

INFLUENCER CREDIBILITY AS PREDICTOR OF CUSTOMER LOYALTY AND BRAND TRUST AMONG YOUNG ADULTS: ROLE OF CONSUMER DOUBT SERVING

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ABSTRACT

This study aimed to investigate the part of influencer credibility on consumer doubt, brand trust, and customer loyalty. This is a quantitative correlational study. The study was conducted among 450 young adults, with ages between 18 and 30 years old. The data were collected by using convenience sampling technique. Data were collected using standardized self-report instruments, Influencer credibility was assessed using a 10-item measure adapted from Munnukka et al. (2016), Brand Trust Scale by Delgado-Ballester (2004), Customer Loyalty Scale by Dehghan and Shahin (2011), and the Consumer Doubt Scale by Sääksjärvi and Morel (2010). Pearson correlation and regression analyses were done, and Hayes PROCESS was used to test the mediation hypothesis. The data revealed that influencer credibility has a substantial positive relationship with brand trust, customer loyalty, and consumer doubt. Predictor variables such as influencer credibility meaningfully predicted brand trust and customer loyalty. Moreover, consumer doubt partially interceded the relationship between influencer credibility then brand trust, and customer loyalty. Therefore, the study concluded that influencer credibility and consumer's psychological assessment are significant predictors of customers' brand trust and loyalty. The study provides empirical evidence from Pakistani young adults.

I. INTRODUCTION

Social media popularity changes how individuals get knowledge about brands and products, develop relationships with brands, and make choices. One of the most significant ways in which social media has changed the marketing environment is that it enables marketers to identify and utilize social media influencers in conveying information about the offered products and services. Influencers can impact consumers since their information is shared with the target market through an individual and appears to be subjective and spontaneous (Lou & Yuan, 2019; Sokolova & Kefi, 2020). Nevertheless, an influencer's ability to change customers' attitude towards the brand and purchase behavior should not be underestimated. Even though some consumers might believe that influencer marketing conveys honest information about the promoted brand or product and therefore adopt a positive attitude towards it (Shukla, 2023; Penttinen et al., 2026), others may question the reliability of the given information, recommendations, and motives (Shukla, 2023; Penttinen et al., 2026). As a result, the key research issue is how credibility impacts the level of trust and the development of lasting relationships with the brand in

general and what role it plays in the process. Moreover, it is essential to explore the psychological mechanism that connects the perception of influencer credibility with the development of consumer trust and loyalty to the brand.

Influencer Credibility

Influencer credibility is a significant predictor of how consumers will perceive and respond to the information conveyed by him/her (Ohanian, 1990). Typically, source credibility is characterized by trustworthiness and expertise, which play an essential role when it comes to persuasion (Ohanian, 1990). As such, influencer credibility impacts how consumers see the information that was shared by him/her and the brand that sponsored the post Lou and Yuan (2019). In other words, when a consumer sees an influencer whom he/she believes to be knowledgeable and trustworthy sharing information about a brand, this information appears to be more trustworthy and desirable compared to when it is shared by an influencer who does not have the necessary credibility Sokolova & Kefi (2020). Research studies have revealed that influencer trustworthiness significantly predicts customer responses to influencer marketing in general and social media in particular Liu & Zheng (2024).

Brand Trust

One of the positive responses to marketing is brand trust, which is a critical element of a successful customer-brand relationship. Brand trust is defined as customer confidence in the reliability and integrity of the given brand (Delgado-Ballester, 2004). Moreover, consumer trust plays a vital role in building successful consumer-brand relationships since it is an integral element of commitment (Delgado-Ballester, 2004). In influencer marketing, an influencer's credibility impacts brand trust since it rises the probability that the customer will perceive the given information as trustworthy and desirable (Lou & Yuan, 2019). Additionally, the latest research conducted in Pakistan revealed that credibility significantly predicted brand trust (Azhar et al., 2024). In other words, the more credibility an influencer has, the more likely he/she is to impact brand trust positively. When the information shared by an influencer is perceived as more reliable, the brand itself is believed to be more trustworthy, thereby impacting the consumer's attitude towards the brand positively. Nevertheless, how exactly it should be considered within the customer-brand relationship is unclear. Therefore, the key issue is how credibility influences the development of brand trust and the mechanisms of this relationship.

