

**The Role of Credibility in Social Media Influencer (SMI) Marketing: A  
Consumer Perspective**

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**Abstract**

This research seeks to generate empirical proof by examining the credibility elements of an influencer and how this perceived credibility influences customers' intentions to purchase a specific brand. This study aims to elucidate the challenge of comprehending the attributes of social media influencers (SMIs) in fostering clients' purchasing intents, particularly within the fashion industry of Pakistan. Furthermore, in order to provide more detailed information on the relationship, this study incorporates brand self-congruence as the moderating factor of this relationship. The study collected data from clients in the fashion business who follow one or more SMIs. In order to get data from customers, a combination of convenience and snowball sampling methods was employed, resulting in a total of 252 respondents being collected. The data was analyzed using the Smart PLS 4 software, which was used to test the measurement and structural models. The study reveals that the trustworthiness, likeability, and homophily of SMIs have been proven to effectively influence customers' impressions of brands, which subsequently affects their intentions to make purchases. Moreover, customers with a strong sense of self-congruence with the influencer are inclined to buy specific brands. This study suggests that the expertise and understanding of a social media influencer may not be a reliable factor to consider when choosing an influencer for a fashion brand's campaign. This study provides valuable insights into the impact of advertising and SMIs on consumers' purchasing intentions. Furthermore, this study also highlights the importance of the fundamental principles of both the social impact theory and self-congruence theory.

Keywords: Social Media Influencer, Influencer Marketing, Credibility, Brand Self-congruence, Fashion Sector Pakistan.

**Introduction**

Within the realm of social media, influencers are defined as "computer-generated human avatars with a substantial number of followers on social media" (Moustakas, Lamba, Mahmoud, &

Ranganathan, 2020). Social media influencers (SMIs) have been essential in influencer marketing during the past decade (Panda, Mishra, & Sharma, 2023). Social media influencers have amassed a significant following on sites like Instagram, particularly due to their ability to attract a large number of followers. This popularity positions them as potential trendsetters. Celebrities and youth culture exert a significant impact on trends, and SMIs, who embody both, are very likely to initiate popular makeup or nail trends. (Tanwar, Chaudhry, & Srivastava, 2024).

Collaborating with SMIs is becoming progressively crucial in brands' marketing and promotional efforts for multiple reasons. Brands find human-like social media influencers to be very adaptable as they possess the ability to work remotely and at any given moment. Furthermore, employing SMI poses a lower danger to the corporate image compared to utilizing celebrities or other human influencers, who may encounter adverse reactions or controversies from their fan base (Lisowski, 2022). Furthermore, it has been asserted that social media influencers are more effective in engaging consumers compared to physical influencers, with reports indicating three times less interaction with physical influencers (Dumas, 2021). Moreover, the younger and technologically adept demographic is more attracted to social media, prompting marketers to target this group through the usage of social media influencers. Based on the findings of Hype Auditor's analysis, social media influencers tend to appeal to a predominantly youthful audience, with 52% of their viewers being 24 years old or younger (Scholz, 2014).

In addition, the incorporation of social media into marketing efforts has given SMIs an advantage in being recruited as brand ambassadors (Ki, Cuevas, Chong, & Lim, 2020). Showbiz or celebrities in fields such as athletics, acting, and other professions are recognized for their competence, but SMIs emerge from social media platforms and are predominantly cultivated by various social media platforms (Swant, 2016). It includes influential individuals who provide material on social media platforms, and a substantial number of people are impacted by it (De Veirman, Cauberghe, & Hudders, 2017). Jun and Yi (2020) found that feedback from influencers is highly effective in influencing the behavior of their followers.

Indeed, a substantial number of organizations have begun utilizing SMIs to promote their products or services. Companies employ SMIs to disseminate their message on social media platforms with the aim of converting potential customers into actual customers (Hermanda, Sumarwan, & Tinaprillia, 2019). Similarly, those who transition from potential customers to actual customers through social media advertising also serve as influencers for the particular brand (Lamberton & Stephen, 2016). Buyers who actively engage with social media and are affected by influencers utilize these platforms to share their experiences and provide recommendations for certain brands (Ye, Hudders, De Jans, & De Veirman, 2021).

