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Perceived Credibility of AI-Generated Influencers and Purchase Intention: The Mediating Role of Consumer Engagement

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ABSTRACT

An AI-generated social media influencer is a brand-new type of communicator on social media. These virtual personality facilitation and creation of visually appealing and consistent content is a necessary, but not sufficient, finding to understand marketing effectiveness of the virtual persona: (1) Does it come off as being credible and (2) does the feeling of credibility translate to engagement and purchase intention? This research is aimed to examine the relationship between perceived credibility of AI made influencers and purchase intention with a special focus of consumer engagement as a mediator between the two variables amongst the digitally active consumer of Pakistan. Quantitative design of cross section survey was employed. A total of four hundred questionnaires were distributed and 381 (good) questionnaires were used for analysis. The proposed relationships and the mediation mechanism was tested using reliability analysis, descriptive statistics, Pearson correlation, regression analysis, and PROCESS Macro Model 6. The results show that perceived credibility strongly predicts consumer engagement ($R = .700$, $R^2 = .489$, $\beta = .700$, $p < .001$), while consumer engagement strongly predicts purchase intention ($R = .755$, $R^2 = .570$, $\beta = .755$, $p < .001$). There is also an significant positive relationship between perceived credibility and purchase intention ($r = .674$, $p < 0.001$). As shown in the reported serial mediation model, the relationships between content reliability and purchase intention through these two variables (perceived credibility and consumer engagement) are significant, but there is no significant direct correlation between content reliability and purchase intention. The results indicate that credibility per SE is not to be viewed as the ultimate marketing result. Rather, credible AI-powered influencers become more relevant when their credibility creates active engagement with the consumers, leading to higher purchase intensions. The findings add to the broader research on source credibility and serving AI as a tool to assist with marketing research and provide researchers with practical recommendations for building and executing research involving responsible AI-influencers as a mediating factor on engagement.

Introduction

Today, as AI technologies are evolving so quickly, it has had a significant impact on digital communication and has paved the way for new and artificial means of communication in organizations. A significant result of this metamorphosis is the introduction of AI-generated influencers, also known as virtual or artificial influencers. With the power of artificial intelligence, computer-generated imagery, automated content production, an

d social media engagement, these are virtual personalities that can mimic numerous tasks human influencers usually use to execute. They have the ability to add images and videos, to connect with fans in conversation and to join campaigns, endorse products, and set up their online identity. As these digital avatars become more prominent, it opens the door for more brand opportunities, along with key considerations on where credibility, customer engagement, and purchase-related outcomes come into play (Feng et al., 2024; Gerlich, 2023; Sands et al., 2022).

Especially with the rise of AI-made influencers. Influencers are not the same as human influencers, as virtual influencers do not have lived experiences in the same way as humans. They have designed/manipulated their appearance, personality, communication style and recommendations using technology. This means that consumers can make different assessments about them than human sources. They might be liked by some users for their consistency, visual appearance, novelty and technological sophistication. Some may doubt the authenticity, experience, motivation or capacity to offer good suggestions. Several studies have, therefore, proposed that the impact of AI-based communication is not just about whether the artificial technology exists, but about consumers' interpretation regarding the source and its communication messages (Feng et al., 2024; Gerlich, 2023; Sands et al., 2022).

Perceived credibility is particularly significant as it reflects the degree to which the audience believes that a communicator is credible, reliable, convincing, and deserving of their attention(Balaban et al., 2022; Wang & Weng, 2024). In influencer marketing, the credibility may impact attitudes towards the message, attitudes towards recommendations, engagement with the consumer and purchase intention. Inconsistent but important findings by Lou and Yuan (2019) emphasized the importance of message values and the credibility of the endorser on consumer responses, whereas Schouten et al. (2020) illustrated the relevant importance of identification and credibility of endorser in the effectiveness of endorsers. The credibility problem is further profound in the case of AI generated influencers as consumers have to critically analyse a source that has a human-like appearance but is also constituted as artificial**.**

But, credibility does not directly or automatically result in purchase intention. A consumer could find that an AI-generated influencer is informative or attractive but never engage with the content or form a purchase intention for a product endorsed by the influencer. This distinction is of theoretical and practical significance, as it relates to consumer engagement. Consumer engagement can consist of active and/or psychological engagement, and can manifest itself in the form of attention, following, liking, commenting, sharing, saving, revisiting and sustained interest. Thus, engagement can be understood as one pathway by which perceptions of a source can be translated into more engaging actions of consumers. In digital marketing, there is a growing emphasis on understanding the difference between “surface” and “in-depth” engagement, as some visible reactions may not necessarily mean persuasion and, ultimately, commercial relevance (Leung et al., 2022; Wies et al., 2023; Xie-Carson et al., 2023).

