From Influencer Authenticity to Consumer Loyalty: The Mediating Role of Ethical Trust in Social Commerce for Fashion Accessories

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Abstract

The rising use of social media to recommend products has enhanced social media influencers' impact on consumer attitudes and purchasing behaviour on Fashion Accessories. In social commerce, consumers increasingly rely on social media influencers not only for product information but also for their personal opinions about the products. As influencer-marketing collaborations increase, consumers are likely to scrutinize the influencers for authenticity and ethical conduct. The paper explores the influencer authenticity and consumer loyalty linkages in the context of social commerce while considering ethical trust as a possible mediator. Authenticity is reflected in the consumers' perception of an influencer's genuineness, honesty, sincerity, and core value, whereas ethical trust is demonstrated via trust in influencers, perceived honesty, perceived fairness, and ethical perception. Consumer loyalty is manifested through the willingness to repurchase, willingness to provide positive word-of-mouth, and the desire to build a long-term relationship. This paper hypothesizes that influencer authenticity, when demonstrated through their honest and trustworthy behaviour, increases ethical trust that subsequently boosts consumer loyalty. This paper utilized a questionnaire to gather information from social commerce users and applied Structural Equation Modelling in analyzing the concepts and testing the intervening effect of ethical trust. The paper aims to contribute to the body of literature on influencer marketing by elucidating how ethical trust mediates the process of turning influencers' authenticity into consumer loyalty.

Keywords: Influencer Authenticity, Ethical Trust, Consumer Loyalty, Social Commerce, Influencer Marketing, Social Media

Introduction

Social media has significantly changed the way consumers search for information, evaluate products, and interact with brands. The growth of platforms such as Instagram, YouTube, Facebook, and TikTok has created new opportunities for consumers to obtain product information through social media influencers. As a result, influencer marketing has become an important component of digital and social commerce, where social interaction and commercial activities take place within the same digital environment (Sokolova & Kefi, 2020). The effectiveness of influencer marketing depends not only on the popularity or reach of an influencer but also on how followers perceive the influencer. Authenticity has become particularly important because consumers are increasingly exposed to sponsored content and commercial messages. Followers may question whether an influencer genuinely believes in the products being recommended or is promoting them primarily for financial benefits (Audrezet et al. 2020). Trust is an important link between influencer characteristics and consumer outcomes. Consumers are more likely to respond positively to an influencer when they believe that the influencer is honest, reliable, knowledgeable, and acting in the interests of followers (Kim and Kim 2021). However, trust in an influencer may not always be sufficient to explain long-term consumer relationships.

In an environment where sponsored recommendations and commercial collaborations are common, consumers may also evaluate whether an influencer behaves ethically. Ethical trust involves consumers' perceptions that an influencer communicates honestly, treats followers fairly, provides genuine opinions, and does not deliberately mislead the audience. This dimension is particularly relevant when influencers recommend products for commercial gain. While earlier studies have examined credibility, trustworthiness, and general consumer trust, comparatively less attention has been given to ethical trust as a distinct mechanism connecting influencer authenticity with consumer loyalty.Consumer loyalty is another important outcome of influencer marketing. In social commerce, loyalty may be reflected not only through repeated purchasing but also through willingness to recommend products, positive word-of-mouth, and the intention to maintain a long-term relationship with the influencer or associated brand. Research on influencer credibility has demonstrated links between influencer characteristics, trust, purchase intention, and loyalty (Kim & Kim, 2021; Pandya & Shrivastav, 2024).

Review of Literature

Ata et al. (2022) findings showed that trustworthiness, expertise and attractiveness of social media influencers had significant positive effects on consumers' attitudes towards advertisements. The findings suggest that credible influencers can create favourable perceptions of social media advertising, a positive attitude towards an advertisement may not necessarily translate into an intention to purchase. The study highlights the importance of selecting influencers who are perceived as trustworthy, knowledgeable and attractive when developing social media advertising strategies. However, the research concentrates on advertising attitude and purchase intention and does not examine longer-term relational outcomes such as consumer loyalty. It also treats trustworthiness as one dimension of influencer credibility rather than examining ethical trust as a distinct construct.

