

# Instagram Influencers Credibility Dimensions and Purchase Intention of Followers: Empirical Evidence

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# Abstract

The advent of SMIs has primarily altered the means business connect with their prospects and customers. Currently, many SNSs enables SMIs to endorse the products, share opinions, provide feedback, and communicate with their followers either publicly or privately. This research aims to determine the mediating effect of loyalty of followers towards the influencer and ascribed opinion leadership on SMIs dimensions (expertise, trustworthiness, and attractiveness) and purchase intention relationship from the perspective of Instagram users in India. To measure the objective, the study acquired responses from 250 Indian Instagram users in the age group of 18-24. Results indicated that the purchase intention of followers is positively influenced by expertise, trustworthiness, ascribed opinion leadership, and loyalty of followers towards the influencer dimensions. Here, ascribed opinion leadership and loyalty of followers towards the influencer acts as an effective arbitrator between SMIs dimensions (expertise, trustworthiness, and attractiveness) and purchase intention relationship. The study suggests that before engaging SMI to promote the brand, the companies should understand the perception of followers towards the influencer in terms of expertise, attractiveness, and trustworthiness dimensions.

Keywords: Instagram, expertise, trustworthiness, attractiveness, purchase intention, ascribed opinion leadership

# 1. Introduction

SNSs have significantly changed the medium of how consumers obtain information and news from other sources. Not only news, users of social media also come across numerous ads and commercials in SNS platform (Li et al., 2021). In this epoch of digital marketing, SMM has modified the decision-making process of consumers (Jin et al., 2019). A standard transformation is being noticed in the marketing and media industry due to rapid improvement in internet availability and technologies. At the present time, consumers are regularly using different SNSs platforms (Teng et al., 2014; Lamberton & Andrew, 2016), tend to follow influencers in social media (Casalóa et al., 2020), review experience and feedback of consumers to determine their purchase (Djafarova & Rushworth, 2017). Chetioui et al. (2020) stated that marketing strategies and trends has been personalized to the users of social media.

Consumers tend to appraise and look for others opinion when making the purchase and the evolution of SNSs has more authority towards the voices of consumers (Cheung et al., 2009). It is not new that, the concept of endorsing a brand is made through influential personalities. But, due to increased SNSs platforms, the influencers in social media have started to endorse the brands as it will reach to large number of customers (Ki et al., 2020). The social media influencers can be a celebrity or the individuals who became popular in any SNSs platforms like YouTube, Facebook, Twitter, Instagram, etc. (Swant, 2016). De Vierman et al. (2017) stated that influencers in social media is also called as content creators with huge subscribers' base and the content posted by the influencer will have significant effect on their followers. Influencers tend to persuade the behavior of followers by providing recommendations, information, and feedback (Jun & Yi, 2020). Statistically it is evident that the users who are active in social media platforms across worldwide is found to be 3.78 billion in 2020 and nearly 54% of users search about product and services information in social media platforms as per

report published in Oberlo.com. Since the research is restricted to Instagram users, the number of Instagram users in India is found to be 230.3 million as per Digital report 2022. Therefore, the research intends to examine the mediating effect of ascribed opinion leadership of influencers and loyalty of followers towards SMI on the link between SMI dimensions (expertise, trustworthiness, and attractiveness) and purchase intention from the perspective of Instagram users in India.

#### 2. Literature Review

#### 2.1 Social Media Influencer's (SMI) Credibility Dimensions

In marketing arena, endorsers being the primary information source plays an important role in inducing the consumers' behavior as well as producing reputed brand image in the marketplace (Lim et al., 2017; Rebelo, 2017; Thomson, 2006). Aw & Chuah (2021) stated that SMIs and celebrities use marketing tool such as perceived expertise, attractiveness, and trustworthiness to hype indorsed brands and enhances the efficacy of endorsement persuasiveness. Researchers like Boerman (2020), Casalóa et al. (2020), and Chopra et al. (2021) stated that, with increasing SNSs, the influence of SMI's credibility is studied progressively among academicians within the influencer marketing context. Past literatures indicated that the attitude and purchase intention with regard to brand is predicted by endorsers perceived credibility. For example, the author Djafarova & Rushworth (2017) analyzed how young female consumers' purchase intention is affected by perceived credibility of SMIs. Findings unveiled that the dimensions of perceived credibility are persuasive in enhancing the users' purchase intention. From the context of SMI marketing, studies like Chetioui et al. (2019), Wiedmann & Mettenheim (2020), and AlFarraj et al. (2021) applied three component framework of source credibility such as expertise, trustworthiness, and attractiveness in order to examine the how purchase intention of the audience (followers) is influenced by the dimensions of influencers credibility. Previous study found that greater the credibility of SMI positively influences the buying intention of Instagram followers.

