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A Study on the Impact of Influencer Credibility on Consumer Trust and Purchase Decisions Among College Students in Pune, Maharashtra

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Abstract: *Purpose: This study investigates the impact of influencer credibility on consumer trust and purchase decisions among the digital-native demographic of college students in Pune. As social media advertising shifts from traditional endorsements to influencer marketing, understanding the dimensions of credibilityspecifically expertise, trustworthiness, and transparencyis critical for effective promotional management.*
Methodology: A descriptive research design was employed, utilizing primary data collected through a structured online questionnaire. The sample consisted of 38 undergraduate and postgraduate students residing in Pune, selected via convenience sampling.
Findings: The data reveals that while Instagram serves as the dominant platform for product discovery (76.3%), consumers exhibit high skepticism toward heavily commercialized content. Explicit "Paid Partnership" tags lower initial trust; however, influencers who demonstrate objective honesty by acknowledging a product's flaws significantly rebuild that trust. Despite baseline skepticism, influencer marketing remains highly effective, with 50% of respondents confirming a purchase directly driven by a social media recommendation.
Conclusion: Influencer credibility is a robust driver of consumer behavior. However, to mitigate "influencer fatigue," brands and creators must prioritize niche alignment and radical transparency over polished, overwhelmingly positive endorsements..

Keywords: Influencer Marketing, Source Credibility, Consumer Trust, Social Media Advertising, Gen Z Consumer Behavior

I. INTRODUCTION

Background of the Study

The landscape of marketing and advertising has undergone a fundamental shift over the last decade. Traditional advertising channels, while still functioning, no longer maintain a monopoly over consumer attention. The rapid penetration of smartphones and mobile internet has positioned social media platforms as the primary arenas for modern social interaction and content consumption. Consequently, digital platforms have become indispensable for brand communication (Kotler & Keller, 2016).

Within this digital ecosystem, Influencer Marketing has emerged as a dominant paradigm. Brands are increasingly reallocating advertising budgets from traditional celebrity endorsements toward social media influencerseveryday individuals who cultivate niche followings through consistent content creation. Unlike traditional celebrities, who often project distance, influencers are perceived as relatable, accessible, and highly engaged, fostering parasocial relationships with their audiences (De Veirman et al., 2017).

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The Concept of Influencer Credibility

The efficacy of influencer marketing is entirely contingent upon credibility. In an environment saturated with digital advertising, modern consumers exhibit high levels of skepticism toward branded messages. Consumers seek validation from third-party sources they perceive as authentic.

According to the foundational Source Credibility Theory (Ohanian, 1990), a communicator's persuasiveness rests on specific dimensions. In the context of social media influencers, this credibility is generally evaluated through:

- Expertise: The influencer's perceived knowledge, skill, or experience in a specific product category (Lou & Yuan, 2019).
- Trustworthiness: The belief that the influencer provides honest, objective opinions rather than corporate-scripted messaging.
- Authenticity and Transparency: The perceived genuineness of the influencer, particularly regarding the clear disclosure of paid partnerships and sponsored content (Audrezet et al., 2020).

When an influencer is deemed highly credible, their recommendations function as digital electronic word-of-mouth (eWOM), significantly reducing consumer resistance and directly influencing purchase intentions. However, the proliferation of undisclosed sponsorships has complicated how modern consumers evaluate this credibility.

Context of the Study: College Students in Pune

This research explicitly focuses on the demographic of college students residing in Pune. Recognized as a major educational and IT hub, Pune hosts a highly concentrated population of young adults and digital natives. This demographic exhibits the highest daily usage of social media platforms, making them the primary target audience for digital promotional campaigns.

College students occupy a transitional life phase characterized by developing independent purchasing habits and restricted disposable incomes. Consequently, their purchase decisions are heavily mediated by peer validation, online research, and digital recommendations. By examining how this specific demographic evaluates influencer credibility, this study provides localized insights into the real-world effectiveness of social media promotion.