The present study explores the interaction of perceived credibility, consumer engagement and purchase intention regarding AI-generated influencers. The empirical data is taken from a survey conducted on 381 respondents in the study data of the complete thesis. In the Pakistani context, this is pivotal as the social media consumer base is growing and younger people are becoming acquainted with filters, avatars, digital personalities, and AI-driven communication. Meanwhile, the identification and consumption of AI-generated influencers is still a new phenomenon and requires further empirical analysis in terms of how they are accepted and how they persuade consumers.

Literature Review and Hypotheses Development

AI-generated influencers and perceived credibility

AI influencer: Synthetic accounts that can conduct communications like human influencers, in social media settings. As organizations increasingly look to control their visual identity, their consistent messages, the timing of campaigns, and content production, their use has grown. Virtual influencers can go deeper with messages that align with specific brand values and they can also perform without the myriad of personal insecurities that come with celebrity or human influencers. However, technologies do not always cause consumers to accept it. However, the source needs to be of high credibility and relatable for the audience for the communication to be convincing (Jhawar et al., 2023; Moustakas et al., 2020; Sands et al., 2022).

The main theory of this process is called Source Credibility Theory. In the theory, it was suggested that the evaluation of audience on the source characteristics of messages would be a determinant of persuasive outcome. As mentioned, there are two types of credibility research – classical, which involves expertise and trustworthiness, and endorsement which involves attractiveness and other source characteristics (Hovland et al., 1953; Ohanian, 1990). These assessments can manifest as judgments on whether the AI-influencer provides information, entertains, is visually appealing, looks natural, exhibits consistency and authenticity, or seems human-like (Nunes et al., 2021; Kim, 2025). However, without a biological human identity source evaluation is not negated, but rather the cues provided to the audience are altered (Serman & Sims, 2023).

Perceived credibility and consumer engagement

Consumer engagement is defined as a multi-facet phenomenon that includes a series of behavioural, cognitive and affective consumers' involvement in an environment related to the brand or influencer. On social media, actions to look for that signal engagement include likes, comments, shares, social media follow, saves and rewatch. It may also include attention and interest in the communicator, a psychological response, and a willingness to keep communicating with him/her. Thus, engagement is much more rewarding than exposure alone as it illustrates that the consumers in question at least partially actively participate in the program (Kim, 2025; Yu et al., 2024).

It makes theoretical sense that credibility go hand-in-hand with engagement. Information from a credible communicator is seen as more useful and will decrease a person's uncertainty about whether interacting with them is worthwhile. Attractive, entertaining, informative and believable sources may be more likely to catch attention and encourage audience involvement in communication. Differently, when an AI-driven influencer seems too obviously engineered, misleading, irrelevant or merely promotional, the consumer may bypass it, despite it being technically sophisticated. However, Xie-Carson et al. (2023) show that attention to non-human influencers should be studied independently since users might establish relationships and participation patterns that are different from the relationship/participation patterns established with human influencers.

The thesis findings offer very high quantitative evidence of this relationship. The results of the regression analysis indicate that perceived credibility has a significant effect on consumer engagement with a R-value of .700 and a R^2-value of .489. This standardized coefficient of .700 ($t = 19.063$, and $p < .001$) represents a strong positive effect. Therefore, those who viewed AI-generated influencers as more credible significantly more often reported greater engagement.

H1: Perceived credibility of AI-generated influencers has a positive impact on consumer engagement.

