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When Artificial Intelligence (AI) Becomes Part of the Message: AI Disclosure and the Signaling Value of Social Media Influencer Reputation

Maleeha Shahid Sameeni [1], Zara Imran [2], Faisal Qadeer [3]*, Sana Shahid [4]
[1] Department of Management Sciences, SZABIST University, Islamabad, Pakistan
[2] Lahore Business School, University of Lahore, Pakistan
[3] Hailey College of Commerce, University of the Punjab, Lahore, Pakistan
[4] Department of Sociology, Forman Christian College (A Chartered University), Lahore, Pakistan

* Corresponding author's Email: faisalqadeer@hcc.edu.pk

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Abstract

The increasing use of AI in influencer marketing is changing how consumers interpret established credibility cues. This study examines whether AI disclosure alters the signaling value of social media influencer reputation (SMIR) in shaping consumer responses towards online private label brands (OPLBs). Drawing on signaling theory, the study conceptualizes SMIR as a source-based credibility signal and consumer trust as the receiver-side mechanism through which this signal influences subsequent behavioral intentions. A 2 × 2 between-subjects experiment was conducted with 252 social media users, who were randomly exposed to a simulated Instagram post featuring either high or low SMIR and either disclosed or undisclosed AI involvement. The findings show that SMIR significantly enhances consumer trust in OPLBs, and that consumer trust, in turn, positively influences both purchase and recommendation intentions. Consumer trust also significantly mediates the relationship between SMIR and both behavioral intentions. Importantly, the significant interaction between SMIR and AI disclosure demonstrates that AI disclosure weakens the positive signaling effect of high SMIR on consumer trust in OPLBs. The study extends signaling theory by showing that AI disclosure changes the interpretive context in which established human-based credibility signals are evaluated. In practice, the findings suggest that OPLBs should carefully manage AI disclosure in influencer campaigns to preserve the credibility of influencers' reputations and encourage favorable consumer responses.

Keywords: Social media influencer reputation, AI disclosure, signaling theory, consumer trust, online private label brands, purchase intention, recommendation intention.

1. Introduction

The rapid proliferation of AI technologies is fundamentally transforming business operations by automating routine tasks and fostering more personalized consumer experiences (Le et al., 2025). This shift is taking place in the advertising industry, where marketers are increasingly adopting AI-powered tactics to create personalized, engaging, and scalable content faster than ever before (Davenport et al., 2020). This has created a paradigm shift from human-to-human communication to human-to-AI and hybrid human-to-AI marketing solutions (Iyer & Bright, 2024). While this integration of AI offers substantial opportunities, e.g., enhanced efficiency, creativity, and scalability of content, it simultaneously raises critical challenges regarding how consumers assess the credibility, authenticity, and persuasiveness of AI-driven marketing communications (Kirk & Givi, 2025).

Social media influencers have emerged as a powerful source of information for the market, and consumers are now more inclined to seek their opinions for product evaluations, brand recommendations, and purchasing guidance (Sokolova & Kefi, 2020). Social media influencer reputation (SMIR) serves as a crucial credibility signal, characterized by attributes such as expertise, authenticity, influence, and communication skills, which enable consumers to navigate the complexities of brand choices (Ryu & Han, 2021). However, as generative AI becomes increasingly integrated into influencer marketing, influencers are now increasingly expected to disclose AI involvement in the content they create and share online (Le et al., 2026). Recent research shows that AI disclosure can influence consumer trust and persuasion knowledge, and current industry guidance increasingly addresses when AI use should be disclosed in advertising and promotion (Koning & Voorveld, 2025). Thus, AI disclosure introduces an additional informational cue into an already established influencer-consumer relationship.

This development creates an important tension. On the one hand, AI disclosure may enhance transparency, signal honesty and responsible communication (Koning & Voorveld, 2025; Montecchi et al., 2024). On the other hand, AI disclosure may activate consumers' persuasion knowledge, raise concerns about the authenticity of the communication, and reduce trust (Kirk & Givi, 2025). Recent experimental evidence suggests that these effects can coexist, implying that consumers may interpret AI disclosure contrarily depending on how they process the information it presents (Koning & Voorveld, 2025). Subsequently, it remains unclear whether AI disclosure changes how consumers interpret and respond to an established human-based credibility signal. This raises an important theoretical question: does AI disclosure strengthen, weaken, or otherwise alter the signaling value of SMIR?

Signaling theory provides a valuable foundation for understanding this issue. The theory proposes that, under conditions of information asymmetry, consumers rely on observable signals to infer the hidden and unobservable qualities of products, services, or firms (Spence, 1973). The effectiveness of a signal is not solely determined by its inherent

characteristics but also by how receivers perceive, interpret, and evaluate the information it conveys (Connelly et al., 2011). Although a growing body of research has suggested that influencer credibility significantly affects how consumers respond to endorsed brands (Lou & Yuan, 2019), relatively little attention has been given to how emerging technological conditions influence the way consumers interpret these credibility signals. Specifically, AI disclosure serves as an additional informational cue that may reshape consumers' perception of influencer reputation as a meaningful indicator of brand reliability (Koning & Voorveld, 2025).

This issue is particularly relevant in the context of online private label brands (OPLBs), which refer to retailer-named or disguised brands fully owned by e-retailers and sold exclusively on their platforms, competing directly with national brands and indirectly with other retailers' private labels (Yadav & Kar, 2024). The global private label market, including OPLBs, is expected to grow at a 9.15% CAGR during 2026–2032 (MarkNtel Advisors, 2026). As digitally native brands, OPLBs increasingly rely on social media platforms and influencer-based collaborations to establish brand visibility and consumer acceptance. Building credibility can be more complicated yet challenging for OPLBs than for national brands, as they often have less established heritage, reputation, consumer familiarity, and offline market presence (Konuk, 2020). In such situations, these brands might rely on external credibility cues to inform consumers' judgments about them (Yadav & Kar, 2024). Yet, with the rise of AI in content creation, it's not clear whether AI disclosure improves or diminishes the credibility of influencers' reputations. Addressing this question is especially relevant for OPLBs that increasingly operate within AI-enabled digital marketplaces.

Existing research on AI in marketing examines consumer acceptance of AI technologies, perceptions of AI-driven versus human agents, cognitive dissonance, persuasion knowledge, perceived authenticity, and the broader implications of AI in marketing decision-making (Huang & Rust, 2021). Recent studies have started to focus on AI disclosure and its effects on consumer reactions to AI-produced advertising (Baek et al., 2024). Similarly, research on influencer marketing has examined topics such as influencers' credibility and power, the value of the message, and parasocial relationships (Lou & Yuan, 2019). Most of these streams, however, have been developed independently, with little consideration of whether AI disclosure affects the effectiveness of influencer reputation as a source-credibility signal. This gap is theoretically significant because AI disclosure is not merely another content feature of marketing communication; it has the potential to alter how consumers decode, interpret, and assign value to an existing human-based signal (Koning & Voorveld, 2025).

