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IMPACT OF SOCIAL MEDIA TRAVEL INFLUENCERS ON DESTINATION IMAGE AND TRAVEL INTENTION: THE MEDIATING ROLE OF SOURCE CREDIBILITY ACROSS AGE GROUPS IN INDIA

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ABSTRACT While social media influencers significantly shape pre-visit information seeking among Indian domestic travellers, empirical evidence on how influencer credibility affects destination image and travel intention remains limited, particularly concerning age-based differences. This study examines the mediating role of destination image in the relationship between source credibility and travel intention among followers of social media travel influencers in India, while assessing age-related variations. Data from 560 Indian domestic tourists were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) in SmartPLS 4 with 10,000 bootstrap subsamples, complemented by one-way ANOVA and Games-Howell post hoc tests. Results indicate that source credibility positively influences destination image ($\beta = 0.184$, $p < 0.001$) and travel intention ($\beta = 0.201$, $p < 0.001$), with destination image partially mediating this relationship (indirect $\beta = 0.025$, $p = 0.045$). Younger cohorts demonstrated significantly stronger responsiveness to influencers, supporting the S-O-R framework and offering strategic implications for influencer-led destination marketing in India.

KEYWORDS : Source Credibility, Destination Image, Travel Intention, Instagram, Social Media Influencers, India, PLS-SEM

1. INTRODUCTION

With India's 600 million internet users (Ministry of Tourism, Government of India, 2023), the domestic tourism market in India has seen a significant expansion in the post-pandemic period, aided by the rapid growth of smartphone usage and social media in the country. In this context, travel influencers on Instagram, who create content geared towards aspirational travels, have become the leading influence for destination discovery among Indian domestic tourists, thereby replacing the traditional travel guidebooks and official tourism websites (Saini et al., 2023). The research gap in the Indian domestic tourism context lies in the link between the creation of this stimulus by the influencers to the formation of image of the destination and travel intention.

The theoretical perspective used to explore the effect of the influencers on the attitudes and behaviors of consumers is the Source Credibility Theory, which was first developed by Hovland, Janis, and Kelley (1953) and adapted for the endorsement context by Ohanian (1990). Across the social media marketing literature, source credibility – consisting of the audience's perception of its communicator's expertise, trustworthiness, and attractiveness – has been consistently cited as the key driver for attitude and intention change (Pick, 2021; Yılmazdoğan et al., 2021). In the tourism domain, Han and Chen (2021) showed that source credibility was a significant determinant of attitudes towards endorsed destinations, which subsequently was a significant determinant for travel intention, among the social media users. The exact mechanism by which source credibility can impact travel intention, and whether the relationship between source credibility and travel intention is mediated by destination image or not, has not been formally tested in the Indian context of travel influencers on Instagram.

The Stimulus–Organism–Response (S-O-R) framework (Mehrabian & Russell, 1974) serves as the general framework for the current study. In this framework, the source credibility of the influencer is the stimulus that impacts on the internal perceptual state of the tourist (Destination Image) which is operationalized as a higher-order construct composed of Cognitive Destination Image (CDI) and Affective Destination Image (ADI) according to Baloglu and McCleary (1999), which in turn gives rise to a behavioral response (Travel Intention). Another research question is whether this stimulus–organism–response process is similar for all age groups or if there are significant differences across generational cohorts, especially in India, where the Gen Z and the Millennials are the key Instagram users.

Based on the above, six hypotheses were tested in the present study: (H1) the direct effect of Source Credibility on Destination Image, (H2) the direct effect of Destination Image on Travel Intention, (H3) the direct effect of Source Credibility on Travel Intention, (H4) the mediating role of Destination Image in the Source Credibility–Travel Intention relationship, and (H5–H6) age-based differences in Destination Image formation and Travel Intention. This study is one of the first formal mediations tests of the SC → DI → TI pathway within the context of Indian Instagram and showcases age-based heterogeneity in the receptivity of the Indian domestic tourists for influencer marketing.

2. Literature Review and Hypotheses Development

2.1 Source Credibility and Destination Image

In the marketing literature, Ohanian's (1990) three-dimensional model of source credibility (which includes expertise, trustworthiness, and attractiveness) continues to be the most widely used operationalisation of source credibility. Rahman, Sharmin, and Akhter (2020) showed that when it comes to tourism, the formation of cognitive and affective destination image were positively predicted by destination source credibility on social media. Later, Wang and Huang (2025) demonstrated that the Elaboration Likelihood Model (ELM) is applicable in that source credibility attributes affected the central and peripheral processing route, leading to the formation of cognitive and affective destination image, respectively. Having explicitly used the S-O-R framework, Seçilmiş et al. (2022) discovered that the cognitive responses which were elicited by the source credibility significantly affected the destination image and visit intention. On this basis, the following hypothesis is proposed:

H1: Source Credibility has a significant positive effect on Destination Image.

