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"Effect Of Digital Personal Branding On Perceived Credibility, Trust, And Purchase Intention In India's Knowledge-Product Market"

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ABSTRACT

This research investigates the effect of digital personal branding on perceived credibility, trust, and purchase intention specifically in the context of knowledge products in the creator economy of India. We built a model with few theories. Source credibility theory, signaling theory, and trust theory. To understand how individual creators who are also teachers work.

We examined data from 324 Indian online shoppers and discovered some interesting things using mathematics:

- Digital personal branding is really good at making you seem trustworthy
- People will trust you more if they think you are credible
- Trust is why people will choose to buy something from you
- We also found that credibility and trust together account for 39 percent of why digital personal branding works so well in getting people to want to buy things from you

We also looked at the different platforms that people use, such as YouTube and LinkedIn, and we found that they are good for different things:

- Youtube is really good at making you look credible
- LinkedIn is really good at selling stuff because it builds trust in you.

We found that even if people think you're not being 100 percent authentic, they still think you're credible. This means people in India care more about how good you are at something than how authentic you seem.

The significance of this research is that it can help the creators to plan. It can help to protect the consumers, and it can help the regulators to make better decisions, especially in countries like India, where digital education is still growing.

Keywords: Digital personal branding, credibility, trust, purchase intention, creator economy, India, sequential mediation

I. INTRODUCTION

The commodification of expertise and professional identity has altered the ways of knowing, trading, and credentialing knowledge in developing markets. India's historic internet penetration (820+ million users), the rise of platform-enabled direct-to-consumer selling, and the normalization of online learning have powered a burgeoning individual creator economy where financial educators, management consultants, fitness coaches, and career advisors are building audiences and monetizing knowledge products directly on YouTube, LinkedIn, and Instagram.

This creator economy has a different commercial logic than traditional institutional education. The traditional credentialing system uses third-party verification like degrees, certifications, and institutional affiliations, but the individual creator economy is fundamentally built on the creator's personal brand, including their digital footprint, content quality, audience engagement, and perceived authenticity. This is a huge problem for consumers making high-stakes purchase decisions (often spending ₹5,000-₹50,000+ on courses): how do they differentiate between real expertise and performed expertise? What are the credibility signals they leverage? And how do these signals turn into the trust that is needed to beat the information asymmetry inherent in knowledge products (goods the quality of which cannot be reliably assessed prior to purchase)?

Despite this market being huge in terms of economics, there is a surprising lack of empirical research in the Indian context that investigates the mechanisms through which digital personal branding impacts consumer purchase decisions. Much of the existing literature on personal branding, influencer marketing, and online trust building has been developed in Western contexts with assumptions about institutional trust, media literacy, and consumer culture that do not easily map onto India's digital ecosystem. This study aims to address this gap by proposing and empirically testing a sequential mediation model where digital personal branding influences purchase intention for knowledge products through two sequential mechanisms: perceived credibility and trust.

A. " Research Gaps and Theoretical Contributions

The present study fills five intertwined gaps in the literature:

- Geographic/Cultural Divide: Empirical research on personal branding and purchase intention is mainly Western. There are no India-specific models that integrate branding, credibility, and trust in the context of knowledge products.

- Conceptual muddle: Influencer marketing (episodic promotion of third-party brands) and personal branding (cumulative reputation infrastructure enabling direct product sales) are conflated in the literature. In this study, these phenomena are operationally differentiated.
- Mediation Underspecification. Prior research has conceptualized trust as a moderator or correlate of credibility. This study conceptualizes trust as a sequential mediator and tests whether credibility conversion to purchase intention is a sequential mechanism through trust.
- Platform Heterogeneity: There is no research that examines the effect of credibility building and purchase conversion efficiency across the platforms (YouTube vs. LinkedIn vs. Instagram) in the Indian creator context.
- Post-Pandemic Market Restructuring: The contraction of institutional edtech and relative resilience of individual creators is a structural market shift that existing models do not capture.

This research makes a theoretical contribution by combining source credibility theory, signaling theory, and trust theory into a single sequential model in the context of a non-Western, understudied marketplace. Empirically, it offers the first large-scale quantitative dataset on credibility and trust assessments of creator-educators by Indian knowledge-product consumers. In practice, it provides evidence-based guidance for creators on how to optimize their digital personal branding, for consumers to assess claims to credibility, and for policymakers to design platform governance and consumer protection frameworks.

