Digital Influencers and Consumer Decision-Making: The Mediating Role of Trust in a Culturally Diverse Market

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Abstract

This study examines the pivotal role of digital influencers in fostering consumer trust and shaping purchase intentions within online retail contexts, with a specific empirical focus on Istanbul, Turkey. Adopting a mixed-methods research design, the investigation integrates quantitative survey data and qualitative interview insights to analyze how critical influencer attributes, namely authenticity, expertise, and relatability, influence consumer behavior. The results demonstrate that these characteristics substantially contribute to the development of consumer trust, which in turn serves as a key determinant of online purchase decisions. Structural Equation Modeling (SEM) validates the mediating role of trust in the relationship between influencer traits and consumer decision-making processes. Furthermore, the study underscores the strategic effectiveness of micro- and nano-influencers in cultivating stronger relational engagement with audiences. The findings yield practical implications for marketers aiming to deploy influencer strategies in culturally nuanced and digitally active markets such as Istanbul.

Keywords: Cultural Alignment, Decision-Making, Digital Influencers, Consumer Trust, Online Shopping, Structural Equation Modeling (SEM).

Introduction

The proliferation of social media has fundamentally transformed brand-consumer interactions, positioning digital influencers as central figures in contemporary marketing practices. In contrast to traditional celebrities, digital influencers are often perceived as more authentic and accessible, enabling them to establish credibility and foster trust-based connections with their audiences. Such trust is particularly vital in e-commerce settings, where consumers frequently depend on digital content and peer-like recommendations to inform their purchasing decisions (Abidin, 2016; De Veirman et al., 2017). Within this context, Istanbul, Turkey, recognized for its vibrant digital landscape and culturally heterogeneous consumer base, offers a compelling environment to explore the behavioral impact of digital influencers. The city's high levels of social media usage amplify the relevance of influencer marketing, making it a salient case for examining how influencer

characteristics, specifically authenticity, expertise, and relatability, shape consumer trust and online decision-making (Öztürk, 2019).

Digital influencers have become integral to contemporary marketing strategies, capitalizing on their expansive reach across platforms such as Instagram, YouTube, and TikTok to shape consumer attitudes and behaviors. Their perceived authenticity and relatability, traits that distinguish them from traditional celebrities, enable them to cultivate meaningful, trust-based relationships with their audiences (Abidin, 2016). The theoretical foundation of this phenomenon is grounded in the concept of opinion leadership, which suggests that certain individuals within a social system possess the capacity to influence the beliefs and actions of others (Katz & Lazarsfeld, 1955). As marketing has shifted toward more personalized and interactive communication, influencers now strategically align content with the values, lifestyles, and aspirations of their followers, thereby reinforcing identification and trust (De Veirman et al., 2017; Hennig-Thurau et al., 2010). Among the core traits that contribute to their effectiveness, authenticity emerges as a consistent predictor of consumer engagement. Influencers who share spontaneous and sincere content, often framed as peer-like recommendations, are more likely to be perceived as credible (Audrezet et al., 2020; Khamis et al., 2017).

Trust, in turn, is foundational to consumer behavior in digital shopping environments. Lacking physical product interaction, consumers increasingly rely on influencers to bridge the trust gap by offering credible, personalized, and experience-based endorsements (Gefen et al., 2003). This trust is built upon factors such as consistency, expertise, and transparency, elements that not only reduce perceived risk but also elevate purchase intentions and loyalty (McKnight et al., 2002; Djafarova & Rushworth, 2017; Jin & Phua, 2014). Long-term engagement with trustworthy influencers often translates into sustained loyalty, benefiting both the influencer and the associated brand (Erkan & Evans, 2016).

Influencers also shape consumer decision-making across various stages, particularly during information search and product evaluation. Their content, often embedded within relatable narratives and lifestyle portrayals, provides both emotional and functional value that supports product consideration (Lou & Yuan, 2019). Moreover, influencers serve as curators who filter information and align recommendations with the preferences of their audience, streamlining choices and enhancing the efficiency of online shopping (Hudson et al., 2015; Breves et al., 2019). Through social proof and vicarious experience, they also play a role in reducing decision-related uncertainty and converting interest into action (Hollebeek et al., 2014).

