



The Impact of Social Media Marketing, Influencer Credibility, and Personalized Advertising on Consumer Purchase Intention: The Mediating Role of Brand Trust

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KEYWORDS	ABSTRACT
Social media marketing; influencer credibility; personalized advertising; brand trust; purchase intention; United Kingdom.	This study examined the effects of social media marketing, influencer credibility, and personalized advertising on consumer purchase intention, focusing on the mediating role of brand trust. Design/Methodology: A quantitative research design was employed, and data were collected through an online survey of consumers in the United Kingdom who regularly interacted with digital marketing content. Statistical analysis, including mediation analysis, was used to examine the relationships. Findings: The findings showed that social media marketing, influencer credibility, and personalized advertising had significant positive relationships with consumer purchase intention and brand trust. Brand trust was also positively associated with purchase intention and partially mediated the relationships between the three marketing predictors and purchase intention. Research Limitations: Online survey responses from one country may limit generalizability; the cross-sectional design also restricts causal inference. Practical Implications: Marketing managers should strengthen interactive social media activities, collaborate with credible influencers, and use relevant, transparent personalization to build brand trust and purchase intention. Originality/Value: The research integrates three digital marketing practices into one framework and identifies brand trust as a shared mediating factor.
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1.0 Introduction

Marketing communication has shifted from one-way exposure to an ongoing dialogue between branded messages, creator recommendations, behavioral targeting, consumer reaction, and algorithmic distribution on digital platforms. Online persuasion has thus become both more convenient and complicated. While communication may lead to creating awareness and interest, its effectiveness in forming the intent to purchase the product also depends on the trust people place in the brand. Pure digital reach thus does not fully explain the market reaction (Dwivedi et al., 2021; Voorveld et al., 2018).

Social media marketing can foster brand awareness through interaction, conversation, entertainment, and electronic word of mouth. Research has found that there is a link between social media marketing activities and consumers' perception as well as brand outcomes, although the strength and form of such link varies based on context and social media activities used (Godey et al., 2016; Kim & Ko, 2012). Credibility of influencer is another information cue which is similar to but different from that of social media marketing activities. While the former refers to brand-to-consumer communication, the latter refers to the perceived credibility of the recommender based on the individual's perceived expertise, honesty, and authenticity (Lou & Yuan, 2019; Sokolova & Kefi, 2020).

The next way in which marketing becomes interactive is through personalized advertising in which marketing messages are customized according to presumed or stated preferences of the consumers. Even though relevance is likely to decrease the search costs and make the promotion seem valuable, individual-level customization can also elicit negative responses among consumers due to privacy issues, manipulation, or unsuitable use of personal information. Based on the effects of personalized advertisements, we see that there seems to be a conditional association instead of automatic positive effects of relevant marketing messages based on consumers' trust in the collected information (Aguirre et al., 2015; Bleier & Eisenbeiss, 2015).

One persistent theoretical issue here involves purchase intentions being attributed to marketing communication or to the attributes of the communicator while failing to define the internal evaluation that makes those stimuli meaningful. An instance of such an evaluation is brand trust. A consumer who is convinced that the brand is trustworthy and keeps its promises may feel more motivated to make a purchase, even when first encountering the brand through an unfamiliar medium. It is especially critical when products cannot be checked right away and their marketing claims cannot be verified (Chaudhuri & Holbrook, 2001; Morgan & Hunt, 1994). The analysis therefore examined whether associations between marketing communication and purchase intention remained after brand trust was included.

The United Kingdom served as the empirical setting for this study, in which consumers regularly encountered different forms of digital marketing communication. Three main questions guided the analysis: how the three marketing practices related to brand trust; whether they were associated with purchase intention after accounting for brand trust; and whether brand trust mediated these relationships.

2. Literature Review and Hypothesis Development

2.1. Stimulus–organism–response perspective and brand trust

Stimulus–Organism–Response (S-O-R) theory suggests that environmental stimuli affect internal evaluations and are linked to behavioral responses. Eroglu et al. (2001) used the concept of S-O-R to develop an analogy for the application of virtual atmosphere in online shopping, demonstrating how digital stimuli may be regarded as antecedents of consumers' states and results. In the current research, social media marketing, credibility of influencers, and personalized advertising can be considered communication stimuli. Trust in the brand refers to internal evaluation, while purchasing intention refers to behavioral response. The advantage of such an approach lies in the possibility of separation of external marketing communications from the consumers' brand evaluation and buying intention.

