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Exploring the Impact of Influencer Credibility on Consumer Purchase Intentions: The Mediating Role of Perceived Value and the Moderating Effect of Product Involvement

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ABSTRACT

In the social media era, influencers play a very important role in how consumers interact with brands, particularly in the fast-moving consumer goods (FMCG) category, where consumers make frequent purchases based on trust and similarity. The current research investigates the influence of influencer credibility on consumer purchase intentions, where perceived value is considered a mediator and product involvement a moderator. Data were gathered from 380 Pakistani social media users and analyzed based on PLS-SEM and Hayes' PROCESS macro. The findings show that when consumers perceive an influencer as knowledgeable and trustworthy, they will tend to perceive the endorsed product as valuable, which will increase their buying intention significantly. The mediation analysis established that the perceived value plays a central role in this relationship. It indicates that credibility of influencers increases buying intention by enhancing the consumers' assessment of the product. Moreover, the moderation analysis also proved that involvement of the product enhances this effect. More involved consumers of the product category react more favorably to credible influencers. These conclusions provide priceless information about how and why influencer marketing is effective, particularly in an emerging digital marketplace such as Pakistan. The research extends prior work by applying sound theory such as Source Credibility Theory, the Elaboration Likelihood Model, and the Value-Based Adoption Model to offer greater insight into

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consumer decision-making. It also provides guidelines for marketers seeking to design more effective influencer campaigns based on consumer psychology.

Keywords: Influencer Credibility, Perceived Value, Product Involvement, Purchase Intentions

Introduction

In a time when consumer attention is scattered across various digital platforms, influencer marketing has become a powerful force in influencing purchasing behavior (Agnihotri et al., 2025; Alcantara-Pilar et al., 2024), especially in the Fast-Moving Consumer Goods (FMCG) sector. This sector is marked by high consumption rates, low prices, and frequent brand switching (Belanche et al., 2021; Chaihanchanchai et al., 2024; Ibrahim, 2022). Brands increasingly promote their products through social media influencers to boost visibility and encourage consumer action. In Pakistan, the FMCG sector is among the most dynamic industries, accounting for about 16% of the country's manufacturing output (Pakistan Bureau of Statistics, 2023). At the same time, social media usage has exceeded 71 million active users (We Are Social, 2024), creating a strong environment for influencer campaigns. Consumers are faced with many choices and limited product differences. Therefore, influencer credibility, or how trustworthy, knowledgeable, and genuine followers find an influencer, has become a key factor in persuading consumers in the FMCG market. Prior research has affirmed that credible influencers positively affect brand attitudes, electronic word-of-mouth (eWOM), and consumer engagement (Chaihanchanchai et al., 2024; Ibrahim & Khan, 2025). However, these studies have largely focused on attitudinal or behavioral engagement outcomes, leaving a gap in understanding how influencer credibility leads to actual behavioral intentions, specifically, purchase intentions, within the FMCG context. This is particularly significant as purchase intention serves as a strong predictor of real buying behavior, especially in low-involvement product categories where decisions are swift and influenced by perceived cues of trust and value (Barta et al., 2023; Chaihanchanchai et al., 2024).

To explain this relationship more holistically, this study draws upon the Source Credibility Theory (Hovland, 1953) and the Elaboration Likelihood Model (ELM) (Petty & Cacioppo, 1986). Source Credibility Theory holds that a message's

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persuasiveness hinges a great deal upon the source's perceived credibility. In influencer marketing, a credible influencer has a higher likelihood of having their suggestions adopted by their followers. This particularly occurs when there is limited product knowledge or high perceived risk involved, which is common with FMCG products (Cheah et al., 2024; Garg & Bakshi, 2024; Ibrahim et al., 2025). The ELM posits that consumers will process information either through a central route of involving careful and logical consideration, or a peripheral route that centres on surface cues (Petty & Cacioppo, 1986). The method consumers adopt will be determined by how engaged they are with the product category. Hence, the influence of influencer credibility on consumer behavior can be different depending on product involvement (Aljukhadar & Senecal, 2021; Azhari & Wandebori, 2024), and thus it is crucial to explore this variable as a moderator for this relationship.

In addition, perceived value—how a consumer measures the usefulness of a product in relation to its price (Abou-Shouk et al., 2024; Amin et al., 2024)—plays an important role in this process. An important influence who actually identifies particular points that make an FMCG product relevant, such as being effective, good, or cheap enhances the consumer's value perception (Azhari & Wandebori, 2024; Baidoun & Salem, 2024). This increased value perception in turn increases the purchase tendency (Arpaci et al., 2024; Barta et al., 2023). This mediating influence is from Value-Based Adoption Models and has an empirical basis with research showing the correspondence of perceived value and purchase behavior (Zeithaml, 1988).

