

The impact of social media influencers on purchase intention: examining the mediating role of credibility in Sindh, Pakistan

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Abstract:

Social media influencer marketing is a brand-new digital marketing tool where influencers shape consumers' perceptions of products, services, and brands. They can influence buying behaviour by posting images, reviews, and personal experiences on social media. Over the past few years, consumers have significantly become aware of influencers. This research paper aims to identify the numerous characteristics of influencers affecting social media, influencing their credibility and consumer intentions towards purchasing in Sindh, Pakistan. Consequently, a framework that shows the connections between trustworthiness and reliability. A framework that can directly impact an influencer's credibility on social media and an indirect impact on a customer's intention to make a purchase. Closed-ended survey questionnaires were used to obtain the data, and "purposive sampling" was used to select respondents in this study. Confirmatory factor analysis, reliability, and validity tests were used to conduct and check the hypotheses. Smart-PLS was applied to the data collected for a detailed analysis. The findings of this observation stated that the consumer's intent to make a purchase is directly affected by the influencer's credibility on social media. However, expertise had no significant effect on the influencer's credibility, but it indirectly impacted a consumer's purchase intention.

Keywords: Influencer marketing, Influencer credibility, Reliability, Validity, Expertise, Trustworthiness, Purchases intention, Consumer intentions, Social media.

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1. Introduction

According to De Veirman every day brings us closer to the digital age. People surf continuously on their phones or text rapidly on their laptops and do not miss a single day without checking their social media accounts. Social networking has turned into a need for many people. It should not come as a surprise that the prominence of social media podiums has overtaken that of traditional advertising outlets. As a device for relationship marketing and brand building, the usage of social networking has increased in popularity among businesses (Godey et al., 2016; Batool et al., 2020). As the use of social media and its platforms has grown enormously in the past years, a wholly new area called “social media influencer marketing” has emerged in digital marketing. Social media influencers, on the other hand, are regular individuals who become well-known online for their capability in a particular area, such as music, sports, movies, reviews, food, technology, education, etc. On the contrary, it is rather a practice for businesses to use well-known faces to promote their goods and facilities through conventional P. R. methods (Lou & Yuan, 2019; Kapitan et al., 2021). Bloggers, tweeters, and other social media users who use social media to impact audience attitudes are known as social media influencers (Saima and Khan). They routinely generate and share videos, photographs, and other updates relevant to the field of expertise they are famous for being an influencer on their social media account, and those who are interested in the subject follow them for their content. Influencer marketing is gaining popularity nowadays since it is an updated and cost-effective type of celebrity endorsement. Additionally, influencers on social media are considered already well-known personalities in their respective fields, by the time marketers engage them. Therefore, when these social media influencers endorse a particular product which relates to the area of their expertise, consumers may be more predisposed to trust and will most certainly value their advice (Hall, 2015; Mehreen et al., 2020).

As there are several individuals with diverse backgrounds on social media currently, it has now become an active and valuable marketing technique for business brands to utilize social media influencers (De Veirman et al., 2017). This is a kind of highly advantageous advertising in developing a long-lasting relationship with the clientele for firms seeking to extend the base of their consumer and then convert their consumer into lifelong customers (Saima & Khan, 2020; Farooq, 2022). Diverse firms might use the influencer in terms of their marketing to attain their targeted objectives (customers). Because they see it as advertising, people might not give proper attention to a brand's social media posts on its products. However, if the brand pays an influencer to endorse or product review their items, their followers might pay attention to the post because it doesn't provide them with advertisement vibes. Numerous studies have previously demonstrated the optimistic effects of social media marketing relations on a customer's intent to buy (Arli, 2017). Because of the immense popularity of social media, marketers and academics are interested in uncovering new promotional applications for it. As a result, several studies have been done on celebrity endorsement, social media, and online marketing (Saima & Khan, 2020), but there is still a shortage of studies on influencer marketing. Studies investigated effects and features of supporters in conventional media networks on consumers' purchase intentions (Kumar, 2011; Spears et al., 2013). Few research examined how social media influencers' marketing affects customers' purchasing decisions, and the mediating role of brand attitude. However, in the case of influencer marketing, these research studies have forgotten to consider the mediating function that credibility plays in influencing customer purchase intentions (Saima & Khan, 2020; Chakraborty & Bhat, 2018; Al-Muani, 2023).

