The Effect of Social Media Influencers’ Credibility on Consumer’s Purchase Intentions Through Attitude Toward Advertisement

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ABSTRACT

People incorporate and use the internet in their lives in line with the development of technology. Facebook, Twitter, Instagram, which are especially defined as social media (SM) tools, are among the daily routines of people. Thus, a great transformation has occurred in the SM advertising industry. Social media influencers (SMI) emerged as a result of facil-

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itating communication on SM. Unlike other studies mostly evaluated over celebrities and no detailed on how SMI affects consumers purchasing behavior through advertisement, this study shows how the SMI affects consumer purchasing behavior by considering the sample size and for the first time conducted with a survey to fill the gap in the field. This study was an attempt to explore the effects of the influencers used as product supplements in advertisements in SM tools on consumers’ advertisements and purchasing intentions. Stimulatingly, this study explore how SMI’s credibility effects customer purchase intention through advertisements. In line with this, Structural Equation Modeling (SEM) was used to clarify the model and to test hypotheses. Results show that the trustworthiness, expertise, and attractiveness of the influencer have a positive effect on the attitude towards the advertisement, while the attitude towards the advertisement had no effect on the purchase intention. These results might be guideway for businesses to pay more attention to the SMI attracting the consumer’s attention, having sufficient equipment about the subject and how gaining the trust of the consumer through SMI.

**Keywords**: Influencer Trustworthiness; Influencer Attractiveness; Influencer Expertise; Attitude towards Advertising; Purchase Intention

**JEL Codes**: M30; M31; M37
通过对广告态度，调查社交媒体影响者对消费者购买意愿的影响力

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文章摘要
随着技术的发展，人们在生活中融入和使用互联网。因此Facebook、Twitter、Instagram，被定义为社交媒体工具（SM），融入了人们的日常生活里。于是，SM广告行业发生了巨大的转变。社交媒体影响者（SMI）的出现是为了促进SM上的交流。与其他主要针对名人进行评估且没有详细说明SMI如何通过广告影响消费者购买行为的研究不同，本研究通过考虑样本量来显示SMI如何影响消费者购买行为，并首次通过调查填补这方面领域的空白。

Citation
本研究试图探讨社交媒体工具中的广告产品，调查社交媒体影响者对消费者的广告和购买意愿的影响。令人兴奋的是，本研究通过广告影响客户购买意愿探讨了SMI的可信度。与此同时，结构方程模型（SEM）用于阐明模型并检验假设。结果表明，社交媒体影响者的可信度、专业知识和吸引力对广告态度有正向影响，而对广告的态度与消费者的购买意愿没有影响。

本研究的结果可能会指导企业更多地关注SMI用于吸引消费者的注意力，拥有完善的团队以及如何通过SMI获得消费者的信任。

关键词：社交媒体影响者的可信度；社交媒体影响者的吸引力；社交媒体影响者专业知识；对广告的态度；购买意向。

JEL分类号: M30; M31; M37
1. Introduction

Digital transformation (DT) in every field has been also very effective in the field of marketing that intensifies and directs businesses to different competition strategies (Baydaş & Yaşar, 2019). While the demands and needs of individuals change in addition to the developments in technology, businesses use technology in order to deal with these changes in consumption behavior. Businesses have the opportunity to reach more people inclining to purchase products directly and at fewer cost thanks to digital communication as marketing tools (Baydaş, Bayat & Yaşar, 2019). The widespread use of the online communication has increased the use of social media (SM) tools and businesses have started to use these channels.

Social Media Influencers (SMIs) are individuals who promote celebrity capital on social media platforms by constructing an authentic private brand and qualify brands to make the most of their popularity for consumer outreach (Hearn & Schoenhoff 2016; Lee et al., 2021). The SM is a new form of communication that enables businesses to communicate with their consumers, bringing brands and consumers together. Inasmuch as entailment of communication between consumers and vendors extensively arise, businesses practice SM channels in an attempt extensively to communicate with consumers, to discover potential consumers and to bring their brands to more people by following consumer reviews (Mills, 2012, p. 164, Sokolova & Kefi, 2020). Besides, the SM enables a platform where “costumers” are subject to the best product with the best price in company with reviews and opinions about the merchandise without restriction (Sharma et al., 2021). Along with the DT, the use of SM for marketing brought new marketing approaches. Currently, SM has involved in managing the target audience perception, the image and reputation of the brand to reach the target audiences of the businesses, and to develop warm and sincere relationships, and to increase their sales (Arklan & Tuzcu, 2019).

