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The effects of social media influencers' credibility on product evaluation, product attitude, and purchase intention: The mediating effects of product-influencer fit

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Abstract

The primary objective of this study was to investigate the impact of social media influencers' credibility, knowledge, and attractiveness on customers' evaluations of products and services within the domain of social media. This investigation was conducted by utilizing the theoretical framework of source credibility theory. This study also investigates the impact of product appraisal on customers' views about the product and its subsequent influence on their intentions to make a purchase. This study identified three key qualities, including source credibility, product appraisal, and product-influencer fit, which were found to be significant. Additionally, this study also revealed the mediating impact of these characteristics. A web-based survey was administered, and the collected data was subjected to analysis via structural equation modeling (SEM). This study found that out of the three elements of source credibility, trustworthiness was the only one that had a statistically significant impact on product appraisal. The findings from the conducted tests indicate that there was no statistically significant impact of competence and attractiveness on the appraisal of the product. Furthermore, it is important to note that the concept of product-influencer fit played a role as a mediator solely in the association between trustworthiness and product appraisal. Also, a significant correlation was seen between product evaluation and product perception. More importantly, it was determined that the purchase intentions of customers were notably impacted by their perceptions and evaluations of the respective products. Therefore, given the influence of trustworthiness on customers' evaluations of items and their positive brand perceptions, social media influencers could be a reliable and effective medium for disseminating marketing communications to consumers.

Keywords: Product attitude, Product evaluation, Product-influencer fit, Purchase intention, Source credibility.

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1. Introduction

With technological innovations, social media has been considered one of the most effective marketing strategies used by many companies due to its ability to directly connect with their consumers [1-3]. Social media is based on the technological foundations of Web 2.0 and the exchange of user-generated content that enables interaction and collaboration between consumers [4]. It is an online platform that allows for communication, sharing, and responding to user-generated content among consumers [5]. In Web 2.0 environments, the process by which consumers engage with brands has evolved, making firms utilize social media and generate content that can encourage consumers to interact with each other [6].

The increasing importance of social media has become an avenue for marketers to effectively manage consumer relationships and reach more potential consumers by identifying opinion leaders [7]. Influencer marketing pertains to the opinion leaders that collaborate with brands to generate brand-related content and influence potential consumers [8]. Previous research emphasized opinion leaders as influential sources of information [9, 10]. Particularly in the realm of social media, consumers seek and place value on their opinions, especially when in the process of decision-making [11]. In the present-day digital landscape, numerous brands have adopted the practice of utilizing social media influencers as conduits for disseminating their marketing messages to their intended consumer base. These influencers assume the role of information sources, with the objective of effectively persuading potential consumers to develop favorable attitudes and responses towards the brand [11, 12]. However, previous research on the credibility of social media influencers and their role as part of the brand's marketing communication strategies remains relatively understudied.

Thus, drawing upon the theoretical framework of source credibility, this study seeks to investigate the three dimensions associated with it, namely trustworthiness, expertise, and attractiveness, in relation to social media influencers. The study aims to examine the influence of these dimensions on consumers' assessments of products and services within the realm of social media. The primary objective of this study is to examine the influence of consumers' product evaluation on their attitude towards the product as well as its subsequent effect on their intentions to make a purchase of a particular item or service. Additionally, this research investigates the significance of the alignment between products and influencers in influencing the effectiveness of marketing messages disseminated by social media influencers, as well as its impact on consumer decision-making pertaining to brands.

2. Literature Review

2.1. Social Media Influencers

Social media influencers are individuals who are seen to be leading figures within specific niches, and they establish and maintain connections with a large number of social media users who choose to follow them [13]. Social media influencers established their fame on the platform of social media, as they were not known to people beforehand [13, 14]. Social media influencers are known to have social influence due to their vast reach among potential consumers and the popularity they have gained through various social media activities [15]. Social influence pertains to the process where a person adapts his or her beliefs, attitudes, or behaviors to those of others in the social system [16]. The notion that consumers influence other consumers has been evident in scholarly research on source credibility, opinion leadership, social and communication networks, and the diffusion of innovations [17]. Social influence can occur through information and knowledge about other individuals, even when there are no direct face-to-face interactions [18]. Social media influencers have influence over the social media users who follow them on various platforms, such as Instagram or YouTube [19-22]. The influence that social media influencers hold includes their ideas and behaviors that are positively evaluated and are also imitated by the social media users who follow them [12]. Thus, these social media influencers are perceived as credible information sources and relatable personalities, enabling brands to have access to potential consumers through their network of followers [13, 14, 23].