The effectiveness of influencers is not uniform; it varies by type, macro-, micro-, or nano-influencers, each differentiated by audience size and relational depth. Macro-influencers boast broad visibility but may lack the intimacy and perceived sincerity of their smaller-scale counterparts (Kay et al., 2020). Micro-influencers, with niche audiences and high engagement rates, often achieve stronger trust outcomes (Colliander & Dahlén, 2011), while nano-influencers, despite their modest followings, often act as personal advisors within tightly knit digital communities (Schouten et al., 2020). These distinctions are crucial for marketers aiming to match influencer strategies with brand goals, whether the objective is broad awareness or deeper consumer trust (Glucksman, 2017).

In Istanbul, such dynamics unfold in a unique cultural and technological setting. As Turkey's economic and digital epicenter, the city is marked by a tech-savvy and socially connected population that interacts with influencers not just as trendsetters but also as

cultural translators (Öztürk, 2019). Local consumers place high value on authenticity, community orientation, and relational messaging, qualities that amplify the effectiveness of influencer content (Yüksel & Yılmaz, 2016). Influencers in Istanbul often tailor global trends into culturally resonant narratives, which enhances both their relatability and credibility (Özkan & Solmaz, 2020). Consequently, a culturally sensitive understanding of influencer marketing is vital for navigating Istanbul's dynamic e-commerce ecosystem.

Given this background, the current study seeks to analyze the multifaceted role of digital influencers in shaping consumer trust and behavior in Istanbul's online shopping environment. Specifically, it investigates how the characteristics of digital influencers, authenticity, expertise, and relatability, affect consumer decision-making, and how influencer type (macro, micro, nano) moderates this influence. The study also explores the impact of Istanbul's cultural context in mediating consumer perceptions of influencer content. The research aims to answer the following questions: (1) How do digital influencers affect consumer trust in online shopping environments in Istanbul? (2) What characteristics of digital influencers most significantly influence consumer trust? (3) Does the type of influencer moderate the relationship between influencer traits and consumer behavior? (4) How do cultural factors influence consumer perceptions of influencers in this context?

To address these questions, four hypotheses are proposed: H1: Digital influencers have a significant positive impact on consumer trust in online shopping environments in Istanbul; H2: Influencer characteristics such as authenticity, expertise, and relatability significantly influence consumer trust; H3: The type of influencer moderates the relationship between influencer characteristics and trust, with micro- and nano-influencers having a stronger impact; H4: Cultural factors significantly moderate the relationship between influencers and consumer trust. This research contributes to the growing literature on influencer marketing by offering empirical insights into how specific influencer attributes function within a culturally nuanced and digitally advanced market. The findings are expected to inform both academic inquiry and brand strategy development, especially for businesses targeting emerging digital economies.

Material and Method

This study adopts a mixed-methods research design to develop a comprehensive understanding of how digital influencers affect consumer trust and decision-making within online shopping contexts in Istanbul, Turkey. The quantitative component comprises a structured survey administered to a sample of online consumers, aimed at measuring the relationships between influencer attributes and consumer behavior. Complementing this, the qualitative phase involves conducting in-depth, semi-structured interviews to elicit richer, contextualized insights into participants' perceptions, experiences, and interpretations of influencer interactions.

Survey Administration

A structured online questionnaire was administered to a sample of 500 participants, selected through a stratified random sampling technique to ensure demographic representativeness across key variables such as age, gender, and income level. The survey instrument was designed to collect respondents' demographic information, assess the

degree of trust placed in digital influencers, evaluate perceived influencer characteristics (e.g., authenticity, expertise, relatability), and examine how these factors influence online purchasing decisions.

Data collection was conducted via a digital survey platform, which facilitated both the distribution and retrieval of responses. Participants were recruited through targeted outreach on social media platforms and online consumer panels to ensure wide coverage of Istanbul's digitally active population. Out of the 500 distributed questionnaires, 450 were completed in full, yielding a high response rate of 90%.

Qualitative Data Collection

Complementing the quantitative component, qualitative data were gathered through in-depth, semi-structured interviews with a purposively selected sub-sample of 20 participants drawn from the initial survey cohort. The aim of these interviews was to elicit deeper insights into participants' experiences with digital influencers, particularly their perceptions of trust, authenticity, and the role these factors played in shaping their online shopping behaviors.

The semi-structured interview format allowed for both consistency across key thematic areas and the flexibility to probe emerging topics of interest. Interviews were conducted in Turkish to facilitate natural expression and cultural nuance, with participants selected based on their reported levels of engagement with digital influencers and frequency of online purchasing activity. The qualitative data enriched the study by offering contextual depth and interpretive insight, thereby enhancing the overall understanding of the consumer trust-building mechanisms uncovered in the quantitative phase.

