Influencer-product congruence and social media advertising perception: a mediated pathway to enhance purchase intention

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Abstract

With the emergence of interactive technologies, social media has transformed into a medium to inspire and engage customers. The current study aims to investigate how influencer product congruence (IPC) and advertising perception (AP) mediate between influencer credibility (IC) and purchase intention (PI) in the social media advertising context. This study's novelty lies in its stance on evaluating the combined mediating effect of IPC and AP on PI to determine whether it surpasses the standalone effect of IPC or AP. This novel extension entails measuring a conceptual model based on cognitive dissonance and SOR theory in the context of social media influencer marketing, which consequently predicts purchase intention. The survey-based questionnaire was distributed among social media users from major cities in Pakistan, and the data was analyzed using the mediation model of Hayes' PROCESS macro. The findings prove that IC develops stronger purchase intention among social media users through the mediation of IPC compared to the combined mediation effect of IPC and AP. By contrast, AP does not mediate the relationship in generating purchase intention. Customers develop AP when they think that an influencer is credible and the influencer's personality

matches the advertised product, leading to social media users' PI. The results suggest that IC generates PI in the context of social media advertising, but this effect can be enhanced using IPC. Marketers might reduce the cost without focusing on ICP, but by doing so, they might lose the purpose of their communication on social media platforms.

Keywords: Influencer credibility, Influencer-product congruence, Advertising perception, cognitive dissonance theory, SOR, Social media users purchase intention.

1   Introduction

Social media has drastically changed our lives, from news dissemination to communication with friends and family. It has become one of the most effective modes of digital marketing, with most businesses embracing its power more than ever (Malik et al., 2023). The number of people using social networking sites is expected to continue to increase, and platforms such as Instagram and TikTok are expected to significantly impact consumers' shopping behavior (Taha et al., 2021). Considering these trends, marketers are taking full advantage of the networks' ability to attract users for promotion (Statista, 2023). Around 270 billion US dollars was spent on advertisements on social media in 2023, and it is anticipated that this figure will rise to more than 300 billion dollars by 2024 (Statista, 2023). Nonetheless, influencer marketing on social media platforms has a significant implication for consumers and marketers, influencing the customer's purchase intention (PI) for a product, which is still a considerable concern today (Lou & Yuan, 2019; Ooi et al., 2023).

Influencer credibility (IC) is a crucial aspect that marketers utilize to increase their persuasive influence on social media platforms (Lou & Yuan, 2019). Although, it is thought to be the most essential precondition for advertising efficacy since influencers provide value to a brand, product, or service (Keller, 2005). Using highly reputable influencers assists customers in developing good sentiments toward the company even when they are aware of the promotional post's advertising goal and may resist the persuasion (Sternthal et al., 1978). Previous literature has highlighted the significance of credible influencers in generating positive eWOM (Dhun & Dangi, 2023; Spry et al., 2011; Wang & Weng, 2024), increasing message credibility in advertising (Lee & Kim, 2020), purchase intentions in aesthetic dermatology industry (AlFarraj et al., 2021) and consumers attitude towards ads (Belanche et al., 2021; Dhun & Dangi, 2023). For instance, when a highly credible celebrity was featured in magazine advertising, consumers' attitudes toward the advertisement, the company, and

their intention to purchase were higher (Lafferty & Goldsmith, 1999). In addition, influencer credibility influences customers' emotional attachment to the brand and the effect of presumed influence, leading to customers' purchase intention in the fashion industry (Shoukat et al., 2023). Thus, the current study identifies the connections between IC and PI in the context of social media marketing to understand behavioral intentions toward social media platforms.

The influencer-product congruence (IPC) significantly boosts product attitude and advertising awareness by building a more robust emotional motivation inference (Koay et al., 2024). The followers' views of credibility and attitudes toward influencers are favorably impacted when congruence exists between the influencer and the product (Ju & Lou, 2022). Literature has highlighted the role of influencer-product congruence in defining social media advertising effectiveness (Ju & Lou, 2022; Kim & Kim, 2021a), understanding influencer marketing (Belanche et al., 2021), increasing sponsorship transparency (De Cicco et al., 2021) and outlining customer attitude towards product placement in online videos (Du et al., 2023). In addition, several academics have concentrated on quantifying customers' perceptions of influencers on social media and identifying customers' attitudes (Suprapto et al., 2020). Yet, there is a need to study IPC as a mediator in social media marketing, allowing the current study to determine its effect on purchase intention.

