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Fostering The Customers' Purchase Intentions Through Social Media Influencers:

An Intervening and Interactional Analysis

by

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Abstract

Title	Fostering The Customers' Purchase Intentions Through Social Media Influencers: An Intervening and Interactional Analysis.
Date of the Seminar	June 3, 2022
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Authors	Nida Tanveer & Hany Wulandari
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Keywords	Social Media Influencers (SMI), SMI's credibility, brand image, brand self-congruence, purchase intentions.
Thesis Purpose	The purpose of this study is to quantitatively examine the effect of social media influencers' credibility to purchase intentions by using intervening variable and moderating variable of brand image and brand-self congruence.
Methodology	Quantitative methods were applied in this research. The authors using Partial Least Squared – Structural Equation Modelling (PLS-SEM) to analyze the data.
Empirical Data	A cross-sectional study deployed via a digital survey was used on a sample of people who are social media users & study and lived in Europe or Sweden as participants (n=730) where a five-point Likert scale was used to measure their level of agreeance with statements regarding social media influencer's credibility, brand image, brand-self congruence and purchase intentions.
Theoretical Contribution	This study has contributed to a deeper understanding of which social media influencers' credibility is associated with a positive brand image influencing customers' purchase intentions. Furthermore, brand self-congruence is moderating through the influence process
Conclusion	This study emphasizes the significance of social media influencer traits, such as expert, trustworthiness, likeability, and homophily, in determining the legitimacy of social media influencers as a

formative construct in Sweden's fashion sector. It successfully instils brand image in customers, which leads to purchase intentions. More decisively, brand image influences the link between the trustworthiness of social media influencers and customers' purchase intentions. As a result, advertisers and marketers should prioritize hiring a social media spokesperson or influencer to successfully transmit their message (content) and a positive brand image to the consumers. Furthermore, consumers with strong brand self-congruence are more likely to purchase certain brands.

Acknowledgements

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1   Introduction

In this introductory chapter, we explain the concepts of social media influencers' credibility and how they will affect customers' purchase intentions. Furthermore, the variables of this study are social media influencers' credibility, brand image, brand-self congruence and purchase intention in the problem discussion. The research purpose and question will follow this. Lastly, the objectives of this study are presented.

1.1   Background

Nowadays, advanced technology and the digital environment have shifted the paradigm of marketing. All companies have their presence on social media and try to take advantage of people's usage by using it as a part of their business model. More specifically, the dominance of social media has exponentially changed the purchasing pattern of consumers (Jin et al., 2019). Approximately 55% of online shoppers worldwide aged 25 to 34 had made purchases through social media and followed by users between the ages of 35 to 44 for 50% of purchasing online respectively (Chevalier, 2021). Thus, customers' purchase intention, both online and offline, has always been the central part of marketing and a great challenge for marketers.

In previous decades, customers were considered the passive part of marketing. However, unlike in previous days, now consumers are more active in the advertising process and fluctuate their purchasing decisions due to their social media usage (Abdullah et al., 2020). For instance, with an average of 135 minutes spent per day on social media, 2.62 billion people worldwide were found to have used social media at least once per month, making social media an essential part of people's lives. Many companies and brands worldwide are attentive to their targeted consumers using the world's most-used social media platforms such as Facebook, YouTube, Instagram, Snapchat and Twitter. Marketing directions and plans are now tailored to social media users. Therefore, the online presence of a business is mandatory for survival.

With the rise of social media, the presence of people having experience in various fields (Saima & Khan, 2020), known as social media influencers (influencers), have taken over the role of brands to promote the products and services of some companies (De Veirman et al., 2017; Freberg et al., 2011; Ki et al., 2020). Traditional celebrities, such as actors, models, and athletes, are professionals in their fields. Comparing with influencers, on the other hand, are born from social media and frequently create their personalities on platforms such as Facebook, Instagram, Twitter, YouTube, and others social media. These influencers are categorized as content creators with a large subscriber base whose content is supposed to significantly impact their followers (De Veirman et al., 2017). They influence their followers' behaviour by providing feedback on different products and offering information and recommendations to their followers (Jun & Yi, 2020). Likewise, customers use social media platforms and follow social media influencers (Casaló et al., 2020), and review other customers' feedback and experience to decide on their purchases (Djafarova & Rushworth, 2017).

Moreover, influencer marketing in social media can be hugely successful for a company or brand when done correctly (Saima & Khan, 2020). However, when it comes to getting online, most businesses confront several obstacles. The digital environment is always changing, necessitating adaptability and continuing improvement. Some marketers recognized the benefits of shifting from traditional to internet media advertising. Hence, the influencer marketing model will likely be different from the traditional celebrity spokesperson model (Botelho, 2021). Therefore, this new model requires a new way of communication and effectively choosing the influencers associated with the brand. The key for marketers is thus to choose the most efficient and appropriate influencer while keeping the sort of product they want to promote (Alwan & Alshurideh 2022).

More specifically, a substantial increase has been witnessed in the usage of influencers in today's digital world. Companies hire influencers to spread their brand's message among social media users to convert those users into the company's customers (Hermanda et.al., 2019). Additionally, these converted customers of the company also work as the company's promoters (Lamberton & Stephen, 2016). By following social media influencers, consumers often create content and share their experiences and opinions on their social media applications without being paid (Ye et al., 2021; Abidin, 2016). According to Saima and Khan (2020), consumers voluntarily follow their liked brand influencers and endorsements, as psychologists say that

people will feel comfortable with those who look like them and are credible (Antonoplis & John, 2022).

As mentioned above, the wide use of social media has made it critical for businesses to be present on social media. However, being on social media make it challenging for marketers to use the right strategy. Because of the rapid rise of using influencer marketing, there is a need for study (Yea et al., 2021). Researchers are working to solve the topic's fundamental issues, such as what can be the indicators of successful influencers (Freberg et al., 2011) or which element should be prioritized when choosing an influencer: the number of their followers as their popularity parameters, brand-fit influencers, or perceived credibility of social media influencers? (Chekima, et al., 2020; Belanche, et al., 2021). Additionally, literature is enriched by such research that portrays the endorsement effects on purchase intentions (Xiao et al., 2018; De Veirman et.al., 2017).

Nevertheless, the challenging question here is whether these endorsements always produce favourable results, and the answer is not really. Unfortunately, our understanding of this matter is still limited to the previous research done to delve into the question of why influencers cannot produce favourable results for businesses. Hence, this research is an effort to answer this specific question by considering the influencers' characteristics like credibility and homophily.

Additionally, the effects of social media influencers' credibility on purchase intentions will be further elaborated with the moderation of customer brand self- congruence. Customer brand self-congruence is defined as "the extent to which a consumer perceives a brand similar to his or her self-concept" (Malar ¨ et al., 2011). To express their self-concept, consumers have self-verification and self-enhancement motives (Escalas & Bettman, 2005). Consumers with high self-congruence (HSC) will behave favourably toward brands which affect their purchasing behaviour (Kressmann et al., 2006; Malar ¨ et al., 2011; Sirgy, 1985). In this case, a message transmitted from the influencers about particular brands through consumers will be strengthened if the consumers have high brand-self congruence, and it will affect their purchasing intention toward the brands.

Moreover, a mediating effect of the brand image will also be determined in the proposed relationships of the study model. Likewise, a good or positive brand image can have an added value impact on consumers. If a brand has a bad image, it will indirectly affect consumers, and

most likely, consumers are not interested in purchasing (Kazmi & Mehmood, 2020). Moreover, a company with a good brand image will be able to carry out promotions or endorsement efficiently and effectively through the influencers to consumers who have an excellent opportunity to increase customer loyalty (Dash et al., 2021). However, if it has a bad brand image, it can mitigate the positive effect on the influencer's credibility.

1.2   Problematization

As mentioned in the introduction, the influencers are seen as people who have experience in diverse fields who use different tools, including blogs, tweets, or social media networks, to create and shape consumer behaviours (De Veirman et al., 2017; Freberg et al., 2017). In comparison to celebrities, followers identify more with influencers and are more confidence in their message. Hence, companies see potential in partnering with influencers to endorse their brands and products (Freberg et al., 2011; Schouten et al., 2019).

More companies are making massive investments in influencer marketing as it has emerged as a powerful marketing tool (Lou & Yuan, 2019). According to Mohsin (2021), Social media influencer marketing methods are rapidly being included into brand marketers' overall marketing plans. Marketers globally will spend $15 billion on social media influencer marketing by 2022. However, in 2019, this figure was just $8 billion.

Furthermore, among all industries, social media influencer marketing has significantly affected the fashion and style industry (Casaló et al., 2020). Fashion and style influencers play a crucial role in influencing the behaviour of their social media followers (Chetioui & Lebdaoui, 2020). Statista (2021) stated that the lifestyle and fashion industry was the most popular category covered by influencers at an 11.59% share. It was the first position in social media's influencer category globally. The study conducted by Chopra et al. (2021) also confirmed that the most preferred category in social media was travel, then followed by fashion and lifestyle. Moreover, the Swedish fashion industry has more than SEK 380 billion and is allied with other primary industries in Sweden (Swedish Fashion Association, 2019). Over the past seven years, the industry has experienced a growth of 60%, and exports have increased by almost 90%. Given the imperativeness of this specific industry in the country's economy, this study will be conducted in Sweden's fashion and style industry.

Several studies have been carried out on different research streams in the growing need for influencer marketing. For instance, the massive impacts of social media influencer marketing on consumer behaviour (Belanche et al., 2021; Jin et al., 2019) and the determination of the traits and attributes that help individuals to become social media influencers (Casaló et al., 2020). Moreover, literature has the evidence to determine the impacts of advertisement disclosures, that is, followers' attitudes towards the sponsorship disclosure by social media influencers (Han et al., 2020; Boerman, 2020). Some authors resulted the significant impact of source credibility on consumer behaviour (Chetioui & Lebdaoui, 2020; Wiedmann & Mettenheim, 2021). Some studies have confirmed the importance of the product-endorser fit, i.e., how important it is for an influencer to promote products that match their personality and lifestyle (De Veirman et al., 2017; Schouten et al., 2019; Chopra et al., 2021; Belanche et al., 2021). Some researchers also examined the number of followers as the effectiveness of social media influencers, resulting in a high number of followers at some point will negatively impact the brand image (De Veirman et al., 2017; Saima & Khan, 2020).

Nevertheless, the influencers' selection process is not always as clear cut as possible. Several companies or brands feel ambiguous about deciding what kind of influencers they should collaborate with, not just to increase the purchase intention but also to represent their company or brand's value. Vicuña (2020) stated that many companies or brands experience collaboration with influencers with huge followers could increase brand awareness but less engagement and purchase intentions than influencers with fewer followers but more segmented on creating their content. This finding is consistent with De Veirman et al., (2017) finding that if a large number of followers may thus contribute to increased perceptions of popularity, and hence better likeability, but this does not inevitably imply that the influencer is viewed as an opinion leader. As predicted, many followers led to the conclusion that the endorsement product is not so special after all, as many people are interested in it. Belanche et al. (2021) also confirmed that it is essential for a company to consider possible options to check the congruence between the influencer and the brand they want to advertise to. Freberg et al. (2011) also mentioned that these influencers have a massive persuasive power over customers. Therefore, companies should consider their partnerships with the influencers carefully by considering their credibility to increase their brand image and garner more purchase intentions.

Previous research has found that credibility functions as a moderator in the relationship between source models and purchase intention (Spry et al., 2011; Guruge, 2018; De Veirman et al., 2017). These findings indicated that customers' purchase intention is not directly influenced by credibility attributes but rather by other factors (Saima & Khan, 2020). According to Kotler & Armstrong (2010), before making a purchase, the consumer goes through six stages: awareness, knowledge, interest, preference, persuasion and investment. Purchase intention is crucial for consumers to access and evaluate a specific product. Ghosh (1990) also stated that a purchase intention is an effective tool for predicting the buying process. Purchase intention may be changed under the influence of price, perceived quality & value, and either internal or external influences throughout the process (Gogoi, 2013). Thus, it is interesting to study the external factors that influence the process of the influencers' credibility effectiveness in a brand endorsement by affecting their followers to have purchase intentions.

According to Belanche et al. (2021), one of the external factors affecting purchase intentions is the role of congruence between influencers, products and consumers. Their result confirmed that when influencer–consumer congruence is a constant and high, high (low) influencer–product congruence leads to high (low) consumer–product congruence. High customer congruence results in more favourable perceptions of the product and more purchase intentions, assuring optimal returns on the influencer marketing campaign. The study of Belanche et al. (2021) was based on the findings from previous research that examined individual attributes of congruence (Casalo et al., 2020; Kim & Kim, 2020) and the role of congruence (influencer, product and consumers) and its associations with customers' purchase intention but without including the influencer's credibility as their variables.

