

Social Media Influencer Credibility and Consumer Loyalty: A Conceptual Framework for Online Women's Apparel Retail in Delhi NCR

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ABSTRACT

Social media influencers now occupy a central position in digital fashion marketing, shaping how consumers notice, evaluate, and emotionally connect with apparel brands online. Much of the existing scholarship, however, stops at purchase intention: we know a great deal about whether a credible influencer moves a consumer to buy, and comparatively little about whether that credibility translates into anything resembling loyalty. Studies that do look further tend to lean on a single theoretical lens — typically source credibility — which leaves the emotional and behavioural steps between “trusting an influencer” and “staying loyal to a brand” largely unexplained. This paper responds to that gap by proposing an integrated conceptual model of how influencer credibility feeds into consumer loyalty through parasocial interaction and customer engagement, set within the online women’s apparel retail market of Delhi National Capital Region (NCR).

Drawing on Source Credibility Theory, Parasocial Interaction Theory, and Customer Engagement Theory, the model treats influencer credibility not as a single trait but as a bundle of four qualities — authenticity, expertise, trustworthiness, and content quality — that together shape how believable an influencer’s recommendations feel. Brand–influencer fit is introduced as a moderating condition: even a highly credible influencer, the framework argues, will generate weaker engagement if the partnership feels mismatched to their established identity.

Three contributions follow from this. First, the paper knits together perspectives that the literature has largely kept separate, producing a single credibility–engagement–loyalty pathway rather than three disconnected explanations. Second, it treats engagement — not the transaction itself — as the mechanism that carries credibility forward into loyalty, which shifts the conversation away from one-off purchase outcomes. Third, it grounds the model in a specific, fast-growing market — Delhi NCR’s online apparel sector — that conceptual influencer-marketing research has largely overlooked in favour of Western or pan-Asian settings. The result is a framework intended less as a finished answer than as a scaffold for the empirical work that should follow, along with practical pointers for retailers building longer-term influencer partnerships.

Keywords: Social Media Influencers; Influencer Credibility; Customer Engagement; Consumer Loyalty; Parasocial Interaction; Online Fashion Retail; Women’s Apparel; Delhi NCR; Conceptual Framework.

INTRODUCTION

Digital platforms have changed the basic grammar of brand communication. Where traditional advertising broadcasts a single message outward, social media invites a back-and-forth — comments, replies, duets, saves — that lets brands build something closer to a relationship than a campaign. Social media influencers sit at the centre of this shift. They function as opinion leaders whose content, precisely because it reads as personal rather than corporate, shapes how followers evaluate products and, ultimately, how they shop. Nowhere is this more visible than in online fashion, where buying decisions are rarely just functional: they are bound up with visual taste, identity, and a sense of belonging to a particular aesthetic or social group.

India's e-commerce growth over the past decade — driven by cheap data, near-universal smartphone ownership, and a generational comfort with online shopping — has made women's apparel one of the most active corners of that growth. Delhi NCR (here taken to include Delhi, Noida, Greater Noida, and Ghaziabad) is a useful lens on this market: it is dense, digitally connected, and home to a large population of women aged 18–35 who spend meaningful time on Instagram and YouTube, platforms where a great deal of fashion discovery now happens. What distinguishes influencers from the celebrity endorsers of an earlier advertising era is the sheer continuity of the relationship — followers see the same people daily, across years, through outfit changes, house moves, and life events — and that continuity is what makes the endorsement feel less like an advertisement and more like a recommendation from someone you know. Brands have caught on: influencer partnerships are no longer just a visibility tool but a deliberate attempt to build the kind of engagement that keeps customers coming back.

Even so, three gaps stand out when reading through this literature closely. The first is an outcome bias: most studies stop at purchase intention, word-of-mouth, or awareness, leaving the longer arc — does credibility actually produce loyal customers, or just curious ones? — comparatively unexamined. The second is theoretical narrowness. Papers grounded in Source Credibility Theory are good at explaining why a follower believes an influencer, but they say little about the emotional attachment that Parasocial Interaction Theory captures, or the behavioural follow-through that Customer Engagement Theory addresses; each theory illuminates one segment of the journey while leaving the others in the dark. The third is geographic: the bulk of influencer-marketing scholarship draws on data from developed markets, and conceptual work grounded in emerging, high-growth digital markets like Delhi NCR remains comparatively thin, despite the fact that consumption norms, digital habits, and social context there differ meaningfully from the markets the literature was built on.