Customer Loyalty

Customer loyalty is a concept that implies a consumer's promise to upholding a continuing association with the product and continuously purchasing its products/services (Dick & Basu, 1994). Typically, brand loyalty is regarded as one of the ultimate goals of marketing since it ensures that the brand has a persistent relationship with the consumer. Brand trust is believed to be one of the critical elements of consumer-brand relationships that impact a consumer's ongoing commitment to the product (Chaudhuri & Holbrook, 2001). Similar to brand trust, influencer credibility impacts consumer loyalty by shaping the consumer's perception of the brand. Recent research studies have revealed that credibility affects brand loyalty directly and indirectly by impacting consumer trust (Azhar et al., 2024). The more credible an influencer is, the more likely he/she is to affect brand loyalty and commitment positively. When an influencer shares information that appears to be reliable and trustworthy, the customer is more probable to opinion the brand positively and develop a lasting relationship with it. Brand trust can also impact brand loyalty since it increases reliance on the given brand (Chaudhuri & Holbrook, 2001).

Consumer Doubt

Consumer doubt is a crucial psychological phenomenon that should not be overlooked. Consumer doubt refers to how consumers perceive the reliability, authenticity, and motives of the information that is conveyed to them through different marketing channels (Hawass, 2013). Typically, consumer doubt involves concerns about the potential benefits of the given product/service and the reliability of the information itself (Hawass, 2013). From this perspective, when a consumer sees an influencer's post, he/she may question whether this information is reliable, whether the product/service is beneficial, and whether the given influencer has accurate motives. In influencer marketing, consumer doubt often emerges when the consumer feels that the influencer's post is too commercial, inauthentic, and does not align with his/her regular content (Shukla, 2023; Penttinen et al., 2026). Nevertheless, even when an influencer is trustworthy, some consumers may still have doubts about his/her motives and whether the shared information is reliable. As a result, consumer doubt is detrimental to the influencer's ability to impact the consumer's attitude towards the brand and purchase behavior negatively (Shukla,

2023; Penttinen et al., 2026). Moreover, research studies have revealed that consumer doubt is related to brand reliability and perceived risk, which are essential elements of brand trust (Hawass, 2013).

II. LITERATURE REVIEW

Literature reveals that influencer credibility significantly impacts the development of brand trust and consumer loyalty. At the same time, product faith and customer loyalty are regarded as two essential aspects of a successful consumer-brand relationship (Lou & Yuan, 2019; Chaudhuri & Holbrook, 2001). In addition, recent research studies have demonstrated that the psychological component of consumer doubt plays an essential role in how credibility affects consumer responses to the influencer's post (Shukla, 2023; Penttinen et al., 2026). Nevertheless, the mechanisms of this relationship have not been adequately explored. Most of the previous research has primarily focused on the direct impact of credibility on brand trust, brand loyalty, and consumer responses to influencer marketing in general (Lou & Yuan, 2019; Liu & Zheng, 2024; Azhar et al., 2024). Therefore, in order to fully understand how credibility impacts consumer-brand relationships, it is essential to take a step back and review the psychological mechanisms behind this relationship. From a psychological perspective, this is an important issue since consumer-brand relationships develop when a consumer interprets the information shared by influencers as valid and reliable (Ohanian, 1990; Lou & Yuan, 2019). The consumer evaluates whether this information is authentic and whether the influencer has appropriate motives in sharing it (Ohanian, 1990). At the same time, not all consumers will perceive credibility the same way. Some of them may see an influencer's post as reliable and authentic, whereas others may see it as commercial and inauthentic (Shukla, 2023; Penttinen et al., 2026). Therefore, consumer doubt emerges as a psychological mechanism that impacts how credibility affects consumer responses. The latest studies on influencer marketing have revealed that consumer doubt is a crucial concept when it comes to studying the relationship between an influencer and his/her audience (Penttinen et al., 2026). For instance, when the consumer feels that the influencer's motives are too commercial, the perceived trustworthiness of this person decreases significantly (Penttinen et al., 2026). As such, adding consumer doubt as the mediating variable will enable the researchers to thoroughly explore how credibility impacts consumer-brand relationships.

