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Decoding Consumer Trust: An Empirical Dive into the Key Factors Shaping Social Media Influencer's Impact

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Abstract

This study aimed to examine how social media influencers influence consumer trust and purchase behavior. While previous studies have identified the broad impact of influencer marketing, this study sought to delve deeper into the specific factors related to influencers (influencer's content, professional expertise, and personal image) that influence consumer trust and uncover how these factors impact their purchase behavior. To achieve the research objectives, a random sampling method was used to survey 311 participants who had experience in purchasing using social media in Ulaanbaatar city, and the results were analyzed using SPSS 27. The study also explored the relationships between various influencer characteristics and their ability to build consumer trust, while also considering demographic variables such as age, gender, and educational background. The results highlighted that certain attribute, such as the influencer's attractiveness and credibility, had a more significant impact on consumer decision-making processes than others. Furthermore, the findings suggest that content quality and the perceived professionalism of influencers can directly influence consumers' likelihood to trust them and make purchases. The results of this study will provide advice to marketers and businesses using influencer marketing, helping them tailor their campaigns more effectively to boost consumer engagement and drive sales.

Keywords: Influencer marketing, consumer's trust, consumer's purchase decision

Introduction

In recent years, the rapid advancement of technology has brought fundamental changes to people's lifestyles, making the digital environment an integral part of users' daily lives. Individuals widely utilize digital platforms for various needs, such as receiving information, communicating with others, acquiring education, and making purchases (Smith, 2021). This transformation not only affects individuals but also significantly impacts business organizations, necessitating the modernization of marketing strategies and tools (Johnson & Brown, 2020). As the significance of the digital environment continues to grow, businesses are shifting their operations to digital platforms to enhance customer engagement, deliver information more efficiently, and improve their competitive advantage. In particular, the implementation of innovative marketing solutions through social media platforms has become a prevalent phenomenon in the business sector (Kim et al., 2022).

Social media influencer marketing has emerged as an effective marketing tool that introduces new opportunities in the business sector and exerts a strong influence on consumer purchasing behavior. Research findings indicate that a key advantage of influencer marketing is its ability to communicate brand-related information to consumers in a simple and reliable manner, thereby increasing consumer trust in the brand (Jones & Davis, 2023). When trust is strengthened, it plays a crucial role in the consumer decision-making process, as demonstrated in previous studies (Chen, 2021). Within the framework of influencer marketing, studies have confirmed that when influencers with a large following promote a product, consumers are more likely to trust them and make a purchase (Park & Lee, 2020). However, this phenomenon is not limited to celebrities. In recent years, micro-influencers—individuals with relatively smaller audiences but stronger personal engagement with their followers—have become an effective tool for brand promotion (Abidin, 2022). Research has shown that these influencers significantly impact consumer purchasing decisions through personal experiences and recommendations (Xu et al., 2023). This study aims to provide a more detailed analysis of the effectiveness of influencer marketing by identifying key factors that influence consumer trust. Specifically, it examines how aspects such as the content shared by influencers, communication styles, professional expertise, and personal image affect consumer purchasing behavior. While previous studies have primarily investigated the broad effects of influencer marketing, this study is distinctive in its in-depth examination of specific influencing factors (Miller et al., 2024). Therefore, this study contributes to a deeper understanding of both the theoretical and practical aspects of the mechanisms that build consumer trust and their impact on purchasing decisions.

Theoretical Background

Researchers have extensively examined the impact of social media influencers' attractiveness, trustworthiness, and expertise on consumer trust and purchasing decisions. The following section explores various perspectives and theories that provide a comprehensive understanding of how these factors influence consumer behavior.

Attractiveness

Attractiveness plays a crucial role in capturing consumer attention and influencing their emotions. Studies suggest that attractiveness is not solely dependent on physical appearance but also includes factors such as communication skills, emotional expression, and the ability to articulate personal opinions. Bower & Landreth (2014) argue that attractiveness enhances an influencer's ability to regulate consumer emotions. Their research indicates that consumers are more likely to trust and prefer influencers who exhibit positive and appealing characteristics, which in turn positively affects their purchasing decisions. Similarly, Schwarz & Clore (2003) emphasize that psychological states influence purchasing behavior. In other words, influencers with positive and engaging personas can help regulate consumer emotions, leading to favorable purchasing decisions.