As a result, the importance of social media and its extensive usage has posed issues for brands. For example, it has become mandatory for every brand to have a presence on social media in order to compete in the digital age of business. In addition, the marketer faces the issue of using the correct strategy when dealing with influencers on social media, who have a large number of followers and significant endorsement influence (Li, Larimo, & Leonidou, 2021; Casaló et al.,

2020). The growing influence of SMIs and their involvement in brand marketing on social media has created a significant demand to investigate this aspect of advertising for improved sales and promotions (Ye et al., 2021). In order to meet this requirement, researchers are consistently striving to respond to inquiries pertaining to this matter, such as determining the ideal influencer for a particular brand and identifying the key factors (such as brand fit, popularity, and credibility) that should be taken into account when selecting the appropriate influencer for brand endorsement. In conclusion, the response to these questions is a novice in the field of marketing studies. This study aims to investigate the credibility of SMIs and their impact on customer purchase intentions. In this context, credibility is assessed based on four dimensions: trustworthiness, likeability, expertness, and homophily, which refers “to the inclination of individuals to associate and bond with those who are similar to them” (Xiao, Wang, & Chan-Olmsted, 2018). In addition, we examine how consumers' congruence with an SMI affects the impact of an SMI's trustworthiness on customers' purchasing intentions.

### Literature and Hypothesis Development

#### Credibility of SMIs and customers' purchase intention

The credibility of an advertising spokesperson plays a significant role in influencing consumers' intentions to make a purchase. The level of credibility directly impacts how consumers perceive and respond to advertisements, with higher credibility resulting in more positive reception (Lafferty & Goldsmith, 1999). An advertisement or campaign can attract clients' attention and enhance brand recognition for the firm. An effective advertisement in Pakistan has the ability to establish an emotional connection between customers and a product (Ashraf, Hameed, & Saeed, 2023). Several studies conducted in Pakistan have found that SMIs selectively endorse products that align with their personal preferences and provide online reviews of these things. Consequently, most customers purchase products that are recommended by SMIs because they are perceived as more trustworthy (Azhar, Ahmed, & Burney, 2022; Baig, & Shahzad, 2022; Pervaiz, Khan, & Khan, 2023).

When information is conveyed via a trustworthy source rather than an untrustworthy one, individuals are more inclined to accept the content of the message (Xiao, Wang, & Chan-Olmsted, 2018). Customers are more likely to see and trust the arguments in online reviews as helpful and persuasive if they come from credible sources and if there are a substantial number of reviews available (Zhang, Zhao, Cheung, & Lee, 2014). Several studies have extensively analyzed the credibility of sources, categorizing them based on their trustworthiness. This study considered four characteristics that influence source credibility: the source's expertise, their trustworthiness, their likeability, and their homophily to the audience. These four qualities serve as heuristic information signals that impact an individual's assessment of the truthfulness of information.

Throughout history, source credibility has been consistently associated with two primary attributes: competence and trustworthiness (Xiao, Wang, & Chan-Olmsted, 2018). Kim and Min

(2016) define expertise as the level to which a communicator is perceived as being capable of accurately stating information about a specific subject. Having knowledge in a certain area, practical experience, or a prestigious title can all contribute to how competent a communicator is seen to be (Xiao, Wang, & Chan-Olmsted, 2018). Trustworthiness, as described by Xiao, Wang, and Chan-Olmsted (2018), refers to the perception of the source's capability to convey real and correct statements, along with their apparent integrity. Based on the social impact theory, customers are positively impacted by the trustworthiness and perceived expertise of SMIs. This study asserted that these motivating aspects modify customers' attitudes and beliefs, while simultaneously fostering a positive perception of a specific brand. Customers' propensity to make purchases may increase if they have confidence in the credibility of review sources (Xiao, Wang, & Chan-Olmsted, 2018; Zhang et al., 2014). Prior studies have demonstrated that the credibility of a source has an impact on consumers' inclination to make a purchase. Rafique's (2012) study found that the trustworthiness of a source has a positive effect on customers' inclinations to purchase and their sentiments towards the product (Jaffari & Hunjra, 2017).