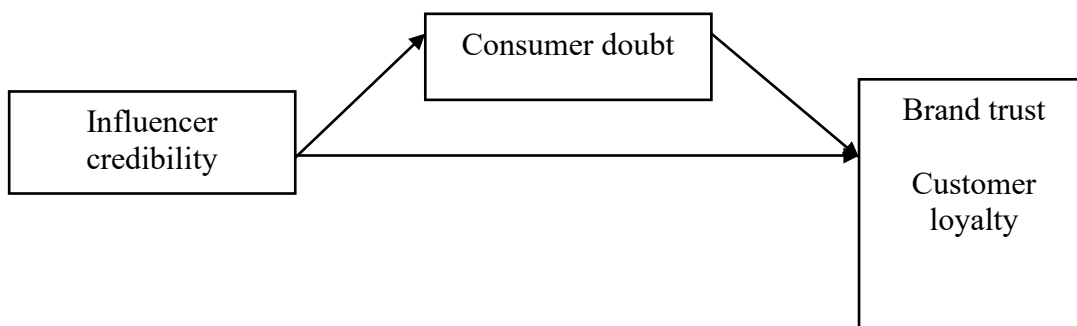
The current literature lacks empirical studies conducted among young adults. They are the regular users of social media and tend to engage more often with influencers and their content. As such, their responses to influencer marketing are particularly interesting to explore. Research studies among young adults and social media users have revealed that influencer credibility predicted their responses to influencer marketing (Sokolova & Kefi, 2020). Since most of them engage extensively with influencers and their content, their responses to influencer marketing depend on whether they perceive influencers as credible and whether the shared information is reliable. At the same time, most of the recent research studies on influencer marketing and consumer-brand relationships tend to be conducted in Pakistan (Azhar et al., 2024). Even though they have revealed the significant impact of credibility on brand trust and loyalty, the mechanisms of this relationship are still unexplored. As such, it is essential to conduct further research among young adults in Pakistan in order to fill this gap in the literature. By doing so, it will be possible to thoroughly explore the mechanisms that predict how credibility impacts the development of trust and loyalty to the brand. Based on the review of existing literature, it is possible to formulate the following research model. The independent variable of this study is influencer credibility, whereas the mediating variable is consumer doubt. The dependent variables are brand trust and consumer loyalty. Assuming that consumer doubt is an essential psychological mechanism that affects how credibility impacts consumer responses to influencer marketing, it will determine the level of brand trust as well as consumer loyalty to the brand. Therefore, the study will explore how credibility affects brand trust and consumer loyalty directly and indirectly through consumer doubt. The model will allow the researchers to adequately explain how credibility predicts the development of the consumer-brand relationship.

Rationale of the Study

The rationale for this study comes from the fact that the role of influencer credibility has gained increased attention over the past few years due to its important influence on how consumers engage with influencers and their content. More specifically, Sokolova & Kefi, (2020). Although the extant literature has revealed the significant role of influencer credibility in shaping consumer responses to influencer marketing, little is known about the mechanisms that explain this relationship (Liu & Zheng, 2024). Brand trust and customer loyalty represent two

essential outcomes of the influencer-brand relationship, which has become the focal point of the current research Chaudhuri & Holbrook (2001). Nevertheless, as mentioned earlier, the indirect role of consumer doubt in credibility's impact on the development of consumer responses is rarely explored. Therefore, the objective of this study is to provide further conceptual and empirical insights into the subtleties of the influencer-brand relationship. In this case, understanding credibility's indirect role via consumer doubt is vital for a better understanding of the mechanisms that lead to consumer trust and loyalty to the brand. In addition to its conceptual significance, this research is crucial because it focuses on a special group of social media users – young adults and explores the dynamics of their relationships with influencers. Young adults represent a population of increased social media engagement, and their opinions and attitudes are some of the most valuable for marketers and brands. Exploring them will facilitate a better understanding of how credibility predicts consumer responses to influencer marketing in this particular population. In addition, most of the recent research studies on this topic have been conducted in Pakistan (Azhar et al., 2024). Although they have confirmed the significant role of credibility in predicting consumer responses to influencer marketing, little is known about how exactly this relationship develops and which psychological mechanisms are involved. As such, it is essential to conduct further research in this area, particularly with regard to young adult populations.