The present study addresses this gap by examining whether AI disclosure moderates the relationship between SMIR and consumer trust in OPLBs. Grounded in signaling theory (Spence, 1973), the study views influencer reputation as a ‘source-based credibility signal’

and trust as the 'receiver-side mechanism' through which this signal shapes subsequent evaluations and responses. AI disclosure is conceptualized as a boundary condition that alters how consumers interpret and assign value to the influencer's reputation. Specifically, AI disclosure may weaken the signaling value of SMIR by reducing the diagnostic value of an established human-based credibility signal. Accordingly, the study examines whether AI disclosure attenuates the positive relationship between SMIR and consumer trust, which in turn is associated with downstream behavioral intentions such as OPLB purchase intention and recommendation intention.

This study uses an experimental research design and makes three main contributions. First, it extends signaling theory by showing that the impact of credibility signals in a digital environmental setting depends not only on signaler (i.e., sender) characteristics but also on how receivers (potential buyers) interpret new technological cues surrounding the signal (Connelly et al., 2011). Second, it extends the influencer marketing literature by moving beyond the question of whether influencer reputation affects consumer responses to identifying the conditions under which influencer-based signals remain effective in AI-mediated communication settings (Drummond et al., 2024). Third, by focusing on OPLBs, this research contributes to understanding how credibility is developed for digitally native brands that often rely on external credibility cues to reduce uncertainty in online marketplaces (Yadav & Kar, 2024). The subsequent sections are arranged to ground the hypotheses, describe the experimental procedures, present the analysis, and discuss the results.

2. Literature Review and Hypotheses Development

2.1 Social Media Influencer Reputation (SMIR) as a Credibility Signal

SMIR has emerged as a dominant driver of consumer evaluations of endorsed brands in digital marketplaces (Lou & Yuan, 2019). Unlike traditional celebrity endorsement, influencer marketing is built upon perceived relational closeness, connections, and ongoing interaction between influencers and their followers (Hess et al., 2022). These characteristics make the credibility of the information source a critical factor determining the persuasive impact of influencer-generated content (Imran et al., 2025). Recent research conceptualizes SMIR as a multidimensional construct comprising reputational components such as communication skills, influence, authenticity, and expertise, which collectively represent consumers' perceptions of an influencer's ability, reliability, and authenticity as an information source (Ryu & Han, 2021). Influencers perceived as knowledgeable and skilled in their domain are more likely to be perceived as credible sources of endorsement (Ohanian, 1990). Moreover, influencer characteristics also enhance consumer confidence in the brands they promote by improving the perceived dependability, correctness, and influence of brand-related information (Hess et al., 2022).

Building on signaling theory (Spence, 1973), it is argued that SMIR serves as a source-based credibility signal through which consumers form judgments about endorsed brands, particularly when they cannot physically inspect product quality. In situations

characterized by information asymmetry, signals become valuable as receivers rely on observable attributes of the signal source to infer underlying quality-related characteristics (Connelly et al., 2011). This is particularly relevant for OPLBs, as consumers often have limited knowledge and experience with digitally native brands. Therefore, influencer reputation serves as an external quality signal that reduces perceived uncertainty and enhances trust in OPLBs. Therefore,

- H1: Social media influencer reputation positively influences consumer trust in OPLBs.

2.2 Trust and OPLBs Behavioral Intentions

Consumer trust is widely recognized as an important mechanism by which marketing signals translate into favorable brand evaluations and subsequent behavioral intentions (Kim & Peterson, 2017). Consumer trust is the confidence that a consumer has in a brand, based on its reliability, integrity, and capacity to deliver on its promise (Chaudhuri & Holbrook, 2001). In digital consumption environments, where consumers often make purchase decisions with limited physical contact with products, trust reduces perceived uncertainty and serves as an essential foundation for developing enduring consumer-brand relationships (Hajli et al., 2017).

Research has consistently shown that consumer-brand trust positively influences consumers' purchase intentions across traditional brands, retailer brands, and online commerce contexts (Kim et al., 2008). A consumer is more likely to buy a brand if he or she believes the transaction is risk-free and that the brand is reliable and makes the right promises (Ismagilova et al., 2020). In addition to influencing purchase behavior, consumer trust also affects positive post-purchase behaviors, such as recommending the brand and engaging in positive brand advocacy across various branding and retail contexts (Wang et al., 2023). Similarly, recommendation intention reflects consumers' willingness to communicate favorable evaluations of a brand and encourage others to consider it through interpersonal recommendations, online reviews, social media posts, referrals, and other forms of positive advocacy (Hennig-Thurau et al., 2004). Because OPLBs are not widely known to the public and exhibit low product tangibility (Thomas et al., 2023), consumers need to rely heavily on trust when deciding whether to purchase the product or evaluate the brand. Under such conditions, trust is a critical factor that reduces uncertainty, strengthens consumers' confidence in the brand's reliability and expected value, and helps convert positive brand evaluations into purchase intentions. Accordingly, higher levels of trust are expected to increase consumers' willingness to recommend OPLBs. Thus,

- H2: Consumer trust in OPLBs positively influences OPLBs purchase intention.
- H3: Consumer trust in OPLBs positively influences OPLBs recommendation intention.

2.3 Trust as the Mediating Mechanism

While SMIR is a key indicator of credibility, it is unlikely to directly affect consumers' behavior without a psychological evaluation process. According to signaling theory (Spence, 1973), signals affect receivers through the processes of interpretation and meaning formation, in which observable characteristics of a signal source inform consumers' beliefs about the underlying qualities of the endorsed object (Connelly et al., 2011). Influencer reputation provides consumers with information regarding the reliability and credibility of an endorsement (Breves et al., 2021); however, consumers must first internalize this information by developing trust in the endorsed brand (Kim & Peterson, 2017).

If consumers perceive influencers as honest, informed, and powerful, they are more likely to trust that the recommended brand is reliable and will deliver expected value (Weismueller et al., 2020). The literature indicates that consumer trust is an essential psychological process that links online information cues to consumer responses, especially in online shopping environments characterized by uncertainty and limited personal experience with brands (Hajli et al., 2017). Similarly, in online commerce, trust reduces perceived uncertainty and encourages consumers to engage with relatively unfamiliar brands by transforming external information cues into positive behavioral responses (Sameeni et al., 2024a).

Extending Signaling theory to the OPLBs context, it is stated that influencer reputation operates as an external credibility signal, whereas consumer trust represents the receiver-side interpretation process through which this signal generates behavioral intentions. Thus, trust provides the cognitive pathway through which consumers interpret and sense influencer-generated signaling cues, which are evaluated and develop into favorable responses. When an influencer's reputation enhances consumers' trust in OPLBs, that trust-based interpretation of the signal can encourage purchase intention by increasing readiness and acceptance to choose and transact with the endorsed brand. Likewise, this trust-based evaluation can extend beyond personal consumption decisions and encourage the intention to recommend the OPLBs to others. Thus, trust serves as the underlying psychological mechanism that helps translate influencer reputation signals into distinct brand-related behavioral intentions. Therefore,

- H4: Consumer trust in OPLBs mediates the relationship between social media influencer reputation and OPLBs purchase intention.
- H5: Consumer trust in OPLBs mediates the relationship between social media influencer reputation and OPLBs recommendation intention.

