

From Likes to Buys: Decoding the Impact of Fashion Influencers on the Purchase Intention of Gen Z in Goa

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DECLARATION BY STUDENT

I hereby declare that the data presented in this Dissertation report entitled, “**From Likes to Buys: Decoding the Impact of Fashion Influencers on the Purchase Intention of Gen Z in Goa**” is based on the results of investigations carried out by me in the **Discipline of Commerce** at the **Goa Business School, Goa University** under the supervision of **Prof. GUNTUR ANJANA RAJU** and the same has not been submitted elsewhere for the award of a degree or diploma by me. Further, I understand that Goa University or its authorities will not be responsible for the correctness of observations / experimental or other findings given in the dissertation.

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This is to certify that the dissertation report “**From Likes to Buys: Decoding the Impact of Fashion Influencers on the Purchase Intention of Gen Z in Goa**” is a bonafide work carried out by **Ms. Simran Sayad Bardol** under my supervision in partial fulfilment of the requirements for the award of the degree of **Master of Commerce** in the Discipline of **Commerce** at the **Goa Business School, Goa University**.


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ABBREVIATIONS

Entity	Abbreviations
Social Media Influencer	SMI
Key Opinion Leader	KOL
Influencer Marketing	IM
Fashion Influencers	FIs
Stimuli Organism Response	SOR
Social Media Marketing Activity	SMMA
Interactivity	INT
Informativeness	INF
Personalisation	PER
Trendiness	TND
Electronic Word-Of-Mouth	eWOM
Attractiveness	ATT
Expertise	EXP
Trustworthiness	TRU
Purchase Intention	PI

Abstract

In the digital era where marketing strategies are rapidly changing to grab the attention of the customer, there exists an emerging importance of a particular marketing campaign called influencer marketing. Even though influencers exist in a wide range of industries, fashion influencers have recently received a lot of attention. The individuals who are considered fashion influencers are essentially those with a keen sense of style and fashion who advise their followers on the newest and most current fashion. Despite the recognition of the significance of fashion influencers, not much research has been done in this area. Therefore, this study aims to determine the impact of Instagram and YouTube influencers on consumers' purchase intention in the fashion industry: Using the S-O-R Paradigm. The SOR model assigns (S) to social media marketing activity, (O) to source credibility, and (R) to purchase intention. A structural equation modeling method (PLS-SEM) was employed to analyse the suggested model. The study's findings support the significance of every hypothesis examined, with the exception of attractiveness, which did not demonstrate a direct or indirect relationship between purchase intention and social media marketing.

Keywords: Influencer marketing, Fashion influencer, SMMA, Source credibility, Purchase intention.

CHAPTER 1: INTRODUCTION

1.1 INTRODUCTION TO INFLUENCER MARKETING

The quick development of the internet has changed the way people communicate, with social media emerging as a vital channel for information sharing and communication (H. Liu et al., 2023) and considering the billions of people that use social media worldwide, social media has emerged as a key component of modern society (K. Le & Aydin, 2023). Therefore, the way that millions of people share online content and information has changed as a result of social media's steady growth across numerous platforms (Goodman et al., 2011). Presently social media is a tool for everything from marketing to sales in addition to being a part of the public domain that solely consists of people's lifestyles. (Meifitri, 2020). As a result of this modification, digital marketing strategies have changed (Srivastava, 2022). Currently, social media is one of the channels of communication that businesses use to carry out their marketing campaigns (BİLGİN, 2018). Social media evolved into a hub for business-to-business communication between marketers, vendors, advertisers, and consumers. Through those channels, marketers aim to influence consumers' opinions about and admiration for brands to influence their purchasing choices. Furthermore, a growing number of customers are using digital channels to look up information about goods and services (Evans et al., 2017),(Nurfadila, 2020), (Byrne et al., 2017). And now purchase intentions of consumers are influenced by strangers on social media in addition to friends and family, claim (POTURAK & SOFTIĆ, 2019). Thus, as social media sites have grown in popularity, consumers' decision-making processes have changed, requiring marketers to review their approaches to advertising (A. M. Shah et al., 2019). Therefore, one of the newest strategies employed by marketers to promote their brands is Influencer Marketing, in which they use Social Media Influencers in their campaigns (Freberg et al., 2011). Thus social media influencers have surfaced in this context (H. Liu et al., 2023).

Social media influencers (SMIs) are a new breed of independent third-party endorsers that use other social media platforms like Twitter, blogs, and Instagram to sway the opinions of their audience (Freberg et al., 2011). Put differently, a person or group with influence on social media is referred to as a "celebgram," "blogger," "vlogger," "YouTuber," "KOL (key opinion leader)," or, more generally, a "social media influencer" (Nurhandayani et al., 2019). Hence, Brand owners and marketers have surely benefited greatly from the development of social media and other related elements in their search for creative ways to engage with their target market (Kalu, 2019), and it is because of these recent developments in the field of marketing that the role of social media influencers has come into focus (Kurdi et al., 2022). Specifically, companies have realized the potential for social media influencers, also known as key opinion leaders, to have a substantial impact and spread virally, thereby promoting a brand's personality and cultivating a devoted following of customers (Tsen & Cheng, 2021). According to (De Veirman et al., 2017; Uzunoğlu & Misci Kip, 2014), influencer marketing is becoming a crucial part of the marketing mix for companies of all kinds and sectors, and the amount of money they spend on it overall is rising. Thus the introduction of SMIs has radically altered how companies interact with their clients and potential clients (Hughes et al., 2019; Jin & Ryu, 2020). Marketers often get in touch with these influencers through their social media accounts to promote their brands, organizations, or ideas, a tactic known as influencer marketing (De Veirman et al., 2017; Hudders et al., 2021).

Influencer marketing is a hybrid strategy that uses both modern and traditional marketing instruments. Influencers who are not well-known offline are the ones who first introduced influencer marketing into the modern content-driven marketing campaign. Brand managers use influencer marketing, a marketing strategy, to invest in specific SMIs in order to influence consumers' brand awareness and purchase decisions (Lou & Yuan, 2019). According to academics, social media influencer marketing is a viral marketing strategy in which an online personality uses blogs, tweets, posts, or any other type of social media communication to

influence consumers' attitudes (Ferguson, 2008; Freberg et al., 2011). According to Tan et al., (2018), influencer marketing is a relatively new phenomenon that can be defined as building connections with people who have the power to influence potential customers. The last few years have seen a rise in the popularity of influencer marketing (Chan, 2022). According to recent research, over 75% of marketers now rely on SMIs to disseminate product-related information, and over 65% of global brands have increased their budget allocations for SMI marketing, with spending predicted to reach US\$373 million by 2027 (Hughes et al., 2019; Ki et al., 2020). Furthermore, according to Dhanesh & Duthler (2019), approximately 80% of online marketers believe that social media influencers are dependable advocates who push their brands to new heights.

A user who has gained popularity in a particular industry has a sizable following, and the power to influence others through their reach and genuineness is known as a social media influencer (SMI) (Chan, 2022). In the world of social media, being called an "influencer" is the most highly sought-after title, signifying status and popularity that arise from having a sizable fan base of enthusiastic followers (Jun, 2020). In short the content creators who have a large following on social media sites like YouTube, Instagram, and Snapchat are referred to as influencers (Jun, 2020). They give product reviews and interact with others by sharing their interests and knowledge in a variety of areas, such as fashion, beauty, hobbies, and daily life (Jun, 2020). Influencers on social media SMIs are defined as well-known social media users with a large following in a particular niche who possess the ability to persuade their followers to follow their recommendations when making decisions (Lou & Yuan, 2019). Hence, social media influencers are transforming marketing practices and consumer interactions with products and services by positioning themselves on social media as approachable and relatable experts, going from unknown to well-known (Taillon et al., 2020). To state differently popular social media users, known for their activity and reputation in one or more related domains (mostly fashion, beauty, and lifestyle), have amassed a sizable following on social media,

making them likeable and trustworthy to their followers (Abidin, 2016; Khamis et al., 2017; Sokolova & Kefi, 2020a). There is no denying that influencer marketing differs from conventional marketing (Botelho, 2018). According to (H. Liu et al., 2023), SMIs can thus naturally outperform traditional advertising in terms of marketing. Customers are turning away from dull and excessively direct advertising messages in the era of the Internet (Ho et al., 2022). According to C. L. Hsu et al., (2013), consumers consult social media platforms for guidance prior to making purchases, and they typically base their choices on user-generated content (Mackinnon, 2012). Scholars have also become increasingly interested in influencers and how they affect marketing, particularly since 2020 (Ying & Dikćius, 2023).

Moreover, online ads are thought to be more reliable and instructive than traditional ones (Tsang et al., 2004). Social media influencers have a unique ability to sway consumers' opinions to the point where viewers are inspired and driven to buy the products these influencers recommend (Dewangan et al., 2022). Brands are embracing the new wave of influencer marketing in place of more conventional methods like utilizing celebrities to promote their products, having realized the far-reaching and essential role social media influencers play in this process (Dewangan et al., 2022). According to Dewangan et al., (2022), social media influencers are now viewed as reliable tastemakers in one or more niches and reliable electronic word-of-mouth (WOM) instead of paid endorsements. Hence the brands are focusing more on these influencers to promote their products among their followers and beyond as they continue to avoid traditional advertising methods (De Veirman et al., 2017).

According to Lou & Yuan (2019), the distinction between digital celebrities and celebrities in traditional media is that SMIs are "regular people" who have elevated to the status of digital celebrities via their social media creations and content. Experts in their domains, social media influencers constantly produce insightful content for social media to build a devoted and involved following. Influencers on social media typically post content related to their specific interests (Chapple & Cownie, 2017). Furthermore, influencer marketing is also employed in a

number of industries; recently, the fashion industry has drawn a lot of attention (Chetioui et al., 2020). In addition to this Ihsan ur Rehman et al., (2021) also state that, one of the industries where social media influencer marketing has received a lot of attention recently is fashion. As the fashion industry's demands increased, consumers' purchasing habits became more influenced by fashion trends, and they became more fashion-sensitive (Quelhas-Brito et al., 2020). Thus the present study mainly focuses on fashion influencers, as fashion trends have a significant influence on consumers' purchasing decisions, and consumers are growing more fashion-sensitive due to the fashion industry's ever-increasing demands (Lang & Joyner Armstrong, 2018). Hence, Fashion leaders or influencers (FIs) are typically at the forefront of these trends (H. Park & Kim, 2016). Basically, fashion influencers (FIs) are social media influencers with a sizable following who create fashion content and have the ability to sway followers' opinions and influence their purchasing habits (Chetioui et al., 2020). Since they draw customers who have a keen interest in fashionable clothing, they are regarded as newcomers to the fashion industry (H. Park & Kim, 2016). Influencers have a valuable voice in the fashion industry (Wiedmann et al., 2010) because fashion posts serve as a source of inspiration for customers and have a strong likelihood of influencing their purchase decisions (Susarla et al., 2016; Z. Zhu et al., 2015).

Moreover, one type of SMI blogging is fashion blogging (Mainolfi & Vergura, 2022). This kind of SMI was effective in marketing lifestyle goods like clothing by interacting with customers and utilizing their genuineness, self-assurance, and friendliness (Uzunoglu & Misci Kip, 2014). Thus, younger fashion readers typically gravitate toward fashion bloggers who also serve as models due to their captivating posts and images with a fashion and lifestyle theme (Choi, 2020; Testa et al., 2020). Though there are many similarities between vlogging and blogging, there are also some significant differences. Specifically, vlogging is centred around video content on social media, while blogging is primarily focused on textual or visual content on websites (Hill et al., 2020; Ladhari et al., 2020). Whereas, Instagrammers are people who

have amassed a sizable following on the platform by drawing viewers in with their excellent photographic content (Kádeková & Holienčinová, 2018). The fashion industry's small businesses can perform better thanks in large part to social media (Rienda et al., 2021). Nevertheless, little research has been done to determine the connections between fashion influencers and consumers' plans to buy, particularly in the Indian context (Tiwari et al., 2023). Furthermore, according to Lang & Joyner Armstrong, (2018), there hasn't been much research done on the connections between fashion leadership and consumers' intentions to buy. Thus, because of this, the dissertation primarily focuses on how these fashion influencers affect young people's (Gen Z) purchase intentions in the context of Goa. Besides this, the primary focus of this study is Generation Z due to the finding of (Jánská et al., 2023) who stated that marketers primarily use influencers to reach this demographic. Generation Z is defined as those who were born between 1997 and 2012; they are between the ages of 10 and 25 (Jánská et al., 2023). Furthermore, younger fashion readers favour following fashion bloggers who also serve as models due to their captivating posts and images with a fashion and lifestyle theme (Choi, 2020; Testa et al., 2020). Because Generation Z prefers to use the internet in their free time rather than watch television, go to sporting events, or go to the movies, influencers are becoming more and more common (Turner, 2015). According to this perspective, Gen Z, or younger Goans, are deemed suitable for this research. In order to provide a comprehensive framework that is specifically designed for individuals in the 18–24 age range who possess similar traits, (Bruns, 2018) has carried out a dissertation. Keeping in line with this, the current study also looks at the influence of fashion bloggers on Goa's Gen Z population, which ranges in age from 18 to 26.