DT has brought about a change in the understanding of advertising. It has evolved into an understanding that focuses on fulfilling their needs from advertisements to convince consumers and adopts bilateral communication (Schultz, 2016, p. 280). DT can also be defined as a new advertising department with consumer experience (Wai-Ling, 2004; Harben & Kim, 2007). Although different digital marketing strategies are evolved, one of the most important digital marketing methods is the marketing concept via influencers, also known as influence marketing, that is one of the effective marketing strategies where companies use influencers instead of celebrities in their advertisements due to the higher cost (Wai-Ling, 2004; Harben & Kim, 2007). The use of influencers by marketers in advertising as message mediators, online brand ambassadors, and storytellers creates relationships with consumers, engender purchase as well as to enable the message to be kept and remembered in the consumer’s memory (Veirman et al., 2017). Those who have a high number of followers on SM are called influencers (Tajurahim et al., 2020). These impressive people provide a great advantage to businesses by communicating directly with the targeted consumers. Nevertheless, businesses have a hard
time in finding the right influencers that can affect the target audience because of their busyness, detailed script and communication problem with them (Brueschke, 2021).

Academic research also tends to focus on influencers and the contents of their messages that drive consumer purchasing behavior in online shopping (Freberg et al., 2011; Nurhandayani et al., 2019; Sokolova & Kefi, 2020, Sondhi, 2021). None of these studies has focused directly on the vital appliances of what makes influencer’s attractiveness, trustworthiness and expertise effective in advertisements from consumer’s perspective. To this end, this study investigates how SMI’s credibility frames and shapes advertisements effecting purchase intention. Specifically, we focus on how credibility arises from consumer’s perspective (Leite & Baptista, 2021) and influence purchase intention (AlFarraj et al., 2021). After detecting the key concepts and examining the relationships among them, this study grants an integrated social media influencer value (SMIV) model to comprise the effects of influencer marketing based on the Source Credibility Model (SCM) developed by Ohanian (1990) to measure the effect of influencers in terms of the trustworthiness, expertise and attractiveness of the resource. The more consumer trusts the source, the more they also rely on the message (Seiler & Kucza, 2017; Um, 2018). Accordingly, the credibility of the influencer, including, and individuals' attitudes towards advertisements and purchasing intentions have been tested with questionnaire based on the Likert scale.

2. Theoretical Background

The source of the message is a very important factor for the communication to be initiated in the social media tool to be successful. No matter how important the message to be conveyed, the quality of the source that will bring the message into contact with the consumer is more important than other issues (Kabadayı et al., 2019). Consumers come into contact with the source before the product, and for this reason, many theories such as planned behavior, social capital, social learning, social exchange, and dual process (Chopra et al., 2021; Chia et al., 2021; Jang et al., 2021) have been put forward to measure the effect of influencers. We primarily attributed this study to planned behavior theory that tries to predict the intention of individuals to perform a behavior. According to the theory, there are basic motivations that shape human behavior. These motivations are the importance of the person's expectations and beliefs about the possible consequences of the behavior, the expectations of others and the importance of these expectations, and the beliefs about the factors that facilitate or hinder the performance of the behavior (Ajzen, 1991). Ohanian (1990)'s Source Credibility Model is considered to help facilitating or hindering the behavior of consumers. In line with proposals we tried to explain in sub-sections and broaden this model into attitudes of consumer through advertisement and purchase intention, and hypotheses constructed through literature were given in sub-sections.
2.1. Influencer Credibility

2.1.1. Source of attractiveness and consumer attitudes towards advertisements

Contrary to other marketing strategies (i.e., celebrity), in recent years, SMI are “regular people” who have become “online celebrities” by creating and posting content on social media, converting themselves as potential supporters by generating a range of vogue words, and they are considered to be the most cost-efficient and -effective marketing trends (Swant, 2016; Harrison 2017). Kim and Jeong (2016) argued whether the use of non-celebrities in advertising is more effective or not in determining the attitude towards advertising and it is found that SMI are more attractive than celebrities in advertising. Through channels such as Instagram, YouTube, Twitter and Facebook, SMI create content that promotes certain brands to gain awareness. SMIs’ success is vital to brands; therefore, a technology has been developed to identify and track the relationship of influencers with a brand or organization. This technology is used to track the number of views on a blog, sharing, likes, comments, and followers. All these points are important aspects of the success of a SMI (Freberg et al., 2011).