Figure 1: Conceptual framework



Objectives

1. Examine the correlations among influencer credibility, consumer doubt, brand trust, and customer loyalty among young adults.
2. Examine whether influencer credibility significantly predicts brand trust among young adults.
3. Examine whether influencer credibility significantly predicts customer loyalty among young adults.
4. Examine whether consumer doubt mediates the relationship between influencer credibility and brand trust among young adults.
5. Examine whether consumer doubt mediates the relationship between influencer credibility and customer loyalty among young adults.

Hypotheses

1. Influencer credibility, consumer doubt, brand trust, and customer loyalty are significantly correlated with one another among young adults.
2. Influencer credibility significantly predicts brand trust among young adults.
3. Influencer credibility significantly predicts customer loyalty among young adults.
4. Consumer doubt significantly mediates the relationship between influencer credibility and brand trust among young adults.
5. Consumer doubt significantly mediates the relationship between influencer credibility and customer loyalty among young adults.

III. METHOD

The present education employed a quantitative, correlational survey project to examine the relations and predictive effects among the study variables. Data were composed at a single fact in time using standardized self-

report questionnaires. The design was suitable for examining associations, predictive relationships, mediation. As the study was cross-sectional, findings were interpreted as statistical associations and predictive relationships rather than causal effects.

Participants

The study included 450 young adults recruited through convenience sampling from the University of Sargodha and other accessible educational institutions in Sargodha Division. The obligatory sample size was determined using G*Power 3.1 based on the planned statistical analyses. Participants were aged 18–30 years and had graduate or postgraduate-level education. Members were recruited based on their availability, convenience, and readiness to contribute voluntarily. Participants were included if they were aged 18–30 years, had graduate or postgraduate education, were accessible through the selected educational settings, and willingly agreed to contribute. Members were excepted if they were outside the specified age range, did not meet the educational requirements, were otherwise ineligible, or provided incomplete or unusable responses.

Measures

[I] Influencer credibility was measured using a 10-item Influencer Credibility Scale adapted from Munnukka et al. (2016), which builds on the source credibility dimensions introduced by Ohanian (1990). It measures a source's perceived knowledge, trustworthiness, and attractiveness, was used to assess influencer credibility. The present investigation used a 10-item scale. Participants responded using a 7-point Likert scale, ranging from 1 (strongly disagree) to 7 (strongly agree). No items were reverse-coded. Higher scores showed increased perceived influencer credibility, whereas lower scores indicated less perceived influencer credibility. The original scale has a widely established internal consistency (typically ranging from Cronbach's $\alpha = .89$ to $.93$ across dimensions). [II] Consumer Doubt Scale: Consumer skepticism was measured using the method identified in the study materials (Sääksjärvi & Morel, 2010). The assessment consisted of 13 items that assessed ambiguity and doubt about the legitimacy, authenticity, or claims associated with brands or marketing materials. Participants used a 7-point Likert scale, ranging from 1 (strongly disagree) to 7 (strongly agree). No items were reverse-coded. Higher scores showed increased consumer skepticism, whereas lower scores suggested less consumer doubt. The baseline models in the original methodological literature noted stable reliability Cronbach's α of $.81$. [III] Dehghan and Shahin's (2011) Customer Loyalty Scale was used to assess customer loyalty. The scale consisted of 15 items that assessed consumers' positive and ongoing behavioral intentions toward a brand, including their proclivity to maintain a relationship with and consistently purchase from a favorite brand. Participants answered on a 5-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree). No items were reverse-coded. Higher ratings showed increased customer loyalty, whereas lower scores suggested decreased consumer loyalty. The original authors reported strong scale reliability Cronbach's α of $.83$ in their initial study. [IV] Brand trust was measured using Delgado-Ballester's (2004) Brand Trust Scale. The scale featured eight items that assessed consumers' trust in a brand's dependability, reliability, and capacity to keep its promises. Participants answered on a 5-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree). No items were reverse-coded. Higher ratings showed increased brand trust, whereas lower scores suggested decreased brand trust. The original scale reported an internal consistency of Cronbach's $\alpha = .83$.