## 2.1.1 Social Media Influencer's (SMI) Attractiveness

From marketing communication lens, Patzer (1983) defined attractiveness as *"the physical appearance of an endorser"*. Studies like Lim et al. (2017), Guo et al. (2018), Tille (2020), and Trivedi & Sama (2020) confirmed that attractiveness of SMI is found to be the significant antecedent of SM users' intention to buy the endorsed products. In personal care products category, physical attractiveness increases the intention of followers to buy beauty-based products (Kamins, 1990). Lou & Yuan (2019) stated that if the appearance of an endorser is attractive, it will create a trust in the minds of the audience when endorsing the products. Further, these findings are affirmed by Apaolaza-Ib añez et al. (2011) where the author disclosed that in the cosmetics market, endorser's sexual attractiveness enhances brand satisfaction among women population and thereby positively leads to purchase intention. Similarly, AlFarraj et al. (2021) found positive and significant relationship between attractiveness dimension and purchase intention from the perspective of Indonesian aesthetic dermatology consumers and German Instagram users (Weismueller et al., 2020). Nevertheless, the positive effect between attractiveness dimension and purchase intention of Instagram followers. Since majority of the studies found positive link between attractiveness dimension and purchase intention of Instagram followers. Since majority of the studies found positive link between attractiveness dimension and purchase intention, the hypothesis is outlined as follows.

H<sub>1a</sub>: SMI's attractiveness positively influences the purchase intention of Instagram followers.

Evidence from past literatures indicated that users in social media are addicted to track the brand endorsed by attractive SMI's (Chekima et al., 2020; Wiedmann & Von Mettenbeim, 2020; Jansom & Pongsakornrungsilp, 2021). Illicic & Webster (2011) exerted that emotional bond between celebrity & endorser is determined through appealing attributes of SMI's personalities. It is evident from the past literatures that endorser attractiveness is comparatively significant for promoting attractiveness augmenting products (McGuire, 1985). When beauty-oriented products are concerned, the endorser's credibility is enhanced through attractiveness attribute while promoting the products (Kamins, 1990). In Instagram platform, attractiveness of the influencer positively induces PSI and this helps to sustain followers' loyalty (Lin et al., 2021; Masuda et al., 2022). Since the study fixed fashion industry as context, attractiveness dimension plays a significant role in driving the loyalty of followers towards SMI's. Thus, the hypothesis is delineated as follows.

H<sub>1b</sub>: SMI's attractiveness positively influences the loyalty of Instagram followers towards SMI's.

Another attribute in the perception of consumers towards source credibility is that, it regularly analyses the potency between celebrity endorsement and the impact on opinion change and behaviour of consumers (Joseph, 1982; Ohanian, 1990; Djafarova & Rushworth, 2017). Studies disclosed that consumers' information credibility is influenced by advertising spokesperson attractiveness (Kamins, 1990), and thereby augments persuasiveness (Chaiken, 1979), and is recommended by the audience (Joseph, 1982). Hence, SMI's attractiveness has a significant and positive impact on followers' exertion of influence. The researcher Lou and Yuan (2019) finalized that SMI's physic can pool and direct

followers' attention in terms of remembering and recognizing the sponsored brand. However, the study carried out by Bergkvist and Zhou (2016) concluded that those celebrity endorsers who are attractive has greater influence and hence positively impacts the sales of the products. In addition, one of the dimensions of physical attractiveness is found to be likeability of e-celebrities and thus impacts the persuasiveness. Consequently, endorsers' attractiveness persuades the audience to decide whether to follow the profile, status, and updates of influencers who are typically opinion leaders (Martensen et al., 2018; Tille, 2020). Based upon the findings of aforesaid literatures, the hypothesis is framed as follows.

H1c: SMI's Attractiveness Positively Influences the Ascribed Opinion Leadership of Influencers

## 2.1.2 Social Media Influencer's (SMI) Trustworthiness

The researcher Wiedmann & Mettenheim (2020) defined trustworthiness as "*the extent to which social media followers rely on the suggestions of social media influencers*". The author also spotted out trustworthiness as a crucial credibility dimension influencing behaviour of followers. Studies found that the chief factor driving reliability is selflessness (Walster et al., 1966). Those endorsers who are trustworthy are perceived to be highly persuasive in creating positive attitude among consumers than the less trustworthy endorsers (Schouten et al., 2020). Despite the fact that even the endorsers are not experts in the field, they still have the influential power in shaping the decision of followers or audience (McGinnies & Ward, 1980). From the past literatures, it is evident that, perceived trustworthiness of SMIs is found to be a significant antecedent of attitude of followers (Breves et al., 2019; Schouten et al., 2020; Tille, 2020; Weismueller et al., 2020; Masuda et al., 2022). Consistent with the opinions of aforesaid literatures, the research perceives SMI's physical trustworthiness as a significant antecedent of SMI's credibility to influence the purchase intention of SM followers. Therefore, the hypothesis is framed as follows.