2.4 AI Disclosure as a Boundary Condition

The growing use of AI in digital content creation has enabled marketers and influencers to generate more customized, relevant, and engaging persuasive content; however, it has also transformed the informational context in which consumers operate (Davenport et al.,

2020). Consequently, AI disclosure—the explicit acknowledgment that AI tools contributed to content creation—may shape how consumers interpret influencer-generated marketing communications.

According to signaling theory (Spence, 1973), the effectiveness of a signal depends not only on the characteristics of the sender but also on how receivers interpret the signal within a given context (Connelly et al., 2011). In influencer marketing, SMIR functions as a source-based credibility signal, with a high-reputation influencer conveying cues of credibility, authenticity, and competence. AI disclosure introduces an additional informational cue that can alter how consumers decode and evaluate this established human-based signal (Puntoni et al., 2021). Prior research suggests that AI disclosure can reduce perceived authenticity and human presence, making endorsements appear less personal and weakening source credibility (Balaban & Phua, 2026; Kirk & Givi, 2025). Although disclosure may also convey transparency and openness in some contexts (Shi & Jiang, 2026), these benefits may be less influential in influencer marketing, where perceived authenticity and personal connection are central to the source's effectiveness.

Accordingly, AI disclosure is expected to reduce SMIR's diagnostic value as a human-based credibility signal. When AI involvement is disclosed, the reputation of even a highly regarded influencer may become less informative for consumers' trust judgments because the content is no longer interpreted solely as an expression of the influencer's personal expertise, authenticity, and communicative effort. Thus, AI disclosure is expected to weaken SMIR's positive signaling effect on consumer trust. Extending signaling theory to the OPLBs context, this study therefore proposes that AI disclosure operates as a suppressive boundary condition that attenuates the positive relationship between SMIR and consumer trust. Thus:

- H6: AI disclosure moderates the relationship between social media influencer reputation and consumer trust in OPLBs, such that the positive effect of influencer reputation on consumer trust is weaker when AI involvement is disclosed.

All hypothesized relationships are depicted in Figure 1:

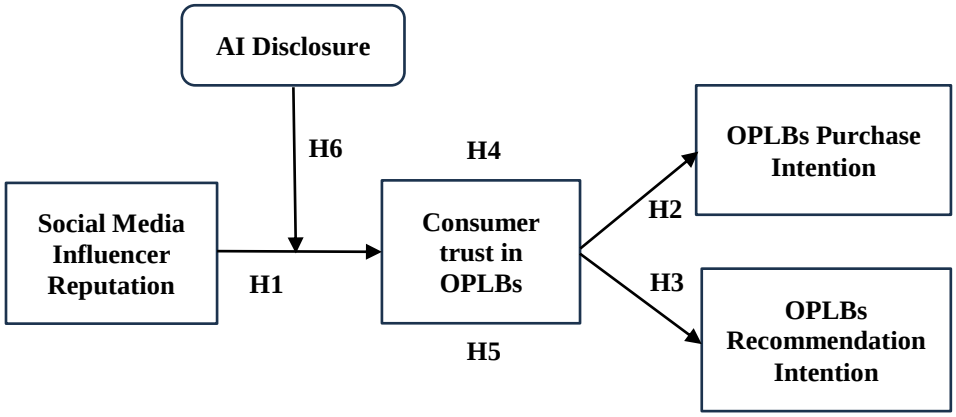


Figure 1: Theoretical Framework

3. Methodology

3.1 Research Design

The study employed a 2 × 2 between-subjects factorial experimental design to examine the effects of SMIR (high vs low) and AI disclosure (disclosed vs not disclosed) on consumer trust, OPLBs purchase intention, and recommendation intention. The design also enabled examination of the interaction effect of influencer reputation and AI disclosure on consumer trust in OPLBs.

3.2 Participants and Procedure

Participants were recruited online in Pakistan through multiple social media platforms, including Facebook, Instagram, WhatsApp, and X (formerly Twitter). Social media recruitment is widely used in consumer research to obtain diverse and contextually relevant samples, particularly for studies examining social media and online consumer behavior (Antoun et al., 2016). The target sample size was determined through a priori power analysis for the 2 × 2 between-subjects experimental design. The analysis was based on the SMIR × AI disclosure interaction, which represents the focal effect for H6. Using G*Power 3.1.9.7 (Faul et al., 2009; Sameeni et al., 2024b), an F-test for fixed effects, main effects and interactions was specified with a small-to-moderate effect size (f = 0.20), an alpha level of 0.05, and statistical power of 0.80. With four experimental groups and one numerator degree of freedom for the interaction, the analysis indicated a minimum required sample of 199 participants. The final sample comprised 252 participants, exceeding the minimum requirement by 53 participants and providing approximately 88.5% statistical power under the assumed effect size. Participants were relatively evenly distributed across the four experimental conditions, (Figure 2-5): high SMIR × AI disclosure (n = 61), high SMIR × no AI disclosure (n = 61), low SMIR × AI disclosure (n = 64), and low SMIR × no AI disclosure (n = 66).

Participation was limited to a single submission per participant, with duplicate responses identified and excluded via email-based verification and response-consistency checks. Before exposure to the experimental stimuli, participants received a brief explanation of OPLBs. Each participant was subsequently presented with one simulated Instagram post reflecting their randomly assigned experimental condition. After viewing the stimulus, they responded to the manipulation checks, followed by measures assessing their trust on the OPLBs presented to them in their assigned condition, OPLBs purchase intention, and recommendation intention. Attention-check items were included to assess response quality, and respondents who failed to respond to these checks were excluded from the final analysis. Demographic information was collected at the end of the questionnaire.

3.3 Manipulations and Measures

The experimental stimulus consisted of a simulated fictitious Instagram endorsement post of a digitally native OPLB in the smart lifestyle accessories category. This category was selected because it provides a relatively gender-neutral consumption context, limiting the influence of gender-specific product associations. In addition, smart lifestyle accessories are not inherently dominated by either hedonic or utilitarian consumption motives, making the category suitable for isolating the effects of the experimental manipulations without introducing a strong product-type bias. The category also represents a context in which AI-assisted tools can plausibly be used to enhance product visuals and social media content, making AI disclosure a realistic feature of the endorsement setting. A fictitious brand was used to minimize the potential effects of prior brand familiarity and existing brand associations.

