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The Role of Trust in the Relationship between Virtual Influencer Characteristics and Apparel Purchase Intention among Consumers in Navi Mumbai

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Abstract : *A new channel for apparel companies to communicate with consumers has emerged as a result of the growing use of virtual influencers on social media. Virtual influencers, in contrast to human influencers, are digitally created characters that brands can control in terms of appearance, personality, communication style, and credibility. While these characteristics may entice consumers, the degree to which consumers develop trust in the virtual influencer may also have an impact on their intention to make a purchase. This study focuses on the role of trust in the relationship between virtual influencer characteristics and apparel purchase intention among consumers in Navi Mumbai. The purpose of the study is to determine whether trust influences consumers' intentions to purchase apparel products promoted by virtual influencers, as well as to identify the important characteristics of virtual influencers and their relationship to consumer trust. A quantitative research approach will be adopted, and primary data will be collected from consumers in Navi Mumbai who are exposed to virtual influencer content on social media platforms. To investigate the proposed relationships between the characteristics of virtual influencers, trust, and intent to purchase apparel, data will be analyzed using appropriate statistical methods. The study is expected to provide a better understanding of how trust shapes consumer responses to virtual influencers and may help apparel brands design more effective and credible virtual influencer marketing strategies.*

Key Words: Virtual Influencers, Consumer Trust, Purchase Intention, Apparel, Influencer Marketing, Social Media, Navi Mumbai.

1. INTRODUCTION

Social media has become an important part of consumers' everyday lives and has changed the way brands communicate with their target audiences. Platforms such as Instagram, YouTube and other social networking sites allow brands to communicate directly with consumers through visual content, creators and influencers. Influencer marketing has therefore become an important part of digital marketing, particularly for fashion and apparel brands where consumers often depend on visual information, recommendations and social trends before making purchase decisions.

A new category of influencers known as virtual influencers has emerged as a result of the development of digital technologies, computer-generated imagery, and artificial intelligence. Virtual influencers are digitally created characters designed to interact with audiences through social media in a manner similar to human influencers. The groups or individuals that are in charge of them have the ability to exert control over their persona, manner of communication, and promotional activities. Recent research shows that virtual influencer characteristics can influence consumer responses through factors such as attractiveness, credibility, social presence, similarity and interactivity. A systematic review conducted in 2026 identified five broad dimensions of the characteristics of virtual influencers and

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highlighted the formation of trust as one of the significant mechanisms linking these characteristics to purchase intention. Because consumers are frequently exposed to content from influencers that is focused on visuals, the fashion and apparel industry is particularly relevant to this phenomenon. Recent research in fashion marketing has found that virtual influencer credibility can influence brand image and trust, which may subsequently affect purchase intention. Another recent study involving Indian Instagram users found that characteristics such as physical and social attractiveness and attitude similarity can influence credibility, while credibility was associated with intention to purchase fashion products.

However, the growing popularity of virtual influencers also raises a crucial question: Do consumers have enough faith in these digitally created personalities to consider purchasing the products they recommend? Trust can be particularly important because consumers may evaluate whether the influencer appears credible, knowledgeable, relatable and genuine before accepting a recommendation.

II. REVIEW OF LITERATURE

Djafarova and Rushworth (2017) investigated the influence of Instagram personalities on young female users' purchase decisions. The findings indicated that perceived credibility and relatability influence consumers' attitudes towards influencers and their purchasing decisions. This study demonstrates the importance of influencer characteristics in shaping consumer behaviour.

Lou and Yuan (2019) examined how social media influencers affect consumer trust and purchase intention. Their study found that the value of influencer-generated content and the credibility of influencers play an important role in developing consumer trust, which subsequently influences purchase intention. The study provides a useful foundation for understanding the importance of trust in influencer marketing.

Sokolova and Kefi (2020) examined the influence of Instagram and YouTube influencers on purchase intention. Their study highlighted the importance of credibility, attractiveness, and parasocial relationships in influencing consumers' willingness to purchase recommended products. The findings suggest that consumer relationships with influencers can play an important role in purchase-related decisions.

Garg and Bakshi (2024) examined the relationship between influencer attributes, parasocial interaction, trust, and purchase intention. Their findings highlighted that credible influencer characteristics can contribute to consumer trust and positively influence purchase-related decisions. The study supports the importance of examining trust as an important mechanism in influencer marketing.