Social media influencers create and post their contents that showcase their creativity in terms of their niche areas or expertise, such as beauty, fashion, travel, food, or video games, on social media platforms such as YouTube, Twitter, and Instagram [24]. They have complete control over their content creativity, as they are well aware of what is popular and what their intended audience prefers [25]. For example, when social media influencers create content regarding fashion, they filter and select images purposely to express their fashion tastes and fashion items that they have purchased, which allows them to be a source of branded content [26]. These social media influencers upload numerous photos of themselves featuring the products and brands that they are wearing, which represent their specialty and expertise in a field [26]. They also provide some opinions and reviews regarding products, provide tips and advice regarding the usage of the products, and upload photos or videos that showcase the products or services [27]. Furthermore, some features of social media platforms, such as Instagram, allow social media influencers to perform promotional activities by using features embedded in the platforms, such as the "shop the feed" and "buy now" links [26]. Since their posts seem to be about their everyday lives, it makes them seem more genuine [28]. Strategically, social media influencers advertise and show the products and brands that they promote by posting contents that show their lifestyles and their daily life stories [26]. The social media influencers' activities on social media platforms also include posting contents that showcase their creativity and originality [29-32], uploading selfies and videos that contain a lively atmosphere [33, 34], or directly communicating with potential consumers [30]. These activities on social media platforms create positive branding strategies for the social media influencers and project a realistic and authentic image of themselves to their audience or consumers [35].

Influencer marketing refers to the actions of brands to collaborate with social media influencers to advertise and perform marketing activities while providing free access to products, payments, or invitations to some events [13]. There are many brands that work together with social media influencers to be brand ambassadors by creating their contents that include the advertised brands, by talking about the products or the brand in captions or tags, and by talking about or participating in the brand's campaigns and events [36, 37]. Brands use social media influencers for promotion because of their low cost and high

effectiveness in promoting and nudging consumers by appealing to their focus and emotions [38]. Social media influencers serve as effective and cost-saving promotional figures because of their strong social relationships with their followers, which enable them to encourage consumer purchases through the products that they use [39]. Furthermore, they also help brands monitor new consumer trends, making it easier for brands to support the new needs of their consumers [40]. While social media influencers post their daily usage of the products and express their personal post-purchase evaluations on their preferred types of platforms in social media, they entice consumers to acquire the same products, affect their desire to purchase them, and spread electronic word-of-mouth [38]. When social media influencers are perceived as trustworthy and useful, their personal recommendations about products and services are shown to enhance consumers' positive attitudes towards them Hsu, et al. [41] and Lee and Watkins [42]. As previous research has shown, social media influencers' personal recommendations about a brand enhance consumers' positive product perceptions and evaluations, and consequently, purchase intentions [43].

2.2. Source Credibility Theory

Hovland and Weiss [44] state that when target audiences receive marketing messages about the promotion of a product, they first identify the message's source and assess its credibility before deciding whether to respond favorably. Source credibility refers to the positive reaction of the audience upon receiving the marketing messages [45]. It also refers to the tendency of the audience to reach out to social media influencers to gather information and gain a better understanding of a brand's product or service [45, 46].

Source credibility is made up of the trustworthiness, expertise, and attractiveness of the influencers that relay the marketing messages of brands [45]. It shows that the effectiveness of promotion is directly correlated to the way audiences perceive the trustworthiness, expertise, and attractiveness of the message source [47-49]. Studies have shown that the credibility of the information source affects consumers' behaviors and attitudes [47, 50]. As such, source credibility is an important factor in consumers' evaluation of brands and products, with positive credibility of the source being more prone to positive outcomes in promoting products [48, 51].

Within the parameters of social media platforms, social media influencers are credible sources of information [12]. The relationship between trustworthiness, expertise, and attractiveness has been studied rigorously, as social media promotion of products is thought to be more trustworthy than traditional media [52]. Traditional celebrities promoting a brand or a product are seen as having a strictly business transaction with the sponsoring business without having any emotional attachment to the product that they are promoting [53]. Social media influencers, on the other hand, are seen to have higher standards in selecting brands to promote, as there are emotional meanings and attachments to the products [53]. Social media influencers are also seen as better at engaging with the target audience that wants to communicate with brands on social media platforms [53]. Previous research has studied source credibility on Instagram [54] and in other online communities [55, 56]. The result showed that credibility affects the consumers' choice in selecting the contents to view or ignore, and this is what Johnson and Kaye [57] call selective exposure. According to the results, credibility is also related to advertising value, showing that promotions of products from social media friends are considered more trustworthy compared to traditional media [52]. It was also found that the number of followers an influencer has is positively related to their credibility on social media platforms such as Twitter [15] and Instagram [13]. Furthermore, results showed that blog credibility positively affected the general attitude towards the blog [58]. Literature on website credibility [59-64] showed that credibility level plays an important role in searching for information, with consumers generally selecting social media influencers that they consider to be trustworthy [65].