Likability, in the context of this study, "communicator attractiveness" refers to a person's natural tendency to be drawn to a communicator's charm or personality, or their perception of the communicator's level of friendliness or approachability. (Xiao, Wang, & Chan-Olmsted, 2018). According to this study, the study found that an individual's popularity among their social circle influences their likelihood to follow advice, and the impact of an SMI's message influences their likelihood to make a purchase. Homophily is the degree of resemblance between the source of the data and the recipient of the communication. The degree of resemblance can be evaluated by considering several characteristics, including age, orientation, personality, lifestyle, physical appearance, philosophy (or values), and product consumption. The degree of congruity in viewpoints between message recipients and shippers exerts a more significant influence on the trustworthiness of the source compared to other types of congruity, such as orientation or appearance. This study proposes based on the social impact theory. that when a person perceives and assesses someone in their social surroundings and discovers similarities between themselves and the SMI, these feelings of similarity prompt consumers to trust the influencer (Xiao, Wang, & Chan-Olmsted, 2018). The steadfast assurance significantly amplifies the positive brand perception, hence motivating consumers to make buying choices. Consequently, it was created to conform to a theoretical framework.

**H1: The Credibility of SMIs has a Favorable impact on Consumers' Purchase Intentions.**

H1a: Expertise has a positive effect on consumers' purchase intentions.

H1b: Trustworthiness has a positive effect on consumers' purchase intentions.

H1c: Likeability has a positive effect on consumers' purchase intentions.

H1d: Homophily has a positive effect on consumers' purchase intentions.

**Moderation of Self-Congruence**

Based on the self-congruency theory proposed by Sirgy in 1982, individuals have a tendency to prefer using and purchasing things that align with their current or desired self-perceptions. This

phenomenon occurs because individuals perceive these products as a reflection of their identity. This concept is backed by a substantial amount of empirical evidence from previous research, indicating that consumers hold more favorable opinions of brands that they perceive to align with their self-image, while they show less excitement towards brands that they perceive as conflicting with their self-perception (Escalas & Bettman, 2003).

According to Kamins and Gupta (1994), customers are more likely to find recommendations from influencers to be persuasive and effective when they strongly identify with the influencer. Furthermore, when there is a strong alignment between the SMI and the consumer's self-image, the consumer develops a perception of the influencer as being trustworthy and reliable, leading them to have faith in and adhere to the influencer's suggestions. Based on a strong sense of self-congruence, consumers place faith in influencers due to their perceived expertise, trustworthiness, likability, and perceived similarity to themselves. The findings of Aw and Chuah (2021) indicate that customers who possess a strong sense of self-congruence with influencers are more likely to believe and emulate these influencers, hence supporting this concept. Subsequently, these factors have an impact on purchase intentions. Consumers could refuse to follow buy recommendations if there is insufficient alignment between the influencer and the customer.

In addition, consumers with a strong sense of self-congruence tend to display positive brand behavior. This means that when a customer's self-concept aligns well with the credibility of their influencers, their emotional connection to a brand becomes stronger. This, in turn, can lead to increased engagement and a desire to replicate the passionate association with the brand. This study assumes that customers with high self-congruence (HSCs) are more likely to actively participate in purchasing a brand's products and services compared to consumers with low self-congruence (LSC). The underlying principle of this assumption is that customers who see a greater level of similarity in self-concept between an influencer and themselves hold the belief that the company has endorsed their self-concept and objectives. Based on the previous discussion and reasoning, the following hypotheses were formulated in order to meet the stated purpose of the study.

**H2: Self-congruence acts as a moderator in the connection between the credibility of SMIs and the purchase intentions of customers.**

H2a: Self-congruence moderates the relationship between expertise and consumers' purchase intentions.

H2b: Self-congruence moderates the relationship between trustworthiness and consumers' purchase intentions.

H2c: Self-congruence moderates the relationship between likeability and consumers' purchase intentions.

H2d: Self-congruence moderates the relationship between homophily and consumers' purchase intentions.