The regular use of social media platforms is now a part of a user's day-to-day life as a resource that provides unrestricted access to a vast quantity of evidence from all around the globe (Pentina et al., 2018). New marketing trends and strategies were altered by an increase in social media users, and dealers or marketers, where the platforms of social media are indispensable networks for interacting with and communicating with clients (Bianchi et al., 2017). Over the last few years, the company's leveraged celebrity status and social standing for its brand promotions, yet the introduction of social media platforms has ultimately increased awareness of influencers (Xu and Pratt, 2018). Social media influencers, also known as the emerging leaders for providing opinions, often share day-to-day opinions, suggestions, recommendations, activities, and skills based on their prior experience or an area of their proficiency (Freberg et al., 2011). Influencers are popular online personalities who generate valuable content in most cases and have the competency to influence the opinion of their admirers and the choice of their purchase. They are also labeled as mastermind in the sector of fashion since they draw customers to have a strong desire for fashionable apparel. The following study intends to address the respective gap in the research by analyzing the aspects influencing attitudes about influencers and their consequences on brand trust and buying intent. Marketers face a substantial issue in recognizing endorsers who best align with their advertising approach; these influencers must possess excellent persuasion skills to persuade followers (DeVeirman et al., 2017).

Earlier studies evaluated influencers based on a variety of variables, including the number of their followers, their likes ratio, interactions via comments, credibility, competency, and congruence with the brand or with prospective customers (Lee & Koo, 2015). However, there has been little study on fashion influences and purchase intention, particularly in developed nations. There are two objectives for the following study. First, is to find out the main variables affecting how consumers see influencers. The second is to look for the effect of influencer attitude on consumers' purchase intention. Specific objectives of the research are to (1) Examine how different social media influencer traits affect their credibility (2) Identify the mediating function that credibility plays between these attributes and consumers' purchase intentions. The research questions are posed as (1) Are there any basic factors behind the consumer's influence towards social media influencers? (2) Can influencer's attributes have effects on consumers' attitudes towards purchase intention? This study intends to primarily serve as a resource for sellers and advertisers in the sector of fashion to comprehend the standards for choosing appropriate influencers. Second, it offers crucial details on what sort of influence, will influencer marketing have on consumer buying, especially in the fashion sector, where empirical research is frequently lacking. As of today, the opinion leaders online are those on social media, who also serve as brand advocates (Sokolova & Kefi, 2020). Collaboration with the influencers in these marketing campaigns has been proven to be fruitful and has made a more successful impact than cooperation with conventional celebrities (Schouten et al., 2020). As a result, 93% of marketers now employ influencers in their efforts (Belanche et al., 2021), and 66% of them intend to increase it in the upcoming year. As a result, the influencer market now generates roughly US\$10 billion annually (Saima & Khan, 2020). Influencer marketing is a communication technique that uses influencers to assist brands in influencing consumers (Djafarova & Bowes, 2020; Yerasani et al., 2019; Ki et al., 2020). Working with endorsers, however, would be pointless if they cannot influence. Thereby, some of the factors have been selected for this research, for which data has been collected and are tested for their influence on purchase intention of the consumers.

2. Literature review

Social media is becoming a worldwide community and a universal virtual arcade where buyers and sellers may communicate with one another without bounds thanks to the unparalleled internet disruption. People now engage across all boundaries and develop business recognition while taking advantage of these opportunities. Thus, given the focus on influencer marketing, this part provides the synthesis of the literature centred on influencer marketing and its linked factors focused on this research.