In order to provide consumers with effective advertising, influencer marketing is primarily found on Instagram, YouTube, Twitter, and Snapchat (Acikgoz & Burnaz, 2021). But this dissertation specifically focuses on YouTube and Instagram this is due to the fact that YouTube is currently one of the most appealing social media platforms in the context of influencer

marketing (Acikgoz & Burnaz, 2021). Consequently, one could argue that YouTube is among the most attractive social media networks for attracting users' attention (Acikgoz & Burnaz, 2021). Besides this according to (Loude, 2017 as cited in Jánská et al., 2023), Instagram is the most widely used social media platform for influencer marketing. Scholarly research on Instagram is scarce, despite the fact that it is one of the fastest-growing photo-sharing websites in the world (Sheldon & Bryant, 2016). Users share their everyday photos on Instagram with other users. It's a pertinent channel to concentrate on because the website recently decided to broaden its advertising offerings. As a result, revenue from Instagram ads was predicted to reach \$2.81 billion in 2017, which is more than the combined revenue from Twitter and Google in the United States (Vizard, 2015a, 2015b as cited in Djafarova & Rushworth, 2017). Hence taking into account the importance of these two platforms, the current study finds YouTube and Instagram a best-suited visually appealing platform for knowing the impact of fashion influencers on the Gen Z population of Goa.

In summary, prior research has demonstrated the importance of influencer marketing as a reliable source of information, making it difficult to ascertain whether it actually influences consumer decisions. Along these lines, the primary goal of this research is to analyse how this fashion influencer affects the opinions of Generation Z, as well tries to find out which factors are most important in influencing the chosen target audience. Through this, we hope to investigate the relationship between and effects of social media marketing activity (interactivity, informativeness, personalization, and trendiness) on source credibility (attractiveness, expertise, and trustworthiness), which in turn influences purchase intent.

1.2 BACKGROUND

In the digital world, there have been several significant revolutions during the first two decades of the twenty-first century (SanMiguel et al., 2019). Every element of our lives has been impacted by the digital revolution. Consumers today are present in both the virtual and offline worlds, whether they are using smartphones to read news and social media updates, ordering

groceries online, or scheduling a cab (Chopra et al., 2021). The extensive use of the Internet has led to the growth of online communities, and the development of numerous gadgets (Castells, 1997). There are now new methods to share, consume, and market thanks to the Internet. In contrast to Web 1.0, which involved providing users with information in a one-way manner, Web 2.0 enabled users to connect and contribute content. In the beginning, blogs offered users a way to keep online diaries for the purposes of connecting, documenting their lives, or expressing themselves. Additionally, content advertising enabled bloggers to run advertisements alongside their blog entries. Social media sites like Facebook and Instagram gained popularity quickly after the release of Web 3.0, which also made it easier for anyone to gain an online following. (Leung et al., 2022). Thus, in order for the advertising sector to stay relevant to consumers, it must adjust and grow along with social media platforms (Woods, 2016). As social media users have grown significantly over time, an estimated 3.8 billion people are active users globally as of 2020 (A. 2020), brands have had to adapt their marketing and advertising strategies to stay relevant and reach consumers online. As a result of social media's disruption of the conventional marketing mix, new opportunities have arisen. These opportunities allow advertisers to communicate their brand stories in a genuine and unique way, generate fresh online content, and connect with new audiences (Tabellion & Esch, 2019). Thus, influencer marketing was born.

The field of influencer marketing research dates back to 2008, when Senft (2008) classified online influencers as microcelebrities based on her research on camgirls in the United States. As the term "influencer marketing" is relatively new to the literature, there aren't many scholarly definitions available. Conversely, a novel approach to marketing was presented in the 2008 book "Influencer Marketing, Who Really Influences Your Customers?" by Duncan Brown and Nick Hayes, who define influencer marketing as "A third-party who significantly shapes the customer's purchasing decision, but may ever be accountable for it." This definition was created in 2008, and since then, business and marketing have evolved (Johansen &

Guldvik, 2017). Influencer marketers have defined their own terms Tapinfluence, one of the top agencies in this space, defines influencer marketing as "a type of marketing that focuses on using key leaders to drive your brand's message to the larger market" (Tapinfluence, 2017 as cited in Johansen, Guldvik, & Hem, 2017). Similar words are used by Markethub, another top influencer marketing firm: "Influencer marketing involves recruiting thought leaders and authorities within your niche to broadcast your message to a wider audience." (Markethub, 2016 as cited in Johansen, Guldvik, & Hem, 2017). Influencer marketing stands out in the vast field of marketing because it makes use of these endearing individuals to personalize and distribute brand narratives to a wide audience. The target market for the brand as well as the influencer's devoted fan base comprises this audience. This cutting-edge approach departs significantly from the traditional routes of brand advertising (Chopra et al., 2021). In 2015, 84% of brands, according to Launchmetrics, intended to use influencer marketing, however according to a Linqia report, 86% of marketers polled said they had employed influencer marketing in 2017 (Ojuri, 2018). Currently a quarter are allocating between 30% and 75% of their marketing budget to Influencer Marketing (Veissi, 2017). In summary, over the last twenty years, advancements in technology, culture, and economy have all contributed to the growth of online influencer marketing, which has emerged from relative obscurity to become a prominent and promising marketing strategy. (Leung et al., 2022).

1.3 IMPORTANCE OF THE STUDY

The importance of social media has increased significantly over the past ten years. Based on the latest data, 4.89 billion people were expected to use social media globally in 2023, 6.5% increase from the previous year (Geyser, 2024). As social media influencer marketing becomes more popular among practitioners, a growing body of literature (e.g., De Jans et al., 2018; Hughes et al., 2019; Torres et al., 2019), has been inspired by the rise and emergence of SMIs as a crucial marketing tool, and has also drawn more attention from academics in business press outlets for example (Audrezet, Alice ; Charry, 2019), (Hosie, 2019). Thus, from the standpoint

of influencer marketing, the significance of these digital influencers has drawn the interest of advertisers (Ki et al., 2020). The last four years have seen a boom in influencer marketing research (Hudders et al., 2021). The first study that was especially concerned with reviewing the literature on influencer marketing was released in 2019 (Hudders et al., 2021). For academics and practitioners alike, the question of who these SMIs are and how they affect consumer behaviour has become crucial and inevitable. Therefore, it is evident that in order to advance academic knowledge and marketing practice, a more thorough and grounded understanding of this phenomenon is required (Vrontis et al., 2021). According to the survey, Instagram (36%) and Facebook (20%) are the two most significant social media platforms for influencer marketing, with Facebook coming in second at 20%. Facebook and Instagram together account for 86% of the top social media channels for influencer marketing. "It's evident that influencer marketing has become more well-liked among marketers in recent times, primarily because of the expansion and development of social media," stated ANA CEO Bob Liodice (Advertisers Love Influencer Marketing: ANA Study, n.d.). "We've found that a growing number of marketers are turning to influencers to help them combat ad blocking, leverage creative content in an authentic way, drive engagement, and reach millennial and Gen Z audiences who avidly follow and genuinely trust social media celebrities." (Advertisers Love Influencer Marketing: ANA Study, n.d.). This indicates that in this turbulent time, influencers' effects on consumers and businesses are acknowledged (Dimitrieska & Efremova, 2021). Since their initial appearance in the early 2000s, influencers have grown from a part-time pastime at home to a successful full-time profession (Joshi et al., 2023). Additionally, according to a 2018 survey, Google users searched for "influencer marketing" 61,000 times. Furthermore, according to the same survey, 92% of participants believed that influencer marketing was advantageous. Additionally, 86% of the respondents were willing to allocate a specific budget for their influencer marketing campaigns. It's clear that influencer marketing works well as a tool for attracting new clients. It assists you in producing more leads for your

company, which eventually results in higher sales. Influencer marketing actually yields a return on investment of up to 650%. This clearly shows how marketers and company owners are starting to understand the importance of influencer marketing. Influencer marketing is becoming an increasingly important tool for marketers. It is advantageous to collaborate with influencers to create online conversation about a business. It can also increase conversions, improve audience engagement, and improve a business's reputation. It's imperative that influencer marketers and business owners recognize the benefits of influencer marketing and capitalize on them. (G. 2024). Hence the significance of social media influencer marketing is growing, as it is now a necessity rather than a choice for businesses. In the distribution and advertising industries, they are actively forming networks on social media platforms like YouTube and influencing emerging trends (Lee & Ha, 2020, as cited in Kim, 2022). Since 2019, the influencer marketing sector has grown by \$3.2 billion, and in just one year, 60 new agencies joined the market (Tanwar et al., 2022).

Influencer marketing is therefore essential in today's marketing environment because of its unmatched capacity to engage with highly relevant audiences, produce real content, and produce quantifiable outcomes. Thus, a number of brands have begun using social media influencers to promote their products in an effort to persuade customers to act in certain ways (such as developing positive brand attitudes and encouraging product brand purchases) as a result of the growing significance of influencer marketing and the popularity of social media influencers (Shavazipour et al., 2021).

1.4 SCOPE OF THE STUDY

The goal of the study is to obtain a comprehensive understanding of the manner in which Gen Z preferences are influenced by fashion influencers. This study will contribute to the investigation of the dynamic relationship between fashion and the influence of fashion on the buying habits of a specific demographic. Furthermore, since the main focus of this study is Generation Z, whose psychological attitude is thought to be essential for marketers to

successfully communicate with this demographic, the study will aid marketing by demonstrating which specific factors, out of all the factors, Gen Z believes to be the most influential. This will enable marketers or brands to specifically focus on that factor, which will ultimately enable marketers to strategically place their marketing strategies in order to attract new audiences or consumers. When considering social media marketing from the standpoint of stimuli organism response theory, this study has significant implications for theoretical knowledge as well as practical application, particularly concerning the use of influencers. This study also emphasizes how important it is for factors like advertising value, social media marketing activity, and source credibility to have an impact on buy intention. With this knowledge, marketers can strategically rank these variables according to their relative impact when creating and executing product marketing campaigns. Knowing which of these factors influences purchase intention the most can help marketers modify their marketing strategies. For instance, since social media marketing activity was determined to be the most important factor in this study thus, marketers may invest more funds in creating compelling and engaging social media content.

The section's above discussion served as the basis for developing the research question (RQ), research objective (O) and related hypothesis (H) which are as follows:

1.5 RESEARCH QUESTION

RQ1: What is the demographic profile of social media users of YouTube and Instagram?

RQ2: Does source credibility mediate the relationship between social media marketing activity and purchase intention?

1.6 RESEARCH OBJECTIVE

O1. To study the demographic profile of the social media users of YouTube and Instagram.

O2. To investigate the mediating impact of source credibility between social media marketing activity and purchase intention: Using the S-O-R Paradigm.

1.7 RESEARCH HYPOTHESIS

H1: Social media marketing activity have a significant positive impact on attractiveness.

H2: Social media marketing activity have a significant positive impact on expertise.

H3: Social media marketing activity have a significant positive impact on trustworthiness.

H4: Attractiveness has a significant positive impact on purchase intention.

H5: Expertise has a significant positive impact on purchase intention.

H6: Trustworthiness has a significant positive impact on purchase intention.

H7: Attractiveness mediates the relationship between social media marketing activity and purchase intention.

H8: Expertise mediates the relationship between social media marketing activity and purchase intention.

H9: Trustworthiness mediates the relationship between social media marketing activity and purchase intention.

1.8 CHAPTERIZATION SCHEMES

Chapter 1: Introduction

The introduction chapter consists of the background of the study, the theoretical concept of the study, various terminology used in the study, meaning, definitions, statement of problem, and importance of the study. Further demonstrate the scope of the study, research question, objective and hypothesis of the study.