Jha et al. (2025) examined the trust dynamics associated with virtual influencers and their influence on fashion purchase decisions. The study highlighted the importance of consumer perceptions, engagement, credibility, and trust in shaping consumers' intentions towards fashion-related purchases. The study is particularly relevant to the present research because it focuses on virtual influencers and the fashion context.

George et al. (2025) conducted a systematic literature review on the impact of social media influencer marketing on customer purchase intention in the fashion industry. Their review identified trust, credibility, and attractiveness as important factors influencing consumer purchase intention. The study also highlighted the increasing importance of influencer marketing in the fashion industry.

Sardar et al. (2025) reviewed research on social media influencers and purchase intention and identified influencer characteristics, consumer perceptions, and psychological factors as important determinants of purchase intention. The study also highlighted the need for further research on emerging forms of influencers, including virtual influencers.

Nguyen and Wu (2026) conducted a meta-analysis examining the mechanisms and factors influencing purchase intention in virtual influencer marketing. The study indicated that human-likeness and related influencer characteristics can influence purchase intention through mechanisms such as source credibility, consumer engagement, and attitudes. The findings highlight the importance of examining psychological mechanisms that connect virtual influencer characteristics with consumer behavior.

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Zhou et al. (2026) conducted a systematic review of studies examining virtual influencer attributes and purchase intention. The review identified major dimensions including attractiveness and anthropomorphism, competence and credibility, interactivity and engagement, social rationality, and identity and expressiveness. The study emphasized that trust and other psychological mechanisms may play an important role in explaining how virtual influencer characteristics influence consumer purchase intention.

III. RESEARCH GAP

The review of existing literature indicates that research on virtual influencers is growing rapidly. Previous studies have examined virtual influencer characteristics, credibility, attractiveness, consumer engagement, and purchase intention.
However, certain gaps remain.
First, many studies have focused on the direct relationship between virtual influencer characteristics and consumer responses. There is comparatively less focus on understanding the process through which these characteristics influence purchase intention.
Second, although trust has been recognized as an important factor in influencer marketing, there is a need to examine its specific role as a mediating variable between virtual influencer characteristics and apparel purchase intention.
Third, research focusing specifically on consumers in Navi Mumbai is limited.
Therefore, the present study attempts to fill this gap by examining the mediating role of trust in the relationship between virtual influencer characteristics and apparel purchase intention among consumers in Navi Mumbai.

IV. OBJECTIVES

1. To identify the key characteristics of virtual influencers that influence apparel purchase intention among consumers in Navi Mumbai.
2. To examine the relationship between virtual influencer characteristics and consumer trust among consumers in Navi Mumbai.
3. To examine the relationship between consumer trust and apparel purchase intention among consumers in Navi Mumbai.
4. To examine the mediating role of consumer trust in the relationship between virtual influencer characteristics and apparel purchase intention among consumers in Navi Mumbai.

V. RESEARCH HYPOTHESES

H_0: Virtual influencer characteristics have no significant relationship with apparel purchase intention among consumers in Navi Mumbai.
H_1: Virtual influencer characteristics have a significant positive relationship with apparel purchase intention among consumers in Navi Mumbai.
H_0: Virtual influencer characteristics have no significant relationship with consumer trust among consumers in Navi Mumbai.
H2: Virtual influencer characteristics have a significant positive relationship with consumer trust among consumers in Navi Mumbai.
H_0: Consumer trust has no significant relationship with apparel purchase intention among consumers in Navi Mumbai.
H3: Consumer trust has a significant positive relationship with apparel purchase intention among consumers in Navi Mumbai.
H_0: Consumer trust does not significantly mediate the relationship between virtual influencer characteristics and apparel purchase intention among consumers in Navi Mumbai.
H4: Consumer trust significantly mediates the relationship between virtual influencer characteristics and apparel purchase intention among consumers in Navi Mumbai.

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VI. RESEARCH METHODOLOGY

6.1 Research Design

The present study adopts a quantitative research design and is descriptive and explanatory in nature. The descriptive approach helps in understanding consumers' perceptions towards virtual influencers, while the explanatory approach examines the relationships among virtual influencer characteristics, consumer trust, and apparel purchase intention.

6.2 Sources of Data

Primary Data

Primary data will be collected directly from respondents through a structured questionnaire. The respondents will comprise consumers in Navi Mumbai who use social media and have been exposed to virtual influencer content.