Ilieva et al. (2024) Structural equation modelling (SEM), machine learning and multi-criteria decision-making (MCDM) methods were selected to uncover the hidden dependencies between variables from the perspective of social media users. The obtained results provide specific recommendations for stakeholders across the social media marketing value chain. Marketers can make informed decisions and optimize influencer marketing strategies to enhance user experience and increase conversion rates. Customers benefit from more tailored and engaging influencer content that aligns with their interests and preferences, fostering a stronger connection with brands and potentially affecting their purchase decisions. As the perception of customer satisfaction is an individual and evolving process, stakeholders should organize regular evaluations of influencer marketing data and explore the possibilities to ensure the continuous improvement of this e-marketing channel.

Pandya and Shrivastav (2024) study considered influencer credibility through dimensions such as trustworthiness, expertise, attractiveness and authenticity and investigated how these characteristics influence consumers' responses to influencer marketing. The findings revealed that influencer credibility has a significant positive effect on both consumer trust and brand loyalty. In addition, consumer trust was found to partially mediate the relationship between influencer credibility and brand loyalty, indicating that credible influencers can contribute to stronger consumer brand relationships not only directly but also by developing trust among their followers. The study treats consumer trust as a general construct and does not specifically examine trust arising from the ethical characteristics of influencers.

Charan (2025) investigated the influence of social media influencer marketing on the purchase decisions and brand loyalty of Generation Z consumers in India. The findings indicated that influencer related characteristics and the manner in which influencers connect with their audiences have an important role in shaping consumer purchase decisions and brand loyalty. The study also highlighted the importance of ethical congruence, authenticity and cultural relevance in developing stronger consumer brand relationships in the Indian market.

Saxena et al. (2025) examined the impact of social media influencers on brand loyalty among Generation Z consumers, with a comparative analysis of consumers from Delhi and Mumbai. The findings showed that Instagram was the most widely used social media platform among the respondents, while a considerable proportion of Gen Z consumers reported spending between two and four hours per day on social media. The study also found that social media influencers had a strong influence on consumers' brand loyalty, with 93.4% of the total respondents reporting a high impact. In particular, influencer authenticity, trust in influencers, personal connection with promoted brands and continued collaboration between trusted influencers and brands emerged as important aspects of consumer responses.

Wu (2026) examined the relationship between influencer credibility and e-loyalty intentions in the context of social commerce. The study proposed a trust engagement pathway in which perceived influencer credibility acts as a digital promotional signal, while brand trust and customer engagement function as sequential mechanisms leading to e-loyalty intentions. Perceived brand authenticity was further considered as a boundary condition influencing the relationship between customer engagement and e-loyalty intentions. The findings showed that influencer credibility was positively associated with brand trust, while brand trust was positively related to customer engagement and customer engagement was positively associated with e-loyalty intentions. The study also found that brand authenticity positively moderated the relationship between customer engagement and e-loyalty intentions. These findings indicate that influencer marketing can contribute to longer-term consumer relationships through a process involving credibility, trust and engagement rather than through promotional exposure alone.

Nandurkar et al. (2026) examined the influence of social media influencer authenticity and parasocial relationship intensity on brand attitude and purchase intention among

Generation Z consumers in the Indian fashion and lifestyle sector. Using a quantitative research approach, the researchers employed Partial Least Squares Structural Equation Modelling (PLS-SEM) to examine the proposed relationships among the variables. The findings indicated that both influencer authenticity and parasocial relationship intensity positively influence consumers' brand attitudes and purchase intentions. The study further established that brand attitude plays an important mediating role in the relationship between influencer-related characteristics and purchase intention.

Pushpesh et al. (2026) examined how influencer mediated nostalgia marketing influences the behavioural responses of Generation Z consumers in India. The findings showed that nostalgic content quality positively influenced nostalgic emotion, which subsequently enhanced perceived brand authenticity. Perceived brand authenticity had a strong positive effect on both purchase intention and brand engagement. Influencer credibility also contributed to perceived brand authenticity, although nostalgic emotion showed a stronger relationship with authenticity. The findings highlight the importance of authenticity in converting influencer generated emotional experiences into consumer responses. However, the study focuses on perceived brand authenticity rather than the ethical dimension of trust between consumers and influencers. Therefore, further research could examine whether influencer authenticity generates ethical trust among consumers and whether such trust subsequently contributes to consumer loyalty in social commerce.