In this study, a model is proposed under which influencer credibility positively influences purchase intentions with perceived value as mediator and product involvement as moderator. By testing the proposed model in the FMCG context in Pakistan, this study aims to contribute theoretically to the domain of influencer marketing as well as provide practical suggestions to marketers who intend to maximize their online campaigns amidst a cluttered cyber-environment. In Pakistan's social media market, where influencer marketing is growing very fast but still untapped, the study has the capability to provide an influencer campaign measurement road map and improve return on marketing investment (ROMI) using optimization. When the consumers' trust in traditional advertising disappears,

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understanding how and why influencers shape purchase intentions has the ability to help companies create more genuine, engaging, and meaningful campaigns resonating with local consumers' habits.

Literature Review and Hypotheses Development

Influencer Credibility and Online Purchase Intentions

The emergence of digital technologies and social media platforms has drastically transformed the marketing environment (Chaihanchanchai et al., 2024; Garg & Bakshi, 2024). Brands are now able to directly communicate with consumers. The most striking transformation of the digital era is the emergence of social media personalities, or influencers (K. Jiang et al., 2024; Lee & Kim, 2020). They have the power to influence opinions, drive trends, and guide consumer behavior (Lee & Kim, 2020; Leite et al., 2024; Sajid, Ibrahim, et al., 2025). Unlike celebrities in the past, influencers gain their fame through sustained digital presence, connection, and genuineness (Liu & Zheng, 2024; Lou & Yuan, 2019). Therefore, they occupy a special position in the online lives of consumers, tending to be opinion leaders in their niches or communities (Park et al., 2024; Rizzo et al., 2024; Sajid, Rooh, et al., 2025).

The ability of influencers to influence consumer attitudes relates closely to the overall social media consumer culture. Individuals increasingly make purchasing decisions based on peer-created content and online recommendations Here, most consumers perceive influencers as objective sources of product information, particularly when they feel that traditional advertising is not objective (Teixeira, 2022; van Reijmersdal et al., 2024). This is indicative of a larger pattern. Marketing credibility no longer has much to do with brands, but now has to do with individuals perceived as more down-to-earth and authentic (Afridi, Khan, et al., 2021; Teixeira, 2022; van Reijmersdal et al., 2024).

Researchers have found that the followers tend to perceive influencers as being like them (Afridi, Shahjehan, et al., 2021; Park et al., 2024; Rizzo et al., 2024). This resemblance creates greater emotional attachment and identification (Lee & Kim, 2020; Leite et al., 2024; Sesar et al., 2022). Such relationships are commonly established through parasocial relationships, which are unilateral emotional relationships created through ongoing repeated contact with influencers' posts

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(Abdel Hadi et al., 2021; Abitbol & VanDyke, 2023). These affiliations enhance trustworthiness and emotional attachment, making them more receptive to endorsements and promotions (Anwar & Saraih, 2024; Carmeli et al., 2010; Chavadi et al., 2024). These processes are particularly significant among the younger generation, who spend much time interacting with influencer materials and perceive these individuals as aspirational as well as identifiable (Bah et al., 2024; Gong et al., 2021; Hngoi et al., 2023).

Multiple personality characteristics of influencers also account for their persuasiveness. Previous research emphasizes the significance of perceived sincerity, honesty, and competence in influencing how people perceive influencers (Belanche et al., 2021; Chaihanchanchai et al., 2024; Cheah et al., 2024; Garg & Bakshi, 2024). These attributes relate to more impactful marketing communications and a greater probability of consumers responding to promotion messages. Consumers tend to trust those influencers who they perceive to be knowledgeable and honest regarding their endorsements. Moreover, influencers with a consistent image and an aversion to over-commercialization are also perceived as more authentic, which strengthens their influence on consumer behavior(Agnihotri et al., 2025; Arora & Sahney, 2018; Belanche et al., 2021).

The platform used by an influencer can also influence the success of their promotions. Visual-based platforms such as Instagram and TikTok emphasize appearance and lifestyle depiction, heightening emotional engagement (Belanche et al., 2021; Lee & Kim, 2020; Wellman, 2024). YouTube, on the other hand, provides extended product reviews demonstrating the influencer's authority (Edmondson et al., 2019; Fiabane et al., 2021; Gupta et al., 2022). Therefore, the platform context and content type can shape how followers receive and interpret promotional messages. Moreover, the influencer-brand fit between an influencer's own brand and a product or service they are promoting, so-called influencer-brand fit, is instrumental in shaping consumer response. A high fit enhances the perceived credibility of the endorsement, which subsequently influences attitudes and behaviors (Caniëls et al., 2021; Gentina et al., 2021; Pandey & Yadav, 2023).