As a result, to the best of our knowledge, we believe that there are limited research studies about the implication of the social media influencers' credibility to customers' purchase intention with mediating factors such as brand image and brand self-congruence in one conceptual framework.

In order to fill the gap mentioned above, this study is aimed to achieve the following objectives:

- To determine the direct relationship between the credibility of social media influencers and customers' purchase intentions.
- To determine the intervening role of the brand image between the direct relationship of credibility of social media influencers and customers' purchase intentions.

- To investigate the conditional role of brand self-congruence on the relationship between the credibility of social media influencers and customers' purchase intentions.

1.3 Aim and Objectives

According to industry experts, most marketers are not questioning why influencer marketing is important; rather, they are arguing how influencer marketing should be employed. However, selecting a right influencer is critical. It has become a struggle for marketers to select the best-fit social media influencer for their advertising campaigns (De Veirman et al., 2017), thus they think that consumers are increasingly paying attention to and following daily influencers (Chopra et al., 2021). Questions are raised concerning what matters when it comes to the effectiveness of influencers and their overall impact on consumer attitudes (Jiménez-Castillo & Sánchez-Fernández, 2019).

Based on limited endorsement budgets in each brand or company, this study will outline how important the brands or companies are to select the best endorser fit (influencers) and to concern on external factors such as brand image and brand self-congruence to generate more purchase intentions. Literature also suggests a gap that the greater popularity of an influencer or number of followers, influencers' parasocial relationship with their followers, or a charismatic personality of an influencer is not the only drivers of effectiveness; therefore, further research is required to investigate the external factors that impact the effectiveness of influencers (Jiménez-Castillo & Sánchez Fernández, 2019; Boerman, 2020).

To bridge this gap, this study aims to make significant contributions to the academic literature and marketing practice by investigating the credibility aspects of influencers and how they shape the customers' purchase intentions. Moreover, this relationship will be further elaborated with the intervention of brand image and the conditional effect of brand self-congruence as the external factors that might affect an influencer's credibility. To the best of the authors' knowledge, this study is the first to its nature and the relationships mentioned above.

1.4   Research Purpose and Questions

The importance of choosing the right influencers to garner more purchase intentions is well established. However, the external factors that affect the influencers' success in promoting a product or brand to social media users, such as brand image and brand self-congruence, need to be tested. While a brand image may influence the effectiveness of an influencer's credibility, brand self-congruence might affect purchase intentions after the consumers perceive the influencer's credibility. Not many scholars discuss the effect of the influencer's credibility and using brand image and brand-self congruence as intervening and moderating variables to influence purchase intention. Therefore, we believe that this finding is necessary and valuable to be extended with further research. The following main questions are formulated to achieve the objectives of this study:

- *RQ1: What is the impact of social media influencers' perceived credibility on customers' purchase intention?*
- *RQ2: What is the impact of social media influencers' perceived credibility to the customers' purchase intention with the mediation of brand image?*
- *RQ3: What is the impact of social media influencer's perceived credibility to the customers' purchase intentions with the moderation of brand self-congruence?*

1.5   Outline of the Thesis

This thesis will contain five main chapters. The first chapter (introduction) will present the detailed background of the study, problematization, aims and objectives, and formulated research questions. The second chapter of this thesis will cover the extensive literature review of the study variables, and then the theoretical framework will be presented along with the proposed hypotheses. The third chapter will be on the research methodology and the data collection design. The fourth chapter will reflect the data analysis and interpretation of the results. Furthermore, the final chapter will discuss the findings of the research and will include various sections like conclusions of the study, theoretical implications, limitations, and recommendations for future research.

2   Literature Review

This chapter aims to give a perspective on the concepts relevant to this study. The chapter begins with a review of existing literature on Social Media Influencer's credibility and their effect on purchase intention using the related dimensions to introduce the context of this study. This is followed by an introduction to the following terms: SMI's credibility (expertise, trustworthiness, likeability and homophily), brand image, brand-self congruence and purchase intentions. Drawing on insights from these concepts, we will present this research's conceptual framework and the hypotheses at the end of this chapter.

2.1   Social Media Influencers (SMI)

Scholars defined Social Media Influencer (SMI) marketing as a viral marketing approach in which an online personality shapes customers' attitudes through tweets, posts, blogs, or any other formats of communication on social media (Xiao et al., 2018). There are many classifications of SMI nowadays. It ranges significantly in terms of branding and emphasis, follower base, engagement rates, monetary needs for partnership, and skill sets, contributing to the package the Influencer can provide a company. These classifications are based on the Association of National Advertisers (2018 cited in Campbell and Farrel, 2020), which defines SMI into five distinct categories: celebrity influencers, mega influencers, macro-influencers, micro-influencers, and nano influencers.

First types of influencers are based on how many followers they have and how popular they are on social media platforms—secondly, traditional influencers and non-traditional influencers. The traditional influencers such as celebrity influencers, actors, or professional athletes manage to have their influence because of their professional talent through traditional channels, for instance, television, radio, and magazines. Meanwhile, non-traditional influencers such as mega-influencer, macro-influencer, micro-influencer and nano-influencer, including YouTube stars or Instagram models, simply be famous figures by successfully branding themselves as

experts who have gained popularity through social media (Meert, 2021; Lee,2018; Lin et al., 2018).

Influencers, like celebrities, have begun to endorse products on social media as a suggestion. Influencers or micro-celebrities are ordinary people who become famous due to their large number of followers on social networking platforms. They propose a new independent third-party endorser who generates a new attitude and/or alters viewers' attitudes through blogs, tweets, and other forms of social media, developing a unique perspective and/or altering viewers' attitudes (Freberg et al., 2010). Influencer marketing finds and targets influential users in order to persuade them to advocate a brand or specific items via their social media activity (De Veirman et al., 2017). The most important aspect of influencer marketing is identifying the Influencer or endorser who will disseminate information. Wiley (2014) asserts that knowledge obtained from a non-marketing source is more trustworthy than from a marketing source. Moreover, De Veirman et al., (2017) stated that endorsement by influencers with a large number of followers is seen as a more trustworthy e-WOM than a sponsored commercial.

We now live in a culture where customers are continuously bombarded with commercial messages (Till et al., 2008). According to Till et al. (2008), this has resulted in consumers attempting to avoid as many advertising signals as possible. Similarly, customers may skip a commercial or install ad-blocking software to prevent advertising on the Internet (De Veirman et al., 2017). Therefore, influencers' endorsements are more efficient at attracting the consumer's attention in modern-day advertising, especially in highly preferred categories such as lifestyle, fashion, beauty and travel (Chopra et al.,2021), because influencers frequently convey the appearance via their social media platforms, that they have a personal rather than a financial relationship with the company and the items they advocate. As a result, when influencers share sponsored material, customers frequently have difficulties distinguishing whether the Influencer is providing a personal suggestion or promoting a product (Boerman et al., 2017; Campbell & Farrel, 2020; Evans et al., 2017). Moreover, influencers have an imperative role in developing the companies' brand image, and especially it does matter in the fashion industry (Chopra et al., 2021).

2.2 Social Media Influencer's Credibility

Previous research has applied the credibility source model in the conceptual of traditional media marketing and suggested that these source has positive effect to customers' purchase intention (Spry et al., 2011; Saima & Khan, 2020). When customers' thought that influencers were involved in providing misleading information and advice, they unfollowed the influencers. As a result, credibility was a critical part of influencer marketing (Zeren & Kapukaya, 2021; Guruge, 2018; Chopra et al., 2021).

The source credibility model represents the confidence that customers have in the endorser as a source of information consisting of attractiveness, expertise and trustworthiness (Ohanian, 1990). Empirical evidence has established that credibility sources such as expertise and trustworthiness affect attitude change and product evaluations (Hovland, 1953; Tripp et al., 1994). McGuire (1985) also proposed that the determinant of credibility is attractiveness or likability. Further, Filieri et al. (2018) confirmed that perceived source homophily also influences information helpfulness to consumers. The credibility of an endorser can influence its persuasive effect on the target consumer, and it is frequently a factor in the success of brand endorsement. Furthermore, source credibility is defined as trustworthiness, likability, expertise and homophily.

2.2.1 Trustworthiness

Trustworthiness is the confidence level instilled in a customer when the celebrity or influencer attempts to transmit and deliver a message to them or convey valid assertions (Ohanian, 1990; Hovland et al., 1953). Giffin (1967 cited in Saima & Khan, 2020) has defined trustworthiness as honest, sincere, or truthful personality. If the message conveyed by the endorser is persuasive enough, customers will trust the endorser more. Several prior research has found that trustworthiness impacts customers' views (Tripp et al., 1994; Saima & Khan, 2020; Chopra et al., 2021). Consumers nowadays are more alert and knowledgeable, and they can distinguish between advertisements and genuine recommendations. Brands that utilize influencers without thoroughly researching the match between the influencer and the brand story are more likely to be perceived as inauthentic and untrustworthy (Tripp et al., 1994; Chopra et al., 2021). If customers perceive a product endorsement as legitimate, authentic and trustworthy, they will acquire a favourable opinion toward others (Ohanian, 1990; Spry et al., 2011).

2.2.2   Expertise

Expertise refers to a communicator's capacity to make genuine statements in a certain field of knowledge. Expertise is defined as a person's familiarity, insight, and experience earned by ongoing effort in the same field of expertise. To be seen as an expert, a communicator must be well-informed about a topic, possess the necessary abilities, or have a credible title (Saima & Khan, 2020). According to Hovland et al. (1953), the expertise reflects the consumer's impression of the Influencer's connection to the product they are promoting. To be considered an expert, the advertisement must be related to their profile (e.g., a food influencer endorsing food products) and labelled a high product-endorser fit (Amos et al., 2008; Chopra et al.,2021). Ohanian (1990) discovered that customers prefer to connect with a high-expert source than a low-expert one. Moreover, if the product does not match the Influencer's expertise perfectly, it will be less valuable.

2.2.3   Likability

Previous scholars also examine the persuasive impact of a source who is liked. Likability is an attraction to the endorser due to physical appearance and behaviour (McGuire, 1985). According to Friedman and Friedman (1979), likability supports the contention that liked celebrities will be trusted product endorsers. Likability may influence attitudes and product assessment (Ohanian, 1990). Attractiveness is determined by the celebrity or Influencer's impression of similarity, likability, and familiarity with the customers. If customers believe that they are similar to the celebrity or Influencer, they will be viewed as more appealing (Ohanian, 1997; Amos et al., 2008), resulting in more credibility. Because influencers are regarded as more comparable in the consumer's thinking, this justifies assuming that an influencer might be perceived as more credible than a celebrity in doing endorsement.

2.2.4   Homophily

Homophily is defined as "the degree to which people who interact share opinions, education, social standing, and other characteristics by exchanging their values, beliefs, ideas, perspectives, preferences, and social status i.e., their likes/dislikes, outlook, and experiences" (Lazarsfeld & Merton, 1954; Gilly et al., 1998; Aral et al., 2009; Filieri et al., 2018).

In this context, perceived homophily is concerned with similarities among consumers or social media users regarding their likes, dislikes, values, and experiences. Consumers as social media users do not need to have face-to-face contact. However, they can still infer their similarities by reading the values, experiences and preferences of their favourite influencers or other social media users (Filieri et al., 2018). Furthermore, it was predicted that an Instagram post with a low number of likes would result in a larger degree of homophily between the influencer and the participant than a post with a high number of likes (Aral et al., 2009).

Homophily has the potential to increase customers' interest in following purchasing decisions and interacting with social media information. Internal homophily refers to how similar two communicators feel themselves in terms of beliefs, values, lifestyle, and so on (Gilly et al., 1998). Homophily influences customers' perceptions of information usefulness and purchase intentions in online groups (Filieri et al., 2018). When customers believe that the information source is similar to theirs, they will believe that the information supplied is valuable and relevant to their interests and desires (Filieri et al., 2018).

2.3   Brand Image

According to Kotler (2010), "Brand Imagery describes the extrinsic properties of the product or service, including how the brand attempts to meet customer's psychological or social needs". The brand image describes the extrinsic nature of a product or service, including how the brand looks for customers' psychological or social needs. Alfian (2012) suggested the factors for the formation of a brand image, among others, are (1) Product excellence is one of the factors forming a Brand Image. The product excels in the competition. This is because the excellence of quality (model and comfort) and characteristics cause a product to have its characteristics for the customers (Kim & Ko, 2012; Gensler et al., 2013; Alalwan, 2018).