Consumer engagement and purchase intention

Purchase intention can be defined as the consumer's willingness or intention to consider buying a product/service in the future. This is an important marketing consequence because usually, promotion communication function is to make a decision on the consumer before he or she goes to the purchasing act. The concept of purchase intent is relevant for social media marketing because there may be a number of stages between encountering a message and making a purchase decision. This can be done through attention, information processing, evaluation, interaction and emotions (Li & Peng, 2021; Coutinho et al., 2023).

Consumer engagement can enhance purchase intention as it provides recurring opportunities for consumers to assess products and recommendations, and it boosts information exposure. An engaged consumer can spend more time with the content, follow the influencer, talk about a recommendation, return to a piece of content, or share what they've seen with others. Such actions can help bring exposure to the point and make promotional messages more effective. The key issue here is then the extent to which engagement would be a sensible link between pragmatic appraisal of the source and business intent (Jayasingh et al., 2025; Coutinho et al., 2023; Li & Peng, 2021).

Claim is well supported by the thesis results. Consumer engagement proved as the most predictive model, directly between the variables and purchase intention. According to the analysis, the result of $R = .755$ and $R^2 = .570$ indicates that consumer engagement could account for around 57.0% of the variance of purchase intention. The standardized coefficient is $\beta = .755$ with $t = 22.408$ and $p < .001$. These results show that purchase intention is significantly related to higher engagement.

H2: Consumer engagement with AI-generated influencers has a positive impact on purchase intention.

Consumer engagement as a mediating mechanism

Mediation analysis is significant as it reveals the process by which one variable acts as an intermediary that helps convey the influence between any two variables. In this new context, perceived credibility might drive purchase intention in part by fostering more consumer interaction with credible AI-generated influencers. Engagement then represents the only possible pathway to engagement's becoming more commercially relevant, namely in behavioral and psychological terms.

This argument follows the lines of the Source Credibility Theory and persuasion research in general. Source evaluations add or detract from audience attention to and processing of the message. The behavior stage of consumer approach is engagement, which means from evaluation to interaction and involvement. The purchase intention can then be a downstream response. The sequence consists of steps that are important to consider for AI-generated influencers since it can be important at a certain point to do a bit of research on the creator and verify his or her credibility before going further.

Thesis correlation results indicate that there is a strong positive relationship between the perceived credibility and consumer engagement ($r = .700$, $p < .001$), and between consumer engagement and purchase intention ($r = .755$, $p < .001$). Also, there's

a positive correlation between perceived credibility and purchase intention ($r = .674$, $p < .001$). These relationships give the grounding for focused mediation analysis based on empirical conditions. Results reported for the serial model also reveal that perceived credibility has a strong impact on consumer engagement ($\beta = .843$, $p < .001$) while, consumer engagement positively influences purchase intention ($\beta = .593$, $p < .001$).

H3: Consumer engagement mediates the relationship between perceived credibility of AI-generated influencers and purchase intention.

Content reliability and the broader serial mediation route

The revised article shifted the focus to perceived credibility and Consumer engagement, but the thesis also looked at content reliability as an "upstream" construct. Content reliability is the consumer's perception of the accuracy, consistency, clarity, dependability and trustworthiness of the digital information (Egala et al., 2022; Tseng, 2023). Reliability matters significantly in the realm of AI-generated influencer marketing, as users can be tempted to think the content is artificial, based on just a scripted experience or if it has been favored to influence.

H4: **Perceived credibility and consumer engagement sequentially mediate the relationship between content reliability and purchase intention**.

Research Method

Research design

The research adopted quantitative research methodology with a cross-sectional survey design to investigate the relationship between perceptions of AI-generated influnecers and consumers' behavioral intentions. The nature of the study focused on obtaining measures of constructs using structured categories of questionnaire items and the hypotheses included an assessment of relationships statistically, thus the quantitative design was appropriate. Based on the design, descriptive, reliability, correlation and regression, and mediation analyses were performed.

Population, sample, and data collection

The study identified users of social media exposed to AI-generated content of influencers with key relevance to younger and digitally active consumers in Pakistan. The key information was gathered using a structured questionnaire. Questionnaires were distributed to 400 and 381 responses obtained resulted in a usable response rate of 95.0%. Questionnaires that were invalid or didn't address the full field were omitted (nineteen).