Chapter 2: Systematic Literature Review

Summarizes the body of research that has been done in this field of influencer marketing. Initial analysis of the research on the impact of fashion influencers on young people who are planning purchases. Both purchase intention and influencer marketing were thoroughly reviewed. Further illustrates the model and performs an in-depth construct examination on every selected

variable in order to frame the conceptual model. This chapter ends with a list of the hypotheses that were formulated for the investigation.

Chapter 3: Research Methodology

Describe the numerous techniques and approaches employed in the investigation, including research design, sampling method or data collection methods, period of data collection, measurement scale and who are the target respondents of the study.

Chapter 4: Interpretation, Finding, Conclusion, Suggestion, Limitations and Future Research Direction

This chapter consists of, data analysis and interpretation, and shows respondents' profiles using frequency distribution. SEM analysis is carried out in this chapter, which also validates the SEM's underlying hypotheses. Gives a general outline of the findings, conclusion and suggestions. Further the research's contributions to practice and knowledge are discussed in this chapter. It also leads to looking at the study's limitations and offers potential paths for further research.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

This chapter provides a thorough understanding of the prior literature review in order to obtain meaningful insight into the related study, so as to take into account the conclusions of numerous researchers who have examined how influencer marketing affects consumers' intentions to make purchases, particularly in the fashion industry. It also provides a proper explanation of social media, social media marketing, and social media influencers particularly fashion influencers, as well as a proper justification for the platforms used in this study namely YouTube and Instagram. Further, this chapter delves deeply into the Gen Z population, who are the primary focus of this study. It also explains the as to why a specific stimulus organism response model is employed in this study. Finally explains the main factors on which this study is based.

2.2 SOCIAL MEDIA

Both formal and informal forms of communication have seen significant changes as a result of the technological revolution (Licoppe & Smoreda, 2005; Pratt et al., 2012). Among those notable inventions is social media (Weaver et al., 2012). Websites and apps that let users create and share content or take part in social networking are referred to as social media. (Annapoorna Shetty, Reshma Rosario, 2019). Social media, in its most restricted definition, refers to any electronic platform that allows users to generate and distribute a wide range of content online (Prakash Yadav & Rai, 2017). By 2020, the percentage of people using social media could reach up to 89%, compared to just half in 2010 (Möller & Affroukh, 2022). The digital global status report, released in April 2021 by 'We Are Social' global marketing consulting firm and 'Hootsuite' social media management platform, states that 53.6% of people on the planet use social media (E. H. Kim, 2022). Therefore, a number of businesses consistently use social media to interact with their clientele and create strategies for promoting their products in response to comments they receive on these platforms (Carr & Hayes, 2015; Iankova et al.,

2019). Furthermore, social media serves as a platform for fostering connections between individuals, particularly between customers and businesses. It evolved into a marketing tactic to control the fashion industry's declining market. Specifically, during the pandemic, the COVID-19 virus affected all institutions, whether they were for-profit or nonprofit organizations. The fashion industry now has the chance to concentrate on using social media as a marketing tool (Abdullah et al., 2020). According to Chatterjee & Kumar Kar (2020), the majority of businesses use social media platforms for marketing. But as the number of people using social media grew, a new form of digital media marketing known as "Social Media Influencer Marketing" emerged (Singh et al., 2020; Shan et al., 2020; Zhou et al., 2021 as cited in Aggad & Ahmad, 2021).

2.3 SOCIAL MEDIA INFLUENCER MARKETING

Social media influencer marketing refers to the use of social media influencers in social media campaigns (Kalu, 2019). Radwan et al., (2021a) define influencer marketing as the process by which a company locates and engages individuals who have a lot of sway over its target market and audience in order to market and increase sales. Although influencer marketing may appear to be a completely new area of marketing, it is actually word-of-mouth that is evolving for the digital era. Reaching a broad spectrum of potential clients and generating strong interest through social interactions is the essence of word-of-mouth marketing (Li et al., 2011). For businesses, influencer marketing aims to authentically communicate their message through these individuals, who are already highly trusted by their followers (Cooley & Parks-Yancy, 2019). Influencer marketing uses the power of individuals or opinion leaders to increase brand awareness and influence consumers' decisions to buy (Khamis et al., 2017). This type of marketing campaign, according to Glucksman (2017), may be very successful in building a relationship with brands that want to grow their consumer base and turn them into devoted customers. As per Lou & Yuan (2019) findings, 94% of marketers who have employed influencer marketing believe it to be an extremely successful tactic. Furthermore, because

influencer marketing has been demonstrated to improve consumers' brand attitudes and purchase intentions, it is an effective means of spreading electronic word-of-mouth (eWOM) (Djafarova & Rushworth, 2017). According to recent studies, over 65% of global brands have planned to increase their budgets for SMI marketing, with spending expected to reach US\$373 million by 2027. Additionally, over 75% of marketers currently rely on SMIs to share product-related information (Hughes et al., 2019; Ki et al., 2020). Influencer marketing is all about subjectivity, feelings, and experience sharing. It's the humanization of marketing, bringing it closer to the everyday experiences of consumers (Margom & Amar, 2023). To promote their goods and services, businesses are turning away from traditional marketing and incorporating influencer marketing (Nascimento et al., 2020). This goal is the driving force behind influencer marketing since people are far more inclined to believe and act upon peer recommendations than on brand recommendations (Delbaere et al., 2021; Tafesse & Wood, 2021).

2.4 SOCIAL MEDIA INFLUENCER

Someone with a sizable social media following who frequently influences others through recommendations, opinions, or viewpoints that have the potential to affect purchase intentions is known as an influencer (Supriyanto et al., 2023). Influencers are people, couples, or even groups that use content, ads, and brand postings on social media sites like Facebook, Instagram, WhatsApp, and other platforms to sway their followers (Supriyanto et al., 2023). People who are recognized as opinion Leaders on social media platforms regarding a particular interest topic are known as social media influencers (For instance, fashion, food, lifestyle, and beauty) (Bruns, 2018). Unlike traditional celebrities, who are well-known from movies, TV shows, and music, social media celebrities are people who rose to fame through their social media presence (Khamis et al., 2017). According to Lou & Yuan (2019), social media influencers are regular people with expertise in particular fields who gain popularity online by creating content and building a social media following. Social media influencers have a unique ability to sway consumers' opinions to the point where viewers are inspired and driven to buy the products

these influencers recommend (Dewangan et al., 2022). Thus, these so-called "Citizen Influencers" are in close contact and direct communication with their fan base (Bell, 2012). Since influencers are regarded as extremely trustworthy sources of information, they have the ability to directly influence the purchasing decisions of their audiences and followers. This is due to the fact that the viewers identify with them and see them as fellow humans (De Veirman et al., 2017). According to studies comparing the effects of influencer and celebrity endorsements on attitudes toward products and purchase intentions, audiences related more to influencers than to celebrities, felt more relatable to them, and trusted influencers more than celebrities (Schouten et al., 2020). Influencer traits have been shown to affect consumer behaviour and have been extensively researched as independent variables, mediators, dependent variables, and moderators (Ying & Dikćius, 2023). For instance, customers' intention to buy and their level of trust in brands are positively correlated with influencers' attractiveness, knowledge, and reliability (Lou & Yuan, 2019; Weismueller et al., 2020). Third-party endorsers who can sway opinions and aid in business marketing are known as social media influencers (SMIs) (Freberg et al., 2011). We therefore stick with the definition provided by the authors (Enke & Borchers, 2019), who defines influencers in a rather universal way as "Social network influencers are third-party actors who have established a significant number of relevant relationships and who exert influence on their community through content production, content distribution, interaction and their appearance on the Web".

2.5 FASHION INFLUENCER

The fashion industry is an international multibillion-dollar industry that produces, manufactures, and markets fashion items to consumers. The fashion industry is a major player in the community in this day and age (Steele & Major, 2024) where social media serves as a medium for fostering connections between individuals, particularly between customers and businesses. Hence, this social media evolved into a marketing tactic to control the fashion industry's declining market. Specifically, during the pandemic, the COVID-19 virus affected

all institutions, whether they were for-profit or nonprofit organizations. This has given the fashion industry a chance to concentrate on using social media as a platform for marketing. (Abdullah et al., 2020). These days, people use their sense of style as a means of self-expression to the public. Customers are swayed by the fashions of their friends or favourite social media influencers, with whom they can stay up to date and converse about the newest trends in fashion, particularly as they relates to younger consumers (Abdullah et al., 2020). According to the literature, Gen Z is especially interested in fashion. Furthermore, influencer marketing is huge in the fashion sector. It would also be interesting to find out if this generation is more inclined to follow influencers that focus on beauty and fashion (Bruns, 2018). The fashion industry can effectively utilize social media platforms like Facebook and Instagram (Abdullah et al., 2020; Shan et al., 2018). For the fashion industry, visual content is crucial (Shan et al., 2018). In contrast to an online magazine article on the same topic, (Colliander, 2011) discovered that a blog post about a fashion brand generated a higher brand attitude and increased purchase intent because readers felt more connected to the blogger. Customers are growing more aware of fashion as a result of the fashion industry's ever-increasing demands, and fashion trends have a significant impact on their purchasing decisions (Lang & Joyner Armstrong, 2018). Fashion influencers (FIs) or leaders are typically the ones spearheading these trends (H. Park & Kim, 2016). People with a sizable social media following who post fashion-related content and have the power to influence followers' opinions and purchasing decisions are known as social media influencers (Ihsan ur Rehman et al., 2021). Since they draw customers who have a strong interest in stylish clothing, they were viewed as newcomers to the fashion industry (Britt et al., 2020). Few studies are being conducted to determine the influence of Instagram on consumers' intentions to purchase. Among them is research on the influence of social media influencers on Instagram users' purchase intentions for fashion items (Abdullah et al., 2020). Through their blogs and social media accounts, fashion influencers and influencers hold a significant position in the industry, as demonstrated by earlier

research(Sádaba & Miguel, 2014). Thus, numerous studies have examined the branding results of fashion influencers' social media posts (in contrast to those of commercial fashion brands) with the goal of determining the post's content characteristics and the psychological processes behind people's positive reactions to these influencers (Jiménez-Castillo & Sánchez-Fernández, 2019; Jin et al., 2019). However, there is still a dearth of research on influencers and purchase intention in the fashion industry, particularly in developing nations (Chetioui et al., 2020). Eventually, in an effort to promote their product and reach a larger audience, companies are partnering with fashion influencers to implement new sales and communication strategies. This study in line with (Claire, 2023) helps us understand how fashion influencers persuade their community to purchase products by analysing the credibility factors of these influencers.

2.6 INFLUENCER MARKETING VIA INSTAGRAM

Instagram has one of the highest levels of engagement when compared to other social media platforms and is believed to be one of the fastest growing (Phua et al., 2017). Furthermore, Instagram has grown remarkably in the last few years in terms of its appeal as a social network and as a platform for businesses to advertise on (Hoo et al., 2017; Rietveld et al., 2020; Serracantalops et al., 2018). Thus, brands use Instagram as a platform to better reach their target audiences through Instagram influencers, in addition to using it as a direct channel or advertising medium (Belanche et al., 2019). According to the researcher, Instagram influencers are individuals with a strong online reputation on Instagram who possess a special ability to persuade their followers to buy particular goods or services (Kolarova, 2008). Hence, Instagram has been instrumental in the 21st century, with its well-known users referred to as "influencers." (Sinha, 2023). Everyone else can recall seeing influencer marketing on Instagram. This is especially prevalent in the 15–24 age range, where 66% of people recall seeing it and 83% of people are aware that popular users are working with businesses on Instagram. Influencers discussing products and services are found helpful by almost half (7% very useful and 42% somewhat useful), and 63% of those between the ages of 15 and 24 find

it useful (Annaleet 2017, 25-28. as cited in Veissi, 2017). According to Pew Research Center's 2016 Social Media Update, roughly one-third of adult internet users are between the ages of 18 and 29, and six out of ten of them use the platform. Fifty percent of Instagram users use the app every day, and thirty-five percent use it multiple times a day (Greenwood et al., 2016). Given the critical role that images play in marketing fashion products, Instagram is especially significant for fashion brands (Aragoncillo & Orús, 2018; Casaló et al., 2016; Jin & Ryu, 2020; N. Khan et al., 2015; S. Khan, 2018). Thus, it is thought that Instagram users and influencers are the best candidates for this study.