Favorability of brand association is a brand association where customers believe that the attributes and benefits provided by the brand will be able to meet or satisfy their needs and desires so that they form a positive attitude towards the brand. The strength of a brand is a brand association depending on how the information enters the customer's memory and how the process persists as part of the brand image. (2) The strength of this brand association is a function of the amount of information processing received in the coding process. When a customer actively describes the meaning of information on a product or service, a stronger

association will be created in the customer's memory. The importance of brand associations in customer memory depends on how a brand is considered. (3) The brand's uniqueness is the association of a brand; inevitably, it must be shared with other brands. Therefore, a competitive advantage must be created that can be used as a reason for customers to choose a particular brand. Positioning the brand more leads to experience or self-benefit from the product's image. Based on the differences that exist, both products, services, personnel, and channels are expected to differ from competitors, which can provide advantages for producers and customers (Bilgin, 2018; Jasmani & Sunarsi, 2020).

2.4 Brand Self-Congruence

In this era, customers are becoming more complex. They have unique self-images that they choose to exhibit to distinguish themselves from others. Surprisingly, according to Sirgy (1985), self-concept is the driving force behind self-images; consequently, self-concept/product-image congruency can be used to influence customer behaviour. Self-images are representations of emotional and functional meanings to understand the customer better. In real life, customers express it by consuming products. As a result, this situation created the self-image congruity theory.

The self-congruity theory continues to be a popular approach for explaining the impact of self-image congruence on consumer purchasing behaviour (Sirgy, 1985). This notion is characterized as a comprehensive kind of knowledge that identifies the customer wants for congruent, related to individual self-image or generally known user image for purchased products (Liu et al., 2012). The self-congruity research focuses on customer behaviour that is engaged with brand personality through four parts: (1) actual self-concept; a person's true self, (2) ideal self-concept; that can reshape personal existence differently from others, (3) social self-concept; how an individual thinks others will recognize themselves, and (4) ideal social self-concept; how a person would like to be recognized by his friends (Sirgy, 1982).

Consumers' brand self-congruence matches a consumer's self-concept and brand image (Sirgy, 1982). Self-image (also known as self-concept) is defined as "the totality of individual's thought and feelings having reference to himself as an object" (Rosenberg, 1989: p. 7). Previous research on customers' brand self-congruence found that the real and ideal-self impacts outweigh the social and ideal social self-congruence. Perhaps, therefore, the majority of the

marketing studies consider the actual and ideal self as the two primary components of self-concept (Hosany & Martin, 2012). Self-congruence motivates the consumers to process information, and the consumers often buy self-expressive brands to validate their image (Aaker, 1996). Thus, self-congruence explains and predicts different aspects of consumer behaviour, such as brand attitude, product use and ownership, willingness to buy and retail loyalty (Sirgy, 1982; Sirgy et al., 1997). Experiential marketing connects customers' perceived selves with the brand, provides a memorable brand experience, and thus builds emotional attachments to brands. The relevance of customers' self-image enhancement through fashion consumption has been evident in the literature (Schmitt, 2012; Thomson et al., 2005).

2.5   Purchase Intention

In general, according to Wu and Chan (2011 cited in Botelho, 2019), purchasing intention refers to an individual's intention to acquire products. Regardless of the items or services purchased, the way customers make purchasing decisions and shop has evolved considerably in recent years. Consumers are modifying their lifestyles to match their desired personalities, which has a huge impact on their shopping habits (Jaffari & Hunjra, 2017). According to Wu and Chan (2011), the consumer's choice process, customers making purchase decisions would evaluate and consider types of products, consumer attributes, experience, and the brands' image. These serve as the foundation for purchase decisions for cautious consumers who seek information relevant to their purchases, and select products that match their self-concept and values, which show various consumer attitudes, purchase intentions, actions, sense of achievement, and loyalty.

Being now in the digital age, consumers can now shop online, share their experiences and access reviews from other consumers. The research conducted by Eze et al. (2012) states that consumers in the 21st century are well-educated regarding their requirements for a product they intend to buy. They would search for product information to check whether it fits their needs. Further, people were motivated to follow influencers by their passions and interests. Influencer recommendations were seen to result in a purchase. For example, research conducted by Chopra et al. (2021) resulted that one of their participants, a passionate dancer himself, purchased a brand of sports shoes recommended by his favourite professional dancer influencer.

Thus, firms must be aware of the importance of delivering product information efficiently, either by advertising or through adequate labelling of the products, which may require an effective integrated marketing campaign. Likewise, customers use social media platforms, follow social media influencers (Casaló et al., 2020), and review consumers' feedback and experience to decide on their purchases (Djafarova & Rushworth, 2017). Therefore, companies use influencer marketing strategies to attract customers (Li et al., 2021).

3   Theoretical Framework and Hypotheses

3.1   Theoretical Background

3.1.1   Social Impact Theory

The term "social impact" refers to any of the numerous changes in psychological states and subjective feelings, motives and emotions, cognitions and beliefs, values and behavior that occur in an individual, human, or animal as a result of the actual, implied, or imagined presence of other people's actions (Latane, 1981).

According to social impact theory, the amount of influence a person experiences in group settings is determined by (a) the group's strength (power or social status), (b) the group's immediacy (physical or psychological distance), and (c) the number of people in the group exerting the social influence (i.e., number of sources). As a result, a group with many members (rather than few), high power (rather than low power), and proximity (rather than remote proximity) should have the greatest impact on an individual. Conversely, when the strength of the person exposed to the social influence (i.e., target) grows, the group's immediacy reduces, or as the number of targets increases, the group's effect on the individual declines.

3.1.2   Self-Congruity Theory

Self-congruity is a psychological process and outcome. Customers juxtapose their impression of a brand image (specifically, brand personality or brand-user image) with their self-concept (e.g. actual self, ideal self, social self). To put it another way, it is the process and consequence that is directly tied to a consumer's identification with a brand. Customers may regard users of an Apple computer to be "creative," and they may consider themselves to be "creative." This comparison between the brand-user image and the consumer's self-concept is a match in this scenario (i.e. high self-congruity). In contrast, if people regard Apple computer users to be "creative" yet do not consider themselves to be "creative," we have a mismatch (i.e. low self-

congruity). As a result, self-congruity refers to how much customers identify with the brand or, more precisely, the users.

According to previous research, self-congruity influences pre-purchase behavior (e.g. consumer attitude toward the product, preference for a brand, willingness to purchase the brand, and brand choice) as well as post-purchase behavior (e.g. brand satisfaction, brand trust and brand commitment, and word-of-mouth brand - related) (Sirgy, 1985).

3.2   Hypotheses Formulation

This section provides the theoretical support drawn from the previous sections for the hypothesized relationships that will be tested in this study.

3.2.1   Relationship of SMI's Credibility with Purchase Intentions

Social media has become a hub where customers and companies exchange information for any product or service. Marketers now rely on analyzing social media platforms to understand their target audience's purchase intentions and behaviours towards brands (Balakrishnan et al., 2014). It has become a modern brand communications tool that brings along engagement and a large number of potential buyers at a lower cost than traditional advertising and is seen as efforts distributed via social media, which can be accessed and interacted with by users that have access to the internet (Evans et al., 2017; Voorveld, 2019).

Many scholars have published articles about influencers' endorsement of purchase intentions on social media. The implications were confirmed as a positive impact on purchase intention on social media platforms using influencers (Spry et al., 2011; Saima & Khan, 2020; Weismueller et al., 2020; Taillon et al.,2020; Dwidienawati et al.,2020; Schouten et al.,2019), even though the source credibility and moderating variables were varied each other.

Djafarova and Rushworth (2017) used the source credibility model to perform a study that indicated that consumers regarded influencers as more trustworthy than celebrities and observed that influencers' credibility was higher than that of celebrities. Influencers tend to pitch the product as a recommendation based on personal experiences. Miller and Baseheart (1969) observed that when a person presented a message that featured a strong viewpoint, that

individual was seen as extremely trustworthy. When endorsers promote a product, they frequently include their thoughts about it. This gives the endorsement a more personal connection to the product, producing more trustworthy value. Furthermore, Influencers are seen as more credible because of their intimate relationship with their followers (Spry et al., 2011). If consumers find review sources credible, their purchase intention can be increased (Zhang et al., 2014). In other words, previous studies suggested that source credibility has an impact on purchase intention and it revealed that customers' purchase intention and attitude have been positively influenced and impacted by the selected factors of physical attractiveness and source credibility (Jaffari & Hunjra, 2017). The following hypothesis is formed based on the points described above:

H1: Social media influencers' credibility is positively correlated with purchase intentions.

3.2.2   Relationship of SMI's Credibility with Brand Image

People are more likely to believe the content of a message if a credible source provides the information than a less credible one (Xiao et al., 2018). Suppose consumers receive reviews from credible sources and find the number of reviews to be significant. In that case, they will expect and further perceive those arguments in online reviews are more informative and persuasive (Zhang et al., 2014). Many studies have been conducted decomposing source credibility into different dimensions. Chopra et al (2021) confirmed that in their study, when they asked what the impact of influencers was, nearly 80% of 57 respondents stated that influencers keep them aware about the brand, and 70% stated that influencers make the brands have positive image for them. In other words, influencer's credibility bring a change to the customers' perspective about the brand at four stages – raising awareness, increasing knowledge, endorsing brand, and purchasing.

This study will consider source credibility based on four dimensions: the source's expertise, trustworthiness, likability, and homophily. The four dimensions are heuristic information cues that influence an individual's information credibility assessment (Xiao et al., 2018). Expertise is defined as the extent to which a communicator is perceived to have the ability to make a valid assertion about a particular topic (Kim & Min, 2016). Being knowledgeable in an area, having the experience of doing something, or even having a credible title all contribute to forming the perceived expertise of the communicator (Xiao et al., 2018). Moreover, trustworthiness refers to the apparent integrity of the source and the perceivers' confidence in the source to

communicate valid and honest assertions (Xiao et al., 2018). According to the social impact theory, consumers get positive stimuli from the perceived expertise and trustworthiness of the social media influencers.

Moreover, the previous study positions likability as a person's tendency to be attracted by the communicator's charisma/persona or the degree of friendliness/approachability of the communicator in the eyes of beholders (Xiao et al., 2018). According to the social impact theory, this study proposed that when a person likes somebody based on their social environment, this likeability makes him follow his recommendations and the message of social media influencer generates a positive brand image.

Furthermore, homophily denotes the similarity between the information source and the message receiver (Xiao et al., 2018). The level of similarity can be assessed, based on various dimensions, such as age, gender, ethnicity, lifestyle, physical appearance, ideology (or values), and product usage (Kim & Min, 2016). The similarity in attitudes between message receivers and senders has a stronger influence on source credibility than the other types of similarity, such as gender or appearance (Xiao et al., 2018). According to the social impact theory, this study proposed that when a person observes and evaluates somebody from the social environment and finds similarities between the social media influencer and himself, these similar feelings turn consumers to believe in the social media influencer.

According to Kotler and Keller (2007: 346), brand image is the "consumers' impressions and beliefs as evidenced by the relationship stored in consumer memory. It will be highly beneficial for marketers to create the right brand image for a product because the brand image will affect customer evaluations of alternative brands predicted, which meets customers' demands and provides more satisfaction and security. According to Schiffman and Kanuk (2000: 141), customers always select brands based on their image. If buyers have no prior experience with a product, they are more likely to "trust" the favoured brand or a well-known brand. Moreover, according to Godey et al. (2016), marketing through social media influencers would result in a good association with the brand image since content disseminated through social media was more successful in influencing customer behaviours and purchase intention.

Based on the above discussion and arguments of various dimensions of social media influencers' credibility, it was concluded and proposed that all positive stimuli of social media influencers' credibility bring positive changes in the customers' beliefs and attitudes and at the

same time, these stimuli posit the positive image of the specific brand as well. Therefore, the following hypotheses were developed.

H2: Social media influencers' credibility is positively correlated with the brand image.

From previous studies, it has been indicated that social media marketing activities are essential components of branding action for the business. (Godey et al., 2016; Bilgin, 2018; Schiffman & Kanuk, 2000). The most crucial aspect of branding is that the strong relationship that is built with consumers has the potential to guide consumer choice and loyalty. As a result, firms are conducting research to catch customers' attention, remain in their thoughts, build a favourable brand image, and enhance brand loyalty by utilizing all of the communication channels available in brand communications to protect brand image (Kotler & Keller, 2007). In other words, as social media influencers arise, companies or brands need to apply their marketing activities on social media. As a platform, social media offer opportunities to build brand-consumer relationships in marketing and interact with potential customers to develop a positive brand image (Bilgin, 2018). Further, the content created by influencers and customers through peer-to-peer communication influences other customers' purchase decisions (Sashi, 2012).