Ultimately, consumers' influence by influencer content relies on their perception of the credibility of the influencer (Chaihanchanchai et al., 2024; Herzog, 1999; Lee &

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Kim, 2020). Credibility comprises trustworthiness, expertise, and attractiveness (Herzog, 1999; Hovland, 1953). These individual and combined factors of perception, individually and collectively, play a critical role in how consumers perceive promoted goods and purchase intentions online (Caniëls et al., 2021; Dunlap et al., 2000; Gentina et al., 2021). As more digital consumers turn to these non-traditional sources to make decisions, recognizing how perceptions of influencer credibility are created—and how such perceptions are linked to purchasing behavior—is still an essential area of interest for academics and marketers. Comprehension of influencer impact on consumer choice starts with the premise that the messenger has as much importance as the message. According to Source Credibility Theory (Hovland, 1953), individuals are more persuadable by people whom they consider credible and competent. These are key to how social media influencers build their online presence (Pandey & Yadav, 2023; Sanchez-Sabate & Sabaté, 2019). This is very much applicable to day-to-day products, for example, FMCG products, where the consumer makes an immediate decision on very little information. Here, the ELM (Petty & Cacioppo, 1986) suggests that when individuals are not really invested in a product, they tend to use superficial cues—such as the tone, looks, or status of the influencer—instead of extensive arguments. In addition, when a trustworthy influencer identifies a product benefit, it can strengthen the consumer's perception of value. Perception of value is important in determining purchasing intent (Zeithaml, 1988). All these theories show how influencer credibility, perceived value, and involvement with the product work together to determine purchase intentions, particularly in a high-speed, brand-conscious market such as FMCG.

H1: Influencer credibility positively influences consumer purchase intentions.

Mediating Role of Perceived Value

Over the last few years, influencer marketing has emerged as an important brand strategy for reaching digitally connected consumers. This holds particularly in highly competitive markets with high rates of brand switching, such as in the FMCG market. As influencers become increasingly well-known as reliable social media figures, research has examined the influence of their credibility on consumers' behavior. Various studies have examined the psychological mechanisms involved. For instance, there is a need for consumer trust. Influencers who are perceived as

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honest and trustworthy gain confidence, which inspires engagement with the brand and loyalty (Duong et al., 2024; Garg & Bakshi, 2024). Further research has identified that attitude towards the brand serves as a mediator. They propose that trusted influencers can help drive positive attitudes among consumers, enhancing purchase likelihood (Limbu & Huhmann, 2024; Mirabi et al., 2015; Moraga et al., 2025). In the same vein, electronic word-of-mouth (eWOM) has also been proven to enhance the connection between influencer content and consumer reactions by increasing message reach and social proof (Afridi et al., 2018; Ginting et al., 2023).

While these mediators provide valuable insights, they tend to capture either emotional (e.g., trust) or social (e.g., eWOM) aspects of the decision-making process. However, they may fall short in explaining the value-oriented reasoning that often drives final purchase decisions—especially in low-involvement categories like FMCG, where consumers prioritize utility and convenience (Caniëls et al., 2021; Wirya & Syah, 2022). This is where perceived value becomes particularly relevant (Azhari & Wandebori, 2024; Baidoun & Salem, 2024). Defined as the consumer's overall evaluation of a product's usefulness relative to what they sacrifice (Zeithaml, 1988), perceived value integrates both rational and emotional evaluations. When a credible influencer highlights key product benefits—such as affordability, effectiveness, or ease of use—consumers are more likely to perceive the product as offering good value, which directly shapes their intention to purchase (Duarte et al., 2024; Isac et al., 2024). Unlike trust or attitude, perceived value aligns more closely with the final decision-making point: "Is this product worth it?"

The significance of perceived value as a mediator is further supported by the Value-Based Adoption Model (VAM), which asserts that perceived value is a key determinant of consumer adoption in digital contexts, especially when the message source is not the brand itself but a third party, such as an influencer (Ghahtarani et al., 2020; Ginting et al., 2023; Hurrah et al., 2024). Thus, in influencer marketing, perceived value provides a more comprehensive explanation of how credibility translates into purchase intention by capturing the consumer's internal cost-benefit evaluation, making it a more robust and practical mediator than those previously studied.

H2: Perceived value mediates the relationship between influencer credibility

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and consumer purchase intentions.