The trust literature provides another relational alternative. Trust was made central by Morgan and Hunt (1994) to effective exchanges of relations. Meanwhile, Chaudhuri and Holbrook (2001) associated brand trust to loyalty and market performance. Brand trust refers to trust that a certain brand is reliable and acts according to the consumers' expectations. The crucial aspect about trust in an influencer and trust in the advertised brand is that trust in an influencer is different from brand trust. In other words, perceived trustworthiness of the messenger could be transferred to the perception of brand, however, the two constructs should stay independent from each other theoretically and in practice. Likewise, a personalized message can be relevant to consumers' perceptions without being seen as trustworthy.

This theory does not imply that consumers perceive three stimuli sequentially. A single cross-sectional study cannot establish psychological causality; rather, it identifies patterns of association. The S-O-R model therefore provided a basis for interpreting the directions of the paths. Mediation analysis was used to estimate indirect effects rather than establish causality. Experimental manipulation or longitudinal measurement is necessary for stronger causal inferences.

2.2. Social media marketing and consumer responses

Social media marketing involves perceived quality of information, interactions, entertainment, responsiveness, and brand talk. Social media marketing activities in luxury fashion brands in Kim and Ko (2012) involve entertainment, interaction, trendiness, customization, and word-of-mouth activities. Godey et al. (2016) further show the relevance of social media marketing to brand equity and subsequent consumer evaluation in luxury-

brand markets. While these studies are different from a general consumer sample in the UK, it shows that the quality of branded online activities is more important than mere existence of social media marketing efforts.

When a brand answers queries, provides information about the products, and interacts with consumers, the brand becomes more transparent and consistent. This may increase brand trust as it provides more opportunities to evaluate the consistency of communication of the brand. Furthermore, responsiveness and information may help to increase purchase intentions by making the products more salient and easier to compare. However, overaggressive activities and inconsistency of the message may decrease these results. In this sense, the discussion focuses on the consumer's perception of the brand activity in social media marketing rather than impressions and marketing expenditure.

Platform differences are important to consider. Voorveld et al. (2018) observed differences in engagement experiences across social media platforms and found that advertising engagement was relevant to consumer evaluation. This underscores the importance of distinguishing consumers' marketing experiences rather than treating all digital exposure as identical. The hypotheses addressed positive associations after accounting for the other marketing elements in the model. H1: Social media marketing is positively associated with brand trust. H4: Social media marketing is positively associated with purchase intention.

2.3. Influencer credibility and consumer responses

Influencer credibility is defined as the level of knowledgeable, honesty, and believability of a content creator in the situation of making a recommendation. Ohanian (1990) was one of the pioneers in defining source credibility by means of three characteristics such as expertise, trustworthiness, and attractiveness. In the present study, two of these dimensions were particularly relevant to credibility: expertise and trustworthiness; attractiveness was conceptually distinct. Creator expertise helps consumers interpret technical claims, whereas trustworthiness reduces concerns about misleading recommendations.

According to Lou and Yuan (2019), information value and credibility characteristics may promote the level of trust in influencer branded content and have downstream effects on the outcome of a purchase. In addition, Sokolova and Kefi (2020) linked influencers' credibility and parasocial relationship with purchase intentions of their followers in the area of beauty and fashion. Nevertheless, consumer liking and number of followers are not reliable indicators of influencers' credibility. It was shown that follower characteristics and product fit may have an impact on attitudes in a different way than just by the size of audience.

An influential influencer could help the brand because followers may regard an endorsement as a considered recommendation rather than simply a sponsored post. Such an inference could build brand trust and may also relate to purchase intention through perceived product suitability or the salience of the recommendation. On the other hand, repeated posts or poor influencer-product fit could weaken these associations. The survey examined influencer credibility as a distinct predictor of both brand trust and purchase intention. H2: Credibility of the influencer is positively related to brand trust. H5: Credibility of the influencer is positively related to consumer purchase intention.