2.7 INFLUENCER MARKETING VIA YOUTUBE

With more than 2 billion monthly active users, Statista Research Institute projects that YouTube will rank as the second most popular social media platform by 2020. Brand marketers now have a great chance to promote their products and services to a large audience. A Google/Ipsos study conducted in 2018 on 700 US shoppers who used YouTube revealed that the platform has influenced online shoppers' initial purchase decisions. According to the study, 80% of consumers who watch YouTube videos with the intention of making a purchase in the future did so early in the decision-making process (A. Kim & Hoang, 2019). YouTube was first developed as a platform for entertainment and educational videos, but it has since expanded into a massive marketing communication tool that features channels, influencers, celebrity endorsers, YouTubers, advertising, product placement, and testimonials. According to (Kádeková & Holienčinová, 2018), YouTube is the platform that gives rise to a large number of online celebrities, or "YouTubers," whose videos have garnered a large following. Examples of such celebrities include Jenna Marbles and Ray William Johnson. According to (Xiao et al., 2018), trustworthiness, social influence, argument quality, and information involvement are the factors that influence the credibility of information perceived by consumers on YouTube. These findings support the notion that the success of YouTube influencer marketing can be attributed to high consumer perception of information credibility.

One social media site where people can share video presentations and conversations between celebrities is YouTube (YouTubers). The psychological involvement of viewers may be impacted by the interaction of YouTubers, which may also satisfy their need for enjoyment after watching their videos (Shin et al., 2019). Perhaps customers were also prompted to purchase the products that the YouTubers had persuaded them to buy, rather than just being visually impressed by the products or the attractiveness of the YouTubers themselves (Chen et al., 2021). Hence, according to O'Neil-Hart & Blumenstein (2016), 60% of YouTube subscribers said they would heed influencers' recommendations on what to buy. This leads the study to investigate the relationship between fashion influencers on YouTube and purchase intentions.

2.8 GENERATION Z

As per the findings of Brosdahl & Carpenter (2011), the generations are categorized based on the birth year category of each cohort, which includes Generation X (1961-1980), Generation Y (1981-1990), and Generation Z (1991 and beyond). As the generation that has grown up with the most technology available to them, Gen Z is the first to have such easy access to the Internet (Brosdahl & Carpenter, 2011). Born between 1995 and the beginning of 2010, these are the most recent generations (Chaturvedi et al., 2020; Lina et al., 2022). Gen-Z, also referred to as "digital natives," is the first generation raised primarily through digital communication (Axcell & Ellis, 2023; Ismail et al., 2020). According to Brosdahl & Carpenter (2011), members of Generation Z are generally perceived as being so used to technology that social media interaction accounts for a large percentage of their social interactions. This generation is highly productive, keen online content consumers, creative, and skilled at mash-ups; they have a strong inclination towards online communication in which they like to engage and stay connected through readily available technology (Brosdahl & Carpenter, 2011). Between the ages of 14 and 25, members of Generation Z are more likely than members of previous generations to prefer online social media platforms for communication and interaction with

people they know. They also feel more comfortable and important to actively provide feedback and comments about the products, services, and issues that they use or are otherwise involved in, and they value the opinions of others as well (eMarketer, 2011 as cited in Brosdahl & Carpenter, 2011). When making purchases, Gen Z consumers are more persuasive (Y. Y. Lee et al., 2023). They desire new goods more quickly (Agrawal, 2022). They lack brands and are obsessed with fashion (Djafarova & Rushworth, 2017). Gen-Z consumers are becoming more conscious of the tactics used by brands due to the growing popularity of influencer marketing (Muhammad et al., 2023). Marketers mainly use influencers to connect with Generation Z. Generation Z comprises individuals born between 1997 and 2012, with ages ranging from 10 to 25 (Jánská et al., 2023). This is due to the fact that Gen Z considers trust to be a critical factor when evaluating influencers and brands (Wolf, 2020). Influencers are closely watched and trusted by Generation Z more than by any other generation (Hudders et al., 2021).

Consequently, the Gen Z population of Goa is the main focus of this study. Despite existing research on Gen Z's growing social media usage, more needs to be done to understand their online habits and how they affect their behaviour (Brosdahl & Carpenter, 2011). Thus, the primary goal of the research is to find out how Gen Z is affected by fashion influencers' social media marketing efforts. Even though Gen Z members range in age from 11 to 26, the purpose of this study is to determine how Goan Gen Z is affected by social media marketing and the credibility of fashion influencers. This study is limited to members of Generation Z who fall between the ages of 18 and 26 because we are only focusing on adults over the age of 18.

2.9 STIMULUS–ORGANISM–RESPONSE (SOR) THEORY

The SOR concept was first presented by Mehrabian and Russell., (1974) and then developed by Jacoby (2002), suggests that an external signal, or stimulus, may have an effect on an organism's internal state and cause a behaviour, or response. The stimulus-organism-response (SOR) model in environmental psychology describes how different environmental factors can function as a stimulus (S) that affects a person's internal state (O), from which the person's

behavioural response (R) is derived (Zhai et al., 2020). According to Skinner (1935), stimulus and response are "parts of environment and behaviour," and sudden environmental changes can affect a person's psychological and emotional stability, which in turn influences behavioural changes (Donovan & Rossiter, 1982). The external factors that influence a person's psychological state are known as the stimulus (Jacoby, 2002; Peng & Kim, 2014; Young, 2016). The organism was described as "internal processes and outcomes of the stimulus, usually mediating the relationship between a stimulus and a response" (Fu et al., 2021). In the model, the term "response" refers to an individual's ultimate behavioural result, which could be either positive or negative (Donovan & Rossiter, 1982; Spence, 1950). Further purchase intention (H. Liu et al., 2016; Y. Liu et al., 2018), consumer satisfaction (L. Gao & Bai, 2014), social commerce intention (H. Zhang et al., 2014) and other behaviours are included in the responses. According to earlier studies, consumers' responses might be shown as their intention to repurchase (L. Zhu et al., 2020). The primary reason for the importance of the stimulus–organism–response (SOR) framework is its comprehensive examination of the affective, cognitive, and emotional processes individuals undergo when deciding whether to support or oppose a particular behaviour (H. Gao et al., 2022). The SOR model fits our study's context well because it has been widely used to study online user behaviour (Cao et al., 2019; Luqman et al., 2017; B. Zhang & Xu, 2016). The study of Eroglu et al., (2001) was regarded as one of the first study to apply the S-O-R model to online consumer behaviour wherein it was found that an online store's atmospheric cues cause customers' subconscious inner states to be activated, which in turn influences their behaviour. According to X. Xu et al., (2020), stimulating cues in online environments are derived from various environmental stimulus cues. However, this study focuses in particular on social media marketing activity as the external stimuli, this study is similar to (Koay, Teoh, et al., 2021), where the social media marketing activities of Instagram influencers represent the stimuli (S), the organism (O) is the perceptions of source credibility (attractiveness, expertise, and trustworthiness) toward an Instagram

influencer, and the response (R) is impulsive buying. Similar to this, a study by Koay et al., (2023) uses the stimulus-organism-response (SOR) theory to demonstrate a number of successive mediation model that outlines the connection between perceived SMMAAs and purchase intentions. (Handayani et al., 2018) indicate that responses to stimuli that provoke impulse purchases on Instagram are impacted by factors that are external (such as product features) and internal (such as personal characteristics). Therefore, earlier research has recognized the significance and applicability of the S-O-R theory in explaining consumers' internal states and behavioural reactions to stimuli in the online environment (Sohaib et al., 2022). Additionally a recent study by Djafarova & Bowes (2021) examined how influencer marketing on Instagram can lead to impulsive buying behaviour among consumers in the fashion sector, using the traditional S-O-R paradigm. Further, these researchers claimed that in order to better understand how consumers react to various promotional initiatives supported by social media influencers, more research employing this framework is required. Nevertheless, to date, no research in the literature on influencer marketing has examined how social media influencers' shared content affects consumers' pre-purchase behaviour using Jacoby's interpretation of the S-O-R framework (Gamage & Ashill, 2023).

Thus, this paper aims to bridge this gap by utilizing the S-O-R framework. Specifically, we create a theoretical research model by establishing a connection between the social media marketing activity of fashion influencers and the purchase intention of Gen Z residents in Goa through the use of three mediating factors of source credibility: attractiveness, expertise, and trustworthiness. Wherein social media marketing activities (interactivity, informativeness, personalization, and trendiness) of these influencers represent the stimuli (S), perceptions of source credibility (attractiveness, expertise, and trustworthiness) toward a YouTube and Instagram influencer represent the organism (O), and purchase intention serves as the response (R). To put it another way, the model created for this study assumes that the source's credibility (attractiveness, expertise, and trustworthiness) explains the psychological process by which the

stimuli (interactivity, informativeness, personalization, and trendiness) assess the influence on the organism (i.e., purchase intention). In summary, the goal of this research is to determine whether SMMA which consists of interactivity, informativeness, personalization and trendiness, have any impact on the psychological mind of social media users which makes them to display any kind of action in the form of response. Finally, to formulate this model, we have adopted the constructs of purchase intention from the paper (Weismueller et al., 2020) and social media marketing activity (stimuli) and source credibility (organism) from (Koay, Teoh, et al., 2021). In addition. Further, it was notice a few studies pertaining to Gen-Z have employed the SOR model (Chetioui & El Bouzidi, 2023; Lina et al., 2022). For instance, a prior study examined the effects of online convenience on the emotional and cognitive perspectives of Generation Z customers as well as their impulsive online buying behaviour (Lina et al., 2022). Therefore, as the conceptual framework below illustrates, the SOR model was used to investigate Generation Z's intention to make online purchases in the context of Goa. So, we suggest that the S-O-R theory fits the suggested model the best, based on the literature (Sohaib et al., 2022).

Framework of Stimulus-Organism-Response (SOR) Model and Hypotheses Development

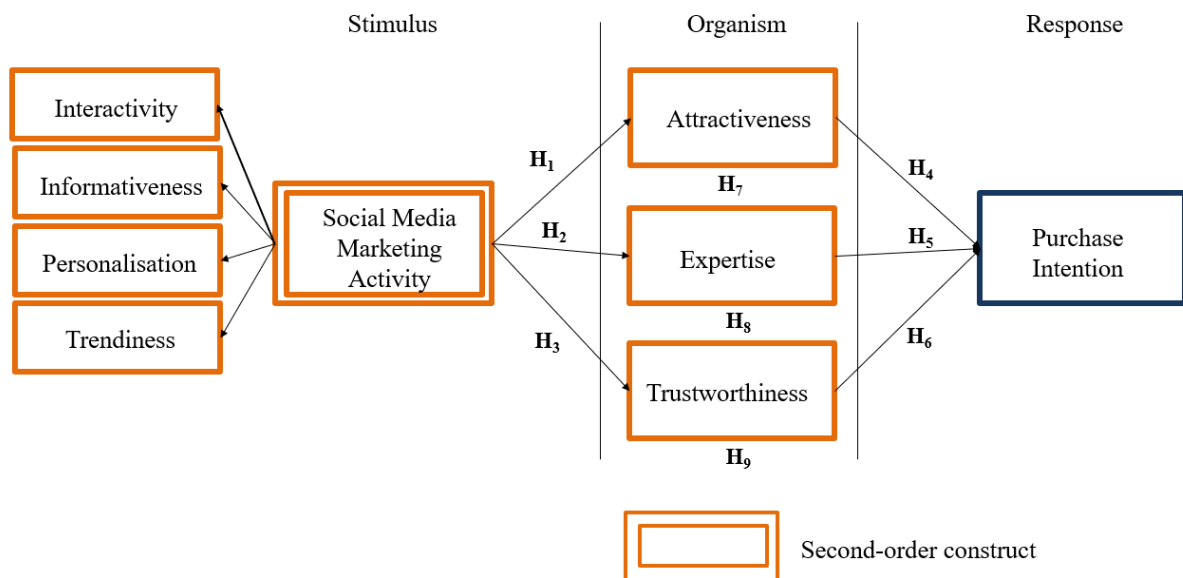


FIGURE 2.1: Proposed Research Model

Source: (Koay, Teoh, et al., 2021) and (Weismueller et al., 2020)