2.3. Trustworthiness

Trustworthiness refers to the evaluation of a social media influencer's honesty, integrity, and believability [66]. The level of dependability of social media influencers perceived by consumers is related to trust as well [53]. Since social media influencers are trusted sources of information, it allows brands to broadcast their marketing messages to their audiences through the medium of influencers [67]. Therefore, social media influencers have the ability to affect consumers' decisions and are also deemed credible sources of information by their followers [13, 23].

Social media influencers mention branded content by way of reviews, recommendations, and tutorials that exist in real, practical settings, which in turn increases their credibility as they have also tried the products that they are promoting, making it more authentic to the viewers [14, 68]. Consumer perceived this level of transparency by social media influencer as making the promotional message clear [69] and revealing the unfiltered opinions of the social media influencers [70]. With repeated exposure to the posts of social media influencers, consumers end up seeing them as credible sources of information, as repeated exposure helps to create reliability and enhance relationships that can be similar to those in traditional media [42]. When social media influencers are promoting a product, the audience believes that these influencers are genuinely believing in the positive sides of the products that they are promoting [71]. Therefore, when social media influencers are perceived as trustworthy, audiences tend to be more cordial towards their recommendations and the brands that endorse them.

Therefore, we propose the following hypothesis:

Hypothesis₁: Social media influencers' trustworthiness has a positive influence on product evaluation.

2.4. Expertise

According to source credibility theory, the perceived expertise of social media influencers significantly determines their credibility as sources of information [44]. Expertise refers to the level of competence of the social media influencers that they are claiming, such as their knowledge, experiences, and skills that they are involved in [66]. This is also referring to the level

of accuracy of the information that the social media influencers are relaying [72]. The level of expertise of social media influencers is related to their level of experience or training in a certain area [73]. Consumers have numerous methods to determine the expertise level of the social media influencers [74], such as through the reviews posted, the contents of the reviews, and the duration of the social media influencer being active on the social media platforms [73, 75].

Consumers generally look for information from social media influencers that are perceived widely as knowledgeable and with lots of experience in a certain area [76]. Social media influencers are able to bring in a wide range of potential consumers by sharing and posting contents that directly reflect their daily lives using various social media platforms, with one particular topic being their main interest for enticing dialogue with consumers [77]. As an example, by sharing and posting contents such as beauty, fitness, food, and fashion, these social media influencers gather a large number of potential consumers, which leads them to turn their main profession into being a social media influencer [78]. Social media influencers share product reviews, recommendations, and personal experiences in a number of their posts [14]. Additionally, social media influencers are able to inform consumers about the brands that they genuinely enjoy using in their daily lives and to offer recommendations for the goods that they believe are deserving of consumer use [79]. When consumers view social media influencers as trustworthy sources of information, they end up devoting a lot of their cognitive resources to taking in the information given by the social media influencer with little doubt [80]. Therefore, the perceived expertise of the social media influencer that can be seen from the contents that they post in their social media profiles is more likely to affect the consumers' positive evaluations of the brands that are being promoted.

Therefore, we propose the following hypothesis:

Hypothesis₂: Social media influencers' expertise has a positive influence on product evaluation.

2.5. Attractiveness

Attractiveness is one of the dimensions of source credibility, and it involves the consumers' initial assessment of the social media influencers as sources of information for products and services [81-86]. Attractiveness is the consumers' perception of the physical appearance and the external features of the social media influencer [48]. It relates to how well they are able to present and project themselves in social media through their physical features, which include their face, body, hairstyle, and even their voice, which affect their overall perception by consumers [56]. In the social psychology literature, the attractiveness of the social media influencer involves the level of their visual appeal and how pleasing their external features are to consumers [56]. Although the attractiveness dimension of a social media influencer could vary according to one's culture, it is strongly related to their social interactions within the social media community [87].

For social media influencers, attractiveness is an important factor, as their looks are constantly exposed to consumers [88, 89]. For example, attractiveness can be attributed to the outfit that the social media influencers wear and the features presented in photos and videos that they post on social media platforms [56]. Consumers may not like every outfit or the appearances of the social media influencers, but they could be easily attracted by the social media influencer's style, making them search for similar posts and ideas relating to the style [56]. When consumers are exposed to the posts of social media influencers more and more often, over time, they become familiar with them to the point that they feel close to these social media influencers [90]. Consumers will then want to be like the social media influencers to create a positive relationship with them [56]. According to McGuire [91], social media influencers who are popular, liked by, and exhibit similarities with consumers are found to be more attractive, which leads them to be more persuasive. For example, millennials are deemed to be extensive users of social media platforms, and they identify with social media influencers, causing them to blend in with their personalities and lifestyles to be like them [92, 93]. Therefore, this allows social media influencers to start various trends that many consumers on social media platforms try to follow out of admiration [56].

