

NAVIGATING CONSUMER BEHAVIOUR: ENDORSER CREDIBILITY, BRAND TRUST AND PURCHASE INTENTION

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ABSTRACT

In today's highly competitive marketplace, marketers increasingly turn to credible endorsers, such as celebrities and influencers in order to build a strong consumer base. Endorser credibility plays a pivotal role in shaping brand perceptions, particularly among younger consumers who are more prone to emulate the behaviors and preferences of trusted public figures. This study examines the impact of endorser credibility on purchase intention, with a specific focus on the mediating role of brand trust. Using purposive sampling, data were collected from college students, a demographic that is highly responsive to influencer marketing. Structural equation modelling (SEM) was employed to analyse the relationships between the variables. The findings reveal that endorser credibility significantly enhances purchase intention and that brand trust serves as a crucial mediator in this process. These results underscore the growing importance of selecting credible endorsers to cultivate consumer trust, which is essential for fostering strong brand-consumer relationships and driving purchasing behaviour in today's consumer-driven economy.

INTRODUCTION

In the twenty-first century, marketing has evolved into a crucial strategy for businesses seeking to capture consumer attention and foster loyalty in an increasingly discerning marketplace (Ghoshal, 2020). The digital revolution has transformed the marketing landscape, offering innovative platforms

and tools such as social media, influencer marketing, and interactive content to engage consumers in dynamic and personalised ways (Bughin, 2014; Eelen et al., 2016).

Within this context, endorsers play a pivotal role in shaping consumer perceptions and behaviours. Leveraging their popularity and perceived credibility, endorsers bridge the gap between brands and their target audiences, enhancing brand visibility and appeal (McCormick, 2018; Sudradjat & Wahid, 2020). The rise of digital and social platforms has amplified the reach and impact of endorsers, enabling them to establish authentic, relatable, and interactive connections with consumers (Zak & Hasprova, 2020). These connections are particularly influential in fostering positive consumer attitudes and driving purchasing decisions (Liu, 2021).

Today's consumers, however, are more critical and value transparency, authenticity, and ethical conduct from brands and their endorsers (Pöyry et al., 2019). This shift underscores the importance of endorser credibility—defined by trustworthiness, expertise, and attractiveness—in capturing consumer attention and fostering brand trust (Fritz et al., 2017; Spry et al., 2011a). Brand trust, reflecting a consumer's confidence in a brand's reliability and integrity, is a key driver of consumer loyalty and purchase intentions (Bachnik & Nowacki, 2018; Lassoued & Hobbs, 2015). Trustworthy endorsers can significantly enhance brand credibility, bridging the consumer's values with the brand's identity.

This study examines the interplay between endorser credibility, brand trust, and purchase intention to answer three critical questions: How does endorser credibility influence purchase intention? What is the role of brand trust in shaping purchase intention? Finally, does brand trust mediate the relationship between endorser credibility and purchase intention? By addressing these questions, the study provides critical insights for marketers and brand managers aiming to strengthen consumer engagement, build trust, and drive purchase decisions. The findings will contribute to both theoretical understanding and practical applications in the evolving field of consumer behaviour and digital marketing.

THEORETICAL FRAMEWORK AND HYPOTHESES

This study explores the relationships between endorser credibility, brand trust, and purchase intention, building on established theories and empirical evidence in marketing and consumer behaviour. The conceptual framework highlights how endorser credibility influences consumer purchase intention directly and indirectly through the mediating role of brand trust.

Endorser Credibility and Purchase Intention

Endorser credibility refers to the perceived trustworthiness, expertise, and attractiveness of a spokesperson or celebrity endorsing a product or service (Spry et al., 2011b; Sudradjat & Wahid, 2020). Trustworthiness is associated with the endorser's honesty, integrity, and dependability, which are critical for building consumer trust (Munnukka et al., 2016). Attractiveness extends beyond physical appearance to include likeability, friendliness, and overall appeal, which enhance the relatability and effectiveness of the endorsement (Joseph, 1982; Wang & Scheinbaum, 2018). Expertise reflects the endorser's knowledge and qualifications in the relevant domain, further strengthening the persuasiveness of the endorsement (Kalam et al., 2023).

Collectively, these elements of credibility increase the perceived authenticity of marketing messages, enhance consumer trust, and positively influence purchase intention (Ohanian, 1990). Research suggests that credible endorsers effectively bridge the gap between brands and consumers by lending legitimacy to the promoted products or services, ultimately driving purchase decisions (Magnini et al., 2008).

