

## **Navigating Influencer-Driven Brand Trust: The Role of Social Media Influencer Experience and Consumer Engagement Intention**

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### **Abstract**

The growing popularity of social media influencers has radically changed the relationship between consumers and brands in the internet sphere. Influencer attributes, including credibility, expertise, and attractiveness, in the fashion industry, have been the focal point of the previous scholarship; little has been done in terms of experiential elements of influencer interaction and its effects on consumer trust. This gap in the research is particularly relevant to the context of emerging economies, where the influencer marketing process is rapidly developing, and the customers respond to it in ways that are not necessarily similar to the trends detected in developed markets. The current research study is located in the theoretical frameworks of the Flow Theory and the Social Exchange Theory, where the brand trust is affected by social media influencer experience, and the intentions of further engagement serve as a mediating variable. The article also explores the mediating role of brand innovativeness and brand-influencer fit. A quantitative approach was used to identify data of 300 active users of social media. Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS 4.0 was used to test the hypothesis model. The findings show that experience of influencers has a strong positive impact on the intention of consumers to continue engagement. However, the desire to keep engaging with the brand does not directly increase brand trust. In addition, brand innovativeness is a significant modifier of the indirect correlation between the experience of the influencer and the brand trust, but the brand-influencer fit exhibits a small moderating effect. This study contributes to the prior influencer marketing research, highlighting the importance of experiential and brand-level determinants in building trust and providing useful information to develop effective influencer marketing strategies in new markets.

**Keywords:** Social Media Influencers, Brand Trust, Engagement Intention, Brand-Influencer Fit, Brand innovativeness.

### **Introduction**

One of the major changes in the manner in which consumers interact with a brand has been brought about by the accelerated growth of social media brand platforms. Communication in marketing has been transformed into one-way, firm controlled communication messages to two-way interactive, and socially embedded communications that is done through digital means (Kaplan and Haenlein, 2010). Social media influencers have become significant intermediaries in this setting that combine commercial messages with entertainment using personalized, narrative-focused, and visually entertaining material (Lou and Yuan, 2019; Campbell and Farrell, 2020). This means that consumers are increasingly exposed to brand knowledge via digitally mediated experiences, as opposed to conventional advertising platforms, and hence, they change the way in which brand meaning, engagement, and trust are created.

Social Media Influencer Experience goes further than mere exposure to influencer-created content and extends to the cognitive, emotional, sensual reactions that people develop upon engaging with influencers (Schmitt, 1999; Novak et al., 2000). Flow Theory describes the fact that through immersive experiences, people become highly consumed by activities that create fun, focus and intrinsic motivation (Csikszentmihalyi, 1990). Immersive and entertaining experiences in the digital settings increase the motivational state and encourage the consumer to interact with brands and online communities (Rasul et al., 2024). Content by influencers that causes emotional, intellectual, and aesthetic interest can thus be significant in keeping consumers engaged.

Consumer Engagement Intention is the intention of consumers to allocate cognitive, affective, and behavioral resources to brand related interactions and became one of the central constructs in relationship marketing (Brodie et al., 2019). Engagement facilitates consumers to be involved with brand storytelling, community building, and value co-creation processes in an online setting (Vivek et al., 2012). Empirical research has shown that the greater the engagement, the better the relational consequences that may include loyalty and trust (Islam et al., 2019; Wong et al., 2023). However, in situations where influencers are involved, engagement may not always be beneficial to a trust-based decision, especially when there is an intent to persuade as well as when perceived authenticity is undermined.

Trust in the brand is an important element of marketing relationships, which alters the perceived risk and enables the long-term relational exchanges (Morgan and Hunt, 1994). Trust development in the social media context has grown more complicated because of an augmented consumer sensitivity regarding sponsored material and a commercial purpose (Evans et al., 2017). Influencer marketing can improve perception in regards to brand reliability and credibility; however, too much commercialization or lack of authenticity in the message can result in doubt and opposition (Zu et al., 2025). These inconsistent results suggest that the process of trust formation is dependent not only on the experiential but also on the contextual conditions but not necessarily on direct exposure to influencer content.

Influencer-based engagement effectiveness is also influenced by the contextual factors at the brand level. The Brand -Influencer Fit impacts the perceptions of authenticity, credibility, and persuasive intention, thus, having an impact on trust formation (Breves et al., 2019; Schouten et al., 2020). In the same manner, Brand Innovativeness is an indicator of competence and dynamism, which influences the way of how the consumers assess brand credibility and relational outcomes (Shams et al., 2020; Geng et al., 2022; Espinosa et al., 2025). These variables serve as boundary conditions that define the context of conversion of the engagement of an influencer into trust.

Although the research on influencer marketing has been increasing at a rapid pace, there are still a number of gaps in theories and empirical studies. Most of the available sources are based on simplistic linear models that consider influencer qualities like credibility or attractiveness, and ignores the underlying experiential and psychological processes of consumer response (Lou and Yuan, 2019). The effects of influencer marketing are frequently studied in direct-effect models, and engagement as an intervening process between the effects of the experience and the effect on relations is commonly neglected. Systematic reviews also indicate that there is no theoretical integration, which limits the creation of cumulative knowledge in the field (Vrontis et al., 2021; Belanche et al., 2021).

Relational theories like Social Exchange Theory are seldom combined with experience-based models like Flow Theory, although both types of models are often requested to combine immersive and reciprocal value evaluations in the development of trust (Hollebeek and Macky, 2019; Harrigan et al., 2021). Besides, the concept of engagement is often viewed as a result instead of a psychological process that conveys the influence of influencer experience to trust (Hollebeek et al., 2021). Little focus has been on the conditional processes on which moderators like Brand-Influencer Fit and Brand Innovativeness operate, which limits the insights on when the process of influencer marketing works and when it does not (Breves et al., 2019; Shams et al., 2020).

Limitations to methodology also curtail the externalization of the current results. Cross-sectional surveys and rudimentary regression methods are the dominant influence on Influencer marketing studies, and are not adequate to identify multifaceted latent relationships and conditional impacts (Campbell & Farrell, 2020). Researchers are casting more support to the application of sophisticated analytical methods like Partial Least Squares Structural Equation Modeling to investigate mediated and moderated relationships including measurement error and construct interdependencies (Hair et al., 2019; Masih, 2025).