2.2 Destination Image and Travel Intention

Among the most consistently documented antecedents of travel intention in the tourism marketing literature is Destination Image, which is defined by the sum of beliefs, ideas and impressions a person holds about a destination (Crompton, 1979) (Chen & Tsai, 2007; Jalilvand et al., 2012). This was found by Baloglu and McCleary (1999) who showed that affective image and cognitive image had significant direct influences on behavioural intention, with the former having a greater influence. Jalilvand et al. (2012) validated the DI → TI pathway in the eWOM context, and Seçilmiş et al. (2022) did so within an S-O-R framework with the stimuli of social media influencers. Accordingly:

H2: Destination Image has a significant positive effect on Travel Intention.

2.3 Source Credibility and Travel Intention

Beyond the DI-mediated pathway, prior research has documented direct effects of source credibility on travel intention in influencer contexts. Yılmazdoğan et al. (2021) demonstrated that Instagram travel influencer credibility directly influenced travel intention, with

parasocial interaction as a mediator. Hernández-Méndez et al. (2026) confirmed that influencer credibility exerted both direct and indirect effects on destination visit intention in a study comparing human and virtual influencers. Accordingly:

H3: Source Credibility has a significant positive effect on Travel Intention.

2.4 Mediating Role of Destination Image

The S-O-R framework positions Destination Image as the organism variable that mediates the relationship between influencer-side stimuli and the behavioural response of travel intention. Seçilmiş et al. (2022) confirmed this mediation architecture in the travel influencer context. Zhao, Lynch, and Chen (2010) note that when both the direct and indirect effects are significant and same-signed, complementary (partial) mediation is present. Given the theoretical and empirical support for both direct SC → TI and mediated SC → DI → TI pathways, complementary mediation is predicted. Accordingly:

H4: Destination Image mediates the relationship between Source Credibility and Travel Intention.

2.5 Age-Based Differences

Generational differences in social media use and influencer receptivity are well-documented. Generation Z and Millennial users demonstrate higher parasocial engagement with Instagram content, greater visual information processing involvement, and lower elaboration costs, collectively producing stronger influencer-driven destination image formation and travel motivation (Javed et al., 2025; Saini et al., 2023). Han and Chen (2021) specifically identified Millennial-specific patterns in influencer-driven travel intention formation. Accordingly:

H5: Age-based differences exist in Destination Image formation in response to Instagram travel influencer content.

H6: Age-based differences exist in Travel Intention in response to Instagram travel influencer content.

3. MATERIALS AND METHODS

3.1 Research Design and Sample

A quantitative cross-sectional survey design was employed. The target population comprised Indian domestic tourists who actively follow at least one travel influencer on Instagram. Data were collected using a structured self-administered online questionnaire distributed across Northern Indian tourism corridors (Delhi-NCR, Himachal Pradesh, Uttarakhand, and Rajasthan). Of the 667 responses received, 107 were removed following evaluation of embedded attention check items, yielding a final usable sample of N = 560. The sample comprised 283 males (50.54%) and 277 females (49.46%), predominantly in the 18–25 (30.36%) and 26–35 (29.82%) age brackets. Instagram was the primary influencer-following platform for 39.29% of respondents.

3.2 Measures

Source Credibility (SC) was operationalised as a second-order reflective–reflective construct with three first-order sub-dimensions — Expertise (5 items), Trustworthiness (5 items), and Attractiveness (5 items)-adapted from Ohanian (1990) and validated for the Instagram travel influencer context. Destination Image (DI) was operationalised as a higher-order construct with Cognitive Destination Image (CDI, 6 items) and Affective Destination Image (ADI, 5 items) as first-order sub-dimensions, following Baloglu and McCleary (1999) and Russell and Pratt (1980). Travel Intention (TI) was measured with 4 items adapted from Jalilvand et al. (2012) and Chen and Tsai (2007). All items were measured on a seven-point Likert scale (1 = Strongly Disagree to 7 = Strongly Agree). Content validity was established through expert panel review, and a pilot study (N = 50) confirmed preliminary reliability. All items returned outer loadings above 0.708 following pilot-based instrument refinement (Hair et al., 2019).

3.3 Data Analysis

Partial Least Squares Structural Equation Modelling (PLS-SEM) was employed using SmartPLS 4 (Ringle et al., 2024) for the measurement and structural model assessments. PLS-SEM was selected for its suitability for complex higher-order construct models and its robustness with non-normal data distributions (Hair et al., 2019). The measurement model was tested for reliability and validity followed by the test of the structural model (Anderson & Gerbing, 1988). Bootstrapping with 10,000 subsamples and bias-corrected and accelerated (BCa) confidence intervals was employed for hypothesis testing (Preacher & Hayes, 2008). One-way ANOVA with Games-Howell post-hoc comparisons were performed in SPSS 27 for H5 and H6, and composite mean scores calculated for DI and TI. Common method bias was evaluated using the Harman's single factor test and outer VIF checks all of which were below the 50% rule and beneath 3.3 respectively, suggesting that common method bias was not a concern (Podsakoff et al., 2003; Kock, 2015).

