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Influencer Marketing and MSME Product Purchase Decisions: The Role of Consumer Trust

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ABSTRACT
This study examines the relationship between influencer marketing and consumers' purchase decisions regarding micro, small, and medium-sized enterprise (MSME) products, with consumer trust in the promoted product as a mediator. Survey data were obtained from 160 consumers in Lamongan Regency, Indonesia, who had purchased an MSME product after encountering influencer-generated promotional content. The data were analyzed using partial least squares structural equation modeling (PLS-SEM). Influencer marketing was positively associated with product trust ($\beta = 0.704$, $p < 0.001$), and trust was positively associated with purchase decision ($\beta = 0.415$, $p < 0.001$). Influencer marketing also retained a significant direct relationship with purchase decision ($\beta = 0.382$, $p < 0.001$). The indirect effect through trust was significant ($\beta = 0.292$, $p < 0.001$), supporting partial mediation. By distinguishing trust in the promoted MSME product from trust in the influencer, this study clarifies one pathway through which influencer communication is associated with consumers' purchase decisions in a local MSME context. The findings suggest that influencer content should be credible, relevant, and informative, while product performance should substantiate the claims communicated.
***Keywords**: Influencer Marketing; Consumer Trust; Purchase Decision; MSMEs; Social Media.*

INTRODUCTION

Social media has reshaped consumer behavior by creating new ways to identify, assess, and acquire products. For micro, small, and medium-sized enterprises (MSMEs), these platforms serve as relatively accessible communication tools that enable businesses to extend product visibility and reach potential customers beyond the confines of their immediate geographical markets. However, the availability of digital channels does not automatically ensure that consumers will trust MSME products or decide to purchase them. Consumers frequently encounter incomplete product information, persuasive promotional messages, and uncertainty regarding product quality. Under these conditions, influencer marketing becomes an important mechanism for communicating product information and shaping consumer evaluations.

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Influencer marketing refers to the use of individuals who possess an audience, expertise, credibility, or particular relational influence on social media to communicate messages about brands and products. Influencers can increase product visibility, explain product attributes in everyday contexts, and provide social cues that reduce consumer uncertainty. Nevertheless, exposure to influencers does not necessarily lead directly to a purchase decision. The effectiveness of influencer messages may depend on whether consumers perceive them as credible, relevant, informative, and consistent with their needs. Therefore, consumer trust in the introduced MSME products represents an important mechanism that warrants examination.

Previous studies have identified several factors that shape consumer responses to influencer marketing, including influencer–product congruence, source credibility, advertising disclosure, self-disclosure, and parasocial relationships. Belanche et al. (2021) emphasize the importance of congruence among influencers, products, and consumers. Weismueller et al. (2020) show that source credibility and advertising disclosure are associated with consumers' responses to social media endorsements. Kim and Kim (2021) provide a nuanced perspective by showing that consumer responses differ according to how consumers evaluate the message source. Leite and Baptista (2022) further highlight the roles of influencer self-disclosure, source credibility, parasocial relationships, and brand trust in explaining behavioral intentions. Pan et al. (2025), in a meta-analytic review, show that influencer marketing effectiveness is associated with interrelated factors, including source characteristics, content attributes, and relationships between influencers and consumers. Collectively, these studies establish an important foundation for understanding influencer marketing effectiveness across contexts. Recent meta-analytic evidence further indicates that influencer effectiveness is associated with influencer credibility, content characteristics, and audience-related factors (Barari et al., 2026; Pan et al., 2025). The informational value and authenticity of influencer content may also contribute to brand credibility and purchase intention (Liu & Zheng, 2024).

Despite these advances, an important conceptual distinction remains insufficiently addressed in the present research context: trust in an influencer as the source of a promotional message differs from trust in the MSME product being promoted. These

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objects of trust are related but not interchangeable. An influencer may be perceived as credible while consumers remain uncertain about a product's quality, reliability, or ability to deliver promised benefits. Consequently, examining only source-related trust may not fully explain how influencer communication relates to consumers' decisions to purchase MSME products. This study focuses specifically on trust in the promoted product and examines whether it statistically mediates the relationship between influencer marketing and purchase decision.