Though the sharing opinions about a product in their natural life and the message is much more effective to change the mind of a particular followers, there has been dispute regarding the trustworthiness and expertise of resources and the concordance with influencers. Yet, there has been needed the harmony between the product and so that an influencer is able to positively affect the consumer’s attitude towards advertising because the attractiveness construct of a message sender is not restricted to physical attractiveness related to their stylishness and class, but it also comprehends other aspects, such as similarity, familiarity, and likeability (McGuire, 1985). Hence, on the basis of Ohanian (1990)’s model influencers may surge and attract the degree to which audiences perceive the source to be someone who can substantiate and elaborate on the transmitted information (Labrecque, 2014). In line with this the hypothesis is as follows:

\[ H_1: \] The harmony between attractiveness of the source and influencers affects the consumer’s attitude towards advertisement positively.

2.1.2. Source of trustworthiness and consumer attitudes towards advertisements

In the online channels, individuals can state their thoughts and feelings regarding products, services, and brands at the same time without restrictions. As a result, consumers will attempt to determine the trustworthiness of the providers to use or decline the run information. When a consumer thinks that the provided information is from a highly trustworthy source, they will remark the information as beneficial (Wang et al., 2007). Hwang et al. (2018) argued that message argument quality (a content element) and perceived background similarity (reflecting a social communicator) contributed to increase trust. When consumers perceive an influencer as reliable, the messages from the person in question about the product might change
the attitudes of the consumers (Amos et al., 2008, p. 215). Conducted in Instagram, Korotina and Jargalsaikhan (2016) found that consumers trust their SMI and display a positive attitude towards their advertisements, as a result of their research examining the impact of SMI on consumer attitudes. Pioneering a product on advertisements such as displaying promotions, discount codes, and product specifications by a SMI, are the most effective tools in terms of persuading the consumer since trustworthiness address the question of whether an SMI is believable: Does the source reflect the honest opinion, or is SMI impacted by third parties? (Wiedmann & Mettenheim, 2020). Based on these findings, following hypothesis is proposed:

\[ H_2: \text{The harmony between trustworthiness of the source and influencers affects the consumer's attitude towards advertisement positively.} \]

2.1.3. Source of expertise and consumer attitudes towards advertisements

Source expertise refers to the source’s capability or qualification, containing the source’s knowledge or skills, to make certain claims concerning to a certain subject or topic (McCroskey, 1966). Despite using professional profiles, SMI communicate with consumers by a low level of professionalism. Even if SMI show their expertise in an area through their profile or their expertise about a product in a relevant post, the disclosure way of interaction on advertisement convince consumers in relation to manipulating (Weissmueller et al., 2020). Schouten et al. (2020) confirmed that unlike regular celebrities, SMI influence consumers successfully as a representative of a brand or product and the study evaluate that impact and ability of influencers on advertisement more depend on their popularity and no much need for product-fit with the influencers because they send the information by perceived as not knowledgeable the product and they are thought to have their own expert profession.

To illustrate from Turkey, an Instagram account had a profile by the name of Muhendisinoğlu (it translates as “son of engineer”) and become popular particularly in baby/child products. He scrutinizes the product before submitting or offering in the page. Followers trust shared post because he pretended to try the product on his child before submitting. Reflecting experiences like an expert on the page creates awareness on advertisements (https://www.instagram.com/muhendisinoğlu). Therefore, the following hypothesis is also proposed:

\[ H_3: \text{The harmony between expertise of the source and influencers affects the consumer's attitude towards advertisement positively.} \]

2.1.4. Consumer attitudes towards advertisements and Purchase Intentions

The purchase intention is a process that is intertwined with the customer purchase decision (Wang et al., 2020). The advertisement and consumers’ attitude towards the ad might play a role in their creation of attitudes towards the brand and
The Effect of Social Media Influencers’ Credibility on Consumer’s ... consequently, purchase intentions. Reasonably, SMI who are held with high expertise and trustworthiness are regarded as being more persuasive on their followers' buying behaviors (Hoyer & MacInnis, 2013).