This paper attempts to close those three gaps at once by proposing a conceptual framework that connects Source Credibility Theory, Parasocial Interaction Theory, and Customer Engagement Theory into a single sequential model. The core claim is straightforward: influencer credibility — built from authenticity, expertise, trustworthiness, and content quality — strengthens parasocial interaction, which in turn deepens customer engagement, which finally translates into consumer loyalty. Brand–influencer fit is layered in as a moderator that can amplify or dampen this chain depending on how well an endorsement matches the influencer's established persona.

The guiding research question is: how does social media influencer credibility contribute to consumer loyalty through parasocial interaction and customer engagement in the online women's apparel retail market of Delhi NCR?

By pulling these theoretical strands together, the paper aims to push influencer-marketing research past purchase intention toward the relationship-building outcomes that matter more to retailers over the long run, while offering fashion e-commerce practitioners a clearer sense of what makes an influencer partnership durable rather than merely visible.

LITERATURE REVIEW

Influencers occupy an odd middle ground between endorser and peer. Unlike a celebrity fronting a single campaign, an influencer produces a steady stream of content — outfit posts, hauls, reviews, behind-the-scenes routines — that blends personal disclosure with product talk in a way traditional advertising never could. This matters especially in fashion, where followers turn to social platforms not just to find products but to work out what a look means, what it signals, and whether it fits who they want to be. Early research treated influencers largely as opinion leaders whose perceived credibility and message quality drove trust and purchase intention (Lou & Yuan, 2019). What later work adds is a correction: follower count and celebrity visibility turn out to be weak predictors of actual influence. What matters more is whether the influencer feels relatable, whether their content is congruent with what followers already believe about them, and whether the content itself is genuinely useful rather than just promotional filler. Fashion and beauty research in particular reinforces this — credibility, parasocial closeness, and affective response to content all seem to matter more than raw reach.

Still, the field leans heavily toward short-term outcomes. Most studies measure what happens in the moments right after exposure — attitude shift, click intention, a single engagement metric — and this tells us relatively

little about whether influencer content builds anything that lasts. Loyalty is a different animal from a single click: it implies repeated preference, advocacy, and something closer to commitment. This paper's starting premise is that the field needs to look past the immediate persuasion event toward the relational pathway — credibility feeding parasocial attachment, attachment feeding engagement — that plausibly sits behind more durable loyalty.

Source Credibility Theory is the oldest and most direct explanation on offer here: people are more persuaded by communicators they see as competent and trustworthy. Ohanian's (1990) endorsement framework operationalised this into expertise, trustworthiness, and attractiveness, and those three dimensions have held up reasonably well in traditional advertising research. Social media complicates the picture, though. Followers watch influencers continuously, across sponsored and unsponsored posts alike, and they get good at spotting inconsistency. That scrutiny is precisely why authenticity has become such a prominent credibility signal in this literature — a recommendation that clashes with an influencer's established style or past content reads as commercially motivated, and that suspicion can undercut persuasion even when the influencer is objectively knowledgeable or visually appealing.

For the purposes of this framework, influencer credibility is treated as a four-part construct: authenticity (does this feel genuinely them?), expertise (do they actually know fashion?), trustworthiness (are they honest and reliable?), and content quality (is what they post useful, original, and well made?). This is a deliberately broader definition than the classic Ohanian triad, and the justification is contextual: fashion recommendations are informational, visual, aspirational, and tied to identity all at once, so a credibility construct built only around expertise and trust misses half of what followers are actually responding to. These four dimensions probably don't carry equal weight in every situation, either. Expertise likely matters more when a follower is judging fit, fabric, or styling advice; authenticity likely matters more when the follower is evaluating a paid partnership and trying to decide whether it's a sincere recommendation or a scripted one. Content quality, meanwhile, may act almost independently — there is evidence that the argument or message quality of a post can rival source characteristics in shaping response. Rather than a fixed personal trait, credibility functions better here as an integrated communication resource, assembled fresh with each piece of content.

Parasocial Interaction Theory was originally developed to explain something that predates social media entirely: the one-sided sense of intimacy television viewers formed with news anchors and talk-show hosts (Horton & Wohl, 1956). Social platforms have arguably made the phenomenon more intense rather than less relevant, because they create a genuine (if partial) illusion of reciprocity — an influencer might reply to a comment, go live, or share an unscripted moment, and those small interactions can feel like the beginning of a real relationship even though the underlying asymmetry hasn't changed. The influencer-marketing literature treats parasocial interaction as a recurring mechanism linking influencer traits to consumer response — Sokolova and Kefi (2020), for instance, connect credibility and parasocial interaction directly to purchase intention, and more recent work extends this to congruence and social presence as additional drivers of parasocial bonding. What most of this research doesn't do is follow the thread past purchase intention. Whether parasocial attachment can function as a stepping stone toward something more durable — sustained brand engagement, eventually loyalty — is left largely open. This paper treats parasocial interaction as exactly that bridge: a credible influencer reads as a familiar, socially meaningful source, and that perceived closeness is what makes a follower willing to pay ongoing attention to the brands that influencer endorses, rather than reacting to a single post and moving on.