H<sub>2a</sub>: SMI's trustworthiness positively influences the purchase intention of Instagram followers.

In addition, studies also found that the loyalty of followers towards SMIs is persuaded by perceived trustworthiness dimension. In other words, those influencers who are trustworthy in endorsing brand build loyalty among followers (Arrieta et al., 2018; Belanche et al., 2021). When the author Jun and Yi (2020) examined the influence of trust of the followers on SMI, the researcher disclosed that the loyalty towards SMI is influenced by followers' trust. In line with findings of aforesaid literatures, the study perceives that perceived trustworthiness towards SMI enhances the loyalty of followers to purchase the brand. Therefore, the hypothesis is framed as follows.

H<sub>2b</sub>: SMI's trustworthiness positively influences the loyalty of Instagram followers towards SMI's.

Opinion change among consumers is common when it is influenced by external factors such as peers, family members, friends, influencers, and reviews about the product. Study pointed out that communicators are persuasive and trustworthy and produce positive impact on opinion change (McGinnies and Ward, 1980). Li et al. (2010) opined that most trusted reviewers not only motivate the consumers trust level but also persuades the decision of others. Nowadays, online reviewers are treated as opinion leaders by consumers since manipulation of reviews becomes the biggest issue in online platform (Bao & Chang, 2014). Even the bloggers trustworthiness grabs the attention of consumers since it greatly influences the opinions of endorsers in online platform. Therefore, the role of bloggers as opinion leader is greatly dependent on the influential variable i.e., perceived trustworthiness (Uzunoğlu and Kip, 2014). Pertaining to it, the influencers' persuasiveness is influenced by trustworthiness since the followers believe that the brand or product reviewed by endorsers are said to be reliable and they are considered as opinion leaders. This results the followers to regard influencers as celebrity and trusted taste-leaders (Martensen et al., 2018; Tille, 2020). On accordance with aforesaid literatures, the hypothesis is framed as follows.

H<sub>2e</sub>: SMI's trustworthiness positively influences the ascribed opinion leadership of influencers.

## 2.1.3 Social Media Influencer's (SMI) Expertise

Past studies defined expertise as "the influencers' level of knowledge, competencies, and skills in a particular domain" (McCroskey, 1966; Wiedmann and Mettenheim, 2020). Studies like Lim et al. (2017), Rebelo (2017), Chetioui et al. (2019), and Tille (2020) indicated that follower's intention to buy the product is affected by perceived expertise of endorsers. A source will become credible when the expert has adequate knowledge about the brand or product endorsed and it is treated as authenticated source (Silvera & Austad, 2004). Previous studies such as Hughes et al. (2019) and Trivedi & Sama (2020) disclosed that perception of followers on SMI's expertise is found as an effective predictor of attitude of followers with regard to endorsed brand. Nevertheless, Wiedmann and Mettenheim (2020) oppose to the findings to above studies where the author found less effect between SMI's expertise and purchase intention and attitude of followers with regard to brand. Likewise, in the study conducted by Bhatt et al. (2013), perceived expertise is found to be least significant than trustworthiness dimension. While, AlFarraj et al. (2021) found no association between perceived expertise of SMIs and followers' purchase intention. Since majority of studies found positive and significant relation

between expertise dimension and purchase intention, this research also intend to propose the same with perspective of Instagram followers.

H<sub>3a</sub>: SMI's expertise positively influences the purchase intention of Instagram followers.

From audiences' perspective, the level of expertise in the field indicates endorser's authenticity (Walsh & Williams, 2017). Perceived expertise of SMI is the perception of followers on the extent of expertise and skills of SMIs with regard to the product promoted by SMIs (Ki et al., 2020). Arrieta et al. (2018) specified that the perception of followers on SMIs expertise positively influences the intention to suggest the endorser to others and follow their recommendations. In addition, based upon the extent of expertness, if the influencer provides valuable content and satisfies the competence needs of the followers, the loyalty towards the endorser is found to be increased (Ki et al., 2020). Hence, in accordance with the recent study, the research anticipate that perceived expertise of SMI enhances and positively impacts the followers' loyalty with regard to content endorsed by the influencer. Therefore, the hypothesis is formulated as follows.

H<sub>3b</sub>: SMI's expertise positively influences the loyalty of Instagram followers towards SMI's.

Past researchers pointed out that information passed on from source expertise positively influences the change in users' attitude (Ohanian, 1990). According to the literatures in source credibility research, the chief component of source credibility is expertise of star endorsers. Subsequently, this source credibility positively persuades attitude of consumers (Goldsmith et al., 2000; Seno & Lukas, 2007). When the researcher Braunsberger (1996) compared low and high expertise source, endorser with high level of expertise positively influences attitude towards advertisement and endorser. Furthermore, endorsers who are experienced are regarded as opinion leaders and they not only expert in influencing the decision of consumers but also valued by the audience (Thakur et al., 2016). Since high expertise source mitigates the risk during the assessment phase of the purchase, consumers likely to seek opinion from trusted sources and get influenced (Bansal and Voyer, 2000; Tille, 2020). Therefore, followers tend to acquire opinion from the source with high level of expertise and influenced with the content endorsed by the influencer. Hence the hypothesis is delineated as follows.