According to H1, H2, and statements above, the positive stimuli of perceived influencers' credibility and positive brand image will lead to positive customers' purchase intentions. Hence, the following hypothesis is formed based on the points described above:

H3: Brand image positively mediated the relationship between social media influencers' credibility and purchase intentions.

3.2.3 Brand Image and Purchase intentions

In the fashion industry, the competition is very tight. It makes the fashion producers should pay attention to their branding. Since the consumer lifestyle is constantly changing, consumers prefer to buy fashion products from brands with strong personalities and identities. Moreover, they even are willing to pay more to be more considered by other people when they purchase branded fashion products (Agmeka et al., 2019). In addition, brand image is considered an important aspect when the consumers want to make a purchasing decision for the goods (Sashi, 2012; Bilgin, 2018). A company with a high brand image can increase customers' intention to purchase the goods (Savitri et al., 2022). According to the social impact theory, this study

proposed that a strong brand image in society will persuade consumers to purchase a specific product. Therefore, the following hypothesis was developed.

H4: Brand image has a significant positive effect on the purchase intention of a fashion product.

3.2.4 Brand Self-Congruence as moderation effect

Consumers with high self-congruence (HSC) behave favourably toward brands (Kressmann et al., 2006; Malar ̈ et al., 2011). The higher the match between a consumer's self-concept with brand image and social media influencers' credibility, the stronger the emotional bond between the consumer and brand, further inducing engagement behaviour to reflect the emotional connection (Kumar & Kaushik, 2022). Thus, this study posits that consumers with HSCs would exhibit more inclination to engage towards the purchase intentions than consumers with low self-congruence (LSC). The basic premise for this assumption is that consumers who find higher similarity between a brand and their self-concept feel that the brand has fostered their self-verification and self-enhancement motives. Therefore, the following hypothesis was developed:

H5: Brand self-congruence positively moderates the relationship between social media influencers' credibility and purchase intention of a fashion product.

3.3 Conceptual Model
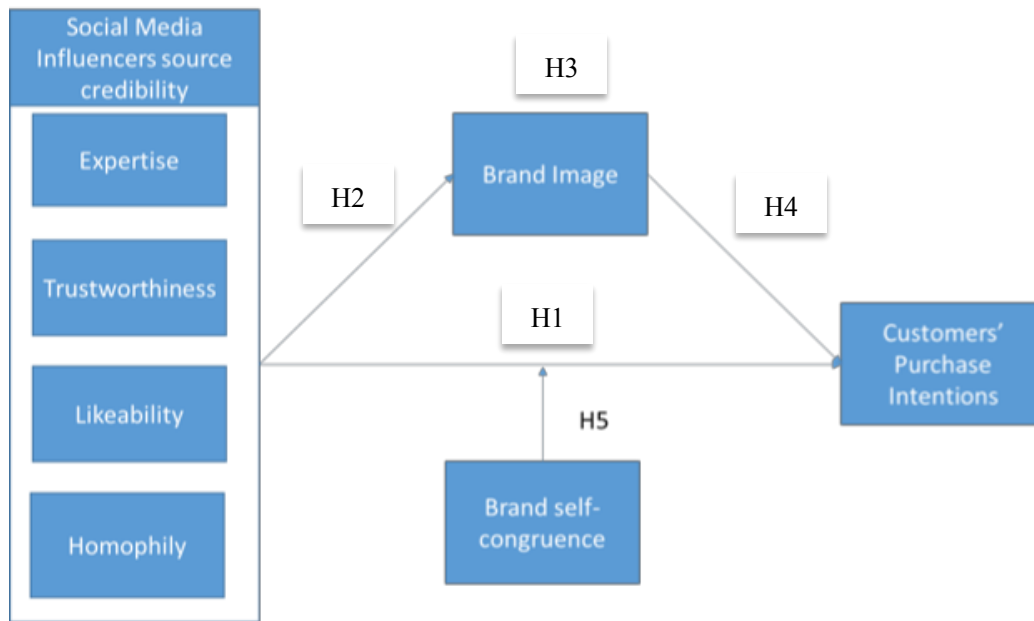
Figure 3.1 Conceptual model

According to Figure 3.1, the research model of our study includes five-part of hypotheses to answer the research questions that were previously mentioned in the research purpose and questions part.

The research model has three direct relationships. There are social media influencers' credibility (SMIC) to purchase intentions (PI) as the first hypothesis (H1), SMIC to brand image (BI) as the second hypothesis (H2), and BI to PI as the fourth hypothesis (H4).

There is also a mediating effect of BI on the relationship of SMIC to PI as the third hypothesis (H3) and a moderation effect of brand self-congruence (BSC) on PI as the fifth hypothesis (H5). Additionally, there are four formative indicators: expertise, trustworthiness, likability, and homophily to construct the SMIC variable.

4 Methodology

In this chapter, we will discuss about methodological aspect of this study. We start by presenting our philosophical standpoint which is followed by the research design of this study and measurements. We will also discuss the technicalities of our measurements, sampling process and data analysis methods and lastly, the research quality criteria with reliability and validity.

4.1 Research Approach

Research philosophy is concerned with the origin, nature, and evolution of knowledge. Fundamentally described, research philosophy is a set of beliefs about how data on a subject should be obtained, analyzed, and used (Easterby-Smith, Thorpe & Jackson, 2015). It is essential to highlight that natural and social scientists often use different ontological and epistemological assumptions when establishing research methodologies. Being aware of philosophical assumptions can improve study quality while also contributing to the researcher's creativeness (Easterby-Smith, Thorpe & Jackson, 2015).

4.1.1 Ontology

Ontology is interested in the nature of reality and existence (Guba & Lincoln, 1989). Internal realists frequently struggle with defining and measuring social notions. However, debates over definitions and measures do not affect the fact that such concepts have real-world implications and that there is just one authentic reality. According to Easterby-Smith, Thorpe, and Jackson (2015), This internal realism approach holds that there is a single actual reality. However, because facts are tangible but cannot be directly accessible, it is hard for researchers to grasp this actual reality fully. As a result, gathering indirect evidence of what is happening in reality or the observable condition of the examined phenomena is only feasible for this study (Easterby-Smith, Thorpe, & Jackson, 2015).

4.1.2 Epistemology

Epistemology is concerned with the theory of knowledge and assists researchers in understanding the best methods of inquiring into the nature of the reality (Easterby-Smith, Thorpe & Jackson, 2015) or in a simple explanation is to understand and elucidate how we know what we know (Crotty, 2003:3). It is the study of the nature of knowledge and methods of inquiry into the physical and social worlds.

According to Easterby-Smith, Thorpe & Jackson (2015), there are two opposing perspectives on social science research: positivism and social constructionism. Positivism, as a philosophy, concerns that only "factual" information received by observation, including measurement, is reliable. In positivist studies, the researcher's function is restricted to collecting data and interpreting objectively. According to Crotty (2003), positivists think that there are true causes that are either preceding or synchronous with results. Furthermore, there are hypotheses to be emphasized. Easterby-Smith, Thorpe & Jackson (2015) also stated that in positivism, the observer must be independent, research progress through hypotheses and deductions, and the data should be measured and generalized through statistical probability.

In this study, we propose the hypotheses that the social media influencer's credibility will have an effect on customers' purchase intentions. The data will collect through online survey with the target respondents being active followers of social media influencers. Moreover, we will use the Partial Least Squares- Structural Equation Modelling (PLS-SEM) to validate the hypothesis and develop the statistical data analysis. Thus, we believe that this study approach will be based on positivism philosophy.

4.2 Research Design

According to Burns and Burns (2008), The research design refers to the strategic plan for integrating various parts of the research cohesively and logically, hence assuring how to address the research question effectively; it is a framework to collect and analyze the data.

This study examines the effect of SMI's credibility on customers' purchase intentions by using the mediating and moderating variables of brand image and brand-self congruence. The indicators of expertise, trustworthiness, likability and homophily will be used to construct SMI's credibility latent variable. Since previous research of SMI and its effect on purchase

intentions using the brand-self congruence has not been developed by using SMI's credibility and brand image, a theoretical review of SMI's credibility, brand image, brand-self congruence and purchase intentions was made to support this study.

4.2.1 Deductive research method

Furthermore, inductive and deductive research methodologies are currently used in current research. The inductive technique includes developing ideas based on particular facts. Researchers use inductive reasoning to look for patterns in data and then develop theories based on those patterns. On the other hand, a deductive method verifies existing theory through the collection of actual facts. In such an instance, a researcher using deductive reasoning will explore existing hypotheses about a phenomenon and then test to determine if the beliefs still hold in a specific situation (Burns & Burns, 2008). Regarding the purpose of this study, a deductive research approach will be utilized.

4.2.2 Cross-sectional research design

The cross-sectional method and the longitudinal approach are the two primary approaches to study design (Burns & Burns, 2008). A cross-sectional research design is one in which all variables in a study are assessed simultaneously. On the other hand, the longitudinal design method refers to the repeated measurement of variables through time but within the same data sample. The longitudinal design may be time-consuming and costly; thus, a cross-sectional design was adopted instead due to the restricted time and resources available for this study. Further, a cross-sectional survey will be undertaken to gather the data and determine how cause-related SMI's credibility influences customers' purchase intentions. A cross-sectional study certainly consumes fewer resources, time and expense than longitudinal research, yet the latter is necessary for cause and effect research (Burns & Burns, 2008).

4.3 Data Collection Method

According to Malhotra (2010), there were five steps in the sampling design process: Define the target population, determine the sampling frame, determine sampling technique, determine sample size and execution. We will discuss more in the next following section.

4.3.1 Define the Target Population

The target population is a group of components or objects that contain the information required by the researcher and from which conclusions are to be drawn. The target audience must be specified appropriately in terms of elements, sampling units, extent and time (Malhotra, 2010).

This study will use male and female respondents in the age range of 18 – 44 years, who were the consumers of the fashion industry in Sweden, technology savvy and internet users using social media actively in their daily life as the element of the population. Moreover, the respondents was active followers of their favorite social media influencers. A sampling unit and extent of this study will be specified to the respondents studying in universities across Skåne region in Sweden (bachelor, master and PhD). This geographical location was chosen primarily according to the probability of obtaining qualified responders, as both our time and budget resources were limited. Additionally, the age range of 18-44 years was discovered to be the most active social media users in Sweden and europe by 2021 (Napoleoncat, 2021), making them a suitable target demographic for this study.

Furthermore, the respondents must be someone who is studying at Sweden universities because this study will examine the customers' purchase intentions in Sweden's fashion industry through the influence of the social media influencers.

4.3.2 Determine the Sampling Frame

According to Malhotra (2010), a sampling frame portrays the target population's elements. It is a list or series of recommendations for determining the target population, for example, the telephone book or a mailing list acquired from a company. In this study, there is no specific sampling frame to be used at the beginning of collecting the data. Malhotra (2010) stated that if a list cannot be acquired, then at least there is some information to identify the target population, such as random digit dial numbers in telephone surveys. This study plan to use the authors' Lund University mailing list to distribute the online questionnaire survey through Google form randomly. Additionally, the authors' will distribute the online survey to the list of telephone numbers from the WhatsApp group that consists of students studying at Lund University and other colleagues from the same communities studying in different universities in the Skåne region.

4.3.3 Determine the Sampling Technique

The selection of nonprobability vs probability samples should be determined on factors such as the nature of the study, the relative amount of non-sampling versus sampling mistakes, population variability, and statistical and operational issues such as costs and time (Malhotra, 2010). According to Burns and Burns (2008), the nonprobability sampling technique has the least time-consuming and low-budget, most convenient to conduct and easy to design and carry out. Thus, this study will use a non-probability sampling technique.

There are several reasons to conduct the survey using the nonprobability sampling technique. First, the primary purpose of this study was to disseminate the survey using a proper random sample to generalize research outcomes, as this is the foundation for positivism research. Secondly, the population variability based on the purpose of this study is homogeneous (low), targeting the respondents who currently study in the universities of the Skåne region, use social media in daily life and are consumers of Sweden's fashion industry. Lastly, besides the pandemic of Covid19 happens globally, the authors have limited time and cost to do the survey.

The weaknesses of the nonprobability sampling technique are sampling error or reliability that cannot be calculated and biased selection (Malhotra, 2010). Contrary, in probability sampling, the researcher can estimate the sampling error and determine the sample size required to a certain degree of confidence (Burns & Burns, 2008). However, on the other hand, probability sampling does not necessarily produce more accurate findings. If non-sampling errors are expected to be a significant influence, nonprobability sampling may be desirable since it allows for better control over the sampling process. Further, according to Burns and Burns (2008), non-probability sampling is frequently employed in business research when the time and cost expenditure of probability sampling cannot be justified. Non-probability sampling should be employed only when probability sampling is impracticable.