This study contributes in three ways. First, it makes the object of trust explicit by examining trust in the promoted MSME product rather than treating trust in the influencer and product trust as equivalent. Second, it evaluates a direct and an indirect pathway in one model and tests whether product trust statistically mediates the influencer marketing–purchase decision relationship. Third, it provides evidence from consumers in Lamongan Regency who report a completed purchase following exposure to influencer content. This setting adds context-specific evidence on influencer marketing and MSME purchasing, while the cross-sectional design means that the estimated relationships should be interpreted as associations rather than definitive causal effects.

Against this background, this study examines the relationships between influencer marketing, consumer trust in the promoted MSME product, and purchase decision. Specifically, it tests whether influencer marketing is positively associated with product trust and purchase decision, whether product trust is positively associated with purchase decision, and whether product trust mediates the relationship between influencer marketing and purchase decision.

THEORETICAL BACKGROUND

Influencer Marketing

Influencer marketing is a form of social media communication that uses individuals with specific audiences to convey opinions, experiences, or recommendations concerning products and brands. Its persuasive potential is associated with credibility, attractiveness, expertise, authenticity, and the relationship between influencers and followers. Unlike conventional advertising, influencer communication is often integrated

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into everyday content, personal narratives, demonstrations, and interactions with followers. This format can make product information easier to understand and more socially meaningful.

Influencer effectiveness is not determined solely by follower numbers. Congruence among the influencer, product, and consumer is also important. Belanche et al (2021) explain that such congruence can improve consumer evaluations because recommendations are perceived as more appropriate and trustworthy. Weismueller et al (2020) emphasize source credibility and advertising disclosure. Accordingly, this study measures influencer marketing through product-information clarity, influencer knowledge, recommendation relevance, information credibility, and content usefulness in helping consumers recognize and consider introduced MSME products. Research also indicates that influencer-post infotainment and credibility can improve advertising evaluations and purchase intentions (Herrando & Martín-De Hoyos, 2022). Message and media credibility have also been linked to trust in digital influencers and consumers' buying responses (Shamim & Islam, 2022).

Consumer Trust

Consumer trust in introduced MSME products refers to consumers' willingness to rely on such products because they are perceived as trustworthy, honest, consistent, and capable of delivering promised benefits. Trust reduces perceived risk and facilitates decision-making, particularly when consumers cannot fully evaluate product quality before purchase. This concept differs from trust in the influencer: trust in the influencer concerns the message source, whereas trust in the introduced MSME product concerns the object being purchased. Empirical studies in online purchasing contexts similarly identify trust as a relevant mechanism associated with consumers' purchase decisions (Hakim et al., 2021; Hanaysha, 2022).

The consumer trust scale developed by Munuera-Aleman et al (2003) provides a basis for measuring beliefs about reliability and ability. In the MSME context, trust is important because consumers may have limited direct experience, limited access to formal information, and uncertainty regarding product-quality consistency. Influencer marketing can strengthen trust when messages are clear, credible, relevant, and useful.

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In this study, consumer trust does not refer to trust in the influencer and is not restricted to one particular brand. Each respondent evaluates one purchase experience involving an MSME product introduced through influencer marketing. Therefore, the product or brand evaluated may differ across respondents, while the construct remains the same: consumers' beliefs about the reliability, ability to meet expectations, benefits, and acceptable quality of the introduced MSME product.

Purchase Decision

A purchase decision is the process through which consumers select and decide to purchase a product after evaluating information, alternatives, perceived benefits, and confidence in their choice. In a social media environment, influencer content can help consumers recognize products, understand their attributes, compare alternatives, and reduce uncertainty. However, the final decision is likely to depend on whether consumers trust the introduced MSME product. Accordingly, purchase decision is understood as consumers' choice, confidence, and evaluation that purchasing a particular MSME product is the right decision.