H<sub>3c</sub>: SMI's expertise positively influences the ascribed opinion leadership of influencers.

## 2.1.4 Follower's Loyalty Towards SMI

In marketing, the key factor to sustain successful long-lasting bond between brands and consumers is loyalty (Nisar & Whitehead, 2016; Jun & Yi, 2020). Abdullahi & Otor (2020) stated that loyal behaviour of consumers towards the brand could be an important antecedent of attitude with regard to brand and purchase intention. This trend not only applicable to product branding but also to human brands where loyalty of the followers is found to be positively impact attitude and purchase intention of followers with regard to recommended brand. In other words, those loyal followers who have confidence in influencer's promotion will develop a positive attitude and purchase intention with regard to endorsed brand (Ki et al., 2020). Initially, Thomson (2006) also stated that marketing partner gets benefited through human brand endorsement where it positively affects the attitude and purchase intention of the audience towards the brand. The author Carlson & Donavan (2013) considered sports athletes as celebrity endorsers and applied human brand and social identity theory to determine how celebrity endorsers influences the purchase decision of consumers. The results were found to be in-line with the results of Thomson's (2006) where the consumers consider human brand as athletes and get emotionally attached towards them. Therefore, the purchase of products endorsed by celebrities (athletes) is positively influenced by emotional bond towards the endorser.

Numerous studies assumed attachment of followers played a mediating role between perceived expertise (Walsh & Williams, 2017), attractiveness (Illicic and Webster, 2011), trustworthiness (Ki et al., 2020) and purchase intention. While author Ki et al. (2020) indicated that there is a possibility that attachment of followers towards celebrity endorser could play an arbitrating role and positively impacts the follower's intention to purchase endorsed brand. Based upon the results of aforesaid studies, the hypothesis is framed as follows.

H<sub>4</sub>: Followers' loyalty towards SMI positively influences the purchase intention of Instagram followers.

 $H_{5a}$ : Loyalty of Instagram followers towards SMI mediates the relationship between perceived attractiveness of SMI and purchase intention of Instagram followers.

 $H_{5b}$ : Loyalty of Instagram followers towards SMI mediates the relationship between perceived trustworthiness of SMI and purchase intention of Instagram followers.

 $H_{5c}$ : Loyalty of Instagram followers towards SMI mediates the relationship between perceived expertise of SMI and purchase intention of Instagram followers.

#### 2.1.5 Ascribed Opinion Leadership

Typically, opinion leaders have the authority to roll out information by giving product recommendations and sharing impressions to other users (Van Eck et al., 2011). Opinion leaders are always noticed as a group that induces highly in

social systems (Rogers, 1983). Hence, opinion leaders have the tendency to induce consumers' buying behaviour (Gnambs & Batinic, 2012). The author Martin and Bush (2000) conducted a study and analysed that opinion leaders i.e., athletes and television entertainers performs like a role model and persuades adolescents purchase decision. Flynn et al. (1996) unveiled that opinion leaders takes a leading position among consumers and becomes their role model when purchasing products. While searching for products, leaders direct the consumers and persuades the purchase intention of consumers.

Moreover, Lyons & Henderson (2005) stated that consumers perceive that opinion leaders are expert and experienced in their field and they tend to follow the suggestions provided by them which may induce their purchase decisions. The results of previous studies indicated that, by announcing and endorsing new products and giving recommendations to consumers within personal and private context, SMIs tend to perform as opinion leaders to influence purchase decision of consumers (De Vierman et al., 2017; Casaló et al., 2018; Tille, 2020).

Past research Casaló et al. (2018) used opinion leadership as mediator between the factors influencing opinion leadership and intention to follow to influencers advice, recommend, and interact among followers in the profile of Instagram influencer. Therefore, if the opinion leaders are expert, trustworthy, and attractive, it will directly influence the consumers intention to purchase endorsed products. Hence, in accordance with previous literatures, the hypothesis is framed as follows.

H<sub>6</sub>: Ascribed opinion leadership positively influences the purchase intention of Instagram followers.

 $H_{7a}$ : Ascribed opinion leadership mediates the relationship between perceived attractiveness of SMI and purchase intention of Instagram followers.

 $H_{7b}$ : Ascribed opinion leadership mediates the relationship between perceived trustworthiness of SMI and purchase intention of Instagram followers.

 $H_{7c}$ : Ascribed opinion leadership mediates the relationship between perceived expertise of SMI and purchase intention of Instagram followers.

Based upon the research hypotheses, the research model is framed as follows.