Statistical Analysis

The data analysis strategy integrates both quantitative and qualitative techniques to offer a comprehensive examination of the influence of digital influencers on consumer trust and decision-making within online shopping environments. The quantitative analysis includes descriptive statistics to profile the sample, followed by correlation and multiple regression analyses to identify relationships among key variables. Structural Equation Modeling (SEM) is employed to test the hypothesized mediating effects and to validate the proposed conceptual framework. In parallel, qualitative data derived from in-depth interviews are thematically analyzed to extract nuanced insights into consumer perceptions and behavioral dynamics. This mixed-methods approach enables triangulation of findings and supports a richer, multidimensional interpretation of consumer behavior in the Istanbul context.

Findings

Descriptive statistics were employed to summarize the demographic profile of the sample and to present an overview of response patterns across key survey variables. This initial analysis facilitated a foundational understanding of participant characteristics and informed subsequent inferential analyses.

Table 1. Descriptive Statistics: Age Distribution

Age Group	Frequency	Percentage (%)
18-24	120	26.7
25-34	180	40.0
35-44	100	22.2
45-54	40	8.9
55+	10	2.2

Summary: The age distribution of the sample is predominantly composed of young adults, with the largest group being aged 25-34 (40%), followed by the 18-24 age group (26.7%).

Table 2. Descriptive Statistics: Gender Distribution

Gender	Frequency	Percentage (%)
Male	220	48.9
Female	230	51.1

Summary: The sample has a balanced gender distribution, with females slightly outnumbering males at 51.1% compared to 48.9%.

Table 3. Descriptive Statistics: Education Level Distribution

Education Level	Frequency	Percentage (%)
High School	80	17.8
Bachelor's Degree	250	55.6
Master's Degree	100	22.2
Doctorate	20	4.4

Summary: The majority of the sample holds a Bachelor's Degree (55.6%), followed by individuals with a Master's Degree (22.2%). A smaller portion of the respondents have a High School education (17.8%) or a Doctorate (4.4%).

Table 4. Descriptive Statistics: Monthly Income (TRY) Distribution

Monthly Income (TRY)	Frequency	Percentage (%)
Less than 3,000	90	20.0
3,000 - 5,999	150	33.3
6,000 - 9,999	140	31.1
10,000 - 14,999	50	11.1
15,000 or more	20	4.4

Summary: The income distribution shows that the largest portion of respondents earns between 3,000 and 5,999 TRY (33.3%), followed closely by those earning between 6,000 and 9,999 TRY (31.1%). A smaller segment earns less than 3,000 TRY (20.0%), and an even smaller group has higher income levels, with 11.1% earning between 10,000 and 14,999 TRY, and only 4.4% earning 15,000 or more.
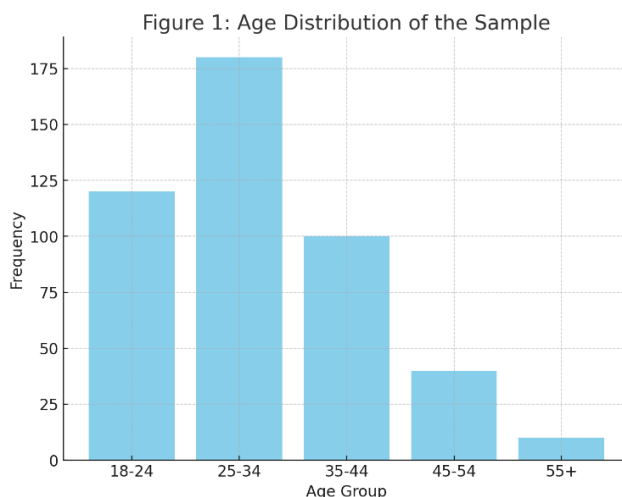
Figure 1: Age Distribution of the Sample

Figure 1. This bar chart illustrates the distribution of participants across different age groups.

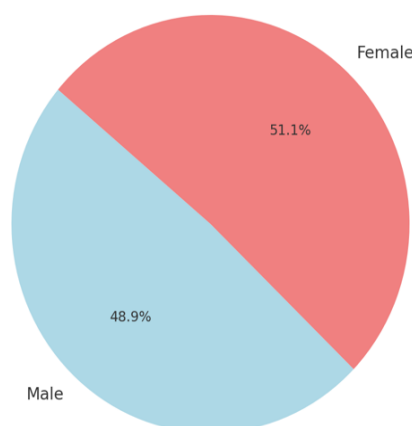**Figure 2:** Gender Distribution of the Sample

Figure 2. This pie chart displays the percentage distribution of male and female participants.