Theoretical Relationships and Hypothesis Development

Influencer Marketing and Trust. Influencer-generated content can provide product-related information and may reduce information asymmetry between MSMEs and consumers. When content is perceived as clear, relevant, credible, and useful, consumers may form stronger beliefs that the promoted product is reliable and can deliver its promised benefits. This reasoning is consistent with research emphasizing influencer–product–consumer congruence and source credibility in influencer marketing (Belanche et al., 2021; Weismueller et al., 2020). Accordingly, the first hypothesis is: H1: Influencer marketing is positively associated with consumer trust in the promoted MSME product.

Trust and Purchase Decision. Trust in an MSME product reflects consumers' confidence in its expected performance and in the credibility of product-related claims. Such confidence may reduce perceived uncertainty and risk, support product evaluation, and strengthen consumers' conviction when selecting a product. Thus, the second hypothesis is: H2: Consumer trust in the promoted MSME product is positively associated

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with purchase decision. Evidence from social media purchasing contexts also supports the relevance of trust to purchase-related outcomes (Hakim et al., 2021; Hanaysha, 2022).

Influencer Marketing and Purchase Decision. Influencer content may also relate directly to purchase decision beyond its association with trust. It can increase product visibility, communicate relevant attributes, illustrate product use, and make an offering more salient among available alternatives. These informational and persuasive functions provide a basis for expecting a positive relationship between influencer marketing and purchase decision. Therefore: H3: Influencer marketing is positively associated with purchase decision.

The Mediating Role of Trust. The relationship between influencer marketing and purchase decision may involve direct and indirect pathways. The direct pathway reflects the informational and persuasive functions of influencer content, whereas the indirect pathway occurs when such content is associated with stronger trust in the promoted MSME product, which may then support purchase decision. The mediation hypothesis is therefore: H4: Consumer trust mediates the relationship between influencer marketing and purchase decision. This mediation rationale is consistent with research identifying customer trust as a mediator between endorsement-related communication and purchase intention (Firman et al., 2021).

METHOD, DATA AND ANALYSIS

This study used an explanatory quantitative design to examine the relationships among influencer marketing, consumer trust, and purchase decisions. Analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS. PLS-SEM was selected because the study was oriented toward explanation and prediction and involved a mediation model with latent constructs measured through multiple indicators (Benitez et al., 2020).

The study was conducted in Lamongan Regency, Indonesia. Data were collected from 160 respondents selected through purposive sampling. Respondents were eligible if they (1) were at least 17 years old, (2) resided in Lamongan Regency, (3) used social media, (4) had encountered influencer-generated promotional or recommendation content

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about an MSME product, and (5) had purchased an MSME product after encountering such content. Respondents were also required to be willing to participate, complete the questionnaire, and recall one relevant purchasing experience.

Respondents were instructed to evaluate one specific purchase experience involving an MSME product previously introduced through influencer marketing content. The product or brand could differ across respondents because the study did not restrict the research object to a single MSME brand. Respondents were asked to refer to the same focal product or brand when evaluating influencer marketing, consumer trust, and purchase decision. Because the sample was limited to consumers who had already purchased after exposure to influencer content, the findings describe reported relationships among these constructs within experienced buyers.

Purposive sampling was used because the study required respondents with specific experiences relevant to the research model. The initial instrument consisted of 16 indicators: six for influencer marketing, five for consumer trust, and five for purchase decision. The sample comprised 160 respondents, corresponding to the practical guideline of ten observations per initial indicator (Hair et al., 2019). This guideline was used as a practical planning reference; the adequacy of the sample was also considered in relation to the model's estimation and the study's explanatory purpose.

Consumer trust was measured through perceptions of the reliability of the introduced MSME product, its ability to meet expectations, its ability to provide promised benefits, its acceptable quality, and respondents' confidence in relying on the product when making a purchase decision. Accordingly, the trust construct referred to trust in the promoted product, rather than trust in the influencer as the source of the message.