Statement of the Problem

Despite the widespread adoption of influencer marketing, there is growing academic and industry concern regarding "influencer fatigue" and advertising skepticism among young consumers. The increasing volume of paid promotions, sponsored tags, and occasionally deceptive digital advertising practices obscures how much genuine trust college students still place in online figures. The problem this study addresses is determining whether influencer credibility remains a sufficiently robust variable to alter consumer trust and drive purchase decisions among students, or if traditional advertising skepticism has fully transferred to social media influencers.

Objectives of the Study

This research is guided by the following specific objectives:

- To examine consumer exposure to influencer marketing on social media platforms.
- To analyze the impact of influencer credibility on consumer trust.
- To evaluate the influence of influencer recommendations on consumer purchase decisions.
- To identify key factors affecting influencer credibility, such as authenticity, expertise, and transparency.
- To compare consumer trust in paid promotions versus genuine recommendations.

Scope of the Study

- Geographical Scope: The study is restricted to the city of Pune, Maharashtra.
- Demographic Scope: The target respondents are exclusively undergraduate and postgraduate college students currently studying in Pune.

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- Conceptual Scope: The research focuses specifically on the relationship between perceived influencer credibility, resulting consumer trust, and final purchase intentions on major social media platforms.

Limitations of the Study

- Sample Size constraints: The study relies on a sample size of 38 respondents, which serves as a representative snapshot but may not encapsulate the entire student population of the region.
- Self-Report Bias: The research utilizes primary data collected through a self-administered questionnaire, making findings dependent on respondent accuracy and self-awareness.
- Temporal Limitations: Social media algorithms and influencer dynamics evolve rapidly; thus, the findings represent consumer behavior within a specific timeframe.

II. REVIEW OF LITERATURE

2.1 Introduction

A literature review helps build the foundation of this research. This chapter looks at past studies and marketing theories to understand digital marketing and consumer behavior. The main goal is to see how previous researchers have defined "influencer credibility" and how it affects the buying habits of young consumers.

2.2 The Shift from Traditional to Digital Advertising

Marketing has changed a lot in recent years. In the past, traditional advertising was a one-way street. Brands would push their messages out through TV or newspapers, and consumers would just receive them (Kotler & Keller, 2016). However, the rise of social media has turned advertising into a two-way conversation. Consumers now actively interact with brands and share their opinions online (Stephen, 2016). This interactive environment created the perfect space for influencer marketing to grow.

2.3 Influencer Marketing and Online Relationships

Unlike traditional celebrities like movie stars or athletes, social media influencers build their following by consistently posting content about specific niches, like tech or fashion. Research shows that consumers view influencers differently than traditional celebrities. While a celebrity endorsement often just looks like a paid ad, influencers feel more like peers or friends (Djafarova& Rushworth, 2017). Researchers call this a "parasocial relationship," which means followers feel a real, personal connection with the creator (Aw & Chuah, 2021). This connection is what builds trust.

2.4 The Three Parts of Influencer Credibility

For an influencer's advice to actually work, the audience has to believe they are credible. This idea is based on the Source Credibility Model (Ohanian, 1990), which states that a person's ability to persuade others depends on specific factors. In modern digital marketing, an influencer's credibility is usually judged on three things:

Expertise: Does the influencer actually know what they are talking about? If an influencer has strong knowledge or experience with a product, their recommendation is much more valuable (Lou & Yuan, 2019).

Trustworthiness: This is about honesty. If an audience thinks an influencer is just reading a script for money and not giving their true opinion, they lose trust (Schouten et al., 2020).

Authenticity and Transparency: This means being real with the audience. Studies show that when influencers are open and clearly state when a post is sponsored, they keep their audience's trust. But if they try to hide a paid partnership, it damages their credibility (Audrezet et al., 2020).

2.5 Impact on Consumer Trust and Purchase Decisions

The main goal of marketing is to get consumers to buy a product. Usually, a buyer goes through several steps, from learning about a product to finally deciding to buy it. Influencers act like a shortcut in this process. When a highly

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trusted influencer recommends a product, consumers feel less risk and don't feel the need to do as much of their own research (Sokolova &Kefi, 2020). Because of this, there is a direct link between how credible an influencer is and how likely a consumer is to make a purchase.