4.3.4 Determine the Sampling Size

The nature of the research will affect the sample size (Malhotra, 2010). Quantitative and deductive research need many respondents to draw statistically valid generalizations (Easterby-Smith, Thorpe, & Jackson, 2015). Because it is impossible to choose respondents based on the probability sampling technique, the generalizability of the findings in this study is considerably limited.

Typically, the sample size for analyzing the effectiveness of advertising is between 200 and 300 respondents (Marañon, 2022). Further, according to Malhotra (2010), when using the nonprobability sampling technique in marketing research studies, the minimum size of the sample is 200 respondents. Hence, a convenient sampling technique was used in this study, with a target of 1000 respondents out of 750 was colleceted and 730 is used for the data analysis after filtering. We believe that for quantitative research, larger samples are required. Similarly, larger samples are necessary for collecting data on a large set of variables. In this study, there are four variables to be measured. A large sample will reduce the cumulative impact of sampling error across variables (Malhotra, 2010).

4.3.5 The Execution of Data Collection

As previously mentioned, this study will use a nonprobability sampling technique. According to Malhotra (2010), a typical nonprobability sampling includes convenience sampling, judgemental sampling, quota sampling and snowball sampling.

This study will use convenience sampling to obtain the respondents because its selection of respondents is convenient and accessible. The benefit of using it is that it is uncomplicated, low budget and very quick (Burns & Burns, 2008). The respondents of this study will be friends in the same university (Lund University) and students studying at various universities in the Skåne region of Sweden that have the same group or communities as the authors. Thus the nationality origin of the respondents will vary across countries.

Before conducting the actual data collection, it is crucial to pretest the questionnaire. According to Burns and Burns (2008), when a survey has reached the draft stage, a pretest of the questionnaire is required to identify unclear, wrong typing, and other problematic items. Pretesting entails delivering the questionnaire to a sample as feasible as close to the target population. Hence, we performed the pretest through a 'dummy' Google form survey to approximately 25 respondents, male and female students with the same characteristic as the target population that was previously defined. After completing the pretest, the questionnaire was changed based on the input obtained. The questionnaire was given to the respondents when the new revisions were completed.

The survey will be conducted through a self-administrative survey at one time (cross-sectional) on a five-point Likert scale. It will be randomly distributed through an online survey (Google

form survey through the internet, WhatsApp and emails). According to Malhotra (2010), internet sampling and surveys offer many advantages. The respondents can fill out the survey at their convenience. Furthermore, using Google form as an internet survey can integrate intelligent features such as automated skip patterns, divide indicators into each section, user-friendly, instantly export the data into an excel sheet and other beneficial features. Besides the respondents being social media users, using Google form is one of the practical things for them to follow the survey voluntarily. Additionally, at the initial stage of data collection, it will be mentioned to the respondents that their responses and identities will be remained confidential.

4.4 Questionnaire Design

Because the respondent sees the actual questionnaire, mail surveys' 'physical look' is more critical than interview forms. The survey must be written clearly, simply understood and unambiguously (Burns & Burns, 2008). As previously mentioned in data collection execution, this study will use a five-point Likert scale and refer to the General Data Protection Regulation (GDPR) to protect respondents' rights and freedom. The following are the method for designing a questionnaire:

4.4.1 Variables

This study uses four variables consisting of social media influencer's credibility (SMIC) as an independent variable, brand image (BI) as mediating variable, brand-self congruence (BSC) as moderating variable and purchase intentions (PI) as a dependent variable. In the questionnaire, the variables are explained at a broad level, and the respondents will be encouraged to elaborate on their understanding of the meaning of each construct.

According to Bernerth & Aguinis (2016), additional analysis variables, which may have a significant effect on results, may be able to demonstrate better relationships among the study constructs. The control variables used for this study are age, income, education level, and gender because they are also consistent with previous research (Ergeneli, Arı, & Metin, 2007) to examine that due to these variables, the perception of customers may vary.

Purchase intention (PI) as a dependent variable in this study will be explained by the direct effect of SMIC and additionally will be tested to insert the BI as mediating variable and BSC as moderating variable in the direct relationship between SMIC and PI.

4.4.2 Measurements

The main survey in this study consist of six sections: demographic questions, social media role, influencer's credibility, brand image, brand self-congruence and purchase intentions. In the questionnaire, an attitude scale usually consists of statements, for instance, the belief components of the theoretical attitude. The rating provides an index of the respondents' emotive value of the affective component of each statement (Burns & Burns, 2008)

This study will use the Likert scale as the method of attitude scale construction. Likert (1932) created a simpler method to measure respondents' attitudes by selecting a set of attitude statements. Respondents' are asked to what extent they agree or disagree with the statements given by the researcher, and they can choose up to five categories: Strongly Agree, Agree, Neutral, Disagree and Strongly Disagree. A respondent's score is then calculated by assigning a numerical value to each of the answers, ranging from 1 for the alternative at one end of the scale to 5 for the alternative at the other, and then summing the numerical values of the answers to all questions to produce a total score.

Items are placed on the scale at random and may be positive or negative towards the topic. In our questionnaire, we placed several negative questions about the topic to filtering the responses. According to Burns and Burns (2008), scoring is then reversed for the negative topics so that scoring is always in the same direction. Thus a high overall score can be interpreted as a positive attitude to a topic and a low overall score as a negative attitude.

One of the weaknesses of the Likert scale is that a score of 4 does not represent an attitude twice that of a score of 2 (Malhotra, 2010). However, based on Burns and Burns (2008), the Likert scale is based entirely on empirical data regarding the subject's responses rather than subjective opinions of judges; and this method produces more homogeneous scales and increases validity (construct and concurrent) and reliability.

All measurements utilized in this study (Table 4.1) were based on existing literature to execute our conceptual model:

Table 4.1 List of Variables' Measurements

Measurement Variables	Sources	Sample of Statements	Scale
Expertness	SMI Credibility is adapted from Zhang et al., 2014; Xiao et al., 2018; Jaffari & Hunjra, 2017; Kim & Min, 2016); McCrosskey, 1966	Positive questions: ● My favourite social media influencer is an expert. ● My favourite social media influencer is experienced. ● My favourite social media influencer is knowledgeable. ● My favourite social media influencer is skilled. Negative question: ● My favourite social media influencer is unqualified.	Likert Scale: Please indicate your level of agreement with the following sentences: (1="strongly disagree" and 5= "strongly agree")
Trustworthiness		Positive questions: ● My favourite social media influencer is trustworthy ● My favourite social media influencer is dependable ● My favourite social media influencer is honest ● My favourite social media influencer is sincere Negative question: ● My favourite social media influencer is unreliable	
Likability		Positive questions: ● My favourite social media influencer is friendly ● My favourite social media influencer is approachable Negative question: ● My favourite social media influencer is unlikeable	

Homophily		Positive questions: • My favourite social media influencer thinks like me. • My favourite social media influencer is similar to me Negative questions: • My favourite social media influencer doesn't share my values
Brand Image	Brand Image is adapted from Keller, 2013; Dewindaru, Syukri, Maryono, & Yunus, 2022	• It is easy for me to recognize the promoted fashion brand on social media • I like the fashion brand promoted on social media • I am familiar with the fashion brand promoted on social media
Brand Self-Congruence	Brand Self – Congruence adapted from: Hohenstein, 2008	• My favorite fashion brand fits very well with my ideal image of myself. • My favorite fashion brand is exactly how I would like to see myself • My favorite fashion brand fits very well with my ideal image of myself • My favorite fashion brand is very similar to the ideal image I have of myself • My favorite fashion brand mirrors how I would like to be • My favorite fashion brand represents in many aspects my ideal image of myself
Purchase Intentions	Purchase Intention adapted from: Mohamad et al. (2018); Alalwan (2018)	• I would like to have more information about a fashion product endorsed by my favorite social media influencer • I plan to purchase a fashion product that is promoted by my favourite social media influencer • I will buy a fashion product that is advertised by my favourite social media influencer.

4.4.3 Common Method Variance (CMV)

In the study we will explore that how social media influencers' credibility leads to customers' purchase intentions. As data will be gathered from the single source, the probability is high that common method variance may affect the study's results. to minimize the factor of CMV, we assured that identities of customers will be kept secret and their information will not be disclosed to the public, to overcome on their fear and strong social reaction through splitting up the survey questionnaire measures by customers exclusive guidelines and positioning study's constructs in different parts of the questionnaire with many fillers (Podsakoff et al., 2003).

4.4.4 Questionnaire Distribution

In order to fulfil our target sample size, we use our email (Lund University Gmail account) and WhatsApp to contact friends and colleagues to fill out the survey questionnaire. This approach is known as convenience sampling since it is dependent on the availability of participants. We then combine this convenience sampling method with snowball sampling by asking our friends and colleagues who are studying in Sweden to share the survey link within their network. These convenience and snowball sampling combinations enabled us to reach a more significant number of respondents. The timeline for collecting the data was six days overall. In addition, an illustration of the main survey can be found in Appendix A.

4.5   Data Analysis Methods

The statistical tool will used to analyse the data and generating results for this research study. The data will be analysed by running statistical analysis in Partial Least Square- Structural Equation Modelling (PLS-SEM).

4.5.1   Partial Least Square- Structural Equation Modelling (PLS-SEM).

Structural Equation Modelling is a multivariate statistical approach used to investigate both direct and indirect interactions between one or more independent and dependent latent variables. Multiple researchers prefer to use the PLS-SEM approach to estimate complex concepts with several constructs, variables, and structural paths without putting distributional

assumptions (Hair et al., 2019). PLS-SEM may be used to perform statistical analyses, including regression analysis, factor analysis, correlation analysis, and path analysis (Gefen et al., 2000). Further, the number of published studies utilizing PLS-SEM has steadily increased in specific business areas because of its robust structural model estimation (Henseler et al., 2009).

The focus of the analysis in this work, in particular, does not entail the assessment of model invariance. Instead, the emphasis is on the indicators that predict social media influencers' credibility to purchase intention. Thus, using latent variable scores to investigate the underlying relationships is critical (Hair et al., 2019). PLS-SEM is ideal for complicated models with numerous latent variables (Henseler et al., 2009). This study has a relatively complex model, and the purpose of this research is to analyze the relationships based on existing theoretical concepts. PLS-SEM may quantify correlations between regression and measure their effect on the model.

4.5.2   The Examination of Conceptual Framework

In this study, the conceptual framework is evaluated in two steps: (1) the examination of measurement model and (2) the examination of structural model. The purpose is to evaluate whether the measurement and structural model of this study match with the quality standards for empirical research (Hair et al., 2019). According to previous research, a reflective measurement model's validation may be determined by assessing its internal consistency, indicator reliability, convergent validity, and discriminant validity (Lewis et al., 2005).

The Examination of Measurement Model (Reflective Measurement Model)

Examining the indicator loadings is the first stage in reflecting measurement model evaluation. In this study, we will use loadings of both reflective and formative constructs of influencer's credibility, brand image, brand self-congruence and purchase intentions. Loadings greater than 0.708 are suggested since it shows that the concept explains more than 50% of the variation in the indicator, implying adequate item dependability (Hair et al., 2019).

The second stage is to evaluate internal consistency reliability, which is often done using Jöreskog's (1971) composite reliability. Higher numbers imply higher degrees of dependability. For example, dependability levels ranging from 0.60 to 0.70 are deemed "acceptable in

exploratory research," whereas values ranging from 0.70 to 0.90 are rated "adequate to good." Values greater than 0.95 are troublesome since they show that the elements are repetitive, lowering construct validity. Additionally, Cronbach's alpha is often used to measure internal consistency reliability that uses the same criteria as composite reliability but yields lower results. The reccomendation for Cronbach's alpha is 0.70 – 0.90.

The convergent validity measurement is addressed in the third phase of the reflective measurement model evaluation. The amount to which the construct converges to explain the variance of its elements is referred to as convergent validity. In this study, first we will test the AVE of credibility's construct elements consisting of expertise, trustworthiness, likability and homophily.

The average variance extracted (AVE) is the statistic used to assess a concept's convergent validity. An acceptable AVE of 0.50 or above indicates that the concept explains at least 50% of its components' variation. Fornell and Larcker (1981) proposed to compare the AVE with the squared inter-construct correlation. However, recent research show that the proposed metric was not suitable for discriminant validity assessment. Further, Henseler et al., (2019) does not recommend Fornell-Lacker criterion because of it perform slightly differentiation in indicator loadings. Hence, he proposed heterotrait-monotrait (HTMT) ratio of the correlations. When HTMT levels are high over a threshold of 0.90, discriminant validity issues arise. Furthermore, bootstrapping may be used to determine whether the HTMT value is substantially different from 1.00. At this stage, we will check in two steps. First, we will test the HTMT value of all factor loadings (expertise, trustworthiness, likability, homophily, brand image, brand self-congruence and purchase intentions) after that the second step we will test the HTMT of credibility, brand image, brand self-congruence and purchase intentions.