2.1. Influencer marketing

The growth and ubiquity of virtual entertainment have prompted the appearance of new advertising and very strong promotion (Li et al., 2012). Purchasers have consistently valued the viewpoints of others; however, the vertical utilization of virtual entertainment phases has compelled ordinary customers to share their views and experiences with their companions. Promotion is not the same as being a force to be reckoned with as opposed to traditional verbal exchange advertisement because it gives sellers the power and experience to control the results that they want to show. Advertisers can approach the responses, and forces to be tallied with its gifts and inputs relating to its things and administrations (De Veirman et al., 2017). Tap Influence (2019) stressed that displaying can make more profit from speculation contrasted with other conventional publicizing channels. By working in unambiguous regions, online entertainment has previously constituted a good foundation for themselves. This shows that buyers are likely to acknowledge or trust powerhouses' perspectives while they collaborate with brands and associate them with their subject matters (Hall 2016). Currently, communication channels, such as Television slots, radio, newspapers, etc., are not attractive sources of data for shoppers at this point. So, entertainment channels available online or virtual networks that are used for data trade and relationship building are utilized frequently by customers (Hair et al., 2010). Powerful online entertainment uses the same avenues, providing exclusive value to customers and publicists Freberg et al. (2011) web-based entertainment forces to be reckoned with as "a new kind of free foreigner supporter influencing mass perceptions through sites, tweets, and the use of new online entertainment" (p. 90). Alternatively called an "endorser," it means "a person appreciating and utilizing public acknowledgment by showing up within a commercial" (Ames, 1989). Hence virtual entertainment powerhouses could be said to be a noteworthy web-based entertainment force where content is created, one who has achieved specialty in a certain area, who has captured a significant following of captive sympathizers, and who can enhance brand value by posting important content through internet entertainment regularly (Ali & Xiaoying, 2021).

2.2. Influencer credibility

A communicator has outstanding qualities, called source credibility. Source validity is characterized as "an insight-based judgment." about a communicator's believability." Shopper buys on purpose and disposition has been shown to rely upon the reliability of the endorser. Credibility is utilized by the material recipient to evaluate the source of the message in terms of material (Yüksel, & Akar (2021). Influencers are used by commercials because consumer-purchasing intentions are influenced by reputable sources and endorser credibility (Goldsmith et al., 2000; Kemeç & Yüksel, 2021). The source credibility scale was learned to be expertise, trustworthiness, and attractiveness. The most important characteristic for accepted items to be

worthwhile is expertise. (Kemeç & Yüksel, 2021). The degree affecting how the receiver takes the conveyed message is trustworthiness (Kemeç & Yüksel, 2021). The celebrity endorsement's morality, credibility, and uprightness are termed as trustworthiness (Kemeç & Yüksel, 2021). Influencers can be considered as a new generation of celebrities (Kemeç & Yüksel, 2021), and some researchers have found that influencer credibility has a favorable effect on customer buying goals.

2.3. Reliability

The reliability of the influence is found to affect the purchase intention of the customer. This can be learned from the different cases such as if HUDA Beauty is an expert in the cosmetic and makeup industry, her opinion would matter for that only. Her opinion cannot be deemed reliable for sports since she is not an expert on that. Different research has also advocated reliability as a factor impacting purchase. Informational value, entertainment value, trustworthiness, expertise, attractiveness, and resemblance were all criteria that Lou and Kim (2019) found to be strongly correlated with brand awareness and purchase intentions. Even the traditional style of business has made reliability a core value. Trust is one of the most important underlying factors for any business to succeed and treat its customers well. Source trustworthiness, according to Onu et al. (2019), refers to an influencer's objectivity, integrity, and acceptance. Customers typically view social media influencers as reliable sources of information, and as a result, whatever information they pass on is just as accurate as the source. In essence, a credible influencer has a higher chance of persuading a crowd to take in information (Ferberg et al., 2011). Trustworthiness includes an influencer's moral character, genuineness, and acceptance by the target audience (Onu et al., 2019). According to Shimp (2004), source trustworthiness refers to a source's propensity to be believed and trusted by the audience, which can affect the audience's intention as intended. When the target audience wholly trusts a source, they will act in a way that is also likely to be consistent with the influencer. Such an audience more often shares an interest in the issue at hand with the influencer. The way these social media influencers work allows them to build and sustain a digital as well as mutual relationship with their users in regular following of their accounts and pages. This continual relationship signifies the contribution to the growth of followers' confidence in the influencer.

H1: Reliability positively affects the credibility of an influencer which has a great strong impact on purchase intention.