Situational restrictions are also present since the studies of influencer marketing have been predominantly conducted on western and student-based samples, which cannot be applied to emerging markets (Djafarova and Trofimenko, 2019; Pradhan et al., 2023). The cultural norms, the level of institutional trust, and the sense of authenticity vary greatly according to the contexts, but the non-Western and collectivist societies are underrepresented (Sokolova and Kefi, 2020; Huang et al., 2025). Influencer marketing in some countries like Pakistan is in a highly unregulated but fast growing

digital space where the influencers have a significant impact on consumer behavior, especially in the beauty and skincare industry. As these types of products directly affect the health and appearance, trust is the deciding element when it comes to consumer reactions.

To address these gaps, the current study combines not only the Flow Theory but also the Social Exchange Theory to determine the impact of the Social Media Influencer Experience on Brand Trust by using Consumer Engagement Intention and considering the moderating influence of Brand-Influencer Fit and Brand Innovativeness. The study provides a contextually based and theoretically combined understanding of the role of influencers in the formation of trust by adopting the moderated mediation framework and considering social media users in Pakistan. It is hoped that the research will contribute to a deeper understanding of the literature in the field of influencer marketing, which will improve the theoretical consistency, increase the methodological rigor of the research, and present the practical implications of the study in terms of creating the necessary influencer marketing strategies in the new markets

## **Literature Review**

### **Social Media Influencer Experience**

The Social Media Influencer Experience (SIE) refers to the accumulated cognitive, affective, and relational impressions which consumers will have acquired when exposed to influencer-created content over a period (Lou and Yuan, 2019; Schouten et al., 2020). Comparing to traditional advertising, influencer content is immersive, interactive and socially embedded, therefore, placing consumers as active participants rather than as passive receivers of the message (Schmitt, 1999; Novak et al., 2000). In the modern literature, SIE is ideally thought of as a coherent mental condition, which is constructed by authenticity, entertainment, narrative consistency, and perceived closeness between influencers and followers. Flow Theory can be used to provide a relevant tool of analysis to understand SIE because influencer content can be absorbed, enjoyed, and lack critical appraisal throughout the consumption (Csikszentmihalyi, 1990; Novak et al., 2000). There is, however, mixed empirical evidence. Although engaging influencer experience has been reported to boost engagement, credibility, and behavior intentions (Harrigan et al., 2018; Campbell and Farrell, 2020), when overdone, it can also trigger mistrust and opposition (Evans et al., 2017; Janssen et al., 2022). The moderating factor is the authenticity, which is very dependent on the transparency of the sponsorship and the consumer knowledge about their persuasion (Audrezet et al., 2018). Although there is a growing academic attention, the current body of research is still divided and over-occupied with surface features of influencers, thus ignoring more profound experiential conditions like immersion and flow (Vrontis et al., 2021; Belanche et al., 2021). In order to fill this gap, the current research paper places the experience of Social Media Influencers in the middle of an experiential driver of engagement and trust in a contextualized relational model.

### **Consumer Engagement Intention (CEI)**

Consumer Engagement Intention (CEI) is a motivational condition that describes the tendency of a consumer to assign cognitive, emotional, and behavioral resources to brand-related intercourse, particularly in digital and social media situations (Brodie et al., 2019; Hollebeek et al., 2021). Leaving the traditional passivity models of consumer behaviour, CEI reinvents consumers as active agents who actively interact with brand content by liking, commenting, sharing, following and co-creating content (Vivek et al., 2012). Recent research is finding that CEI is becoming a psychological precursor of actual engagement behavior and an intermediate hub by which marketing stimuli, especially influencer content, influence relational outcomes (such as trust, loyalty, and advocacy) (Chen et al., 2021; Wei et al., 2022). The empirical studies can shed light on experiential antecedents of CEI, such as supposed enjoyment, perceived authenticity, interactivity, and emotional immersion, and strongly align with the claim of the Flow Theory that experiences based on intrinsic rewards lead to further engagement (Csikszentmihalyi, 1990; Harrigan et al., 2018). However, the empirical data is still lopsided, with the egos of excessively stimulated or a sense of commercialization potentially triggering the engagement exhaustion and dampening motivational readiness (Bright et al., 2015). Community-Enterprise Interaction (CEI) is a type of psychological investment based on expectations of returns in relations according to the Social Exchange Theory (Blau, 1964). Although it is theoretically very relevant, CEI has not been empirically studied, especially on its mediating role between experience stimuli and trust-based results, hence its dominant role in the current framework.

### **Brand Trust (BT)**

Brand trust (BT) refers to a sense held by the consumer with respect to the reliability, integrity, and goodwill of the brand to perform as promised when faced with uncertainty and perceived risk (Delgado-, Ballester and Muñuera-Aleman, 2005; Motta-, Ballester and Muñuera-Aleman, 2005). Trust presupposes that in digital ecosystems, the information asymmetry and absence of physical products evaluation force consumers to turn more and more to the signs of credibility, authenticity, and relationship signals to determine the level of trustworthiness of a brand. When it comes to influencer marketing, brand credibility depends on the perceived influencer credibility, the authenticity of the message, and openness of the persuasive motive (Lou and Yuan, 2019). Brand relatability is provided by YouTube creators, which reduces the psychological distance and increases credibility by means of creating parasocial relationships and validating the narrative (Sokolova and Kefi, 2020). On the other hand, heightened commercialization and explicit disclosure of sponsorship can foster the knowledge of persuasion and skepticism, which may lead to the destruction of trust (Evans et al., 2017; Janssen et al., 2022). The conceptualization of the Social Exchange Theory of trust as a result of unremitting relational appraisal processes, consumers repeatedly make trade-offs between relational costs and perceived benefits (Blau, 1964; Homans, 1958). Although this area has received significant academic interest, brand trust has still not been developed conceptually in



influencer-driven situations. Empirical studies often conceptualize trust as a one-dimensional, fixed concept that fails to represent cognitive-affective duality of trust and temporal dynamics. Furthermore, the literature does not offer much information on the precondition of the development of trust through experiential engagement processes, and the need to use integrative models that would place brand trust as the relational product of influencer experience and engagement.