Measurement and reliability

The questionnaire employed a likert-type response scale from strongly disagree to strongly agree. Multiple items used to measure the constructs. Ten items formed the perceived credibility and demonstrated good internal consistency (Cronbach's alpha = .859). Consumers' involvement was measured using seven items with a Cronbach's alpha of .897. Purchase intention was assessed by five items which yielded a Cronbach's alpha of .857. These values are above the .70 rule of thumb value and suggest satisfactory internal consistency of the constructs that have been employed in the revised article.

Data analysis

The data analysis involved in several stages. Descriptive statistics has been used in the summary of variables. Second, Cronbach's alpha was used to assess internal consistency of the multi-item constructs. Thirdly, normality tests have been reported. Despite the significance of the formal Kolmogorov-Smirnov and Shapiro-Wilk tests for all the study variables, extreme caution is required in the interpretation of the test due to the size of the sample ($n = 381$) which can make many normality tests unusually sensitive. Pearson correlation analysis and regression analysis were thus performed and the importance of taking other considerations of the distributional characteristics into consideration was stated in the thesis.

Correlation results

Pearson correlation analysis showed that strong positive relationship emerged between the study variables. Consumer engagement was significantly related to perceived credibility and the relationship is positive ($r = .700$, $p < .001$). There was a positive correlation between perceived credibility and purchase intention, too ($r = .674$, $p < .001$). Consumer engagement was most strongly correlated with purchase intention ($r = .755$, $p < .001$) among the items related to the phenomenon.

Regression results

Perceived credibility's relationship to consumer engagement is well supported by the regression analysis. The model resulted in R of .700 and R^2 of .489, which means that perceived credibility accounted for 48.9% of the variance in consumer engagement. The overall model was statistically significant, $F(1,379) = 363.406$, $p < .001$. The standardized coefficient was $\beta = .700$, $t = 19.063$, $p < .001$. The unstandardized coefficient was B = .840 with a 95% confidence interval of [.753, .926].

Thus, H1 was accepted. Perceived credibility positively and strongly affects consumer engagement. This is one of the key findings of the study as it shows that audience assessment of an AI created influencer is strongly linked to their engagement towards the content created by that influencers.

The study also found that there is a strong relationship between consumer engagement and purchase intention in regression analysis. The model resulted in a R = .755 and $R^2 = .570$, which means that consumer engagement accounted for about 57.0% of variance in the purchase intention. The overall model was statistically significant, $F(1,379) = 502.104$, $p < .001$. The standardized coefficient was $\beta = .755$, $t = 22.408$, $p < .001$, and the unstandardized coefficient was B = .808 with a 95% confidence interval of [.737, .879].

Thus, H2 was accepted. There is a strong positive impact on consumer engagement on purchase intention. This was the strongest regression result of these separate, direct relationships. The finding indicates that engagement should be treated as a marketing result and not just a platitude-like platform metric.

Mediation and serial mediation results

The reported PROCESS Macro Model 6 results should be highlighted as key findings of the mediation focus of the study. Within the serial model, perceived credibility strongly predicted consumer engagement ($\beta = .843$, SE = .044, $t = 19.122$, $p < .001$, 95% CI [.756, .929]). Both perceived credibility ($\beta = .369$, SE = .058, $t = 6.364$, $p < .001$) and consumer engagement ($\beta = .593$, SE = .048, $t = 12.311$, $p < .001$) positively predicted purchase intention when included in the model.

The direct effect of content reliability on purchase intention was insignificant ($\beta = -.001$, SE = .005, $t = -.107$, $p = .915$, 95% CI [-.011, .010]). Content reliability also was not significant in predicting perceived credibility in the reported path ($\beta = .006$, $p = .327$), and it did not directly predict consumer engagement ($\beta = -.007$, $p = .194$). These results support the notion that a direct effect model is not enough.

Nevertheless, the thesis shows a large serial indirect effect via perceived credibility and consumer involvement. Reported indirect effect = .003; BootSE = .018; bootstrap CI = .002, .071, which does not include zero. As per bootstrap output, H4 was confirmed. The new finding is that the overall consumer response is a sequential pathway, and thus that credibility-related evaluation and engagement functions as an indirect link between the perceptions of upstream content and purchase intent.