# **Credibility dimensions**



# 3. Methodology

# 3.1 Research Design

This study adopted causal research design as it validates the assumptions between few determined constructs. These constructs include dependent and independent variables. The variables considered in this research are influencer credibility dimensions such as attractiveness (Variable  $X_1$ ), trustworthiness (Variable  $X_2$ ), expertise (Variable  $X_3$ ), loyalty of followers towards the influencer (Variable  $X_4$ ), ascribed opinion leadership (Variable  $X_5$ ), and purchase intention (Variable Y). The scales for these constructs have been adopted from Hussain & Ali (2022) and Fakhreddin & Foroudi (2022).

# 3.2 Research Sample and Population

The research sample is defined as "a part or some amount and characteristic owned by the population", while population is defined as "a region of generalization consisting of a subject or object which has a certain quality and characteristic determined by the researcher to be studied and then draw the conclusion". The type of sampling technique espoused for this research is simple random sampling. The population for this research is Instagram users and the sample for this study is Indian Instagram users in the age group of 18-24 (Digital report, 2022). Since majority of Instagram users belongs to the age cohort of 18-24, the study collected data from Instagram users at VIT. Totally 250 Instagram users responded for the survey where the researcher initially stated those respondents who are using Instagram should respond to the survey. Based upon the condition, the study obtained a valid of 250 samples for the study.

## 3.3 Analysis Method

Initially the study performed reliability analysis in SPSS to determine internal constancy among the items and the assumptions was tested in Process Macro using SPSS. To determine the effect of influencer credibility dimensions on followers' loyalty, the study used the following regression equation:

$$YI = a + \beta I XI + \beta 2 X2 + \beta 3 X3 + e.$$
(1)

Also, to examine the impact of influencer credibility dimensions on ascribed opinion leadership, the following regression equation was used:

$$Y2 = a + \beta I X I + \beta 2 X 2 + \beta 3 X 3 + e.$$

$$\tag{2}$$

Additionally to check the impact of influencer credibility dimensions, ascribed opinion leadership, loyalty of followers towards the influencer on purchase intention, the following regression equation was used:

$$Y3 = a + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + \beta 5X5 + e$$
(3)

where Y1 = loyalty of followers towards the influencer, Y2 = ascribed opinion leadership, Y3 = purchase intention, X1 = attractiveness, X2 = trustworthiness, X3 = expertise, X4 = followers' loyalty, X5 = ascribed opinion leadership, a = constant, e = error,  $\beta$  = slope.

#### 4. Results

4.1 Reliability Analysis

Table 4.1. Internal consistency reliability

Constructs	Cronbach's Alpha	Decision
Attractiveness	0.872	Supported
Trustworthiness	0.900	Supported
Expertise	0.856	Supported
Followers' loyalty towards the influencer	0.813	Supported
Ascribed opinion leadership	0.822	Supported
Purchase intention	0.901	Supported

Reliability analysis defined by Lee Cronbach as "*a level of internal consistency among the items*". As displayed in Table 4.1, the internal stability among the indicators ranges between 0.800 to 0.910 i.e., the Cronbach's alpha value for attractiveness is found to be 0.872, 0.900 for trustworthiness, 0.856 for expertise, 0.813 for loyalty of followers towards the influencer, 9822 for ascribed opinion leadership, and 0.901 for purchase intention. The acceptable threshold level for reliability analysis is 0.70 as proposed by Nunnally & Bernstein (1994). Since the values are above the threshold value, it confirms the internal stability among the constructs.

4.2 Influencer Credibility Dimensions and Follower's Loyalty Towards the Influencer

Table 4.2. Impact of influencer credibility dimensions on follower's loyalty towards the influencer

Outcome: Follower's loyalty towards the influencer							
	Model summary						
R	R-Sq	MSE	F	df1	df2	р	
0.9023	0.8063	0.0134	1244.6882	1.0000	369.0000	0.0000	
Model							
	Coeff	SE	t	р	LLCI	ULCI	
Constant	0.3274	0.0023	6.9465	0.0000*	0.3427	0.5580	
ATT	0.6884	0.0465	13.6542	0.0000*	0.4562	0.5430	
TRUST	0.5531	0.0561	15.8784	0.0000*	0.3293	0.4112	
EXPERT	0.6736	0.0437	8.6712	0.0000*	0.4976	0.5809	

Note: p<0.05, R – Coefficient of determination, R-Sq: R-Square, MSE – Mean Square Error, df – degrees of freedom, Coeff – Coefficient, SE – Standard Error, LLCI – Lower Limit Confidence Interval, ULCI – Upper Limit Confidence Interval, ATT – Attractiveness, TRUST – Trustworthiness, EXPERT – Expertise.

