

RESEARCH ARTICLE

Social Media Influencers and Cosmetics: The Role of Trust and Materialism in Consumer Purchase Decisions

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Abstract: Social media influencers are used on a large scale as a type of marketing strategy, due to the speed with which they can gain the trust of followers. They're a new twist on opinion leaders; their followers are inspired by them and strongly affect their attitudes and behaviors. Using the social exchange theory and its fundamental principle of reciprocity, the current research examined if the fundamental attributes of an influencer (i.e., expertise, authenticity, physical attractiveness, homophily) can act as interpersonal assets in the process of gaining followers' trust. If the reliance of the follower in an influencer begets loyalty to that digital creator, and whether favorable output (e.g., product attitude, and purchase intention) are due to advertising, were covered as well. Results showed that source credibility and attractiveness were significant in developing relational trust. Moreover, the findings show that materialism mediates the link among exposure to influencers and buying intention. The results highlight important consequences for the strategic implementation of influencer marketing by suggesting an increased understanding of the persuasion processes that shape influencer–follower dynamics. Also, these understandings add to existing works on social media influencers and materialism, whilst giving useful recommendations to influencers and marketers to better their strategies expertly.

Keywords: Influencer, Influencer Marketing, Social Media, Exchange Theory, Social Media, Materialism, Trust

Introduction

Over the last 10 years, social media marketing underwent a massive evolution, moving toward influencer marketing (Phua et al., 2017). When COVID-19 broke out influencer marketing extended; at that moment people are forced to fulfill their entertainment needs with social media and virtual social experience (Etzkorn, 2021). Thus, gaining the attention of the target market, influencer marketing is now one of the touchpoints in the online marketing strategy.

Generally, influencers on social media are professionals in the domain of their content and have a massive number of followers. Essentially, influencer marketing at a basic level is an endorsement marketing that uses an influencer to sale through product referral, but the core reason behind it is capturing attention of target market, creating word of mouth results in, user engagement with a product or brand (Mandiri et al., 2022).

The influencers now have to work on their content and their credibility because influencer marketing is now becoming a prolonged association among influencers and brands, and there is increased competition in the social media space (McNutt, 2021). To increase follower engagement, marketers over time have identified the concept of integrating their marketing message into influencer content (Robertson, 2020), highlighting the sophisticated, multi-layered essence of influencer marketing, and revealing the distinct

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relationship involved among influencers, brands, and consumers. Influencer utilizes their build-up relationship and trust with their followers to effectively communicate brand messages. Therefore, it is important to leverage relational trust, which is an integral part of the influencers and their followers' relationship (Brooks & Piskorski, 2018). According to one study, 92 percent of social media users trust influencers more than traditional marketing channels, which shows how trust is significant for influencer marketing (Eyal, 2018). The evolving environment of social media helps marketers develop new skill sets related to marketing expertise and understanding how to create and manage trust among influencers and followers.

Influencers and their followers often have complex relationships, and existing research on trust within influencer marketing is scarce and, in some cases, ambiguous, which may explain the absence of clear directives in the marketing literature on how to balance such relationships. Previous research has examined minimal exchange results like follower's perceptions, attitudes, or behavioral intentions (Gui et al., 2020). Hence, it is essential to clarify how relational trust and loyalty between influencers and their audience are built. However, past studies all either identify and measure variables linked to influencer credibility or focus more on the outcomes of influencer marketing, and none deeply overcome the limitations discussed or explore how and when these factors should be best leveraged (Breves et al., 2019; Lou & Yuan, 2019;). But, few studies and evidence on the importance of trust in influencer marketing have begun to emerge (Brooks & Piskorski, 2018), yet there is limited detailed empirical (data-based) validation and a clear ad thorough understanding of how trust works in these circumstances still not been completely developed.

As a vital contributor to the global economy, the cosmetic sector is observing rapid expansion and sustainable growth and experiencing a projected revenue to reach US \$114.69bn in the year 2025 (Statista, 2025b). The beauty industry is identified as an extensive array of trends with diverse products and formulations. Some new companies are coming into sight, and several are emerging; the trend of "skinification" is proof that skincare appears to be the leading category of the cosmetic industry (Petruzzi, 2024). In Pakistan, the revenue of the cosmetic market is US\$783.00m in the year 2025 (Statista, 2025). The skincare industry in Pakistan is forecasted to earn a revenue of US\$885.70m in 2025 (Statista, 2025). The social media apps like Instagram and YouTube not only helped the cosmetic industry to skyrocket, but it resulted in the enhancement of demand for beauty products (Petruzzi, 2024).