### **Brand Innovativeness**

Brand Innovativeness (BIN) refers to the evaluation of the competence and readiness of a brand by consumers to bring new, significant, and value-adding products, services, or communication practices (Shams et al., 2020). The perceived brand innovativeness is socially constructed in relation to marketing cues, symbolic meanings, and consumer experiences as opposed to objective indicators of innovation. New brands are normally linked with expertise, dynamism, and future orientation, enabling the development of perceived value and uncertainty reducing the uncertainty in consumer decision making. Signaling wise, innovativeness acts as a signifier of organizational ability and trustworthiness, which strengthens the positive brand assessments. The positive outcomes of brand innovativeness on brand attitude, engagement, and trust are usually supported by the empirical research (Chen and Chang, 2018; Zhou and Li, 2022). However, new data also indicates a two-sided impact: although innovativeness can arouse curiosity and interest, it can also raise expectations and deepen cynicism in case expectations are not fulfilled, leading to the issue of innovation fatigue (Casaló et al., 2020; Geng et al., 2024). Based on the Social Exchange Theory, innovativeness changes both perceived benefits and costs relatedness by providing signals of an investment in value creation and at the same time creates uncertainty due to newness (Blau, 1964). The contextual moderator of influencer-marketing research has seldom been studied as brand innovativeness. The existing literature largely considers it as a necessary precondition instead of a precondition that sets relational consequences like trust. In filling this gap, the current research has resorted to placing brand innovativeness as a central moderating factor that prerequisites the conversion of engagement intentions to brand trust.

### **Brand-Influencer Fit**

Brand-Influencer Fit (BIF) is the perceived fit between the image, the values, the expertise, and the lifestyle of an influencer and an identity, positioning, and symbolic meaning of a brand (Schouten et al., 2020). Based on the schema congruency theory, BIF suggests that the more influencer characteristics match with consumer existing cognitive maps on the brand, the more persuasive the endorsements become (Mandler, 1982). When the perceived fit is high, message credibility, authenticity, and perceived sincerity increase, and consumers can conclude that the endorsement is based on a real interest and not on a driving force that is a financial benefit (Breves et al., 2019; Jha et al., 2025). Nevertheless, it has been confirmed by recent studies that increased fit does not always lead to better results. The moderate incongruence can also provoke the cognitive elaboration and processing of messages, which can increase persuasion

in some circumstances (Schouten et al., 2020). This creates a theoretical contradiction, as fit becomes, in some ways, a cause of authenticity and, in other ways, an impetus of engagement through newness. Another association of BIF with persuasion knowledge is that weak fit leads to more opportunism and commercial interests, ultimately causing suspicion and opposition (Friestad and Wright, 1994; Janssen et al., 2022). It is crucial, previous studies tend to operationalize BIF in a simplistic way and consider it as a direct predictor but not as a moderating condition. Based on the Social Exchange Theory, perceived relational fairness and balance is indicated by perceived fit, which reduces perceived costs and enhances the formation of trust (Blau, 1964). Filling the current gaps, the current study conceptualizes Brand-Influencer Fit as a situational moderator that determines the impact of experience of the influencer on brand trust.

### **Theoretical Underpinning**

The present research combines the Flow Theory with the Social Exchange Theory (SET) to define the impact of Social Media Influencer Experience on the Consumer Engagement Intention and Brand Trust. Flow Theory refers to an ideal psychological condition of pervasive involvement, pleasure and concentration that arise in the course of intrinsically rewarding actions (Csikszentmihalyi, 1990; Novak et al., 2000). Influencer content that is immersive and personally relevant can cause flow-like experiences in the context of influencer marketing thus raising motivational preparedness to think, feel and act cognitively, emotionally, and behaviorally with brand-related information (Harrigan et al., 2018; Hollebeek et al., 2021). But even Flow Theory does not completely account as to how these experiential states are transferred into lasting relationship consequences. The Social Exchange Theory is an extension of this approach because it explains the development of relationships in terms of perceived benefits, costs, fairness, and reciprocity (Homans, 1958; Blau, 1964). Trust in the marketing relationships is mentioned to emerge when consumers feel that their investments in relationships produce the requisite relational value (Morgan and Hunt, 1994; Delgado-Ballester and Munuera-Aleman, 2005). Reconciling the two theories, the research offers a deep insight into the relationships between consumers and their brand as a dynamic process starting with the experience of immersion and ending with the relational evaluation and trust development.

### **Hypothesis Development**

Social Media Influencer Experience (SMIE) and Brand Trust have increasingly become the subject of scholarly interest in the area of digital marketing research. Previous empirical research indicates that the emotionally evocative, immersive, and convincing influencer content positively affects the pre-purchase perceptions of brand credibility and trustworthiness (Lou and Yuan, 2019; Ki et al., 2020). Based on the Flow Theory, immersive influencer experiences lower the level of psychological resistance and increase the level of involvement thus leading to positive ratings of the brand (Hoffman and Novak, 2009). In the sense of a Social Exchange Theory, repeated positive experience encounters would serve as relational investments which

minimize the perceived risk and heighten expectations of mutual value, which enhance trust (Blau, 1964). Nevertheless, the latest results have shown that being over-exposed to influencer content can trigger persuasion knowledge and skepticism, which should be further ensured by empirical clarification (Janssen et al., 2022). Thus, the following hypotheses have been suggested:

**H1:** There is a strong impact of Social Media Influencer Experience on Brand Trust. The fact that the influencer experience and consumer engagement intention are related is also strongly supported by existing literature. It has been proven that immersive digital content can trigger cognitive learning, emotional engagement, and motivational willingness to learn brand-related content (Brodie et al., 2011; Dessart et al., 2015). The flow theory has it that interactive, aesthetically attractive, and narratively consistent influencer experiences produce flow states, increasing intentions of consumers to like, share, comment, and follow brand content (Hoffman and Novak, 2009). Thus,

**H2:** Social Media Influencer Experience has a considerable impact on Consumer Engagement Intention.

Consumer Engagement Intention is becoming a precondition of the formation of trust, since the consumers who are willing to spend cognitive, emotional and time resources show the relational commitment (Vivek et al., 2012; Hollebeek et al., 2014). Social Exchange Theory perceives such investments as the foundation of the development of mutual value and trust (Blau, 1964). Though the empirical data in highly commercialized settings are still inconsistent (Schouten et al., 2020), the current research supposes:

**H3:** Consumer Engagement Intention has a strong effect on Brand Trust.

**H4:** There is an intervening role of Consumer Engagement Intention between the relationship between Social Media Influencer Experience and Brand Trust.