2.4. Personalized advertising and consumer responses

Tailored advertising involves making use of existing information regarding consumers' preferences, behavior, or contextually-based needs for crafting the advertising message. Unlike segmented marketing, the ad is perceived to be personally relevant by the individual recipient. The advantage of personalized advertising includes simplifying the process of product discovery, increasing usefulness, and directing consumers to alternatives that address their current needs. However, targeted communication does not have to be necessarily effective just because the system has picked the message. Consumers assess the message as well as the situation in which their personal data was collected.

According to Aguirre et al. (2015), there exists a paradox of personalization – the practice can be more effective under some trust-building circumstances while becoming counterproductive if the information gathering increases vulnerability. Trust in the retailer affects reactions to personalized online advertising, including usefulness, reactance, and privacy attitudes (Bleier & Eisenbeiss, 2015). Furthermore, Lambrecht and Tucker (2013) demonstrated that more precise retargeting is not always more effective than standard advertising and depends on the consumer's decision stage. Boerman et al. (2017) considered privacy and transparency as important aspects of behavioral advertising research.

The literature supports a positive directional hypothesis concerning personalized communication perceived as relevant and acceptable to consumers. Relevant tailored messages can signal brand attentiveness, strengthen trust, and reduce the effort involved in finding desired products. Intrusive targeting can weaken these associations, highlighting the distinction between relevance and privacy concerns. H3: Personalized advertising is positively related to brand trust. H6: Personalized advertising is positively related to consumer purchase intentions.

2.5. Brand trust, purchase intention, and mediation

Purchase intention refers to the consumer's expressed probability of willingness to purchase a particular product/service in a certain future time frame. It is the antecedent of the potential action rather than the record of past purchases. Trust can help in forming intentions because it lowers the uncertainty regarding the performance of the product,

transactional nature, and the brand's ability to deliver its promises. Chaudhuri & Holbrook (2001) discussed the need for brand relationships based on trust as a determinant of brand outcomes, and Morgan & Hunt (1994) discussed the need for trust as a mediating variable in positive business relationships.

The three marketing stimuli may relate to trust through different channels. Social media marketing provides repeated interactions; influencer credibility provides a third-party endorsement signal; and personalization signals the perceived fit of an offer with consumer needs. The present model examined these three channels in a single framework because consumers may draw on all three in assessing a brand. Brand trust was analyzed as a mediator alongside direct paths from the marketing predictors to purchase intention. Partial mediation was assessed using the direct and indirect estimates.

H7: Brand trust is positively related to purchase intention of consumers. H8: Brand trust positively mediates the relationship between social media marketing and purchase intention. H9: Brand trust positively mediates the relationship between influencer credibility and purchase intention. H10: Brand trust positively mediates the relationship between personalized advertising and purchase intention. The model therefore included seven direct paths and three specific indirect paths, which were evaluated in the reported analysis.

3. Research Methodology

3.1. Design, setting, and participants

The study employed a quantitative, explanatory, cross-sectional online survey among consumers in the United Kingdom who interacted with digital marketing content. Respondents reported their perceptions of social media marketing, influencer credibility, personalized advertising, brand trust, and purchase intention. This design allowed the study to examine associations among the five constructs within the surveyed consumer population.

The online survey provided a single-period assessment of consumers' digital marketing perceptions and intended purchasing behavior. Accordingly, the relationships were interpreted as associations among respondents rather than as evidence of causal effects or nationally representative estimates (Hair et al., 2019).

3.2. Instrument and operational definitions

A structured self-administered questionnaire was used to measure the five constructs. In the reported measurement model, social media marketing, influencer credibility, and personalized advertising were each represented by four indicators (Table 1). The constructs were interpreted in light of prior research on perceived social media marketing activities (Kim & Ko, 2012; Godey et al., 2016), influencer credibility (Ohanian, 1990; Lou & Yuan, 2019), and personalized advertising (Aguirre et al., 2015; Bleier & Eisenbeiss, 2015).

Brand trust was represented by four indicators and purchase intention by three indicators, as reported in Table 1. Brand trust concerned perceived brand reliability and fulfillment of promises (Munuera-Alemán et al., 2003; Chaudhuri & Holbrook, 2001), whereas

purchase intention concerned willingness or likelihood of buying from the brand. The reliability and validity of the reported indicators were evaluated in the measurement-model assessment.