Interestingly, researchers have determined the effect of advertising perception (AP) on online advertising (Ahlluwalia & Singh, 2020), customer attitude toward advertising (Cowart & Wagner, 2021), and the purchase intention of customers influenced by social media (Suprapto et al., 2020) and mobile advertising (Ardelet, 2020). The perception of social media advertising drives people to follow product recommendations and determine the influence of advertising on potential customers (Yadav & Rahman, 2017). Similarly, the focus on advertising perception is crucial when selecting an action approach (Birknerová et al., 2018), which leads to enhanced social media advertising effectiveness. Consequently, the current study uses AP as a mediator to identify social media users' purchase intentions.

Still, concern remains regarding the effect of influencers in shaping the purchase intention of social media users (Chetioui et al., 2020; Jiménez-Castillo & Sánchez-Fernández, 2019; G. Li et al., 2019; Scholz, 2021), and it is of significant interest for marketers to focus on the factors that help in enhancing the purchase intention of social media users. The present research aims to evaluate the combined effect of IPC and AP on PI to determine whether it is

greater than the individual impact of IPC or AP, an aspect that has not been examined before (Herrando & Martín-De Hoyos, 2022; Lee & Kim, 2020; Shoukat et al., 2023; Weismueller et al., 2020). Secondly, the previous researchers have utilized cognitive dissonance theory (CDT) in the context of consumer complaint behavior (Yakın et al., 2023), post-purchase behavior of young consumers (Rina et al., 2024), and user behavioral response towards influencer advertising (Li et al., 2023). This study employs the CDT and SOR framework in social media marketing to analyze the relationship between IC and PI. Lastly, this study makes a valuable contribution by emphasizing the importance of IPC and AP in social media advertising.

2   Literature review and hypothesis development

2.1   CDT and SOR underpinning

The Cognitive dissonance theory (CDT) suggests that individuals undergo psychological distress when confronted with contradictory beliefs or behaviors, prompting them to strive for a resolution to reduce this distress (Festinger, 1997). In our context of influencer marketing, social media users experience dissonance, which influences them to modify their perceptions of the IC or the worth of the product (Festinger, 1997). In addition, the CDT supports our study model, which suggests that the social media user trusts the influencer. Still, suppose there is an incongruence between the influencer's personality and the product they endorsed, or the social media user perceives the influencer lacks transparency. In that case, the user feels a conflict between their perception of the influencer's credibility and willingness to follow subsequent recommendations, consequently impacting the purchase intention. Previous literature has used CDT in the context of measuring the psychological discomfort on social media (Jeong et al., 2019), ascertaining fake online reviews (Chatterjee et al., 2023), consumer complaint behavior (Yakın et al., 2023), post-purchase behavior of young consumer (Rina et al., 2024) and user behavioral response towards influencer advertising (Li et al., 2023). Notably, the concept of CDT in the context of social media and influencer marketing is unexplored (Scholz, 2021). In this regard, our study conceptual model gets support from CDT and explains the influence of IC on PI through the mediation of IPA and AP. The CDT theory justifies any dissonance between social media user belief (IC) and behavior (PI), when the relationship mediates through IPA and AP.

Correspondingly, the study measurement model is based on the SOR framework (Mehrabian & Russell, 1974), which claims that influencer credibility effectively influences influencer-product congruence and advertising perception (Figure 1). The SOR framework states that the various aspects of the surrounding environment operate as stimuli, affecting people's mental states and inspiring them to act in a certain way (Jacoby, 2002). SOR framework has been used in the previous literature in the context of tourist marketing (Al-Sulaiti, 2022), Coss-boarder e-commerce (Guo et al., 2021), impulse buying and social participation (Liu et al., 2023), mobile advertising engagement (Talha et al., 2023), impulse buying behavior in live streaming commerce (Ming et al., 2021a), online purchase intention (Zhu et al., 2020) and customer buying behavior during live stream (Ming et al., 2021b). Besides that, the SOR theory's role in measuring purchase intention in social media marketing still needs attention (Safeer, 2024). In addition, a need exists to better understand the influence of IC as a stimulus in generating users' purchase intention (e.g., response) through IPC and AP as organisms.

The following model explains the hypothesized relations among constructs.
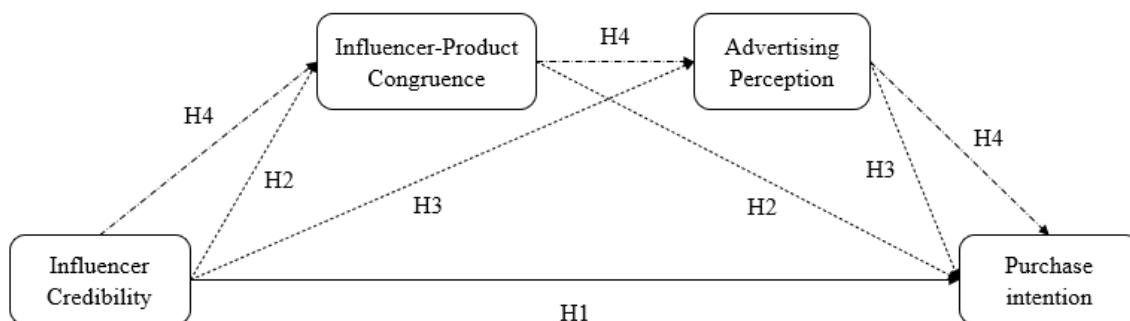
Note: Dotted lines show the indirect path, and straight-line shows the direct path