Jain et al. (2026) examined the influence of content authenticity on long term consumer loyalty in digital markets, with particular attention to the mediating role of consumer trust. The findings revealed that authentic digital content significantly enhances consumer trust and that greater trust subsequently strengthens long term loyalty towards brands. Consumer trust was also found to partially mediate the relationship between content authenticity and consumer loyalty. These findings are relevant to influencer marketing because influencers are increasingly involved in creating and communicating branded content in digital environments. However, the study examined content authenticity at a broader digital market level and considered consumer trust as a general construct.

Statement of the Problem

Social commerce has transformed the way consumers search, evaluate and buy fashion accessories. Social commerce platforms such as Instagram, YouTube, Facebook, Amazon,

Flipkart, Meesho, among others have made influencer recommendations a critical component of the e-commerce ecosystem. Consumers are increasingly relying on influencers to facilitate their decision-making processes by providing them with relevant information, comparing alternate options and helping them determine if a given fashion accessory is worth buying. However, with the rise in the use of social commerce, questions have been raised regarding the authenticity of influencer-endorsed recommendations.

When it comes to fashion accessories such as jewellery, watches, handbags, footwear, sunglasses and other lifestyle products, physical examination of the products is not always possible for consumers prior to purchase. As such, authenticity of an influencer's recommendation has an impact on the consumer's perception of the recommendation. The former characteristic, which is defined by honesty, consistency, expertise and genuineness, may partially explain how the latter attribute develops. While authenticity might explain why a consumer buys a product recommended by an influencer, it does not necessarily capture how the same influences consumer loyalty. Consumers are likely to develop trust in an influencer who is authentic, equitable to all their followers, provides truthful information, does not take advantage of their platform and does not mislead the consumer. This trust has an impact on not just the initial buying decision but also the likelihood of engaging in repeat purchases, word-of-mouth and general consumer loyalty to a brand endorsed by the influencer.

While influencer marketing and consumer behaviour have been studied extensively, understanding the process by which consumer loyalty develops, particularly in social commerce contexts and with regards to fashion accessories, remains poorly understood. Specifically, the mediating role of ethical trust during the translation of influencer authenticity into consumer loyalty has not been studied in this context.

Objectives of the Study

This study is guided by the following research objectives

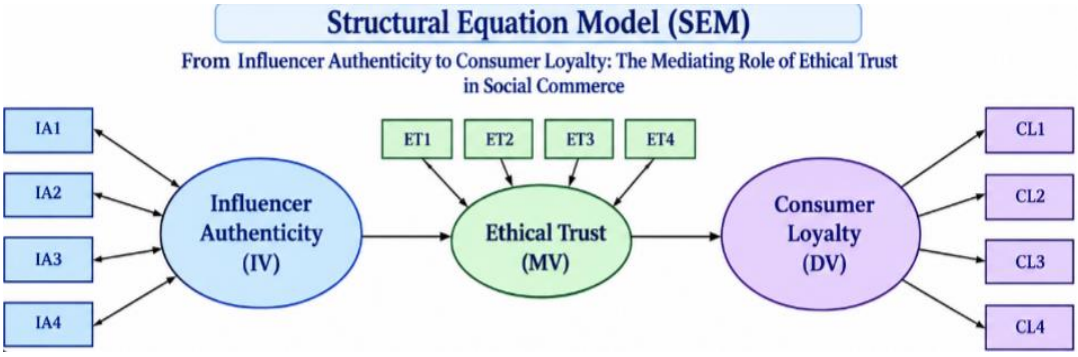
- To examine the influence of influencer authenticity on ethical trust among consumers in social commerce.
- To assess the mediating role of ethical trust in the relationship between influencer authenticity and consumer loyalty.

- To identify the dimensions of influencer authenticity that contribute significantly to ethical trust and consumer loyalty.
- To provide insights for influencers and marketers on developing authentic and ethically trusted relationships with consumers in social commerce.