Social media users can become more materialistic due to their relationship with influencers, which leads to the consumption of products promoted by their followers. The influence of social media engenders followers' longing for material gain. For the promotion of products in influencer content, a post on the product leads their followers to grow in materialistic value (Kim et al., 2021), in turn correlating with a greater likelihood to buy such products (Islam et al., 2018). So, applying materialism as a mediator between influencers' exposure and customer buying intentions, a correlation that has been rarely covered by past research, can be considered suitable for this study.

This research intends to bridge the existing gap in the literature by examining the influencer-follower relationship in light of social exchange theory (Cook & Rice, 2020) and the principle of reciprocity, to have a comprehensive perspective on the bond between influencer and audience, and the influencing working model of influencer advertising (Venciute et al., 2023). Influencers create more of an emotional attachment with their followers, in that they publish very personal content about what matters to them in life (Klostermann et al., 2023). This study analyzes the aspects of influencers that act as high-value social exchange resources to create trust and loyalty with followers. By integrating source credibility and attractiveness models, it addresses the question of how trust drives marketing success via followers' product attitudes and purchase intentions. Moreover, it explores materialism as a mediator on the path from influencer exposure to purchasing behavior, bolstering the consumer influence model devised by Scheer & Stern (1992). This analysis supports the argument by Scheer and Stern's (1992) framework that describes how influencers try to influence consumer behaviour (specifically purchases). It suggests that social media influencers, aka "social

media stars", use social impact (materialistic values) to influence their followers to buy the recommended products. The new findings shed light on the workings of influencer marketing and how it affects consumer behavior.

Literature Review

Interpersonal Communication and Social Exchange Theory

From a theoretical perspective, social exchange theory is a valuable framework to study influencer marketing (Cook & Rice, 2020). The theory tank assumed human behaviour had the "exchange of activity, tangible or intangible, and more or less rewarding or costly, between at least two persons" (Cook & Rice, 2020). When we invest in a relationship, we build an expectation that our partner is going to respond to us with rewarding behavior. The exchange of resources in social relationships mutually strengthens the act of each participant (Blau, 1964; Homans, 1961). An influencer posts content like images, videos, and stories that deliver entertainment, offer value, and attract followers with their visual appeal within the subject of influencer marketing. Then, the followers pay their gratitude or happiness back by liking, sharing, commenting and subscribing to reward them (Bolat & Gilani, 2018).

Moreover, Social exchange theory explains how social status and power grow in society through socialization (Barbalet, 2017). Partners in a relationship become dependent on the interactions after a person significantly provides valuable resources. Interpersonal interdependence among individuals results in building up of comparative power and social system in the theory of social exchange dynamics (Lee & Tiedens, 2001).

The principle of reciprocity is followed by social exchange dynamics (Molm, 2010). According to the principle of reciprocity, social exchanges are viewed as rewards to be given, where the level of benefit anticipated from the exchange is inversely related to the value of the reward (Molm et al., 2007). Resource exchange strives for balance, with rewards allocated evenly. The quality and engagement of influencer content boost follower activity and keep the cycle going with reciprocal reinforcement.

The exchange of resources strengthens emotional bonds and allows individuals to sustain and deepen relationships (Friman et al., 2020). The reciprocal nature of the relationship can encourage trust, emotional connection, and commitment to certain behaviors between the partners (Molm et al., 2012). Reciprocal exchanges develop a base for a bond that encourages a powerful sensation of togetherness within the relationship (Molm et al., 2007). Influencer–follower relationships are reciprocal and stable exchanges driven by trust and loyalty. When influencers deliver content that their followers have come to expect from them, they get views, likes, and comments, which further strengthens the bond.