Figure 1: Conceptual framework

2.2   *Influencer credibility (IC) and Purchase intention (PI)*

Influencer credibility is "the extent to which a communicator is viewed as a trustworthy source of information." A credible source is viewed as trustworthy and truthful, which enhances its persuasive power and results in a change in behavior and attitudes (Muda & Hamzah, 2021; Shamim & Islam, 2022). Since influencers provide value to a brand, product, or service, it has been recognized that an influencer's reputation is necessary for good promotion (Keller, 2005). Influencer marketing is more enticing to customers than traditional

celebrity-based mass media advertising (Müller et al., 2018) because it develops a close connection between consumers and their ideal influencer (Sokolova & Kefi, 2020). Social media influencers and bloggers frequently have close friends and family members (Reinikainen et al., 2020) and brands as their followers, which can evoke self-brand solid connections and feelings of love among loyal consumers (Batra et al., 2012; Tan et al., 2021).

Although "friendship" with influencers may not directly affect product behavior, it boosts celebrities' perceived legitimacy, enhancing the impact of endorsements (Gong & Li, 2017; Sokolova & Kefi, 2020). Prior studies have explained the influencer's legitimacy as a mediator to identify the purchase intention (Bi & Zhang, 2023). Similarly, research demonstrates that the credibility of the source of user-generated material directly affects product uptake (Gong & Li, 2017; Muda & Hamzah, 2021). The literature has highlighted the significance of credible influencers in generating positive eWOM (Dhun & Dangi, 2023; Wang & Weng, 2024), increasing message credibility in advertising (Lee & Kim, 2020), purchase intentions in the aesthetic dermatology industry (AlFarraj et al., 2021) and consumers attitude towards ads (Belanche et al., 2021; Dhun & Dangi, 2023). For instance, when a celebrity with a strong reputation was showcased in magazine advertisements, customers' opinions of the commercial, the firm, and their likelihood to purchase were more optimistic (Koay et al., 2024; Lafferty & Goldsmith, 1999). In our context, the CDT suggests that social media users experience dissonance when the influencer is not trustworthy, which influences them to modify their perceptions of the IC (Festinger, 1997). Despite that, the influencer credibility influences the customers' emotional attachment to the brand and presumed influence, used as a stimulus in our model, leading to the customer's purchase intention (Shoukat et al., 2023). Thus, in our context of social media marketing, the following hypothesis is put forth:

H1: Influencer credibility has a significant positive impact on purchase intention.

2.3   *Influencer-product congruence (IPC) mediates between IC and PI*

Olson and Thjømøe (2011) describe congruence as the similarity between two activities. The congruity principle states that congruent data is amended and given preference over incongruent data. Specifically, congruence can sustain a more critical relationship, resulting in extensive memory activation and maximal attitude accessibility (Zdravkovic & Till, 2012). In tourism, a higher degree of congruence between the destination's personality

and the visitors' self-concept leads to a more favorable attitude towards the location, resulting in a greater intention to visit and suggest the destination (Huaman-Ramirez et al., 2023; Usakli & Baloglu, 2011). Moreover, several studies suggest that a good match between celebrity and product images should result in a more positive perception of the marketing, the celebrity, and the product (Ahmadi & Ieamsom, 2022; Choi & Rifon, 2012; McCormick, 2016). Under conditions of high celebrity engagement, researchers discovered that a match between the celebrity endorser and the product mitigated the adverse effects of multiple endorsements on brand assessment (Rice et al., 2012).

Influencer-product congruence leads to a higher inclination to engage in a purchase and hold a more positive perception of a product when the attributes of the influencer align with those of the product that the customers endorse (Kim & Kim, 2021b). Even though the customers present themselves as authorities or representatives of their field, the brands and products that influencers promote will complement their influencer brand identity more readily. The researchers have explained the influencer product congruence (fit) in defining the endorser's expertise in the product itself (Ju & Lou, 2022), personality compatibility with the brand (Qian & Park, 2021), and shared cultural values (Janssen et al., 2022). However, the extent to which a celebrity's personality and interests match with the product being promoted is one of the most significant determinants of the success of a celebrity endorsement. The customer's perceptions of the credibility of influencers and their attitudes toward influencers are favorably affected by perceived influencer-product congruence (Belanche et al., 2021). Similarly, the cognitive dissonance theory supports our study model by highlighting the mediation of IPC that social media users trust the influencer. Still, if the influencer's personality is incongruent with the product they proceed with, it influences the PI. Notably, IPC will improve as influencers become more trustworthy, product-relevant, and credible (Muda & Hamzah, 2021; Shamim & Islam, 2022), consequently enhancing the purchase intention of social media users. It can be assumed that the IPC mediates the relationship between IC and PI as an organism. Thus, the current study presents the following hypothesis:

H2: Influencer-product congruence positively mediates the relationship between influencer credibility and purchase intention.

