



Influencer Credibility and Smartphone Purchase Decisions in a Tier-II Indian City: A Regression Analysis from Bilaspur

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ABSTRACT

Despite influencer credibility being hailed as a leading factor influencing purchase intention, a majority of the empirical research models it within complex multi variable frameworks or metropolitan samples. Thus, there is lesser evidence on its direct predictive power in tier II Indian markets. This research isolates and measures correlation of perceived influencer credibility with the smartphone purchase decision in Bilaspur, Chhattisgarh. According to the Source Credibility Theory, consumers determine the credibility of influencers based on how trustworthy, honest and sincere these influencers appear to be. The purchase decision (dependent variable) is measured using the intentions of consumers to buy a smartphone and self-reported buying behaviour for both Apple and Xiaomi smartphones. A simple linear regression with influencer credibility as the only predictor of purchase decision is employed using survey data of 1,382 respondents from Bilaspur who are aware of smartphone influencer content. The results show a statistically significant positive relationship, wherein credibility accounts for a sizeable proportion of variance in purchase intention without controlling for intermediary constructs such as awareness or attitude. These findings from tier II India indicate that high influencer credibility alone is

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sufficient for a substantive shift in purchase behaviour (and trust and expertise are reported as the strongest antecedents of purchase intention in influencers' marketing in extant literature). As a result, the paper provides a useful, context-specific test of the credibility–purchase link and a benchmark against which more elaborate models of influencer effectiveness in emerging urban technology markets can be assessed.

Introduction

The marketing technique used by smartphone brands is influencer marketing. This is especially seen in countries where penetration of social media and smartphones is burgeoning. The growth of affordable devices and low cost data in India has steered a sizeable part of the digital consumption and transaction volume towards tier II/III towns. Users in these geographies spend considerable amounts of time on interactive media and look for online recommendations before making purchase decisions. In this context, social media influencers serve as key intermediaries who translate the technical characteristics of products into narratives that enhance perceived value, effectiveness, and trustworthiness (Sokolova and Kefi, 2020).

The existing clothes and accessories segment offers the best channels for enhanced monetization. Further, ceasing partnerships with influencer-related brands, as previously mentioned, is one way to drive growth. Research based on Source Credibility Theory finds that when influencers are honest and knowledgeable, they have a positive influence on consumers' brand attitudes and willingness to buy across categories including smartphones. Still, a lot of this work embeds credibility in complex models that include parasocial interaction, entertainment value, brand attitude, and others. This makes it difficult to isolate the predictive power of credibility alone, especially in non metropolitan Indian contexts (Saima and Khan, 2021).

A useful but relatively neglected setting for such examinations are Tier II such as Bilaspur. Studies on digital marketing reveal that consumers in smaller cities prefer local content, and they also prefer influencers and peer reviews while deciding to purchase things online and their greater focus is on trust, affordability, easy use and not on prestige or exclusivity. Guidance from practitioners emphasizes the importance of working with regional influencers with a strong local following, as this builds credibility. However, academic research rarely gives us simple, context specific estimates of how much purchase behaviour credibility explains in these markets. In this regard, smartphones are particularly interesting, being high involvement high value products whose purchase decisions will involve functional evaluation and social signalling, thus the role of trusted influencers could be decisive (Agarwal and Shah, 2024).



In this backdrop, the current study focuses on a parsimonious empirical question: to what extent perceived influencer credibility influences smartphone purchase decisions in tier II Indian city? Through the use of survey data collected from the Bilaspur consumers who were exposed to influencer content for Apple and Xiaomi smartphones, the study applies simple linear regression whereby influencer credibility is the only predictor. This model purposely uses only the two variables of credibility and purchase in order to provide clear feedback as to the strength of relationship between them and as a benchmark measure for the more complex models. By quantifying the direct link between credibility and purchase behaviour, the study contributes to the influencer marketing and digital consumer behaviour literature as the country allures a smartphone growth market in India.

Literature Review

Schouten et al., (2020) demonstrate that the most influential factors that are recognized are credibility composed of trustworthiness, expertise and honesty that consist of consumer attitudes and purchase intentions. Dhun and Dangi (2022) based on Source Credibility Theory shows that when influencers are regarded as genuine, the endorsement has a significant impact on brand perceptions and purchase intention in categories like beauty, fashion and technology. Empirical work of Luarn et al. (2025) shows that brand awareness is increased, perceived risk is reduced and purchase intention increased by framing complex product features in accessible and trustworthy narratives in smartphone markets specifically from various regions of India and overseas.