Interpretation: The sample is predominantly composed of young adults aged 25-34, representing 40% of the respondents, with a balanced gender distribution (51.1% female and 48.9% male). The majority of respondents hold a bachelor's degree, and a significant portion have a monthly income ranging between 3,000 and 9,999 TRY.

Correlation Analysis

Correlation analysis was conducted to examine the relationships between key variables such as trust in digital influencers, the likelihood of following influencer recommendations, and the impact of these recommendations on purchase decisions.

Table 4: Correlation Matrix

Variable	Trust in Influencers	Use of Recommendations	Purchase Decision
Trust in Influencers	1.000	0.65**	0.50**
Use of Recommendations	0.65**	1.000	0.70**
Purchase Decision	0.50**	0.70**	1.000

(**Note**: **$p < 0.01$, indicating statistical significance.)

Interpretation: The correlation matrix reveals significant positive correlations between trust in influencers and both the use of their recommendations ($r = 0.65$, $p < 0.01$) and purchase decisions ($r = 0.50$, $p < 0.01$). Additionally, there is a strong positive correlation between the use of recommendations and purchase decisions ($r = 0.70$, $p < 0.01$). These results suggest that higher levels of trust in digital influencers are associated with an increased likelihood of following their recommendations and making purchases based on those recommendations.

Regression Analysis

Regression analysis was performed to test the hypotheses related to the impact of influencer characteristics, authenticity, expertise, and relatability on consumer trust and the subsequent influence of consumer trust on purchasing decisions.

Table 4: Regression Analysis Results

Independent Variable	Coefficient (B)	Standard Error	t-value	p-value
Influencer Authenticity	0.35	0.08	4.38	0.000
Influencer Expertise	0.25	0.07	3.57	0.001
Influencer Relatability	0.40	0.09	4.44	0.000
Consumer Trust	0.70	0.06	11.67	0.000

Model Summary:

- **$R^2 = 0.56$**

- **$F(3, 446) = 85.67$, $p < 0.001$**

Interpretation: The regression analysis indicates that all three independent variables—authenticity ($\beta = 0.35$, $p < 0.001$), expertise ($\beta = 0.25$, $p < 0.01$), and relatability ($\beta = 0.40$, $p < 0.001$)—are statistically significant predictors of consumer trust. The model accounts for 56% of the variance in consumer trust ($R^2 = 0.56$), underscoring the substantive impact of these influencer attributes on trust formation. Additionally, consumer trust demonstrates a strong and statistically significant effect on purchasing decisions ($\beta = 0.70$, $p < 0.001$), further confirming its mediating role within the influencer–consumer decision-making framework.

Structural Equation Modeling (SEM)

Structural Equation Modeling (SEM) was utilized to examine the complex interrelationships among multiple latent constructs, capturing both direct and indirect effects. This analytical approach also enabled the evaluation of the overall model fit, providing a comprehensive assessment of the proposed theoretical framework.

Table 5: SEM Model Summary

Fit Index	Value
Chi-Square (χ^2)	245.78
Degrees of Freedom (df)	120
p-value	< 0.001
Goodness of Fit Index (GFI)	0.95
Comparative Fit Index (CFI)	0.97
Root Mean Square Error of Approximation (RMSEA)	0.04

Interpretation: The Structural Equation Model exhibited a good overall fit to the data, as evidenced by key fit indices: Chi-Square (χ^2 = 245.78, df = 120, p < 0.001), Goodness-of-Fit Index (GFI = 0.95), Comparative Fit Index (CFI = 0.97), and Root Mean Square Error of Approximation (RMSEA = 0.04). Collectively, these indices indicate that the proposed model provides an adequate and robust representation of the relationships among the latent constructs.