Methodology

The current study is based on the collection of primary data using structured questionnaires from 149 respondents. The study adopted convenient sampling because a comprehensive sampling frame was not readily available. The questionnaire was prepared after reviewing relevant studies on impact of social commerce. Before the main survey, the questionnaire was pilot tested to verify that the questions were clear and relevant to the respondents. After data collection, all questionnaires were carefully examined. Responses with missing information, inconsistencies, duplicate entries were excluded from the analysis. Primary data were collected through a field survey conducted between July and August 2026 from respondents in Virudhunagar District using a structured questionnaire. The initial sample size was 160 respondents, but after removing responses with missing values and outliers, the final sample size was 149. Different statistical tools in SPSS and Amos are used for analysis of data such as Percentages and Structural Equation Model. Tables and figures are used to present the analysis.

Conceptual Framework and Variable Selection



Conceptual Framework

Influencer Authenticity and Ethical Trust

Influencer authenticity is the perception of a content creator to be genuinely sincere, transparent, and true to himself or herself rather than being preoccupied with financial gain.

An influencer who shares genuine experiences with products, including negative feedback, demonstrates that they are motivated intrinsically and not by the paycheck provided by corporations. If a creator appears to be authentic, the audience is likely to believe that they will not be misled by the influencer's words and actions. Honest creators earn the ethical trust of their audience by prioritizing truthfulness over monetary gain. Thus, an influencer who is perceived as authentic can be regarded as ethically trustworthy by their audience.

- Hypothesis 1 (H1): Perceived influencer authenticity positively and significantly affects ethical trust in social commerce.

Ethical Trust and Consumer Loyalty

Ethical trust reduces the perception of risk that a consumer is likely to experience when engaging in social commerce. The avoidance of negative expectations associated with an action reduces the overall psychological burden that a person is likely to experience. In social commerce contexts where a consumer buys goods directly through social apps, usually from unknown sources, the perceived risk of fraudulent activities, inferior quality, and dishonest marketing is exceptionally high. Consumers can only rely on influencers' ethical trust to protect them from dishonest sellers by promoting only products that have undergone a moral evaluation. The reduction of risk builds emotional attachment and attitudinal loyalty to the influencer.

- Hypothesis 2 (H2): Ethical trust positively and significantly affects consumer loyalty in social commerce.

The Mediating Role of Ethical Trust

Authenticity can be used to attract an audience, but it rarely translates directly into long-term loyalty in a commercial setting. While authenticity builds a sense of safety, it is the ethical trust that converts this perception into a lasting relationship. The connection between the two variables suggests that authenticity has a mediating role in cultivates consumer loyalty in social commerce contexts. Influencers who demonstrate authenticity build a positive reputation with their audience, leading the latter to believe that the creator operates with high ethical standards. In other words, influencer authenticity alone is not sufficient for building consumer loyalty in social commerce because it does not account for the intervening role of ethical trust. Without an evaluation of an influencer's ethical standards, audiences are unlikely to continue supporting the creator beyond one-time purchases.

- Hypothesis 3 (H3): Ethical trust significantly mediates the relationship between perceived influencer authenticity and consumer loyalty in social commerce.

Results

The study examines influencer authenticity as an important factor in the development of ethical trust and consumer loyalty in social commerce. It also considers the demographic profile of the respondents to provide a broader understanding of the consumers included in the study. The study is intended to contribute to a clearer understanding of the role of authentic and ethically responsible influencer communication in developing lasting consumer relationships in the fashion accessories segment of social commerce.

Table 1: Demographic Profile of the Respondents

Variable	Number of Respondents	Percentage (%)
Gender		
Male	97	65.11
Female	52	34.89
Age Group		
Up to 20	32	21.48
21 - 30	63	42.23
31-40	29	19.46
Above 40	25	16.83
Social Media Usage		
Instagram	71	47.65
YouTube	37	24.83
Facebook / Other	41	27.52
Total	149	100.00