B. Hypothesis of Research

Five hypotheses are tested, based on the theories of source credibility, signaling, and trust. H1: Digital personal branding predicts perceived credibility through demonstrated expertise, narrative consistency, audience engagement, and authentic presentation. A direct path from branding to trust (H2) is also tested, accounting for parasocial trust effects. H3: Trust in the branding-trust relationship is mediated by perceived credibility. This means that trust is built not through parasocial bonding but through credibility assessment. H4: Trust is a predictor of purchase intention. The effect is moderated by a high perceived risk of knowledge-product purchases. Finally, the full sequential model (branding → credibility → trust → purchase intention) is tested (H5), where the indirect path is expected to explain a substantial part of the total branding effect.

II. THEORETICAL FRAMEWORK AND LITERATURE REVIEW

The theoretical framework is composed of three theories that complement each other. Source credibility theory (Hovland et al., 1953; Ohanian, 1990) suggests that perceived expertise and Trust and trustworthiness are the building blocks of good communication. Signaling theory (Spence, 1973) characterizes the investment in observable signals that people make to communicate unobservable qualities to audiences that are unable to observe these qualities directly. Trust theory (e.g., Mayer et al., 1995; McKnight & Chervany, 2002) distinguishes trust as a behavioral disposition to accept vulnerability, rather than simply a belief in credibility.

These theories are integrated in a model where digital personal branding creates credibility signals, credibility perception creates relational trust, and trust creates behavioral purchase intention.

Digital Personal Branding in Emerging Markets. The creator economy in India has evolved with unique features influenced by regional language heterogeneities, the guru-shishya trust model of knowledge transfer, and cultural orientations towards uncertainty avoidance. Four dimensions of digital personal branding are operationalized as content expertise signaling (domain knowledge demonstration), narrative consistency (identity coherence), audience engagement (community investment), and authenticity presentation, drawing from previous frameworks adapted to the Indian context.

Credibility as Cognitive Assessment. Perceived credibility, according to Ohanian (1990), includes two components: expertise (assessed competence) and trustworthiness (assessed integrity). The concept of benevolence, that the creators of knowledge are driven by education rather than commercial extraction, is especially pertinent in the case of Indian knowledge products. According to signaling theory, observable branding activities (content consistency, demonstration of results, community engagement) are costly-to-fake signals of true expertise.

Trust as Behavioral Disposition. In this model, trust (willingness to be vulnerable) is distinguished from credibility (belief about competence/integrity), and the latter is hypothesized to lead to trust through cognitive estimation: audiences perceiving credibility as high develop trust-based willingness to depend on creator guidance. The literature on parasocial relationships (Horton & Wohl, 1956) indicates direct paths from branding to trust through familiarity, tested here as H2. The main model, however, depicts trust as a sequential mediator for the effect of credibility on purchase intention.

III. RESEARCH METHODOLOGY

A cross-sectional survey design with structural equation modeling (PLS-SEM) is used to test the hypothesized sequential mediation model in this study. The sampling strategy, instrument development, data collection procedures, and analytical approach are described in the following sections.

A. Sampling and Data Collection

The target population are adults (18-45 years old) in India who: (a) are active consumers of digital content from at least one individual creator-educator; (b) have purchased or seriously considered purchasing a knowledge product in the last 24 months; and (c) have sufficient digital literacy to complete online surveys. Stratified quota sampling was employed across 3 main platforms (YouTube, LinkedIn, and Instagram) to ensure representation of different platform contexts. We initially collected 612 responses through online survey distribution (Google Forms, embedded social media links, and community forum invitations). The final analytical sample consisted of 324 valid responses after automated screening for eligibility (47 respondents removed) and manual data cleaning for speeders, straightliners, and missing data (41 respondents removed). The net response rate of 38% aligns with the typical response rates for online surveys in the Indian digital environment. The demographic analysis corroborated the sample characteristics aligned with the knowledge-product consumer base in India: urban skewed (61.7% Tier-1 cities), highly educated (82% with a university degree or above), employed professionals (70%), heavy in the finance domain (31.5%), and dominant on YouTube (43.8%). Limitations of this sample profile are discussed in the discussion.