2.10 SOCIAL MEDIA MARKETING ACTIVITY/SMMA (*EXTERNAL STIMULUS*)

The concept of social media marketing (SMMA) was created by (A. J. Kim & Ko, 2012), to highlight the differences in appeal between using social media as a marketing tool and more conventional platforms like billboards, printed ads, etc. These days, social media marketing (SMMA) is an effective advertising technique that can affect consumers' tendency to buy (Noufa et al., 2022). SMMA produced both favourable and unfavourable results. Positive effects include increased purchase intention and customer retention (Hanaysha, 2018b). In order to measure the success of SMMA initiatives, (A. J. Kim & Ko, 2010, 2012) presented a unique SMMA model with five components: interaction, entertainment, trendiness, customization, and word-of-mouth (WOM). SMMA and traditional marketing techniques are two different ideas. Digital marketing includes SMMA as a subgroup (Yadav & Rahman, 2018). Various academics have defined SMMA from various angles. As a result, there isn't a consensus definition of SMMA (Hafez, 2021). Thus, SMMA, as seen through a marketing lens, refers to the use of social media platforms for promotional purposes (Sharma & Verma, 2018). According to research by Godey et al., (2016) and Seo & Park (2018), SMMA has been studied using a variety of contextual frameworks to examine its impact on customer responses. The definition of social media marketing activity used in this study is based on (Sohaib et al., 2022), who assert that the five dimensions of SSMA that are interactivity, informativeness, personalization, trendiness, and word-of-mouth can be operationalized as a higher-order reflective-reflective construct. This definition is further supported by Yadav & Rahman (2017), who have classified social media marketing activities into the following categories: interaction, trendiness, information, customization, and word-of-mouth communication. A. J. Kim & Ko (2012) developed a new framework to ascertain how SMMA enhances consumer equity in the luxury fashion sector. Additionally, some research has examined SMMA using a variety of contextual frameworks, looking into how SMMA affects customer reactions (Godey et al., 2016; Seo & Park, 2018). Additionally, while some earlier research e.g. (Bushara et al., 2023; Umair Manzoor et al., 2020), has indicated a significant correlation between SMMA and

purchase intention, while other research such as (Hanaysha, 2018a; A. J. Kim & Ko, 2010) has found that the influence of SMMA, or some of them, was not significant. This has led to contradictory results and indicates that more empirical study is necessary to fully comprehend the relationship between SMMA and purchase intention (Anas et al., 2023). As previously suggested by research Koay, Ong, et al., (2021) SMMA could function as external environmental stimuli. Likewise, after a sequence of intricate cognitive processes, the organism would react to environmental stimuli by means of an internal or external behavioural response (Attiq et al., 2022; C. Liu & Zheng, 2019).

The reason why SMMA is specifically used as a stimulus in this study is the severe lack of studies examining the mediating and moderating relationship of SMMA (Kautish et al., 2022). Plus studying SMMA is necessary in light of the growing prevalence of B2C e-commerce websites for online shopping in today's emerging markets, such as Facebook, Instagram, and WhatsApp (Kautish et al., 2020). Hence SMMA are analysed using the stimulus-organism-response (SOR) theory. Additionally, in response to recommendations made by (Bushara et al., 2023), Anas et al., (2023) conducted a study in which they sought to determine the specific effects of each SMMA element—CUST, ENTR, TRND, and INTR on consumers' attitudes and behaviour regarding satisfaction and purchase intention rather than evaluating the overall impact of SMMA. Anas et al., (2023) believe that their research can offer insightful information about the direct and indirect effects of each element on these relationships. In light of this, the purpose of this dissertation is to further advance previous research by examining the influence of each SMMA component on purchase intention while using source credibility as a mediating factor.

2.10.1 Interactivity

Interactivity has been the subject of extensive research among every aspect of digital marketing (Khoa & Huynh, 2023). The ability of individuals and organizations to communicate directly with one another, regardless of time or place, is referred to as "interactivity" (Blattberg, Robert

C; Deighton, 1991). Interactivity is conceptualized in a variety of ways when it comes to definitions and concepts. But when it comes to influencer marketing, the concept of interactivity will follow that of simple two-way interaction. This is the fundamental idea of social media, and it can be produced more successfully and economically by making interactive content available (Aydin, 2020). According to France et al., (2016), interactive stimuli include a two-way communication process and improve customer engagement. The degree to which a person believes they are taking part in an interaction with an SMI is known as interactivity (Burgoon et al., 1999). In particular, interactivity in this study refers to the communication that occurs between the video uploader and the viewer. In the present context, the degree of interactivity can be understood as the active engagement of YouTube influencers with their viewers or followers (Xiao et al., 2018). According to Aydin, (2020), there are a number of ways to improve the way that interactivity is presented on social media, such as by giving away things, holding contests or games, conducting polls, and providing links and access to specific websites and resources. When it comes to links, for example, social media users who click on links included in posts demonstrate interactivity (Wismiarsi & Pangaribuan, 2024). According to Fazli-Salehi et al., (2022), channel interactivity research has gained popularity as a topic in online marketing data. According to Melody (2018), content creators can obtain regular feedback from their end users through certain social media elements like likes and comments. This suggests that one benefit for businesses utilizing SMIs is that users may feel more connected to the brand and the content creator (Melody, 2018). Furthermore, it was argued by (Featherman et al., 2011) that interactivity increases a customer's intention to purchase by improving their understanding of the product or service. Thus the sense of authenticity that followers have of their influencers can be improved through interaction (Jun, 2020).

Skadberg & Kimmel (2004) discovered that frequent interactions increase virtual experiences and foster a stronger sense of trust in online settings. Social presence is divided into three dimensions by social presence theory (Skadberg & Kimmel, 2004) which includes social

presence resulting from consumer interactions and social presence resulting from consumer interactions with merchants. Customers' psychological impressions are influenced by this social presence, which raises trust (L. S. Huang, 2015). Thus, through the interaction established both rationally and emotionally, this will foster trust in the YouTubers (Chen et al., 2021). Additionally the audience's trust will be impacted by the psychological bond they develop with media personalities (YouTubers) through their interactions (Jin & Ryu, 2020; Rasmussen, 2018). Research has discovered that audience trust (Jin et al., 2021) and purchase intention (J. Kim et al., 2020) are influenced by parasocial interaction on particular social media platforms, such as Instagram and YouTube. Higher levels of social presence have a significant impact on consumer trust and result in more positive purchase intentions, according to research by Hassanein & Head (2007). Few studies have examined the combinatory effect of interactivity and source credibility, despite the fact that review valence, message interactivity, and source credibility have all received significant scholarly attention (Ott et al., 2016; Thon & Jucks, 2017). One such study, by Koay, Teoh, et al., (2021), asserts that interactivity has a significant impact on source credibility.

2.10.2 Informativeness

The degree to which users of social media platforms believe that these platforms offer reliable, helpful, and accurate information about e-commerce companies is known as informativeness (Sohaib et al., 2022). According to Cheung & Thadani (2012), followers generally assess a source's informativeness in multiple ways, including the content's comprehensiveness, timeliness, accuracy, and degree of relevance. Additionally, the fact that customers react favourably to informative advertising is another reason information is seen as a driving force (Aitken et al., 2008). In conclusion, the primary goal of informativeness is to raise the perceived value of advertisements (J. Lee & Hong, 2016). The requirement for consumers to obtain timely, accurate, and relevant information from a particular source is known as informativeness. According to earlier studies, informativeness plays a significant role in

predicting purchase intent (Sawmong, 2022). Gogan et al., (2018) conclude that informativeness raises consumer awareness of a good or service by offering knowledge and insights that affect their attitudes and future actions. According to Shareef et al., (2019), informativeness measures how well a brand uses social media to educate customers about accurate, helpful, and thorough information.

Also, by disseminating the majority of the information through advertising, marketers can present alternative goods and services by expanding their informativeness, which they define as the fulfilment consumers desire (Y. Gao & Koufaris, 2006). The results of numerous studies showed that consumers' attitudes and behaviour are influenced by information from reliable sources (Wang & Scheinbaum, 2018). However, according to Bonnevie et al., (2020), an influencer's credibility with followers may be diminished by a lack of knowledge and abilities. Prior research has tended to approach the assessment of credibility as a binary evaluation question, asking participants to rate the degree to which they can trust information presented on web pages with specific features (S. Lim, 2013; Q. Xu, 2013). On the other hand, Rieh et al., (2010) used a diary survey method to test eleven distinct credibility constructs, adapting (Hilligoss & Rieh, 2008) framework. They discovered that depending on the kind of information, people's assessments of the significance of credibility constructs differed. Weismueller et al., (2020) found that establishing perceptions of honesty to increase an Instagram influencer's source credibility requires the appropriate and transparent disclosure of sponsorships or partnerships when endorsing a good, a service, or a brand.

2.10.3 Personalisation

According to Kautish (2022) and Koay, Ong, et al., (2021), personalization is the process of tailoring social media to the preferences of the user. The Oxford Dictionary defines "personalization" as "the action of designing or producing something that meets someone's individual requirement." (Chandra et al., 2022). Offering the appropriate good or service to the appropriate client at the appropriate time and location is known as personalization (Sunikka &

Bragge, 2012). It is well known that SMIs produce captivating content that empowers followers to take ownership of their own stories (Li et al., 2012). Personalized content is therefore more likely to be viewed as non-commercial and more appealing, which can build strong trust towards the SMI (C. L. Hsu et al., 2013). Digital advertising content that is tailored to the preferences of the user can assist users in reducing cognitive load, saving time, and feeling less tired when making decisions (Chandra et al., 2022). The ability of a company to comprehend and handle each consumer as an individual through personalized messaging is known as personalization (C. X. Le & Wang, 2021). Because personalised ads on social media are based on the needs, interests, or browsing history of the customer, the user may find the information useful and experience less annoyance (Dodoo & Wu, 2019). A large-scale study of credibility at the Stanford Persuasion Laboratory also emphasized the important role of well-personalized transactions (Fogg et al., 2001). A survey with more than 1400 respondents asked about the elements that, in their opinion, contributed to a website's credibility, where it was discovered that personalization, or tailoring, increased credibility; however, the impact was greater for older users. Put differently, older respondents gave websites that employed customization a higher perceived level of credibility (Briggs et al., 2005). Briggs et al., (2002) conducted a study wherein participants were asked about online advice, which may provide the most convincing evidence of the role personalization plays in fostering online trust. Therefore, personalization can be considered a key enabler for online advice trust (Briggs et al., 2005).

2.10.4 Trendiness

Customers' assessment of how much trendy content appears on an e-commerce site's social media platforms is referred to as "trendiness." According to Naaman (2011), social media platforms offer current and latest news. Trendiness refers to a specific social media dimension where buyers view offers with more trendy content (Ebrahim, 2020). Trendiness is recognized for providing up-to-date information on a product or service (Godey et al., 2016). Masa'deh et al., (2021) assert that since social media is constantly disseminating information in real time,

it has emerged as the most up-to-date source of information for consumers. The most recent information available about a brand or product, feedback from consumers, and creative concepts make up trendy information. This promotes consumer trust in the brand and raises consumer awareness of the product or brand (Godey et al., 2016; Manthiou et al., 2014). Since product-related information obtained through social media is seen as more current and useful than that obtained through traditional channels, many authors have proposed that consumers are more likely to believe it. Thus, we can see that when social media platforms offer popular and trending subjects, consumers and brands become more trusted, which reduces the amount of time users spend searching (Chang et al., 2019; Laroche et al., 2013; E. M. Zhang, 2010). The degree to which a brand's social media posts spread trendy content is measured by trendiness. Social media has become essential for product searches because consumers are driven to use it to find out the most recent information about products and brands in order to stay current on brand trends (Aw & Labrecque, 2020). Through trendiness, businesses give their existing and potential clients the most recent information available, along with creative concepts for the goods, services, and promotions they provide. This aids clients in making well-informed decisions about what to buy (Muntinga et al., 2011). According to Godey et al., (2016), trendy makes sure that product information for consumers is current. Thus as per the research of Koay, Teoh, et al., (2021), followers' opinions of Instagram influencers' perceived social media marketing activities significantly improve their perceptions of the three aspects of source credibility i.e. attractiveness, expertise, and trustworthiness. Thus, the following hypotheses are proposed:

H1: Social media marketing activity have a significant positive impact on attractiveness.

H2: Social media marketing activity have a significant positive impact on expertise.

H3: Social media marketing activity have a significant positive impact on trustworthiness.