2.6 The Research Gap

Even though there is a lot of research on influencer marketing, most of it focuses on Western countries or older adults. There is not a lot of data that looks specifically at the Indian context. College students in Pune are a very specific groupthey use social media heavily and follow trends, but they also have limited student budgets. This study aims to fill that gap by finding out exactly how credibility and trust affect the buying decisions of this specific student population.

III. RESEARCH METHODOLOGY

Introduction

This chapter outlines the methodological framework used to investigate the impact of influencer credibility on consumer trust and purchase decisions. It details the research design, sampling techniques, data collection methods, and the specific hypotheses formulated for testing.

Research Design

This study utilizes a Descriptive Research Design. Because the objective is to accurately describe the current characteristics and behaviors of a specific demographic (college students in Pune) regarding their social media habits, a descriptive approach is the most effective. It allows for the systematic collection of quantitative data to measure the specific variables of credibility, trust, and purchase intent.

Target Population and Sampling Strategy

Target Population: The population for this study is defined as undergraduate and postgraduate students currently enrolled in educational institutions within Pune, Maharashtra.
Sampling Method: Given the constraints of time and accessibility, a Convenience Sampling method was employed. This non-probability sampling technique involves selecting respondents who are readily available and willing to participate.
Sample Size: The study targets a sample size of 38 respondents to ensure a statistically viable representation of the target demographic while remaining manageable for analysis.

Methods of Data Collection

Primary Data: The core data for this research is primary data, collected directly from the target audience using a structured online questionnaire distributed via Google Forms. The questionnaire utilizes a 5-point Likert Scale (ranging from Strongly Disagree to Strongly Agree) to quantify subjective feelings like "trust" and "perceived authenticity."
Secondary Data: To build the theoretical framework in Chapter 2, secondary data was gathered from academic journals, marketing textbooks, and published industry reports.

Hypotheses of the Study

To scientifically test the relationship between our core variables, the following hypotheses have been formulated for statistical evaluation:

Hypothesis 1 (H1):

H0 (Null): There is no significant relationship between an influencer's perceived expertise and a consumer's decision to purchase a product.
H1 (Alternative): There is a significant positive relationship between an influencer's perceived expertise and a consumer's decision to purchase a product.

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Hypothesis 2 (H2):
H0 (Null): The clear disclosure of a "Paid Partnership" does not significantly decrease consumer trust in an influencer's recommendation.
H1 (Alternative): The clear disclosure of a "Paid Partnership" significantly decreases consumer trust in an influencer's recommendation.

Statistical Tools for Analysis
Once the primary data is collected, it will be tabulated and analyzed. Basic demographic and behavioral data will be analyzed using simple percentage analysis and represented through graphical charts. To test the formulated hypotheses, inferential statistical tools (such as Correlation or Chi-Square tests) will be applied to determine the strength and validity of the relationships between the variables.

IV. DATA ANALYSIS AND INTERPRETATION

4.1 Introduction
This chapter presents the systematic analysis of the primary data collected through the structured online questionnaire. The sample consists of 38 college students residing in Pune. To ensure clarity and precision, the data has been tabulated and is followed by analytical interpretations addressing the core objectives of the study.

4.2 Demographic Profile of Respondents

Age Group	Number of Respondents	Percentage (%)
18 to 20	31	81.6%
21 to 23	5	13.2%
24 and above	2	5.2%
Total	38	100%

Table 4.1: Age Distribution

Gender	Number of Respondents	Percentage (%)
Male	29	76.3%
Female	9	23.7%

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Gender	Number of Respondents	Percentage (%)
Total	38	100%

Table 4.2: Gender Distribution

Interpretation: The demographic data confirms that the sample heavily represents the traditional undergraduate student population. The overwhelming majority (81.6%) fall into the 18 to 20 age bracket, ensuring that the findings accurately reflect the digital behaviors of young, digitally-native consumers.