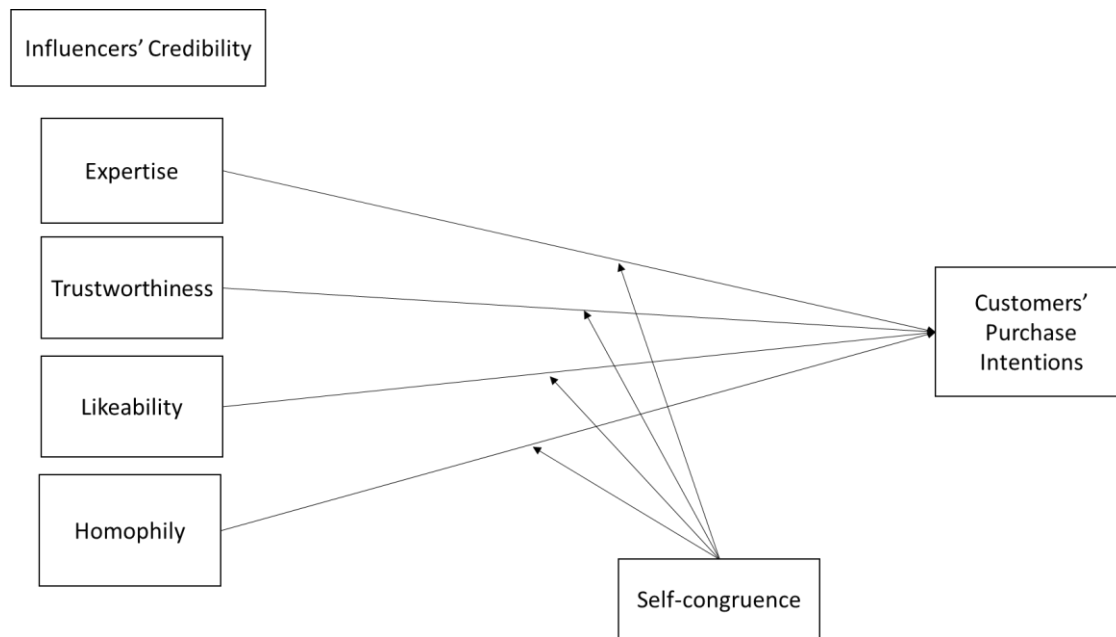


Figure 1: Framework of the Study

**METHODS**

**Data Collection and Sampling**

The study's target audience consisted of social media users of either gender, ages 18 to 34, who were active on platforms with a high concentration of visual influencers, such as Facebook, Instagram, and Tiktok. There was a combination of convenience and snowball sampling used in this study as they are simple, quick, and affordable (Burns et al., 2008). We utilized Google Forms, a free online survey tool that is simple to use and takes little time to finish. The target was to have a sample size of at least 300 in this study since there are a total of 24 questions and variables, and given the time and observational resources available, this will help to prevent missing or nonsensical responses while collecting the data. After the screening of data, we remained with the sample of 252 respondents.

**Variables and Measurements**

This survey asks about four separate factors: homophily, expertise, likeability, and trustworthiness. The independent variable is constructed using these four criteria. Additionally, we looked at how the independent variable and the dependent variable (purchase intention) are related, as well as how moderating variables affect the connection. All of the measurements utilized in this research were based on prior studies to operationalize our conceptual framework. Every measure used in this study is a 5-point Likert-type scale, with 1 being the strongest disagreement and 5 being the strongest agreement. This scale is being used by respondents to express how they view SMIs.