Influencer's Trustworthiness

Trustworthiness is shaped by factors such as an influencer's knowledge, experience, honesty, and transparency. Research has shown that trustworthiness directly influences consumer purchasing behavior. Consumers are more likely to accept recommendations from influencers they perceive as trustworthy and professional. Ohanian (1990) examined the impact of trustworthiness on purchasing behavior and concluded that recommendations from credible and reputable influencers significantly shape consumer trust and attitudes. Specifically, consumers who perceive influencer-provided information as reliable are more confident in making purchases. Hovland et al. (1953) further highlight that transparency and communication are critical elements of trustworthiness, with their study confirming that an influencer's openness and authenticity increase consumer trust.

Influencer's Expertise

Expertise refers to an influencer's knowledge, experience, and proficiency in a particular domain. It plays a vital role in establishing consumer trust and shaping purchasing decisions. Morris & Stone (2017) argue that expertise is essential for educating consumers about products. Their study found that influencers with specialized knowledge provide detailed information about product usage, quality, and effectiveness, which positively impacts consumer purchasing decisions. Similarly, Lee & Choi (2017) state that consumers prefer influencers who are not only trustworthy but also highly knowledgeable in their field. Expertise strengthens consumer trust and facilitates the decision-making process.

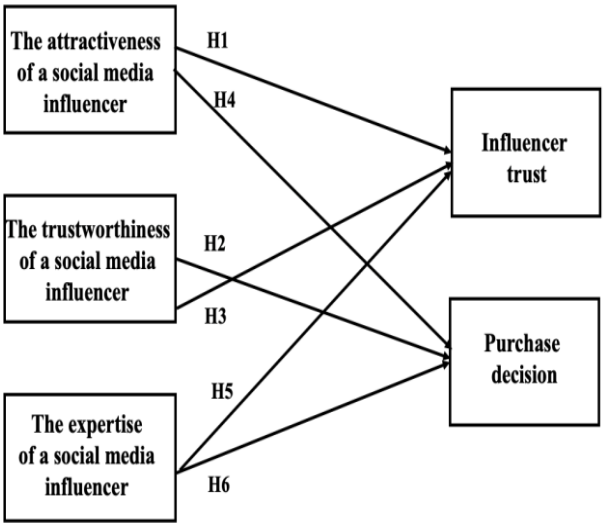
Impact on Consumer Trust and Purchasing Decisions

Numerous studies have confirmed that social media influencers' attractiveness, trustworthiness, and expertise directly impact consumer trust and purchasing decisions. Research suggests that consumers tend to trust influencers they perceive as reliable, and this trust significantly influences their purchasing behavior. According to Fishbein & Ajzen (1975), the Theory of Reasoned Action (TRA) suggests that consumer attitudes and trust have a direct impact on behavior. Their study concludes that positive consumer attitudes, reinforced by trustworthy influencer recommendations, play a decisive role in purchasing decisions. Keller (2018) also argues that consumer trust significantly affects purchasing behavior, with highly trusted influencers having a strong ability to motivate consumer purchases. Su (2016) highlights the importance of social proof, stating that consumer purchasing decisions are often shaped by feedback and opinions from other users. Influencer recommendations serve as a form of social proof, reinforcing consumer confidence in making purchases. Consumer trust plays a significant role in shaping purchasing decisions, especially in the context of e-commerce. As Gantulga, Sampil, and Davaatseren (2021) point out in their study on e-commerce adoption in Ulaanbaatar, Mongolia, trust in online platforms is a critical factor influencing consumer behavior. In markets where e-commerce is still evolving, consumers may hesitate to make purchases without the reassurance of secure transactions, product authenticity, and reliable customer service. As businesses build trust through transparent practices, user-friendly websites, and social proof (such as customer reviews and recommendations), they can positively impact consumers' purchasing decisions, thereby accelerating the adoption of online shopping. Overall, social media influencers' attractiveness, trustworthiness, and expertise significantly shape consumer trust and purchasing decisions. Attractiveness influences consumer emotions, trustworthiness strengthens consumer confidence, and expertise guides purchasing behavior. These factors directly affect consumer behavior and contribute to positive purchasing decisions.