The results for the effects of influencer credibility dimensions (expertise, attractiveness, and trustworthiness) on loyalty

of followers towards the influencer is exhibited in Table 4.2. The co-efficient for the impact of attractiveness (Beta=0.6884, SE=0.0465, t=13.6542, p=0.000, LLCI=0.4562, ULCI=0.5430), trustworthiness (Beta=0.5531, SE=0.0561, t=15.8784, p=0.000, LLCI=0.3293, ULCI=0.4112), expertise (Beta=0.6736, SE=0.0437, t=8.6712, p=0.000, LLCI=0.4976, ULCI=0.5809) positively influences loyalty of followers towards the influencer. The p-value is significant at 5% confidence level and bias-corrected LLCI and ULCI is attained at 95% confidence interval. Since zero (0) does not lie between the confidence intervals LLCI and ULCI and p-value is less than 0.05, the impact between the independent variable (IV) i.e., influencer credibility dimensions (expertise, attractiveness, and trustworthiness) and dependent variable (DV) loyalty of followers towards the influencer is found to be significant. The co-efficient of determination (R<sup>2</sup>) indicates that 80.6% of variation in followers' loyalty towards the influencer is explained by all three dimensions of influencer credibility i.e., attractiveness, trustworthiness, and expertise.

4.3 Influencer Credibility Dimensions and Ascribed Opinion Leadership

Table 4.3. Imp	act of influencer	credibility d	limensions or	n ascribed c	pinion leadership

-	Outcome: Ascribed opinion leadership						
	Model summary						
R	R-Sq	MSE	F	df1	df2	р	
0.9112	0.8256	0.0259	1100.5546	2.0000	370.0000	0.0000	
	Model						
	Coeff	SE	t	р	LLCI	ULCI	
Constant	0.4187	0.0021	4.8013	0.0000*	0.1003	0.2538	
ATT	0.5480	0.0540	23.6772	0.0000*	0.3261	0.4529	
TRUST	0.6679	0.0412	49.1021	0.0000*	0.4677	0.5203	
EXPERT	0.6009	0.0364	9.2254	0.0000*	0.2339	0.3164	

Note: p<0.05, R – Coefficient of determination, R-Sq: R-Square, MSE – Mean Square Error, df – degrees of freedom, Coeff – Coefficient, SE – Standard Error, LLCI – Lower Limit Confidence Interval, ULCI – Upper Limit Confidence Interval, ATT – Attractiveness, TRUST – Trustworthiness, EXPERT – Expertise.

The findings for the effects of influencer credibility dimensions (expertise, attractiveness, and trustworthiness) on ascribed opinion leadership is exhibited in Table 4.3. The co-efficient for the impact of attractiveness (Beta=0.5480, SE=0.0540, t=23.6772, p=0.000, LLCI=0.3261, ULCI=0.4529), trustworthiness (Beta=0.6679, SE=0.0412, t=49.1021, p=0.000, LLCI=0.4677, ULCI=0.5203), expertise (Beta=0.6009, SE=0.0364, t=9.2254, p=0.000, LLCI=0.2339, ULCI=0.3164) positively influences ascribed opinion leadership. The p-value is significant at 5% confidence level and bias-corrected LLCI and ULCI is attained at 95% confidence interval. Since zero (0) does not lie between the confidence intervals LLCI and ULCI and p-value is less than 0.05, the impact between the independent variable (IV) i.e., influencer credibility dimensions (expertise, attractiveness, and trustworthiness) and dependent variable (DV) ascribed opinion leadership is found to be significant. The co-efficient of determination (R<sup>2</sup>) indicates that 82.5% of variation in ascribed opinion leadership is explained by all three dimensions of influencer credibility i.e., attractiveness, trustworthiness, and expertise.

4.4 Influencer Credibility Dimensions, Ascribed Opinion Leadership, Follower's Loyalty Towards the Influencer, and Purchase Intention

Table 4.4. Impact of influencer credibility dimensions, ascribed opinion leadership, follower's loyalty towards influencer on purchase intention

Outcome: Purchase intention							
	Model summary						
R	R-Sq	MSE	F	df1	df2	р	
0.8544	0.8367	0.0153	359.8694	1.0000	369.0000	0.0000	
			Model				
	Coeff	SE	t	р	LLCI	ULCI	
Constant	0.5772	0.0123	12.7454	0.0000	0.3265	0.4693	
ATT	0.0453	0.0903	1.2376	0.0895	-0.6539	0.7460	
TRUST	0.6805	0.0394	35.8755	0.0000*	0.4487	0.5132	
EXPERT	0.5931	0.0442	42.0076	0.0000*	0.5581	0.6242	
LOYAL	0.6058	0.0358	16.5115	0.0000*	0.2654	0.3012	
OPINION	0.5711	0.0576	59.0623	0.0000*	0.3005	0.4376	

Note: p<0.05, R – Coefficient of determination, R-Sq: R-Square, MSE – Mean Square Error, df – degrees of freedom, Coeff – Coefficient, SE – Standard Error, LLCI – Lower Limit Confidence Interval, ULCI – Upper Limit Confidence Interval, ATT – Attractiveness, TRUST – Trustworthiness, EXPERT – Expertise, LOYAL – Follower's loyalty towards influencer, OPINION – Ascribed opinion leadership.