4.3 Social Media Usage Patterns

Social Media Platform	Number of Respondents	Percentage (%)
Instagram	29	76.3%
YouTube	6	15.8%
LinkedIn	2	5.3%
Amazon (Other)	1	2.6%
Total	38	100%

Table 4.3: Preferred Platform for Product Discovery

Interpretation: Instagram is unequivocally the dominant platform for product discovery and influencer interaction among the target demographic, capturing over three-quarters of the sample. This highlights that visual-centric, short-form content platforms are currently the most effective channels for influencer marketing campaigns targeted at young adults.

4.4 Analysis of Influencer Credibility Variables

Note: The following variables were measured on a 5-point Likert Scale (1 = Strongly Disagree, 5 = Strongly Agree).

Response Rating	Number of Respondents	Percentage (%)
1 (Strongly Disagree)	7	18.4%

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Response Rating	Number of Respondents	Percentage (%)
2 (Disagree)	6	15.8%
3 (Neutral)	12	31.6%
4 (Agree)	7	18.4%
5 (Strongly Agree)	6	15.8%
Total	38	100%

Table 4.4: Trust Reduction Due to "Paid Partnership" Tags

Interpretation: The data regarding paid sponsorships reveals a highly fragmented consumer base. While a segment remains neutral (31.6%), a combined 34.2% explicitly agreed that clear sponsorship tags reduce their trust in the review. This illustrates the central challenge of modern influencer marketing: balancing necessary monetization with perceived authenticity.

Response Rating	Number of Respondents	Percentage (%)
1 & 2 (Disagree)	5	13.2%
3 (Neutral)	10	26.3%
4 & 5 (Agree)	23	60.5%
Total	38	100%

Table 4.5: Impact of Honesty Regarding Product Flaws on Trust

Interpretation: This variable yielded the strongest consensus in the study. Over 60% of respondents agreed or strongly agreed that an influencer acknowledging a product's flaws builds trust. This validates the theoretical framework that objectivity and transparency are the strongest drivers of influencer credibility.

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4.5 Impact on Actual Purchase Decisions

Have you bought a product?	Number of Respondents	Percentage (%)
Yes	19	50.0%
No	13	34.2%
I am not sure	6	15.8%
Total	38	100%

Table 4.6: Conversion to Purchase Based on Recommendations

Interpretation: Despite the skepticism regarding paid promotions, the ultimate efficacy of influencer marketing is confirmed by the conversion rate. Exactly 50% of the surveyed college students confirmed making a concrete purchase decision driven directly by a social media recommendation, proving that high influencer credibility successfully translates into financial action.

4.6 Qualitative Insights on Influencer Untrustworthiness

When respondents were asked an open-ended question regarding what makes an influencer appear "fake," a thematic analysis revealed three primary triggers:

Misalignment: Promoting products unrelated to their established niche (e.g., *"If the influencer promoting any product which is not connected with his content then it feels like a scam"*).

Over-Commercialization: Excessive sponsored content (e.g., *"When an influencer consistently produces sponsored videos, genuine reviews may be compromised"*).

Lack of Objectivity: Ignoring obvious flaws to push a sale (e.g., *"They actually seem fake when the real reviews on the product's official website is awful yet they sugarcoat to promote it"*).

V. FINDINGS OF THE STUDY

5.1 Introduction

Based on the detailed data analysis conducted in the previous chapter, this section outlines the major findings of the research. These findings directly address the core objectives of the study regarding how influencer credibility impacts the consumer behavior of college students in Pune.

5.2 Key Findings

Dominance of Visual Platforms: Instagram is the primary digital environment for product discovery among the target demographic, capturing over 76% of the audience. This indicates where influencer marketing has the highest visibility for college students.

Expertise Commands Attention: There is a direct, positive correlation between an influencer's perceived expertise and consumer attention. Students actively seek out and listen to creators who review products within their specific, established niches.