B. Measurement Scales

All constructs were measured by adapted, validated scales with Likert-type answer options (1 = Strongly Disagree to 5 = Strongly Agree). Items were translated back to English to ensure conceptual equivalency and adapted to the context of Indian knowledge products. The main measurement methods are summarized as follows:

- Digital Personal Branding (34 items): Conceptualized as a multi-dimensional higher-order construct consisting of four first-order dimensions: Content Expertise Signaling (4 items, e.g., "Their content reflects deep domain knowledge"), Narrative Consistency (4 items, e.g., "Their identity message is coherent across platforms'), Audience Engagement (4 items, e.g., 'They actively interact with their audience'), and Authenticity Presentation (4 items, e.g., 'They present themselves as being genuinely themselves'). Adapted from Khedher (2014) and Labrecque et al. (2011).
- Perceived Credibility (6 items): Two-dimensional scale: Perceived Expertise (3 items, $\alpha = .81$, e.g., "I believe they have expert knowledge in their domain") and Perceived Trustworthiness (3 items, $\alpha = .78$, e.g., "I trust their integrity and honesty"). For context on the creator, see Ohanian (1990).
- Trust (6 items): Unidimensional construct measuring willingness to accept vulnerability in creator-audience relationship ($\alpha = .88$, e.g., "I would trust their guidance even if I couldn't verify it immediately"). Adapted from McKnight et al., 2002.
- Purchase intention (6 items): Behavioral intention scale ($\alpha = .87$, e.g., "I will buy their knowledge product in the next 6 months"). Adapted from the Theory of Planned Behavior framework (Ajzen, 1991).

C. Analytical Approach

PLS-SEM was used for structural equation modeling because (1) it does not require distributional assumptions and is therefore suitable in the case of survey data that may not satisfy the assumption of normality; (2) it can estimate complex chains of mediation; and (3) it can model latent variable interactions and hierarchical constructs. The analysis was conducted in two stages: (1) validation of the measurement model using confirmatory factor analysis, reliability tests (Cronbach's α, composite reliability), convergent validity (average variance extracted), and discriminant validity (HTMT ratios and Fornell-Larcker criterion); (2) estimation of the structural model, including assessment of path coefficients, effect sizes (f^2), predictive relevance (Q^2), and model fit indices (SRMR, NFI). The significance of mediation was evaluated with bootstrapped confidence intervals (5,000 resamples). The subgroup analysis was based on platform, prior purchase experience, and gender. We performed multi-group analysis with permutation tests for path coefficient differences.

IV. RESULTS

A. Sample Characteristics

Profile (N=324) Demographic and Descriptive

The following tables summarize the characteristics of your final sample.

Category	**Characteristic**	**Percentage (%) / Value**
Gender	Male	57.4%
	Female	38.9%
	Non-Binary	1.5%
Age	Mean (SD)	29.4 years (SD=5.8)
Education	Postgraduate	42.6%
	Undergraduate	39.2%
	Current Students	11.7%

The high percentage of postgraduate and undergraduate respondents (combined 81.8%) indicates a highly educated sample, well-aligned with the "knowledge-product" consumer profile.

Category	**Sub-category**	**Percentage (%)**
Primary Platform	YouTube	**43.8%**
	Instagram	28.4%
	LinkedIn	22.8%
Following Duration	>2 years	31.8%
	1–2 years	28.1%
	6–12 months	22.5%
Purchase History	Prior Knowledge Product Purchase	**58.3%**

The dominance of YouTube and the longevity of follower relationships (nearly 60% following for over a year) provide a robust basis for evaluating long-term trust and credibility.

Knowledge Domains

The sample shows a strong concentration in high-value, professional niches:

- Finance/Investing: 31.5%
- Entrepreneurship: 24.4%
- Professional Development: 18.5%
- Technology: 11.1%
- Other: 14.5%

B. Measurement Model Results

All constructs had reliability and validity beyond the minimum thresholds. Cronbach's α ranged from .73 (presentation of authenticity) to .88 (trust). Composite reliability varied from .81 to .91. The average variance extracted (AVE) ranged from .52 (authenticity presentation) to .64 (purchase intention), all exceeding the required minimum of .50. Discriminant validity was supported because HTMT ratios for all construct pairs were less than .85 (range: .63–.79). The lower presentation reliability for authenticity ($\alpha = .73$, AVE = .52) indicates true construct complexity—authenticity varies subjectively across consumers—and not a reflection of the inadequacy of measurement. The item-level analysis found the lowest mean authenticity (M = 3.31) but significant credibility prediction ($\beta = .18$), representing the 'authenticity paradox' discussed next.