Social exchange theory has been used to study interpersonal communication (Poyraz, 2020) to describe how individuals interact with one another by weighing the costs and benefits of their social relationships. This study illustrates how influencers impact users' views and behaviour by successfully transmitting valuable content information and achieving appropriate compensation and hospitality. Two models in particular have been created to investigate the effect of source characteristics and intent (Onofrei et al., 2022) namely source credibility (R. Kumar et al., 2022) and source attractiveness (Frank & Mitsumoto, 2023). The research study recommends that follower trust is the currency exchanged by the source characteristics of credibility and attractiveness around such a theoretical notion.

Source Credibility Model: Expertise and Authenticity

Source credibility is described as an aspect of an individual seen by an audience at a specific moment (Umeogu, <u>2012</u>). Aristotle characterized speaker credibility as the audience's perception of the speaker positively, meaning the good features of a speaker might influence the audience to agree to the message (Boman et al., <u>2023</u>). Elements of source credibility are typically broken down into two groups: speaker expertise and speaker intent (Yilmazdogan et al., <u>2021</u>).

Expertise is defined as the "level of reliability of a communicator's statement is perceived" (Clark et al., 2012). The knowledge and expertise of the speaker can be understood as the speaker's expertise at some point: the quality and volume of the details supplied, the level to which the speaker is aware of their field, their academic qualifications, their professional success, and the credibility of their viewpoint (Giffin, 1967; Mc Guire, 1968). The credibility of the speaker creates authority and further facilitates understanding of information validity and quality (Giffin, 1967). Hence, in marketing communication, the agreement of perspective and behavioral change is the result of expertise as a source of credibility.

Intention of the is the degree of confidence a speaker has in their registration of what they see as the most accurate statements (Sanders, 2013). Trustworthiness and sincerity have also been considered as the intention (Kenton, 1989). The perception of the receiver about the speaker's intent may be impacted by the speaker's efforts to manipulate and persuade. These intentions are directed toward the expectation of the speaker's personal interest rather than purely conveying information. Therefore, the persuasiveness of the speaker's message can be influenced by the way a speaker's intention is interpreted.

H1: The influencer's expertise positively affects trust in the influencer.

Particularly, this study proposes that an influencer's intention can be interpreted as authenticity. In the field of sociology, authenticity is described as being genuine to ownself or other persons (Jongman-Sereno & Leary, 2019), and involves realness, originality, veracity, and sincerity (Nunes et al., 2021). From the perspective of marketing communication, (Baker & Martinson, 2002) described authenticity as "whether the professional is eager to openly, personally and publicly be recognized as the persuader" (Baker & Martinson, 2002, p. 17). In digital marketing, authenticity basically means the genuine and honest intent of the influencer, when the influencer may post and endorse any brand or service in exchange for compensation (Hill & Qesja, 2022). People who interact with online content know sponsored content, and influential people promoting products or services can be questioned. As a result, authenticity attempts to convince followers that the messages an influencer shares are based solely on sincere opinions.

The source credibility elevates the quality of persuasion and listener advocacy (Hohenberg & Guess, 2022). Attitude of the listener towards the source can be persuaded by credibility, which in return intensifies the acceptance of the message. For example, an assertion given by an extremely credible and trustworthy source creates an immense change in point of view as compared to the source whose credibility is low (Foy et al., 2017). Additionally, a communicator exhibiting expertise about a particular individual can gain considerable acceptance from the audience (Pasupathi & Billitteri, 2015). The intention of the communicator determines the acceptance of the message.

Source credibility (expertise, and authenticity) fuels relational trust: followers trust influencers because of their authority, ability, and competence. This is demonstrated in one of the earlier qualitative studies where social media end-users focus on the experience and knowledge of the source when following celebrity Instagrammers. (Djafarova & Rushworth, 2017; Djafarova & Trofimenko, 2018). Therefore, when trust builds in a relationship is the result of the influencer's perceived expertise. Additionally, the influencer's perceived intention induces consistency, predictability, and dependability (Giffin, 1967). Hence, the influencer's authenticity on social media determines the relational trust as well.

H2: The authenticity of the influencer has a positive effect on their trustworthiness.