2.4 Advertising perception mediates between IC and PI

Advertising perception is a process of building meaning applied to intercultural communication that reveals cultural characteristics that may be crucial when selecting an action approach (Birknerová et al., 2018). Perception is considered a multilayer mental activity system governed by people's mutual recognition during collaborative action and conversation. Advertising perception is viewed as an integrative social perception process (Hofstede, 2001). Furthermore, social media advertising perception results from the experience's interpretation. Understanding the user experience is interesting and appears to be a broader term than user satisfaction. From this perspective, user experience analysis is essential for many goods and services (Singhal & Padhmanabhan, 2009). The perception of social media advertising drives people to follow product recommendations and determine the influence of advertising on potential customers (Ge et al., 2021).

In addition, prior research revealed social media influencer favorably affects consumers' attitudes and behavioral intentions, such as purchasing or recommending a product to others (Vrontis et al., 2021). In the context of social media influencers, it is rational to think that if the follower's perception of the value of a product suggested by social media influencers is relevant, the targeted customers will buy that product (Shan et al., 2020). When corporations pick social media influencers, they consider that the targeting influencer may deliver excessive value to the brand's target audience, causing them to seek, purchase, and suggest the product (Jiménez-Castillo & Sánchez-Fernández, 2019). Influencer credibility is crucial in influencing how customers perceive the product (Lee & Kim, 2020), which affects consumer behavior (Lou & Yuan, 2019). However, based on the CDT and SOR framework (Festinger, 1997; Mehrabian & Russell, 1974), this study assumes AP works as an organism to mediate between IC and PI. Hence, the proposed hypothesis is as follows:

H3: Advertising perception positively mediates the relationship between influencer credibility and purchase intention.

2.5 IPC and AP as mediators between IC and PI

According to Till and Busler (2000), congruence is a strong and harmonious connection between the inputs of two distinct entities (e.g., influencer and product) concerning goals, values, and requirements, which affects social media users' perceptions of sponsored ads (Hashavit et al., 2023). The social credibility theory (Hovland & Weiss, 1951)

explains that a communication source's perceived credibility greatly influences the message's persuasiveness. Consumers are more inclined to engage in a purchase and hold a more positive perception of a product or brand when the attributes of the influencer align with those of the product they endorse (Kim & Kim, 2021b). For instance, consumers' perceptions of the advertisement, the company, and their intent to purchase were all enhanced when an advertisement features a highly credible celebrity (Koay et al., 2024).

The previous research on influencer marketing discusses how customers' sentiments about a particular brand affect their purchase intention (Pookulangara & Koesler, 2011; Wu & Chang, 2020) and their ability to consider the endorsed products or services (Schiffman et al., 2010). When consumers are pleased with a product or brand, they are more inclined to suggest it to others on social media sites (Agag et al., 2024; de Matos & Rossi, 2008). According to Casaló et al. (2017), a consumer's intention to promote a product is an excellent predictor of whether or not the consumer provides favorable evaluations. Similarly, when the consumer perceives the influencer as credible, then it influences their emotional attachment to the brand based on the influencer product congruence (Belanche et al., 2021; Kim & Kim, 2021a; Koay et al., 2024), leading to the customer's behavioral intentions for the ads on the social media platforms. Within our specific framework, the CDT proposes that a discrepancy arises between the beliefs and attitudes of social media users when they feel that the influencer's personality does not align with the recommended product (Muda & Hamzah, 2021). Additionally, they fail to recognize the legitimacy of the influencer through social media reviews and posts, influencing PI (Chatterjee et al., 2023; Lee & Kim, 2020). Thus, based on that literature, the combined mediating effect of IPC and AP as an organism might be greater than the mediating effects through IPC and AP solely. Therefore, this leads to the following hypothesis:

H4: Influencer-product congruence and advertising perception positively mediate the relationship between influencer credibility and purchase intention.

3   Research Methodology

This study employs a quantitative methodology and deductive reasoning to evaluate the proposed hypotheses derived from the CDT and SOR framework. The positivist research paradigm (Qin, 2021) was utilized for data collection and analysis to establish causal relationships between variables.