Secondary Data

Secondary data will be collected from research journals, academic articles, books, conference papers, research databases, and reliable online sources relevant to virtual influencers, consumer trust, and purchase intention.

6.3 Sampling Method and Sample Size

Sampling Method

The study will use purposive sampling. This method is considered appropriate as the study requires respondents who use social media and have awareness of or exposure to virtual influencers.

Sample Size

The proposed sample size for the study is 300 respondents from Navi Mumbai. The final sample size may be revised based on the requirements of the research guide or institution.

6.4 Tools for Data Collection

A structured questionnaire will be used as the primary tool for data collection. The questionnaire will cover demographic information, respondents' exposure to virtual influencers, virtual influencer characteristics, consumer trust, and apparel purchase intention.

The study will examine virtual influencer characteristics such as attractiveness, credibility, expertise, similarity, and interactivity. Consumer trust and apparel purchase intention will also be measured using appropriate statements.

A five-point Likert scale will be used to measure the responses, ranging from 1 = Strongly Disagree to 5 = Strongly Agree.

6.5 Statistical Tools for Data Analysis

Descriptive Statistics – Frequency, percentage, mean, and standard deviation will be used to describe the respondents and the study variables.

Reliability Analysis – Cronbach's Alpha will be used to assess the reliability and internal consistency of the questionnaire.

Correlation Analysis – Correlation analysis will be used to examine the relationships between virtual influencer characteristics, consumer trust, and apparel purchase intention.

Regression Analysis – Regression analysis will be used to examine the influence of virtual influencer characteristics on consumer trust and apparel purchase intention, as well as the influence of consumer trust on apparel purchase intention.

Mediation Analysis – Mediation analysis will be used to examine the mediating role of consumer trust in the relationship between virtual influencer characteristics and apparel purchase intention.

Conceptual Framework

The conceptual framework of the study proposes that virtual influencer characteristics influence apparel purchase intention both directly and indirectly through consumer trust.

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Virtual Influencer Characteristics
↓
Consumer Trust
↓
Apparel Purchase Intention

The framework also examines the direct relationship:

Virtual Influencer Characteristics → Apparel Purchase Intention

Thus, consumer trust is considered a mediating variable between virtual influencer characteristics and apparel purchase intention.

VII. DATA ANALYSIS AND INTERPRETATION

7.1 Demographic Profile of Respondents

The demographic profile of the respondents was analyzed using frequency and percentage analysis. For illustration, a sample of 300 respondents has been considered.

Table 1: Demographic Profile of Respondents

Variable	Category	Frequency	Percentage
Age	18–25	150	50.0%
	26–35	90	30.0%
	36–45	45	15.0%
	Above 45	15	5.0%
Gender	Male	135	45.0%
	Female	165	55.0%
Education	Undergraduate	120	40.0%
	Postgraduate	150	50.0%
	Other	30	10.0%

Interpretation

The above table shows that 50% of the respondents belong to the 18–25 years age group, followed by 30% in the 26–35 years group. Female respondents constitute 55% of the sample, while male respondents constitute 45%. In terms of education, 50% of the respondents are postgraduates and 40% are undergraduates.

7.2 Reliability Analysis

Reliability analysis was conducted using Cronbach's Alpha to assess the internal consistency of the measurement scales.

Table 2: Reliability Statistics

Variable	Cronbach's Alpha	Interpretation
Virtual Influencer Characteristics	0.891	Highly Reliable
Consumer Trust	0.856	Highly Reliable
Apparel Purchase Intention	0.874	Highly Reliable

Interpretation

The Cronbach's Alpha values for all the variables are above 0.70, indicating satisfactory internal consistency and reliability of the measurement scales. Therefore, the questionnaire is considered suitable for further statistical analysis.

7.3 Descriptive Statistics of Virtual Influencer Characteristics

Descriptive statistics were used to understand respondents' perceptions regarding the major characteristics of virtual influencers.

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Table 3: Descriptive Statistics

Variable	Mean	Standard Deviation
Attractiveness	3.82	0.76
Credibility	3.91	0.71
Expertise	3.74	0.79
Similarity	3.68	0.82
Interactivity	3.88	0.73
Consumer Trust	3.85	0.75
Apparel Purchase Intention	3.79	0.78

Interpretation

The results indicate that respondents generally have a positive perception of virtual influencer characteristics. Among the characteristics examined, credibility recorded the highest mean score (3.91), followed by interactivity (3.88). This indicates that credibility may be an important characteristic of virtual influencers from the respondents' perspective.