Moreover, Brand Influencer Fit is suggested to be a modifying force since higher perceived congruence enhances authenticity, fairness, and relational appropriateness (Breves et al., 2019; Schouten et al., 2020),

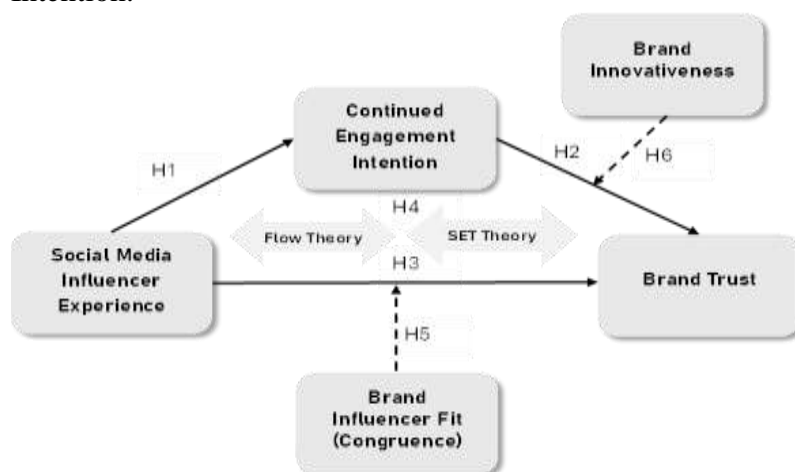
**H5:** Brand consequences The relationship between Social Media Influencer Experience and Brand Trust is moderated by Brand Influencer Fit.

Brand Innovativeness is also added as a contextual moderator because it represents competence and anticipatory orientation at the same time increasing expectations and scrutiny (Shams et al., 2020; Zhou and Li, 2022).

**H6:** There is a relationship between Consumer Engagement Intention and Brand Trust, Finally, this study proposes a conditional indirect effect whereby:



**H7:** Brand Innovativeness and Brand-Influencer Fit mediate indirectly the influence of Social Media Influencer Experience on Brand Trust via Consumer Engagement Intention.



**Figure: 1**  
**Methodology**

The study has chosen a quantitative and empirical research design to discuss the effects of Social Media Influencer Experience on Consumer Engagement Intention and Brand Trust in the context of a brand-related study. The study is based on the theory of Flow and Social Exchange and takes a positivist paradigm with a deductive approach since it is intended to test the hypothesis based on the theory through the empirical test of the measurement construct (Creswell and Creswell, 2018). The cross-sectional survey design was chosen to designate the current perceptions and behavior intentions of respondents in regards to the influencer-created content and endorsed brands. In order to obtain a solid sample, about 735 requests in the form of survey were sent to the potential participants. Out of these 505 completed the questionnaire and a response rate of about 68.00 was obtained. Eighty-four surveys that were not fully filled were eliminated. At the stage of data-cleaning, 106 more respondents who did not know or did not subscribe to beauty and skincare influencers were filtered out. The respondent was then given an expertly edited selection of influences including lifestyle influencers, professional beauty educators, and a free-text Other to get other influencers that the respondent knows of. This research design allowed the future examination of the constructs based on the real-world exposure to an influencer in the well-constructed beauty and skincare context. Moreover, 15 outliers during statistic diagnostics were eliminated in order to maintain the integrity of the findings. Therefore, the resulting analysis data set consisted of 300 valid responses. An appropriate choice was used as a method of quantitative survey as it was a monomethod needed to measure attitudes and intentions of a large sample in a standardized way (Bryman, 2016; Saunders et al., 2019). The demographic group was composed of the active users of social media that use the services of influencers. Since this is an unlimited population, and it does not have a defined sampling frame, the non-probability convenience sampling was utilized because of the availability and

limitations to the research aims (Etikan et al., 2016). Although convenience sampling is limited to generalizability, it is unanimously accepted among studies on digital consumer behaviour (Andreasen, 1984). The final sample size of 300 valid answers was reached, which is sufficient to conduct multivariate analysis and structural equation modelling and has sufficient statistical power and parameter estimates (Cohen, 1992; Hair et al., 2019). A structured and self-administered questionnaire, which comprised of demographic items and validated measurement scales, was used to collect data. The scale of Social Media Influencer Experiences and Consumer Engagement Intention was measured on modified experiential and engagement scales (Pandit et al., 2025). Such instruments as Brand Trust, Brand Innovativeness, and Brand-Influencer Fit were assessed based on established measurement tools of the marketing studies of previous years (Hegner and Jevons, 2016; Fazal-e-Hasan et al., 2019; Che et al., 2025). They were rated on a seven-point Likert scale, which is a widely used format of measuring the perceptions and attitudes (Fink, 2017). To test the clarity and reliability of the instrument, a pilot study was held, and minor adjustments were made (Saunders et al., 2019). The SPSS (Version 27) and SmartPLS were used as data analysis tools. The measures of reliability and construct validity were Cronbachs alpha (Cronbach, 1951) and factor loading, Average Variance Extracted (AVE), and discriminant validity (Hair et al., 2019; Kline, 2016). Structural Equation Modelling (SEM) was used to test direct, mediating and moderating relationships using bootstrapping. There were strict ethical standards when it comes to informed consent, anonymity, and confidentiality (Sekaran and Bougie, 2020).

## **Data Analysis and Results**

### **Sample Characteristics**

The sample characteristics show a high association with the focus of the study which was social media influencer engagement. The respondents are mostly female (65.3 per cent), as the female engagement in beauty and skincare influencer content is higher. The majority of participants (51.3% and 42.3% of the total) belong to the 1826 and 2735 age categories, which is a young, digitally active audience that is also in line with influencer marketing situations. A high percentage of the respondents are engaged or single, indicating that they are at various stages of life. The level of education achieved is quite high, and most people possess bachelor or postgraduate degrees, which means that they can be critical in assessing the content of the influencer. The data on employment shows that majority of the respondents are employed full time or are self-employed showing economic participation and buying capability. The level of income is mostly low with the annual income per capita being below PKR 300,000, which points out to price-sensitive consumers. The use of Instagram is common, and many of the respondents browsed the site every day or several times a day. Significantly, more than 91 percent of participants know about beauty and skincare influencers, which proves the appropriateness of the sample to be used in this research.