Since influencers present the content generated about a product in their natural life, the given message is much more important and increase trust. By establishing a tie with the brand, the influencer presents the brand to the consumer with its naturalness and in a clear language. Weissmueller et al., (2020) reveal with evidence underlining how concordance between SMI and advertising release may be used on Instagram to effectively increase consumer purchase intention. Lou and Yuan (2019) have shown that influencers’ attractiveness on advertisements does not only figure the customers’ trust and purchase in but also could speed up brand awareness and loyalty because consumers are more expected to remark most social media messages as advertising and evade brands (Boerman et al., 2018). Moreover results in Yu & Kim (2020) disclose that the expertise of influencer and the media content in ads provide brand authenticity for the consumer, and directly influence the purchase intention In consideration of these reviews, hypothesis conducted is as follows:

$H_4$: Consumers’ attitude towards advertisements affects purchase intention

In line with previous studies, the research model (Figure 1) is conducted as a result of hypotheses. The main model constructs contained SMI credibility comprising of perceived SMI attractiveness, perceived SMI trustworthiness, perceived SMI expertise as an independent variable, consumer attitudes towards advertisements as both independent and dependent variables, and purchase intentions as dependent variable.

**Figure 1. Research Model**

3. Methodology

3.1. Sample Characteristics

Since individuals who follow influencers in social media accounts constitute the population of the sample, convenience sampling method was used to determine the sample and thanks to the convenience sampling method, data is collected from
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the relevant people until the required sample is reached (Gürbüz & Şahin, 2016). Convenience sampling is the cheapest and least time consuming method among other sampling techniques. Sample units are accessible and easy to select. Despite these advantages, there are serious limitations. In some cases, it may not be easy for researchers to reach the population. Access to the population may be limited due to factors such as its size, the large areas to be studied, and the lack of time and opportunities for the researcher to reach the total population. As the population expands and diversifies, it becomes more difficult to reach the whole of it and collect data (Strauss & Corbin, 2014). In this respect, this study can be expressed as a limited work.

According to Sekeran and Bougie (2003), when the population size is 75,000, the sample is 382, and when the population size is 1,000,000, the sample number is enough to be 384. According to the report announced by TURKSTAT on 31 December 2019, the general population of Düzce is 387,844 in 2019. So, the lower limit was determined as 384 people, with a 95% confidence interval and a 5% margin of error. The sample representation specified in the literature was reached by applying the research on 408 individuals.

3.2. Data Collection Procedures

In the research, data were obtained by using the online survey application on the internet as a data collection method. Thus, sufficient sample units were reached, and quick feedback was ensured.

The data collection was conducted by surveys between December, 2019 and January, 2020. The required data were obtained by using an online questionnaire, which was distributed to online consumers aged between 15-55 years in Duzce province, Turkey, who were active social media users (at least one hour and less in a day). This group of participants was seen as proper, as there is a large number of Turkish social media users.

3.3. Scales and Measurements

We adopted all constructs with some modifications from prior literature (Ohanian, 1990; Akyüz, 2010; Evans & Erkan, 2015). All the questionnaire scales and items were presented in Turkish. We also adopted the back-translation method to translate the items from English to Turkish. In the questionnaire form, items that will enable the audience to measure how the use of influencers in social media has an effect on their attitudes towards advertising and their purchases are included. The questionnaire form consists of two parts. In the first part, a total of 25 questions were included, including four questions about the attractiveness of the source, five questions about the trustworthiness, five questions about the expertise of the
source, seven questions about the positive attitude towards the advertisement, and four questions about the purchase intention. In the second part of the questionnaire, ten questions were included to learn about the demographic characteristics of consumers. In addition, there is one question about purchasing frequency in the survey. So, we determined 61 questions in total in the form. Survey questions are evaluated according to a 5-point Likert scale (1. Strongly Agree … 5. Strongly Disagree).

4. Results

4.1. Descriptive Statistics

A total of 408 social media users completed the distributed questionnaire, of which 78% were females and 22% were males who most (77%) used Instagram on a daily basis (Table 1). The high number of participation of females is considered to result from the highest usage of (77%) Instagram on a daily basis since Instagram is more popular among women than men in Turkey (Statista, 2020). Age distribution consists overwhelmingly of ages 22-28 (37%) and ages 29-35 (23%). Most of participants have graduate status (50%). Participants have more usage of internet 2-3 hours a day (45%).