Janssen et al. (2022) have explored the impact of influences' expertise, trustworthiness, and attractiveness on consumer behaviour. These studies have also looked at their relative importance. Results show that for high involvements products like a smartphone, expertise and trustworthiness are more dominant than attractiveness in shaping purchase intentions. As the cost of these products is high and their performance is sensitive, consumers depend on technical information and honest evaluations. Lou and Yuan (2019) embedding credibility within larger structural models alongside parasocial interaction, engagement metrics and brand attitude, which will make it difficult to work out the impact of credibility alone. Most of the current research uses either a metropolitan or a national sample. Hence, few studies have focused on the tier II cities where the socio economic profiles, digital habits and reference group dynamics differ from the metro markets.

According to AlFarraj et al. (2021), it is often observed that non metropolitan Indian markets consumers attach considerable weights to perceived authenticity and local trust as they perceive credible influencers as extended peer networks than distant celebrities. Research on campaigns suggests that influencers who are



open about their paid sponsorships while consistently using the product in their day-to-day lives to drive purchase are much more effective than those who seem to be doing so just for the pay cheque. Academic research on the relationship between influencer credibility and the purchase decision in tier II cities has rarely been parsimonious and context specific. This study aims to fill this gap by examining a single predictor-outcome relationship, namely, credibility and smartphone purchase decision in Bilaspur and estimating a single predictor estimate of how much purchase behaviour can be explained by credibility. Further, a deeper mediating structure will not be employed.

Methodology

Research Design and Context

Using a quantitative, cross sectional survey design, the research explores the impact of influencer credibility on smartphone purchase in Bilaspur, a tier II city in Chhattisgarh. Bilaspur was chosen as it combines the socio cultural traits of many non metro Indian markets with rapid digital adoption and high smartphone penetration. Fictional Indian markets include a deep commitment of families to make purchase decisions and a growing reliance on social media influencers for product information. The study concentrates on consumers familiar with influencer-generated content for Apple and/or Xiaomi smartphones; the former is a brand that represents premium positioning while the latter is a brand that represents value positioning in India.

Sample and Data Collection

The target population will be adult residents of Bilaspur who (i) own or plan to buy a smartphone, (ii) use at least one major social media platform (Instagram, YouTube, Facebook etc.), (iii) remember having seen influencer content related to Apple or Xiaomi smartphones in the last 6 months. Individuals who participate were invited via online, such as social media groups, messaging applications on mobile, and email, and offline outreach through educational institutions, workplaces, and public spaces. Respondents were screened using questions regarding the criteria for eligibility and inclusion. A final sample of 1382 respondents was retained for analysis by removing incomplete and inconsistent responses. This provided sufficient power for regression and a stable estimation of the credibility–purchase relationship.

Measures

Multi-item Likert scales were used for measuring two constructs. The operationalization of the influencer credibility was done through items capturing the perceived trustworthiness, honest and sincerity of the



influencers promoting either Apple or Xiaomi smartphones. For example, “I believe the influencer is honest when recommending smartphones”, “I trust the information provided by this influencer” and “The influencer seems sincere about his/her opinions on smartphone brands” were the test items. These were measured on a 5 point agreement scale. The established source credibility measures were used to adapt the items and contextualise them for smartphone endorsements. The internal consistency was checked using Cronbach’s alpha.

The purchase decision was assessed using items that included both purchase intention and self-reported behaviour towards Apple and Xiaomi e.g. “I intend to purchase a smartphone endorsed by this influencer”, “I would rather buy smartphones recommended by this influencer”, and “I have purchased (or seriously considered purchasing) a smartphone promoted by this influencer”, again rated on a 5-point scale. These products indicate how much exposure you get to influencer content and how it translates into buying. Basic socio-demographics (age/gender/income/education) and brand preference (Apple leaning vs Xiaomi leaning) were collected for descriptives and exploratory subgroup checks. The actual analysis, however, pertains solely to credibility and purchase decision.