Customer engagement is a wider concept than exposure or liking — it covers cognitive investment, emotional connection, and active participation, and it doesn't require a purchase to exist. Foundational work in this area frames engagement as a motivational state that plays out across many touchpoints rather than at a single transactional moment (Hollebeek, 2011; Brodie et al., 2011). In a social-commerce setting, that participation might look like saving a post, sharing it, commenting, asking a question, or even co-creating content by tagging a brand in one's own post. Engagement and loyalty are related but not the same thing, and the distinction matters for this framework. Engagement is active involvement in the moment; loyalty is a more durable commitment — repeat purchase, a settled preference, a willingness to recommend, some resistance to switching brands even when a cheaper option appears. Because engagement plausibly sits upstream of loyalty rather than being interchangeable with it, this paper positions customer engagement as the mechanism that mediates between influencer-driven attachment and the loyalty outcome retailers actually care about. Online women's apparel is

an especially plausible setting for this pathway: shopping for clothes online is a visually driven, socially inflected process — consumers browse for inspiration, compare styling choices, and often look for social validation before committing to a purchase — which means the engagement opportunities are unusually rich compared with more utilitarian product categories.

Not every credible influencer generates the same effect for every brand, however. A follower may find an influencer entirely trustworthy and still feel that a particular sponsored post sits oddly against everything else that influencer has posted — a minimalist, understated creator suddenly promoting a maximalist streetwear label, for instance. Brand–influencer fit captures this: the perceived congruence between an influencer's identity, values, and audience on one hand and the endorsed brand's positioning on the other. Where that congruence is high, credibility should translate more efficiently into engagement; where it's low, even a genuinely credible influencer may struggle to generate anything beyond passive attention, because the partnership itself reads as opportunistic rather than considered.

Pulling this literature together, a fairly consistent picture emerges: influencers have moved from being simple opinion leaders to genuine relationship builders, credibility reliably shapes trust and purchase-related attitudes, parasocial interaction is a recognised emotional mechanism, and engagement is widely treated as central to long-term consumer–brand relationships. What the literature hasn't done, at least not in one place, is connect all of these pieces into a single explanatory chain. Three specific limitations stand out. The outcome bias noted earlier leaves loyalty, arguably the outcome brands care most about, comparatively under-theorised. The theoretical fragmentation is closely related: research grounded in Source Credibility Theory rarely talks to research grounded in Parasocial Interaction Theory or Customer Engagement Theory, even though the three plausibly describe sequential stages of the same underlying process rather than competing explanations. And the contextual gap is real — fashion is a uniquely visual, identity-laden product category, and conceptual work situated specifically in Delhi NCR's online apparel market, as opposed to cosmetics or luxury goods more broadly, remains thin.

A further gap concerns how credibility itself gets measured. Much existing work still leans on the traditional expertise–trustworthiness–attractiveness triad, which was built for a pre-social-media advertising context and doesn't fully capture what followers scrutinise on Instagram or YouTube today — namely, whether content feels authentic and whether it's actually good content, independent of who's posting it. Brand–influencer fit is similarly under-examined as a boundary condition, despite the fairly intuitive idea that even a trustworthy influencer can undercut their own credibility by taking on a mismatched partnership. This paper responds to these gaps by building an integrated framework that treats loyalty not as a direct consequence of credibility but as the end point of a sequential process: credibility strengthens parasocial interaction, parasocial interaction strengthens engagement, and engagement produces loyalty — with brand–influencer fit moderating the strength of the credibility-to-engagement link throughout.

Theoretical Framework

The framework rests on three theories that, individually, each explain one segment of the process and, together, cover the full arc from initial credibility judgment to eventual loyalty. Source Credibility Theory (Hovland & Weiss, 1951) is the starting point: a message persuades more effectively when its source is seen as credible. Ohanian (1990) broke credibility down into expertise, trustworthiness, and attractiveness, a framework built for traditional celebrity endorsement; social media pushes this further, since authenticity and content quality have become at least as important as the original three dimensions. Within online fashion retail specifically, consumers lean on influencers for product reviews, styling guidance, and purchase recommendations in place of traditional retail advice, and an influencer who reads as authentic, knowledgeable, honest, and capable of producing genuinely good content reduces the uncertainty that comes with buying clothes without trying them on first.