H1: Endorser credibility has a significant positive impact on purchase intention.

Endorser Credibility and Brand Trust

Brand trust is the confidence consumers place in a brand's ability to deliver on its promises consistently and reliably (Lassoued & Hobbs, 2015). It is a cornerstone of long-term customer relationships and influences perceptions of brand reputation, loyalty, and success (Cretu & Brodie, 2009; Surapto, 2020). Credible endorsers contribute to building brand trust by reinforcing the reliability and integrity of the brand they endorse (Lafferty & Goldsmith, 1999). Consumers often transfer the trust they place in a credible endorser to the brand itself, creating a halo effect that enhances the brand's image and reputation (Lafferty et al., 2002).

This transfer of credibility is particularly important in an era of consumer scepticism, where trust in traditional advertising is waning, and endorsements play a pivotal role in shaping brand perceptions (Fritz et al., 2017; Kang & Sharma, 2012).

H2: Endorser credibility has a significant positive impact on brand trust.

Brand Trust and Purchase Intention

Purchase intention refers to a consumer's likelihood or inclination to buy a specific product or service (Mann & Rashmi, 2010). It is influenced by various factors, including brand perceptions, personal preferences, and external stimuli such as advertising and endorsements (Clawson, 1971). Brand trust is a critical determinant of purchase intention, as

consumers are more likely to engage with brands they perceive as dependable and aligned with their values (Sweeney & Swait, 2008). Trust mitigates perceived risks associated with the purchase and fosters a sense of security, which enhances the likelihood of making a purchase decision (Lassoued & Hobbs, 2015).

Research highlights that trusted brands are better positioned to convert consumer interest into actual purchasing behaviour, as trust serves as a key motivator in the decision-making process (Khwaja et al., 2020; Biswas et al., 2006).

H3: Brand trust has a significant positive impact on purchase intention.

Mediating Role of Brand Trust

The relationship between endorser credibility and purchase intention is often mediated by brand trust. While endorser credibility directly influences consumer perceptions and intentions, its impact is amplified when coupled with strong brand trust (Lafferty et al., 2002). Credible endorsers strengthen brand trust, which, in turn, enhances the consumer's confidence in their purchase decision. This dual influence underscores the importance of leveraging credible endorsers to build and sustain trust in the brand (Spry et al., 2011a).

H4: Brand trust mediates the relationship between endorser credibility and purchase intention.

Conceptual Model

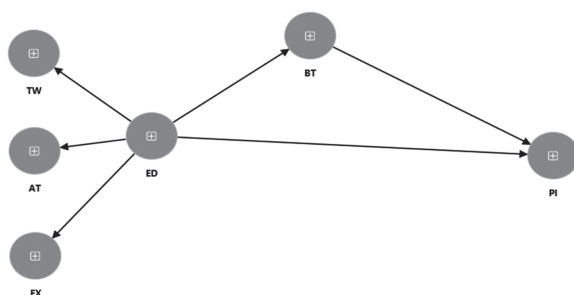


Fig. 1 Conceptual Model

RESEARCH METHODOLOGY

This study adopts a **quantitative research design** and employed cross-sectional survey approach to collect primary data from respondents. The target population comprised consumers with exposure to endorsed products or services across digital platforms. A non-probability **purposive sampling technique** was used. A total of 84 responses were considered out of 96 responses for data analysis. Data were collected using an online questionnaire distributed through social media platforms and email. The survey was conducted over a period of [October-November] 2 months.

Measurement Instruments

The constructs in this study—endorser credibility, brand trust, and purchase intention—were measured using validated multi-item scales adapted from prior research. All items were rated on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Endorser Credibility is measured using items adapted from Ohanian (1990), focusing on trustworthiness, expertise, and attractiveness. Brand trust was assessed using the scale by Kocak Alan and Kabadayi (2012), reflecting consumers' confidence in the reliability and dependability of the brand. Purchase intention was measured using the scale by Singh and Banerjee (2018), evaluating consumers' likelihood and interest in buying the endorsed product. The questionnaire was pre-tested on a small group of PG students[30] respondents to ensure clarity, reliability, and validity of the items. The data were analysed using Statistical Package for the Social Sciences (SPSS) for descriptive statistics and initial screening, and AMOS for structural equation modelling (SEM) to test the hypothesised relationships.