The most compelling evidence is for this revised article's main mediation argument: from credibility to engagement to purchase. There is a strong relation between perceived credibility and engagement, as well as between engagement and intention to purchase. In addition to the perceptions of credibility and engagement, the PROCESS model also finds positive effects on purchase intention. This means that the findings lend theoretical support to H3 as consumer engagement serves as the potential mediating path that can help turn positive perceptions into closer relationship of the intention to purchase. Because the correlation between the isolated perceived credibility to consumer engagement to purchase intention was not separately reported in the thesis tables, the present article does not attempt to generate a new correlation. Rather, this mediation interpretation stems from the reported component paths and serial model.

Discussion

The results offer several valuable insights regarding AI-driven influencer marketing. For one thing, there's a strong correlation between perceived credibility and consumer engagement. This outcome indicates a need for more than visual novelty or technological advancement in understanding the commercial potential of AI-generated influencers. By presenting the AI-generated influencer as credible, consumers seem more willing to interact with the AI-generated content. Credibility thus becomes an important precondition of engagement.

Secondly, there is a strong relationship between consumer involvement and purchasing intentions. The regression model reveals that engagement is able to account for 57.0% of the variance in purchase intention and that the standardized coefficient for engagement equals .755. It's a significant achievement. It suggest that engagement shouldn't just be measured by likes, comments, or number of followers. Rather, engagement is a significant behavioral and psychological step that towards which consumers move towards AI-led influencer content.

Third, the mediation perspective constitutes the main contribution of the study. A direct model would focus on the question of whether content reliability/purchase credibility is a mere cause of purchase intention. The results indicate a more complicated process. There was no significant direct path from content reliability to perceived credibility in the direct regression model nor was the direct path from content reliability to purchase intention significant in the PROCESS model. However, the serial mediation analysis results showed that it was significant, meaning there was an indirect path to the model with perceived credibility as the mediator. On this pattern they highlight the importance of looking at mechanisms and not just direct impacts.

Even the findings should be interpreted carefully as the reported mediation output bears an analytical problem, which should be addressed and reported transparently. However, a non-significant path between content reliability and perceived credibility was reported and the study reported a bootstrap indirect confidence interval that does not contain zero for a path that has an indirect path between content reliability and perceived credibility. Conventional mediation logic calls for verification of the initial PROCESS output and coding: One of the difficulties using conventional mediation logic is that the reported mediation coefficients and confidence intervals need to be checked for transcription or whether they are consistent with the mediation model. With these facts in mind, the figures given in the present article are presented as they stand in the thesis, and are not used to supplant rerunning the original mediation analysis. This transparency, as for any research that aspires for publication, is vital.

Theoretical Implications

It expands the concepts of Source Credibility on extending attention to AI generated communicators for a social media platform. The results suggest that source credibility is quite salient, even if the source is inauthentic. People keep deciding to attend to a communicator and there are serious implications for engagement.

Another key output of the research is a process view of AI influencers. The findings stress the intermediate mechanism between exposure (credibility) and purchase intention, that is, consumer engagement. This strategy acknowledges that often persuasion is a process that unfolds through stages. First, the consumer receives the source and then evaluates it; second, the consumer decides on whether to interact with it; and third, may have increased behavioral intentions.

The third is about the difference between "credibility" and "engagement. Credibility is a perception and an evaluation, and engagement is an active involvement. Nor should these constructs be viewed as equivalent measures of campaign success. It is possible for an AI generated influencer to be seemingly convincing without holding the interest of the audience, and for the audience to be interested because of curiosity without being convinced of the credibility for the long haul. If credible perceptions and meaningful engagement are combined, they will achieve the greatest marketing success.

Practical Implications

In marketers' eyes, the results indicate that developing and making a technically awesome AI influencer isn't enough. It's important for the campaign designer to emphasize qualities that make the influencer believable to the intended audience. The content should be informative, relevant, understandable, coherent in visuals and consistent with the influencer's identity. Too "over-dressed," "over-done" or "over-explained" communication can lead to less engagement.