**Table-1**  
**Sample Characteristics**

<b>Sample Characteristics</b>	<b>Frequency</b>	<b>%</b>
<b>Gender</b>		
Female	196	65.30%
Male	104	34.70%
<b>Age</b>		
Below 18	7	2.30%
18–26	154	51.30%
27–35	127	42.30%
36–44	9	3.00%
45–53	2	0.70%
Above 53 years old	1	0.30%
<b>Relationship</b>		
Single	83	27.70%
In a relationship	39	13.00%
Engaged	133	44.30%
Married	42	14.00%
Divorced	3	1.00%
<b>Education</b>		
Less than year 12	13	4.30%
Intermediate / A-levels	13	4.30%
Bachelor's degree	210	70.00%
Master's degree	34	11.30%
PhD/Doctorate	3	1.00%
Postgraduate certificate/Degree	25	8.30%
TAFE (e.g. certificate, diploma)	2	0.70%
<b>Employment</b>		
Unemployed	31	10.30%
Student (not employed)	33	11.00%
Freelancer	10	3.30%
Self-employed / Entrepreneur	78	26.00%
Part-time employed	51	17.00%
Full-time employed	96	32.00%
Retired	1	0.30%
<b>Income (Annual)</b>		
No income	27	9.00%
Less than PKR 300,000	221	73.70%
PKR 300,000 – PKR 599,999	24	8.00%
PKR 600,000 – PKR 899,999	15	5.00%

PKR 900,000 – PKR 1,499,999	3	1.00%
PKR 1,500,000 – PKR 2,399,999	4	1.30%
PKR 2,400,000 – PKR 4,199,999	2	0.70%
Above 4,200,000	4	1.30%
<b>Usage of Instagram</b>		
A few times a week	22	7.30%
Less than once a month	15	5.40%
Multiple times a day	115	38%
Never	35	11.50%
Once a day	35	11.80%
Once a month	52	17.20%
Once a week	26	8.70%
<b>Familiarity with following beauty and skincare influencers</b>		
Yes	276	91.90%
No, Other	24	8.10%
N = 300		

### **Descriptive Statistics**

The descriptive statistics indicate that the responses on all the variables in the study are well-distributed and stable. Social Media Influencer Experience (SIE) variable has the greatest mean, which demonstrates a strong experience of influencer content. Consumer Engagement Intention (CEI), Brand Innovativeness (BIN), Brand-Influencer Fit (BIF), and Brand Trust (BT) also illustrate mixed levels of mean score, where overall perception of influencers and endorsed brands is positive. The standard deviations are within acceptable range indicating that there are some meaningful inter-individual differences that are not overly dispersed. The skewness values of all constructs are within the + -1 range, indicating a relative data symmetry. Kurtosis indices also stay within advisable limits, which eliminates the presence of too much peakedness or flatness.

**Table-2**  
**Descriptive Statistics**

	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Skewness</b>	<b>Kurtosis</b>
SIE	300	33.987	7.269	0.180	0.676
BT	300	11.560	2.565	0.237	0.375
CEI	300	12.057	2.948	0.180	0.109
BIF	300	11.953	3.149	0.030	-0.066
BIN	300	11.580	3.063	0.415	0.219

### Measurement Model

To evaluate the measurement model, the factor loadings, construct reliability and the construct validity were evaluated. The study constructs have been theoretically conceptualized to be multidimensional; however, empirical analysis of the study showed that intercorrelations among the dimensions are high thus indicating high overlap. In line with the measurement theory, indicators that are strongly loaded, have adequate reliability and convergent validity may be considered empirically unidimensional (Churchill, 1979; Anderson and Gerbing, 1988). According to the previous guidelines in PLS-SEM, the parsimonious unidimensional specification should be used when the lower-order constructs fail to provide sufficient discriminant validity and measure the same conceptual domain (Hair et al., 2017; Hair et al., 2021). Additionally, high levels of HTMT supported the existence of one underlying construct as opposed to different dimensions (Henseler et al., 2015). In this regard, any indicator was modeled as reflective measurements of the one latent construct in the final analysis.