Procedure

After gaining consent from the relevant establishments, data were calm from eligible young adults at the selected educational institutions in Sargodha Division. Participants were informed about the purpose of the study and provided with brief instructions for completing the questionnaires. After providing informed consent, participants completed the standardized self-report measures. Participation was voluntary, and participants were free to withdraw at any stage without consequence. The completed questionnaires were collected, screened for completeness, and prepared for statistical analysis. Moral values were tailed throughout the study. Members were well-versed about the purpose and nature of the research, and well-versed consent was obtained before data collection. Participation was voluntary, and participants' confidentiality and anonymity were maintained. The collected information was used only for research purposes, and members were not required to provide identifying information. Participants were also informed of their true to remove from the study without any penalty. Data were examined using the Statistical Package for the Social Sciences (SPSS). Descriptive statistics were designed to précis participants' demographic characteristics and the study variables. Pearson product–moment correlation was

used to examine relations among influencer credibility, consumer doubt, brand trust, and customer loyalty. Linear regression analyses were conducted to examine the predictive effects of influencer credibility on brand trust and customer loyalty. Mediation analyses were performed using Hayes' PROCESS macro to examine the mediating role of consumer doubt. Statistical meaning was evaluated at the .05 level, and indirect effects were assessed using bootstrapped confidence intervals.

IV. RESULTS

Table I: Descriptive Statistics and Psychometric Properties of Scale in Study (N = 450)

Scales	<i>M</i>	<i>SD</i>	<i>Range</i>	<i>Cronbach α</i>
Influencer credibility	44.14	9.23	12-57	0.83
Brand trust	157.7	21.55	83-201	0.50
Customer loyalty	53.11	7.05	35-91	0.60
Consumer doubt	59.68	10.43	34-108	0.68

Table 1 explains the descriptive statistics and psychometric properties of the study variables. Influencer credibility showed good internal consistency ($\alpha = .83$), while consumer doubt demonstrated acceptable reliability ($\alpha = .68$). Customer loyalty showed moderate reliability ($\alpha = .60$), whereas brand trust had moderately low internal consistency ($\alpha = .50$). The mean scores were 44.14 ($SD = 9.23$) for influencer credibility, 157.70 ($SD = 21.55$) for brand trust, 53.11 ($SD = 7.05$) for customer loyalty, and 59.68 ($SD = 10.43$) for consumer doubt.

Table II: Pearson Correlation for the Variables

Variables	1	2	3	4
1. Influencer credibility	--			
2. Brand trust	.23**	--		
3. Customer loyalty	.18**	.33**	--	
4. Consumer doubt	.12**	.26**	.27**	--

** $p < .01$

Table 2 presents the Pearson associations among the education variables. Influencer credibility was positively correlated with brand trust ($r = .23, p < .01$), customer loyalty ($r = .18, p < .01$), and consumer doubt ($r = .12, p < .01$). Brand trust was also positively correlated with customer loyalty ($r = .33, p < .01$) and consumer doubt ($r = .26, p < .01$). Customer loyalty showed a noteworthy positive correlation with consumer doubt ($r = .27, p < .01$).

Table III: Regression Coefficient of Influencer Credibility on Brand Trust and Customer Loyalty

Variables	Brand Trust			Customer Loyalty		
	<i>B</i>	<i>B</i>	<i>SE</i>	<i>B</i>	<i>B</i>	<i>SE</i>
Constant	25.24***		.92	47.05***		1.60
Influencer Credibility	.074***	.168	.02	.137***	.180	.035
R^2	.028			.032		

*** $p < .001$

Table 3 presents the reversion constants for the predictive belongings of influencer credibility on brand trust and customer loyalty. Influencer credibility significantly positively predicted brand trust ($B = .074, \beta = .168, SE = .02, R^2 = .028, p < .001$). Similarly, influencer credibility significantly positively predicted customer loyalty ($B = .137, \beta = .180, SE = .035, R^2 = .032, p < .001$).