3.1 Sampling

Purposive sampling was utilized to collect data from social media users in Pakistan through an online self-administered questionnaire using Google Forms. This method was chosen to ensure the targeted representation and efficiency in gathering insights to achieve the research objectives in the social media marketing context (Campbell et al., 2020). The respondents were from the major cities of Pakistan, including Islamabad, Rawalpindi, Multan, Faisalabad, Karachi, and Lahore. These cities are a microcosm of Pakistan because of their ethnic and religious diversity (Qadeer, 2006). The study recruit's data between September 2023 and December 2023. The respondents were first asked about their usage of social media platforms before being requested to fill out the questionnaire. Williams et al. (2010) state that a sample is adequate when it exceeds 300 respondents. A total of 375 responses were received, after which a screening process helped extract the outliers through pattern check and straight-line responses (Abbey & Meloy, 2017), resulting in a usable sample of 341 respondents. In addition, the demographic breakdown reveals that 57.1% of respondents were males, with an average age of 27 years (Table 1).

Table 1: Demographics Statistics

Demographics	Male		Female		Total	
	n	%	n	%	n	%
Age (years)						
18-21	36	18.56	31	21.09	67	19.65
22-31	95	48.97	54	36.73	149	43.70
32-41	34	17.53	35	23.81	69	20.23
≥ 42	29	14.95	27	18.37	56	16.42
Education						
Elementary school	11	5.67	16	10.88	27	7.92
High school graduate	39	20.10	24	16.33	63	18.48
Bachelor level	92	47.42	42	28.57	134	39.30

Masters level	31	15.98	37	25.17	68	19.94
Ph.D. Scholars	8	4.12	18	12.24	26	7.62
Others	13	6.70	10	6.80	23	6.74
Employment status						
Unemployed	33	17.01	21	14.29	54	15.84
Student	89	45.88	66	44.90	155	45.45
Employed	68	35.05	47	31.97	115	33.72
Retired	4	2.06	13	8.84	17	4.99

3.2 Measurement scale

The IC was operationalized using a five-items scale adapted from Ohanian (1990) and Morimoto & La Ferle (2008). The IPC and AP were measured on a three-item scale adapted from Xu (Rinka) & Pratt (2018) and van Reijmersdal et al. (2016), respectively. Similarly, the PI was measured using a three-item scale adapted from Sia et al. (2009) and Xu (Rinka) and Pratt (2018). All scales of the constructs were adapted in the context of social media advertising and measured using a 7-point Likert-type scale (1= Strongly Disagree, 7= Strongly Agree). The instrument was further enhanced with demographic characteristics to characterize the sample better.

4 Data analysis

The reliability of the constructs was measured using Cronbach's alpha, which indicates reliable results with all the values above the threshold of 0.70 (Hair et al., 2017). The validity of the constructs was measured using the composite reliability (CR) and average variance extracted (AVE). The findings indicate that the levels of AVE and CR are above 0.5 and 0.7, respectively, confirming the constructs' validity (Murphy & Davidshofer, 1988). Moreover, the robustness of the outer model was evaluated and all the items with factor loading were above the threshold value of 0.3 (Field, 2013). This leads to an outer model with factor loadings that vary from 0.662 to 0.903 (Table 2). Thus, convergent validity was established based on acceptable factor loadings and AVE levels. Furthermore, Harman's

single-factor test results indicate that a single factor accounted for only 42.8% of the variance, which is below 50% and confirms that the data is free of common variance bias (Podsakoff et al., 2003). The construct reliability was assessed using acceptable reliability measures (Table 1). Furthermore, the paired samples test (Mee & Chua, 1991) results (P ≥ 0.05) of non-response bias suggest that all the early and late responses of the constructs show data generalizability to the overall population.

Table 2: Model reliability scale statistics

Variable	Items	Mean	S.D.	α	Composite reliability	AVE	Factor loading
Influencer	IC1	4.650	1.701	.827	.833	.592	0.764
Credibility	IC2	4.690	1.682				0.814
	IC3	4.560	1.552				0.802
	IC4	3.980	1.801				0.662
	IC5	4.512	1.659				0.797
Influencer-	IPC1	4.769	1.606	.867	.868	.790	0.894
product	IPC2	4.929	1.530				0.881
Congruence	IPC3	4.774	1.562				0.891
Advertising	AP1	5.307	1.523	.760	.763	.676	0.844
perception	AP2	5.445	1.377				0.805
	AP3	5.098	1.578				0.817
Intention to	PI1	4.546	1.648	.837	.840	.755	0.903
purchase	PI2	4.749	1.465				0.832
	PI3	4.608	1.635				0.870