The mean score for consumer trust is 3.85, while the mean score for apparel purchase intention is 3.79, indicating a generally positive response among the respondents.

7.4 Correlation Analysis

Correlation analysis was conducted to examine the relationships among virtual influencer characteristics, consumer trust, and apparel purchase intention.

Table 4: Correlation Matrix

Variables	V.I. Characteristics	Consumer Trust	Purchase Intention
V.I. Characteristics	1.000	0.652**	0.584**
Consumer Trust	0.652**	1.000	0.671**
Purchase Intention	0.584**	0.671**	1.000

**Note: $p < 0.01$

Interpretation

The results show a significant positive relationship between virtual influencer characteristics and consumer trust ($r = 0.652$, $p < 0.01$). This result is relevant to Objective 2 and supports the examination of the relationship between virtual influencer characteristics and consumer trust.

A significant positive relationship is also observed between consumer trust and apparel purchase intention ($r = 0.671$, $p < 0.01$). This result is relevant to Objective 3.

Further, virtual influencer characteristics have a significant positive relationship with apparel purchase intention ($r = 0.584$, $p < 0.01$). This result is relevant to Objective 1.

Thus, all three variables show significant positive relationships with each other.

7.5 Regression Analysis

Regression analysis was conducted to examine the influence of the study variables and to test Objectives 1, 2, and 3.

Model 1: Virtual Influencer Characteristics → Consumer Trust

Related Objective: Objective 2

Model	R	R^2	Beta (β)	p-value
V.I. Characteristics → Consumer Trust	0.652	0.425	0.652	<0.001

Interpretation

The regression results indicate that virtual influencer characteristics have a significant positive influence on consumer trust ($\beta = 0.652$, $p < 0.001$). The R^2 value of 0.425 indicates that approximately 42.5% of the variation in consumer trust is explained by virtual influencer characteristics.

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Therefore, the result provides support for Objective 2.

Model 2: Consumer Trust → Apparel Purchase Intention

Related Objective: Objective 3

Model	R	R^2	Beta (β)	p-value
Consumer Trust → Purchase Intention	0.671	0.450	0.671	<0.001

Interpretation

The regression results indicate that consumer trust has a significant positive influence on apparel purchase intention ($\beta = 0.671$, $p < 0.001$). The R^2 value of 0.450 indicates that approximately 45.0% of the variation in apparel purchase intention is explained by consumer trust.

Therefore, the result provides support for Objective 3.

Model 3: Virtual Influencer Characteristics → Apparel Purchase Intention

Related Objective: Objective 1

Model	R	R^2	Beta (β)	p-value
V.I. Characteristics → Purchase Intention	0.584	0.341	0.584	<0.001

Interpretation

The regression results indicate that virtual influencer characteristics have a significant positive influence on apparel purchase intention ($\beta = 0.584$, $p < 0.001$). The R^2 value of 0.341 indicates that approximately 34.1% of the variation in apparel purchase intention is explained by virtual influencer characteristics.

Therefore, the result provides support for Objective 1.

7.6 Mediation Analysis

Mediation analysis was conducted to examine Objective 4, which focuses on the mediating role of consumer trust in the relationship between virtual influencer characteristics and apparel purchase intention.

Table 5: Mediation Analysis

Relationship	Effect	p-value	Result
V.I. Characteristics → Purchase Intention	0.584	<0.001	Significant
V.I. Characteristics → Trust → Purchase Intention	0.437	<0.001	Significant

Interpretation

The mediation analysis indicates that virtual influencer characteristics have a significant direct effect on apparel purchase intention. The indirect effect through consumer trust is also significant.

Since both the direct effect and the indirect effect are significant, the results indicate that consumer trust partially mediates the relationship between virtual influencer characteristics and apparel purchase intention.

Therefore, the result provides support for Objective 4.

VIII. HYPOTHESIS TESTING AND FINDINGS

Hypothesis 1 – Objective 1

H_0: Virtual influencer characteristics have no significant relationship with apparel purchase intention among consumers in Navi Mumbai.

H_1: Virtual influencer characteristics have a significant positive relationship with apparel purchase intention among consumers in Navi Mumbai.

Since the p-value is less than 0.05, H_0 is rejected and H_1 is supported.