2.4. Trustworthiness

The recipient's perception that the source is "honest, sincere, or truthful" is defined as source credibility by Giffin (1967). Scholars have recognized various aspects of reliability, expertise is still considered to be the main feature of reliability (Pornpitakpan, 2004), and they are also a vital factor in the effectiveness of the message according to the credibility of the source (Hovland, and Janis, 1960). In the perspective of YouTube, its credibility influences the credibility of information consumers perceive (Saima and Khan, 2020) and impacts consumer purchasing decisions.

H2: The influencer's trustworthiness is affected by his credibility.

2.5. Expertise

It affects the consumer's attitude towards influencer and purchase intention. Consumers are more likely to accept material and advice given by influencers who are considered as subject matter experts and are mostly determined by the expertise or experience that influencers have in targeting customers (Patzer, 1983). According to the source reliability model, experts among celebrities are more persuasive than layperson (Xiong et al., 2018). Expert influencers are more likely to deliver refined and ample content. This has the potential to improve the efficacy of their interpersonal communications. While providing clients with excellent content options. As a result, customers may communicate their happiness with the influencer. The professional interpretation allows consumers to locate the relevant information about branded products. Furthermore, they can detect an influencer's recommending power, making them believe advertisements.

H3: Expertise positively affects influencer credibility.

2.6. Purchase intention

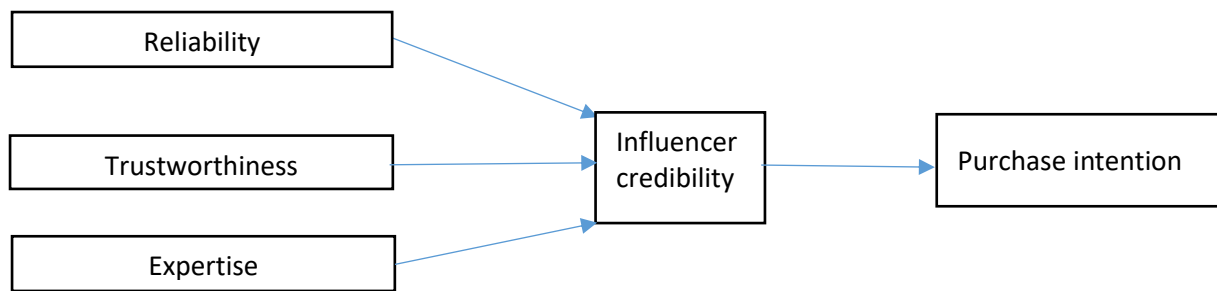
Purchase intent is well-defined as "a person's deliberate objective to buy brand. Spears and Singh (2004) because purchase intent comprises a consumer's chance or likelihood of making a purchase, de Magistris and Gracia (2008) claim that buying intent comes before actual purchase behaviour. Advertisers and researchers gauge customer impressions of items that have long-used purchase intent. Moreover, previous studies have shown that the attributes of endorsers (expertise, trustworthiness) have a favourable impact on purchase intent (Lee and Koo 2015). Identifying buy intent is critical in understanding purchasing behaviour. Clients are seeking guidance on social media before making a purchasing choice (Hsu et al, 2013). To conclude, social media marketing can capture customer consideration and galvanize them to investigate more on the product/ service, which may ultimately lead to a purchase intention (Alnsour et al., 2018).

H4: Influencer credibility favourably affects customers' purchase intentions.

2.7. Conceptual and theoretical framework

To fulfil the goals of the study, sources of credibility and source of attractiveness models will be considered. Hovland and Weiss (1951) presented a model of source credibility; according to this study perceived competence as well as trustworthiness are the two vital indicators of source credibility. Saima & Khan (2020) have also claimed that, when it comes to celebrity endorsement, source credibility is a three-part construct made up of reliability, expertise, and trustworthiness. Previous research has used similar source models to traditional media channels and suggested that these characteristics have a beneficial impact on customer buying intent (Saima & Khan, 2020). Along these lines, it is assumed that these characteristics will have a favourable impact. This suggests that source qualities have no direct impact on customers' buying intentions but rather via the mediation of other elements. As a result, these cases can be considered in influencer marketing as well, that Consumer buying intentions will be influenced by the influencer's characteristics. Specifically, reliability, trustworthiness, and expertise via the mediating credibility impact. Thus, forming the following conceptual framework (Figure 1).