Physical Attractiveness and Homophily in the Source Attractiveness Model

Source attractiveness enhances the effect of transmission by forming significant awareness and involvement (Liu et al., 2024). The chances to enjoy and accept the message of the communicator gets high when the communicator is attractive. The model of source attractiveness (Frank & Mitsumoto, 2023) indicates source characteristics like similarity, familiarity, likability, and attractiveness. Both homophily and physical

attractiveness considered the source attractiveness two dimensions in influencer marketing. People who are physically attractive are often seen as interesting, kind, confident, sociable, sensitive, and humble (Jackson et al., 1995). The credibility and acceptance of the message increase because of such a favorable perception regarding attractive communicators.

H3: The influencer's attractiveness fosters trust in the influencer.

Homophily is basically how similar the communicator and audience are in regard to values, beliefs, experiences, and lifestyles (Bu et al., 2022). Relatable communicators are more prone to be persuasive and can heavily influence recommendations (V. Wangenheim & Bayón, 2004). The perceived similarity generates positive emotions between groups and minimizes ambiguity (Hughes et al., 2020). In these circumstances, the listener usually takes (and approve) of the communicator's behavior, beliefs, feelings and interests by its own.

This study suggests that trust in social media influencers can be developed by source attractiveness. Initially, physical attractiveness can assume credibility features, like being logical and knowledgeable (Chaker et al., 2019). These favorable assumed features can strengthen the credibility of the digital content creator. Moreover, the similarity that is being perceived with the speaker gives the listener an impression that the background of both the speaker and listeners is the same (Kovács et al., 2023), and the speaker's view is compatible with the view of the listeners (Shintel & Keysar, 2007). It relates to social media influencers who build a great deal of trust in the communicator in listeners. So, trustworthiness towards the influencer can be influenced by the homophily within the influencer.

H4: The homophily with an influencer has a positive influence on trust in the influencer.

Trust towards the Influencer

Trust is illustrated as "belief in an exchange partner's honesty and solidity" (Ryu et al., 2015). The fulfillment of commitments by partners leads to the establishment of trust (Grönroos, 1990). A good communicator must either distribute resources in such a manner that the partner recognizes him to be reliable in a mutual trust fulfillment. Trust is framed as a characteristic of correlation developed via persistent communication. People can judge and estimate the relevance of prospective interactions depending on the trust in their relationship with companion. For that reason, the beneficial social interactions for relationship partners can be assured by trust, and it also nurtures the relationships (Chen & Sriphon, 2022). As an outcome of result, followers try to sustain the relationship and become loyal to the influencer. Therefore, below is the hypothesis that we suggest:

H5: Loyalty to the influence is positively affected by trust.

Additionally, trusting influencers encourages followers to consider the relationship rewarding and increases the effectiveness of the message. To illustrate, the fact that trust built through past experiences reduces uncertainty (Wang et al., 2019) and maximizes sales effectiveness (Lin et al., 2019) when we talk about relationship with a salesperson. As a result, followers have an optimistic point of view and a strong intention to purchase the item that the influencer promotes.

H6: Product attitude is positively affected by trust.

H7: Purchase intention is positively affected by trust.

Exposure to Influencer, Materialism & Purchase Intention

Influencers create a loyal audience by creating interesting narratives about their primary passions through blog posts or tweets so that the viewers come through channels for social media (Lou & Yuan, 2019b). Influencers most often converse through interesting and useful content with extensive social networks (Hudders et al., 2020) about the topic of travel, fashion, lifestyle, environmental issues, and many other life aspects (Jin et al., 2019).

Thus, they can connect with a broader audience through social media and influence their behavior and thoughts. The purchase decision of followers can be influenced by influencers based on their status, expertise, power, or strong relationship with their followers (Geyser, 2022).

Specifically, the study utilizes Scheer and Stern's (1992) model of when one tries to persuade a person to achieve a specific behavior (e.g., purchasing a product). Influencers try to communicate messages through their posts on their social media and try to impact the attitude of the audience. Influencers' content gradually exploits followers' tendency to increase their materialism, leading to the buying of promoted products. In this research, we adopt the framework of Scheer and Stern (1992) to define the power of influence on audience behavior. Audiences evaluate influencers and their content and form a positive disposition toward the influencers and their content and form a positive disposition toward the influencer's taste and opinion (Chung et al., 2023). Secondly, audiences choose to interact with and follow the content made by influencers. When the audience concurs with the suggestions of the influencer, they then prefer to pursue it. The recommendations, behaviors, or lifestyles that are shown by influencers in their vlogs or posts are adored by the audience (Ruvio et al., 2013). Therefore, below is the hypothesis that proposes:

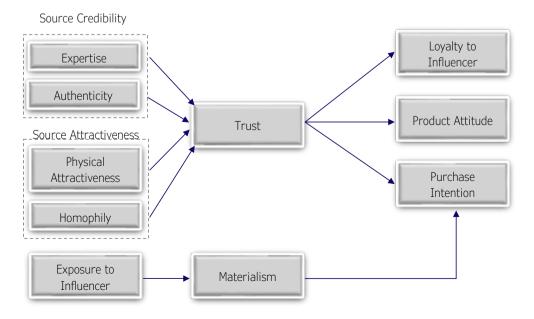
H8: Exposure to influencers is positively associated with materialism.

Materialism is defined as a unique value regarding the extent of belief over the necessity of owning and obtaining material possessions in order to achieve a successful and happy life (Górnik-Durose, 2020). A three-dimensional perspective of materialism permeates literature (1) acquisition centrality, (2) acquisition as the pursuit of happiness, and (3) possession-defined success. Exposure to influencers instills followers with the desire for materialistic values. Influencer's main purpose is to convey their experience and ideas to their followers (Freberg et al., 2011). Kim et al. (2021) study suggests that material values make followers accept posts by their major influencer a follower wants to be acknowledged by others. In short, the more familiar they are with idol information relating to tour promotions, the more they are drawn to the concept of possession (Lou & Kim, 2019). For example, people with high levels of materialism on social media like to purchase goods for status construction and maintenance and happiness (Brown et al., 2016). This study proposes:

H9: There is a positive relationship between materialism and purchase intention.

H10: Materialism mediates the relationship between exposure to influencers and purchase intention

Figure 1 *Conceptual Model*



Methodology

This study shares the result of an online survey that explores the relationships between influencer traits (expertise, authenticity, attractiveness, and homophily), trust, loyalty, product attitude, and purchase intention. It also argues that influencer exposure affects consumer buying behavior not only through materialism, which has been shown to lead to extreme modes of consumption, or the purchasing of luxury goods and significant quantities of belongings.

The constructs that were used in this study were adapted and refined from established measures. The characteristics of the influencers were measured using a 7-point semantic differential scale across the following factors: Expertise (Experienced vs. Incompetent"), Authenticity (e.g., "Dependable vs. Dependence (e.g., "Dependable vs. Not dependable") and Physical Attractiveness (e.g., "Attractive vs. Unattractive") following the example provided by (Ohanian, 1990).

Individual constructs were measured using a 7-point Likert scale (1 = Strongly Disagree; 7 = Strongly Agree) based on previous literature. The source of Homophily was measured by this: "The source and I share the same values/preferences" (V. Wangenheim & Bayón, 2004). Trust was assessed through statements such as "The influencer is trustworthy based on their content" (Kennedy et al., 2001). Items such as "I intend to continue following the influencer" were used to measure loyalty to the influencer (Parasuraman et al., 2005).

Product attitude was assessed using a scale with antonyms (e.g., Likable vs. Unpleasant") (Madden et al., 1988). Influencers' exposure was measured with the statement "Interacting with influencers via social media is part of my daily routine" (Ross et al., 2009). Materialism was phrased as statements like "I'm impressed by people who have fancy homes, expensive cars, and designer clothes." Last, purchase intention was measured with statements like "If my preferred influencer promotes a product, I am likely to buy it" (Khan et al., 2019).

Results

Sample

For that, surveys were obtained from adults of Pakistan using Google Forms. Among the respondents who follow influencers on social networking sites, 20.8% were male (n=47), whereas 79.2% were female (n=179). They were between 18 and 49 years old as social media users are predominantly of ages between 19 and 49 (Chaffey, 2025). Additionally, a significant portion of respondents were aged between 18-24 years (n=97; 42.92%) and 25-34 years (n=95; 42.04%). Table 1 shows the demographic profile of respondents.

