The mediating role of digital trust (H4) implies that marketing strategies should be designed as a process rather than a single exposure where repeated, consistent, and trustworthy interactions are essential to convert consumer attention into actual purchase intention.

From a practical perspective, the findings of this study offer actionable guidance for businesses, marketers, and SMEs seeking to leverage influencer marketing more effectively. To achieve sales conversion, brands should prioritize collaborations with influencers who are viewed as genuinely credible rather than merely popular. Indicators such as transparency, consistency, product familiarity, and alignment of personal values with the brand appear to matter more than follower numbers or aesthetic appeal. Second, marketing initiatives should focus on building long-term relationships between influencers and audiences given that trust does not develop through one-off campaigns but through repeated authentic interactions. Third, clear communication regarding product safety, platform security, and transaction guarantees should be integrated into promotional messages, especially in developing markets where perceived digital risk remains a major barrier to purchase intention. By fostering trust throughout the digital customer journey, firms can increase the likelihood that attention and engagement progress to purchase behavior.

IV. CONCLUSION

This study provides empirical evidence on how consumer digital trust acts as a pivotal mechanism that transforms influencer credibility into purchase intention in digital marketing environments within developing countries. The findings indicate that while credibility can stimulate initial interest, it is the presence of trust that meaningfully elevates this interest into a concrete intention to purchase. Consumers do not respond instantaneously to influencer exposure; instead, they evaluate the sincerity, expertise, and reliability of the influencer before developing confidence in both the recommendation and the purchasing process.

From a theoretical standpoint, these results reinforce the role of trust as a central mechanism in digital consumer behaviour, clarifying that persuasion in influencer marketing operates through a sequential process rather than a direct effect. Credibility serves as the entry point, while trust determines whether engagement evolves into behavioural intention. This contributes to the literature by offering a more precise explanation of the conversion process in digital environments, particularly within contexts characterised by higher perceived risk.

From a practical perspective, the findings suggest several concrete implications. First, firms should prioritise influencer selection based on credibility indicators—such as authenticity, consistency, and transparency—rather than relying solely on popularity metrics. Second, marketing strategies should be designed as continuous engagement processes, where long-term collaboration and repeated interaction help cultivate trust over time. Third, businesses must actively reduce perceived risk by integrating clear assurances into their communication, including secure transaction mechanisms, accessible customer support, and transparent product information. These actions are particularly crucial in developing markets, where concerns regarding digital security and product authenticity remain prominent.

Despite its contributions, this study is subject to several limitations. The findings are based on a single geographical context, which may limit generalisability to other cultural or economic environments. In addition, the use of self-reported survey data may introduce response bias and does not fully capture actual purchasing behaviour. Future research is therefore encouraged to extend this model across different regions and cultural settings, apply experimental or longitudinal designs to better capture causal relationships, and incorporate additional psychological variables such as emotional engagement, fear of missing out (FOMO), and social identification. Furthermore, examining variations across social media platforms and influencer content formats may provide deeper insights into how credibility and trust operate under different digital conditions.

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