4. RESULTS

4.1 Measurement Model Assessment

Table 1 presents the reliability and convergent validity results for all constructs. All Cronbach's alpha, rho_A, and composite reliability values exceed the 0.70 threshold, and all AVE values exceed 0.50, confirming adequate reliability and convergent validity (Hair et al., 2019; Fornell & Larcker, 1981). All HTMT values were below 0.85, confirming discriminant validity (Henseler et al., 2015).

Table 1 : Reliability and Convergent Validity of Constructs

Construct	Cronbach's α	rho_A	CR	AVE
Source Credibility (SC-second-order)	0.851	0.866	0.909	0.770
Expertise	0.933	0.935	0.949	0.790
Trustworthiness	0.942	0.942	0.956	0.811
Attractiveness	0.929	0.933	0.946	0.779
Destination Image (DI-second-order)	0.707	0.740	0.870	0.771
Cognitive DI (CDI)	0.947	0.948	0.958	0.791
Affective DI (ADI)	0.942	0.943	0.954	0.777
Travel Intention (TI)	0.931	0.934	0.951	0.830

Note: CR = Composite Reliability; AVE = Average Variance Extracted. All values exceed recommended thresholds (Hair et al., 2019).

Source: SmartPLS 4 generated results

4.2 Structural Model and Hypothesis Testing (H1–H4)

Table 2 presents the path coefficients and mediation results. The model explained 56.8% of the variance in Destination Image and 51.0% of the variance in Travel Intention, reflecting moderate-to-strong explanatory power. All structural model VIF values were below 3.3, confirming the absence of multicollinearity (Kock, 2015). Model fit was acceptable: SRMR = 0.050 (below the 0.08 threshold).

Table 2 : Structural Model Results and Mediation Analysis

Hypothesis	β	t-statistic	p-value	95% BCa CI	Result
H1: SC → DI	0.184	5.042	< 0.001	[0.114, 0.257]	Supported
H2: DI → TI	0.137	2.418	0.016	[0.029, 0.250]	Supported
H3: SC → TI (direct)	0.201	3.884	< 0.001	[0.098, 0.303]	Supported
H4: SC → DI → TI (indirect)	0.025	2.004	0.045	[0.006, 0.056]	Supported (Complementary Mediation)

Note: BCa = Bias-Corrected and Accelerated; R^2 DI = 0.568; R^2 TI = 0.510. Bootstrapping: 10,000 subsamples.

Source: SmartPLS 4 generated results

H1 is supported: Source Credibility significantly and positively predicts Destination Image (β = 0.184, t = 5.042, p < 0.001). H2 is supported: Destination Image significantly and positively predicts Travel Intention (β = 0.137, t = 2.418, p = 0.016). H3 is supported: Source Credibility exerts a significant direct effect on Travel Intention (β = 0.201, t = 3.884, p < 0.001). H4 is supported: the specific indirect effect of Source Credibility on Travel Intention through Destination Image is significant (β = 0.025, p = 0.045, 95% BCa CI [0.006, 0.056]). Since both the direct (H3) and indirect (H4) effects are positive and significant, this constitutes complementary partial mediation (Zhao et al., 2010): Destination Image partially but not fully mediates the Source Credibility–Travel Intention relationship.

4.3 Age-Based Differences (H5–H6)

Table 3 presents the ANOVA results for Destination Image and Travel Intention across the four age groups. Both hypotheses are supported.

Table 3 : One-Way ANOVA Results Based on Age Group

Construct	Source	SS	df	MS	F	p
DI	Between Groups	66.611	3	22.204	15.534	< 0.001
	Within Groups	794.734	556	1.429		
	Total	861.345	559			

TI	Between Groups	58.467	3	19.489	9.912	< 0.001
	Within Groups	1093.261	556	1.966		
	Total	1151.728	559			

Note: SS = Sum of Squares; MS = Mean Square. Levene's test significant ($p < 0.05$); Games-Howell post-hoc applied.

Source: SPSS 27 generated results

H5 and H6 are both supported. Significant differences exist across age groups in both Destination Image ($F(3, 556) = 15.534$, $p < 0.001$) and Travel Intention ($F(3, 556) = 9.912$, $p < 0.001$). Games-Howell post-hoc comparisons revealed that respondents in the 18–25 years cohort reported significantly higher mean DI and TI scores than the 36–45 and Above 45 cohorts ($p < 0.05$ for all relevant comparisons). Importantly, no significant difference was observed between the 18–25 and 26–35 cohorts, indicating that the susceptibility to influencer-driven destination image formation is broadly similar across Generation Z and younger Millennial respondents-who together constitute 60.18% of the sample.