Due to a variety of personality traits, social media influencers, who are information sources for consumers, are viewed more favorably when they are perceived to be more physically attractive in a variety of personality traits such as social competence, intellectual competence, concern for others, and integrity [94]. When we consider that these social media influencers also exhibit numerous other positive traits that are perceived by consumers, it is without question that brands will collaborate with the social media influencers, as they want to link their products and their brands with attractive individuals Till and Busler [94]. Uzunoglu and Kip [68] indicated that the attractiveness of the social media influencers leads to the audience's perception of admiration for them, which can be the sole reason for their audience or consumers to follow them. Also, the physical appearance of a social media influencer is important in determining their believability and persuasiveness [48, 84, 95, 96]. Social media influencers who are attractive can alter the behaviors of consumers [97], and they can influence their audiences or consumers more than those who are less physically appealing than them [82]. Moreover, more attractive social media influencers were seen to be more positively related to positive product evaluations [98].

Therefore, we propose the following hypothesis:

Hypothesis₃: Social media influencers' attractiveness has a positive influence on product evaluation.

2.6. Product-Influencer Fit

The match-up hypothesis indicated that information sources such as social media influencers are effective marketing communicators if their personal characteristics match those of the products that they promote on their social media platforms [99]. Fit is when certain characteristics of the social media influencers match and can be seen on the products that are being promoted [66, 100]. The definition of fit also relates to the social media influencers' knowledge about the products [101], their match with the brand's image [102], the brand's culture and meaning [103], as well as certain characteristics that they may impart onto the brand [96]. Previous research has indicated that consumers find the promotional activities of social

media influencers to be effective and more persuasive when the products they talk about match their own personality, image, or field of expertise (e.g., [100, 104]).

In the context of social media, consumers understand that social media influencers are knowledgeable about the products that they promote, as it is based on their personal interests, making it easier to establish the match of the products with them [105]. Social media influencers are known to be real users of the products that they promote, and they engage in promotional activities with the intention of genuinely expressing their own consumption experiences and informing other consumers to help improve their usage of the products [106]. According to Schouten, et al. [14], since social media influencers operate and promote products within their niche market, their fit with the product is more relevant as compared to other information sources such as traditional celebrities. Consumers carefully assess if the fit of the social media influencers with the products promoted is within their specific niche areas to be considered credible information sources [14].

Consumers find the marketing communications and product promotions of social media influencers to be persuasive when there is a clear fit between the product and their own personal characteristics [23]. Previous research has shown that consumers positively assess the products and are more likely to engage in buying behaviors when the characteristics of social media influencers match those of the products that are being promoted in the social media environment [14, 99, 107, 108]. It has been evident in previous research that consumers' assessments of products and plans to make purchases are enhanced when the perceived expertise or knowledge of social media influencers pertaining to the products is clearly matched (e.g., [94, 109]). According to Breves, et al. [99], product-influencer fit is an important factor that consumers consider for the marketing messages to be persuasive and effective, which eventually enhances consumer perceptions of the credibility of the information source. Moreover, if social media influencers promote products that are not within their niche areas, consumers tend to think that they are less credible sources for gathering product-related information [110, 111]. Therefore, the fit of the social media influencers' characteristics with the products they promote is an important criterion for consumers to be persuaded by the marketing communications delivered by social media influencers [112].

2.7. Product Evaluation

With the interactive capabilities of social media, consumers are more knowledgeable about the product offerings and search for personal opinions from other consumers who have used the products before they make their purchasing decisions [6, 113, 114]. Social media influencers utilize the platforms of social media to share their product-related consumption experiences, and consumers find their opinions to be important as they truly voice out their own assessment about the product [115]. Consumers always desire authenticity from information sources, which can be reflected in the products that are being promoted [116]. Consumers place value on the authenticity of social media influencers to accept the marketing messages they deliver [35], to have positive perceptions as to the quality of the products [117], and to influence consumers' intentions to make purchases [118].

Authenticity is one of the qualities of social media influencers that reflects their genuine love and passion for the tasks and activities that they do in the online environment [119]. Social media influencers, as content creators, produce, share, and discuss certain topics with other consumers based on their interests and love for the subject matter [11]. Social media influencers generate content for the personal pleasure that they receive, such as improving themselves and the enjoyment they get from the process of doing these online activities [30, 120]. Social media influencers place value on their own authenticity, which is an important aspect of their personal branding strategy [11]. Consumers perceive social media influencers to be authentic, and so they naturally think that the contents they produce are unbiased and trustworthy information [121]. Therefore, the content generation of social media influencers is based on their real personal consumption experiences relating to the brands and not on any commercial intentions [107].