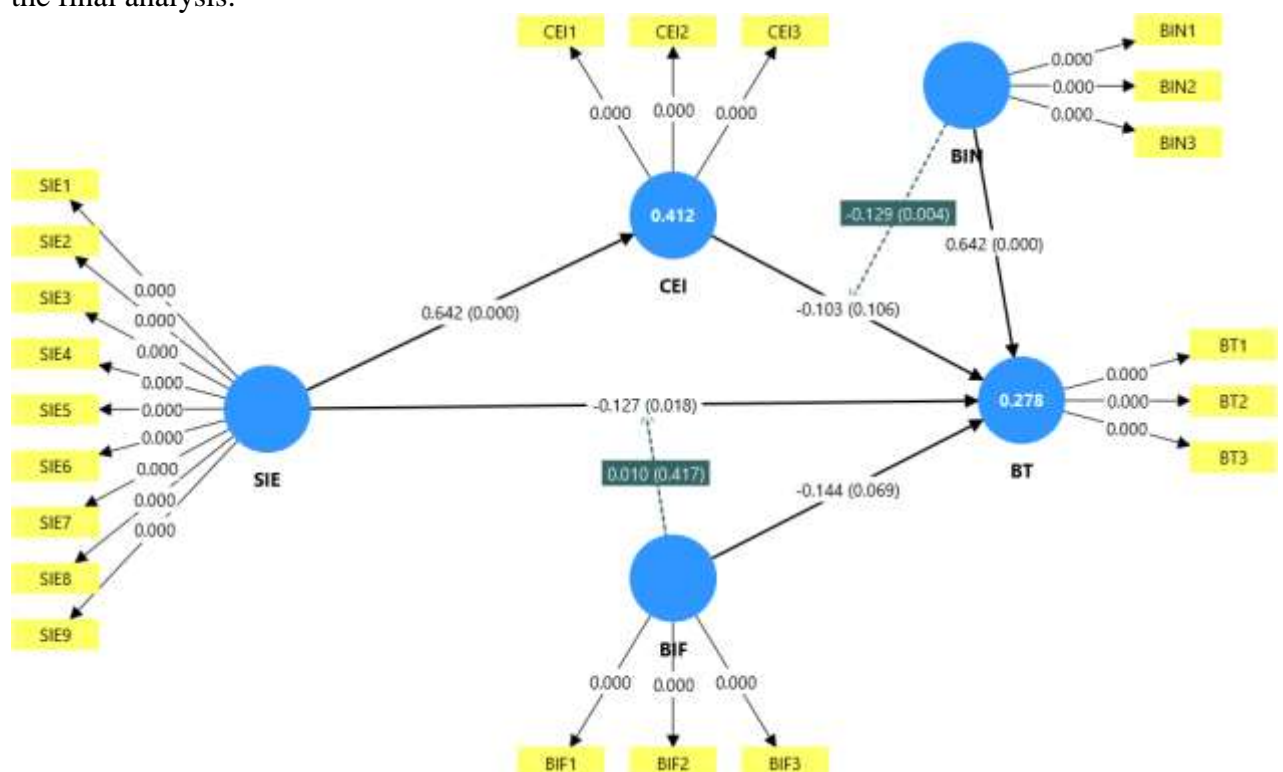


Figure: 2

To determine the indicator reliability and convergent validity, the measurement model was tested through inspection of indicators loading. Each of them had strong standardized loadings, with the range of 0.862 to 0.980, which is more than the recommended level of 0.70, which confirms satisfactory indicators of reliability (Hair et al., 2017; Hair et al., 2021). The very high loadings of all constructs are indicative of adequate convergent validity (Anderson & Gerbing, 1988). Following the measurement theory, reflective indicators that have a high degree of empirical overlap



were included in the parsimonious unidimensional specifications to prevent redundancy and guarantee model validity (Churchill, 1979; Jarvis et al., 2003; Henseler et al., 2015).

**Table-3**  
**Factor Loadings**

	<b>BIF</b>	<b>BIN</b>	<b>BT</b>	<b>CEI</b>	<b>SIE</b>
<b>BIF1</b>	0.886				
<b>BIF2</b>	0.980				
<b>BIF3</b>	0.871				
<b>BIN1</b>		0.920			
<b>BIN2</b>		0.942			
<b>BIN3</b>		0.927			
<b>BT1</b>			0.919		
<b>BT2</b>			0.925		
<b>BT3</b>			0.911		
<b>CEI1</b>				0.917	
<b>CEI2</b>				0.906	
<b>CEI3</b>				0.914	
<b>SIE1</b>					0.862
<b>SIE2</b>					0.896
<b>SIE3</b>					0.907
<b>SIE4</b>					0.890
<b>SIE5</b>					0.896
<b>SIE6</b>					0.900
<b>SIE7</b>					0.899
<b>SIE8</b>					0.881
<b>SIE9</b>					0.891

#### **Reliability and Validity Measures**

Reliability and validity were assessed using PLS-SEM procedures. Internal consistency was examined through Cronbach's alpha and composite reliability, while convergent validity was evaluated using factor loadings and Average Variance Extracted (AVE). All constructs showed Cronbach's alpha and composite reliability values above 0.70 and below 0.95, indicating strong internal consistency without item redundancy (Hair et al., 2017; Hair et al., 2022).

**Table-4**  
**Reliability Analysis**

	Cronbach's alpha	Composite reliability	No of Item
BIF	0.921	1.898	3.000
BIN	0.922	0.935	3.000
BT	0.908	0.920	3.000
CEI	0.899	0.901	3.000
SIE	0.968	0.968	9.000

**Convergent validity**

Convergent validity was evaluated using Average Variance Extracted (AVE), which measures the proportion of variance a construct explains in its indicators (Fornell & Larcker, 1981). All constructs reported AVE values above the recommended threshold of 0.50, indicating that more than half of the indicator variance is captured by the latent constructs, thus confirming adequate convergent validity.

**Table-5**

	Average variance extracted (AVE)
BIF	0.834
BIN	0.865
BT	0.843
CEI	0.832
SIE	0.795

**Average variance extracted (AVE)**

**Discriminant validity**

The evaluation of discriminant validity was performed using Fornell Larcker criterion and the heterotrait -Monotrait (HTMT) ratio. The Fornell-Larcker test showed that the square root of the average variance extracted (AVE) of each of the constructs were larger than the inter construct-relations and therefore supported construct distinctiveness (Fornell and Larcker, 1981). Further, the full range of HTMT ratios were less than the recommended cut-offs (0.85/0.90) and therefore, offered formidable evidence of discriminant validity in the measurement model (Henseler et al., 2015).

**Table – 6**  
**Heterotrait-Monotrait Ratio (HTMT) Ratios for Discriminant Validity**

	BIF	BIN	BT	CEI
<b>BIF</b>				
<b>BIN</b>	0.599			
<b>BT</b>	0.058	0.457		
<b>CEI</b>	0.762	0.522	0.049	
<b>SIE</b>	0.651	0.429	0.045	0.686

In the Table 6, Fornell-Larcker assessment, the square root of the average variance extracted by all the constructs is larger than the inter-construct correlations, thus supporting discriminant validity (Fornell and Larcker, 1981).

**Table – 7**  
**Fornell Larcker Criterion**

	BIF	BIN	BT	CEI	SIE
<b>BIF</b>	<b>0.913</b>				
<b>BIN</b>	0.551	<b>0.930</b>			
<b>BT</b>	0.053	0.425	<b>0.918</b>		
<b>CEI</b>	0.671	0.475	0.011	<b>0.912</b>	
<b>SIE</b>	0.600	0.406	-0.038	0.642	<b>0.891</b>

#### **Structural Equation Modeling**

To test the hypothesized interrelations of constructs, Structural Equation Modeling (SEM) based on SmartPLS was used to concurrently test the relationship among these constructs. SEM allowed measuring both the measurement and the structural aspects, and as a result, provided an opportunity to estimate the path coefficients, significance rates, and explanatory power, thus providing a rigorous evaluation of the effect of direct, mediating, and moderating in the proposed research model.