## Results And Discussion

### Measurement Model

In order to evaluate the validity and reliability of our measuring model, which included the following constructs: purchase intentions, expert, likeability, trustworthiness, homophily, and self-congruence, we employed confirmatory factor analysis (CFA). First, we calculated item dependability using the factor loadings of each item on the relevant constructs. The threshold value of 0.6 for factor loading was considered valid for the inclusion or deletion of items from the specific scale (Hair et al., 2010). This approach resulted in the removal of one item from the expert, one from the trustworthy, one from the likable, and one from the homophily categories. In order to verify the construct dependability, we used Cronbach alpha coefficients and composite reliability (CR). "Cronbach alpha and CR values for all constructs were found above the relevant threshold value of 0.7 (Hair et al., 2010)." Thirdly, to measure the convergent validity of the constructs, AVE values were calculated and according to the expectations all values crossed the threshold point (.05) and validated that there is no issue of convergent validity (Hair et al., 2006). Additionally, to validate the discriminant validity, we contrasted each construct's squared root of AVE with its connections to other components. According to Fornell and Larcker (1981), "correlations between the constructs should be lower than their respective square roots of AVE" (See table 2). This demonstrates the statistical fit of the suggested theoretical model, allowing SEM to be used for hypothesis testing.

Table 1

### *Measurement Model*

Construct	Items	A	AVE	CR
PI	PI1	.85	.70	.87
	PI2			
	PI3			
BSC	BSC1	.88	.68	.91
	BSC2			
	BSC3			
	BSC4			
	BSC5			
Expert	Ex1	.77	.73	.84
	Ex2			
	Ex3			
Trustworthiness	Tr1	.75	.74	.86
	Tr2			
Likeability	Lk1	.78	.66	.84
	LK2			

Homophily	HM1	.81	.72	.89
	HM2			

Table 2

*Fornell-Larcker Criterion*

	1	2	3	4	5	6
1. Purchase Intentions	.836					
2. Self-Congruence	0.241	.824				
3. Expert	0.313	0.214	.854			
4. Trustworthy	0.384	0.341	0.358	.860		
5. Likeability	0.364	0.334	0.314	0.387	.812	
6. Homophily	0.307	0.328	0.248	0.286	0.258	.848

**Structural Equation Modeling**

The findings indicated that the first hypothesis, which aimed to examine the impact of the credibility of SMIs on customers' purchase intentions, was investigated. Further, this main hypothesis was measured by four hypotheses because four characteristics of credibility were utilized in this study. The first part of hypothesis one (H1a) was to measure the effect of SMI's expertise on consumers' PI and the results did not prove the relationship ( $\beta = 0.031, t = 1.15, p .107$ ). Likewise, the second part of hypothesis one (H1b) was to measure the effect of SMI's trustworthiness on consumers' PI, and the relationship was approved by the results ( $\beta = 0.226, t = 3.61, p .000$ ). Moreover, the third part of the hypothesis one (H1c) was to measure the effect of SMI's likeability on consumers' PI and this relationship was also approved ( $\beta = 0.334, t = 4.91, p .000$ ). Additionally, the fourth part of the hypothesis one (H1d) was to measure the effect of homophily on consumers' PI and results were in support of this relationship ( $\beta = 0.365, t = 5.32, p .000$ ).

The second hypothesis of the study was to measure the boundary condition of self-congruence (SC) on the relationship of SMIs credibility and consumers' PI. This hypothesis was also measured through the four dimensions of the SMI's credibility. To test the boundary condition of SC, interaction terms were generated by using a two-stage technique. In Smart-PLS 4, the independent variables and moderator were both centered, and interaction terms were created.

The first part of hypothesis two (H2a) was to measure the moderation of SC on the relationship of expertise and consumers PI and was not approved ( $\beta = 0.009, t = .12, p .690$ ). Additionally, the second part of hypothesis two (H2b) was to measure the moderation of SC on the relationship of trustworthiness and consumers' PI and was approved ( $\beta = 0.082, t = 2.06, p .007$ ). Likewise, the third part of hypothesis two (H2c) was to measure the moderation of SC on



the relationship of likeability and consumers' PI and was approved ( $\beta = 0.135$ ,  $t = 2.58$ ,  $p .003$ ). Lastly, the fourth part of hypothesis two (H2d) was to measure the moderation of SC on the relationship of homophily and consumers PI, and results were found in support of this moderation ( $\beta = 0.109$ ,  $t = 2.34$ ,  $p .005$ ). The result indicates that the prediction of consumers' PI by all dimensions of SMIs credibility (except one = expertise) is strongly affected by the boundary condition of SC.