4.2. Measurement Model

Covariance-based structural equation modeling (CB-SEM), constructed on a confirmatory factor analysis (DFA), has been practiced to test underlying relationships and the measurement model. The reason why we chose CB-SEM model is needed to be clarified. Hair et al. (2011) recommend that if the goal is theory testing, theory confirmation, or comparison of alternative theories CB-SEM is more suitable. Concordantly, CB-SEM is more convenient since we have chosen Ohanian (1990)’s Source Credibility Model.

Cronbach’s alpha coefficient is used for the reliability analysis of the scale. Cronbach’s alpha coefficient takes values between 0 and 1. When the alpha coefficient is over 60%, it is considered reliable (Nakip, 2013). The multi-item scales’ reliability was evaluated by computing composite reliability (CR). To reveal the construct’s reliability, CR was used; results in Table 2 indicate that all constructs have CR > 0.7, approving that the construct reliability was achieved (Hair et al., 2010). The convergent validity was measured using the average variance extracted (AVE); for all the constructs, the AVE is above 0.5, ensuring the achievement of convergent validity for our measurement model. Thus, it reflects whether a factor is suitable for explaining its components. To provide discriminant validity, the condition that the square root of the AVE is greater than the correlation between the factors must be met (Yaşlıoğlu, 2017). When the correlation values of each construct with the other constructs are
examined, it is seen that the divergent validity condition is met for each construct, as it is lower than the said value (Table 3). Structural equation modeling (SEM) was used to test the hypotheses and the model fits the data well: χ²=2.96, df=3, CFI=0.96; NFI=0.826 RMSEA=0.04; SRMR=0.03. The model’s exogenous latent variables is shown in Figure 2. Related credibility as verified in Table 3, hypotheses H₁ of trustworthiness (β=0.341; p < 0.01), H₂ of attractiveness (β=0.422; p < 0.01), H₃ of expertise (β=0.443; p < 0.01) are all statistically significant and explain the variation of attitude toward the advertisement. Nevertheless, H₄ of attitude towards advertisement (β=0.241; p >0.01) does not explain the purchase intention significantly (Table 4).
Table 2. DFA, composite reliabilities and average variance extracted (n=408)

<table>
<thead>
<tr>
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<th>Items</th>
<th>Loadings</th>
<th>CA</th>
<th>AVE</th>
<th>CR</th>
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EVALUATION CRITERIA KMO: 0.883.; Approx. Chi-Square: 5226.656.; Bartlett’s Test of Sphericity: 0.000.; Extraction Method: Principal Component Analysis.; Rotation Method: Varimax with Kaiser Normalization.; Explained Variance: Total: 76.486
Table 3. Discriminant Validity of the Construct

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<td>0.765</td>
<td>0.799</td>
</tr>
</tbody>
</table>

Figure 2. Structural Model Results

5. Conclusion Implication, Limitation, and Future Directions

5.1. Research Conclusion

It is understood that a very important part of the participants consisted of women, married, middle age group, and employees with a good income level. In addition, it was determined that they mostly use Instagram and they use SM for 3-5 hours per day on average. With the purpose of determine the effect of the influencers used as product supporters in SM advertisements on the attitude towards advertising and the intention to purchase, confirmatory factor analysis was applied first. Factor analysis was performed by removing the expressions with factor loads below the desired values.
Table 4. Path coefficients of the research hypotheses

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Independent Variable</th>
<th>Dependent Variable</th>
<th>Std.beta</th>
<th>Mean</th>
<th>Std. error</th>
<th>T-value</th>
<th>p-value</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>H₁</td>
<td>Trustworthiness</td>
<td>Attitude towards advertisements</td>
<td>0.341***</td>
<td>2.956</td>
<td>0.112</td>
<td>8.832</td>
<td>0.000</td>
<td>Supported</td>
</tr>
<tr>
<td>H₂</td>
<td>Attractiveness</td>
<td>Attitude towards advertisements</td>
<td>0.422***</td>
<td>1.655</td>
<td>0.054</td>
<td>9.781</td>
<td>0.000</td>
<td>Supported</td>
</tr>
<tr>
<td>H₃</td>
<td>Expertise</td>
<td>Attitude towards advertisements</td>
<td>0.443***</td>
<td>1.759</td>
<td>0.051</td>
<td>9.965</td>
<td>0.000</td>
<td>Supported</td>
</tr>
<tr>
<td>H₄</td>
<td>Attitude towards advertisements</td>
<td>Purchase Intention</td>
<td>0.247</td>
<td>2.747</td>
<td>0.917</td>
<td>6.744</td>
<td>0.532</td>
<td>Not Supported</td>
</tr>
</tbody>
</table>