The KMO and Bartlett's test depicts the adequacy of the sample (Table 2). The measures of KMO define that the sample compatibility of all the items of the constructs in the model is 0.890, and the degree of common variance is "Meritorious," which proves the findings are adequate. In addition, the Bartletts value is significant, which shows that the factor analysis is helpful with the data and that linear combination exists (Beavers et al., 2019). We further checked the construct's discriminant validity through an examination of the

Heterotrait Monotrait (HTMT) ratio, which predicts that all of the values (Table 4) are below the threshold of 0.85 and acceptable (Kline, 2011). In addition, the degree of robustness was further assessed using correlation analysis, which seeks to verify the distribution effect or the linear relationship between two constructs, with a range of +1 to -1 (Ratner, 2009). The findings show that the values between 0 and 0.3 indicate a weak positive relationship, while values between 0.3 and 0.7 indicate a moderate positive linear relationship (Table 4).

Table 3: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.890
Bartlett's Test of Sphericity	Approx. Chi-Square	2399.727
	Df	91
	Sig.	.000

Table 4: HTMT and correlation

	HTMT	Correlation
IC <-> AP	.222	0.181**
IPC <-> AP	.316	0.257**
IPC <-> IC	.793	0.672**
ITP <-> AP	.390	0.313**
ITP <-> IC	.705	0.588**
ITP <-> IPC	.763	0.651**

Note: **Correlation significance <0.01

5   Results

We estimated the mediation model template 6 of Hayes (2012) PROCESS macro with 5000 bootstrapped samples and a 0.05 confidence interval. The results showed that the IC, IPC, and AP explained 44% of the variance observed in PI, which is acceptable in the case of consumer behavior (Hair et al., 2021). IC was positively associated with PI ($\beta = 0.2878$; $p < 0.05$; $t > 2$), which accepts H1 (Table 5). Likewise, IC was positively associated with IPC ($\beta = 0.7236$; $p < 0.05$; $t > 2$) but was not positively associated with AP ($\beta = 0.0090$; $p > 0.05$; $t < 2$). Moreover, IPC was positively associated with AP ($\beta = 0.2213$; $p < 0.05$; $t > 2$) and PI ($\beta = 0.4278$; $p < 0.05$; $t > 2$). AP was positively associated with PI ($\beta = 0.1709$; $p < 0.05$; $t > 2$). Not all the hypotheses were supported. The mediation model's results showed that IPC

partially mediates IC and PI (β = 0.3096, significant), which leads to the acceptance of H2. AP fails to mediate IC and PI (β = 0.0015, non-significant), which rejects H3. In addition, the sequential mediation of IPC and AP (β = 0.0274, significant) generates favorable associations between IC and PI, lending support to H4 (Table 6).

Table 5: Regression analysis

Variable	β	Standardized coefficient	s.e.	t	p
Effects on IPC, R² = .4485					
IC	.7236	.6697	.0427	16.9422	.0000*
Effects on AP, R² =.0662					
IC	.0090	.0094	.0661	.1361	.8918
IPC	.2213	.2508	.0612	3.6164	.0003*
Effects on PI, R² = .4870					
IC	.2878	.2692	.0550	5.2298	.0000*
IPC	.4278	.4324	.0519	8.2478	.0000*
AP	.1709	.1523	.0444	3.8503	.0001*
Note: *p <0.01					

Where IC = Influencer Credibility, IPC = Influencer Product Congruence, AP = Advertising Perception, PI = Purchase Intention

Table 6: Mediation results

Hypothesis	Effects	β	se	LLCI	ULCI	Type of Mediation
H1	IC → PI	.2878	.0550	.1796	.3961	**Null**
H2	IC → IPC → PI	.3096	.0478	.2195	.4075	**Partial**
H3	IC → AP → PI	.0015	.0126	-.0277	.0239	**Null**
H4	IC → IPC→ AP → PI	.0274	.0142	.0046	.0593	**Sequential**
	Total indirect effect	.3385				

Where IC = Influencer Credibility, IPC = Influencer Product Congruence, AP = Advertising Perception, PI = Purchase Intention