### Discussion

This study takes into account four factors: expertise, trustworthiness, likeability, and homophily. This study makes an important contribution to the literature on advertising and digital marketing by demonstrating the process by which an SMI's credibility, is a key factor in determining whether or not a customer will make a purchase. Additionally, the relationship between the source credibility and consumers' purchase intentions is examined, as is the potential moderating role of self-congruence.

The findings of this study elaborated that all proposed relationships were found as these were anticipated except the one. This rejection of all impacts of the expertise of SMIs may be due to the nature of the products (garments and shoes). As these fashion products are only concerned with the physical and social aspects of life; therefore, the knowledge and expertise of the influencer might not much effective in cultivating of customers' purchase intentions. The rest of the relationships were found to support the results. For instance, trustworthiness, likeability, and homophily of the influencer positively predict the purchase intentions of the customer in an online environment. This showed that more trustworthiness, likability, and homophily of the influencer on social media will result in more inclinations of customers to purchase that specific brand endorsed by the influencer. The conclusions of research carried out in Western contexts (Li, Larimo, & Leonidou, 2021; Casaló et al., 2020; Jin, Muqaddam, & Ryu, 2019; Djafarova & Rushworth, 2017) are in support of these findings. The argument that mediating processes can better illustrate the link between credibility and purchase intention is supported by prior work as well (Abdullah et al., 2020; De Veirman, Cauberghe & Hudders, 2017).

Conclusively, trustworthiness, likability, and homophily were also found to predict purchase intentions in the fashion industry of Pakistan. This phenomenon may exist on social media because this is the fastest way to get information about any brand around the globe. This may be reasoned in a way that there is an abundance of fake people on social media, so when people find credible people in fake social media, they are inclined to trust those people and follow their endorsements. In this process of trust in the influencers, customers start to believe in the brand triggered by the endorsements of influencers, and a favorable image of the brand develops in the minds of customers which ultimately drives them to make purchases of the specific brand. Moreover, the findings of the boundary conditions may be reasoned in a manner that when customers find credible people endorsing the brand and are also congruent with the customers self-concept then, the process of the development of purchase intentions for the specific brand is expedited.

Furthermore, the results of this study further validated the role of customers' congruence in regulating the relationship between credibility and customers' buying intentions, with the exception of the expertise component of social media influencer credibility. This rejection of the expertise dimension may be due to the nature of the product as mentioned above. Customers' congruence with the influencer moderates the relationship between intentions leading to behaviours, following Malär, Krohmer, Hoyer, and Nyffenegger (2011). This is similar to the self-congruency theory's point of view, which shows that consumers agree with the behavioural method used to establish their buying intentions after evaluating the credibility of SMIs. In this case, several studies have also found similar connections while highlighting the influence of self-congruence in effectively promoting positive behavior (Kumar & Kaushik, 2022; Aguirre-Rodriguez, Bosnjak, & Sirgy, 2012). Therefore, this study claims that when influencer-customer self-congruence is high, there will be a larger correlation between the source credibility and customers' intentions to buy the specific brand.

Conclusively, this study has a substantial imperativeness for the marketers in developing countries like Pakistan. Moreover, this study elaborates on the relationship to address the above-argued problem for marketers and the data for the study relates to Pakistan; therefore, this study provides the significant and closest insights into the relationships for Pakistani marketers. Moreover, the fashion and style industry has been the most affected industry by the emergence of social media and this is the most vital industry in Pakistan also which generates the prominent part of the revenue for the country. For instance, the fashion industry in Pakistan reported a turnover of approximately PKR 300 billion annually by keeping intact with other related industries. Additionally, this sector of Pakistan has faced 40 percent growth in the last seven years and this is the prominent sector that contributes to the exports of the country. Given this imperativeness, this study contributes to the knowledge by investigating the phenomenon in the fashion and style industry which provides insights for policymakers, strategists, and private and public stakeholders. Moreover, this study is crucial for marketers to select the right influencer for the endorsement of their brand. Likewise, this study also domineering for marketers in Pakistan to plan, implement, and effectively execute their marketing strategies. Moreover, this study is also vital theoretically to build this relationship from the South Asian perspective.

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