Table IV: Standardized Path Coefficients for Direct and Indirect Effects of influencer credibility

Outcome Variable	Predictor Variable	<i>B</i>	95% CI		<i>P</i>
			LL	UL	
Brand Trust	Influencer Credibility	.47	.27	.68	<.001
Consumer Doubt	Influencer Credibility	.14	.04	.25	.008

Brand Trust	Consumer Doubt	.50	.32	.68	<.001
Brand Trust	Influencer Credibility through Consumer Doubt	.07	.02	.14	

Table 4 presents the straight and unintended effects of influencer credibility on brand trust through consumer doubt. Influencer credibility significantly predicted brand trust ($\beta = .47$, 95% CI [.27, .68], $p < .001$) and consumer doubt ($\beta = .14$, 95% CI [.04, .25], $p = .008$). Consumer doubt significantly predicted brand trust ($\beta = .50$, 95% CI [.32, .68], $p < .001$). The unintended effect of influencer credibility on brand trust through consumer doubt was significant ($\beta = .07$, 95% CI [.02, .14]).

Figure II: Schematic Presentation of Mediating role of Consumer Doubt between Influencer Credibility and Brand Trust

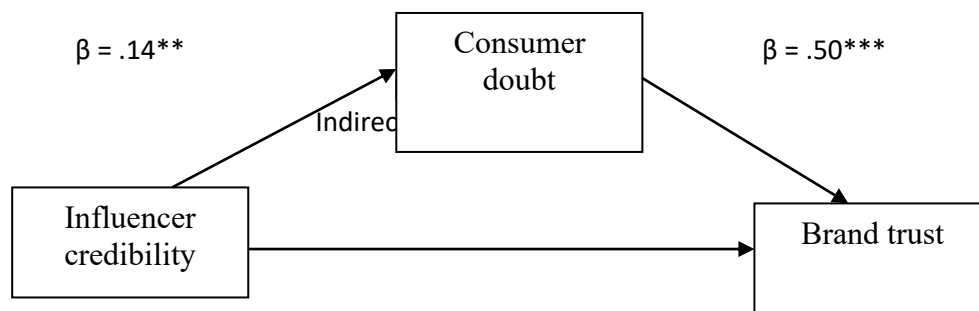
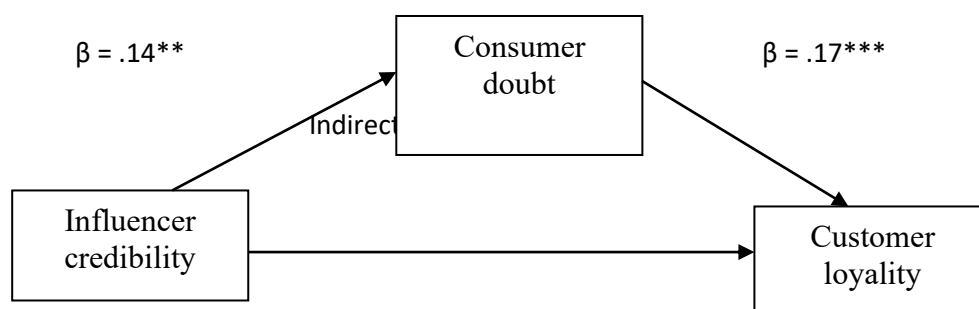


Table V: Standardized Path Coefficients for Direct and Indirect Effects of influencer credibility

Outcome Variable	Predictor Variable	B	95% CI		P
			LL	UL	
Customer Loyalty	Influencer Credibility	.11	.05	.18	.001
Consumer Doubt	Influencer Credibility	.14	.04	.25	.008
Customer Loyalty	Consumer Doubt	.17	.11	.23	<.001
Customer Loyalty	Influencer Credibility through Consumer Doubt	.02	.01	.05	

Table 5 presents the straight and unintended effects of influencer credibility on customer loyalty through consumer doubt. Influencer credibility significantly predicted customer loyalty ($\beta = .11$, 95% CI [.05, .18], $p = .001$) and consumer doubt ($\beta = .14$, 95% CI [.04, .25], $p = .008$). Consumer doubt significantly predicted customer loyalty ($\beta = .17$, 95% CI [.11, .23], $p < .001$). The unintended result of influencer credibility on customer loyalty through consumer doubt was significant ($\beta = .02$, 95% CI [.01, .05]).