Social media influencers who are credible sources of information are said to be persuasive ambassadors for brands. Consumers will adopt a favorable attitude toward the advertised brand when they believe the reviews or opinions about certain products or brands to be true [122]. Studies on endorsement effects have proven that consumers are keener to evaluate brands positively and are more receptive to products endorsed by sources or social media influencers that they perceive to be credible [66, 123].

Therefore, we propose the following hypotheses:

Hypothesis₄: Product-influencer fit mediates the relationship between social media influencers' credibility and product evaluation.

Hypothesis_{4a}: Product-influencer fit mediated the relationship between trustworthiness and product evaluation.

Hypothesis_{4b}: Product-influencer fit mediated the relationship between expertise and product evaluation.

Hypothesis_{4c}: Product-influencer fit mediated the relationship between attractiveness and product evaluation.

2.8. Product Attitude

While the development of social media has opened an avenue for consumers to directly communicate with influencers, the traditional communication channels that have been heavily used as methods for promotional activities to influence consumers' evaluations and attitudes towards the products are slowly losing their effectiveness in influencing consumer decision-making [124, 125]. In the context of social media, consumers have favorable attitudes towards the products that are being promoted by social media influencers, as they are known to have a genuine regard for the product features and do not merely promote them for commercial purposes. Social media influencers are able to encourage consumers' positive attitudes towards products or services through the assumption that they truly believe in the product's features and the benefits it offers [126]. When consumers have a favorable product attitude, it drives them to acquire that particular product item [127].

Therefore, if customers have a favorable opinion of the items, this should encourage them to buy them and educate other consumers about the products' features and advantages.

Therefore, we propose the following hypothesis:

Hypothesis5: Product evaluation has a positive influence on product attitude.

2.9. Purchase Intention

Purchase intention is the involvement of consumers to obtain a particular product item [128-130]. It is also the extent to which consumers are determined to possess and use the product [131]. Social media as a new marketing communication medium provides marketers with wider options to reach and influence more potential consumers to make purchases related to a brand. Previous research has indicated that for promotional activities to be effective, the credibility of social media influencers is an important factor that consumers consider when they plan to make purchases on social media [55, 56]. Consumers are driven to acquire a product when it is promoted by a credible social media influencer [23, 77]. In the context of social media, consumers make impulse purchases when the products that are being promoted are delivered and communicated by social media influencers [132]. For example, Djafarova and Rushworth [23] indicated that social media influencers are more influential and effective information sources when female consumers plan to make brand-related purchases as compared to celebrity endorsers. Moreover, social media influencers are public figures that female consumers tend to follow, including their social media posts, which drive consumers to also acquire the same products that are being promoted [132-134]. Consumers are also convinced to make purchases when they see others using and possessing unique products that are not easy to acquire [135].

Therefore, we propose the following hypothesis:

Hypothesis6: Product attitude has a positive influence on purchase intention.

3. Methodology

The participants of this study (N=271) are all social media users who follow or subscribe to any social media influencer. The data was collected using Amazon Mechanical Turk in August 2022. Amazon Mechanical Turk is a source of experimental data on judgment and decision-making [136]. It is a crowdsourcing web service that facilitates the completion of tasks through human intelligence [136]. To ensure that all participants knew the concept of “social media influencers,” we provided a brief definition, examples, and links at the start of the survey. To be eligible to take part in this study, we made sure that all participants had social media accounts and asked them to indicate the name of the social media influencer that they were following or subscribing to. Overall, the survey was presented as an opinion survey, which aims to have an in-depth understanding of consumer consumption experiences and consumer behavior within the context of social media. The measurement scales included in this survey were adopted from previous studies (Table 1). All measurement items were measured on a 7-point Likert scale (1=strongly disagree to 7=strongly agree).

Table 1.
Measurement model and results.