6   Discussion

The findings highlight that the IC was positively associated with PI, which is consistent with the literature that the source credibility of user-generated material directly affects product adoption (Leong et al., 2019; Muda & Hamzah, 2021) and more substantial perceived influencer credibility leads to higher purchase intention on social media sites. The study reveals that the IC effect on PI was partially mediated by IPC and sequentially mediated by IPC and AP. By contrast, the AP does not mediate between IC and PI. The findings confirm that mediation through IPC has a more significant effect than the direct effect of IC on PI.
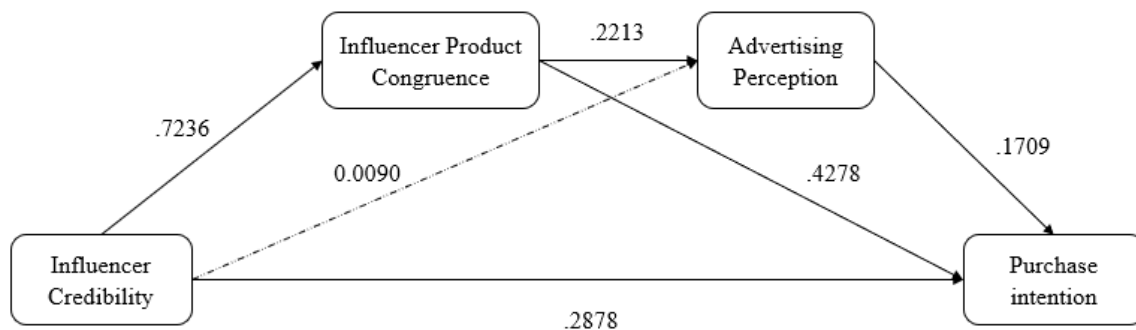

Figure 2: Direct effects results

The study's findings suggest that credible influencers generate positive purchase intentions by influencing customers' sentiments toward the brand (Shoukat et al., 2023). This is in line with the literature that the credibility of the source of user-generated material directly affects product uptake (Muda & Hamzah, 2021) and allows customers to generate positive eWOM (Spry et al., 2011; Wang & Weng, 2024) for social media ads (Belanche et al., 2021). In addition, influencer product congruence enhances the effect of influencer credibility on the users' purchase intentions in the social media advertising context. Customers are more inclined to engage in a purchase and hold a more positive perception of a product or brand when the influencer is credible (AlFarraj et al., 2021) and the attributes of the influencer align with those of the product they endorse (Kim & Kim, 2021b). Notably, influencer credibility fails to influence the advertising perception of the social media users because the advertisement might lack transparency in the advertised content (Sesar et al., 2022), attractive visuals (Talha et al., 2023), and credibility of the advertised product brand (Yang et al., 2021). However, this negates the findings of Lee and Kim (2020), who suggested that an influencer's credibility significantly impacts how customers perceive the advertised product.

The customer's perceptions of the credibility of influencers in social media and their attitudes toward ads are favorably affected by perceived influencer-product congruence (Belanche et al., 2021). Customers prefer ads with credible influencers on social media sites, but this effect can be enhanced by focusing on the influencer product congruence, influencing their perception towards the ads and leading to purchase intention of products and services advertised. The more the influencer's personality matches the product they advertise, the more the customer perceives the ad as authentic and credible (Jiménez-Castillo & Sánchez-Fernández, 2019; Shan et al., 2020). A credible source whose personality matches the advertised product or service has more influence on the customer's purchase intention (Ju & Lou, 2022; Qian & Park, 2021), which can result in higher brand loyalty, improved brand reputation, and a stronger competitive advantage in the market.

7 Implications

7.1 *Theoretical implications*

The findings of this study extend the applicability of the CDT (Festinger, 1997) in understanding how social media users are attracted to credible influencers whose personality matches the endorsed product, impacting their belief in the ads and allowing them to build purchase intention towards advertised products. The findings of our study also expand the existing literature (Chatterjee et al., 2023; Jeong et al., 2019; Li et al., 2023; Rina et al., 2024; Yakın et al., 2023) and support the CDT assertion that the social media user has trust in the influencer. The trust is enhanced when there is congruence between the influencer's personality and the endorsed product, and the user have favorable perception of ads, which consequently leads to purchase intention. Besides that, the findings highlight the vitality of IPC for academics in the context of social media marketing and influencer effectiveness. Even though IC fails to impact AP solely, it provides insights for researchers to focus mainly on IPC.

On the other hand, the findings of our study broaden the scope of the SOR framework (Mehrabian & Russell, 1974) by demonstrating how influencer credibility affects the IPC, which in turn affects the AP. This enables social media users to develop a recommendation and a desire to purchase the endorsed or advertised product in the context of social media marketing. The finding also extends the literature (Ju & Lou, 2022; D. Y. Kim & Kim, 2021b; Lou & Yuan, 2019; Ooi et al., 2023; Wang & Weng, 2024) by emphasizing the usage of the

SOR framework that the social media influencer credibility used as stimulus in influencing IPC and AP as an organism, which predicts the response (PI) of social media users. Subsequently, the findings highlight the use of IPC to amplify the influence of IC on PI among academics in the context of social media marketing.

Furthermore, the current study's findings expand the literature on PI (Bi & Zhang, 2023; Herrando & Martín-De Hoyos, 2022; Koay et al., 2024; Shoukat et al., 2023; Suprapto et al., 2020; Weismueller et al., 2020) by identifying it in the context of social media marketing and influencer effectiveness. This study supports a growing body of literature focusing on how advertisers can effectively increase social media users' purchase intentions by concentrating mainly on IP compared to AP in the ads (Agag et al., 2024; Safeer, 2024).