The analysis was conducted in two stages. The first involved evaluating the measurement model through outer loadings, reliability, convergent validity, discriminant validity, and indicator collinearity (Hair et al., 2020). Cronbach's alpha and composite reliability values above 0.70 were considered acceptable, while AVE above 0.50 indicated convergent validity. Discriminant validity was assessed using the Fornell–Larcker criterion and HTMT, with HTMT values below 0.90 considered acceptable. Outer VIF values were examined for potential collinearity. The second stage evaluated

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the structural model through R^2, f^2, path coefficients, bootstrapping, and indirect effects. Hypotheses were evaluated using t-values, p-values, and bootstrapping confidence intervals.

RESULTS

Indicator Refinement And Measurement Model

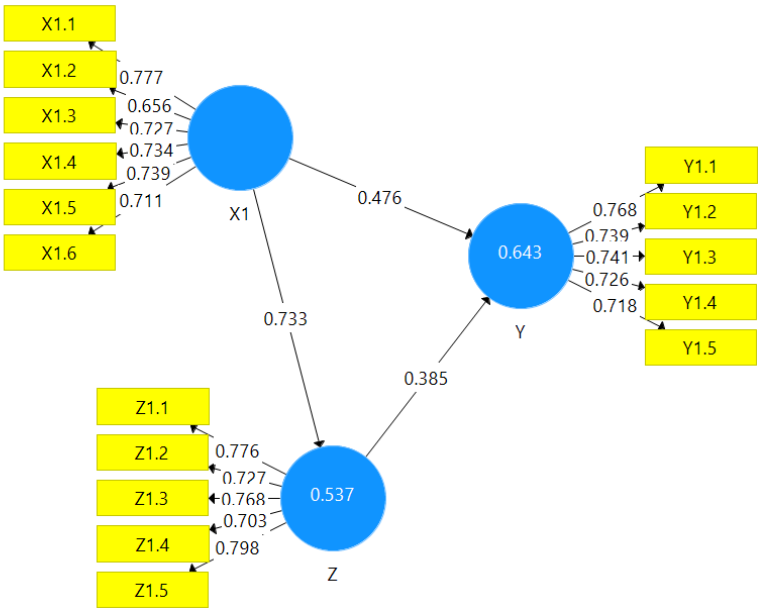


Figure 1. SmartPLS PLS algorithm before indicator elimination.

In the initial model, the Fornell–Larcker criterion was not fully satisfied. The square roots of AVE for influencer marketing, trust, and purchase decision were 0.725, 0.739, and 0.755, respectively. Initial HTMT values were 0.896 for influencer marketing–trust, 0.938 for influencer marketing–purchase decision, and 0.909 for trust–purchase decision. The values for the latter two construct pairs exceeded the 0.90 criterion, indicating that the initial measurement specification required further examination before interpreting the structural relationships.

The initial model contained 16 indicators. Indicator refinement was conducted sequentially, beginning with the removal of X1.2 and subsequent re-estimation. After X1.2 was removed, HTMT remained above the adopted threshold of 0.90 for influencer marketing–purchase decision (0.904) and trust–purchase decision (0.909). A supplementary indicator-level diagnostic based on average correlations calculated in Excel showed values of 0.4368 for X1.4 and 0.4784 for Y1.1, which were identified as

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relatively high and warranted further examination. These values were treated as diagnostic information rather than as a standalone criterion for indicator deletion, a high average correlation alone does not establish indicator redundancy or its specific contribution to HTMT. Considering these diagnostics together with the discriminant-validity assessment and the conceptual relevance of the items, X1.4 and Y1.1 were removed and the model was re-estimated. The removal of these indicators was followed by lower HTMT values that fell below 0.90. The final model retained 13 indicators: four for influencer marketing, five for trust, and four for purchase decision. The final measurement model is reported below.