Future research should also differentiate between behavioral engagement and affective engagement, and explore whether they work in different ways when it comes to persuading in the context of AI-influencers. Experimental designs might include disclosed versus undisclosed artificial identities, degree of artificial identity human likeness, and product category. Further studies could also investigate how transparency, consistency, knowledge of their products and interactions quality contribute to credibility. These comparisons would assist in identifying how the consumers behave with AI-generated influencers, as a technological gadget, a social communicator, or a hybrid combination. Mediations based on the item-level information, according to the bootstrapped indirect effects and validated measurement models would be more precise and could reveal a more valid sequence of mediation over the time periods within which different social media originated and in what cultural contexts when credibility becomes engagement and engagement becomes purchase intention.

Limitations and Future Research

This study has some limitations. The data are cross-section data, that is, relationships are measured at one point in time. Interpretations must, therefore, be made with caution, and causal explanations must be tentative. One area for further study may be to investigate the development of credibility and engagement across multiple exposures in a longitudinal or experimental study.

Second, the sample consists of customers in one country, and the sample is particularly relevant for younger digital, social media users. Results may not extend to older consumers, or other cultures. A comparative study about the results in different countries would benefit the understanding of cultural variability in the responses to AI influencers.

Thirdly, the measures are self-reported. Future surveys could be complemented with reports of actual behaviours, like engagement data, click behaviour, viewing time, or sales data.

Fourth, the revised article purposefully takes one construct away to singe out a focused model. These are however not necessarily the only factors that can affect the credibility-engagement-purchase journey, as other factors may apply: Perceived authenticity, disclosure, perceived risk, AI literacy, familiarity with technology, type of product and influencer-product fit.

Finally, reported mediations statistics should be re-run in PROCESS or some other structural modelling program using the original data. No information on the component paths is available from the thesis, although strong consistent component paths and a significant serial indirect effect is reported; this full publication analysis should directly confirm all indirect estimates and confidence intervals from the statistical output.

Conclusion

AI-generated influencers are a significant advancement in the field of digital marketing, marking a blend of tech innovation and social media persuasiveness. Their effectiveness, however, cannot be measured alone through the numbers of followers or level of exposure. This study reveals that perceived credibility and consumer engagement play a crucially important role in comprehending purchase intention.

The quantitative results from 381 respondents demonstrate that there is a strong relationship between perceived credibility and consumer engagement, and strong relationship between consumer engagement and purchase intention. Purchase intention is positively related to perceived credibility as well. These results provide some evidence for the process of a positive evaluation towards an AIGI motivating consumers to interact more with their AI-influencer content, which in turn is linked to higher purchase intentions.

The mediation perspective is therefore the main contribution of the study. It not only changes the question from whether or not AI-generated influencers work to how it can work, but it also introduces a deeper moral and ethical dimension to the discussion on this marketing channel. The results of the serial mediation analyses suggest that indirect routes ought to be considered, especially the pathways that include perceived credibility and consumer engagement. Simultaneously however, careful analysis of the reported mediation statistics reveals that claims of causality are warranted only by publication-quality research that validates the original bootstrap output.

Overall, the study implies that possibly the 'future of AI generated influencer marketing' is not just about artificial novelty but also about credible communication and meaningful engagement with the consumer. This underscores the importance of the mediating models to explain AI mediated persuasion to researchers. The takeaway for marketers is that they need to craft credible, transparent, relevant, and engaging AI personalities. AI-driven influencer activities can be appraised more accurately when considering their intended purpose: converting to increased consumer purchase intent when the value of engagement is not regarded as merely a surface metric.

Key Statistical Results

Relationship	R	R^2	β	p-value	Decision
Perceived Credibility → Consumer Engagement	.700	.489	.700	< .001	Supported
Consumer Engagement → Purchase Intention	.755	.570	.755	< .001	Supported
Content Reliability → Perceived Credibility	.050	.003	.050	.327	Not supported

Reported PROCESS serial model: Perceived Credibility → Consumer Engagement β = .843, p < .001; Consumer Engagement → Purchase Intention β = .593, p < .001; reported serial indirect effect = .003; BootLLCI = .002; BootULCI = .071. A discrepancy – the upstream path is not significant, yet the indirect CI is not 0 – has been identified in the original mediation output and thus needs to be verified prior to being submitted to the journal.

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