ANALYSIS & RESULTS

Goodness of Fit Indices	Fit Criteria	Measurement Model
Chi-square/df	≤ 3.0	1.911
RMSEA	≤ 0.08 (acceptable: ≤ 0.10)	0.105
CFI	≥ 0.90	0.939
GFI	≥ 0.90	0.783
AGFI	≥ 0.90	0.699
NFI	≥ 0.90	0.881

Table. 1 Goodness of Fit Indices

The goodness-of-fit indices presented in the table provide an evaluation of the measurement model's alignment with established criteria for structural equation modelling. The chi-square/df value of 1.911 is within the acceptable threshold of $d'' 3.0$, indicating an adequate model fit. Similarly, the Comparative Fit Index (CFI) at 0.939 and the Normed Fit Index (NFI) at 0.881 both approach or exceed the recommended benchmark of $e'' 0.90$, demonstrating that the model captures a substantial portion of the covariance in the data. However, the Goodness of Fit Index (GFI) at 0.783 and Adjusted Goodness of Fit Index (AGFI) at 0.699 fall below the preferred value of $e'' 0.90$, suggesting areas for potential improvement in the model specification. The Root Mean Square Error of Approximation (RMSEA) is 0.105, slightly exceeding the ideal threshold of $d'' 0.08$ but remaining within the upper acceptable range of $d'' 0.10$, indicating a moderately good fit. Overall, the indices show that while the model exhibits reasonable fit to the data, there are areas, particularly in terms of GFI and AGFI, that could benefit from further refinement to achieve optimal fit.

Independent Variable	Dependent Variable	Direct Effect	Indirect Effect	Total Effect	R Square
Endorser Credibility (ECD)	Brand Trust (BTA)	0.820* **	-	0.820* **	0.672
Endorser Credibility (ECD)	Purchase Intention (PIA)	0.589* **	0.312 **	0.901* **	0.859
Brand Trust (BTA)	Purchase Intention (PIA)	0.381* *	-	0.381* *	

Table. 2 Decomposition of Direct and Indirect Effects of the Hypothesised Model

The table 2 summarises the decomposition of direct and indirect effects in the hypothesised model, highlighting the relationships between the independent and dependent variables. The results indicate that Endorser Credibility (ECD) has a strong and highly significant direct effect on Brand Trust (BTA) (0.820, $*p < 0.001$), demonstrating its pivotal role in shaping consumer trust in a brand. Additionally, ECD significantly impacts Purchase Intention (PIA) both directly (0.589, $*p < 0.001$) and indirectly through BTA (0.312, $p < 0.01$), resulting in a substantial total effect of 0.901 ($*p < 0.001$). This highlights the mediating role of brand trust in the relationship between endorser credibility and purchase intention.

Moreover, BTA exerts a significant direct effect on PIA (0.381, $p < 0.01$), further emphasising its importance in influencing consumer behaviour. The R Square (R^2) values indicate that the model explains a significant proportion of the variance in BTA (67.2%) and PIA (85.9%). These findings validate the hypothesised relationships, supporting the critical role of endorser credibility in driving trust and purchase intention, with brand trust acting as a significant mediator in this process. The high explanatory power of the model underscores its robustness and relevance in understanding consumer behaviour dynamics.

Hypothesis	Standardised Regression Weight (SRW)	Significance	Inferences
H1: Endorser Credibility → Purchase Intention	0.589***	Significant (p < 0.001)	Supported: Endorser credibility significantly impacts purchase intention.
H2: Endorser Credibility → Brand Trust	0.820***	Significant (p < 0.001)	Supported: Endorser credibility significantly impacts brand trust.
H3: Brand Trust → Purchase Intention	0.381**	Significant (p < 0.01)	Supported: Brand trust significantly impacts purchase intention.

Table. 3 Direct effects of constructs on the dependent variables

The table 3 summarises the direct effects of constructs on the dependent variables, focusing on the hypotheses tested in the model. Hypothesis H1 examines the relationship between endorser credibility and purchase intention, showing a standardised regression weight (SRW) of 0.589, which is highly significant (p < 0.001), thereby confirming that endorser credibility positively and significantly influences purchase intention. Hypothesis H2 evaluates the impact of endorser credibility on brand trust, yielding an SRW of 0.820 with high signifi-

cance (p < 0.001), indicating strong support for the positive relationship. Lastly, Hypothesis H3 explores the effect of brand trust on purchase intention, with an SRW of 0.381 and significance at the p < 0.01 level, confirming that brand trust also significantly influences purchase intention. These findings provide robust empirical support for the proposed theoretical framework, highlighting the critical roles of endorser credibility and brand trust in shaping consumer purchase intention.