Moderating Effect of Product Involvement

How consumers respond to influencer marketing depends on more than just the influencer's credibility, several factors shape how persuasive the message is. Scholars have explored various conditions that influence the effectiveness of influencer endorsements, including message relevance (Geng et al., 2021; Hoyer et al., 2024), consumer skepticism (Liu et al., 2024; Schmitt et al., 2022), and influencer–brand fit (Geng et al., 2021; Stojanova et al., 2023; Trzebiński et al., 2022). Yet, among the most important is product involvement, representing how much a consumer sees a product as meaningful or significant to them personally (Chavadi et al., 2024; Glowka et al., 2021; Zaichkowsky, 1985). This involvement determines the amount of effort a consumer puts into the processing of product information (Serravalle et al., 2023; Zhang et al., 2024). When customers are intensely engaged with a product, like in expensive or emotionally relevant purchases, they will undertake more sophisticated and reflective processing of promotional messages (Bah et al., 2024; Chavadi et al., 2024; Hngoi et al., 2023). In such scenarios, the credibility of an influencer comes into play that is, it matters to be able to influence and shape consumer attitudes and intentions through expertise or quality information (N. Jiang et al., 2024; Kim, 2023). On the other hand, low-involvement products tend to be based more on likability and popularity of the influencer with everyday FMCG items than the detailed product information themselves (Azhari & Wandebori, 2024; Gong et al., 2021). This indicates that even the smallest information an influencer conveys within their presentation can drastically influence purchase decisions where individuals are not deeply engaged with the product (Garg & Bakshi, 2024; Herzog, 1999; Hovland, 1953; Leite et al., 2024). The prevailing Elaboration Likelihood Model (ELM) provides a foundation for this. It describes how persuasion operates—through central or peripheral routes—and is heavily reliant on the involvement at hand (Petty & Cacioppo, 1986). If involvement is high, consumers scrutinize messages closely. If involvement is low, they use simple cues. Studies back this up: for instance, Lorgnier et al. (2024) discovered that whether an influencer is an expert had a greater effect on purchase intentions for high-involvement products. But whether or not the influencer was attractive mattered more for low-involvement

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products. Chavadi et al. (2024) noted that how followers engage with influencers changes based on product involvement, which impacts how credibility affects consumer actions.

Understanding how product involvement plays a role is especially crucial in fast-moving sectors like FMCG, where decisions often happen quickly and out of habit (Glowka et al., 2021; Hngoi et al., 2023). Marketers, being able to adjust their influencer campaigns toward the level of involvement of the product, can more effectively act upon purchase intentions. They can focus either on expertise and detailed information or emotional and simple cues. Therefore, product involvement is a critical lens for understanding the role of influencer credibility in consumer action. It highlights the usefulness of this information as both a robust theoretical construct and a pragmatic variable in online marketing research.

H3: Product involvement moderates the relationship between influencer credibility and consumer purchase intentions, such that the effect is stronger for consumers with high product involvement.

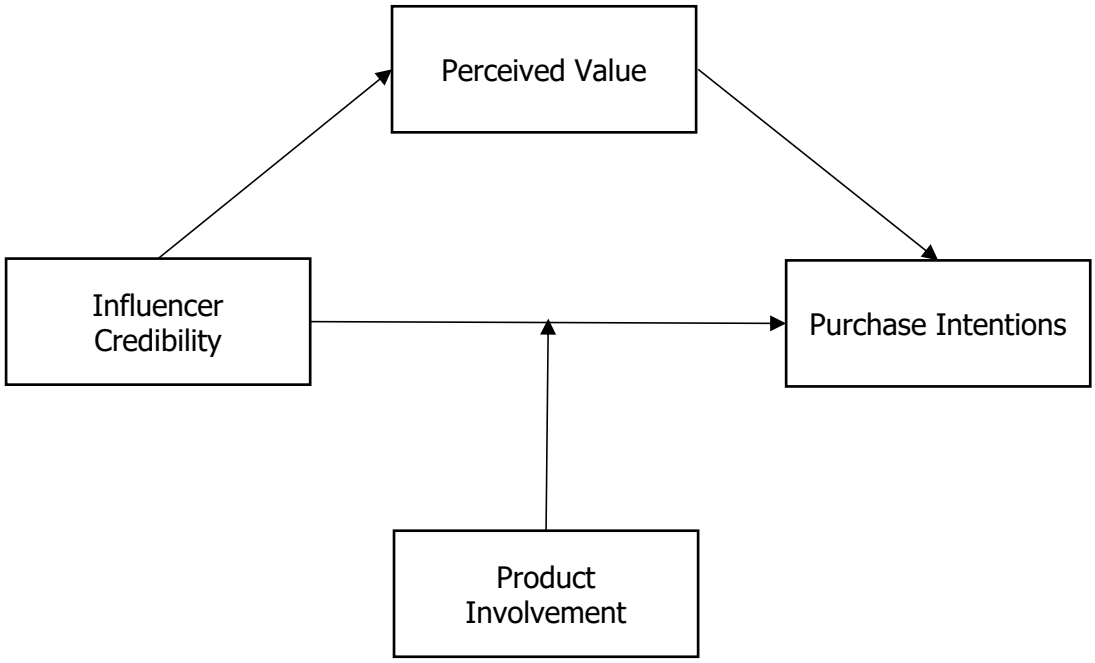

Figure No. 1: Conceptual Framework

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Methodology

Research Design

This study used a quantitative research method with a cross-sectional survey design. It looked at how influencer credibility affects consumer purchase intentions. Perceived value acted as a mediator, while product involvement served as a moderator. This design enabled the collection of data at a single point in time, allowing for the analysis of relationships among the variables of interest.