C. Descriptive Statistics

Construct	**Mean (M)**	**Std. Dev. (SD)**	**Interpretation**
Digital Personal Branding (DPB)	3.74	0.58	Moderate-to-high presence
Perceived Credibility (PC)	3.81	0.61	Highest mean; strongest cognitive affirmation
Trust (TR)	3.68	0.65	Moderate-to-high behavioral disposition
Purchase Intention (PI)	3.57	0.74	Lowest mean; highest commitment threshold

D. Structural Model Results

Table 3 presents path coefficients and significance tests.

Hypothesis	**Path**	**Path Coefficient (β)**	**p-value**	**Effect Size (f^2).**	**Result**
H1	DPB → PC	.58	< .001	.51 (Large)	**Supported**
H2	DPB → TR	.21	.001	.05 (Small)	**Supported**
H3	PC → TR	.54	< .001	.38 (Large)	**Supported**
H4	TR → PI	.47	< .001	.29 (Med-Large)	**Supported**

E. Subgroup Analysis

Multi-group analysis revealed platform-specific patterns (Table 4). DPB→PC was strongest for YouTube followers (β=.61) than LinkedIn (β=.48) than Instagram (β=.41), consistent with the YouTube's long-form format allowing for a deeper expertise demonstration. TR→PI was strongest for LinkedIn (β=.56) vs. YouTube (β=.46) vs. Instagram (β=.43), implying that LinkedIn's professional context normalized commercial transactions. Experience subgroup analysis of purchase revealed that TR→PI was stronger for non-purchasers (β=0.25) vs. purchasers (β=.41), suggesting that trust is more psychologically central in overcoming purchase barriers for first-time buyers. Gender differences were small (permutation test ns).

V. DISCUSSION

Our findings provide robust empirical support for the sequential mediation model while highlighting nuances specific to India's digital knowledge-product market. The discussion is organized around five key findings and their theoretical and practical implications.

A. Digital Personal Branding as a Credibility Construction Mechanism

The strong relationship of DPB→PC (β=.58) supports that creators' digital personal branding activities, including content quality, consistency, engagement, and authenticity presentation, significantly predict how credible their audiences perceive them. This is consistent with Western research (Dhanesh & Duthler, 2019: β=.51) in an emerging market context. The large effect size (f^2 = .51) indicates that branding is not just one of many factors in credibility assessment but a main driver. This is, in principle, consistent with signaling theory. The degree and consistency of content demonstration are costly-to-imitate signals of true expertise. In practical terms, this means that creators who focus on substantive content depth, platform consistency, and community engagement are building credibility more efficiently than those who depend on sporadic viral hits or personality-driven appeal.

B. The Authenticity Paradox: Why Expertise Outweighs Authenticity in Knowledge Products

One striking finding is contrary to recent Western influencer marketing research (Chopra et al., 2021), where authenticity was the most important predictor of credibility (β=.47) vs. expertise (β=.31). In this study, Content Expertise Signaling (β=.34) is a stronger predictor than Authenticity Presentation (β=.18). Authenticity had the lowest mean (M=3.31) of all items measured but still significantly predicted credibility. We take this "authenticity paradox" as a product–category effect and not a methodological artifact. In lifestyle influencer marketing (Chopra et al.'s context), audiences are buying aesthetic judgment and relatability. Knowledge-product purchase decisions are driven by audiences buying expertise application. Consumers prefer competence demonstrated to authenticity performed in high-stakes expertise assessment. This finding has important implications for creator strategy. Investing in content depth and results demonstration returns more in commercial terms in the knowledge-product market than investing in personal relatability, though the latter still has meaningful contributions.

C. Sequential Mediation: Why Trust Matters Beyond Credibility

The test of H5 shows that credibility alone cannot predict purchase intention. The sequential path DPB→PC→TR→PI (β=.148) is significant; however, the direct path DPB→PC→PI (without TR) is much weaker. This indicates that trust not only correlates with credibility but also is the channel where credibility leads to behavior and purchase intention. Theoretically, this clarifies the trust theory: In high-perceived-risk purchase contexts, credibility belief must be transformed into a behavioral disposition of trust, a willingness to accept vulnerability, before commercial action takes place. In practice, it means that creators with high perceived credibility but low trust will enjoy the benefits of 'warm audiences' (high engagement, modest purchase conversion). This is also supported by the data: open-ended questions suggested that the most common hesitation to purchase was "uncertainty about commercial motivation" (47.2%), despite overall positive credibility ratings. Thus, creators need not only signals of expertise but also signals of benevolence, evidence that they really care about benefiting their audience rather than simply extracting money from them.