Indirect Path	Hypothesis	Indirect Effect	Significance	Inference	Remark
Endorser Credibility → Brand Trust → Purchase Intention	H4	0.312	p < 0.01	Significant mediation effect	Partial mediation observed

Table. 4 Indirect Effect of Constructs on Dependent Variable

The table presents the indirect effects of constructs on the dependent variable, focusing on the mediating role of brand trust in the hypothesised model. Specifically, the path from Endorser Credibility to Purchase Intention via Brand Trust (H4) shows a significant indirect effect of 0.312 (p < 0.01). This result supports the hypothesis that brand trust mediates the relationship between endorser credibility and purchase intention.

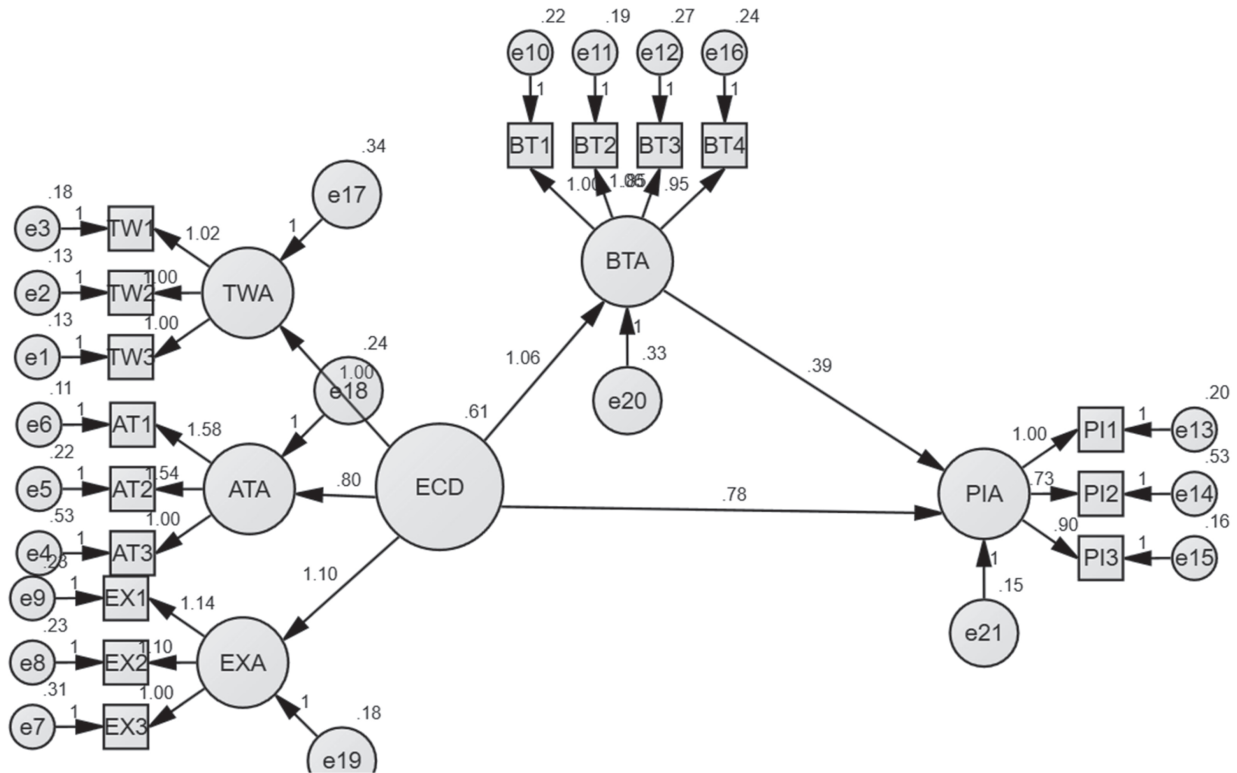


Fig. 2

The findings suggest that while endorser credibility directly influences purchase intention, its impact is also channelled indirectly through brand trust, indicating a partial mediation effect. This highlights the critical role of brand trust in strengthening the effectiveness of endorser credibility on consumer purchase decisions, aligning with the theoretical framework. Such insights underline the importance of trust-building mechanisms in marketing strategies that rely on endorsements.