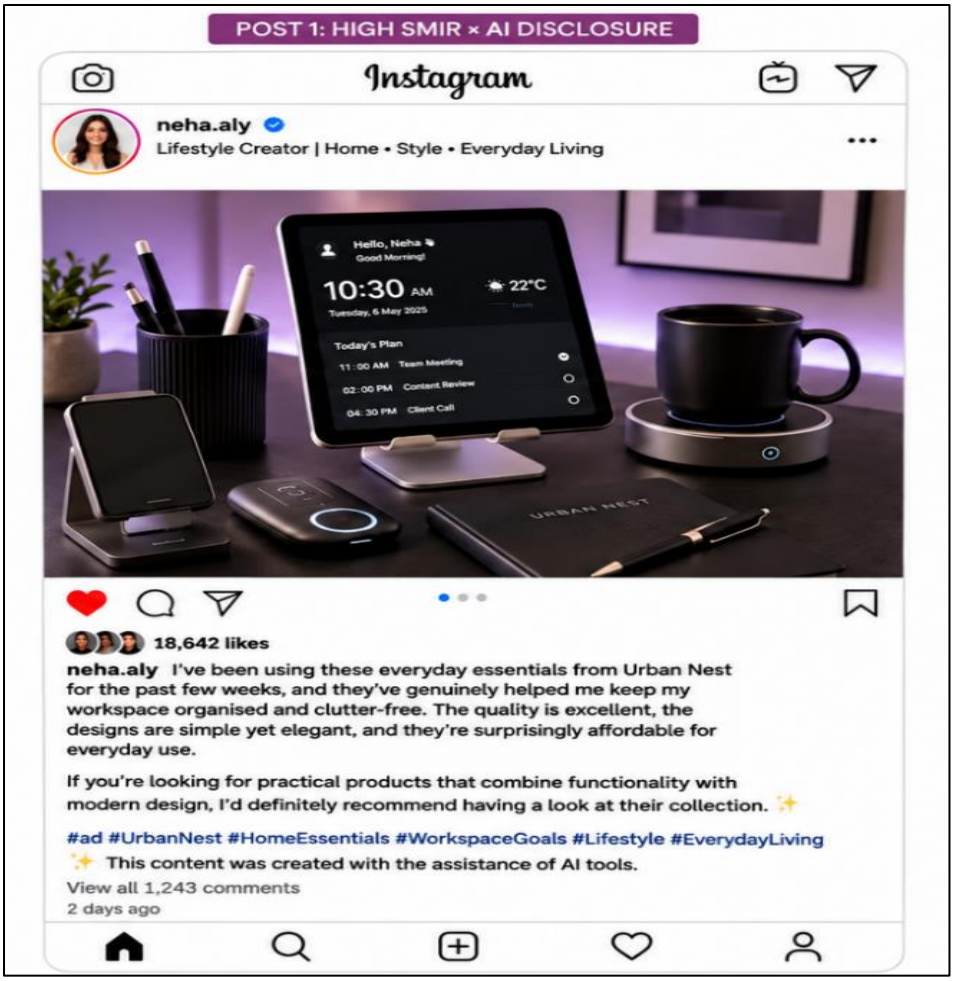


Figure 2: High SMR with AI Disclosure

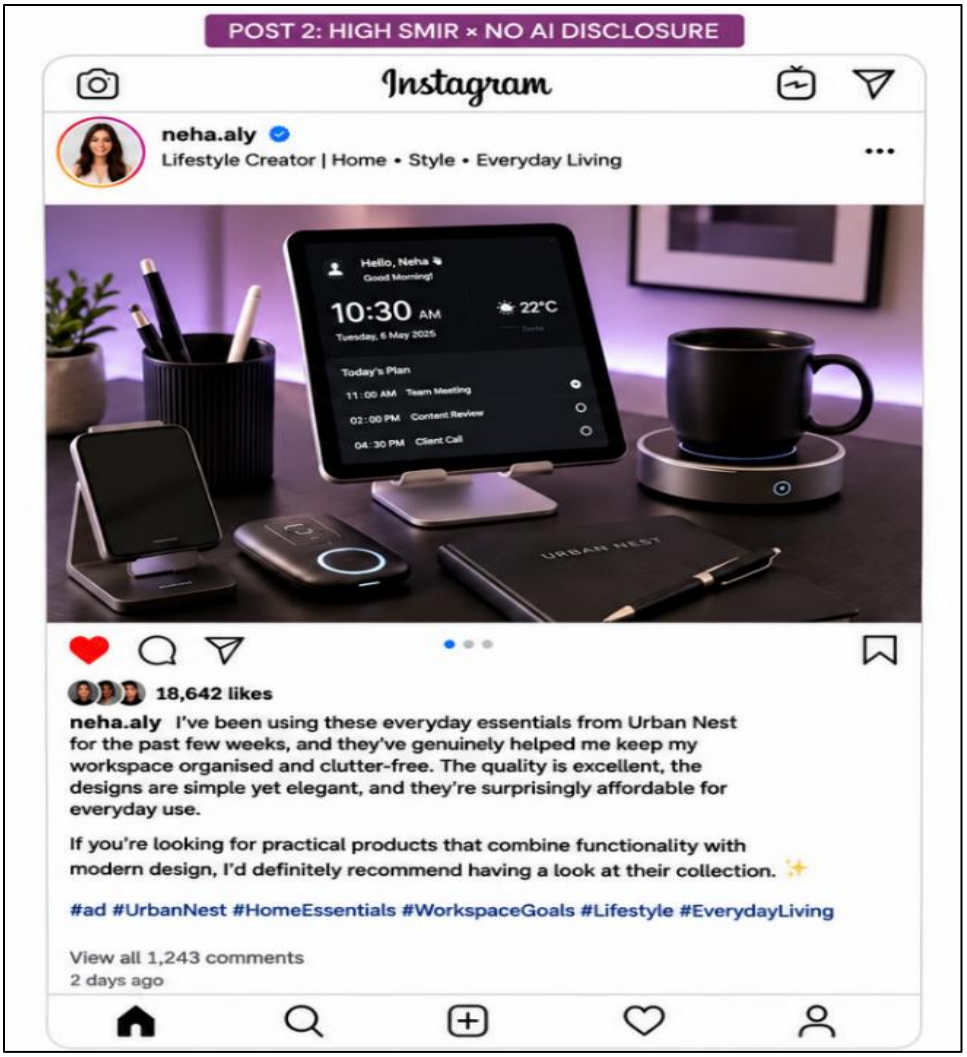


Figure 3: High SMR with No AI Disclosure

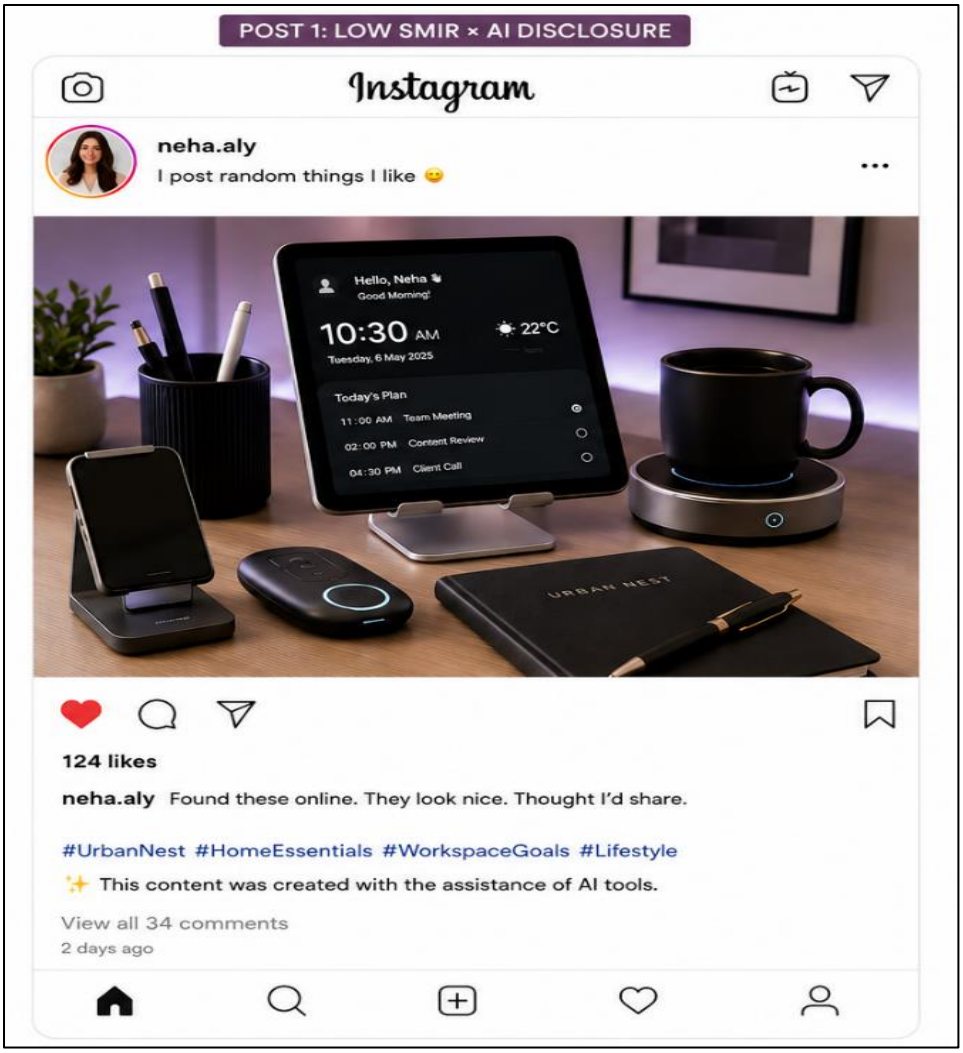


Figure 4: Low SMR with AI Disclosure

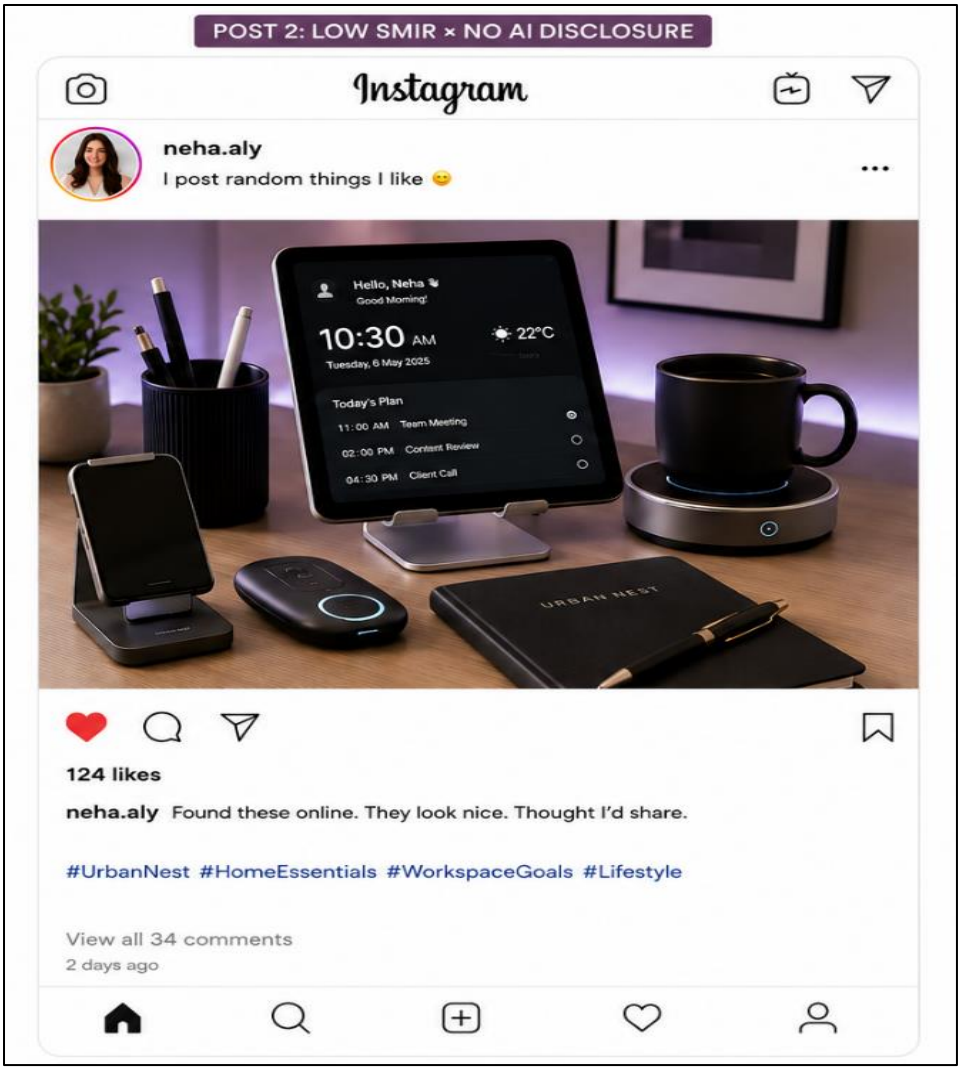


Figure 5: Low SMR with No AI Disclosure

SMIR was manipulated at two levels. In the high-reputation condition, the influencer profile provided detailed information emphasizing expertise, authenticity, communication ability, and influence, whereas in the low-reputation condition, a generic profile was featured containing limited information and fewer credibility cues. All other elements of the endorsement post remained the same across the conditions. AI disclosure was

manipulated by either including or excluding a statement indicating the use of AI tools. In the disclosure condition, the post stated, “This content was created with the assistance of AI tools.” The no-disclosure condition contained the identical post, with no reference to AI involvement.