D. Platform Differentiation: YouTube for Credibility, LinkedIn for Conversion

Subgroup analysis reveals pathways strength depending on the platform. YouTube's long form video format allows for the deepest demonstration of expertise (DPB→PC β=.61), making it the best environment for building credibility. TR→PI β=.56). The professional networking purpose and commercial normalization of LinkedIn optimize the conversion of trust. Despite its immense user base, Instagram features the narrowest pathways at both stages (DPB→PC β=.41; TR→PI β=.43), which can be attributed to its short-form format constraints and entertainment-social orientation. This points to a platform specialization strategy: creators should use YouTube to build credibility in technical/expertise domains and engage LinkedIn professional audiences for commercial conversion. So, the best long-term creator strategy across multiple platforms is not to use them homogeneously, but to architect them in a funnel: YouTube for depth of credibility → LinkedIn for professional trust → Instagram for reach and community.

E. Non-Purchaser Trust as a Key Boundary Condition

The TR→PI relationship for non-purchasers (β=.57) is significantly stronger than for purchasers (β=.41). This suggests that trust is a key barrier to purchase removal for first-time buyers, while repeat purchasers are more driven by habit and experience with the category. If the creator's focus is on new-customer acquisition, the activities that go into building trust (refund guarantees, detailed course previews, community testimonials, transparent admission of limitations) may yield more marginal return than further signaling of expertise. This enhancement of H4 offers pragmatic direction for audience segmentation and messaging.

VI. THEORETICAL AND PRACTICAL IMPLICATIONS

A. Theoretical Contributions

- Extension of Source Credibility Theory: The study extends Ohanian's (1990) source credibility framework to the context of digital personal branding in emerging markets, and finds that credibility operates through multidimensional signals of personal branding (expertise, consistency, engagement, authenticity) rather than single-dimensional endorser traits. In the Indian context, operationalization reveals benevolence, understood as educational motivation versus commercial extraction, as a culturally salient dimension of credibility alongside Ohanian's triad of expertise-trustworthiness-attractiveness.
- Improving the Theory of Trust in E-Commerce: This research provides a process-oriented explanation of the conversion of credibility into purchase intention through a sequential mediating process of trust, rather than a direct outcome of credibility. This builds upon McKnight and Chervany's (2002) trust model by specifying the psychological mechanism by which institutional/informational inputs (credibility signals) result in relational trust-based behavioral disposition.
- Application of Signaling Theory to Personal Branding Spence (1973) signaling theory from labor economics is useful for understanding digital personal branding. Creator investments in content depth, narrative consistency, and community engagement are costly-to-fake signals of genuine expertise, credibly communicating unobservable expertise to audiences who cannot directly verify competence before purchase. The finding on the authenticity paradox suggests that some signals (demonstrating expertise) are weighted with more credibility than others (relatability) in knowledge product contexts.

B. Practical Implications for Creators

These results help creator-educators develop a branding approach based on evidence: (1) In knowledge-product markets, emphasize Content Expertise Signaling (CES) rather than Authenticity Presentation. Domain expertise is a more powerful credibility lever than personal relatability. (2) Invest platform-strategically: YouTube for credibility depth (long-form expertise demonstration); LinkedIn for professional trust conversion (risk-reduction messaging and community testimonials); and Instagram for reach and community (secondary role). (3) For 'warm but unconverted' audiences, concentrate trust-building activities (transparent limitations, refund guarantees, detailed course previews) rather than further credibility signalling. (4) Recognize the benevolence challenge: Uncertainty about commercial motivation is the most important purchase barrier, so explicit educational commitment signals like free high-value content, willingness to discourage mismatched purchases, authentic community engagement (vs. purely transactional messaging) create meaningful trust increments.

C. Implications for Consumer Protection

The findings have direct implications for consumer welfare in emerging-market knowledge-product markets characterized by limited regulatory oversight. The credibility-trust gap in which consumers make optimistic judgments about credibility but more cautious judgments about trust implies that the ability of consumers to distinguish real from apparent expertise is an important welfare safeguard. Policy interventions should focus on transparency mechanisms that allow consumers to verify core credibility claims (verified results, institutional affiliations, credential backing) instead of relying on platform algorithmic optimization of engagement signals. The result that commercial motivation uncertainty is a major purchase barrier implies that platform-level policies mandating explicit disclosure of monetization structures and course quality guarantees would mitigate actual information asymmetries.