The Examination of Measurement Model (Formative Measurement Model)

Formative measurement models can be measured based on: convergent validity, indicator collinearity, statistical significance, and relevance of the indicator weights (Hair et al., 2019).

The first step to measure convergent validity in formative measurement model is the same concept with the measurement of reflective model. The correlation between the formatively measured construct and the single-item construct, which measures the identical concept, should be 0.70 or above (Hair et al., 2019). Secondly, The variance inflation factor (VIF) is frequently used to assess formative indicator collinearity. Ideally, the VIF values should be maximum of

3 or lower (Becker et al., 2015). However, Hair et al., (2019) suggested that VIF values of 5 or above is still acceptable. Lastly, because PLS-SEM is a nonparametric approach, statistical significance is determined through bootstrapping (Chin, 1998). If the confidence interval for an indicator weight includes 0, the weight is not statistically significant, and the indicator should be removed from the measurement model.

Assessing Structural Model

According to Hair et al. (2019) when the measurement model assessment is accomplished, we will start to assess the structural model. The criteria of the assessment will be: the coefficient of determination R^2, the blindfolding-based cross-validated redundancy measure Q^2, the relevance of the path coefficient and the statistical significance. Further, before assessing structural model, we will ensure that there is no multicollinearity by checking the VIF values. VIF values above 5 are indicative of collinearity among the predictors of credibility (expertise, trustworthiness, likability and homophily). If collinearity is under 5, then we will continue to examining the R^2 value of credibility. The R^2 result must range from 0 to 1, with higher value indicating a greater explanatory power of credibility (Henseler et al., 2009). The next step is measure Q^2. If the values of Q^2 is larger than 0, 0.25 or 0.5 indicates small, medium, and large predictive accuracy of the path model.

4.6   Validity and Reliability

Reliability is the extent to which a research instrument produces consistent results when applied in the same context on several times., while validity provides some indication of how effectively a test or other assessment instrument measures a certain attribute under specific conditions and with a specific group of participants or objects (Burns & Burns, 2008). Reliability refers to a measure's accuracy and stability, while validity refers to the measure's suitability to assess the construct it professes to measure (Malhotra, 2010).

In this study, the validity and reliability scales will be assessed using the confirmatory factor analysis technique (CFA) and the partial least squares structural equation modelling (PLS-SEM) method. According to Hair et al. (2019), we can use the composite reliability (CR) and outer loading values to examine the scale's dependability. The outer loading value will show the construct's indicator's dependability. Meanwhile, the average variance extracted (AVE)

values can be used to examine the convergent validity of the scale and the heterotrait-monotrait (HTMT) criteria to establish discriminant validity in this study.

The suggested outer loading value should be more than 0.7. The square of the standard outer loading measures communality, or the amount to which endogenous structures in a model define an indicator (Ramayah et al.,2018). When the outer loading value is between 0.4 and 0.7, the choice to keep, alter, or remove an indicator is influenced by other factors such as the outer loading value of other items and criteria such as CR and AVE values. In conjunction with the AVE value, the outer loading value was used to determine the scale's convergent validity. The ideal AVE value is more than 0.5, indicating that more than half of the variation for reflective indicators has been examined to explain the latent variable (Hair et al., 2019) .

To achieve the condition of discriminant validity for the measurement model, the HTMT values in this stage should not exceed 0.90 (Hair et al., 2019). The next step is using the bootstrapping method. The bootstrapping approach is used to validate the range of HTMT confidence intervals that have been bias-corrected and accelerated. The discriminant validity will be evaluated in this stage using the confidence interval values. The confidence interval's range should be less than one. If the upper bound displays a value of "1," this implies that the item chosen has weak discriminant validity (Ramayah et al.,2018).

5 Analysis and Discussion

This chapter contains the analysed data results to infer that social media influencers' credibility develops brand image among customers. Ultimately, this brand image leads to the development of purchase intentions. Furthermore, the relationship between social media influencers' credibility and customers' purchase intentions becomes weaker with the existence of low brand self-congruence. This chapter includes the whole procedure of data management and analysis as described in the previous chapter.

5.1 Data Management

5.1.1 Data entry procedure

All questionnaires were get filled and responses were entered very carefully to make it sure that data is entered correctly and refined for further use.

5.1.2 Data verification procedure

Frequency tables for each variable were extracted to verify that whole data is entered correctly and there is no aberrant value or missing value in the data set.

5.1.3 Handling of missing values

If data set contains majority of missing values then it can provide misleading results, so it is necessary to handle the missing values for further analysis. As our data was entered very carefully by keeping in mind the aberrant values and missing values, therefore, there was no missing value in our data set.

5.1.4 Handling of reverse coded items

Reverse coded items are usually used to make sure the attentiveness of the respondent while filling the questionnaire, as we used few reverse questions in our questionnaire, therefore, we reversed their scoring during the data entry process.

5.1.5 Handling with outliers

Outliers are the values on extreme ends of the data set. These values also can be harmful for the desired outcome of the study and that is why handling of outliers is necessary for further analysis. In this study we found the outliers as recommended by Mahalanobis (1936), with mahalanobis distance measures and we found 15 outliers in our data set then we removed those specific cases from our data set.

5.2 Demographic Analysis

The demographic analysis of the data set showed in Table 5.1. The table depicts 730 respondents in the data set, which were further categorized based on gender, education, profession, age, and income.

Table 5.1: Demographic Analysis (N = 730)

		f (%)
Gender	Male	258 (35.5)
	Female	471 (64.5)
	Others	1 (0.1)
Education	High School	128 (17.5)
	Bacholer's Degree	411 (56.3)
	Master's Degree	167 (22.8)

	PhD	10 (1.4)
	Other	14 (1.9)
Profession	Unemployed	117 (16.0)
	Employed	275 (37.7)
	Student-worker	86 (11.8)
	Student	247 (33.8)
	Retired	5 (0.7)
Age	18-25	408 (55.9)
	26-35	247 (33.8)
	36-45	64 (8.8)
	>45	11 (1.5)
Income	<15000 KR	154 (21.1)
	15001 KR – 25000 KR	77 (10.5)
	25001 KR – 35000 KR	39 (5.3)
	35001 KR – 45000 KR	25 (3.4)
	45001 KR – 55000 KR	23 (3.2)
	>55000 KR	49 (6.7)
	Better not to say	363 (49.7)

5.3   Descriptive Statistics and Psychometric Properties

The table 5.2 shows the descriptive statistics and psychometric properties of the data set. Mean values show the average response of the respondents on the given scale. It is measured to find the central tendency of the data while, on the other hand, standard deviation tells us the dispersion of the data. The table also includes skewness and kurtosis values that determine the flatness and peak of the data distribution. It is also used to measure the normality of the data. Values of skewness and kurtosis for all study variables are under the acceptable range. Therefore, we can assume that data is normally distributed.

Table 5.2: Psychometric properties of the study variables (N=730)

	Mean	**Std. Deviation**	**Variance**	**Skewness**	**Kurtosis**
Expert	3.5575	.77697	.604	-.666	1.062
Trustworthy	3.7082	.69325	.481	-.613	1.402
Likeability	3.4678	.70467	.497	-.195	.271
Homophily	2.9966	.77623	.603	-.266	.304
BI	3.6753	.67558	.456	-.569	1.070
PI	3.1954	.83084	.690	-.492	.179
BSC	3.4553	.70911	.503	-.259	.418
Credibility	3.6463	.63877	.408	-.761	1.706

Note 1: PI = purchase intentions, BI = Brand Image, BSC = Brand Self-congruence
Note 2: SE of skewness .090 for all variables
Note 3: SE of kurtosis .181 for all variables

5.4   Data Normality

Data normality is one of the most important assumptions in multivariate data analysis (Hair et al., 2006). Normality is defined as "the shape of the distribution for an individual metric variable and its correspondence to normal distribution". Though, skewness and kurtosis measure the

data normality. The skewness (asymmetry) and kurtosis (peakedness) are two major schools of thought to analyze whether the data is normally distributed or deviation from the normal distribution. The skewness and kurtosis values should be zero for the normal distribution of data and could also measure the z score values. If the absolute values of Zskewness and Zkurtosis are greater than 1.96 or less than -1.96 at significance level $P < 0.05$ (n < 50), whenever greater than 2.58 or less than -2.58 at significance level $P < 0.01$ (n >50 < 300), and greater than 3.29 or less than -3.29 at significance level $P < 0.001$ (n > 300), reject null hypothesis and concluded the data is deviated from normal distribution.

Kolmogorov-smironve test and Shapiro-Wilk test measure the data normality more comprehensively (Field, 2009). The table 5.3 shows the Values of the Kolmogrove-smironve and Shapiro-Wilk tests with high significance ($p < 0.001$) confirm that data is normally distributed. Therefore, this assumption of data normality is fulfilled, and multivariate analysis can be performed.

Table 5.3 Kolmo and SW statistics for data normality (N = 730)

	Kolmogorov-Smironve[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Expert	.137	730	.000	.943	730	.000
Trustworthy	.200	730	.000	.912	730	.000
Likeability	.143	730	.000	.948	730	.000
Homophily	.192	730	.000	.947	730	.000
BI	.170	730	.000	.937	730	.000
PI	.133	730	.000	.958	730	.000
BSC	.108	730	.000	.970	730	.000
Credibility	.109	730	.000	.956	730	.000

5.5   Common Method Bias

Common method bias refers to a bias in your dataset due to something external to the measures. Something external to the question may have influenced the response given. For example, collecting data using a single (common) method, such as an online survey, may introduce systematic response bias that will either inflate or deflate responses. A study that has significant common method bias is one in which a majority of the variance can be explained by a single factor. Harman single factor test was employed to fix the issue of common method variance. Single factor explained a variance of 27.98% percent only. According to Podsakoff et al., (2003), no single factor should not demonstrate more than 50 percent variance otherwise it will confirm the common method biasness existence. Table 5.4 presents the results of Harman single factor test. All factors variance contributions are within acceptable limits and therefore confirms that common method variance is not present in data.

Table 5.4: Harmon's single factor test

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.717	27.989	27.989	6.717	27.989	27.989
2	3.014	12.558	40.547			
3	1.828	7.615	48.162			
4	1.427	5.946	54.109			
5	1.235	5.146	59.255			
6	1.028	4.285	63.540			
7	.863	3.594	67.134			
8	.732	3.052	70.186			
9	.715	2.979	73.165			
10	.650	2.709	75.874			
11	.597	2.486	78.361			
12	.569	2.370	80.730			
13	.557	2.323	83.053			
14	.523	2.180	85.233			
15	.477	1.987	87.220			
16	.450	1.875	89.095			
17	.424	1.766	90.861			
18	.410	1.710	92.571			
19	.381	1.588	94.159			
20	.343	1.429	95.587			

21	.300	1.249	96.836			
22	.272	1.133	97.970			
23	.266	1.108	99.078			
24	.221	.922	100.000			

Extraction Method: Principal Component Analysis.

5.6　Measurement Model

We used confirmatory factor analysis (CFA) to assess the reliability and validity of our measurement model, comprised of expertise, trustworthiness, likeability, homophily, purchase intentions, brand image, and brand self-congruence. Firstly, we measured reliability items based on their factor loadings on respective constructs. We considered 0.6 (Hair et al., 2006) as a threshold value in order to include or remove items from the scale. This process leads to a drop of one item from the expertise, one item from trustworthiness, one item from likeability, and one item from homophily. Moreover, we used the repeated measure method in step 1 for the second-order construct (credibility) (see table 5.5), and in step 2, we measured it as a formative construct (see table 5.6). Secondly, Cronbach alpha coefficients and composite reliability (CR) were measured to confirm the construct reliability. The result depicts that all Cronbach alpha and CR values were greater than the concerned threshold value of 0.7 (Hair et al., 2006). Thirdly, we calculated AVE for convergent analysis and found all values higher than threshold point 0.5 (Hair et al., 2006), which confirms the convergent validity of measures.

Furthermore, we compared the squared root of the AVE of each construct with its correlations with other constructs. Result also summarizes the discriminant validity as correlations between constructs are lesser than their respective AVE (square root) in diagonals within brackets (Fornell & Larcker, 1981) (See table 5.7 and 5.8). Moreover, we analyzed the discriminant validity through the heterotrait-monotrait ratio of correlations (HTMT) (see tables 5.9 and 5.10). Additionally, SRMR was kept in the consideration for fitness of the model. (Hair et al., 2006). Hence, this improve that the proposed theoretical model is statistically fit, and therefore, SEM can be applied for hypothesis testing.