**Table – 8**  
**Total Effect (Path Coefficients)**

Relationships	$\beta$	SE	T	P
SIE -> CEI	0.642	0.035	18.465	0.000
CEI -> BT	-0.103	0.083	1.246	0.106
SIE -> BT	-0.127	0.061	2.097	0.018
BIF -> BT	-0.144	0.097	1.485	0.069
BIN x CEI -> BT	-0.129	0.049	2.631	0.004
BIF x SIE -> BT	0.01	0.047	0.209	0.417
BIN -> BT	0.642	0.064	10.007	0.000

According to the empirical results, the positive correlation between Social Media Influencer Experience (SIE) and Consumer Engagement Intention (CEI) exists and is statistically significant ( $\beta = 0.642$ ,  $p < 0.001$ ). The results are supportive of the hypothesis that larger influencer experiences have a significant positive influence on the propensity of the followers to engage. On the other hand, there is no statistically significant effect of CEI on Brand Trust (BT) ( $\beta = -0.103$ ,  $p = 0.106$ ) indicating that a simple intention to engage does not on its own, lead to increased trust. The correlation between SIE and BT is noteworthy but negative ( $\beta = -0.127$ ,  $p = 0.018$ ), which means that a stronger experience of influencers can lead to a rise in the feeling of skepticism in customers. Brand Innovativeness (BIN), in its turn, has a significant positive direct impact on BT ( $\beta = 0.642$ ,  $p < 0.001$ ) which highlights its central influence on the development of brand trust. Moreover, the association between CEI and BT is statistically significant moderated by BIN ( $\beta = -0.129$ ,  $p = 0.004$ ). The Brand and Influencer Fit (BIF) constructs do not have any statistically significant effects with SIE.

**Table – 9**  
**Indirect Effect**

Relationships	$\beta$	SE	T	P
SIE -> BT	-0.066	0.054	1.235	0.108

Table 9 presents the evidence related to the indirect effect of the Social Media Influencer Experience (SIE) on the Brand Trust (BT) mediated via Consumer Engagement Intention (CEI). The results show that the indirect pathway is not significant ( $\beta = -0.066$ ,  $p = 0.108$ ). As a result, CEI does not come out as an intermediary in the correlation between experience of influencers and brand trust. Differently put, influencer experience has a strong influence on engagement intention but the result of the engagement does not translate to trust through an indirect process. Brand trust thus

has been found to be more dictated by direct experiential signals and brand level factors than just engagement intention.

**Table – 10**  
**Specific Indirect Effect**

Relationship	$\beta$	SE	T	P
SIE -> CEI -> BT	-0.066	0.054	1.235	0.108

The particular direct impact of the Social Media Influencer Experience (SIE) on the Brand Trust (BT) through Consumer Engagement Intention (CEI) is outlined in Table 10. The analysis shows that the indirect pathway is not significant (0.066, 0.108). As a result, although the influence of influencer experience on engagement intention is positive, the engagement does not send the idea of significant impact to brand trust. Therefore, the Consumer Engagement Intention cannot be a mediating construct of this relationship. Such findings indicate that those aspects that contribute to brand trust have more to do with direct experience considerations or contextual moderations than engagement intention would do.

**Table – 11**  
**Conditional Indirect Effects**

Relationship	$\beta$	SE	T	P
SIE -> CEI -> BT BIN at +1 SD	-0.15	0.065	2.292	0.011
SIE -> CEI -> BT BIN at -1 SD	0.017	0.06	0.278	0.391
SIE -> CEI -> BT BIN at Mean	-0.07	0.054	1.235	0.108

Table 11 illustrates the analysis of the conditional indirect impact of the variable Social Media Influencer Experience (SIE) on Brand Trust (BT) mediated by the variable Consumer Engagement Intention (CEI) at different levels of Brand Innovativeness (BIN). The results show that the indirect outcome is significant and negative when BIN is high (+1 SD; = -0.150,  $p = 0.011$ ), which means that the higher the brand innovativeness, the higher the negative indirect outcome. On the other hand, the indirect effect is insignificant both at low level of BIN (0 -1 SD; 0.017) and at mean level of BIN (0 -0.70). These findings are indicative of moderated mediation, in which brand innovativeness acts as the moderator in the process of translation between engagement intention and brand trust. Particularly, in the environment of highly innovative brands, the involvement based on the experience of the influencers can increase the expectations and the level of scrutiny, thus undermining the process of building trust instead of strengthening it.



**Table – 12**  
**Hypothesis Summary**

Path Tested	Type	$\beta$	t-value	P-value	Status Y/N
SIE $\rightarrow$ CEI	Direct	0.642	18.465	0.000	Y
CEI $\rightarrow$ BT	Direct	– 0.103	1.246	0.106	N
SIE $\rightarrow$ BT	Direct	– 0.127	2.097	0.018	Y
SIE $\rightarrow$ CEI $\rightarrow$ BT	Mediation	– 0.066	1.235	0.108	N
SIE $\times$ BIF $\rightarrow$ BT	Mediation	0.01	0.209	0.417	N
CEI $\times$ BIN $\rightarrow$ BT	Mediation	– 0.129	2.631	0.004	Y
SIE $\rightarrow$ CEI $\rightarrow$ BT at +1 SD BIN	Moderated Mediation	– 0.149	2.292	0.011	Y (at High Bin Only)

The results of the hypothesis testing in regard to the proposed model are presented in Table 12. The findings ensure excellent empirical validation of the direct role of social media influencer experience on consumer engagement intention, which validates its central motivational role. Even though the intention to engage consumers does not enact a direct influence on brand trust, the social media influencer experience has a statistically significant direct effect on brand trust. Engagement intention only is not supported as a form of mediation. On the other hand, brand innovativeness becomes a meaningful mediator of the engagement trust relationship and the moderation mediation hypothesis is empirically supported when brand innovativeness assumes high levels, thus implicating salient contextual influences.

### Discussion and Conclusion

The results offer subtle details on the way the Social Media Influencer Experience (SIE) can be converted to Consumer Engagement Intention (CEI) and Brand Trust (BT) in modern influencer-based online settings. As opposed to a lot of previous literature, it can be indicated that there is a strong and negative positive correlation between SIE and Brand Trust, which demonstrates that an increased exposure to influencer content does not necessarily lead to an increase in trust. Rather, repetitive and highly influential experiences can trigger persuasion knowledge among consumers, which makes them doubt influencer intentions and believe that there are higher relational costs, especially in saturated and commercialized markets (Sokolova and Kefi, 2020; Janssen et al., 2022). This can be understood through a Social Exchange Theory (SET) lens to signify that experience benefits can be undermined by

perceived manipulation that prevents the establishment of trust despite the positive affective experiences.