Manipulation checks were conducted for perceived influencer reputation and recognition of the AI disclosure. SMIR was measured using items adapted from Ryu & Han (2021) on a seven-point Likert scale (1 = strongly disagree to 7 = strongly agree) with items: “This influencer communicates clearly and effectively with followers,” “This influencer appears influential on social media,” “This influencer seems honest and sincere,” and “This influencer appears knowledgeable and expert in his/her field,” covering expertise, authenticity, communication ability, and influence ($\alpha = 0.86$). AI disclosure was assessed using a single binary manipulation-check item examining whether participants recognized the presence or absence of the AI disclosure in the endorsement post. Participants were asked: “Was there any AI disclosure label in the post?” Consumer trust was measured by using four items adapted from Chaudhuri and Holbrook (2001). The scale captures consumers' willingness to rely on the brand based on perceptions of its reliability, integrity, and ability to fulfill its promises. Items included are: "I trust this online private label brand," "I rely on this online private label brand," "This is an honest online private label brand," and "This online private label brand is safe." OPLBs purchase intention was measured using three items adapted from Dodds et al. (1991). The scale assesses consumers' willingness and likelihood to purchase the endorsed brand following exposure to the influencer's recommendation. Items included are: "I would consider buying this online private label brand," "My willingness to buy this online private label brand is high," and "The probability that I would purchase this online private label brand is high." Finally, the OPLBs recommendation intention was measured using two items adapted from Kim (2012). The scale assesses consumers' willingness to recommend the endorsed brand and share favorable opinions with others. Items included are: "I plan to recommend the use of this online private label brand to other people," "I intend to encourage friends and relatives to use this online private label brand." All constructs were measured on a seven-point Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree).

4. Analysis and Results

4.1 Demographic Characteristics

The demographic characteristics of study participants are presented in Table 1. Participants were relatively balanced by gender, with females comprising 53.6% of the sample. Most participants were aged 19–28 (27.4%) or 29–38 (33.7%) and held a master’s degree (51.2%). Regarding monthly household income, 36.9% reported PKR 150,001–200,000, and 20.6% reported more than PKR 200,000.

Table 1: Demographic Characteristics

Demographic information	Frequency	%
Gender		
Male	117	46.4
Female	135	53.6
Age (years)		
18 and under	32	12.7
19-28	69	27.4
29-38	85	33.7
39-48	42	16.7
49 and above	24	9.5
Formal Education		
12 years (High school)	13	5.2
14 years (Bachelor's)	62	24.6
16 years (Master's)	129	51.2
Above 16 years (MPhil/PhD)	48	19.0
Monthly Income (in PKR)		
50,000 - 100,000	39	15.5
100,001 - 150,000	68	27.0
150,001 - 200,000	93	36.9
Above 200,000	52	20.6

Although the sample was relatively highly educated and concentrated in higher-income categories, Although the sample was relatively highly educated and concentrated in higher-income categories, this demographic profile reflects the context of the present study, which examines consumers' responses to AI disclosure in social-media endorsement content and therefore focuses on participants engaged with digitally mediated consumer environments. Social media recruitment was accordingly used to access participants relevant to this research context (Antoun et al., 2016).

4.2 Reliability and Manipulation Checks

Before testing hypotheses, the data were tested for reliability and manipulation effectiveness. The reliability and validity of the multi-item measures were assessed using factor loadings, Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE). All factor loadings exceeded the recommended threshold of 0.70. The CR values ranged from 0.85 to 0.94, while Cronbach's alpha values exceeded 0.70, indicating satisfactory internal consistency. The AVE values ranged from 0.72 to 0.79, exceeding the recommended threshold of 0.50 and thereby establishing convergent validity. The square roots of AVE, reported on the diagonal in parentheses, were higher than the corresponding inter-construct correlations, providing further evidence of

discriminant validity. The Pearson correlations among Consumer trust in OPLBs, OPLBs purchase intention, and OPLBs recommendation intentions were positive and significant, ranging from 0.69 to 0.77 (Table 2).

Table 2: Reliability, Convergent Validity and Correlations

Construct	α	CR	AVE	1	2	3
1. Consumer trust in OPLBs	0.87	0.94	0.79	*0.89*		
2. OPLBs Purchase intention	0.89	0.88	0.72	0.77	*0.85*	
3. OPLBs Recommendation intention	0.87	0.85	0.74	0.69	0.74	*0.86*

Note: α = Cronbach alpha; CR = Composite reliability; AVE = Average variance extracted; OPLBs = Online private label brands

Discriminant validity was further assessed using the heterotrait–monotrait ratio (HTMT). The HTMT values were 0.88 for consumer trust in OPLBs and OPLBs purchase intention, 0.788 for consumer trust in OPLBs and OPLBs recommendation intention, and 0.841 for OPLBs purchase intentions and OPLBs recommendation intention (Table 3). All HTMT values were below the recommended threshold of 0.90, confirming the discriminant validity among the constructs.

Table 3: Discriminant Validity-Heterotrait-Monotrait Ratio of Correlations (HTMT)

HTMT	Consumer Trust in OPLBs	OPLBs Purchase Intention	OPLBs Recommendation Intention
1. Consumer trust in OPLBs	1		
2. OPLBs Purchase intention	0.88	1	
3. OPLBs Recommendation intention	0.79	0.84	1

Note: OPLBs = Online private label brands

Independent-samples t-tests were conducted to assess the effectiveness of the manipulations across the experimental conditions (Table 4). Participants exposed to the high-SMIR condition reported significantly higher perceived influencer reputation ($M = 4.91$, $SD = 1.25$) than those exposed to the low-SMIR condition ($M = 4.33$, $SD = 1.60$), $t(242.10) = 3.16$, $p = .002$, Cohen's $d = 0.40$, indicating that the SMIR manipulation was successful. Similarly, participants in the AI disclosure condition reported significantly higher recognition of AI involvement in the content ($M = 5.40$, $SD = 1.55$) than participants in the no-disclosure condition ($M = 4.17$, $SD = 1.88$), $t(239.64) = 5.67$, $p < .001$, Cohen's $d = 0.71$, confirming the effectiveness of the AI-disclosure manipulation.

Table 4: Manipulation Checks

Manipulation	Condition	M	SD	t	P	Cohen's d
SMIR	High (n = 122)	4.91	1.25	3.16	0.002	0.40
	Low (n = 130)	4.33	1.60			
AI Disclosure	Disclosure (n = 127)	5.40	1.55	5.67	<0.001	0.71
	No disclosure (n = 125)	4.17	1.88			

Note: M = Mean; SD = Standard Deviation; t = t-statistic; p = significance level; Cohen's d = effect size; SMIR = social media influencer reputation.

4.3 Hypotheses Testing

A two-way analysis of variance (ANOVA) was conducted to examine the effect of SMIR (SMIR) on consumer trust in OPLBs and to test whether AI disclosure moderates this relationship. As both SMIR and AI disclosure were experimentally manipulated categorical conditions, factorial ANOVA was appropriate for examining their main and interaction effects on consumer trust. The analysis revealed a significant main effect of SMIR on consumer trust, $F(1, 248) = 203.76$, $p < .001$, partial $\eta^2 = 0.45$. Participants exposed to the high-SMIR condition reported significantly higher consumer trust than those exposed to the low-SMIR condition, supporting H1. The main effect of AI disclosure was also examined. Although this effect was not hypothesized, the analysis revealed a significant main effect of AI disclosure on consumer trust, $F(1, 248) = 143.37$, $p < .001$, partial $\eta^2 = 0.36$. Thus, consumer trust differed significantly between the AI-disclosure and non-disclosure conditions. This finding is reported as an additional, non-hypothesized effect rather than as a test of a proposed hypothesis. Importantly, the interaction between SMIR and AI disclosure was statistically significant, $F(1, 248) = 18.01$, $p < .001$, partial $\eta^2 = 0.07$, indicating that the effect of SMIR on consumer trust varied depending on whether AI use was disclosed. Thus, *H6 was supported*.