Table 1Demographic Characteristics of Respondents

Items	Category	Frequency (n=226)	Percentage (%)
Age	18-24 years	97	42.92
	25-34 years	95	42.04
	35-44 years	26	11.50
	45-54 years	8	3.54
Gender	Male	47	20.8
	Female	179	79.2

Measurement Model

To test the measurement model Smart PLS 3 software was used. Cronbach's alpha examined each construct's reliability. The level of reliability is denoted acceptable when the value is 0.70 or above. All measurements were considered valid with Cronbach's alpha values ranging from 0.82 to 0.94. The reliability coefficients for individual constructs were Expertise (a = 0.825), Authenticity (a = 0.846), Physical Attractiveness (a = 0.857),

Homophily (a = 0.82), Exposure to Influencer (a = 0.853), Materialism (a = 0.758), Trust (a = 0.735), Loyalty to Influencer (a = 0.819), Product Attitude (a = 0.921), Purchase Intention (a = 0.835).

Average Variance Extracted (AVE), Composite Reliability (CR) and Heterotrait-Monotrait Ratio (HTMT) were used to test convergent and discriminant validity. The Cronbach's alpha, composite reliability and AVE values of each construct are provided in Table 2.

 Table 2

 Measurement Validity & Reliability

Construct	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Authenticity	0.846	0.848	0.650
Expertise	0.825	0.827	0.615
Homophily	0.862	0.862	0.676
Physical Attractiveness	0.857	0.856	0.668
Exposure to Influencer	0.853	0.855	0.665
Loyalty to Influencer	0.819	0.820	0.603
Product Attitude	0.921	0.922	0.798
Purchase Intention	0.835	0.838	0.634
Trust	0.735	0.734	0.559
Ma terialism	0.758	0.756	0.511

The composite reliability of constructs should exceed the threshold of 0.70, and the average variance extracted (AVE) of every construct must fulfill the threshold of 0.50 Hair et al. (2010) to verify the convergent validity. As per the results findings, composite reliability ranges from 0.73 to 0.92, exceeding the accepted value of 0.70. All the constructs have AVE values ranging from 0.511 to 0.798, above the permissible value of 0.5 (Fornell & Larcker, 1981). Therefore, the convergence validity was confirmed. Heterotrait-Monotrait (HTMT) was utilized to evaluate discriminant validity. HTMT evaluates the ratios of correlations with constructs to measure the conceptual differentiation within the framework of the stated data. The value limit of construct reliability is 0.85 and is considered acceptable, which validates that constructs are not almost aligned and assesses distinct basic concepts (Henseler et al., 2015).

Table 3 *HTMT Ratio for Discriminant Validity*

	1	2	3	4	5	6	7	8	9	10
Authenticity										
Expertise	0.772									
Exposure to Influencer	0.553	0.476								
Homophily	0.696	0.576	0.663							
Loyalty to Influencer	0.65	0.561	0.592	0.723						
Materialism	0.433	0.364	0.728	0.541	0.496					
Physical Attractiveness	0.468	0.489	0.296	0.395	0.482	0.323				
Product Attitude	0.515	0.539	0.574	0.644	0.68	0.569	0.491			
Purchase Intention	0.56	0.491	0.594	0.596	0.612	0.675	0.434	0.799		

As presented in the HTMT data table, all HTMT ratios were lower than the limit of 0.85, denoting that the constructs hold acceptable discriminant validity and represent distinct theoretical concepts (Henseler et al., 2015). Thus, since these HTMT ratios are lower than 0.85, it shows that the constructs have a good discriminant validity.

Bootstrapping was used to analyze the hypotheses through the 5000 resample, and the path coefficients were analyzed together with the reliability and validity tests using the Consistent PLS Algorithm (Hair et al., 2018). We also tested the structural model using bootstrapping. Table 4 shows the standardized path coefficients, t-statistics, and p-values for hypothesized relationships.