Construct	Items	Factor loadings	C.R.
Trustworthiness Ohanian [45]	Undependable - Dependable	0.581	9.819
	Dishonest - Honest	0.810	14.788
	Unreliable - Reliable	0.700	12.262
	Insincere - Sincere	0.774	13.947
	Untrustworthy - Trustworthy	0.806	
Expertise Ohanian [45]	Not an expert - Expert	0.761	13.437
	Inexperienced - Experienced	0.739	12.971
	Unknowledgeable - Knowledgeable	0.773	13.708
	Unqualified - Qualified	0.770	13.644
	Unskilled - Skilled	0.776	
Attractiveness Ohanian [45]	Unattractive - Attractive	0.768	10.521
	Not classy - Classy	0.833	11.170
	Ugly - Beautiful	0.766	10.506
	Plain - Elegant	0.720	10.012
	Not sexy - Sexy	0.635	
Product-influencer fit McCormick [137]	How congruent is the social media influencer with the brand they are endorsing?	0.669	10.025
	Do you think this brand is a good fit for the social media influencer to endorse?	0.655	9.828
	How believable is the social media influencer endorsing the brand?	0.695	10.384
	Do you believe the social media influencer would wear the product?	0.691	
	The product is good.	0.648	9.781

Construct	Items	Factor loadings	C.R.
Product evaluation Bapat and Thanigan [138]	The product is likeable.	0.649	9.802
	The product is favorable.	0.671	
Product attitude Fan, et al. [139]	My attitude towards the product is good.	0.645	9.990
	My attitude towards the product is favorable.	0.668	10.327
	My attitude towards the product is effective.	0.621	9.632
	My attitude towards the product is reliable.	0.689	
Purchase intention Hwang and Zhang [38]	I will buy the product that the social media influencer recommends through social media.	0.647	8.327
	I have the intention to buy the product that the social media influencer recommends through social media.	0.669	8.523
	I am interested in buying the product that the social media influencer recommends through social media.	0.680	8.616
	It is likely that I will buy the products that the social media influencer recommends through social media in the future.	0.584	

4. Results

For both the measurement model and the structural model, the chi-square value (CMIN), the goodness-of-fit index (GFI), the comparative fit index (CFI), and the root mean square error of approximation (RMSEA) were used to figure out how well the model fit. The research model is presented in Figure 1.

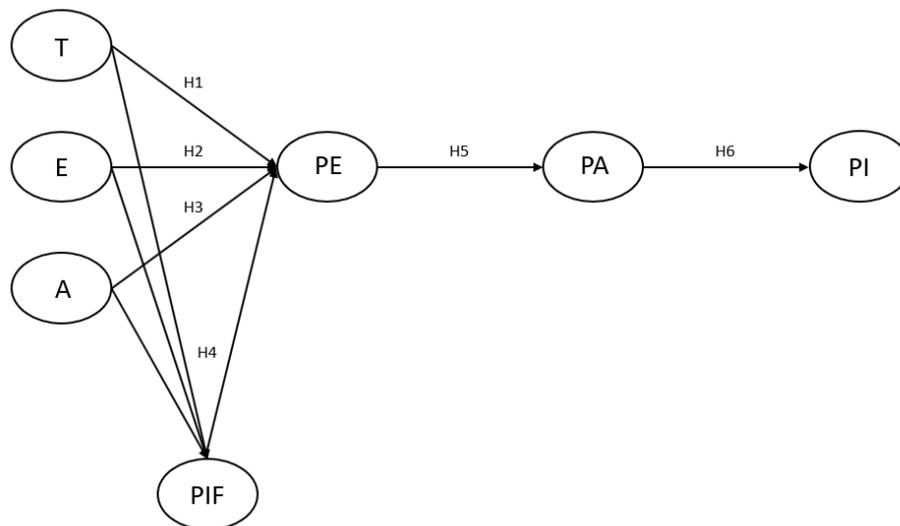


Figure 1. Research model.
Note: T: Trustworthiness, E: Expertise, A: Attractiveness, PIF: Product-influencer fit, PE: Product evaluation, PA: Product attitude, PI: Purchase intention.

4.1. Measurement Model

In terms of the measurement model, structural equation modeling as a statistical technique was conducted using AMOS 20 to examine the existing data. Confirmatory factor analysis (CFA) was the statistical procedure used to verify each measurement item’s reliability, and convergent validity and discriminant validity were also conducted to assess construct validity [140]. When analyzing the full data, all measurement items that are used for each construct and each of the item’s factor loadings were examined to ensure the item’s reliability. All measurement items for each construct that are used in this study and their associated factor loadings are shown in Table 1.

To ensure the internal consistency and convergent validity of the constructs used in this study, Cronbach’s alpha [141, 142], the average variance extracted (AVE) [143, 144], and the construct reliability [143] were examined as shown in Table 2. Test results showed that the final measurement model exhibited satisfactory goodness-of-fit statistics [144]: $\chi^2(81) = 645$, $\chi^2/df = 1.68$, $p = 0.000$, $GFI = 0.862$, $CFI = 0.937$, $RMSEA = 0.050$.

Table 2.
Internal consistency and convergent validity.