Sample and Data Collection

The study targeted consumers within Pakistan's fast-moving consumer goods (FMCG) sector who actively engage with social media influencers. A non-probability convenience sampling technique was used to recruit respondents via online platforms such as Facebook, Instagram, and WhatsApp, where influencer marketing is prevalent. A total of 400 respondents participated in the survey, with 380 valid responses retained after data cleaning. The sample included a diverse mix of age groups, genders, and education levels to enhance the generalizability of the findings within the target market. The final sample consisted of 380 respondents. The gender distribution was relatively balanced, with 52% male and 48% female participants. In terms of age, most respondents (60%) were between 18 and 30 years old. This reflects a young, digitally active population that often engages with social media influencers. The remaining participants included 25% aged 31 to 45 years and 15% who were over 45 years.

Regarding education, 70% of participants held at least a bachelor's degree. Another 20% had completed higher secondary education, while 10% had postgraduate qualifications. This educational background shows a relatively well-educated group likely aware of and influenced by online marketing. In terms of occupation, 45% of respondents were students, 40% were employed, and 15% fell into other categories like homemakers or self-employed. This variety in occupations supports the applicability of the findings across different consumer segments in the fast-moving consumer goods (FMCG) sector.

Measures

Influencer Credibility

Influencer credibility was measured using a scale adapted from (Herzog, 1999) that

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focused on trustworthiness, expertise, and attractiveness. Respondents rated statements like, "I find this influencer to be trustworthy." The scale showed strong reliability, with a Cronbach's alpha of 0.89.

Perceived Value

Perceived value was assessed with items adapted from (Zeithaml, 1988), which focused on consumers' evaluation of a product's benefits compared to its cost. A sample item is, "The product recommended by the influencer offers good value for money." This scale had good internal consistency, with a Cronbach's alpha of 0.86.

Product Involvement

Product involvement was measured through items based on (Zaichkowsky, 1985) Personal Involvement Inventory, assessing personal interest in the product category. An example item is, "I am very interested in products like the one promoted by this influencer." This scale had a Cronbach's alpha of 0.84.

Purchase Intention

Purchase intention was measured with items adapted from (Dodds et al., 1991), evaluating the likelihood of buying the product endorsed by the influencer. A typical item reads, "I am likely to purchase the product recommended by this influencer." The reliability of this scale was strong, with a Cronbach's alpha of 0.88.

All items were rated on a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Descriptive Statistics and Inter-Construct Correlation:

The descriptive statistics show that respondents generally rated influencer credibility, perceived value, and purchase intention relatively high, with means above 3.4 on a 5-point scale, indicating positive consumer attitudes toward the constructs. Influencer credibility had a mean of 3.85 (SD = 0.67), suggesting that participants perceived influencers as moderately trustworthy and expert. Perceived value was similarly rated positively, with a mean of 3.78 (SD = 0.70), highlighting consumers' recognition of product benefits relative to cost.

The inter-construct correlations demonstrate significant positive relationships among all variables. Influencer credibility correlated strongly with purchase intention ($r = 0.67$, $p < 0.01$), supporting the hypothesized direct effect. Additionally, influencer credibility showed a substantial correlation with perceived

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value ($r = 0.62$, $p < 0.01$), indicating that credible influencers enhance consumers' perceived utility of the product. Product involvement was moderately correlated with both influencer credibility ($r = 0.48$, $p < 0.01$) and purchase intention ($r = 0.50$, $p < 0.01$), suggesting its role as a potential moderator in the relationship.

These correlations provide initial support for the proposed model and justify further testing through structural equation modeling to explore direct, mediating, and moderating effects.

Table No. 1

Descriptive Statistics and Correlation Matrix

Construct	Mean	SD	1	2	3	4
1. Influencer Credibility	3.85	0.67	1			
2. Perceived Value	3.78	0.70	0.62**	1		
3. Product Involvement	3.45	0.75	0.48**	0.54**	1	
4. Purchase Intention	3.90	0.65	0.67**	0.69**	0.50**	1

**=p<.001

Model Fitness

To assess the model fitness and establish construct validity, a series of confirmatory factor analyses (CFA) were conducted by testing four competing models: a one-factor model, a two-factor model, a three-factor model, and a four-factor model. The fit indices for each model are presented in the table below. Among these, the four-factor model demonstrated the best fit to the data, as indicated by the lowest chi-square value ($\chi^2 = 380.57$, $df = 200$), and superior fit indices (CFI = 0.95, TLI = 0.93, RMSEA = 0.045, SRMR = 0.04), all of which met the recommended thresholds. In contrast, the one-, two-, and three-factor models showed relatively poor fit, confirming that the proposed four-factor structure most appropriately represents the underlying constructs in the study.