Source: Primary Data

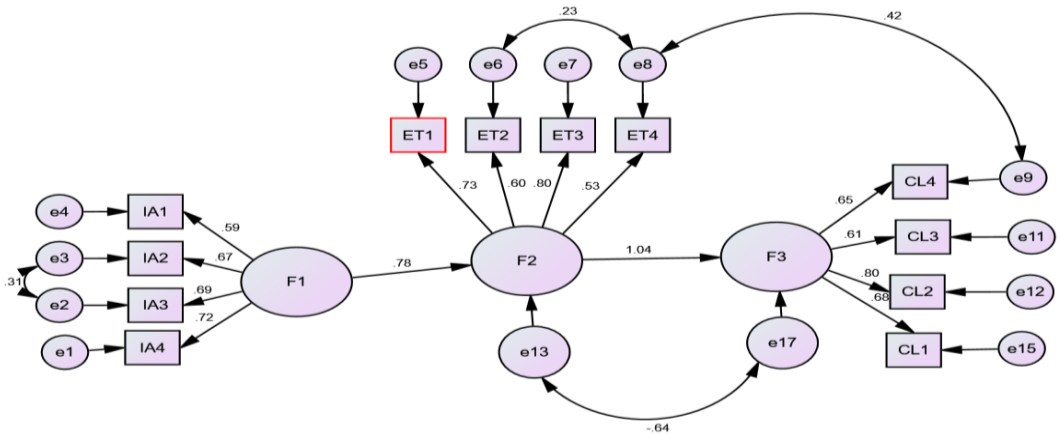
Table 1 gives details about the respondents' demographic profile. It shows that 65.11 percent of them are male, while 34.89 percent are female. Regarding age distribution, the largest group is in the 21 to 30 years range, making up 42.23 percent of the respondents. In terms of Social Media Usage, 47.65 percent use Instagram, and 27.52 percent use Facebook and other social media.

Table 2: Model Fit Measures

Measure	Estimate	Threshold	Interpretation
CMIN	79.250	--	--
DF	48	--	--
CMIN/DF	1.651	Between 1 and 3	Excellent
CFI	0.952	>0.95	Excellent
SRMR	0.059	<0.08	Excellent
RMSEA	0.069	<0.06	Acceptable
PClose	0.127	>0.05	Excellent

The model fit indices indicate that the proposed structural equation model has a good overall fit with the observed data. The CMIN/DF value of 1.651 falls within the recommended range of 1–3, indicating an excellent fit. The CFI value of 0.952 exceeds the recommended threshold of 0.95, confirming a very good comparative fit. The SRMR value of 0.059 is below 0.08, suggesting a good fit between the observed and model-implied correlations. The RMSEA value of 0.069 is slightly above the stated threshold of 0.06 but remains within the commonly accepted range below 0.08, indicating an acceptable level of approximate fit. In addition, the PClose value of 0.127, which is greater than 0.05, indicates that the hypothesis of close model fit cannot be rejected. Overall, the model demonstrates good and acceptable fit, supporting its suitability for further analysis of the relationships among influencer authenticity, ethical trust, and consumer loyalty.

Figure 1: SEM Model Showing Standardized Estimates for Influencer Authenticity, Ethical Trust and Consumer Loyalty in Social Commerce for Fashion Accessories



The SEM model indicates that Influencer Authenticity (F1) is positively associated with Ethical Trust (F2), with a standardized path coefficient of 0.78, suggesting that consumers who perceive influencers as genuine, honest, and consistent are more likely to develop ethical trust in them. Ethical Trust is measured by four indicators (ET1–ET4), with factor loadings ranging from 0.53 to 0.80, while Influencer Authenticity is measured by IA1–IA4, with loadings ranging from 0.59 to 0.72. Similarly, Consumer Loyalty (F3) is represented by CL1–CL4, with factor loadings ranging from 0.65 to 0.80, indicating that the indicators reasonably represent their respective constructs. The model also shows a positive relationship between Ethical Trust and Consumer Loyalty; however, the displayed coefficient of 1.04 should be checked in the AMOS standardized regression output because a standardized coefficient above 1 may indicate an improper or unstable model estimate. Overall, the model suggests that influencer authenticity can contribute to ethical trust, which may subsequently influence consumer loyalty toward fashion accessories purchased through social commerce.