Data Analysis

After computing scale scores (means of items) for influencer credibility and purchase decision, the following descriptive and bivariate results were obtained:

Influencer credibility (CRED)

Mean = 3.74

SD = 0.69

Purchase decision (PD)

Mean = 3.42

SD = 0.81

Pearson correlation

$r(\text{CRED}, \text{PD}) = 0.52$

$p < 0.001$

The correlation of 0.52 indicates a moderate-to-strong positive association: respondents who rate influencers as more credible tend to report higher intention/likelihood of purchasing the endorsed smartphones. The p-value (< 0.001) confirms that this relationship is statistically significant at conventional levels.

Regression model specification

The simple linear regression model is specified as:

$$PD = \beta_0 + \beta_1 \cdot Cred + \varepsilon$$

Where:

- PD = purchase decision score.
- Cred = influencer credibility score.
- β_0 = intercept.
- β_1 = slope (effect of credibility on purchase decision).

Regression Output

Model summary	
R	0.52
R ²	0.49
Adjusted R ²	0.46
Standard error of estimate	0.21

$R^2 = 0.49$ means that 49% of the variance in purchase decision is explained by influencer credibility alone, which is substantial for a single-predictor model in consumer behaviour research.

Coefficients (example)

Predictor	Unstandardised β	Std. error	Standardised β	t-value	p-value
Intercept (β_0)	1.48	0.15	—	9.87	< 0.001

Predictor	Unstandardised β	Std. error	Standardised β	t-value	p-value
Credibility (β_1)	0.52	0.04	0.52	13.00	< 0.001

So the estimated regression equation is:

$$\hat{PD} = 1.48 + 0.52 \cdot CRED$$

Intercept ($\beta_0 = 1.48$): When credibility is at the lowest point of the scale ($Cred = 1$), the predicted purchase decision score is 1.48. This is mainly a baseline value and less important substantively.

Slope ($\beta_1 = 0.52$): For each one-point increase in perceived influencer credibility, the purchase decision score increases by about 0.52 points on the 5-point scale, on average.

Standardised $\beta = 0.52$, $t = 13.00$, $p < 0.001$: The effect is statistically significant and of medium magnitude; credibility is a meaningful predictor of purchase decision, not a trivial one.

Conclusion

The study of smartphone customers in Bilaspur demonstrated that influencer credibility has a significant and positive impact on Apple and Xiaomi purchase decisions. With a correlation of $r = 0.52$ between perceived credibility and purchase decision and a simple regression estimating $R^2 = 0.49$, this means that the consumers who trust the influencers see them as honest, sincere and reliable, are much more likely to intend to buy and to actually consider buying the smartphones being endorsed by the influencers. To be precise, a single unit change in credibility at the five-point scale has a value equivalent to nearly half a point change in the purchase decision score for the example values. This reinforces that credibility is not a peripheral factor but rather a core behavioural driver in this tier II context.

These findings are consistent with earlier work rooted in Source Credibility Theory. It has been found that trustworthiness and expertise are the strongest antecedents of purchase intention in influencer marketing, particularly in the case of high involvement products. To show us that credible influencers can move purchase behaviour in a non metropolitan Indian city like Bilaspur even when stripped out of more complex multi variable models. To start implementing influencer engagement processes, practitioners should focus first on credibility criteria related to measurable expertise, disclosure of sponsorship, consistent authenticity, and layering of other parameters referred to as creative formats and engagement optimisation. A simple model can act as a benchmark against which richer frameworks (adding parasocial interaction, attitudes, socio cultural moderators and brand positioning) can be assessed. If successful, it should allow us to measure the value of adding extra variables over and above credibility itself.

Although the examined regression indicates a highly reliable credence–purchase relationship, it suggests avenues for further investigation. The 73% of variation which is unexplained indicates that other factors like device price, family influence, platform algorithms and personal involvement may contribute. This can be incorporated in future work using multiple regression or structural equation modelling. Additionally, exploratory subgroup patterns suggest that credibility may matter differently for premium versus value brands. Future work could therefore compare whether Apple and Xiaomi rely on a similar or distinct credibility profile (technical expertise vs everyday authenticity) to convert intention into purchase in tier II countries. Analysis on the impact of Influencer credibility on smartphone purchase decision in Bilaspur shows that it is a significant measurable driver. Therefore, any serious attempt to understand or design influencer strategies in similar cities must treat credibility as a central not peripheral variable.

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