Items	Estimate	S.E.	C.R. (Critical ratio >1.965)	P	Standardized coefficient	AVE	C.R. (Construct reliability)
Trustworthiness 5	1				0.806	0.547	0.856
Trustworthiness 4	0.907	0.065	13.947	***	0.774		
Trustworthiness 3	0.861	0.07	12.262	***	0.7		
Trustworthiness 2	1.063	0.072	14.788	***	0.81		
Trustworthiness 1	0.765	0.078	9.819	***	0.581		
Expertise 5	1				0.776	0.584	0.875
Expertise 4	1.006	0.074	13.644	***	0.77		
Expertise 3	0.997	0.073	13.708	***	0.773		
Expertise 2	0.965	0.074	12.971	***	0.739		
Expertise 1	0.957	0.071	13.437	***	0.761		
Attractiveness 5	1				0.635	0.558	0.863
Attractiveness 4	1.085	0.108	10.012	***	0.72		
Attractiveness 3	1.251	0.119	10.506	***	0.766		
Attractiveness 2	1.238	0.111	11.17	***	0.833		
Attractiveness 1	1.159	0.11	10.521	***	0.768		
Product-influencer fit 4	1				0.691	0.459	0.772
Product-influencer fit 3	0.944	0.091	10.384	***	0.695		
Product-influencer fit 2	0.947	0.096	9.828	***	0.655		
Product-influencer fit 1	0.997	0.099	10.025	***	0.669		
Product evaluation 3	1				0.671	0.43	0.694
Product evaluation 2	0.86	0.088	9.802	***	0.649		
Product evaluation 1	0.994	0.102	9.781	***	0.648		
Product attitude 4	1				0.689	0.431	0.751
Product attitude 3	0.921	0.096	9.632	***	0.621		
Product attitude 2	1.031	0.1	10.327	***	0.668		
Product attitude 1	0.916	0.092	9.99	***	0.645		
Purchase intention 4	1				0.584	0.418	0.741
Purchase intention 3	1.127	0.131	8.616	***	0.68		
Purchase intention 2	1.158	0.136	8.523	***	0.669		
Purchase intention 1	1.04	0.125	8.327	***	0.647		

Note: ***, significant at p < 0.01 level.

4.2. Structural Model

The structural model showed satisfactory goodness-of-fit statistics [144]: $X^2(70) = 503$, $X^2/df = 1.74$, $p = 0.000$, $GFI = 0.875$, $CFI = 0.941$, $RMSEA = 0.052$. Hypothesis 1, hypothesis 2, and hypothesis 3 were tested. To test the effects of the three dimensions of source credibility on product evaluation, product-influencer-fit was excluded from the full model. The result showed that among the three paths, only trustworthiness had a significant effect on product evaluation (hypothesis 1). Expertise had no significant effect on product evaluation. Hypothesis 3, the effect of attractiveness on product evaluation, was not supported (Table 3).

Table 3.
Results of structural equation modeling analysis.

Hypothesis	Path coefficient	C.R	Hypothesis testing
H1: Trustworthiness in Product Evaluation	0.800	3.307	Supported
H2: Expertise in Product Evaluation	-0.743	-1.462	Not supported
H3: Attractiveness in Product Evaluation	0.500	1.517	Not supported

Hypothesis 4 analyzed the mediating effect of product-influencer fit between source credibility dimensions and the product evaluation variable. Using the full model, product-influencer-fit was confirmed to be set as a mediator between trustworthiness and product evaluation. In the absence of the mediator variable, the relationship between trustworthiness and product evaluation was found to be non-significant. Therefore, product-influencer fit fully mediated the relationship between trustworthiness and product evaluation. Moreover, product evaluation had a significant effect on product attitudes. Results also showed that the effect of product attitude on purchase intention was found to be significant (Table 4).

Table 4.
Results of structural equation modeling analysis.

Hypothesis	Unstandardized regression weights	Standardized regression weights	S.E.	C.R	P	Hypothesis testing
H4: Trustworthiness and product-influencer fit	0.456	0.57	0.061	7.409	***	Supported
H4: Product-influencer fit for product evaluation	0.928	0.98	0.109	8.500	***	Supported
H4: Trustworthiness in Product Evaluation	0.328	0.43	0.278	1.180	0.238	Not supported
H5: From Product evaluation to product attitude	0.846	0.97	0.092	9.154	***	Supported
H6: Product attitude and purchase intention	0.972	0.95	0.108	8.972	***	Supported

Note: ***, significant at $p < 0.01$ level.