Parasocial Interaction Theory (Horton & Wohl, 1956) explains the one-sided emotional relationships audiences form with media figures. Social platforms intensify this relative to television by adding comments, live video, and personal storytelling — mechanisms that create a stronger, if still largely illusory, sense of familiarity and closeness. In an influencer-marketing context, this perceived relationship extends credibility's effect beyond

simple information processing: followers who feel genuinely parasocially attached are more inclined to trust recommendations, engage with endorsed brands, and hold favourable attitudes toward them. Customer Engagement Theory, meanwhile, frames engagement as cognitive, emotional, and behavioural investment in a brand relationship rather than treating purchase as the only meaningful outcome. In social commerce specifically, engagement is the behavioural expression of the psychological attachment consumers form toward influencers and, by extension, the brands they promote.

None of these three theories, on its own, explains the whole journey. Source Credibility Theory explains why a recommendation is believed; Parasocial Interaction Theory explains why that belief turns into emotional attachment; Customer Engagement Theory explains why that attachment turns into sustained behaviour. Put together, they trace a single line from credibility judgment to loyal customer — something none of the three theories claims to do alone. This integration is the paper's central theoretical move: treating parasocial interaction and engagement not as alternative explanations competing with credibility, but as sequential stages that credibility passes through on its way to loyalty, with brand–influencer fit shaping how strongly that process runs.

The proposed framework runs in one direction, stage by stage. Influencer credibility — the composite of authenticity, expertise, trustworthiness, and content quality — is the starting point; these dimensions collectively determine how much confidence a follower places in what an influencer says. That confidence, when high enough, encourages a follower to develop parasocial interaction: a sense of familiarity, emotional attachment, and closeness that goes beyond simply believing the content is accurate. Parasocial interaction, in turn, pushes a follower toward customer engagement — actually interacting with influencer content, joining brand-related conversations, seeking out more information, and staying in ongoing contact with the endorsed brand rather than scrolling past. Customer engagement sits at the centre of the model as the mechanism that turns psychological attachment into behavioural commitment; sustained engagement is what eventually produces consumer loyalty — repeat purchase intention, positive word-of-mouth, a settled brand preference, longer-term commitment. Brand–influencer fit is layered on as a moderator of the credibility-to-engagement link specifically: when an influencer's identity, values, and audience align well with the apparel brand they're promoting, credibility is expected to convert into engagement more efficiently, and where the fit feels off, the same level of credibility is expected to produce weaker engagement.

Figure 1. Proposed Conceptual Framework

Influencer Credibility (Authenticity • Expertise • Trustworthiness • Content Quality) → Parasocial Interaction → Customer Engagement → Consumer Loyalty, with Brand–Influencer Fit moderating the path from Influencer Credibility to Customer Engagement.

Based on the framework above, the following propositions are advanced for future empirical testing:

- P1: Influencer credibility positively influences parasocial interaction.
- P2: Parasocial interaction positively influences customer engagement.
- P3: Customer engagement positively influences consumer loyalty.
- P4: Parasocial interaction mediates the relationship between influencer credibility and customer engagement.
- P5: Customer engagement mediates the relationship between parasocial interaction and consumer loyalty.
- P6: Influencer credibility has an indirect positive effect on consumer loyalty through parasocial interaction and customer engagement.
- P7: Brand–influencer fit positively moderates the relationship between influencer credibility and customer engagement, such that the relationship is stronger when perceived fit is high.

DISCUSSION

The central move in this paper is a reframing, and it's worth being blunt about what that reframing overturns. Influencer-marketing research has quietly assumed, for the better part of a decade, that credibility is where the story ends — that a trustworthy influencer is more or less synonymous with an effective one. That assumption is precisely what this framework rejects. Credibility, on the account developed here, is not the payoff; it is the opening move in a longer game, one that only becomes loyalty if it survives the trip through parasocial attachment and sustained engagement. A great many campaigns that look successful by conventional metrics — high credibility scores, strong initial purchase intent — may nonetheless be leaking value at exactly the stage the literature has never bothered to examine: the gap between being believed and being remembered.

That gap is where this paper stakes its clearest claim to originality. Source Credibility Theory tells us why a recommendation lands; it goes silent the moment we ask why some recommendations are forgotten within the week and others quietly shape a person's shopping habits for years. Parasocial Interaction Theory picks up part of that question but has almost nothing to say about behaviour, and Customer Engagement Theory picks up behaviour but has generally been bolted onto influencer research as an afterthought rather than treated as its logical destination. Chaining the three together — not as a literature-review courtesy but as an actual causal sequence — is the paper's real contribution, and it is a genuinely different object than any of the three theories offers on its own: a testable account of why credibility sometimes curdles into nothing and sometimes becomes years of repeat business.