Research Hypotheses

Based on the theoretical framework and prior research, the following hypotheses are proposed:

H1: The attractiveness of a social media influencer positively influences consumer trust in a product or service.
H2: The trustworthiness of a social media influencer positively influences consumer trust in a product or service.
H3: The expertise of a social media influencer positively influences consumer trust in a product or service.
H4: The attractiveness of a social media influencer positively influences consumer purchasing decisions.
H5: The trustworthiness of a social media influencer positively influences consumer purchasing decisions.
H6: The expertise of a social media influencer positively influences consumer purchasing decisions.
This study builds upon these theoretical perspectives to further examine the mechanisms by which social media influencers shape consumer trust and purchasing decisions.



Picture 1 Research model

Research Methodology

To validate the proposed hypotheses, a primary survey was conducted online using Google Forms from October to November 2024. The survey targeted social media users aged 15 and above, with a total of 311 participants selected through a random sampling method.

The sample size was determined based on the total population of Ulaanbaatar aged 15-60, which was approximately 1,640,000 in 2023. Among them, 90% (1,476,000 individuals) were active social media users. Thus, the population of interest was set at 1,476,000, and the sample size was calculated using the following formula, resulting in a minimum required sample of 270 respondents:

$$n = \left(\frac{z*s}{e}\right)^2 = 273$$

A total of 311 individuals participated in the study, and after data screening, all responses met the inclusion criteria and were used for further analysis. The survey data were processed using SPSS 27, ensuring statistical reliability and accuracy.

Survey Design and Measurement

To ensure reliability, international research standards recommend using three or more questions to measure each construct. This study employed a structured questionnaire, which was divided into five categories, with a total of 15 questions: Influencer's Expertise – three questions, Influencer's Attractiveness – three questions, Influencer's Trustworthiness – three questions, Consumer Trust in Products/Services – three questions, Consumer Purchase Intention – three questions. The questionnaire design was based on the Social Media Influencer Marketing and its Risk, Cost, and Return on Investment (ROI) framework, developed by Natalie E. Zacek (2020). The original model was adapted to fit the characteristics of Mongolian consumers.

Measurement Scale

Participants were asked to indicate their level of agreement with each statement using a five-point Likert scale: 1 – Strongly Disagree, 2 – Disagree, 3 – Neutral, 4 – Agree, 5 – Strongly Agree.

Sampling

The demographic data collected provided an overview of the participants' general characteristics, while the influencer-related questions helped identify which factors had the most significant impact on consumer trust. The findings from this study contribute to understanding the influence of social media influencers on consumer trust and purchasing behavior.

Table 1 Research items

Code	Items
Pro1	"Having a reputable social media influencer in a particular field is important to me."
Pro2	"It is important to me that a social media influencer has sufficient knowledge and expertise when recommending a product or service."
Pro3	"It is important to me that a social media influencer is a professional in their respective field."
Att1	"It is important to me that a social media influencer is physically attractive."
Att2	"It is important to me that a social media influencer is stylish and elegant."
Att3	"I believe that the physical appearance of a social media influencer is important."
Con1	"It is important to me that a social media influencer provides honest and accurate information."
Con2	"It increases my trust when a social media influencer portrays real-life situations through their content."
Con3	"I believe that the reliability of a social media influencer is important."
Tru1	"I believe that the content created by a social media influencer is trustworthy."
Tru2	"I believe that a social media influencer will not exploit my interests for their own benefit."
Tru3	"I believe that even if a social media influencer has personal interests, they will not lie."
Int1	"I am interested in purchasing a product introduced by a social media influencer and trust it."
Int2	"I make purchasing decisions based on trust in social media influencers."
Int3	"The content of a social media influencer increases my interest in making a purchase."

Table 2 Participant's age and gender

Age	Frequency	Percent	Gander	Frequency	Percent
Up to 18	38	12.2%	Male	66	21.2%
19-25	194	62.4%			
26-35	42	13.5%	Female	245	78.8%
36-45	21	6.8%			
Older than 46	16	5.1%	Total	311	100%
Total	311	100%			

A total of 311 participants (n=311) took part in the study, with 21.2% (n=66) being male participants and 78.8% (n=245) being female participants. Additionally, 12.2% (n=38) were participants aged 18 or below, 62.4% (n=194) were aged 19-25, 13.5% (n=42)

were aged 26-35, 6.8% (n=21) were aged 36-45, and 5.1% (n=16) were aged 46 or older.

Level of education	Frequency	Percent
Middle school	1	0.3%
Secondary education	143	46%
Bachelor degree	142	45.7%
Master and above	25	8%
Total	311	100%

Of the participants, 0.3% (n=1) had a low level of education, 46% (n=143) held a bachelor's degree, 45.7% (n=142) had completed upper secondary education, and 8% (n=25) had a master's degree or higher.