7.2   *Practical implications*

The current study can help marketers and advertisers attain excellence on social media platforms. The results prove that the IPC motivates customers and generates purchase intentions for the advertised products or services. Marketing experts should note that the congruence between product and influencer in social media ads enhances purchase intentions by influencing customer sentiments and results in customer loyalty towards the brand (Ahmadi & Ieamsom, 2022; Koay et al., 2024). Secondly, the study identified that without IPC, the IC does not influence customer's perceptions regarding social media ads. Customers might build purchase intentions by engaging with ads from credible influencers, but the ads might not influence customers' perceptions of the brand's products or services, which may influence their long-term relationship with the brand (Ge et al., 2021). Hence, this provides a significant implication to marketers that the advertising might not be effective and provide long-term benefits without using the influencer whose personality matches the product, even if they are credible on social media platforms.

The mediating effect of both IPC and AP, however small, suggests that using an influencer whose personality aligns with the product and focusing on the customer's perceptions towards the brand's ads on social media sites can motivate customers. This influences customers' reactions regarding a particular brand and their ability to consider the products or services, ultimately leading to purchase intention on social media platforms (Schiffman et al., 2010; Pookulangara and Koesler, 2011). Notably, the study's contribution is to focus on IPC and AP in enhancing PI through ads on social media platforms. The

mediation effect through IPC is higher than the effect through both IPC and AP, which shows that the effectiveness of the influencer is greater when they match with the product in the ads in the context of social media. Advertising professionals should not ignore the significance of customers' perceptions of the ads, which might influence the brand's long-term goals and ability to build relationships with customers on the most emerging platforms, like social media.

8   Conclusion

Companies are allocating their budget for social media marketing due to the significance of these platforms and taking full advantage of the networks' ability to attract users for promotion. To engage and inspire social media users with the ads, the brands should use an influencer who is trustworthy, attractive, and an expert in their field of the endorsed product. Companies should leverage credible influencers by highlighting IPC and AP in their social media ads, as these factors ultimately affect the business's entire revenue, image, and profit margin. At the same time, the brand can emphasize IPC alone as compared to AP. Without these essential elements, an advertisement may come across as inexpensive, but the brand could risk losing its impact and meaning of communication. The study concludes that credible influencers solely will affect a social media user's receptivity to advertisement, but this influence can be enhanced by using IPC. In addition, social media platforms' AP and influencer credibility fails to attract more users. Accordingly, this study looked into the direct effects of IC on PI and the partial and sequential mediation effects of IC via IPC and AP.

9   Limitations and future research directions

This study has some limitations that might help future researchers to conduct the study. Firstly, our study gathered data from social media users using a quantitative cross-sectional methodology to identify purchase intentions. Future research could identify the social media users' purchase intention by employing triangulation with behavioral data or by utilizing experimental validation methods.

Secondly, our study's assessment of purchase intention did not account for the demographic and geographic diversity of social media users, which might influence purchasing behavior. Future researchers should employ age, gender, and other demographic

variables as regulators to more thoroughly evaluate the differential influences on purchase intentions.

Thirdly, multiple factors such as artificial intelligence (AI) and machine learning (Kim & Park, 2024; Liu et al., 2023) could potentially influence social media users' purchasing behavior. While our study mainly uses IC to examine the purchase intention of social media users, future research should examine the role of AI and machine learning to identify the PI in the context of social media marketing.

Finally, our study gathered data based on social media advertising platforms in users' minds. Future studies should be conducted specifically to examine which platform has the highest influence on the users' purchase intention on social media sites.

Appendix

Appendix 1: Items Adapted from literature

Constructs

Influencer credibility
Adapted from Morimoto & La Ferle, 2008 and Ohanian, 1990
I feel the social media influencer is truthful.
I consider the social media influencer an expert on the product/service.
The social media influencer and I are very alike.
I can easily identify with the social media influencer.
I consider the social media influencer adequately experienced to make claims about the product/service.

Influencer-product congruence
Adapted from Xu (Rinka) & Pratt, 2018
Social media influencer has a good match with the product.
The compatibility between social media influencer and the product is high.
Social media influencer and the product have a high fit.

Advertising perception
Adapted from van Reijmersdal et al., 2016
I perceive the purpose of social media influencers is advertising.
I feel the advertisements given by social media influencers are commercial.
I consider the influencers purpose on social media is advertising.

Purchase intention
Adapted from Sia et al., 2009 and Xu (Rinka) & Pratt, 2018
I would consider purchasing the product.
I would contemplate the option of purchasing the product.
If in future I want this kind of product, I will possibly purchase this one.

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