Table 5.5: Measurement Model for First Order Construct (Step 1)

Construct	Items	A	AVE	CR
Expert	My favourite social media influencer is an expert	.82	.73	.89
	My favourite social media influencer is experienced			
	My favourite social media influencer is knowledgeable			
Trustworthiness	My favourite social media influencer is trustworthy	.71	.76	.86
	My favourite social media influencer is dependable			
Likeability	My favourite social media influencer is friendly	.70	.65	.79
	My favourite social media influencer is approachable			
Homophily	My favourite social media influencer thinks like me.	.72	.75	.86
	My favourite social media influencer is similar to me			
PI	I plan to purchase a fashion product that is promoted by my favourite social media influencer	.79	.71	.88
	I will consider purchasing the product that is promoted by my favourite social media influencer			
	It is likely that I am going to purchase a fashion product that is advertised by my favourite social media influencer			
BI	It is easy for me to recognize the promoted fashion brand on social media	.75	.66	.85
	I like the fashion brand promoted on social media			
	I am familiar with the fashion brand promoted on social media			
BSC	My favorite fashion brand is exactly how I would like to see myself	.89	.69	.92
	My favorite fashion brand fits very well with my ideal image of myself			
	My favorite fashion brand is very similar to the ideal image I have of myself			

My favorite fashion brand mirrors how I would like to be

My favorite fashion brand represents in many aspects my ideal
image of myself

Table 5.6: Measurement Model for Second Order Construct (Step 2)

Second Order Construct	Path. Coeff.	P value	A	AVE	CR
Credibility			.84	.57	.88
• Expert	.45	0.00			
• Trustworthiness					
• Likeability	.33	0.00			
• Homophily	.25	0.00			
	.24	0.00			

Table 5.7: Fornell-Larcker Criterion after step 1

	1	2	3	4	6	7
1. Brand Image	0.816					
2. Expert	0.253	0.858				
3. Homophily	0.159	0.329	0.867			
4. Likeability	0.244	0.423	0.381	0.809		
5. Purchase Intentions	0.495	0.277	0.300	0.259	0.846	
6. Self-Congruence	0.400	0.262	0.354	0.241	0.395	0.831
7. Trustworthy	0.215	0.683	0.388	0.549	0.259	0.235

Table 5.8: Fornell-Larcker Criterion after step 2

	1	2	3
1. Brand Image	0.816		

	1	2	3
2. Credibility	0.283	0.754	
3. Purchase Intentions	0.495	0.347	0.846
4. Self-Congruence	0.400	0.342	0.395

Table 5.9: Heterotrait-Monotrait Ratio (HTMT) after step 1

	1	2	3	4	5	6	7
1. Brand Image							
2. Expert	0.319						
3. Homophily	0.225	0.444					
4. Likeability	0.384	0.653	0.689				
5. Purchase Intentions	0.637	0.344	0.408	0.395			
6. Self-Congruence	0.490	0.308	0.456	0.365	0.464		
7. Trustworthy	0.297	0.876	0.570	0.824	0.348	0.299	

Table 5.10: Heterotrait-Monotrait Ratio (HTMT) after step 2

	1	2	3	4
1. Brand Image				
2. Credibility	0.354			
3. Purchase Intentions	0.637	0.428		
4. Self-Congruence	0.490	0.405	0.464	

Structural equation modelling (SEM) was utilized to determine the mediating effect of the brand image to the relationship between social media influencers' credibility and customers' purchase intentions. Moreover, the moderating effect of brand self-congruence on the relationship between social media influencers' credibility and customers' purchase intentions was also measured.

The first hypothesis (H1) was developed to check the direct effect of social media influencers' credibility on customers' purchase intentions, supported by results (β = 0.162, t = 4.15, p < .001). Similarly, the second hypothesis (H2) was developed to check the social media influencer's credibility on brand image, which was also supported by results (β = .275, t = 6.65, p < .001).
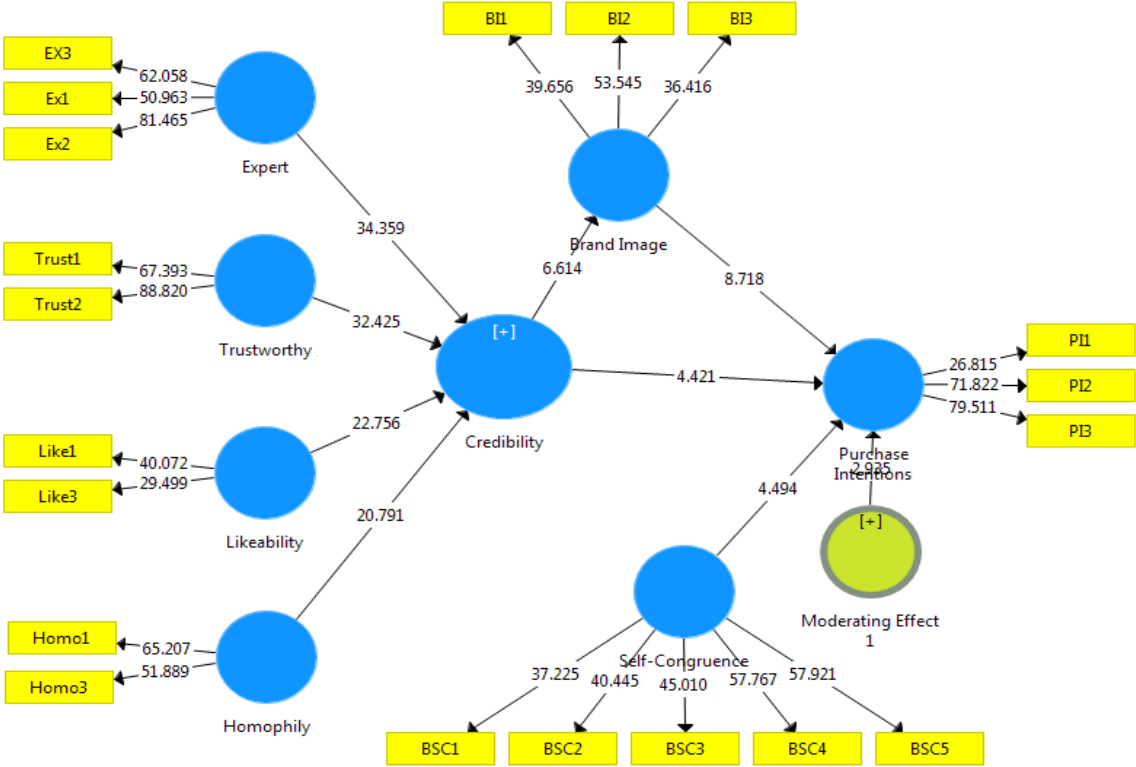

Fig 5.1. SEM model

Moreover, the third hypothesis (H3) was developed to check the mediating effect of the brand image to the relationship between social media influencers' credibility and customers' purchase intentions. Results showed that brand image significantly mediates the relationship between social media influencers' credibility and customers' purchase intentions (β = .104, t = 5.11, p < .001). In addition, hypothesis four (H4) was developed to measure the effect of brand image on customers' purchase intentions, and the results confirmed the hypothesis (β = .377, t = 8.76, p < .001). Conclusively, the direct and indirect effects were significant, and this shows that partial mediation exists between the link between social media influencers' credibility and customers' purchase intentions.

To test the brand self-congruence, as a boundary condition, between social media influencers' credibility and customers' purchase intentions, two-stage methods were utilized to develop the

interaction term. The independent variable (social media influencer's credibility) and the moderator (brand self-congruence) were centred, and an interaction term was developed in Smart-PLS 3. Interaction term was significant (β = .088, t = 3.026, p < .01), suggesting that brand self-congruence moderates the relationship between social media influencer's credibility and customers' purchase intentions. The results of SEM in examining our five hypotheses can be seen in Table 5.11.

Table 5.11: Results of Structural Equation Modeling

Hypothesis	β	t- values	p values	Remarks
Credibility ⟶ purchase intentions	.162	4.15	.000	supported
Credibility ⟶ brand image	.275	6.65	.000	Supported
brand image ⟶ purchase intentions	.377	8.76	.000	Supported
Credibility ⟶ brand image ⟶ purchase intentions	.104	5.11	.000	Supported
Moderation of Brand self-congruence	.088	3.02	.002	Supported

5.7 Summary of hypotheses (SEM)

This study examined five hypotheses, and all hypotheses were accepted. Results revealed that mediation of brand image exists between the relationship between social media influencers' credibility and customers' purchase intentions. Moreover, the results depict the conditional role of brand self-congruence between the link between social media influencers' credibility and customers' purchase intentions. Table 5.12 shows the stated hypotheses and their decisions.

Table 5.12 Hypotheses Results

Hypotheses	Remarks
H1: Social media influencers' credibility is positively correlated with the purchase intentions.	Supported
H2: Social media influencers' credibility is positively correlated with the brand image.	Supported
H3: Brand image positively mediates the relationship of social media influencers' credibility and purchase intentions.	Supported
H4: Brand image is positively correlated with the purchase intentions.	Supported
H5: Brand self-congruence has a significant moderation effect on the relationship of social media influencers' credibility and purchase intention of a fashion product.	Supported

5.8 Discussion of The Results

Our study encompasses four dimensions of social media influencers' credibility: expert, trustworthiness, likeability, and homophily, frequently used in the literature (Zhang et al., 2014; Xiao et al., 2018; Jaffari & Hunjra, 2017; Kim & Min, 2016). This research contributes significantly to the advertising and digital marketing literature by identifying how social media influencers' credibility, as a strong determinant, can stimulate customers' purchase intentions via the mediation of brand image. The potential buffering role of brand self-congruence, as a moderator, on the relationship between social media influencers' credibility and customers' purchase intentions is also examined.

The findings of our study reveal that brand image mediates the relationship between social media influencers' credibility and customers' purchase intentions. Furthermore, the structural model also found a significant positive relationship between social media influencers' credibility with brand image. Besides, the relationship between brand image and customers' purchase intentions was also followed by a positive link. These results validate assertions of studies conducted in the western settings (Jin et al., 2019; Casaló et al., 2020; Djafarova & Rushworth, 2017; Li et al., 2021). Prior literature also argues that the connection between influencer's credibility and purchase intention can be better demonstrated through mediating

mechanisms (De Veirman et al., 2017; Abdullah et al., 2020). In this manner, our results provide valuable insights into the mechanism through which advertisers and social media influencers can influence customers' purchase intentions. So indeed, our results also align with assumptions of social impact theory and credibility theory. Henceforth, this study asserts that when social media influencers exhibit a sense of credibility toward their online followers, they will reciprocate by forming positive attitudes and going out of their way to provide exceptional responses towards the brand through developing notions of brand image in terms of more purchases.

In the end, the moderating role of brand self-congruence on the relationship between social media influencers' credibility and customers' purchase intentions was also supported in the results of this research. According to Malar et al. (2011), self-congruence moderates the link between intentions leading toward behaviours. This is parallel to the self-congruency theory, which demonstrates that after analyzing the credibility of social media influencers, customers coincide with the behavioural strategy to develop their purchase intentions. A few studies found similar connections in this case while highlighting self-congruence to positively augment good behaviour (Kumar & Kaushik, 2022; Aguirre-Rodriguez, Bosnjak, & Sirgy, 2012). Henceforth, this paper posits that the connection between social media influencers' credibility and customers' purchase intentions will be stronger when the self-congruence of the customers with the brand is high.

6 Conclusion

This chapter summarizes the study and highlights its limitations, theoretical implication, and suggestions for further research.

6.1 Research Aims & Objectives

This study highlights the importance of social media influencers' characteristics, namely, expertise, trustworthiness, likeability and homophily, to measure the credibility of social media influencers as a formative construct in the fashion industry of Sweden. This paper posits that the credibility of social media influencers has been proven to be effective in inciting brand image in customers, which later results in customers' purchase intentions. More conclusively, brand image mediates the relationship between social media influencers' credibility and customers' purchase intentions. Hence, advertisers and companies should focus on selecting their spokesperson or influencer on social media to deliver their message and brand image effectively. Besides, highly brand self-congruence customers would be more inclined to purchase specific brands. In other words, when customers identify themselves with their favourite influencers, they still consider the brand's positive image and their self congruence before they purchase some products. This suggests that marketers and advertisers, specifically in the fashion industry, should pay attention not only to the selection of the endorser-fit influencer but also to maintain the positive image of the brand that they want to advertise.