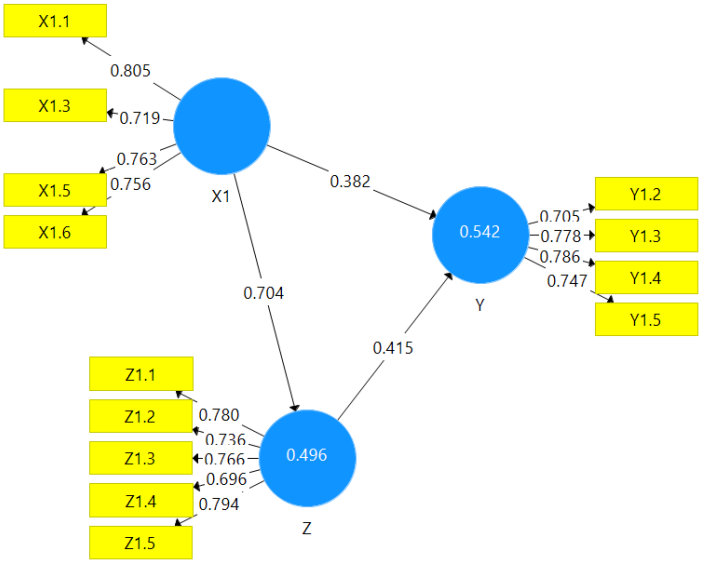


Figure 2. SmartPLS algorithm after indicator elimination.

The retained outer loadings ranged from 0.696 to 0.805. Influencer marketing loadings were 0.805, 0.719, 0.763, and 0.756; trust loadings were 0.780, 0.736, 0.766, 0.696, and 0.794; and purchase-decision loadings were 0.705, 0.778, 0.786, and 0.747. Indicator Z1.4 had a loading of 0.696, slightly below 0.70, but it was retained because the value was close to the threshold and the construct's reliability and AVE remained acceptable.

Reliability And Convergent Validity

Table 1**:** Reliability and Validity Convergent

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Construct	Alpha	rho_A	CR	AVE	Decision
Influencer Marketing	0.757	0.759	0.846	0.580	Acceptable
Trust	0.811	0.814	0.869	0.570	Acceptable
Purchase Decision	0.747	0.748	0.841	0.570	Acceptable

All constructs demonstrated acceptable internal consistency. Cronbach's alpha values ranged from 0.747 to 0.811, composite reliability values ranged from 0.841 to 0.869, and AVE values ranged from 0.570 to 0.580. These results indicate that the retained indicators adequately represented their respective constructs and that convergent validity was achieved.

Discriminant Validity And Collinearity

The Fornell–Larcker criterion was satisfied. The square roots of AVE for influencer marketing, trust, and purchase decision were 0.761, 0.755, and 0.755, respectively. Each square root of AVE was greater than the correlations of the corresponding construct with the other constructs. Correlations were 0.704 between influencer marketing and trust, 0.684 between trust and purchase decision, and 0.674 between influencer marketing and purchase decision.

HTMT values were 0.895 for influencer marketing–trust, 0.894 for influencer marketing–purchase decision, and 0.876 for trust–purchase decision. All values were below 0.90, indicating acceptable discriminant validity, although the first two values were close to the threshold and should be interpreted cautiously. Outer VIF values ranged from 1.339 to 1.849, indicating no concerning collinearity problem among the retained indicators.

Table 2**.** Cross Loadings

indicator	X1	Y	Z
X1.1	**0.805**	0.540	0.552
X1.3	**0.719**	0.521	0.515
X1.5	**0.763**	0.537	0.524
X1.6	**0.756**	0.452	0.553
Y1.2	0.486	**0.705**	0.527
Y1.3	0.543	**0.778**	0.543
Y1.4	0.516	**0.786**	0.487

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Y1.5	0.486	**0.747**	0.505
Z1.1	0.594	0.563	**0.780**
Z1.2	0.562	0.515	**0.736**
Z1.3	0.517	0.495	**0.766**
Z1.4	0.470	0.475	**0.696**
Z1.5	0.503	0.527	**0.794**

The cross-loading results also satisfied the criterion descriptively because each indicator had its highest loading on the construct it was intended to measure.

Structural Model

Table 3. Structural Model

Endogenous constructs	R^2	Corrected R^2	Interpretation
Trust	0.496	0.493	About 49.6% is explained
Purchase Decision	0.542	0.536	About 54.2% is explained

The model explained 49.6% of the variance in trust ($R^2 = 0.496$; adjusted $R^2 = 0.493$) and 54.2% of the variance in purchase decision ($R^2 = 0.542$; adjusted $R^2 = 0.536$). Effect-size analysis showed that influencer marketing had a large effect on trust ($f^2 = 0.983$), while its direct effect on purchase decision was moderate ($f^2 = 0.160$). Trust also had a moderate effect on purchase decision ($f^2 = 0.190$).