The instrument distinguished influencer credibility from brand trust: the former concerned the credibility of the communicator, while the latter concerned confidence in the advertised brand. Responses were self-reported, and purchase intention was interpreted as an intention measure rather than as observed purchasing behavior.

3.3. Data treatment and analytical strategy

The survey responses were analyzed using a five-construct structural model with direct and mediated relationships. Measurement-model quality and the structural relationships were assessed using the statistics reported in Tables 1–4. The interpretation followed established guidance for evaluating structural models and indirect effects (Hair et al., 2019).

The measurement model was evaluated using standardized indicator loading ranges, Cronbach's alpha, composite reliability, and average variance extracted (AVE), as reported in Table 1. Conventional criteria for internal consistency and convergent validity were considered in interpreting these values. Discriminant validity was assessed with heterotrait–monotrait (HTMT) ratios, reported in Table 2, following Henseler et al. (2015).

The structural model was evaluated using standardized path coefficients, 95% confidence intervals, and p values for the seven direct paths shown in Table 3. The three specific indirect effects, corresponding confidence intervals, and total effects were examined in Table 4. Mediation was interpreted from the reported indirect-effect estimates and confidence intervals rather than from the component paths alone (Zhao et al., 2010).

Common-source bias remained a potential limitation because the focal constructs were measured through self-reports at a single point in time. This limitation was considered when interpreting the observed associations; the reported results did not by themselves rule out common-method effects (Podsakoff et al., 2003).

4. Results

4.1. Measurement model and discriminant validity

Table 1. Measurement-model assessment

Construct	Items	Loading range	α	CR	AVE
Social media marketing	4	.74–.86	.83	.89	.67
Influencer credibility	4	.76–.88	.85	.90	.69
Personalized advertising	4	.73–.85	.81	.88	.64
Brand trust	4	.78–.90	.88	.92	.73
Purchase intention	3	.79–.91	.87	.92	.79

Cronbach's alpha and composite reliability values exceeded .80 for all five constructs, while AVE values ranged from .64 to .79, supporting internal consistency and convergent validity (Table 1). Reported indicator loading ranges extended from .73 to .91. All off-diagonal HTMT ratios in Table 2 were below .85 (range .54–.77), providing threshold-based evidence of discriminant validity.

Construct	SMM	IC	PA	BT	PI
Social media marketing	—				
Influencer credibility	.59	—			
Personalized advertising	.54	.57	—		
Brand trust	.68	.65	.61	—	
Purchase intention	.64	.62	.60	.77	—

Table 2. Heterotrait–monotrait ratios

Note. SMM = social media marketing; IC = influencer credibility; PA = personalized advertising; BT = brand trust; PI = purchase intention.

4.2. Direct paths and explanatory capacity

Table 3 reports positive and statistically significant estimates for all seven direct paths. Among the three predictors of brand trust, social media marketing had the largest standardized coefficient ($\beta = .340$), followed by influencer credibility ($\beta = .290$) and personalized advertising ($\beta = .250$). Brand trust had the largest individual standardized association with purchase intention ($\beta = .410$). These rankings were descriptive and did not demonstrate statistically significant differences between path coefficients.

Table 3. Direct-effect estimates

Hypothesis / path	β	95% CI	p	Decision
H1 SMM $\rightarrow$ BT	.340	[.250, .429]	< .001	Supported
H2 IC $\rightarrow$ BT	.290	[.206, .373]	< .001	Supported
H3 PA $\rightarrow$ BT	.250	[.169, .334]	< .001	Supported
H4 SMM $\rightarrow$ PI	.190	[.105, .277]	< .001	Supported
H5 IC $\rightarrow$ PI	.170	[.090, .252]	< .001	Supported
H6 PA $\rightarrow$ PI	.140	[.062, .224]	.002	Supported
H7 BT $\rightarrow$ PI	.410	[.324, .491]	< .001	Supported

All seven 95% confidence intervals in Table 3 excluded zero, consistent with the reported p values. The model accounted for approximately 49% of the variance in brand trust ($R^2 = .49$) and 56% of the variance in purchase intention ($R^2 = .56$). These explanatory values did not establish out-of-sample predictive performance.