Table 5: Two-way ANOVA

Hypothesis	F	df	p	Partial η^2
H1: SMIR → Consumer trust in OPLBs	203.76	1, 248	< 0.001	0.45
*AI Disclosure → Consumer trust in OPLBs	143.37	1, 248	< 0.001	0.36
SMIR x AI Disclosure → Consumer trust in OPLBs	18.01	1, 248	< 0.001	0.07

Note. SMIR = Social media influencer reputation; *Additional non-hypothesized main effect tested; OPLBs = Online private label brands; F = F-statistic; df = degrees of freedom; p = significance level; η^2 = partial eta squared

Given the continuous nature of consumer trust and the behavioral intentions as outcomes, OLS regression was used to test H2 and H3. Separate regression models were estimated to examine the effect of consumer trust on OPLBs purchase intention and recommendation intention. For H2, consumer trust significantly predicted OPLBs purchase intention (β =

0.77, t = 18.86, p < .001), with the model explaining 59% of the variance (R^2 = 0.59, adjusted R^2 = 0.59; F(1, 250) = 355.79, p < .001). *Thus, H2 was supported*. Similarly, for H3, consumer trust significantly predicted OPLBs recommendation intention (β = 0.69, t = 14.88, p < .001), explaining 47% of the variance (R^2 = 0.47, adjusted R^2 = 0.46; F(1, 250) = 221.41, p < .001). Therefore, *H3 was also supported.*

Table 6: Regression Results

Hypothesis	B	SE	β	t	p	R^2	Adjusted R^2	F
H2: Consumer trust in OPLBs → OPLBs Purchase intention	0.69	0.04	0.77	18.86	< .001	0.59	0.59	355.79
H3: Consumer trust in OPLBs → OPLBs Recommendation Intention	0.68	0.05	0.69	14.88	< .001	0.47	0.46	221.41

Note. SMIR = Social media influencer reputation; OPLBs = Online private label brands; B = unstandardized coefficient; SE = standard error; β = standardized coefficient; t = t-statistic; p = significance level; R^2 = coefficient of determination; adjusted R^2 = adjusted coefficient of determination; F = F-statistic.

Mediation analysis was conducted using PROCESS Model 4 with 5,000 bootstrap samples and 95% confidence intervals. For H4, the total effect of SMIR (SMIR) on OPLBs purchase intention was positive and significant ($b = 0.34$, $SE = 0.07$, $t = 5.03$, $p < .001$). The indirect effect of SMIR on purchase intention through consumer trust was positive and significant ($b = 0.31$, BootSE = 0.05, 95% bootstrap CI [0.21, 0.40]), as the confidence interval did not include zero. However, the direct effect of SMIR on purchase intention was non-significant ($b = 0.03$, $SE = 0.05$, $t = 0.60$, $p = 0.551$). Thus, *H4 was supported*, indicating indirect-only mediation through consumer trust. For H5, the total effect of SMIR on OPLBs recommendation intention was positive and significant ($b = 0.35$, $SE = 0.08$, $t = 4.66$, $p < .001$). The indirect effect of SMIR on recommendation intention through consumer trust was also positive and significant ($b = 0.31$, BootSE = 0.05, 95% bootstrap CI [0.20, 0.41]), with the confidence interval excluding zero. The direct effect of SMIR on recommendation intention was non-significant ($b = 0.05$, $SE = 0.06$, $t = 0.74$, $p = 0.458$). Therefore, *H5 was supported*, indicating indirect-only mediation through consumer trust.

Table 7: Mediation Results

Indirect Pathway	Total Effect	Direct Effect	Indirect Effect	LLCI	ULCI
H4: SMIR → Consumer trust in OPLBs → OPLBs Purchase intention	0.34	0.03	0.31	0.21	0.40
H5: SMIR → Consumer trust in OPLBs → OPLBs Recommendation intention	0.35	0.05	0.31	0.20	0.41

Note: All effects are unstandardized; LLCI = lower limit of the confidence interval; ULCI = upper limit of the confidence interval; SMIR = social media influencer reputation; OPLBs = online private label brands

5. Discussion

All proposed hypotheses were supported, collectively highlighting SMIR as an important credibility cue for OPLBs. From a signaling theory perspective, SMIR can serve as a signal of an OPLB's credibility when consumers have limited prior knowledge of the brand. The influencer's established reputation provides consumers with a basis for evaluating the credibility of an otherwise less familiar OPLB, thereby strengthening trust in the brand. This result supports prior influencer marketing literature highlighting that source credibility positively shapes consumer behavioral responses (Lou & Yuan, 2019); it also indicates that the credibility signaled by the influencer can transfer to the endorsed OPLB, contributing to consumer trust in the brand (Drummond et al., 2024). The findings also show that consumer trust provides a pathway via which influencer credibility translates into behavioral intentions, thus shaping both purchase and recommendation intentions. Thus, the influence of SMIR extends beyond generating positive perceptions of the influencer to shaping consumers' responses towards the OPLB. The significant relationships between consumer trust and both behavioral intentions indicate that once consumers view the endorsed OPLBs as trustworthy brands, they are more willing to purchase and recommend those brands (Kim & Peterson, 2017). This pattern is particularly relevant in online private-label brands, where online consumers may have limited prior knowledge or established expectations about the brand (Yadav & Kar, 2024).

Most importantly, the significant interaction between SMIR and AI disclosure demonstrates that the effect of influencer reputation on consumer trust depends on whether AI use is disclosed. This suggests that AI disclosure changes how the reputational signal is interpreted: when AI is disclosed, consumers do not necessarily rely on SMIR in the same way as when the endorsement is presented without such disclosure. In other words, the credibility signaled by SMIR appears to be evaluated relative to the technological context in which communication is presented. Thus, the influence of an established credibility signal may change across various technological cues. AI disclosure can shape how consumers interpret an influencer's reputation and credibility, rather than serving solely as an informational cue about content creation. This finding aligns with emerging research on

AI-mediated influencer communication, which suggests that disclosure can shape perceptions of authenticity, trust, and consumer responses (Kirk & Givi, 2025; Khalfallah & Keller, 2025), although these effects may vary across contexts (Koning & Voorveld, 2025).

Overall, the results suggest that influencer reputation is associated with greater consumer trust in the OPLB, consumer trust translates into favorable behavioral intentions, and the effect of influencer reputation on consumer trust depends on AI disclosure. Hence, the findings extend the signaling perspective by indicating that the value of a credibility cue may depend not only on the signal itself but also on the technological context through which it is conveyed. These findings suggest that consumers may not evaluate influencer credibility independently of the technological context in which an endorsement is presented.