Figure 1: Conceptual model



3. Methodology

This portion of this study report explains the acquisition of sample size, sampling technique, data collecting device, and research approach. Also provided are sample features such as reliability (Cronbach's alpha), average variance extracted, validity, confirmatory factor analysis (CFA), model summary, and path coefficient.

3.1. Research approach

Research methods are research formats that aid in the creation of a suitable flow of information input through planning, and categorizing appropriate techniques for presenting extensive research, technique of data gathering, data processing, and evaluation of study findings. The most applicable approach for this research study is quantitative, deductive, and explanatory research approaches as data is collected from different sources to evaluate the existing theory on Influencer credibility plays a moderating function in the relationship between influencer qualities, brand trust and buy intention and which has already been done in multiple regions of the world. In this research, it is investigated and explains why and how important visual merchandising is for a retail store and how it will help in sales.

3.2. Research design

The scope of the research design is to make sure that the results that are obtained can answer the questions as explicitly as possible. For this study, a correlational research design from the domain of quantitative research has been adopted in the province of Sindh, Pakistan. In a correlational research design, correlational statistical tests are used to explain and measure the amount of association of connection between two or more than two variables by researchers. It attempts to elaborate on the influence an independent variable has on the dependent variable by measuring the extent to which there is a change in the factors. The correlational research design will also help in recognizing whether a positive or negative relation exists among the variables of interest.

3.3. Sampling design

Sekaran (2003) explains that the term "population" refers to the set of individuals, events, and behaviours that the researcher wants to investigate. The selection of initiatives is made to ensure that the results of the study can be applied to the representative sample of the study population.

3.4. Target population

For this research, the population under study is the broader target of respondents. The population of interest includes both males and females, however specific age group has not been applied as good content could attract customers of any age group.

3.5. Sample size

The sample size of a survey is the data that we gathered from our convenient targeted respondents for this study. For research data, the sample size is 384 as sample size influences the research findings. This is an optimal sample size not too large and not too short, and it represents the population.

3.6. Sampling technique

A non-probability way of sampling data is applied to obtain information for this research. The non-probability form of procedure used here is the convenience sampling method. This is a method of collecting samples from the population that are easy or convenient to reach. There is no specific pattern or additional requirement needed to use this sampling method. The sample includes people from proximity.

3.7. Instrument of data collection

For this important issue, the most successful method of data collecting is "surveys or questionnaires" to collect information from customers "Google forms" are utilized to build the questionnaire since they are simple, accessible, cost-effective, and useful for reaching a more targeted audience. The variables in this study are measured using items through a five-point Likert scale, where 1 is considered as strongly disagreeing and 5 for strongly agreeing a study by Ohanian (1990) was used as a scale to measure expertise trustworthiness, along with Credibility source was taken from a study conducted by Xiao et al. (2018). Scales used in studies conducted by Kumar (2011) and Abreu (2019) were utilized to measure the purchase intention of the population.

3.8. Technique of data collection

According to the strategy of this research, the data has been acquired by conducting surveys through questionnaires, and the study's statement will be given to them with appropriate photos of each variable for better comprehension. Furthermore, the survey data was employed to collect information since the researchers believe it is the best technique to get information for my research.

3.9. Statistical technique

To generate findings from the collected data, certain statistical tools and techniques have been employed. These tests and techniques will help generate the results and conclusion of the study. The reliability of the research instrument has been measured by using Smart PLS version 4 as the objective of performing this test was to examine the internal consistency through acceptable Cronbach's alpha values. Also, the validity analysis has been calculated to find out the

construct validity of the instrument. To ensure convergent validity, it is essential to show that after the analysis, all constructs in the study are theoretically related to each other. Since, the chief objective of measuring discriminant validity is to check the construct validity of outer model and to verify that the measures which are not related are not actually found to be related. Also, it ensures that each measure in the study is more associated to its own respective construct than to other constructs.

4. Analysis and findings

To study and analyse the research hypothesis, the smart PLS 4 method was used in this research. Data analysis was conducted with PLS-SEM primarily because it is better suited for evaluating sample sizes which are small (Chin et al., 2003). Table 1 shows that the path coefficient identifies the direct effect of a variable which is assumed to be a cause on another variable that is assumed to be an effect. Path coefficients have been standardized because they are estimated from correlations. Here we can see that expertise has no significant impact on influencer credibility.