1. Hypothesis Testing

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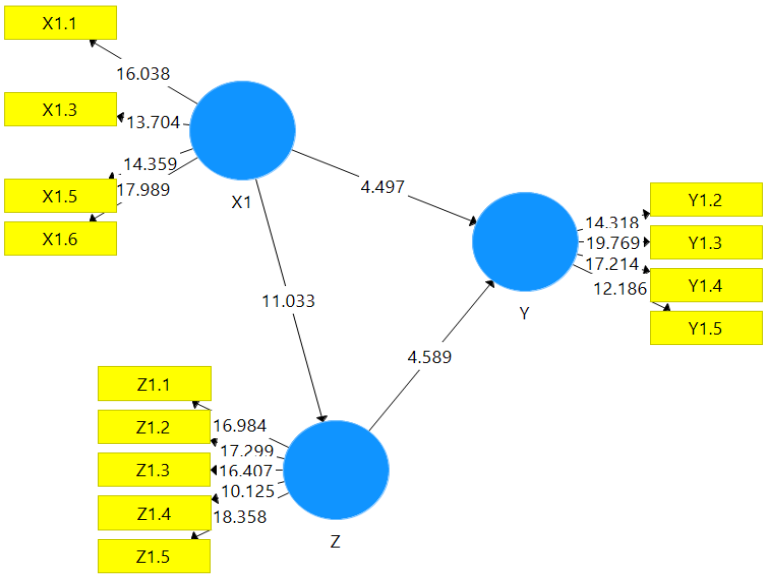


Figure 3. smart PLS bootstrapping

Table 4: Hypothesis

Hypothesis	Track	β	t	p	Decision	Meaning
H1	Influencer Marketing → Trust	0.704	11,033	<0.001	Supported	Significant positive
H2	Trust → Purchase Decision	0.415	4,589	<0.001	Supported	Significant positive
H3	Influencer Marketing → Purchase Decision	0.382	4,497	<0.001	Supported	Significant positive
H4	Influencer Marketing → Trust → Purchase Decision	0.292	4,134	<0.001	Supported	Significant mediation

The direct path from influencer marketing to trust was positive and significant (β = 0.704; t = 11.033; p < 0.001). Trust also had a positive effect on purchase decision (β = 0.415; t = 4.589; p < 0.001). In addition, influencer marketing had a significant direct effect on purchase decision (β = 0.382; t = 4.497; p < 0.001).

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The indirect effect of influencer marketing on purchase decision through trust was significant ($\beta = 0.292$; $t = 4.134$; $p < 0.001$). Because both direct and indirect effects were significant, trust functioned as a partial mediator.

DISCUSSION

The results show positive and statistically significant associations among influencer marketing, product trust, and purchase decision in the surveyed MSME consumers. The estimated pattern supports all four hypotheses and is consistent with two related pathways: an association between influencer marketing and purchase decision that remains after accounting for trust, and an indirect association through product trust. Because the study used cross-sectional survey data and purposive sampling of consumers who had already purchased, the results should be interpreted as evidence of relationships within this sample rather than proof of causal effects or of conversion among nonbuyers.

The strongest relationship was the effect of influencer marketing on trust ($\beta = 0.704$). Consumers who perceive influencer content as clear, relevant, credible, and useful tend to have stronger beliefs in the introduced MSME products. This finding is consistent with the importance of congruence among influencer, product, and consumer (Belanche et al., 2021), as well as source credibility and the informational function of influencer recommendations (Weismueller et al., 2020). The broader influencer literature likewise emphasizes the importance of credibility and the informational value of influencer content (Barari et al., 2026; Liu & Zheng, 2024).