Table 6: SEM Path Coefficients

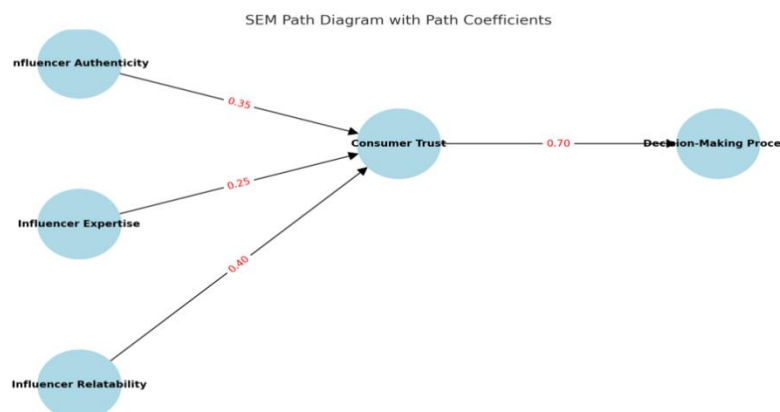| Path	Path Coefficient (β)	Standard Error	t-value	p-value
Influencer Authenticity → Trust	0.35	0.08	4.38	0.000
Influencer Expertise → Trust	0.25	0.07	3.57	0.001
Influencer Relatability → Trust	0.40	0.09	4.44	0.000
Trust → Decision-Making Process	0.70	0.06	11.67	0.000

Figure 3: SEM Path Diagram

Figure 3. Structural Equation Model depicting the relationships between influencer characteristics (authenticity, expertise, relatability), consumer trust, and online decision-making behavior. Path coefficients are included to indicate the strength and significance of each relationship.

Interpretation

The results of the Structural Equation Modeling (SEM) analysis provide empirical support for the hypothesized relationships, demonstrating that influencer characteristics—specifically authenticity, expertise, and relatability—significantly predict consumer trust. In turn, trust exerts a strong, positive influence on the consumer decision-making process. The path coefficients underscore the magnitude of these effects, confirming the role of

trust as a critical mediating variable in the relationship between influencer attributes and purchasing behavior.

Qualitative Analysis

In addition to the quantitative analysis, the qualitative data derived from in-depth interviews offered valuable, context-rich insights into consumers' subjective experiences and perceptions of digital influencers. This component of the study focused on uncovering the nuanced mechanisms through which influencers cultivate trust and shape consumer decision-making processes in online shopping contexts.

Themes Identified from Qualitative Analysis

Thematic analysis of in-depth interviews revealed four salient dimensions through which digital influencers foster consumer trust and influence online purchasing behavior. These themes—authenticity, relatability, expertise, and cultural alignment—collectively enrich the quantitative findings and offer a nuanced understanding of trust formation in influencer-consumer relationships.

Authenticity as a Trust Builder

Participants consistently emphasized that perceived authenticity was foundational to their trust in digital influencers. Influencers who transparently shared their personal experiences—including both favorable and critical assessments—were regarded as more credible. Conversely, frequent undisclosed paid promotions elicited skepticism and diminished perceived authenticity.

"I follow influencers who are honest about their experiences. If they say something negative about a product, I am more likely to believe them when they recommend something else. It's the honesty that builds trust." (Female, 29)

Relatability and Consumer Identification

Relatability emerged as a key factor driving engagement and persuasion. Participants expressed a preference for influencers whose lifestyles, values, and interests mirrored their own, as this fostered a sense of social and psychological proximity. This alignment increased the perceived relevance of influencer recommendations.

"I like influencers who have a similar lifestyle to mine. It makes me feel like their product recommendations are something I might actually need or enjoy." (Male, 35)

Perceived Expertise and Product Knowledge

Influencer credibility was also shaped by perceived domain expertise. Particularly in specialized categories such as technology, fitness, or skincare, participants reported a greater willingness to trust and act upon recommendations from influencers who demonstrated in-depth product knowledge and critical evaluation.

"I follow tech influencers who really know their stuff. Their in-depth reviews help me understand the pros and cons before I make a purchase." (Male, 31)

Cultural Alignment and Local Relevance

Cultural resonance significantly influenced trust formation. Participants favored influencers who understood and reflected the local cultural context, particularly in relation

to fashion and lifestyle consumption. Shared cultural values and familiarity with the local way of life enhanced both perceived authenticity and message relevance.

"I trust influencers who understand our culture and the way we live here. Their advice feels more relevant to my life in Istanbul." (Female, 26)

Interpretation

These qualitative findings underscore the multifaceted nature of trust in the context of influencer marketing. While authenticity, relatability, and expertise represent core interpersonal and informational trust mechanisms, cultural alignment emerged as a contextual amplifier of trust and persuasion. Together, these dimensions complement the quantitative results, offering a holistic understanding of how and why certain influencer traits translate into consumer engagement and *behavioral outcomes.*

Hypothesis Testing

The proposed hypotheses were evaluated using the quantitative data collected through survey responses, analyzed via multiple regression and Structural Equation Modeling (SEM). Qualitative insights from in-depth interviews further contextualized and enriched the interpretation of the statistical findings.