Table 4 Cronbach's alpha

Factors	Cronbach's Alpha	N of items
Influencer's Professionalism	.566	3
Influencer's Attractiveness	.809	3
Influencer's Credibility	.820	3
Trust in the Influencer	.776	3
Interest in Purchasing Based on the Influencer's Recommendation	.783	3

The Cronbach's alpha value for the influencer's professionalism scale was 0.566, which indicates relatively low reliability, suggesting that the items for this measure need to be revised and improved. The Cronbach's alpha for the influencer's attractiveness scale was 0.809, indicating that the items in this section are reliable. The influencer's credibility scale had a Cronbach's alpha of 0.820, demonstrating high reliability. The trust in the influencer scale had a Cronbach's alpha of 0.776, indicating that the questions in this part are reliable as well. The interest in purchasing based on the influencer's recommendation scale had a Cronbach's alpha of 0.783, which shows that these items effectively measure the influence on consumer purchasing interest. Since most sections of the study yielded an alpha value of 0.7 or higher, it can be concluded that the measures of influencer characteristics and consumer purchasing attitudes are reliable enough to confidently determine the relationship between them.

Table 5 Correlation analysis

Factors	Influencer's Professionalism	Influencer's Attractiveness	Influencer's Credibility	Trust in the Influencer	Purchasing interest
Influencer's Professionalism	1	0.127	0.434	-0.033	0.165
Influencer's Attractiveness	0.127	1	-0.011	0.130	0.218
Influencer's Credibility	0.434	-0.011	1	-0.053	0.084
Trust in the Influencer	-0.033	0.130	-0.053	1	0.429
Purchasing interest	0.165	0.218	0.084	0.429	1

The correlation between interest in purchasing and professionalism is r = 0.165, indicating a weak positive relationship. As professionalism improves, the interest in purchasing based on the influencer's recommendation slightly increases. The correlation between interest in purchasing and attractiveness is r = 0.218, showing a weak positive relationship. The attractiveness of influencers has an effect on consumers' interest in purchasing. The correlation between interest in purchasing and credibility is r = 0.429, indicating a moderate positive relationship. As credibility increases, consumers' interest in purchasing based on the influencer's recommendation also increases.

The correlation between trust in the influencer and professionalism is r = -0.033, showing no significant relationship. Professionalism does not have a notable effect on trust in the influencer. The correlation between trust in the influencer and attractiveness is r = 0.130, indicating a weak positive relationship. The influencer's attractiveness has a slight effect on the trust consumers place in them. The correlation between trust in the influencer and credibility is r = -0.053, showing no significant relationship. Credibility does not significantly impact trust in the influencer.

Table 6 ANOVA

Factors	Untandardized coefficients	Std.error	Standardized coefficients (beta)	Sig
(Constant)	1.975	0.123		<0.001
Influencer's Professionalism	0.177	0.030	0.126	0.043
Influencer's Attractiveness	0.283	0.061	0.203	<0.001
Influencer's Credibility	0.049	0.058	0.032	0.607
Trust in the Influencer	1.975	0.123		<0.001

Professionalism has a statistically significant positive influence ($p = 0.043$). Attractiveness has the most significant positive impact ($p < 0.001$). Trustworthiness, however, is statistically insignificant ($p = 0.607$), meaning this variable does not directly affect consumers' purchase interest based on trust in the influencer.

Table 7 Independent samples test (trust in influencer)

Group	Mean	Std. Deviation	Std. Error Mean	Sig. (2 tailed)
Male (66)	2.8737	0.63721	0.07843	0.056
Female(245)	2.6884	0.70998	0.04536	

A Sig. value of 0.056 indicates that gender differences are not statistically significant in relation to consumer trust ($p > 0.05$).

Therefore, it can be concluded that gender differences do not influence consumer trust. However, trust in male influencers is slightly higher compared to female influencers.

Table 8. Independent samples test (Purchasing interest)

Group	Mean	Std. Deviation	Std. Error Mean	Sig. (2 tailed)
Male (66)	2.92421	0.8867	0.8867	0.095
Female(245)	3.0884	0.80044	0.04044	

A Sig. value of 0.095 indicates that gender differences are not statistically significant in relation to purchase intention ($p > 0.05$). Therefore, it can be concluded that gender differences do not influence consumer purchase intention. However, women show a slightly higher intention to purchase from female influencers compared to male influencers.