Table 4 *Bootstrapping Results*

11 5					
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Authenticity → Trust	0.469	0.471	0.063	7.396	0.000
$Expertise \to Trust$	0.044	0.043	0.021	2.028	0.043
Exposure to Influencer \rightarrow Materialism	0.601	0.604	0.045	13.467	0.000
$Homophily \rightarrow Trust$	0.377	0.376	0.065	5.833	0.000
${\sf Materialism} \to {\sf Purchase} \ {\sf Intention}$	0.411	0.415	0.058	7.055	0.000
Physical Attractiveness \rightarrow Trust	0.235	0.235	0.047	4.95	0.000
Trust \rightarrow Loyalty to Influencer	0.622	0.623	0.047	13.266	0.000
Trust → Product Attitude	0.516	0.516	0.058	8.928	0.000
Trust → Purchase Intention	0.365	0.365	0.057	6.429	0.000
Exposure to Influencer \rightarrow Materialism \rightarrow Purchase Intention	0.247	0.251	0.04	6.225	0.000

The results show that there is a meaningful direct impact of Expertise on Trust (H1) (coeff = 0.044, | t | = 2.028, | p | = 0.043), albeit more suggestive of a relatively weak impact. Likewise, Authenticity positively impacts Trust (H2) with a coefficient of 0.469 (t = 7.396, p < 0.001), confirming that Authenticity has a positive relationship with Trust (Nitzl et al., 2016).

Additionally, the Path Physical Attractiveness \rightarrow Trust (H3) is significant (0.235, t=4.95, p<0.001), implying that more physically attractive influencer generally gain much higher trust from people. Similarly, results reveal that the direct effect of Homophily on Trust (H4) is significant, with a coefficient of 0.377 (t = 5.833, p < 0.001), suggesting that individuals who perceive similarity with an influencer have an increased likelihood to trust them (Nitzl et al., 2016).

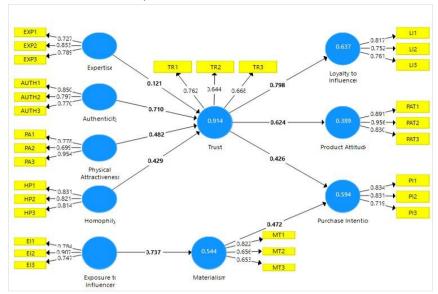
Notably, Trust has a significant positive influence on Loyalty to Influencer (H5) (0.622, t = 13.266, p < 0.001) and Product Attitude (H6) (0.516, t = 8.928, p < 0.001), supporting the hypothesized relationships (Nitzl et al., 2016).

Furthermore, Trust significantly influences Purchase Intention (H7) (0.365, t = 6.429, p < 0.001), supporting the concept that higher trust leads to greater purchase intention. Likewise, Exposure to Influencer positively affects Materialism (H8) (0.601, t = 13.467, p < 0.001), indicating a strong relationship among these variables (Nitzl et al., 2016).

Additionally, Materialism has a statistically significant direct effect on Purchase Intention (H9: coefficient = 0.411, t = 7.055, p < 0.001), showing that an increased level of Materialism leads to higher Purchase Intention.

Lastly, Exposure to Influencer's effect on Materialism leading to Purchase Intention (H10) is significant (0.247, t = 6.225, p < 0.001), revealing that influencer exposure facilitates materialistic tendencies, which lead to purchase behavior.

Figure 2
SEM Model of the Study



Discussion and Conclusion

This study presents and examines a trust-oriented framework for influencer marketing, incorporating factors of credibility and attractiveness. Deciding about the trust between influencers vs. followers cannot be the same in the context of online networking platforms, this analysis relates to a social exchange framework that characterizes relationships between influencers and followers. Particularly, influencers' expertise, authenticity, physical attractiveness, and homophily drive trust among followers, according to the findings. The framework of source credibility (Kumar et al., 2022) and the source attractiveness (Frank & Mitsumoto, 2023) are aligned with these results. Influencers can attain relational trust when they are viewed as trustworthy and reliable (Wang & Chan-Olmsted, 2024). Homophily plays a vital role in fostering trust and enhancing the insights gained from interpersonal connections (Tang et al., 2013) towards influencer marketing on social networking sites.

The results of this study show that physical attractiveness is highly correlated with trust. This aligns with the source attractiveness model, which suggests that physical attractiveness fosters an affirmative interpretation of favorable individual characteristics like intelligence, sincerity, and genuineness (Tartaglia & Rollero, 2015). Previous research that studied the relationship between physical attractiveness and trust produced different results and found an insignificant relationship (Kim & Kim, 2021).