The findings for the impact of influencer credibility dimensions (expertise, attractiveness, and trustworthiness), loyalty of

followers towards the influencer, and ascribed opinion leadership on purchase intention is exhibited in Table 4.4. The coefficient for the impact of trustworthiness (Beta=0.6805, SE=0.0394, t=35.8755, p=0.000, LLCI=0.4487, ULCI=0.5132), expertise (Beta=0.5931, SE=0.0442, t=42.0076, p=0.000, LLCI=0.5581, ULCI=0.6242), loyalty of followers (Beta=0.6058, SE=0.0358, t=16.5115, p=0.000, LLCI=0.2654, ULCI=0.3012), and ascribed opinion leadership (Beta=0.5711, SE=0.0576, t=59.0623, p=0.000, LLCI=0.3005, ULCI=0.4376) positively influences purchase intention of followers. The p-value is significant at 5% confidence level and bias-corrected LLCI and ULCI is attained at 95% confidence interval. Since zero (0) does not lie between the confidence intervals LLCI and ULCI and p-value is less than 0.05, the impact between the independent variable (IV) i.e., influencer credibility dimensions (expertise, attractiveness, and trustworthiness), loyalty of followers towards the influencer, ascribed opinion leadership and dependent variable (DV) purchase intention is found to be significant. While the effect between attractiveness dimension (Beta=0.0453, SE=0.0903, t=1.2376, p=0.0895 (p>0.05), LLCI=-0.6539, ULCI=0.7460) and purchase intention is found to be insignificant. Since the p value is greater than 0.05 and zero lies between LLCI and ULCI confidence intervals, the relation between both the variables are said to be insignificant. The co-efficient of determination (R<sup>2</sup>) indicates that 83.6% of variation in purchase intention is explained by two dimensions of influencer credibility i.e., trustworthiness, and expertise, loyalty of followers towards the influencer, and ascribed opinion leadership.

4.5 Mediating Effect of Loyalty of Followers Towards the Influencer And Ascribed Opinion Leadership on Influencer Credibility Dimensions (Expertise, Attractiveness, and Trustworthiness) and Purchase Intention Relationship

Table 4.5. Mediation result

Indirect effect of Follower's loyalty towards influencer on attractiveness and purchase intention relationship					
Mediator	Effect	Boot SE	Boot LLCI	Boot ULCI	
Loyalty	0.4294	0.0464	0.2566	0.3941	
Indirect effect of F	ollower's loyalty toward	s influencer on trustwor	thiness and purchase in	tention relationship	
Mediator	Effect	Boot SE	Boot LLCI	Boot ULCI	
Loyalty	0.3884	0.0326	0.3468	0.4590	
Indirect effect o	of Follower's loyalty towa	ards influencer on expe	rtise and purchase inten	tion relationship	
Mediator	Effect	Boot SE	Boot LLCI	Boot ULCI	
Loyalty	0.5510	0.0433	0.3619	0.4803	
Indirect effect	t of ascribed opinion lea	dership on attractivenes	ss and purchase intentio	on relationship	
Mediator	Effect	Boot SE	Boot LLCI	Boot ULCI	
Opinion	0.2547	0.0336	0.4216	0.5092	
Indirect effect	of ascribed opinion lead	lership on trustworthine	ess and purchase intenti	on relationship	
Mediator	Effect	Boot SE	Boot LLCI	Boot ULCI	
Opinion	0.4228	0.0254	0.4380	0.5241	
Indirect effect of ascribed opinion leadership on expertise and purchase intention relationship					
Mediator	Effect	Boot SE	Boot LLCI	Boot ULCI	
Opinion	0.3206	0.0452	0.3992	0.4722	

Note: SE – Standard Error, LLCI – Lower Limit Confidence Interval, ULCI – Upper Limit Confidence Interval, loyalty – Follower's loyalty towards influencer, Opinion – Ascribed opinion leadership.

To validate the arbitrating effect of ascribed opinion leadership and loyalty of followers towards the influencer, the study used process macro (Preacher and Hayes, 2008) in SPSS. Additionally, the research employed bootstrapping approach to prove the significance of mediating influence of ascribed opinion leadership and loyalty towards the influencer on the association between influencer credibility dimensions (attractiveness, expertise, trustworthiness) and purchase intention. When the mediating variables loyalty of followers towards the influencer and ascribed opinion leadership is concerned, it fully mediates the link between attractiveness dimension [LOYAL- (Beta= 0.4294, LLCI=0.2566, ULCI=0.3941), OPINION- (Beta= 0.2547, LLCI=0.4216, ULCI=0.5092)] and purchase intention. While the effect between trustworthiness dimension [LOYAL- (Beta= 0.3884, LLCI=0.3468, ULCI=0.4590), OPINION- (Beta= 0.4228, LLCI=0.4380, ULCI=0.5241)], expertise dimension [LOYAL- (Beta= 0.5510, LLCI=0.3619, ULCI=0.4803), OPINION- (Beta= 0.3206, LLCI=0.3992, ULCI=0.4722)] and purchase intention is partially mediated by both ascribed opinion leadership and loyalty of followers towards the influencer. Since zero does not lie between LLCI and ULCI, the mediating effects are found to be significant.