Figure 2: SEM Model Showing Unstandardized Estimates for Influencer Authenticity, Ethical Trust and Consumer Loyalty in Social Commerce for Fashion Accessories

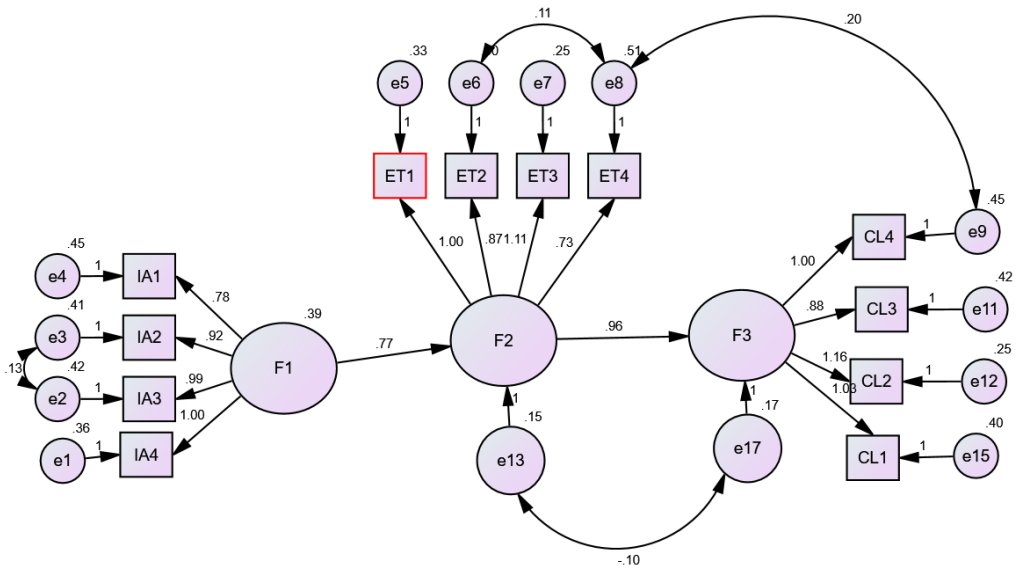


Figure 2 presents the SEM model with unstandardized estimates for Influencer Authenticity, Ethical Trust, and Consumer Loyalty in social commerce for fashion accessories. The model shows that Influencer Authenticity positively influences Ethical Trust, with an unstandardized estimate of 0.766, indicating that an increase in perceived influencer authenticity is associated with an increase in ethical trust. Similarly, Ethical Trust positively

influences Consumer Loyalty, with an unstandardized estimate of 0.965, suggesting that higher ethical trust is associated with greater consumer loyalty towards fashion accessories promoted through social commerce. The observed variables are linked to their respective latent constructs, namely Influencer Authenticity, Ethical Trust, and Consumer Loyalty, indicating that the selected indicators are used to represent these underlying concepts. Overall, the model illustrates the proposed pathway through which influencer authenticity may contribute to consumer loyalty, with ethical trust positioned as the mediating construct.

Table 3: Regression Weights and Significance of the Structural and Measurement Model

			Estimate	S.E.	C.R.	P
F2	<---	F1	.766	.128	5.991	***
F3	<---	F2	.965	.171	5.643	***
IA4	<---	F1	1.000			
IA3	<---	F1	.992	.143	6.930	***
IA2	<---	F1	.924	.138	6.714	***
IA1	<---	F1	.776	.127	6.086	***
ET1	<---	F2	1.000			
ET2	<---	F2	.873	.137	6.379	***
ET3	<---	F2	1.107	.136	8.113	***
ET4	<---	F2	.733	.129	5.705	***
CL4	<---	F3	1.000			
CL3	<---	F3	.879	.145	6.069	***
CL2	<---	F3	1.162	.157	7.405	***
CL1	<---	F3	1.035	.156	6.631	***

The regression weight results show that Influencer Authenticity (F1) has a positive and statistically significant effect on Ethical Trust (F2) (Estimate = 0.766, C.R. = 5.991, p < .001), while Ethical Trust (F2) also has a positive and statistically significant effect on Consumer

Loyalty (F3) (Estimate = 0.965, C.R. = 5.643, p < .001). The measurement model also indicates that all observed variables significantly contribute to their respective constructs, as their critical ratios are above 1.96 and all p-values are below .001. For Influencer Authenticity, the indicators IA1–IA3 show significant loadings, while for Ethical Trust, ET2–ET4 significantly measure the construct. Similarly, CL1–CL3 significantly contribute to Consumer Loyalty. The results therefore provide evidence that the measurement indicators adequately represent their respective latent constructs and that the proposed structural relationships between Influencer Authenticity, Ethical Trust, and Consumer Loyalty are statistically significant.