2.11 SOURCE CREDITABILITY (*ORGANISM*)

The term "source credibility" is frequently employed to suggest the favourable attributes of a communicator that impact the recipient's acceptance of a message (Taylor & Ohanian, 2023). In the communication process with the target segment, this model was crucial in communicating a message's persuasiveness, which is dependent on the attributes of the source (Serban, 2010). According to Sertoglu et al., (2014), there are three factors that determine credibility: attractiveness, trustworthiness, and expertise. These factors are particularly important in the advertising process. In order to determine the customers' perceived credibility, the current study will take into account three essential factors, as stated by (Ohanian, 1990): attractiveness, trustworthiness, and expertise. The three primary pillars of influencer credibility, are important indicators that directly predict the level of engagement from online shoppers (AlFarraj et al., 2021). According to Weismueller et al., (2020), followers' purchase intentions were positively correlated with three aspects of source credibility for Instagram influencers: expertise, trustworthiness, and attractiveness. This result is consistent with a prior study by Pornpitakpan, (2004), which found a positive correlation between purchase intention and the sub-dimensions of source credibility. Prior research has used the source credibility model in the context of traditional media formats. Consumer purchase intention is positively influenced by the attribute of source credibility (Octaviani & Hartono, 2023). However according to Weismueller et al., (2020), there has been a growing discourse in recent times regarding the impact of attractiveness, trustworthiness, and expertise in social media settings. In the context of social media influencer marketing, this characteristic will also favourably affect consumer purchasing (Saima & Khan, 2020). According to X. J. Lim et al., (2017), the criteria of influencer trustworthiness and expertise were used to analyse the relationship between buy intention and source credibility. Hence these three attributes are further described in more detail below.

2.11.1 Attractiveness

Social researchers, especially those studying endorsement, have always been interested in physical attractiveness. The hypothesis that an attractive person has a significantly stronger influence on a persuasive message than a less attractive person was first advanced and proven by Mills & Aronson (1965) in the field of persuasive communication research. Given that their followers can always see them, it is an essential quality for vloggers (RUBIN & PERSE, 1987; Rubin & Step, 2000). The perceived physical attractiveness of social media influencers is thought to have a strong influence on how often advertisements are accepted. The emphasis of source attractiveness is on an endorser's physical features or attributes (Erdogan, 1999). For the purpose of this study, attractiveness is basically attribute to the physical appearance of the endorser. Several studies conducted in the past have found a positive correlation between source attractiveness and consumer attitude in addition to a positive correlation between source attractiveness and purchase intention (Erdogan, 1999; Petty et al., 1983). According to Till & Busler (2000), endorsers possessing attractive features have the ability to positively influence consumers' attitudes and ultimately evoke a purchase intention. Therefore impressive looks increase the likelihood that followers will pay attention to social media influencers.(X. J. Lim et al., 2017).

According to Sari et al., (2021), celebrities who possess physical attractiveness have a positive influence on the products they promote, which ultimately influences consumers to buy the advertised goods. A person's initial assessment of another person's physical attributes, such as height and physical beauty, elegance, attitude, and ethics, is referred to as physical attractiveness (Lord & Putrevu, 2009). Most people are more likely to become interested and pay attention to something that is attractive. This covers all of the endorser's physical characteristics, including their hair colour, facial features, and overall appearance, and is not just restricted to body shape (Sari et al., 2021). The persuasive process of customers is significantly influenced by attractiveness, as per (C. Wu & Shaffer, 1987) research. According

to Silvera & Austad (2004), there is a greater chance that SMIs with a high level of attractiveness will have an impact on customer attitudes and purchase intentions. Further according to Till & Busler, (2000), endorsers possessing appealing features have the ability to positively influence consumers' attitudes and ultimately generate a purchase intention. Moreover, a study conducted by X. J. Lim et al., (2017) examined the influence of social media influencers' attractiveness on the PI and discovered a positive effect. This conclusion is further supported by a Saima & Khan (2020), who found that influencers' personalities have a significant impact on consumers' purchase intentions toward the brands they promote. Their study was quantitative in nature. On the contrary, the research conducted by (Gong & Li, 2017) discovered that there was no correlation between attractiveness and intention to purchase. The results of (Sokolova & Kefi, 2020a), who discovered that physical attractiveness demonstrates either no relationship at all or a negative relationship with purchase intention, further corroborating this finding. Therefore, this discrepancy in the results suggests that the influencer's physical attractiveness has a significant impact on how their followers think which ultimately affects their intention to purchase.

2.11.2 Expertise

The second aspect of source credibility, according to Taylor & Ohanian, (2023), is expertise. Expertise is the apparent degree of understanding, skills, and knowledge of the source. (Sawmong, 2022). In addition to attractiveness and trustworthiness, which are significant constructs in source credibility, expertise or the perceived expertise of a source also positively influences attitudes and source credibility (Biswas et al., 2006). According to Supriyanto et al., (2023) one aspect of influencer marketing is recognized expertise, which describes the degree of skills, knowledge, or experience that influencers possess. Additionally expertise is defined as the extent to which communicators are considered reliable sources of information (Spry et al., 2011). Proficiency, experience, knowledge, meeting criteria, and skills are among the metrics used to assess an influencer's expertise (Supriyanto et al., 2023). According Silvera &

Austad (2004), experts predict that endorsers with talent will be more successful than those who are just visually appealing. The target audience is more inclined to purchase a product when it is endorsed by an expert (Ohanian, 1990). A celebrity who endorses a product may have a great deal of knowledge and experience, but if they have strong convictions, they may also have unique talents that they can pursue (Jamil & Hassan, 2014). Further according to Carl I. Hovland (1954), one of the key elements that raises the promoter's credibility is expertise. Till & Busler, (2000) emphasized that attitude and purchase intention are positively impacted by expertise.

In fact according to Daneshvary & Schwer (2000), expertise is a crucial quality that an influencer should possess in order to be successful, well-known, followed, and regarded by their fans as a reliable information source. As per Schouten et al., (2020), the degree of expertise possessed by influencers can impact not only their perceived credibility but also the purchasing behaviour and intention of their customers. Koay et al., (2022) discovered that followers' purchase intentions are significantly predicted by expertise. Furthermore, a study by Chaovalit (2014) discovered a strong positive correlation between Purchase Intention and Expertise. On the other hand, expertise did not significantly influence online impulse buying; rather, attractiveness and trustworthiness did as discovered in a study by (Koay, Teoh, et al., 2021). Lastly, the research by Rahmi et al., (2017), which similarly found no significant relationship between the customer's purchase intention and the expertise of beauty influencers, is also consistent with this result.

2.11.3 Trustworthiness

The term "trustworthiness" describes the degree of confidence that consumers place in the data supplied by a particular source (Sawmong, 2022). According to Masuda et al., (2022a), social media influencer marketing relies heavily on trustworthiness, just like traditional media does. Further as per Supriyanto et al., (2023), trust is a psychological and cognitive component of marketing that people exhibit when they believe they have discovered the truth. Trustworthiness

is defined as the apparent willingness of the influencer's source to provide accurate and sincere information about a product and to make legal statements from the viewpoint of the follower or customer (McCracken, 1989; Ohanian, 1990). Chao et al., (2005) and Kok Wei & Li (2013) assert that consumers' purchase intentions are influenced by the trustworthiness of the source, which also supports the positive outcome on endorsement viability. Therefore, those who will be selected as influencers need to be someone that buyers can relate to and who they believe to be sincere, impartial, and trustworthy (Temperley & Tangen, 2006). The term "trustworthiness" refers to the honesty, sincerity, and honesty of the sources; in other words, it is the recipient's perception of the likelihood that a supporter communicates the claim he feels to be the most accurate (Munnukka et al., 2016). As per the opinion of J. H. Park & Stoel (2002), a lot of individuals have doubts about the reliability of goods and services that are offered for sale online, which can impact how they view the said goods or services. This opinion is backed by Vivek Choudhury (2020), who hypothesized that consumers' willingness to buy these goods and services would rise if it were possible to confirm the reliability of the individuals making the sales. According to study Purwanto (2021), purchase intention was influenced by Celebgram's degree of trustworthiness. On the contrary hand, it was discovered by Widyanto & Agusti (2020) that customers' purchase intentions are not significantly influenced by trustworthiness. This result is interesting because it differs significantly from earlier research' findings (e.g., Chaovalit, 2014; Gupta et al., 2015; Pornpitakpan, 2004), which indicated that trustworthiness significantly positively influences purchase intention. Nonetheless, this result is in line with the initial finding (Ohanian, 1990), which concluded that trustworthiness had no considerable impact on purchase intention. According to Kapitan & Silvera (2016), the fashion industry benefits greatly from having a trustworthy connection that fosters positive relationships and facilitates effortless communication with consumers, ultimately leading to the generation of high intentions.

2.12 PURCHASE INTENSION (*RESPONSE*)

Purchase intention, broadly speaking, is the intent of an individual to make purchases of goods (S. I. Wu & Chan, 2011). Purchase intention is defined in consumer purchase behaviour studies as the intention of the consumer to make a future purchase (H. Y. Hsu & Tsou, 2011; Saxena, 2011). Purchase intention has drawn a lot of attention from researchers because it can be used to predict actual purchase behaviour (H. Y. Hsu & Tsou, 2011). According to Lisichkova & Othman (2017), various researchers have examined purchasing intention in various contexts. Customers are more likely to make a purchase when they have a higher level of trust in an online good or service (Akar & Topçu, 2011). Additionally, customers have a big say in how trust is built in an online setting through their interactions, which in turn affects whether or not they intend to make a purchase (H. S. S. Lee et al., 2014). According to Keller (2001), a variety of factors could affect a consumer's intention to purchase a product. But ultimately, the choice is based on the consumer's intention combined with a wide range of outside factors. The decision made by customers who are required to buy a specific product is known as purchase intention (Grewal et al., 1998). The choices that individuals make when making purchases are diverse. The outcome of people's behaviour and attitudes is their purchase intention (Hasena & Sakapurnama, 2021).

A. J. Kim & Ko (2010) investigated the connection between SMMA and purchase intention and found that, when it came to luxury brands, SMMA positively impacted both consumer relations and purchase intention in Korea. Further Gautam & Sharma (2017) and Yadav & Rahman (2018), who verified that SMMA influence purchase intention in India, supported these encouraging findings. Previous studies (Hayes & Carr, 2015; Koay, Teoh, et al., 2021; Masuda et al., 2022b) have shown that credibility is a crucial factor in determining purchase intentions. Prior research (C. Y. Huang et al., 2010; H. Y. Kim & Chung, 2011; Lu et al., 2010; Verhagen & van Dolen, 2009) has indicated that purchase intention may be a significant predictor of a consumer's behaviour and tendency to purchase. A positive correlation was

observed between purchase intentions and attitudes toward influencers in a study on the attitudes of Arab youth toward social media marketing (Al-Dahrawy's (2019) as cited in Radwan et al., 2021b). Yet, when influencer marketing was tested on blog content, (Johansen & Guldvik, 2017) were unable to demonstrate a positive impact on purchase intention. Furthermore, Yuan et al., (2016) found that source credibility has a direct impact on customer intentions. Credibility, particularly knowledge, is positively correlated with purchase intent. Customers are more likely to purchase the promoted goods if they are loyal followers of reliable influencers who show concern for their audience and possess subject matter expertise (Sokolova & Kefi, 2020b). Another aspect of the source credibility model is attractiveness. It is believed that a buyer will be more likely to buy from a source that they find attractive (Van Der Walldt & Wehmeyer, 2009). On the other hand, a number of studies (Ohanian, 1991; Pornpitakpan, 2003; Thomas & Johnson, 2017) have discovered that expertise significantly influences purchase intention. Further The majority of researchers discovered that purchase intention and source trustworthiness were positively correlated (Gunawan & Huarng, 2015; Pornpitakpan, 2003; Wang & Scheinbaum, 2018). As a result, one of the key ideas covered in the marketing literature is purchasing intention (Lisichkova & Othman, 2017). Current research examined the source credibility model in various online communities (Sokolova & Kefi, 2020b; Xue Hui, 2017) as well as on Instagram (Colliander & Marder, 2018). Nonetheless, the effects of influencer credibility on Gen Z purchase intention are the main focus of this dissertation. Thus, the following hypothesis are proposed:

H4: Attractiveness has a significant positive impact on purchase intention.

H5: Expertise has a significant positive impact on purchase intention.

H6: Trustworthiness has a significant positive impact on purchase intention.