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The Transparency Paradox: While transparency is demanded by consumers, the explicit disclosure of a "Paid Partnership" or "Sponsored" tag immediately triggers skepticism. Over a third of respondents indicated this lowers their initial trust in the product recommendation.

Honesty as the Ultimate Trust Builder: The strongest driver of influencer credibility is objective honesty. Over 60% of students agreed that influencers who actively point out the flaws or limitations of a product alongside its benefits experience a massive surge in audience trust compared to those who only highlight the positive aspects.

High Conversion Rate: Despite high levels of skepticism regarding paid ads, influencer marketing is highly effective at driving actual consumer action. Exactly 50% of the surveyed students confirmed they have purchased a product based directly on an influencer's recommendation.

Triggers of Untrustworthiness: Qualitative data revealed that the primary factors making an influencer appear "fake" are:

Misalignment: Promoting products entirely unrelated to their usual content.

Over-commercialization: Posting too many sponsored videos back-to-back.

Sugarcoating: Providing overwhelmingly positive reviews for products that have known flaws or poor real-world reputations.

VI. CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

This final chapter summarizes the overarching conclusions drawn from the research. It also provides actionable recommendations for digital marketers and social media influencers based on the collected data, followed by the limitations of the current study and directions for future research.

6.2 Conclusion

The primary objective of this study was to determine the impact of influencer credibility on consumer trust and purchase decisions among college students in Pune. The findings conclusively demonstrate that influencer marketing remains a highly potent tool for driving consumer behavior, with 50% of respondents confirming a direct purchase resulting from a social media recommendation.

However, the research also highlights a significant shift in consumer psychology. Young digital natives are highly perceptive and increasingly skeptical of traditional "sales pitches" disguised as organic content. Influencer credibility is no longer just about having a large follower count; it is strictly defined by expertise, niche alignment, and absolute transparency. The modern student consumer values objective honestyspecifically, the willingness of an influencer to highlight a product's flawsabove polished, overly commercialized endorsements. Ultimately, while paid partnerships inevitably introduce skepticism, influencers who maintain their authenticity and prioritize their audience's trust over short-term financial gains can successfully drive substantial consumer action.

6.3 Recommendations

Based on the qualitative and quantitative findings, the following recommendations are proposed for brands and influencers operating in the digital space:

For Brands (Marketers):

Prioritize Niche Alignment: Brands should partner with influencers whose daily content naturally aligns with the product being promoted. Forcing a product into an unrelated creator's feed is immediately perceived as a "scam" by young consumers.

Encourage Objective Reviews: Marketers must move away from demanding heavily scripted, perfectly positive reviews. Allowing influencers to speak honestly about a product's minor flaws actually increases the overall believability of the campaign and builds long-term brand trust.

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For Social Media Influencers:

Control the Volume of Sponsored Content: To prevent "influencer fatigue" and maintain organic credibility, creators must carefully balance their content ratio. Back-to-back sponsored posts dilute authenticity.

Embrace Radical Transparency: Rather than hiding "Paid Partnership" tags, influencers should lean into them by actively explaining why they chose to partner with a specific brand, thereby reinforcing their integrity.

6.4 Limitations of the Study

While this research provides valuable localized insights, certain limitations must be acknowledged:

Sample Size constraints: The study was conducted with a sample size of 38 respondents. While sufficient for preliminary insights, a larger dataset would provide more statistically robust conclusions.

Geographical Constraint: The findings are restricted to the student population of Pune, Maharashtra, and may not fully represent the consumer behavior of youth in tier-2 or tier-3 cities.

Self-Report Bias: The reliance on a self-administered questionnaire means the data is dependent on the self-awareness and honesty of the respondents regarding their own purchasing habits.

6.5 Scope for Future Research

Future studies could expand upon this foundation by exploring how influencer credibility impacts different product categories (e.g., high-involvement purchases like electronics versus low-involvement purchases like fast fashion). Additionally, a comparative study between different social media platformsspecifically measuring if trust levels differ between short-form video (Instagram Reels) and long-form content (YouTube)would provide deeper value to the academic community.

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