Figure III: Schematic Presentation of Mediating Role of Consumer Doubt between Influencer Credibility and Brand Trust



V. DISCUSSION

The current investigated the relationships among influencer credibility, consumer doubt, brand trust, and customer loyalty among young adults. All five hypotheses were supported. Influencer credibility was meaningfully absolutely associated with and positively predicted both brand trust and customer loyalty. These findings are

consistent with previous research highlighting the role of influencer credibility in shaping consumers' trust in promoted content and their subsequent consumer responses (Lou & Yuan, 2019). The findings further spread the existing literature by suggesting that perceived source credibility is associated with positive consumer–brand relationships in the context of influencer marketing (Sokolova & Kefi, 2020). H4 and H5 were supported, indicating that consumer doubt significantly mediated the relationships between influencer credibility and both brand trust and customer loyalty. These findings suggest that consumer doubt may characterize an important psychological process linking perceptions of influencer credibility with brand-related outcomes. The findings are consistent with Source Credibility Theory (Hovland & Weiss, 1951; Ohanian, 1990), which emphasizes the role of source characteristics such as expertise and trustworthiness in persuasive communication. They also align with the Embellishment Likelihood Model (Petty & Cacioppo, 1986), which highlights consumers' cognitive evaluation of persuasive information.

Thus, perceived influencer credibility may be associated with favorable brand responses while consumers simultaneously evaluate the information and claims presented. The findings suggest that credibility alone may not fully explain consumer responses; consumer doubt and evaluative processing may also show a role in the development of brand trust and customer loyalty. From a practical perspective, brands and influencers should emphasize accurate, transparent, and consistent communication to support favorable consumer–brand relationships. Overall, the findings contribute to the literature by providing evidence of significant relationships among influencer credibility, consumer doubt, brand trust, and customer loyalty among young adults in Pakistan. The findings also highlight the importance of considering both source-related perceptions and consumer-level psychological processes when examining responses to influencer marketing. From a practical perspective, marketers may benefit from recognizing that perceived influencer credibility does not necessarily eliminate consumers' evaluative processing of promotional content. Rather, consumers may perceive an influencer as credible while still critically evaluating the information and claims presented. Such considerations may be relevant when scheming influencer marketing plans aimed at developing favorable consumer–brand relationships.

Practical Implications and Suggestions for Future Research

The article's practical implications suggest that brands should invest in choosing influential communicators according to their credibility, trustworthiness, expertise, and authenticity. Marketers should provide honest and transparent information when promoting the brand since consumer doubt significantly impacts brand trust and customer loyalty. In the long run, sustainable relationships with influencers might be more beneficial for brands than short-term and promoting focused cooperation. Thus, brands should base their decision on influencer marketing on concrete analyses of consumer behavior when they are in Pakistan. The future research section of the article offers several ideas for further investigation. Firstly, it would be interesting to observe how these results relate to populations of other areas of Pakistan. Secondly, the next study might consider using a quantitative method of either a descriptive or a longitudinal design. Thirdly, future research might consider the impact of varying levels of influencer credibility and promotional transparency on consumer doubt, brand trust, and customer loyalty. Lastly, it would be of interest to see whether future studies consider other psychological phenomena, such as perceived authenticity, skepticism, parasocial relationships, or any other concepts relevant to the topic.

VI. CONCLUSION

The study settles that influencer credibility is an important predictor of brand trust and customer loyalty of young adults. Furthermore, the study discovers that consumer doubt significantly explains part of the relationships between influencer credibility and such consumer outcomes as brand trust and customer loyalty. Therefore, a comprehensive understanding of influencer credibility requires consideration of both influencer-related and consumer-related variables.

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