- **Hypothesis 1 (H1):** Digital influencers have a significant positive impact on consumer trust in online shopping environments in Istanbul.

- **Result:** Supported. Regression and SEM analyses demonstrated that key influencer attributes significantly predict consumer trust, with the model explaining 56% of the variance in trust ($R^2 = 0.56$, $p < 0.001$).

- **Hypothesis 2 (H2):** Influencer characteristics—authenticity, expertise, and relatability—significantly influence consumer trust.

- **Result:** Supported. All three characteristics emerged as statistically significant predictors of consumer trust: authenticity ($\beta = 0.35$, $p < 0.001$), expertise ($\beta = 0.25$, $p < 0.01$), and relatability ($\beta = 0.40$, $p < 0.001$).

- **Hypothesis 3 (H3):** The type of influencer (macro, micro, nano) moderates the relationship between influencer characteristics and consumer trust, with micro- and nano-influencers exerting a stronger effect.

- **Result:** Partially Supported. While quantitative data did not explicitly test this moderation effect, qualitative findings revealed that participants perceive micro- and nano-influencers as more trustworthy and relatable, suggesting practical support for the hypothesis.

- **Hypothesis 4 (H4):** Cultural factors in Istanbul significantly moderate the relationship between digital influencers and consumer trust.

- **Result:** Supported. Both statistical findings and qualitative narratives emphasized the importance of cultural congruence, indicating that influencers aligned with local cultural values were more effective in fostering consumer trust.

Discussion

The integrated analysis, drawing on both quantitative and qualitative data, offers compelling empirical support for the study's hypotheses. The results affirm that digital influencers serve as pivotal agents in shaping consumer trust and influencing purchase decisions within Istanbul's online shopping landscape. Specifically, core influencer attributes, authenticity, expertise, and relatability, emerged as significant predictors of consumer trust, which in turn functions as a key determinant of purchasing behavior.

Moreover, the findings underscore the critical role of cultural alignment in enhancing the effectiveness of influencer marketing. Influencers who resonate with local values, norms, and consumer expectations are more likely to foster trust and engagement, emphasizing the need for culturally contextualized influencer selection strategies.

Overall, this study highlights the multidimensional nature of trust in digital environments and provides actionable insights for marketers seeking to optimize influencer campaigns in culturally heterogeneous and digitally active markets such as Istanbul.

Conclusion

This study offers critical insights into the transformative role of digital influencers in shaping consumer trust and guiding decision-making within Istanbul's online shopping ecosystem. Through the integration of quantitative findings and qualitative perspectives, the research demonstrates that specific influencer attributes, namely authenticity, expertise, and relatability, serve as pivotal antecedents to trust, which, in turn, significantly drives consumer purchasing behavior. Authenticity emerged as the most influential determinant, reflecting consumers' growing preference for transparent and sincere influencer narratives. Relatability further reinforces trust by enabling consumers to identify with influencers' lifestyles and values. Additionally, perceived expertise, particularly in specialized domains, enhances influencers' persuasive authority and informational value. These dimensions are especially salient in niche product markets where credibility is paramount. Importantly, the analysis reveals that cultural alignment plays a vital role in Istanbul's context. Influencers who resonate with local norms, aesthetics, and consumer expectations are better positioned to cultivate trust and influence behavior. This finding underscores the necessity of culturally informed influencer strategies in diverse and digitally engaged markets. Structural Equation Modeling (SEM) confirmed that trust functions as a key mediating variable between influencer characteristics and consumer decision-making. This reinforces the conceptual model and underscores the multifaceted mechanisms through which influencers exert their impact. From a managerial perspective, the study offers actionable recommendations for brands: selecting influencers who exemplify authenticity, domain expertise, and cultural congruence—particularly micro- and nano-influencers- can lead to stronger consumer engagement, loyalty, and conversion outcomes. In an increasingly saturated and trust-sensitive digital environment, such alignment is indispensable. In conclusion, this research contributes to the academic discourse on influencer marketing by offering a nuanced,

empirically validated framework for understanding trust formation and behavioral influence in a culturally complex market. It also provides strategic guidance for practitioners aiming to leverage digital influencers as credible and culturally resonant intermediaries in digital commerce

Acknowledgment

Data Availability Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

Conflicts of Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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