Table 1: Path coefficient

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (O/STDEV) | P values |
|-------------|---------------------|-----------------|----------------------------|--------------------------|----------|
| exp ->infcr | 0.181 | 0.178 | 0.097 | 1.863 | 0.063 |
| infcr -> pi | 0.709 | 0.697 | 0.095 | 7.432 | 0.000 |
| rel ->infcr | 0.412 | 0.416 | 0.057 | 7.256 | 0.000 |
| tr ->infcr | 0.382 | 0.377 | 0.069 | 5.517 | 0.000 |

Table 2 shows the specific indirect effect of the independent variable on the mediator and dependent variable. Expertise has a significant impact on influencer credibility and purchase intention because its P-value is 0.049 which is less than 0.005. Reliability has a significant impact on influencer credibility and purchase intention because its P-value is 0.000 which is less than 0.005. Trustworthiness has a significant impact on influencer credibility and purchase intention because its P-value is 0.000 which is less than 0.005.

Table 2: Specific indirect effect

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (O/STDEV) | P values |
|-------------------|---------------------|-----------------|----------------------------|--------------------------|----------|
| exp ->infcr -> pi | 0.128 | 0.122 | 0.065 | 1.965 | 0.049 |
| rel ->infcr -> pi | 0.292 | 0.291 | 0.061 | 4.796 | 0.000 |
| tr ->infcr -> pi | 0.271 | 0.266 | 0.068 | 4.008 | 0.000 |

Table 3 shows the obvious variables with outer loading of 0.7 or higher are measured as extremely suitable, while a loading value of 0.5 is observed as satisfactory. It appears that all the indicators have distinct values. That is significantly higher than the minimum acceptable level of 0.5 and close to or above the ideal level of 0.7.

Table 3: Outer loading

| | exp | infc | pi | rel | Tr |
|-------|-------|-------|-------|-------|-------|
| exp1 | 0.630 | | | | |
| exp2 | 0.938 | | | | |
| exp3 | 0.955 | | | | |
| infc1 | | 0.919 | | | |
| infc2 | | 0.925 | | | |
| infc3 | | 0.916 | | | |
| pi1 | | | 0.862 | | |
| pi2 | | | 0.949 | | |
| pi3 | | | 0.856 | | |
| rel1 | | | | 0.866 | |
| rel2 | | | | 0.954 | |
| rel3 | | | | 0.886 | |
| tr1 | | | | | 0.794 |
| tr2 | | | | | 0.811 |
| tr3 | | | | | 0.696 |

The constructed reliability is a standard used to assess consistency. It is measured by Cronbach's alpha should be greater than 0.7 and is considered a "moderate" value for composite reliability. Alpha and Composite Reliability. The table shows that Cronbach's alpha and composite reliability values of all the variables except trustworthiness, values are higher than 0.7. The convergent validity was evaluated to determine the validity of the variables of the study. By using AVE variables convergent validity can be determined. As a result, the AVE value of the construct should be greater than 0.5. All loadings exceeded 0.50, with the majority exceeding 0.60.

Table 4: Construct reliability and validity

| / | Cronbach's alpha | Composite reliability (rho_a) | Composite reliability (rho_c) | Average variance extracted (AVE) |
|------|------------------|-------------------------------|-------------------------------|----------------------------------|
| Exp | 0.820 | 0.966 | 0.887 | 0.730 |
| Infc | 0.910 | 0.913 | 0.943 | 0.847 |
| Pi | 0.868 | 0.882 | 0.919 | 0.792 |
| Rel | 0.886 | 0.894 | 0.930 | 0.815 |
| Tr | 0.667 | 0.689 | 0.812 | 0.590 |

Discriminant validity is used to ensure that a manifest variable is relevant to a specified latent variable in any construct in which its cross-loading value is greater than that of any other construct. We use HTMT criterion for measuring discriminant validity. If the HTMT value is less than 0.90, discriminant validity between two reflective constructs has been established. The values in the table are less than 0.90, indicating that the discriminant validity between

reflective constructs is established except among TR (trustworthiness) and EXP (expertise) HTMT ratio (0.993).