2.13 MEDIATING ROLE SOURCE CREDITABILITY

Similar-minded customers can be strongly influenced by a presented person's look and features, as demonstrated by (Thoumrungroje, 2014). According to Wilcox & Stephen (2013), female users are more likely to replicating comparable social media posts. According to a study by Djafarova & Rushworth (2017), participants' answers varied when asked if the fashion and lifestyle choices of celebrities inspired them or their posts on Instagram, one participant, said that she would post outfits inspired by celebrities on her own Instagram page and that she would consider herself to be inspired by celebrities' purchases. Furthermore, Koay, Teoh, et al., (2021) examined the influence of social media marketing activities (SMMA) on purchase intention using attractiveness as a mediating factor. The findings of this investigation indicated that attractiveness significantly moderated the relationship between perceived SMMA activities and online impulse buying. Further researcher by Schouten et al., (2020) indicated that although influencer endorsements did not show the same association in terms of expertise, they did lead to a higher perceived trustworthiness when compared to celebrity endorsements. Likewise, the writers failed to show that attitudes toward the advertisement, attitudes toward the product, and intentions to buy are mediated by perceived competence and trustworthiness in the relationship between influencer vs. celebrity endorsements (Wiedmann & von Mettenheim, 2020). The results of a different study by Koay, Teoh, et al., (2021) indicate that expertise does not mediate the association between perceived social media marketing activities and online impulsive purchases. This paper investigates trustworthiness as a mediating factor, examining it as the third component of source credibility. It is claimed that the relationships between opinion-seeking and opinion-giving behaviour and the influence of electronic word-of-mouth (eWOM) on decision-making are mediated by perceived source trustworthiness (López & Sicilia, 2014). In addition to the obvious correlation, the degree of involvement may also be connected to the impact eWOM has on decision-making by way of the perceived trustworthiness of the source (López & Sicilia, 2014). As a result, in addition to the direct correlation, there is an indirect correlation due to perceived source trustworthiness between eWOM influence on decision

making (López & Sicilia, 2014). Furthermore, because online trust acts as a mediator, investigators hope to identify the mediation effect that trust has when predicting how each predictor will affect the intent to make an online repurchase (B. Zhu et al., 2020), as the results demonstrate the confirmation of the mediation effect of digital trust. According to a study on influencer marketing by (Koay, Teoh, et al., 2021), trustworthiness plays a significant mediating role in the connection between social media marketing activity and online purchasing on impulse. Additionally, a study by Koay et al., (2024) adds to the body of research on social media influencer marketing by examining how self-influencer congruence affects purchase intentions through the sequential mediation of parasocial relationships and credibility. The study's findings indicate that the association between self-influencer congruence and purchase motives is sequentially mediated by parasocial relationships and credibility. Furthermore, according to Blasco-Arcas et al., (2014), ideas like followership, co-creation, trust, and loyalty act as a mediating factor in the indirect relationship between customer interaction and intent to buy. Thus, the following hypothesis is put forth, taking into account the direct and indirect effects of all three of these source credibility factors:

***H7:** Attractiveness mediates the relationship between fashion influencer stimuli and purchase intention.*

***H8:** Expertise mediates the relationship between fashion influencer stimuli and purchase intention.*

***H9:** Trustworthiness mediates the relationship between social media marketing activity and purchase intention.*

CHAPTER 3: RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter covers the different tools and techniques used for collecting data and offers detailed information about the software used to perform the analysis. The measurement scale that is being used, the sampling strategy used to choose study participants, the total number of respondents who have taken part in the study, and the questionnaire development process are all described in this chapter. To summarise, this chapter offers insights into the procedures that lead to fruitful analysis outcomes.

3.2 PROBLEM OF THE STUDY

Influencer marketing (IM) has become a common practice in business strategies due to the exponential growth in popularity of social media influencers (SMIs) over the last few years. However, the scholarly work that has resulted is still fragmented, partial, and divergent despite the growing interest of researchers and practitioners. Therefore, a thorough and critical review of the body of research on this topic is desperately needed, given the critical role that SMIs play in the consumer decision journey and the ongoing development of this research domain (Vrontis et al., 2021). Despite the fact that social media influencers have been extensively researched in the marketing industry, most academics currently focus on how consumers' attitudes and purchase habits are changing toward brands rather than taking into account the possibility that consumers will engage in influencer marketing within the social media environment (H. Liu et al., 2023). According to studies on influencer marketing, there is a dearth of published material that summarizes and provides context for this field of study, which leaves us with an imperfect understanding of the historical trends in this field. Moreover, a very small percentage of articles included reviews of the literature on extremely specialized topics, like the state of research on brand communication, SMI strategic communication, and SMI reviews and their influence on digital consumers' purchase decisions (Nafi & Ahmed, 2019; Sundermann & Raabe, 2019; Voorveld, 2019). It has also been observed that an increase in

followers is a key indicator of social media influencer popularity. All of this data has been thoroughly examined by earlier researchers. But what causes Instagram users to be swayed by social media influencers, and how this affects their intention to buy fashion products, is still a mystery. (Abdullah et al., 2020). Therefore, as stated in the paper, its primary goal is to look into how social media marketing activities impact Generation Z's psychological behaviour that is it focuses especially on source credibility and how factors like attractiveness, expertise, and trustworthiness likely have a big influence on how Generation Z perceives and feels about social media marketing content. Therefore, it is possible to obtain understanding of the ways in which these two (internal and external) factors impact the purchase intentions of this demographic. In summary, this paper aims to further our understanding of the ways in which social media marketing activities ultimately impact consumers' purchase intentions by focusing on the source credibility that serves as a mediator in these marketing efforts.

3.3 RESEARCH GAP

Although there has been some interest in the subject “Influencer Marketing”, there is still lack of attention in research to studying the phenomenon of fashion influencers and purchasing intention of Generation Z in the State of Goa. This study aims to investigate the perspectives of Gen Z consumers in Goa regarding the phenomenon of influencer marketing. Specifically, it focuses on the significance of social media marketing activities (i.e. interactivity, informativeness, personalization, and trendiness) and source credibility (i.e. attractiveness, expertise, and trustworthiness) in influencing consumers' attitudes and purchase intentions in Goa. Additionally, several studies have been done on influencers in various niche markets, but none specifically examine the influence of fashion influencers on youths' purchase intentions in the state of Goa. This study aims to close this knowledge gap by examining the influence of fashion influencers on young people in Goa who are intending to make purchases. Secondly, although there are separate strands of literature focusing on fashion influencers and Gen Z purchase intention, there is a dearth of studies combining these two aspects together especially

in the state of Goa. Moreover, the model which is used (i.e., S-O-R Model) for studying the decision-making process of customers is unique and has not been used in this field in the state of Goa, although many studies have used SOR in relation to various fields of study, relatively few have incorporated this model in context to influencer marketing so this study bridges the gap by employing this SOR in studying the decision-making process of Goa's Gen Z.

3.4 SAMPLING TECHNIQUE AND DATA COLLECTION

The current study employs a quantitative approach to find out what qualities fashion influencers have that Generation Z considers important when making purchases. The Goan respondents, whose ages vary between 18 to 26, who possess access to the Internet and have previously engaged in online shopping, comprise the research population for this study. This demographic is especially researched because Gen Z consumers are thought to be the most app-savvy and tech-savvy generation (Chetioui & El Bouzidi, 2023). Additionally, this generation is thought to be a good fit for the study because the study's primary context is influencer marketing which is also one of the forms of digital marketing which usually have a great impact on this generation. The survey method is used in this study to gather data from Goa's rural, semi-rural, and urban areas. To gather respondents' perceptions, convincing and snowballing sampling was employed. In essence, this is a sampling strategy in which a research participant persuades a potential study participant to take part in the study (Jurnal et al., 2021). The primary means of gathering data for this study was an online questionnaire. This survey was carried out using a Google form, and the link to it was shared on a number of social media platforms, including Instagram stories, WhatsApp messages, direct messages, QR codes, and other messaging apps. The data collection period was from 3rd of February 2024 to 30th of March 2024.

3.5 MEASUREMENT SCALE

A questionnaire was developed to measure each element of the **SOR** model. The term social media marketing activity (**SMMA**) refers to a higher-order reflective construct that incorporates five lower-order constructs as stimuli (**S**): Interactivity (**INT**), Informativeness

(**INF**), Personalization (**PER**), Trendiness (**TRD**). As an organism (**O**) that is Attractiveness (**ATT**), Expertise (**EXP**), and Trustworthiness (**TRU**) made up the mediating factor, source credibility. Ultimately, Purchase Intention (**PI**) as response (**R**) was the dependent factor. The measuring item for each construct was accepted on the basis of previous studies. This question has been further adjusted to better suit the current study contest. Each variable is measured using a five-point Likert scale with the options ranging from Strongly Disagree (SDA), Disagree (DA), Neutral (N), Agree (A), and Strongly Agree (SA).

Each statement regarding a specific construct is based on prior research. For instance, the first lower-order construct of SMMA that is Interactivity, has five statements and is measured with modified questionnaires that were adopted from the studies of (Koay, Teoh, et al., 2021), (Chan, 2022), (Jakwatanaham et al., 2022) and (Noufa et al., 2022). The second lower-order construct is informativeness. Four statements that make up this construct are taken from the following sources: (Koay, Teoh, et al., 2021), (S. A. Shah et al., 2023), (Acikgoz & Burnaz, 2021) and (Sawmong, 2022). The third lower order construct, measured using four statements, is based on the papers (Koay, Teoh, et al., 2021) and (Dodoo & Wu, 2019). The last lower order construct, trendiness, is taken from (Koay, Teoh, et al., 2021), (Godey et al., 2016) wherein the last statement in this construct of trendiness was originally framed by the researcher based on the literature support. Additionally, there are five statements in each of the mediating factors, of source credibility consist of attractiveness, expertise, and trustworthiness. The item of first construct of source credibility i.e., attractiveness is derived from (Jansom, 2021), (Sari et al., 2021) and (Koay, Teoh, et al., 2021). The items of the second construct of source credibility called expertise is drawn from the works of (Koay, Teoh, et al., 2021), (Wiedmann & von Mettenheim, 2020), (Masuda et al., 2022a) and (Sari et al., 2021). Additionally, for the construct of trustworthiness items are derived from (Koay, Teoh, et al., 2021), (Masuda et al., 2022a), (Sari et al., 2021) and (S, 2021). The final dependent construct, purchase intention, has five statements that are adopted from the following sources: (Yüksel, 2016), (Sánchez-

Fernández & Jiménez-Castillo, 2021), (Koay & Lim, 2023), (T. Y. Huang et al., 2022) and (Mohamed Abdelazim Abo El-Naga¹, Eman Muhammad Abdel Salam², 2022)

3.6 QUESTIONNAIRE DESIGN

The questionnaire for the current research was split into two parts. The respondents are required to provide demographic data in section one, including age, gender and education, occupation, family income and place of residence whereas, Likert scale questions concerning independent and dependent variables were asked in section two. A closed-ended format is used for all of these questions. In addition, we guaranteed the confidentiality of the data collected from respondents and stated the primary goal of the study at the beginning of the questionnaire. Additionally, in order to confirm that participants in this research are eligible to complete the questionnaire, the intended respondent had to adhere to a few specific requirements. These requirements included the restriction of this study to users between the ages of 18 and 26 who either use Instagram or YouTube. While the Gen Z demographic spans the ages of 11 to 26, this study focuses on the adult age group beginning at age 18. A statement outlining the criteria will appear at the start of the questionnaire to make sure that responders fulfil the requirements for the research. First, a screening question was asked in order to narrow down the pool of respondents based on whether or not they had heard of or seen any fashion influencers on social media platforms like YouTube or Instagram. Those who said "yes" to this screening question were then given access to a Likert scale question, while those who said "no" were not allowed to continue further. The recommended sample size for any study, according to (Jr et al., 2018), should be ten times the total number of statements. Since the current study consists of 37 questions, which are multiplied by 10 in accordance with the rule, a total of 370 respondents was deemed appropriate for the study. However, the study received 400 responses in total, which is more than the required sample. Of those 400 responses, 27 were rejected because they did not fit the target sample, i.e., the respondents did not know social media influencers. Thus, a total of 373 answers were deemed valid and taken into consideration.

3.7 DATA ANALYSIS

The data gathered via the Google Form was then analysed and transferred to a Microsoft Excel document so as to assess the data's validity and reliability and to test the hypotheses using statistical software (Jurnal et al., 2021). Structured equation modeling, or SEM, is used in this research, which is based on confirmatory factor analysis. Hence, statistical software SmartPLS version 4.1.0.0 was used to analyse the data and perform the partial least square (PLS-SEM). Two steps were performed in this software analysis that is the measurement model, also known as the outer model, is the first step. This step is performed to verify convergent validity and reliability, discriminant validity and R^2 . In the second step, the path coefficient is tested using a structural model, also known as an inner model. For the purpose of analysis in this study, PLS-SEM was chosen over covariance-based structural equation modelling (CB-SEM) based on the recommendations made by (Hair, Sarstedt, et al., 2019). Furthermore, the reason this study uses PLS-SEM is because (Koay, Teoh, et al., 2021) states that PLS is the best fit for two reasons: first, PLS-SEM is better suited for testing complex models. Second, PLS-SEM can be applied to models that contain higher-order constructs. Additionally, to obtain the frequency distribution of the respondent demographic profile, Jamovi 2.4.8 was utilized.