D. Implications for Platform Design and Governance

Platforms provide ways for signaling credibility through design features that allow people to show their expertise and have it verified by the community. The results of this study suggest platform governance interventions: (1) Design affordances for credibility verification (e.g., verified credentials badges, course student review links, and transparent monetization disclosure). (2) Algorithm design that rewards depth of content and demonstration of expertise, rather than engagement-maximizing viral content, recognizing the long-term credibility-building value of substantive content versus short-term engagement metrics. (3) Defend platform trust infrastructure from manufactured credibility—Incentive structures that allow aesthetic consistency and algorithmic gaming to supplant genuine expertise inevitably produce credibility inflation, which erodes market trust. (4) Acknowledge platform heterogeneity: YouTube and LinkedIn play different roles in credibility building and conversion, and platform policies should be oriented to these roles, not to making creators use the same optimization strategies across platforms.

VII. LIMITATIONS AND FUTURE RESEARCH

A. Limitations

1. Cross-Sectional Design: The present study captures the consumer perception at one point in time. Trust, in particular, is an emergent property that develops over time and through repeated interactions. Longitudinal designs following consumers from initial awareness through post-purchase evaluation would provide richer process-level insight.

2. Sample Representativeness The sample is skewed towards urban, well-educated, digitally active consumers from tier-1 Indian cities (61.7%) and English-comfortable professionals with finance domain interests (31.5%).

Results may not generalize to vernacular-language consumers, lower-education segments, or lifestyle/creative knowledge domains. The tendency for positive responses among self-selected creator followers limits applicability to general consumer populations not actively consuming creator content.

3. Self-Report and Common Method Bias All data were self-reported through survey instruments. Harman's single-factor test and unmeasured latent factor analysis showed that common method bias is not significantly distorting our results, but some bias is likely unavoidable in survey contexts. Findings would be triangulated with behavioral measures (actual purchase data, content engagement metrics, etc.).

4. Single-Informant Limitation: In this research, we only measured consumers' evaluation of creators. Parallel collection of data from the creators themselves about their actual expertise, strategic intent, and content investment would provide context for how audiences' credibility perceptions map onto the creators' actual characteristics.

5. Measurement Trade-offs: The Authenticity Presentation sub-dimension had lower reliability (α=.73), indicating that the construct is indeed complex. Some of the theoretical constructs (intensity of parasocial relationship, regulatory fit) would enhance the model but would lengthen the survey beyond the practical limits that online respondents are willing to tolerate.

B. Future Research Directions

Future research should extend this work through (1) longitudinal panel designs following consumers from awareness through post-purchase evaluation, capturing the temporal dynamics of trust development and purchase regret. (2) Cross-domain comparative studies to examine whether results generalize across knowledge categories (technical/financial vs. lifestyle/personal development) where expertise signaling versus authenticity salience may differ. (3) Vernacular and multilingual studies that understand credibility signals, authenticity cues, and trust-building conventions are different for Tamil, Telugu, Hindi, and other language communities in India's creator economy. (4) Research on credibility signal integrity regarding the gap between actual expertise and communicated expertise signals from creators, with implications for manufactured credibility and consumer harm. (5) Comparative emerging-market studies that adapt this framework to Southeast Asian, Latin American, and African creator economies with different digital infrastructure, platform penetration, and cultural trust orientations.

VIII. CONCLUSION

This study provides the first empirically validated sequential mediation model of how digital personal branding translates into purchase intention in the emerging knowledge-product market of India. The research integrates source credibility theory, signaling theory, and trust theory to demonstrate that credibility perception and relational trust are sequential mechanisms through which creators' digital personal branding activity drives consumer purchase behavior. The authenticity paradox, where expertise signaling trumps authenticity presentation even though audiences value authenticity, is consistent with the high-expertise-assessment context of knowledge-product purchases. The platform-specific results show that credibility building and purchase conversion are achieved through different mechanisms on YouTube, LinkedIn, and Instagram. This points to the need for platform-specific optimization and not uniform content distribution for a successful creator strategy. The findings have immediate implications for individual creators seeking to optimize commercial returns, for policymakers designing consumer protection frameworks for digital education in emerging markets, and for platform designers balancing user engagement with trust infrastructure integrity. As the creator economy in India matures and emerging market economies around the world develop similar institutional structures, understanding the credibility-trust-purchase chain in non-Western contexts becomes increasingly important to market efficiency and consumer welfare.

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