Table 5: Heterotrait-Monotrait ratio

| | exp | infcr | pi | rel | Tr |
|-------|-------|-------|-------|-------|----|
| Exp | | | | | |
| Infcr | 0.692 | | | | |
| Pi | 0.426 | 0.792 | | | |
| Rel | 0.515 | 0.757 | 0.574 | | |
| Tr | 0.993 | 0.887 | 0.696 | 0.568 | |

The variance in the endogenous variable is explained by the exogenous variable using R-Square statistics (s). Here, we can see influencer credibility R-Square is 0.680 which means 68.0% change in a mediator is defined by dependent variables, and for purchase intention R-Square is 0.502 means 50.2% change is defined by dependent variables.

Table 6: R-Square

| | R-square | R-square adjusted |
|-------|----------|-------------------|
| Infcr | 0.680 | 0.671 |
| Pi | 0.502 | 0.497 |

Model fit represents differences in observed and model-implied data for this we will see the NFI value in the table. The greater the NFI, the better the fit. NFI values above 0.9 usually represent an acceptable fit. Our model NFI is 0.430 which is not closer to 1 meaning this is a weak model.

Table 7: Model fit

| | Saturated model | Estimated model |
|------------|-----------------|-----------------|
| SRMR | 0.139 | 0.141 |
| d_ULS | 2.318 | 2.387 |
| d_G | 4.341 | 4.380 |
| Chi-square | 1345.461 | 1350.187 |
| NFI | 0.430 | 0.428 |

Social media influencer marketing is a brand-new trend in the vast field of digital marketing. This study aims to recognize the effect the characteristics of social media influencers have on their credibility and if their credibility plays a mediating role between these attributes and the purchase intention of consumers. Trustworthiness (0.00), expertise (0.049) and reliability (0.00) displayed a significant indirect effect on the consumers' purchase intention of the products. Therefore,

H1: Reliability positively affects the credibility of an influencer which has a significant impact on purchase intention.

According to the results, reliability has a significant impact on credibility that leads to purchase intention. Hence, it's an alternate hypothesis.

H2: Expertise positively affects influencer credibility.

According to the indirect result, expertise has no significant impact on an influencer's credibility hence it's a null hypothesis.

H3: The influencer's trustworthiness is positively affected by his credibility.

According to the results, an influencer's trustworthiness has a significant impact on an influencer's credibility. Hence, it's an alternate hypothesis.

H4: Influencer credibility favorably affects customers' purchase intentions.

According to the results, influencer credibility has a significant impact on purchase intention. Hence, it's an alternate hypothesis. Therefore, it is observed that influencer credibility has a mediating role among all the variables.

5. Conclusion

Businesses use influencers to market as part of a new marketing strategy to positively affect consumers' perceptions regarding their brands. The effect an influencer attributes had on consumer purchase intentions of a consumer, through the lens of credibility was investigated in this study. A positive relationship between influencers and brands can determine their success as brand endorsers between various influencer characteristics and consumer purchase intentions. Some of the study's characteristics played a dominant part in shaping the intentions of consumers when making a purchase. The biggest and most direct effect on purchase intention was the credibility of the influencer along with reliability and trustworthiness. There was an insignificant impact of Influencer expertise on credibility and consumers' purchase intentions. As for influencers, they must practice cautiousness when selecting what to endorse or with whom to merge, apart from this the quality of the posted content must be maintained as well as consumers are digitally savvy and if they have been provided with falsified information, it will subsequently result in consumers losing trust as the value and price point of the product or service are the two most important aspects to them. Henceforth trust, quality, and credibility must be maintained by influencers. If the consumers have a strong trust in the influencer, a healthy and positive long-term relationship can be built between them. Let alone, an influencer's attributes are insufficient to have an impact on a consumer's ability to make decisions which will ultimately lead to the purchase of a product with or without his rational involvement. However, when combined with other factors, these characteristics might result in an increase or decrease in the intention leading to a product's purchase. Besides it's also influenced by factors apart from the characteristics of the influencer, for instance, the necessity of the product, its value, brand image, price and its perception, and other various factors. Hence the characteristics of an influencer let alone might not be enough to convince a consumer to opt for a purchase but can convince them to make a purchase when factors are favourable and if the need arises.

Declaration of conflict of interest

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