The brand–influencer fit moderator sharpens that claim rather than softening it. If credibility alone predicted loyalty, fit would be a footnote. It isn't a footnote here, because the framework predicts something genuinely counter-intuitive: two influencers with identical credibility scores can produce meaningfully different loyalty outcomes purely because of how well a given partnership sits against their established identity. Put crudely, credibility is not a currency an influencer carries around and spends identically everywhere — its exchange rate changes with context. That is a sharper, more falsifiable claim than most conceptual papers in this space are willing to make, and it is the kind of claim that gives an empirical follow-up study something concrete to break or confirm.

None of this is incidental to where the model is set. Delhi NCR is not a stand-in for "emerging market" in general — it is a market with its own platform habits, its own pace of trend adoption, and its own sense of what an authentic recommendation sounds like, and a framework imported wholesale from Western or East Asian studies would likely mis-specify at least one link in the chain. Building the model here, rather than testing an imported one here, is itself part of the contribution: it refuses to treat non-Western markets as places where Western theory gets "applied" rather than places where theory gets built.

The practical upshot for retailers is correspondingly sharper than the usual advice to "choose credible influencers." Because loyalty is modelled here as something that has to survive an entire chain rather than something a credible endorsement produces on contact, a brand that measures success purely by initial engagement or launch-week sales is measuring the wrong stage of the process. The more diagnostic question a retailer should be asking is whether a partnership is generating parasocial attachment that outlasts the campaign — comments returning weeks later, unprompted mentions, follow-through purchases without a fresh push — because that, and not the initial credibility read, is what this framework predicts will actually separate a one-off spike from a durable customer relationship. Fit deserves the same diagnostic treatment: it is not a soft, values-based checkbox but a variable that this framework treats as capable of making or breaking an otherwise well-chosen partnership.

The honest caveats belong here too. Nothing above has been tested against data, and the propositions are exactly that — propositions, not findings, and they should be read with the same scepticism any untested causal chain deserves. The model is also built for one product category and one metropolitan region, and there's no guarantee it travels cleanly to, say, electronics or a different city's influencer ecosystem; consumer response to credibility is unlikely to be culturally or categorically invariant. And the framework leaves out variables — influencer tier, sponsorship-disclosure transparency, platform-specific norms — that a fuller model would eventually need to absorb. None of that undercuts the core claim so much as it marks out exactly where the next study needs to

point a survey instrument: longitudinal data that can actually observe the credibility-to-loyalty chain unfolding over months rather than inferring it from a single cross-sectional snapshot, and ideally data collected from influencers and brands as well as consumers, since a one-sided consumer survey can only ever see half of the fit variable this paper treats as pivotal.

CONCLUSION

Influencer marketing has been studied, for most of its short academic life, as a persuasion problem: does a credible source move a consumer to buy? That is a reasonable first question, but it is not the question that determines whether a brand's influencer spend compounds into something durable or evaporates after a single campaign. This paper has argued for a different question — not does credibility persuade, but does credibility survive long enough to become a relationship — and has proposed a specific, testable answer: credibility survives through parasocial attachment and sustained engagement, and it survives more reliably when the partnership itself fits the influencer's established identity.

What makes this more than a repackaging of familiar theory is the sequencing. Treating Source Credibility Theory, Parasocial Interaction Theory, and Customer Engagement Theory as three stages of one causal chain, rather than three competing lenses scholars pick between, is a genuinely different way of reading the influencer-marketing literature, and it produces a model with sharper, more falsifiable predictions than any single theory offers alone — including the counter-intuitive claim that identically credible influencers can generate divergent loyalty outcomes purely as a function of fit. Grounding that chain in Delhi NCR's online apparel market, rather than importing a framework built elsewhere, extends the claim further still: the mechanisms proposed here are meant to hold in a market whose digital habits and fashion culture haven't yet been given a conceptual model of their own.

For the retailers and agencies this paper is ultimately written for, the takeaway is a genuine repositioning of what "good" influencer marketing looks like: not the influencer with the biggest reach or the cleanest trust score, but the one whose partnership can survive the trip from a follower's first impression to a customer's third repeat purchase. That is a higher, and considerably harder, bar than the one most influencer selection currently clears — and it is precisely the bar this framework was built to make visible.

This paper closes, then, not with a finished theory but with an open one — a structure specific enough to be tested, wrong in places that empirical work will eventually correct, and useful in the meantime to anyone, academic or practitioner, trying to work out why some influencer partnerships fade and others don't.

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