#### 5. Discussions and Implications

In marketing industry, one of the most developing advertising tools is SMI marketing. Within this field, there is a requirement for extensive research to identify the dimensions affecting the influencers' endorsement communications since the industry witnessed high demand for SMIs. Hence this study aimed to identify dimensions influencing the followers' intention to purchase the products endorsed by SMIs. Adding to it, the study investigated the impact of SMIs credibility dimensions on purchase intention of followers with the mediating effect of ascribed opinion leadership and loyalty of followers towards the

influencer. Initially, the study found a positive association between influencer credibility dimensions i.e., trustworthiness and expertise on purchase intention of followers. This result is stable across other studies like Rebelo (2017), Hughes et al. (2019), Weismueller et al. (2020), and Chetioui et al. (2020) where the authors indicated that if the endorsers are found to be expert and trustworthy while suggesting the products to customers, it will create a positive intention to buy the brands or products endorsed by the influencers. However, the study found no connection between attractiveness dimension and purchase intention which is constant across studies like AlFarraj et al. (2021).

The mediators such as ascribed opinion leadership and loyalty of followers towards the influencer are found to be positively associated with purchase intention. The findings are in line with the results of other researches like De Vierman et al. (2017), Casaló et al. (2018), Tille (2020), Ki et al. (2020) where the authors specified that the influencers tend to act as opinion leaders while promoting and introducing products to customers and provides opinions to followers within personal and private context. If the followers are satisfied with their opinions, they become loyal towards the influencer and thereby holds positive intention to buy the products recommended by the influencer. Pertaining to it, the study observed a positive link between influencer credibility dimensions (attractiveness, expertise, and trustworthiness) and ascribed opinion leadership. The finding found to be in-line with the outcomes of previous researchers like Thakur et al. (2016), Martensen et al. (2018), Tille (2020) where the authors disclosed that if the influencers as opinion leaders are found to be trustworthy, reliable, expert, knowledgeable, and attractive, they positively drive the followers or consumers to buy the products and thereby increases the sales of the product or brand. When loyalty of followers towards the influencer is concerned, it is positively persuaded by SMI credibility dimensions i.e., attractiveness, expertise, and trustworthiness. The results are found to be constant across other studies like Arrieta et al. (2018), Ki et al. (2020), Belanche et al. (2021), Lin et al. (2021), and Masuda et al. (2022) where the authors pointed out that those influencers who are expert, trustworthy, and attractive tend to endorse and share opinions about the product or brand. If the followers find the opinions are trustworthy, they tend to be loyal towards the influencer. The results of mediation analysis revealed that both the arbitrators i.e., ascribed opinion leadership and loyalty of followers fully intervenes the association between attractiveness dimension and purchase intention. While, partial mediation was found between expertise, trustworthiness and purchase intention relationship.

The study provides implication for marketing managers to get deeper understanding about the factors that are crucial to view SMIs as opinion leaders. From the context of Instagram influencers, the marketing managers should select attractive and active Instagram influencers as it is a basic dimension that supports their persuasiveness and hence drives the consumers to purchase the endorsed products as well as to become loyal to the influencer. The findings also benefits fashion marketers and other industry marketing managers to closely analyse the credibility dimensions and its impact on loyalty and purchase intention. As the three credibility factors enhances loyalty of followers towards SMI and makes consumers to treat SMI as opinion leaders, it is necessary for the influencer to build credibility through trusted reviews and advertisements.

## 6. Conclusions

Finally, the SMI's credibility dimensions is useful to elucidate purchase intention of followers and their loyalty with R-square value of 0.836. From the results, it is clear that, except attractiveness dimension, other factors such as trustworthiness and expertise are crucial determinants for purchase intention of followers. While, the mediators such as ascribed opinion leadership and loyalty of followers towards the influencer is impacted by all the three dimensions of influencer credibility. Therefore, the credibility dimensions play a vital role for marketing managers as well as for the organization to select the perfect influencer to endorse their products. In spite of the results of the study, this research provides few limitations for future researchers to contribute to social media marketing literature. Firstly, the study included only three dimensions of influencer credibility. There is a need to consider other dimensions of influencer credibility (sincerity, professionalism, dynamism, reputation) to determine the level of purchase intention of consumers. Further, the study measured the objective across the followers in Instagram platform. Future researchers can revalidate the model across other SNSs platforms like YouTube, Twitter, Facebook etc.

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