CONCLUSION

This research provides valuable insights into the dynamics of consumer behaviour by exploring the relationships between endorser credibility, brand trust, and purchase intention. The findings confirm that endorser credibility is a critical driver of both purchase intention and brand trust. Specifically, endorser credibility directly influences purchase intention, with a strong effect size ($\hat{\alpha}=0.589$), and also enhances brand trust ($\hat{\alpha}=0.820$), highlighting its dual impact. Furthermore, brand trust significantly contributes to purchase intention

($\hat{\alpha}=0.381$), establishing its pivotal role in mediating the influence of credible endorsers.

The mediation analysis substantiates that brand trust partially mediates the relationship between endorser credibility and purchase intention, with an indirect effect ($\hat{\alpha}=0.312$) complementing the direct effects. These results underscore the necessity of leveraging credible endorsers to foster consumer trust, which in turn drives purchase decisions.

DISCUSSION

The findings of this research enrich the existing literature on consumer behaviour by validating the importance of endorser credibility and brand trust in shaping purchase intention. The study reaffirms the role of endorser credibility, consistent with Ohanian's (1990) framework, which identified trustworthiness, expertise, and attractiveness as critical dimensions. Similar to Singh and Banerjee (2018), this study establishes a significant positive relationship between endorser credibility and purchase intention, confirming that consumers are more likely to engage with brands endorsed by credible figures.

The results also align with Kocak Alan and Kabadayi (2012), who highlighted the strategic importance of brand trust. The findings demonstrate that brand trust is not only an outcome of endorser credibility but also a vital determinant of purchase intention. This supports the assertion that trust acts as a bridge between external stimuli (endorser credibility) and consumer actions (purchase intention). Moreover, the mediating role of brand trust, as observed in this study, echoes the findings of previous research, further consolidating its position as a key variable in consumer decision-making.

However, some nuances emerge when comparing this study with prior research. While earlier studies suggested that trust might fully mediate the relationship between endorser credibility and purchase intention, this study reveals partial mediation, indicating that endorser credibility independently influences purchase decisions. This discrepancy could stem from differences in cultural contexts, product categories, or sample characteristics.

Future research should explore these differences further by applying the model across diverse consumer segments and industries to provide a more comprehensive understanding of the interplay between endorsers, trust, and purchase intention.

THEORETICAL IMPLICATIONS

This research significantly enriches the theoretical understanding of consumer behaviour by integrating the constructs of endorser credibility, brand trust, and purchase intention. By validating Ohanian's (1990) framework of endorser credibility, the study reaffirms the roles of trustworthiness, expertise, and attractiveness in shaping consumer attitudes. The findings contribute to brand management literature by emphasising the mediating role of brand trust, which bridges external influences, such as endorsements, and internal consumer behaviours, such as purchase intention. Moreover, the discovery of partial mediation suggests that

endorser credibility exerts both direct and indirect effects on purchase intention, challenging traditional linear models and prompting further exploration of multi-dimensional consumer decision-making processes.

PRACTICAL IMPLICATIONS

From a managerial perspective, the findings provide actionable insights for marketers aiming to optimise endorsement strategies. First, prioritising endorsers who exhibit high trustworthiness, expertise, and attractiveness can directly enhance consumer purchase intentions. Second, fostering brand trust should be a parallel focus, as it significantly mediates the influence of endorsements on consumer behaviour. This dual strategy can create a synergistic effect, maximising brand loyalty and purchase intention. Lastly, organisations are encouraged to tailor their endorsement strategies to specific target audiences, ensuring that the selected endorsers align with the brand's values and resonate with the audience's preferences, thereby amplifying overall marketing effectiveness.

LIMITATIONS AND FUTURE SCOPE

Limitations

This study has several limitations that should be acknowledged. First, the sample size was relatively small, limiting the generalisability of the findings across diverse consumer populations. Second, the study relied on self-reported data, which may introduce bias, such as social desirability or response exaggeration. Third, the research focused on a single cultural and geographic context, potentially restricting its applicability to other regions with different consumer behaviours and perceptions. Lastly, the cross-sectional design prevents the establishment of causality, leaving room for longitudinal studies to better understand the dynamic relationships among endorser credibility, brand trust, and purchase intention.

Future Scope

Future research could address these limitations by employing larger, more diverse samples to enhance the generalisability of findings. Conducting cross-cultural studies could provide insights into the variability of these relationships in different cultural settings. Additionally, integrating a longitudinal research design could help explore the temporal stability and causality of the relationships among the variables. Future studies might also incorporate other mediators or moderators, such as brand loyalty, consumer involvement, or demographic factors, to enrich the theoretical framework. Finally, examining the role of digital influencers and artificial intelligence-driven endorsements could provide valuable insights in the evolving landscape of consumer behaviour.

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