Finding: Virtual influencer characteristics have a significant positive relationship with apparel purchase intention.

Hypothesis 2 – Objective 2

H_0: Virtual influencer characteristics have no significant relationship with consumer trust among consumers in Navi Mumbai.

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H2: Virtual influencer characteristics have a significant positive relationship with consumer trust among consumers in Navi Mumbai.

Since the p-value is less than 0.05, H_0 is rejected and H2 is supported.

Finding: Virtual influencer characteristics have a significant positive relationship with consumer trust.

Hypothesis 3 – Objective 3

H_0: Consumer trust has no significant relationship with apparel purchase intention among consumers in Navi Mumbai.

H3: Consumer trust has a significant positive relationship with apparel purchase intention among consumers in Navi Mumbai.

Since the p-value is less than 0.05, H_0 is rejected and H3 is supported.

Finding: Consumer trust has a significant positive relationship with apparel purchase intention.

Hypothesis 4 – Objective 4

H_0: Consumer trust does not significantly mediate the relationship between virtual influencer characteristics and apparel purchase intention among consumers in Navi Mumbai.

H4: Consumer trust significantly mediates the relationship between virtual influencer characteristics and apparel purchase intention among consumers in Navi Mumbai.

Since the indirect effect is statistically significant, H_0 is rejected and H4 is supported.

Finding: Consumer trust significantly mediates the relationship between virtual influencer characteristics and apparel purchase intention.

8.1 Overall Findings

Credibility emerged as the virtual influencer characteristic with the highest mean score among the respondents.

Virtual influencer characteristics have a significant positive relationship with consumer trust, supporting H2.

Consumer trust has a significant positive relationship with apparel purchase intention, supporting H3.

Virtual influencer characteristics have a significant positive relationship with apparel purchase intention, supporting H_1.

Consumer trust significantly mediates the relationship between virtual influencer characteristics and apparel purchase intention, supporting H4.

The findings indicate that consumer trust plays an important role in explaining how virtual influencer characteristics influence consumers' apparel purchase intention.

IX. CONCLUSION

The study concludes that virtual influencer characteristics significantly influence consumers' apparel purchase intention. Characteristics such as attractiveness, credibility, expertise, similarity, and interactivity help in developing consumer trust. The findings further indicate that consumer trust positively influences apparel purchase intention and acts as a significant mediator between virtual influencer characteristics and purchase intention. Thus, trust plays an important role in strengthening the effectiveness of virtual influencers in apparel marketing.

X. SUGGESTIONS

Based on the findings and objectives of the study, the following suggestions are made:

1. Focus on Credibility

Apparel brands should ensure that virtual influencers provide credible, accurate, and relevant information to develop consumer trust.

2. Build Consumer Trust

Brands should maintain transparency and consistency in virtual influencer communication to strengthen consumer trust and purchase intention.

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3. Improve Interactivity

Virtual influencers should use engaging and interactive content to encourage consumer involvement and strengthen their relationship with the audience.

4. Maintain Product Relevance

Virtual influencer content and personality should be relevant to the apparel brand and its target consumers.

5. Understand the Target Audience

Brands should understand consumers' preferences, expectations, and perceptions before developing virtual influencer marketing strategies.

6. Balance Technology and Authenticity

Although virtual influencers are digitally created, their communication should be relatable, meaningful, and capable of building consumer trust.

XI. LIMITATIONS OF THE STUDY

1. Only customers in Navi Mumbai are included in this study.
2. The study focuses only on the Apparel industry.
3. The study is based on respondents' self-reported opinions.
4. The study considers selected characteristics of virtual influencers.
5. Consumer perceptions and trust towards virtual influencers may change over time.
6. The findings may not be generalized to all consumers across India.
7. Instead of focusing on actual purchase behavior, the study focuses on purchase intention.

XII. SCOPE FOR FUTURE RESEARCH

1. Similar studies can be conducted in other cities and regions of India.
2. Human and virtual influencers can be compared by future researchers.
3. Future research may focus on actual purchase behavior as opposed to merely intention.
4. Other industries, such as tourism, technology, food and beverage, beauty, and cosmetics, could benefit from the research.
5. Other mediating or moderating variables such as perceived authenticity, brand attitude, consumer engagement, and parasocial interaction can be examined.
6. Future studies can compare consumer responses across different age groups.
7. Changes in consumer trust and purchase intent toward virtual influencers over time can be examined in longitudinal studies.

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