This result does not mean that consumers automatically trust every influencer. Rather, influencer content can become a basis for product trust when it provides meaningful and apparently credible information. In the MSME context, this mechanism is important because consumers may have limited direct experience with products and may use influencer explanations as an accessible information source. Source-related cues may help form product trust, but product trust is more directly connected to the purchase decision.

Trust had a positive and significant effect on purchase decision ($\beta = 0.415$). Consumers who believe that introduced MSME products are reliable, consistent, capable of delivering promised benefits, and worthy of trust are more confident in choosing them.

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This finding is consistent with the view of trust as a mechanism that reduces perceived risk and facilitates reliance on a brand (Munuera-Aleman et al., 2003). For MSMEs, trust is important because consumers often face uncertainty regarding product quality, service consistency, order fulfillment, and post-purchase responsibility. This interpretation is also consistent with empirical findings that brand trust is relevant to purchase decisions in social media marketing contexts (Hakim et al., 2021; Hanaysha, 2022).

Influencer marketing also had a significant direct effect on purchase decision (β = 0.382). Influencer content can support purchase decisions beyond its effect through trust by making products more salient, explaining their use, demonstrating benefits, helping consumers compare alternatives, and encouraging action. This direct effect is consistent with research showing that influencer recommendations can affect behavioral responses through credibility, relevance, and persuasive communication (Kim & Kim, 2021; Weismueller et al., 2020).

The mediation analysis provides the central contribution of this study. The indirect association between influencer marketing and purchase decision through trust was significant (β = 0.292), while the direct association remained significant (β = 0.382). This pattern is consistent with partial mediation: influencer marketing is associated with purchase decision both directly and indirectly through product trust. Trust therefore represents one statistical mechanism that may help explain the observed relationship, although the cross-sectional design does not establish temporal order or causal mediation. A related Indonesian study also identified trust as a mediator between celebrity endorsement, electronic word of mouth, and Instagram purchase intention (Firman et al., 2021).

The study offers three contributions. First, it distinguishes trust in the promoted product from trust in the influencer, making the trust object more precise in the analysis of influencer marketing. Second, the results support a partial-mediation pattern in which product trust accounts for part, but not all, of the association between influencer marketing and purchase decision. Third, the study adds evidence from local MSME consumers in Lamongan who report an actual purchase experience following influencer exposure. This contribution is context-specific and should not be generalized

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automatically to other regions, product categories, or consumers who have not yet purchased.

For MSMEs, the findings suggest that influencer selection should prioritize credibility, product knowledge, relevance to the offering, and audience fit rather than follower count alone. Promotional content should provide specific and verifiable information, demonstrate realistic product use, and communicate benefits without exaggeration. MSMEs should also ensure that product quality and service delivery substantiate the claims conveyed by influencers. Transparent disclosure of commercial relationships and consistent post-purchase support can help maintain the credibility of the communication and consumers' confidence in the product. These recommendations are practical implications of the observed associations, not causal effects established by the study.

CONCLUSIONS

This study examined the relationships between influencer marketing, consumer trust in the promoted MSME product, and purchase decision in Lamongan Regency. Influencer marketing was positively and significantly associated with trust, trust was positively associated with purchase decision, and influencer marketing retained a significant direct association with purchase decision. The significant indirect effect through trust, alongside the significant direct effect, supports partial mediation. The results indicate that product trust is one pathway associated with consumers' purchase decisions, while influencer communication may also relate to purchasing through other informational or persuasive routes.

The findings imply that MSMEs should combine relevant and credible influencer communication with product information that consumers can assess and with product quality that fulfills the communicated promises. Several limitations should guide interpretation. The study used a cross-sectional survey and purposive sampling in one regency, which limits causal interpretation and broad generalization. In addition, respondents were consumers who had already purchased after exposure to influencer content, so the model does not explain the conversion process among exposed nonbuyers. The focal MSME product or brand also differed across respondents. Future studies could

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use longitudinal or experimental designs to assess temporal and causal processes, compare buyers with nonbuyers, examine specific product categories or brands, and replicate the model across regions. Further work could also evaluate additional explanatory variables while retaining a clear distinction between trust in the influencer and trust in the promoted product.

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