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Table No. 2

Model Fit Indices

Model	χ^2 (Chi-square)	df	CFI	TLI	RMSEA	SRMR
One-Factor	1250.45	209	0.62	0.58	0.12	0.11
Two-Factor	840.32	206	0.78	0.75	0.09	0.08
Three-Factor	610.15	203	0.88	0.85	0.07	0.06
Four-Factor	380.57	200	0.95	0.93	0.045	0.04

Mediation Analysis

To examine the mediating role of perceived value in the relationship between influencer credibility and consumer purchase intention, a mediation analysis was conducted using the PROCESS macro (Model 4) developed by Hayes (2018). Bootstrapping procedures with 5,000 resamples were employed to generate bias-corrected confidence intervals for the indirect effects. This method is considered robust and reliable for testing mediation effects.

The mediation analysis results show that influence credibility has a significant direct effect on purchase intention ($\beta = 0.47$, $p < 0.001$). Additionally, the indirect effect through perceived value is significant ($\beta = 0.28$), with a 95% bootstrap confidence interval that does not include zero, confirming partial mediation. The total effect of influencer credibility on purchase intention is strong ($\beta = 0.75$, $p < 0.001$), highlighting that perceived value plays a crucial role in translating influencer credibility into consumers' buying intentions.

Table No. 3

Result Summary

Path	β	SE	T	p	95% Bootstrap CI
Direct Effect (Influencer Credibility → Purchase Intention)	0.47	0.06	7.83	<0.001	[0.35, 0.59]

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Path	β	SE	T	p	95% Bootstrap CI
Indirect Effect (Influencer Credibility → Perceived Value → Purchase Intention)	0.28	0.05	—	—	[0.18, 0.39]
Total Effect (Influencer Credibility → Purchase Intention)	0.75	0.05	15.00	<0.001	[0.65, 0.85]

Moderation Analysis

To test whether product involvement moderates the relationship between influencer credibility and purchase intention, we employed Hayes' PROCESS macro (Model 1). This model allows for testing interaction effects in moderation analysis using ordinary least squares (OLS) regression. A total of 5,000 bootstrap samples were used to generate robust estimates and confidence intervals.

The moderation results revealed that influencer credibility ($\beta = 0.39$, $p < 0.001$) and product involvement ($\beta = 0.26$, $p = 0.001$) both significantly predicted purchase intention. More importantly, the interaction term between influencer credibility and product involvement was also significant ($\beta = 0.14$, $p = 0.005$, 95% CI [0.04, 0.24]), indicating a moderation effect. The model explained a substantial proportion of the variance in purchase intention ($R^2 = 0.58$), suggesting strong explanatory power. These findings suggest that the positive effect of influencer credibility on purchase intention is stronger when consumers have higher product involvement. In other words, consumers who are more involved with the product are more influenced by the credibility of the influencer in their purchase decisions.

Table No. 4

Moderation Analysis

Predictor	Coefficient (β)	SE	t-value	p-value	95% CI
Influencer Credibility (X)	0.39	0.06	6.50	<0.001	[0.27, 0.51]
Product Involvement (W)	0.26	0.08	3.25	0.001	[0.10, 0.42]
Interaction Term (X × W)	0.14	0.05	2.80	0.005	[0.04, 0.24]

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Predictor	Coefficient (β)	SE	t-value	p-value	95% CI
R^2	0.58				

Graphical Presentation of Moderation Analysis

The interaction chart illustrates the moderating effect of product involvement on the relationship between influencer credibility and purchase intention across three levels: low, medium, and high. At the low level of product involvement, the relationship between influencer credibility and purchase intention is relatively weak. Consumers who are not particularly interested or engaged with the product category show only a modest increase in their intention to purchase, even when the influencer is perceived as highly credible.

At the medium level of product involvement, which falls between the two plotted lines, the effect of influencer credibility on purchase intention is more noticeable. These consumers are somewhat engaged with the product, so they respond moderately to influencer credibility, showing a clearer upward trend in purchase intention compared to low-involvement consumers.

Finally, at the high level of product involvement, the effect is most pronounced. The chart shows a steep increase in purchase intention as influencer credibility rises. Consumers who are highly involved with the product category are much more likely to be influenced by credible influencers, leading to significantly stronger purchase intentions. Overall, the graph confirms that product involvement moderates the relationship, such that influencer credibility has a greater impact on purchase intention when product involvement is high.