Conversely, the connection between SIE and CEI is highly positive and strong which offers solid empirical evidence to the Flow Theory. The presence of influencer content that is highly engaging, emotional, and cognitively challenging creates motivational readiness to interact and strengthens the intentions to like, share, comment, and follow (Hoffman and Novak, 2009; Brodie et al., 2011). This verifies the fact that influencer experiences are indeed very productive in terms of yielding short-term psychological involvement despite this involvement not necessarily leading to the relational consequences.

Remarkably, however, the direct influence of Consumer Engagement Intention on Brand Trust is not significant overruling leading engagement-based relationship patterns (Vivek et al., 2012; Hollebeek et al., 2014). It implies that the engagement metrics and the depth of relations are becoming increasingly decoupled, with engagement potentially indicating the seeking of entertainment or habituation, and not necessarily commitment based on trust, particularly on the platforms of an algorithmic nature.

In line with this, the mediation effect of SIE on BT through CEI is not there, which holds that engagement intention is not enough to be a satisfactory mechanism of trust building. Engagement seems a better conceptualized outcome and not a causal connection to trust, and therefore, requires theoretical refinement in influencer marketing studies (Brodie et al., 2011). In terms of contextual moderators, there is no significant moderation of SIEBT relationship by Brand Influencer Fit (BIF). Nevertheless, conditional results indicate that high fit moderates negative trust impact, whereas low moderate's skepticism- consistent with authenticity and congruence studies (Breves et al., 2019).

Lastly, Brand Innovativeness (BIN) turns out to be the most powerful construct. It positively correlates with the Brand Trust significantly (Shams et al., 2020; Zhou and Li, 2022) and its moderating effect on the CEI-BT relationship is significant. When the innovativeness is high, scrutiny and expectation-disconfirmation increase, thus lessening trust. Furthermore, the moderated mediation outcomes indicate that only in cases of high brand innovativeness, the indirect effect of SIE on BT through CEI is significant, which proves the existence of a conditional process model. Altogether, the results suggest that the trust is formed through engagement and is extremely context-specific due to the influence on the perceptions of innovation and the relational judgments, but not the experience only.

### **Implications Theoretical and Practical**

The current study will add to the concept of influencer marketing because it shows that brand trust cannot be obtained instantly after consumer engagement intention, and thus it refutes the prevailing linear assumptions of earlier studies. The Flow Theory is extended with the empirical data of in-depth influencer experience being the key trigger of motivational involvement, as opposed to the relational trust. Social Exchange Theory is polished by uncovering that perceived relational costs of

influencer (manipulation and commercialization) may increase with repeated exposure, hence, dissipating trust. The study methodologically justifies the use of conditional process modeling because it highlights the contextual implications of Brand Innovativeness and Brand–Influencer Fit. In practice, the results suggest that managers should not confuse measures of engagement with trust, focus on genuine and substantiated innovation, be able to guarantee strong influencer brand alignment and segmented culturally responsive influencer approaches to reduce skepticism and build long-term trust.

### **Limitations and Future Research Recommendations**

This study has a number of weaknesses that present research opportunities in the future despite the contributions it has made. To begin with is the cross-sectional design which limits causal inference. Even though SEM allows testing of complex relationships, the information obtained at one moment is incapable of measuring the dynamic change in the experience, engagement, and trust of the influencers. It is thus advised that longitudinal studies should be carried out to reveal how these relationships become stronger, weaker and reverse with time. Second, self-reports of survey data, which are used, present possible common method bias and social desirability effects. Although procedural controls were used, future studies ought to conduct a triangulation of the results through behavioral data, experiments, or platform analytics.

Third, the research was carried out in one cultural and geographical setting, not allowing generalizations. The meaning of trust, authenticity and innovativeness might differ among different cultures where individuals will have different cultures, regulatory supervision and media literacy. It is thus necessary that cross-cultural comparative studies are made. Fourth, the sample was biased with younger, well-educated and digitally active users, which could have contributed to the effect of skepticism or habituation. The demographic representativeness would be improved with the inclusion of older and digitally marginalized groups. Fifth, despite the utilization of validated scales, complex constructs, including trust and innovativeness, are context-based and can be approached in a qualitative manner through interviews or digital ethnography.

The future research ought to utilize both longitudinal and experimental designs to separate causal factors and challenge the impact of disclosure transparency, expertise of influencers, credibility, and product-category fit. Other moderators including perceived authenticity, parasocial interaction and algorithmic trust ought to be included in more detailed models. Platform-specific dynamics would be even better explained with the cross-platform research (e.g., Instagram, Tik Tok, YouTube, etc.). In a practical sense, brands have to implement an influencer strategy of authenticity-first orientation, based on long-term relational value instead of short-term engagement metrics. Choosing the influencers requires a higher priority to substantive brand-influencer fit, whereas the innovativeness claims should be linked to the actual product performance. Measures of engagement ought to be accompanied by those of trust which include sentiment analysis and customer feedback. The mechanisms of

building trust after engagement, clear disclosure of sponsorship, and the localization of influencer strategy culturally are essential, especially in the emerging markets.

### Conclusion

The current investigation considered how influencer experience on a brand impacts brand trust, which was operationalized in consumer engagement intention and moderated by brand influencer fit and brand innovativeness in a unified model that incorporates flow theory and social exchange theory. Empirical results show that the influence between influencer-inspired experiences and trust in a brand is not as linear and direct as it was assumed before. Findings indicate that though influencer experiences are an effective way to get people engaged, it does not always result in trust. In other cases, these experiences can even lead to increased erosion of trust because of increased skepticism by consumers. Brand innovativeness was found to be a critical element that built trust and skepticism simultaneously especially among the highly engaged consumers. On the other hand, brand-influencer fit was more the protective buffer, which alleviated negatively on the trust without significantly enhancing positive outcomes on trust. The theoretical implications of this work are based on its integrative nature by combining the experiences and relational perspective in the realm of digital trust. The study, methodologically, highlights the value of the conditional process modeling as the dynamic, dependent nature of the consumer-brand interactions in the social media environment. On the whole, the results highlight that sustainable brand trust in the digital age cannot be achieved solely by way of exposure or engagement; instead, it is built up by the authentic, value-core relationships that integrate the relational integrity with the experience immersion.

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