5. DISCUSSION

The findings of this study make three substantive contributions to the SMI-tourism literature. First, the confirmation of H1 — that Source Credibility significantly predicts Destination Image ($\beta = 0.184$) — replicates and extends Rahman et al. (2020) and Wang and Huang (2025) in the Indian domestic Instagram context. The three sub-dimensions of Source Credibility (Expertise, Trustworthiness, and Attractiveness) load strongly onto the second-order construct, with Attractiveness (loading: 0.904) and Trustworthiness (0.893) exhibiting greater salience than Expertise (0.834). This loading pattern is consistent with the peripheral route processing logic of the Elaboration Likelihood Model (Petty & Cacioppo, 1986): Instagram is an inherently visual, low-elaboration medium in which attractiveness and trustworthiness cues are more readily processed than substantive knowledge claims. Travel influencers who project physical appeal and authentic, trustworthy personalities are thus more effective generators of destination image than those who emphasize technical travel knowledge This is because travel influencers with physical charm and those who have a genuine and trustworthy demeanor will be more effective in creating a travel image than influencers who focus on technical travel information.

Second, the confirmation of complementary partial mediation (H4)-whereby Destination Image partially mediates the credibility - intention relationship-is theoretically significant. The significant direct effect of Source Credibility on Travel Intention ($\beta = 0.201$, H3) alongside the significant indirect pathway through DI ($\beta = 0.025$, H4) indicates that influencer credibility activates travel motivation through two parallel mechanisms: it shapes the mental representation of the destination (through the DI organism) and simultaneously generates a direct credibility signal that independently motivates travel intention without requiring the formation of elaborate destination beliefs. This dual-mechanism finding extends Hernández-Méndez et al. (2026), who identified DI as a formal mediator in the credibility–intention chain but did not simultaneously estimate the direct pathway. It also contextualises the S-O-R framework's organism concept: the organism variable mediates some but not all of the stimulus's effect on the response, depending on the nature of the processing mechanism activated.

Third, the age-based heterogeneity finding (H5, H6) has practical significance for Indian destination marketing strategy. The clear generational divide-with the 18–25 and 26–35 cohorts demonstrating significantly stronger influencer-driven DI formation and TI than older cohorts-confirms that Instagram travel influencer campaigns in India are most effective among the under-35 demographic. The absence of significant differences between the two younger cohorts suggests that campaigns can treat the 18–35 segment as a unified target audience for influencer marketing, without requiring differentiated Generation Z versus Millennial strategies. This discovery is consistent with Han and Chen (2021) and Javed et al. (2025) that found that younger social media users are more receptive to influencers, and with the known link between age and involvement in the processing of social media information (Han and Chen, 2021; Javed et al., 2025).

6. CONCLUSION

The study assessed the influence of Source Credibility on Destination Image and Travel Intention among the followers of Instagram travel influencers in India (N = 560) with the help of PLS-SEM and One Way ANOVA. The six hypotheses were confirmed. The direct relationship between Source Credibility and Destination Image was highly significant, as was the direct relationship between Source Credibility and Travel Intention. Source Credibility also significantly mediated the credibility–intention relationship in a complementary partial mediation pattern. Still notable age-based differences were found for both DI and TI, with the younger generations (18-35) showing a more consistently high level of influencer receptivity than the older generations.

The findings have direct implications for Destination Marketing Organisations (DMOs), travel brands and government organizations like Incredible India. For Instagram-specific campaigns, the Attractiveness and Trustworthiness should be given more weight than the domain Expertise of the influencer. Campaign targeting should target the age segment of 18-35, in which the formation of images and travel motivation through influencers is clearly stronger. These relationships could be explored longitudinally, and the pathway between SC and DI to TI could be expanded to include YouTube and platforms for short videos, and the role of destination familiarity and influencer tier could be tested as a moderator.

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Conflict of Interest
The authors have no conflict of interest to disclose..

Authors' Contribution
S.B. developed the idea for the study, gathered and analyzed the data, and wrote the manuscript. H.B. was responsible for the research, for critical reading of the manuscript, and for approving the final manuscript. Both authors read the submitted version, and it was approved.

Data Availability Statement
The data used for the present study is accessible from the corresponding author on reasonable request..

Ethical Statement
The researchers did this study in line with the moral standards of the Guru Jambheshwar University of Science and Technology. Informed voluntary consent was obtained from all such participants. No personal identifying information was collected or stored.

Declaration of AI
AI tools were not used in the conduct and reporting of this study.

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