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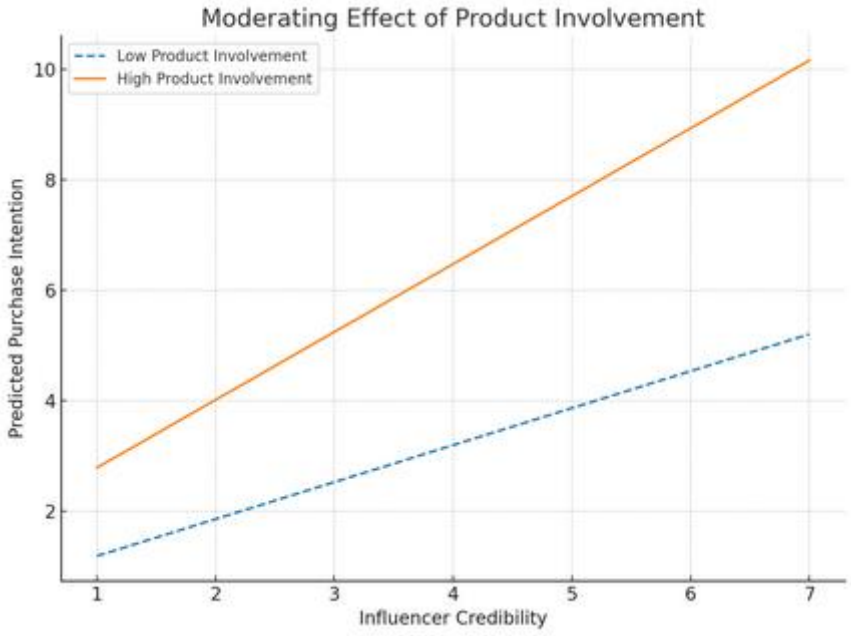

Figure no. 2: Moderation Effect

Discussion

This study looked at how influence credibility affects consumer purchase intentions. It highlighted the role of perceived value and how product involvement can change this relationship. The results show that influence credibility significantly boosts consumers' willingness to buy, both directly and by improving perceived value. When consumers see an influencer as trustworthy, knowledgeable, and authentic, they view the endorsed product as more valuable. This perception makes them more likely to purchase the product. This finding builds on previous research (Cheah et al., 2024; Garg & Bakshi, 2024; K. Jiang et al., 2024) by showing that perceived value is a key factor that connects influence credibility to actual buying motivation.

Additionally, the study found that product involvement plays an important moderating role in this relationship. Consumers who are highly involved engage more deeply with influencer messages. They pay attention to the influencer's expertise and the specific benefits of the product, which aligns with the Elaboration Likelihood Model's (Petty & Cacioppo, 1986) central route processing. On the other hand, less involved consumers rely more on peripheral cues, like the influencer's likability or popularity. This matches earlier findings (Azhari & Wandebori, 2024; Chavadi et al., 2024; N. Jiang et al., 2024; Kim, 2023). This nuanced understanding

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shows that influencer marketing strategies should be customized to the consumer's level of product involvement. This aspect is often ignored in earlier studies, which treated consumer responses more similarly.

Unlike earlier research that mainly focused on attitudes or behaviors (like comments and likes), this study connects influencer credibility directly to purchase intentions within the FMCG sector. This sector is marked by heavy competition and low product differentiation. By focusing on perceived value as a mediator, the study addresses calls for deeper insight into how influencer endorsements affect consumer actions (Dodds et al., 1991; Zeithaml, 1988). Furthermore, applying the study to the Pakistani FMCG market expands the geographical reach of influencer marketing research. It provides insights into new digital consumer behaviors in a rapidly growing social media environment.

The findings are grounded in established theories. The significant role of perceived value aligns with the Value-Based Adoption Model, which shows how consumers assess a product's benefits based on influencer endorsements. The impact of product involvement supports the Elaboration Likelihood Model, highlighting how involvement affects information processing and persuasion. Lastly, the overall influence of influencer credibility relates to Source Credibility Theory, reinforcing that trustworthiness, expertise, and attractiveness are fundamental for effective persuasion in digital marketing.

Contribution

This research produces a number of key contributions to research and practice in marketing. Firstly, the research demonstrates how and why influencer credibility impacts purchase intention among consumers. Rather than simply demonstrating that credible influencers are effective, the research demonstrates that their influence largely derives from increasing the perceived value of the product. This provides insight into why a recommendation from a credible influencer makes a product appear more valuable, which in turn drives purchase decisions. Second, the study indicates that not all consumers react in the same manner to influencer messages. By examining product involvement, it reveals that how personally interested a consumer is in a product shifts the importance of influencer credibility. Marketers need to recognize this fact and understand that a single strategy that fits everyone

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won't do the trick. Segmenting on whether consumers are highly active or more utilitarian can greatly increase the effectiveness of campaigns.