6.2 Theoretical Implications

This study accomplishes two essential purposes. First, it establishes a link between the influencers' credibility, brand image, and brand self-congruence to the customers' purchase intentions by demonstrating a statistically significant correlation between the context of previous literature by Malar et al. (2011), Bonjak & Sirgy (2012), Zhang et al. (2014), De Veirman et al. (2017), and Jin et al. (2019). Second, it is adding new streams of examining the

external factors such as brand image and brand self-congruence in influencing the perceived influencer's credibility, which to the best of our knowledge, it is also adds novelty to the existing advertising and digital marketing literature. The implications of these findings are crucial because they assist in improving our knowledge of the significant relationship between influencers' credibility-brands-customers to garner more purchase intentions, which we believe will be an essential contribution to the marketers and advertisers in the future.

Moreover, this study's findings were consistent with earlier influencer's credibility research that influencer's credibility can positively affecting customers' purchase intentions. From a theoretical approach, the findings of this study expanded existing theories from previous literature on the importance of influencer's credibility in source model. The critical theoretical contribution of this study lies in the integration of social impact theory and credibility theory to explain the mechanism through which social media influencers' credibility influences purchase intention oriented customers' favourable behaviour towards the companies/brands.

Further, this study induces major characteristics for credibility that can facilitate influencers in modifying customers' attitudes and behaviour, which was discussed previously in an integrated model. Thus, this study opens the gateway for researchers and scholars to identify more personal characteristics effective on digital media in this perspective that can help influencers. Ultimately, the advertising companies can save budget and gain a competitive advantage. Moreover, credibility was measured as a formative construct containing the characteristics of the credibility like expertise, trustworthiness, likeability, and homophily. This is also a contribution of the study to understanding the construct in a new paradigm because such measurement is rarely found in the literature, especially in digital marketing.

Given the role of influencer marketing, which highlights considering customers as a central target (De Veirman et al., 2017), this study facilitates advertising agencies and companies directly involved in their advertising activities on social media to take measures for selecting their spokesperson in order to persuade customers. As digital media has a wide range to target the customers, influencer marketing tools, mainly the expertise, trustworthiness, likeability, and homophily, can potentially boost the brand's image among customers. A favourable image of the brand will ultimately trigger the urge to get the specific brand. Moreover, in the wide usage of social media, introducing low budget tactics to advertisers would be more beneficial to assist them in competing globally. Besides, advertisers need to be responsive towards the digital customers so that the influencers respond to customers and provide them with a notion that they

care for the customers, are approachable to customers, and customers can trust them. In this way, influencers will be able to deliver a compelling brand image to social media customers, which will ultimately stimulate their brand-oriented favourable behaviours that can benefit both the influencers and the organization.

This particular study also proved the assumption made by previous research that influencers can shape customers' beliefs on digital media, provided with the condition that the influencer is a credible personality. This asserts that credibility shapes the positive brand beliefs, which ultimately turn into the purchase intentions on digital media. Likewise, our results reveal that brand image mediates the relationship between social media influencers' credibility and customers' purchase intentions. In addition, this study also adds novelty by contributing to the existing pool of literature on advertising and digital media by validating this relationship in the Northern European context (Sweden), where people are educated having a literacy rate of 99% (UNESCO, 2016). Lastly, this study contributes by authenticating the role of the link between self-congruence of social media influencers' credibility and customers' purchase intentions.

6.3 Limitations and Future Research

This research follows several limitations that need to be considered. Firstly, this is a time lag study that lacks a robust illustration of variables presented in the research. Future studies should include the longitudinal or experimental design to examine similar frameworks. In addition, findings can be further validated by including more characteristics of social media influencers like their personality, authority, power, and views towards society and humanity. Furthermore, the external factors that might affect an influencer's credibility are not limited to the brand image and brand self-congruence. Future research can examine other factors such as social factors, environmental factors, and other factors related to the purchase intentions.

For generalizability, cross-cultural data across different firms in various service industries can be taken. Cross-cultural data might cause variations in the results of similar studies because of the inclusion of distinct cultural, social, and economic factors that can change people's behaviour (N. P. Podsakoff et al., 2003). This study limits its scope with dimensions of credibility. However, future research can include social environment, discounts, seasonal promotions, and others in their framework to analyse their impact on customer attitudes and

behaviours. Additionally, demographic characteristics, such as age, gender, education, and others, can also be used as moderators, intervening or controlling variables in future studies.

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Appendix A – Main Survey

Master Thesis Questionnaire

Hello!

Thank you so much for taking the time and effort to complete this questionnaire for our Master's Thesis!

We are Nida and Hany, Master's students studying at the Lund University School of Economics and Management.

For our Master Thesis, we examine the social media influencers' credibility and purchase intention within the fashion industry and highly appreciate your response to the following questions. The questionnaire takes approximately only 5 minutes to complete.

Please read through the following information before continuing:

1. The data collection will follow General Data Protection Regulation (GDPR) guidelines, and all the information gathered remains confidential.
2. You need to be 18 or older to participate in the study.
3. Your response is anonymous; however, the thesis findings will be published together with the thesis.
4. You may withdraw from the survey without giving reasons and will not be penalized for doing so.

If you have any questions about the survey or the data, don't hesitate to contact us! (ni8216ta-s@student.lu.se & ha3057wu-s@student.lu.se)

* Required

Demographic Questions

1. By clicking the button below, you confirm to be at least 18 years old, and acknowledge your participation in this study allowing the researchers to use the data generated from this questionnaire for academic research. *

   Mark only one oval.

   ( ) I consent, I want to participate in this study.

2. Which country are you living in? *

   _____

3. Please specify your gender: *

   Mark only one oval.

   ◯ Male

   ◯ Female

   ◯ Other

4. Please select your age group: *

   Mark only one oval.

   ◯ 18-25

   ◯ 26-35

   ◯ 36-45

   ◯ >45

5. Please specify your education level: *

   Mark only one oval.

   ◯ High School

   ◯ Bachelor's degree

   ◯ Master's degree

   ◯ PhD

   ◯ Other

6. Please specify your professional status: *

   Mark only one oval.

   ◯ Unemployed

   ◯ Employed

   ◯ Student-worker

   ◯ Student

   ◯ Retired

7. Please specify your monthly income: *

Mark only one oval.

◯ <15000 KR

◯ 15001 KR – 25000 KR

◯ 25001 KR – 35000 KR

◯ 35001 KR – 45000 KR

◯ 45001 KR – 55000 KR

◯ >55000 KR

◯ Better not to say

Social Media Role

8. Do you use social media? *

Mark only one oval.

◯ Yes

◯ No

9. How often do you use Social Media? *

Mark only one oval.

◯ Several times a day

◯ Once a day

◯ 1 to 3 times a week

◯ Less than 1 to 3 times a week

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10. What is the Social Media platform that you use the most? *

   Mark only one oval.

   ◯ Facebook

   ◯ Instagram

   ◯ YouTube

   ◯ Twitter

   ◯ Snapchat

11. Do you use Social Media as a tool to search for information about   *
    products/brands?

   Mark only one oval.

   ◯ Yes

   ◯ No

12. From the following options, please select the main reason to search for   *
    product/brand information on Social Media?

   Mark only one oval.

   ◯ General information about the product/brand

   ◯ Discounts

   ◯ Campaigns

   ◯ Contests

   ◯ Other: _____

13. How many social media influencers do you follow? In this study, the term of *
    social media influencer is defined as:"Social media influencers are people
    who have large audiences of followers on their social media accounts, and
    they leverage this to influence or persuade this following to buy certain
    products or services."

    Mark only one oval.

    ( ) 1-9

    ( ) 10-49

    ( ) 50-100

    ( ) +100

Social Media Influencers' Credibility
Please indicate your level of agreement with the following statements.

14. My favourite social media influencer is an expert. *

    Mark only one oval.

    ( ) Strongly disagree

    ( ) Disagree

    ( ) Neutral

    ( ) Agree

    ( ) Strongly agree

15. My favourite social media influencer is experienced. *

    Mark only one oval.

    ( ) Strongly disagree

    ( ) Disagree

    ( ) Neutral

    ( ) Agree

    ( ) Strongly agree

16. My favourite social media influencer is knowledgeable. *

    Mark only one oval.

    ( ) Strongly disagree

    ( ) Disagree

    ( ) Neutral

    ( ) Agree

    ( ) Strongly agree

17. My favourite social media influencer is unqualified. *

    Mark only one oval.

    ( ) Strongly disagree

    ( ) Disagree

    ( ) Neutral

    ( ) Agree

    ( ) Strongly agree

18. My favourite social media influencer is skilled. *

    Mark only one oval.

    ( ) Strongly disagree

    ( ) Disagree

    ( ) Neutral

    ( ) Agree

    ( ) Strongly agree

19. My favourite social media influencer is trustworthy. *

Mark only one oval.

- ⬭ Strongly disagree
- ⬭ Disagree
- ⬭ Neutral
- ⬭ Agree
- ⬭ Strongly agree

20. My favourite social media influencer is unreliable. *

Mark only one oval.

- ⬭ Strongly disagree
- ⬭ Disagree
- ⬭ Neutral
- ⬭ Agree
- ⬭ Strongly agree

21. My favourite social media influencer is friendly. *

Mark only one oval.

- ⬭ Strongly disagree
- ⬭ Disagree
- ⬭ Neutral
- ⬭ Agree
- ⬭ Strongly agree

22. My favourite social media influencer is unlikeable. *

Mark only one oval.

◯ Strongly disagree

◯ Disagree

◯ Neutral

◯ Agree

◯ Strongly agree

23. My favourite social media influencer is approachable. *

Mark only one oval.

◯ Strongly disagree

◯ Disagree

◯ Neutral

◯ Agree

◯ Strongly agree

24. My favourite social media influencer thinks like me. *

Mark only one oval.

◯ Strongly disagree

◯ Disagree

◯ Neutral

◯ Agree

◯ Strongly agree

25. My favourite social media influencer does not share my values. *

Mark only one oval.

- ◯ Strongly disagree
- ◯ Disagree
- ◯ Neutral
- ◯ Agree
- ◯ Strongly agree

26. My favourite social media influencer is similar to me. *

Mark only one oval.

- ◯ Strongly disagree
- ◯ Disagree
- ◯ Neutral
- ◯ Agree
- ◯ Strongly agree

Purchase Intentions
Please indicate your level of agreement with the following statements.

27. I would like to have more information about a fashion product endorsed by *
my favourite social media influencer.

Mark only one oval.

- ◯ Strongly disagree
- ◯ Disagree
- ◯ Neutral
- ◯ Agree
- ◯ Strongly agree

28. I plan to purchase a fashion product that is promoted by my favourite social media influencer. *

    Mark only one oval.

    ( ) Strongly disagree

    ( ) Disagree

    ( ) Neutral

    ( ) Agree

    ( ) Strongly agree

29. I will buy a fashion product that is advertised by my favourite social media influencer. *

    Mark only one oval.

    ( ) Strongly disagree

    ( ) Disagree

    ( ) Neutral

    ( ) Agree

    ( ) Strongly agree

Brand Image
Please indicate your level of agreement with the following statements.

30. It is easy for me to recognize the promoted fashion brand on social media. *

    Mark only one oval.

    ( ) Strongly disagree

    ( ) Disagree

    ( ) Neutral

    ( ) Agree

    ( ) Strongly agree

31. I like the fashion brand promoted on social media. *

    Mark only one oval.

    ◯ Strongly disagree

    ◯ Disagree

    ◯ Neutral

    ◯ Agree

    ◯ Strongly agree

32. I am familiar with the fashion brand promoted on social media. *

    Mark only one oval.

    ◯ Strongly disagree

    ◯ Disagree

    ◯ Neutral

    ◯ Agree

    ◯ Strongly agree

Brand Congruence
Please indicate your level of agreement with the following statements.

33. My favorite fashion brand is exactly how I would like to see myself. *

    Mark only one oval.

    ◯ Strongly disagree

    ◯ Disagree

    ◯ Neutral

    ◯ Agree

    ◯ Strongly agree

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34. My favorite fashion brand fits very well with my ideal image of myself. *

Mark only one oval.

- ( ) Strongly disagree
- ( ) Disagree
- ( ) Neutral
- ( ) Agree
- ( ) Strongly agree

35. My favorite fashion brand is very similar to the ideal image I have of myself. *

Mark only one oval.

- ( ) Strongly disagree
- ( ) Disagree
- ( ) Neutral
- ( ) Agree
- ( ) Strongly agree

36. My favorite fashion brand mirrors how I would like to be. *

Mark only one oval.

- ( ) Strongly disagree
- ( ) Disagree
- ( ) Neutral
- ( ) Agree
- ( ) Strongly agree

37. My favorite fashion brand represents in many aspects my ideal image of myself. *

Mark only one oval.

◯ Strongly disagree

◯ Disagree

◯ Neutral

◯ Agree

◯ Strongly agree