This study aimed to examine the influence of social media influencers' trustworthiness, knowledge, and attractiveness on customers' assessments of products and services in the realm of social media, drawing upon the theoretical framework of source credibility theory. This study also examines the impact of product appraisal on customers' views about the product and its subsequent influence on their intentions to make a purchase. Furthermore, this research has successfully discovered the mediating role of product-influencer fit in the relationship between the three aspects of source credibility and product rating. The relationships between source credibility factors and product appraisal were put to the test for hypotheses 1, 2, and 3. The findings of the study indicate that, out of the three variables examined, only trustworthiness was shown to have a statistically significant impact on the appraisal of the product, therefore supporting hypothesis 1. Thus, the findings of this study do not provide support for hypothesis 2, which posits the influence of knowledge on product assessment, or hypothesis 3, which suggests the impact of attractiveness on product evaluation.

Among the three dimensions of source credibility, test results showed that only trustworthiness had a significant effect on product evaluation. This is due to the different characteristics between social media influencers and traditional celebrities. Consumers regard traditional celebrities with admiration, while social media influencers are regarded with identification. Consumers find reason to admire when evaluating traditional celebrities as a source of information. Physical attractiveness is one of the most common reasons consumers admire traditional celebrities. Customers, for instance, show a positive acceptance of the message that traditional celebrities convey because they admire traditional celebrities like professional athletes who possess a level of physical attractiveness that is impossible to achieve through their own efforts. Traditional celebrities' expertise in a specific field is also a source of admiration. This is a commonality between traditional celebrities and social media influencers in that they have expertise in a specific field, but consumers regard traditional celebrities as to be complied with, while social media influencers are regarded by consumers as to be identified with. The reason consumers follow social media influencers is because they are aware that "they are people similar to me. Therefore, the trustworthiness factor, a factor related to the belief that me and social media influencers are similar people, has a positive effect on product evaluation rather than the attributes of expertise and attractiveness, which they do not possess themselves as general consumers. In this study, Hypothesis 4 examines the potential mediating role of product-influencer fit in the association between the characteristics of source credibility and product rating. According to the test's findings, one of the three aspects of source credibility—product-influencer fit—is the only factor that mediates the relationship between trustworthiness and product appraisal. The mediating impact of product-influencer fit is also attributed to the qualities of social media influencers. For customers to develop trust in the items endorsed by social media influencers, it is imperative that they possess knowledge and competence in the specific product line. When considering conventional celebrities, individuals tend to see them with adoration rather than identification. Therefore, consumers tend to conform to the message without elaborately processing information about the product or the traditional celebrities' relationship to the product. On the other hand, in the case of social media influencers, consumers constantly search for the basis for trusting social media influencers. If the characteristics of the products endorsed by social media influencers and the fit of the social media influencers they follow match, consumers will have a cognitive basis to trust social media influencers, and as a result, they will show a positive consumer response. This is due to the characteristics of social media influencers, who are recognized as a source of information that is more intimate and intrinsic. Considering the nature of the relationship between consumers and social media influencers based on homogeneity and intimacy, in a social media environment, people who are expected to actually use the product (high product-influencer fit) rather than having a high level of expertise in a specific field, in other words, speaking truthfully about the product, will lead to a more positive consumer response.

Hypothesis 5 analyzed the effects of consumers' product evaluation on product attitudes. Test results showed that product evaluation had a significant effect on product attitude. As consumers search for real consumption experiences from other actual users of the product, they develop favorable product attitudes from repeatedly being exposed to social media influencers and the products they endorse on their social media platforms. Hypothesis 6 tested the effects of consumers' product attitudes on their purchase intentions. Results have shown that product attitude has a significant effect on purchase intention. Consumers are inclined to make purchases when they have an in-depth understanding of the products that are presented to them. These results suggest that, in the context of social media, source credibility as a marketing strategy may

not be as valuable for social media influencers. Both traditional celebrities and social media influencers as information sources have different mediums of communication. Therefore, given the effect of trustworthiness on consumers' product evaluation and positive overall brand responses, social media influencers can be an effective and reliable source to deliver marketing messages to consumers. Before collaborating with them, marketers must ensure that the social media influencers embody qualities or attributes such as being relatable, honest, or accessible through the content they generate. Moreover, the fit between the influencer and the product should also be considered, as it is an important aspect of influencing consumer perceptions and decision-making.

5. Limitations and Future Research

This study examined consumers' perceptions of the credibility of social media influencers on any platform. Considering that there are many types of social media platforms with different functionalities and characteristics, future research can focus on and delve into one specific type of social media platform. For example, Facebook as a social media platform has distinct features as compared to other existing social media platform types. Therefore, the effects of social media influencers' credibility might vary accordingly. Furthermore, understanding consumers' usage patterns of social media platforms across countries may lead to fruitful results. Examining various client segments could be another direction for future research. Generation Z, in particular, is showing increased levels of participation in various social media activities, according to a discernable trend in the world of social media. Thus, it may be claimed that younger people are more susceptible to the influence of influencer endorsements than older people.

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