Third, this research provides new insight by applying established frameworks such as the Elaboration Likelihood Model, Source Credibility Theory, and the Value-Based Adoption Model to Pakistan's developing FMCG market. Due to the accelerating growth of digital and social media consumption there, these results are particularly useful for emerging market brands that desire to leverage influencer marketing more strategically. Finally, practically speaking, the research offers marketers direct, actionable guidance: in order to boost campaign success, it's essential to align the influencer's credibility and style of messaging with the nature of the product and the level of engagement of the target audience. By doing this, brands can craft more meaningful and compelling campaigns that consumers connect with and, eventually, buy from.

Practical Implications

This research is informative for those marketers interested in optimizing influencer marketing, especially for fast-moving consumer goods. To begin with, one should choose influencers who are perceived as credible—believed in, knowledgeable, and sincere. Such influencers do more than just advertise products. They make consumers perceive more value in such products, leading them to buy. Another consideration is the level of product involvement. For products that are more meaningful to consumers or involve more contemplation, the marketer should work with influencers who will offer in-depth and professional information. For the common low-involvement products, on the other hand, consumers care less about whether the influencer is as likable or similar as the product details. This means that the marketer should adjust their communication to suit the involvement level of the audience. For high-involvement products, the communications should be informative and transparent. For low-involvement products, emotional appeal or entertainment may work better. Lastly, particularly in fast-emerging digital markets such as Pakistan, these findings assist brands in making better decisions on where and how to direct their marketing budgets. By focusing on the right influencers and crafting appropriate messages for those respective audiences, brands may get better engagement while selling more items in a congested online marketplace.

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Conclusion

This study is conducted to demonstrate how much influence influencer credibility has on the intentions of consumers to buy, when it comes to industries dealing with fast-moving goods, whose choices tend to be fast and based on trust. It suggests that consumers will consider buying if they find an influencer to be genuine, experienced, and credible. This is evidenced by the value that consumers attribute to the product, with the findings affirming that influencer credibility makes a product more valuable and desirable. The study also identifies the powerful role of product involvement in shaping the reactions of consumers. More involved consumers are better connected with a product and react to influencer communications more reflectively, depending on the influence and specialization of the influencer in making a decision. Low-involvement consumers, however, are swayed by surface attributes like likability and charm. This shows how crucial it is for marketers to seriously think through their product and the audience before crafting influencer campaigns.

Through the combination of these insights, the research further explains influencer marketing's mechanics and provides actionable recommendations for brands to more effectively adapt their messaging and influencer collaborations. As digital advertising continues to change rapidly, particularly in developing markets such as Pakistan, evidence-based strategies will be essential for cutting through the clamor and building authentic relationships with customers. In conclusion, this study contributes both to theory and practice by clarifying how influencer credibility affects consumer behavior while emphasizing the need for aligning marketing strategies with consumer engagement levels. It provides a foundation for future research on pursuing these dynamics further and for marketers to create campaigns that ring true with their target publics.

Limitations and Future Directions

Besides some valuable contributions, this research has some limitations that need to be addressed in future research. First, the cross-sectional nature limits the capability of establishing causality between influencer credibility, perceived value, product involvement, and purchase intentions. Consumer perceptions and behaviors do evolve over time, particularly in the fast-changing digital environment. Longitudinal studies or experimental methods might be able to elucidate the direction and

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durability of these relationships, with firmer evidence of causation. Furthermore, this research was based on self-stated purchase intention rather than actual purchasing behavior, which can sometimes differ from actual behavior. Future research would do well to incorporate behavioral data or follow up on actual purchasing outcomes to enhance the practical implications of the results. Second, the context of the study—the Pakistani FMCG market—is rich in capturing emerging digital markets but might constrain generalizability of the findings. Cultural, economic, and technological variation may influence how consumers perceive influencer credibility and value, and their engagement with products. Cross-country or cross-industry comparison studies might provide more insight into how these contextual determinants influence consumer behavior. In addition, the rapid development of social media platforms and influencer styles ensures that emerging engagement strategies, including live streaming or virtual influencers, could alter consumer reactions not yet contemplated in this research. Lastly, although this study had mostly considered perceived value as a mediator and product involvement as a moderator, influencer marketing is multifaceted. Factors such as consumer cynicism, influencer-brand congruity, source prestige, and platform features presumably also impact credibility and purchase intentions in complicated ways. Subsequent research might incorporate these other factors to develop a more complete picture. Investigating demographic and psychographic moderators—e.g., age, sex, or personality—would also be useful for determining which segments of consumers are most affected by particular kinds of influencers or communications.

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