Notes: **, *** indicate significance at the 1%, 0.1% levels

in the scale and it was determined that the result was positive. At the same time, there was a significant relationship between influencer attractiveness, influencer expertise, and influencer trustworthiness showing a positive attitude towards advertising. The main hypotheses of the research were evaluated by SEM that the influencer trustworthiness, attractiveness, and expertise positively affects attitude towards the advertisement. As a result of the analysis, it has been determined that the credibility of the influencer has a positive effect on the advertisement but the credibility of the influencer has no effect on intention to purchase. It means $H₁, H₂, H₃$ are supported but $H₄$ is not supported.

5.2. Discussion

In terms of theoretical advancement, in depth, previous research on celebrities (Ohanian, 1990; Amos et al., 2008; Kim & Jeong, 2016; Hearn & Schoenhoff, 2016; Schouten et al., 2020; Meng et al., 2021) and these researches show that celebrities play in advertising has not had the expected effect on the sale of the product. Only few applications in marketing how SMI credibility effect the attitudes of consumers towards advertisement and purchase intention.

Our findings showed that influencer credibility is a critical cue in terms of fostering consumers’ positive perceptions towards advertisements. Accordingly, when consumers compare the source of advertisement, the influencer is perceived as a more credible source. This reinforces the notion that both the match-up hypothesis and the source credibility model are closely connected in the context of this study. For consumers, it is significant to perceive that influencers advertise products that are
appropriate with their interest, lifestyles, and standards. Moreover, the fit between product and influencers’ credibility sources such as trustworthiness, attractiveness, and expertise affect the attitude of consumers’ through advertisements (Lou, 2021; Kim & Kim, 2021; De Cicco, 2021).

There is no detailed research on how the relationship between influencers’ credibility and attitude toward advertisement consumers affects the purchasing behavior. It needs more attention why attitudes towards advertisements have no relation with purchase intention. Components of advertisements on social media may be irritated, annoyed, deceptive, and unpersuasive (Logan et al., 2012). So, it can be said that it is not sufficient to look at the advertisement positively, but also factors such as business reputation, price, external stimuli, brand awareness, well-known brand, brand loyalty, and brand image affect the purchasing intention. In all this respect, the study is expected to fill an important gap in the literature.

5.3. Managerial Implications

The inevitable rise in technology and computing devices also attracted the attention of businesses and deeply affected the process of creating marketing strategies. It is a common strategy for businesses to pay celebrities in recent years to make their ads more attractive. When this entire process is carefully examined by the business, it has become inevitable to use SM tools and to make product advertisements by the influencers. Businesses frequently use marketing strategies such as advertising in SM applications to inform their products and convince consumers to purchase. Here, the issues that businesses should pay attention to are: the influencer is attracting the consumer's attention, having sufficient equipment about the subject and gaining the trust of the consumer. The fact that consumers like the advertisement about the product mean that they like the product and after a while, it turns into a purchasing behavior. Therefore, businesses need to determine the strategy by understanding the importance of advertisements in creating consumer intention. When determining the influencer that will be used as a product supporter in the advertisement, influencer should be selected according to which feature should be emphasized. For example, one influencer has the expertise to highlight the product's technical characteristics, while another has the ability to highlight its attractiveness.

6. Limitations and Future Directions

This study has several limitations. First, we explored only the effects of influencers’ under source credibility model on consumers’ attitude towards advertisement and purchase intention during the livestreams, but we did not explore and address other theoretical background in addition to characteristics of influencers that are
needed to explore in depth. Second, this study focused only on the attitude towards advertisements and purchase intention. In future studies it might be advanced that purchase intention convert into types of purchase behavior. Third, the fact that the study was conducted only in Düzce province of Turkey is the key limitation of the study. Spreading the sample into the all country will be more shed light on comprehension and overall assessment of consumer in the country.

REFERENCES