5.1 Theoretical Contributions

The study makes several theoretical contributions. First, it extends signaling theory into an AI-mediated communication environment. Traditional signaling research focuses on how observable characteristics of a signal enable receivers to infer otherwise unobservable qualities under conditions of information asymmetry (Connelly et al., 2011; Spence, 1973). The present study extends this logic by demonstrating that the effectiveness of a credibility signal can also depend on the emerging technological cues surrounding the signal that receivers interpret. Specifically, AI disclosure functions as an additional informational cue that changes how consumers interpret an existing human-based signal. Thus, the contribution is not simply that AI disclosure affects trust; rather, it shows that AI disclosure can alter the signaling effectiveness of influencers' reputations.

Second, the study develops a receiver-side explanation of influencer signaling. Much influencer research focuses on source characteristics and their direct effects on consumer responses (Lou & Yuan, 2019). The present study shows that SMIR operates through consumer-brand trust before translating into purchase and recommendation intentions. This positions trust as the receiver-side mechanism through which the credibility signal becomes meaningful for an unfamiliar brand. The model therefore connects the source side (SMIR) and receiver side (trust) within a signaling framework.

Third, the study introduces AI disclosure as a boundary condition of credibility signaling. Existing influencer research has largely examined whether influencer credibility affects consumer responses (Koning & Voorveld, 2025), whereas recent AI research has increasingly examined disclosure, authenticity and trust as separate issues (Le et al., 2026). By bringing these streams together, this study demonstrates that the effectiveness of an established credibility signal is not necessarily stable in AI-mediated communication. This provides a more dynamic view of signaling in digital marketplaces.

Fourth, the study extends signaling logic to OPLBs. OPLBs represent a particularly appropriate setting for examining credibility signaling because relatively unfamiliar

digitally native brands may have fewer established reputation-based cues available to consumers (Yadav & Kar, 2024). The study therefore shows how external-source reputation can substitute, at least in part, for missing brand-level information and help establish trust. This contributes to the growing literature on digitally native and private-label brands by demonstrating the importance of external credibility signals in their online brand-building process.

5.2 Practical Implications

The findings provide actionable implications for OPLBs managers, influencers, and digital platforms. For OPLBs managers, it is suggested to prioritize influencers whose reputational cues are relevant and transferable to unfamiliar OPLBs. The finding that — SMIR significantly increased consumer trust — suggests that consumers may infer otherwise difficult-to-observe characteristics of OPLBs from influencers' reputational cues. Managers should therefore select influencers based not simply on follower count but on relevant expertise, established characteristics, audience fit, and quality of engagement. Moreover, managers should leverage influencers' reputations to reduce uncertainty surrounding less familiar OPLBs. The finding that consumer trust significantly mediates the relationship between SMIR and both purchase and recommendation intentions implies that managers should encourage influencers to provide concrete, transparent information about why they selected the OPLB, which product attributes influenced their assessment, and their views on product quality, performance, and personal experience.

For social media influencers, findings suggest that influencers should preserve the human and emotional elements underlying their reputational influence. They should retain their distinctive communication style and personal judgment when using AI for content production. AI may support editing, visual enhancement, or content organization, but should not replace firsthand product evaluation or personal endorsement (Audrezet et al., 2020). Moreover, influencers should disclose AI involvement while maintaining clear human responsibility for the endorsed message. Rather than allowing AI to shape substantive product evaluation, influencers should clarify how AI was used and emphasize that their product opinions and recommendations are based on personal experience. For example, they may indicate that AI was used for editing or visuals, while the product evaluation reflects their own judgment. This approach supports transparency while preserving the influencer's human role (Koning & Voorveld, 2025).

For digital platforms, the findings imply that platforms should make AI involvement visible and understandable to consumers. They should provide clear and standardized AI labels for content that is materially generated or substantially modified using AI. Moreover, platforms should provide disclosure formats that indicate the extent of human involvement. Consistent with our finding that — AI disclosure changes the SMIR-Consumer Trust relationship — platforms could allow creators to supplement an AI label with a brief explanation, such as "AI-assisted content; product evaluation and recommendation by the

influencer." This would move beyond a simple compliance label by clarifying who was responsible for the substantive judgment in the endorsed message. Such clarity is important because the effects of AI disclosure may depend on consumers' perceptions of technological novelty, authenticity, and human involvement (Shi & Jiang, 2026). This can support greater transparency by making it easier for consumers to know whether the content has been created or enhanced using AI.

5.3 Limitations and Future Research Directions

The current study has several limitations that provide opportunities for future research. First, using hypothetical OPLBs and a simulated Instagram post allowed the study to maintain greater experimental control while minimizing the influence of consumers' prior brand familiarity and experience. However, consumers' responses differ when they encounter real/actual brands and social media influencers with maintained reputations and existing relationships with their followers (Schouten et al., 2020). Future research could analyze the proposed relationships by using real brands, field experiments, or data collected from actual social media environments and real influencers. Such meaningful approaches could help determine whether the findings remain consistent when consumers make evaluations in more natural settings (Hess et al., 2022). Second, the relatively high proportion of highly educated and higher-income participants may limit generalizability. Future research could use more demographically diverse samples to assess whether the findings extend across consumer segments in Pakistan.

Third, AI disclosure was examined as a binary condition, with AI involvement either disclosed or not disclosed. This provides a clear comparison between the two conditions, but it does not capture the different ways in which AI is currently used in social media content. Future studies could examine different forms and levels of AI involvement, ranging from minor enhancements to images or text to substantially AI-generated content, as well as differences in the nature of the content generated (Le et al., 2026). Fourth, the study was conducted in Pakistan, an emerging digital market where rapid digital expansion and growing e-commerce activity make influencer-based brand communication particularly relevant (eCommerceDB, 2024). Its collectivist social context may also shape consumers' reliance on interpersonal and social cues when evaluating less familiar OPLBs. Future research could test the model across countries, particularly other emerging markets, to examine whether the role of AI disclosure in shaping SMIR's influence remains consistent or varies across cultural and market contexts (Khalfallah & Keller, 2025).

Finally, the study focused on consumer trust in OPLBs as the key receiver-side mechanism through which influencer reputation influences consumer responses. Other psychological processes may also help explain how consumers respond to AI disclosure in influencer marketing. Future research could consider variables such as persuasion knowledge (Breves et al., 2021), perceived authenticity (Liao & Chen, 2024), AI literacy (Liu et al., 2025), perceived human involvement (Wang & Qiu, 2024), perceived transparency, and perceived diagnosticity (Liu et al., 2026). Examining these factors could provide a clearer

understanding of why consumers may respond differently to an influencer's reputation when AI involvement is disclosed. It may also help identify the conditions under which AI disclosure strengthens, weakens, or has little effect on the value consumers place on influencer credibility.

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Declaration of AI Use

The manuscript was predominantly written by the authors, and AI tools were used only for limited language editing/rephrasing, not for generating the study's substantive content, theoretical arguments, analysis, results, or conclusions.

Data Availability

The data will be made available from the corresponding author upon reasonable request.

Declaration of Conflict of Interest

The authors declare no financial competing interests relevant to this study.

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