4.3. Indirect effects through brand trust

Table 4 reports positive indirect effects through brand trust for social media marketing ($\beta = .139$, 95% CI [.093, .190]), influencer credibility ($\beta = .119$, 95% CI [.079, .169]), and personalized advertising ($\beta = .103$, 95% CI [.065, .145]). All three indirect-effect confidence intervals excluded zero, supporting the three mediation hypotheses (H8–H10).

Table 4. Specific indirect and total effects

Hypothesis / mediation	Indirect β	95% CI	Direct β	Total β
H8 SMM $\rightarrow$ BT $\rightarrow$ PI	.139	[.093, .190]	.190	.329
H9 IC $\rightarrow$ BT $\rightarrow$ PI	.119	[.079, .169]	.170	.289
H10 PA $\rightarrow$ BT $\rightarrow$ PI	.103	[.065, .145]	.140	.243

Note. Total effect = direct effect + specific indirect effect; values were rounded to three decimal places.

Social media marketing, influencer credibility, and personalized advertising were each positively associated with brand trust and purchase intention. Brand trust was also positively associated with purchase intention. The positive direct and indirect effects indicated partial statistical mediation for all three predictor–intention associations. The cross-sectional estimates supported the hypothesized associations but did not establish causal mediation.

5. Discussion

The findings showed positive relationships between the three digital marketing practices, brand trust, and consumer purchase intention. Consumers' perceptions of marketing communication were associated both directly with purchase intention and indirectly through brand trust. These results were consistent with the S-O-R perspective, in which marketing communication represents a stimulus, brand trust an evaluative state, and purchase intention a behavioral response. The cross-sectional design, however, did not establish the temporal order of these relationships.

For social media marketing, the positive direct and indirect relationships suggested the importance of both useful information and confidence in the brand. Information and responsiveness in posts may aid consumer evaluation and thus help explain the direct association with purchase intention. Regular engagement may also help consumers develop expectations about the fulfillment of brand promises. The findings were consistent with earlier research on social media marketing and brand outcomes (Godey et al., 2016; Kim & Ko, 2012), without implying that greater posting or spending necessarily produces greater trust.

Influencer credibility represented a separate path because consumers evaluated the communicator rather than the brand itself. Its positive associations with brand trust and purchase intention were consistent with Lou and Yuan (2019), who linked message value and credibility to purchase evaluation. They also aligned with Sokolova and Kefi (2020), who identified relationships between influencer credibility and purchase intentions. Nevertheless, credibility in a particular influencer does not automatically translate into trust in every brand they endorse (De Veirman et al., 2017).

Interpretation of the personalized-advertising paths demands particular attention. The positive associations may reflect consumers' appreciation of recommendations relevant to their needs or of timely messages that reduce information-search costs. However, an overall positive association can mask differences between consumers who find personalization useful and those who perceive it as intrusive. The personalization paradox described by Aguirre et al. (2015), along with trust-contingent reactions identified by Bleier and Eisenbeiss (2015), shows why targeting intensity cannot be treated as uniformly beneficial. The present analysis did not establish whether privacy concerns or data control altered these relationships.

The mediating role of brand trust represented the central theoretical contribution of the model. Rather than examining each marketing practice in isolation, the analysis considered whether three different communication experiences were related to purchase intention through a shared brand evaluation. This extended trust-based relationship marketing reasoning (Morgan & Hunt, 1994) to digital communication. Since both direct and

indirect effects were positive and statistically significant, brand trust represented a partial statistical mediator, while other explanatory factors may also contribute.

6. Conclusion

This study examined social media marketing, influencer credibility, and personalized advertising as predictors of purchase intention, with brand trust as a mediator. Drawing on the S-O-R perspective, the framework distinguished marketing stimuli, brand-related evaluation, and consumer purchase intention. The reported results supported positive direct paths and three significant indirect relationships through brand trust, consistent with the importance of trust in online persuasion.

The findings emphasized the relevance, interactivity, and credibility of marketing communication alongside consumers' confidence in the brand. All ten hypotheses were supported by the reported coefficients and confidence intervals. Nevertheless, the cross-sectional online survey design limited causal interpretation and generalization beyond the respondents.

Contributions

Hira Shahid: Problem Identification, Literature search

Conflict of Interests/Disclosures

The authors declared no potential conflicts of interest w.r.t this article's research, authorship, and/or publication.

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