Limitation of the Study

- The study has a scope of consumer who used and interacted on Social commerce system and follow social media Influencer and thus may not be fully representative for those that don't use this platform.
- The study used a closed-ended questionnaires to gather the data and thus respondents may answer based on their own experiences, perceptions, and the willingness to provide true information.
- The study focuses on understanding consumer responses at a certain point in time, and thus the results cannot be generalized as trends shift, and preferences change, and social commerce consumers are influenced by a combination of influencers.
- The study utilizes Structural Equation Modeling which examines the data while assuming a proposed relationship, thus the analysis was limited in the sense that although it was able to ascertain measure strength of relationship between variables of interest, no causal relationships were drawn from the analysis as it was a cross-sectional study.

Recommendations

1. Influencer marketing trends report: the role and impact of influencers in social commerce
2. Influencers should remain authentic about products and avoid promoting things not related to their interests, preferences, and content.
3. Influencers should give honest information about the product, highlighting both positive and negative aspects. It will help the audience trust the influencer and feel safe buying the promoted goods.

4. Improving influencers' ethical behavior should be prioritized. They should not mislead customers, exaggerate the promoted product's features, provide fake reviews, and make subliminal suggestions.
5. Influencer marketing should invest more in creating long-term value for the customer and building brand loyalty programs. The programs could reward repeat purchases, refer-a-friend discounts, and other loyalty-building actions. The customers will become return buyers and ambassadors of the brand, spreading positive words about the company and its products.
6. Social commerce platforms should prioritize ethical behavior and demand from influencers to disclose sponsored content and avoid providing customers with false information and unreal expectations.

Conclusion

The growing use of social media influencers has changed the way consumers obtain product information and interact with brands in social commerce. In this environment, influencer authenticity has become an important factor in shaping consumers' perceptions and responses. Consumers are more likely to develop confidence in influencers when their communication is perceived as genuine, honest, consistent, knowledgeable, and free from misleading promotional practices. The present study focuses on the relationship between influencer authenticity and consumer loyalty by considering ethical trust as a mediating factor.

The proposed framework provides a basis for understanding how consumers' perceptions of an influencer's authenticity can be translated into stronger loyalty. Authenticity alone may not be sufficient to create a lasting consumer relationship; consumers also need to feel that the influencer communicates honestly, behaves fairly, and provides trustworthy information. Ethical trust therefore provides an important link between the influencer and the consumer. When consumers believe that an influencer's recommendations are genuine and ethically communicated, they may be more willing to continue their relationship with the influencer, purchase recommended products, recommend them to others, and engage in positive word-of-mouth.

The study also highlights the importance of moving beyond short-term measures such as purchase intention when evaluating influencer marketing. Consumer loyalty represents a

longer-term outcome and can be reflected through repeat purchase intentions, recommendations, positive word-of-mouth, and continued relationships. For marketers, the findings of the study can provide a basis for developing influencer campaigns that emphasise authenticity, transparency, and ethical communication rather than relying primarily on the number of followers or promotional reach. Influencers can also benefit by maintaining consistency in their content and being transparent about commercial relationships with brands.

Future Research Direction

Future research can extend the proposed framework by including other factors that may influence consumer loyalty in social commerce. Variables such as parasocial interaction, influencer credibility, perceived transparency, brand attachment, influencer brand fit, consumer involvement, and perceived value may provide further insights into consumer responses to influencer marketing. Future studies can also compare different social media platforms to determine whether the role of authenticity and ethical trust varies across platforms.

Further research may examine differences across age groups, gender, educational backgrounds, income groups, and geographical regions. Comparative studies between urban and rural consumers or between different states and countries may provide a broader understanding of the role of cultural and social factors in influencer marketing. Longitudinal studies may also be undertaken to examine whether ethical trust and consumer loyalty change as consumers have longer interactions with influencers.

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