Table 9 Summary of Hypotheses

	Hypotheses	Results
H1	The attractiveness of a social media influencer has a positive effect on the consumer's trust in a product or service.	Accepted
H2	The credibility of a social media influencer has a positive effect on the consumer's trust in a product or service.	Rejected
H3	Being a professional in their field, the social media influencer positively influences the consumer's trust in a product or service.	Rejected
H4	The attractiveness of a social media influencer has a positive effect on the consumer's purchase decision regarding a product or service.	Accepted
H5	The credibility of a social media influencer has a positive effect on the consumer's purchase decision regarding a product or service.	Rejected
H6	Being a professional in their field, the social media influencer positively influences the consumer's purchase decision regarding a product or service.	Accepted

Conclusion

The results of the study showed that the professionalism, attractiveness, and credibility of social media influencers have varying impacts on consumers' trust and purchase decisions. This study highlights which factors of social media influencers are more important in influencing consumer trust and purchase decisions. Attractiveness is an important factor in capturing consumers' interest, as the study confirms. Attractiveness has a weak positive effect on consumer trust and is statistically significant. This suggests that an influencer's attractiveness can serve as a reason for consumers to show interest in and trust a product or service. Attractiveness also has a stronger positive effect on purchase decisions. Consumers are influenced by the influencer's appearance and behavior, which affects their decision to purchase. Attractiveness is one of the most powerful influencing factors for social media influencers, and brands should focus more on creating engaging content that appeals to consumers. Professionalism indicates the influencer's ability to inspire confidence within their industry; however, the results of this study show that its impact is relatively weak. Professionalism does not correlate with consumer trust. This indicates that how professional an influencer appears does not significantly affect consumer trust. Professionalism has a weak positive impact on purchase decisions. This suggests that while professionalism might slightly help with purchase decisions, it has a weaker effect compared to attractiveness. Brands should not rely solely on professionalism when selecting influencers but also consider other characteristics that allow influencers to engage with their audiences.

Credibility is generally considered an important factor in establishing consumer trust. However, this study found that its impact is limited. Credibility does not correlate with consumer trust. This suggests that while credibility is important, it is not enough to directly foster trust in consumers. Credibility has a moderate positive relationship with purchase decisions, though statistically, it is not significant. This means that while credibility may have some impact on consumer purchase behavior, it is not strong enough to act as a decisive factor. Credibility might influence purchase decisions to some extent, but it does not have a strong enough effect for brands to rely on it as a primary factor in influencing consumer behavior.

Moreover, social media influencers play a pivotal role in shaping consumer behavior, particularly when it comes to impulse buying. Their ability to engage and persuade followers through personalized content and endorsements can trigger spontaneous purchases. Gantulga and Dashrentsen (2023) highlight several factors influencing impulse buying behavior, such as emotional responses, perceived social norms, and product visibility, all of which are amplified by the persuasive power of influencers. By creating a sense of urgency or exclusivity around products, influencers significantly contribute to the decision-making process, often prompting purchases that might not have occurred otherwise." This way, the connection between the influence of social media figures and the factors leading to impulse buying is made clear.

Recommendation

Emphasize Attractiveness: According to the study's results, attractiveness has the strongest impact on consumers' purchase decisions. Therefore, brands should focus more on influencers' appearance, behavior, and content creation skills. Improve the Quality of Visual Content: The quality of images and video content used by influencers, along with the artistic direction and tone of posts, should be attention-grabbing and high-quality to capture consumers' attention.

Recommendations for Influencer Selection Policy: Find the Right Combination of Influencers: The study found that professionalism does not have a strong impact on consumer trust, although it has a slight positive influence on purchase decisions. Therefore, brands should consider not only professionalism but also an influencer's ability to connect with the audience and their attractiveness. Tactics to Enhance Credibility: While credibility does influence consumer purchase decisions, it did not have a strong enough impact in the study. To increase consumer trust through influencers, brands should engage in long-term partnerships, showcase real customer experiences and reviews in content, and maintain transparency by sharing honest information.

Content Development Recommendations: Create Attractive and Engaging Content: To capture consumers' attention, it is essential to create interesting, engaging, and high-quality content. Influencers should highlight the brand's value while maintaining their unique style. Increase Consumer Engagement: Direct

interactions, polls, and live videos are effective tools to enhance consumer engagement and strengthen the relationship between the influencer and their audience.

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