This study also identified that exposure to influencers on social media impacts followers' purchase intentions, with materialism as a mediator in this relationship. Influencers can shape their followers' behavior and attitude and reinforce higher chances of product purchase by the followers, which is why they are considered trendsetters (Lou & Yuan, 2019c).

Additionally, the followers view the very product/service being promoted in a much more favorable light and thereby increase their purchase intent. Thus, the higher the level of trust in the content shared by an influencer, the bigger the influence this had on the opinions of their followers. Research indicates the constant attention on trust with regards to influencer marketing (Wang & Chan-Olmsted, 2024).

Furthermore, this research assesses the cruciality of materialism as a shield in opposition to exposure to influencers. It has been proven based on previous research from the past that when exposed to people on a daily basis with possession-based content around (Lou & Kim, 2019), it increases the desire for a large possessions and a quality life in them; these results support the impact of materialism in the context of influencers.

Theoretical and Managerial Implications

By extending the social exchange theory (Ahmad et al., 2023) and the reciprocity principle (Hoult, 2011) to the relationships between influencer and follower, This attaches a contribution to the body of knowledge on social media marketing. Consequently, this study presents an insightful understanding of the persuasion process of influencer marketing. Social Exchange Theory argues that the effective exchange of resources strengthens participants' ability to continue interacting with one another (Kumar & Shailaja, 2024) and form psychological bonds between them (Treat, 2013), this study provides a new insight into influencer marketing as dual tier personalized marketing strategies on social networking platforms.

This research also extends the source characteristic models by investigating the effects of the characteristics on loyalty. One of the main perspectives of the source credibility model used in previous research has focused on how the attributes of the source affect attitude change and persuasion success (Briñol & Petty, 2009). But this research argues that source traits can alter follower attitudes and actions by shaping relationships. Findings suggest that models of source characteristics are not limited to celebrity endorsements but could be potentially expanded to influencer follower relationships.

This research highlights pragmatic implications for marketing professionals of social platforms who continuously expand their budgets for marketing via influencer and seek effective strategies for opting the suitable influencer partners (Mallipeddi et al., 2020). Social networking platforms like Facebook and Instagram allow users to discover influencers, but they often lack sufficient demographic data and quantitative analysis (Haenlein et al., 2020) Thus, relating to this, the present study offers more detail via criteria that can be used to gauge influencer traits including expertise, authenticity, physical attractiveness, and homophily to maximise interpersonal trust.

The findings of this study contribute to existing literature by demonstrating the influence of influencer on followers' purchase intentions. But this study examines how influential power affects follower's desire to buy expressed products in a moderated mechanism. And by adding materialism mediation as the affected opinion post-exposure to influencers, this outcome adds a specific interpretation that allows for an understanding of why influencers have a larger impact on those they influence.

Limitations and Suggestions for Future Research

Certain limitations should be noticed when analyzing this study and can be targeted for future research. Due to its cross-sectional design, the findings are limited to a particular moment. Future research may take the perspective of time and trail the start and end of influencer-follower relationships throughout time for a richer understanding of their dynamics. In this research, the valid respondents were only 226 which is a minimal sample size. This research only had 226 valid respondents, which is a very small minimum sample size. The size of this sample and the method of sampling limit the validity and applicability of the study conclusions. Further investigation should be conducted on a greater sample volume for statistically significant outcomes.

Furthermore, to influence the orientation of marketing strategies future studies can examine probable moderators. The communication process can be evaluated by the topic of an influencer, consumer age, and variety of social networking sites (e.g., Facebook and Instagram), video-sharing platforms (e.g., YouTube and TikTok), and image-based discovery platforms (e.g., Pinterest). This study employs the concepts of materialism to explain how influencers influence their followers' purchase intention. However, this study is not exhaustive in examining such impacts with the control, in which the followers' diverse range of purchasing may differ. Hence, social and personal antecedents (e.g., self-presentation, social comparison, and societal norms) deserve more attention in the influencer-based context in the future (Geng & Maimaituerxun, 2022; Reer et al., 2019; Vrontis et al., 2021). This study examined the role of trust in enhancing social exchange theory in influencer-follower relationships. After all, if social exchange theory can help to shape followers, future studies can build onto this construct.

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