CHAPTER 4: ANALYSIS AND INTERPRETATION

4.1 INTRODUCTION

Chapter 4 examines the data analysis performed on the information gathered via an online survey. This chapter contains all of the significant insights regarding the connections between the different factors. This chapter starts off by discussing the respondent's demographic profile, which is displayed in the frequency distribution table which is done with the help of the Jamovi software. In addition, this chapter delves deeply into the outcomes of numerous complex relationships between the variables under observation. This is accomplished through the use of Structural Equation Modeling (SEM). This chapter is completed by the main finding of the study, the conclusion, and more discussion of the theoretical and managerial implications, along with a few limitations. It also offers research directions for the future.

4.2 DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Table 4.2.1: Frequency Distribution of Respondents Demographic Profile and Basic Questions

	Frequency	% of Total
Gender		
Male	154	41.3 %
Female	217	58.2 %
Non-binary	2	0.5 %
Age		
18-20	74	19.8 %
20-22	162	43.4 %
22-24	99	26.5 %
24-26	38	10.2 %
Highest level of Education		
S.S.C	14	3.8 %
H.S.S.C	49	13.1 %
Diploma	32	8.6 %
Graduation	200	53.6 %
Post Graduation	75	20.1 %
Ph.D.	3	0.8 %
Occupation		
Student	211	56.6 %
Government employee	13	3.5 %
Private sector employee	111	29.8 %

Self employed	23	6.2 %
Unemployed	15	4.0 %
Monthly family income		
Below ₹ 50,000	227	60.9 %
₹ 50,000-100,000	94	25.2 %
Above ₹ 100,000	52	13.9 %
Place of residence		
Urban	195	52.3 %
Semi-urban	118	31.6 %
Rural	60	16.1 %
On an average, how frequently do you come across fashion content on social media site?		
1-3 times per week	141	37.8 %
4-6 times per week	124	33.2 %
7-9 times per week	65	17.4 %
10 times or more per week	43	11.5 %
If I like a product reviewed by a fashion influencer, I will consider buying it irrespective of his/her followers		
Yes	264	70.8 %
No	109	29.2 %
How often have you purchased a product recommended by a fashion Influencer?		
Frequently	57	15.3 %
Occasionally	130	34.9 %
Rarely	142	38.1 %
Never	44	11.8 %

Source: Compilation based on Primary Data

Table 4.2.1 displays the respondent's frequency distribution table. A total of 400 respondents participated in this study; however, 373 respondents were taken into consideration after respondents who did not meet the predetermined criteria were eliminated. Among all the 373 respondent's majority of the respondent that is 217 respondent comprises of (52.8%) are female while 154 respondents were male comprises of (41.3%) who are aware of influencer marketing and only 2 (0.5%) respondents were comprises of nonbinary. Additionally, the frequency table reveals that 162 (43.4%) respondents are mainly between the age of 20 and 22, and 99 (26.5%) respondents are between the age of 22 and 24 and 74 (19.8 %) respondents are between the age

of 18 and 20, and only 38 (10.2 %) are between the age bracket of 24 and 26. Furthermore, the level of education attained by participant were displayed. Of the total 373 respondents, 200 (53.6%) have a graduation degree, while 75 (20.1%) have a postgraduate degree, 49 (13.1%) have completed their education up to the H.S.S.C., 32 (8.6%) have a diploma, and very few that is 14 (3.8%) and 3 (0.8%) have a S.C.C. and a doctorate, respectively. Moreover, it is evident from the above frequency table that students made up the largest group of respondents in this study with 211 (56.6%), followed by private sector employees with 111 (29.8%), self-employed individuals with 23 (6.2%), the unemployed with 15 (4.0%), and government employees with 13 (3.5%). When it comes to the family income of the respondents, it is noted that 227 (60.9%) of the respondents have incomes below ₹50,000, 94 (25.2%) have incomes between ₹50,000 and ₹100,000, and only 52 (13.9%) have incomes above ₹ 100,000. In context of their place of residence it is observed that 195 respondents (52.3 %) are from urban areas, 118 (31.6 %) are from semi-urban areas, and only 60 (16.1 %) are from rural areas.

Besides the demographic information, the respondents were asked a few general questions to find out their level of familiarity regarding influencer marketing. In this general question, when the participants were asked how often they see the content of fashion influencers on social media in a given week. The results indicate that, overall, 37.8% of respondents that is 141 out of 373 respondents said they see the content of fashion influencers on social media at least 1-3 times per week, while 124 respondents (33.2%) said they see it at least 4-6 times per week. Whereas 65 respondents (17.4%) reported seeing this influencer 7-9 times a week, while only 43 respondents (11.5%) stated that they had encountered them more than 10 times a week. Another inquiry about the influencer's following was asked that is whether or not the fashion influencer's fan base effect the respondent when making a purchase. The majority of participants, that is 70.8%, responded that they do consider the influencer's fan base before acting on their recommendation because, in their opinion, having a large number of followers indicates that the influencer is well-liked and trusted by social media users, while 29.2% of

participants states that they are not bothered about their fan base. Further when asked how often they purchase the products that these fashion influencers recommend, about 142(38.1%) respondents said they do trust the recommendations of these influencers but they rarely buys it, 130 (34.9%) out of 400 respondents said they occasionally buys the product recommended by them, 57 (15.3%) respondents indicated they do so frequently, and only 44 (11.8%) respondents said they never follow the recommendation of this fashion influencers , indicating that the recommendations of these influencers do not affect their purchasing decisions.

4.3: ASSESSMENT OF MEASUREMENT MODEL

Table 4.3.1: Results of Measurement Model (Stage 1)

Constructs and Items (Reflective)	Factor Loading	Cronbach's Alpha (α)	Composite Reliability (CR)	Average Variance Extracted (AVE)
Social Media Marketing Activity (Stimuli)				
Interactivity				
INT1	0.720	0.790	0.856	0.543
INT2	0.765			
INT3	0.750			
INT4	0.749			
INT5	0.701			
Informativeness				
INF1	0.760	0.780	0.858	0.603
INF2	0.770			
INF3	0.775			
INF4	0.800			
Personalisation				
PER1	0.775	0.789	0.863	0.612
PER2	0.780			
PER3	0.793			
PER4	0.781			
Trendiness				
TND1	0.832	0.843	0.895	0.681
TND2	0.855			
TND3	0.801			
TND4	0.811			
Source Credibility (organism)				
Attractiveness				
ATT1	0.737	0.871	0.907	0.662
ATT2	0.831			
ATT3	0.835			
ATT4	0.815			

ATT5	0.845			
Expertise				
EXP1	0.812			
EXP2	0.782			
EXP3	0.790	0.860	0.899	0.641
EXP4	0.783			
EXP5	0.836			
Trustworthiness				
TRU1	0.787			
TRU2	0.802			
TRU3	0.817	0.857	0.897	0.637
TRU4	0.796			
TRU5	0.786			
Purchase Intention (response)				
PI1	0.852			
PI2	0.837			
PI3	0.847	0.901	0.927	0.717
PI4	0.833			
PI5	0.865			

Source: Compilation based on Primary Data

According to (Faraj, 2005), the analysis is conducted in two phases: first, to evaluate the measurement model's validity and reliability, and then, to evaluate the structural model. Examining the measurement model involved an examination of internal consistency, convergent validity, and discriminant validity (Saima & Khan, 2020). Analysing the indicator loadings is the first stage in assessing the measurement model (Hair, Risher, et al., 2019). In this study measurement model was initially divided into two parts so as to check the factor loading of each lower order construct and higher order construct separately. The factor loading of each statement of the lower order construct of SMMA that is interactivity, informativeness, personalization, and trendiness was accessed in a reflective manner in the first part of the measurement model along with source credibility (i.e., attractiveness, expertise, and trustworthiness) and purchase intention (see table 4.3.1). As per (Hair, Risher, et al., 2019), loadings exceeding 0.708 are advised, since they signify that the construct accounts for over 50% of the indicator's variance, thereby offering satisfactory item reliability. The result presented in table 4.3.1 shows that all of the factor loadings of each particular construct are

above 0.708, indicating that it has reached a threshold value of 0.708. Second, composite reliability, Cronbach's alpha and average variance extracted (AVE) were used to assess the measurement model's internal consistency (Silaparasetti et al., 2017), the results are displayed in Table 4.3.1. Given that the Cronbach's alpha (α) and composite reliability of every construct in Table 4.3.1 are greater than 0.7, which is significantly higher than the suggested threshold of 0.7 provided by (Hair, Risher, et al., 2019), hence the model's stability is maintained and there is no reliability issue. Further average variance extracted (AVE) is measured, and according to (Hair, Risher, et al., 2019), when the AVE is 0.50 or greater, it means that the construct accounts for a minimum of 50% of the variation in the items. since in this study all the values of average variance extracted (AVE) are greater than the minimally necessary value of 0.5, there is no issue of convergent validity.

Table 4.3.2 Results of Measurement Model (Stage 2)

Constructs and Items (Reflective)	Factor loading	Cronbach's Alpha (α)	Composite reliability (CR)	Average variance extracted (AVE)
Social Media Marketing Activity (Stimuli)				
Interactivity	0.924	0.911	0.938	0.790
Informativeness	0.864			
Personalisation	0.867			
Trendiness	0.899			
Source Credibility (organism)				
Attractiveness				
ATT1	0.737	0.871	0.907	0.662
ATT2	0.831			
ATT3	0.835			
ATT4	0.815			
ATT5	0.845			
Expertise				
EXP2	0.874	0.711	0.874	0.776
EXP5	0.887			
Trustworthiness				
TRU1	0.787	0.857	0.897	0.637
TRU2	0.802			
TRU3	0.817			
TRU4	0.797			
TRU5	0.786			

**Purchase Intention
(response)**

PI1	0.852			
PI2	0.837			
PI3	0.847	0.901	0.927	0.717
PI4	0.833			
PI5	0.865			

Source: Compilation based on Primary Data

The assessment of social media marketing activity which is a higher order construct was carried out in the second stage of the measurement model. It is a process in which the latent variable scores from the first-order model were acquired and a new model was created from them, as part of the two-stage approach required to create the second-order measurement model (Koay, Ong, et al., 2021). That is here in second stage all the latent variable score of all four lower order construct of social media marketing activity (interactivity, informativeness, personalisation and trendiness) which are reflective in nature were evaluated. While accessing the lower order construct all the four statements of each lower ordered construct were combined as a single latent variable score (see Table 4.3.2). Thus according to Koay, Ong, et al., (2021), the scores obtained from this latent variable were utilized as the single-item weights for the respective second-order constructs. Following the completion of the latent variable scores for each SMMA construct in measurement model stage 2, changes were observed in the factor loading, Cronbach's Alpha (α), Composite Reliability (CR), and Average Variance Extracted (AVE) of SMMA construct that is after second measurement model, all of the SMMA's latent variable scores had factor loadings between 0.864 and 0.924, which indicates that even after combining all the lower order construct there is no issue of factor loading hence, it has attend the threshold limit of 0.708 (Hair, Risher, et al., 2019). Further in order to evaluate the reliability of higher order constructs, Cronbach's Alpha (α) and Composite Reliability (CR) were checked. The results presented in Table 4.3.2 show that all values of Cronbach's Alpha (α) and Composite Reliability (CR) of all the latent variable score of SMMA are greater than 0.70, indicating the achievement of construct reliability (Bagozzi & Yi, 1988, 2012). Further,

in measurement model 2, factor loading, Cronbach's Alpha (α), Composite reliability (CR), and Average variance extracted (AVE) values were all the same for all other constructs of source credibility and purchase intention except expertise, this is because the 3 statement of expertise namely EXP1, EXP3, and EXP4 were removed because they were interfering with discriminant validity.

Table 4.3.3: Discriminant Validity Using Fornell-Larcker Criterion

	ATT	EXP	PI	SMMA	TRU
ATT	0.814				
EXP	0.797	0.881			
PI	0.648	0.666	0.847		
SMMA	0.795	0.805	0.795	0.889	
TRU	0.702	0.690	0.738	0.777	0.798

Source: Compilation based on Primary Data

The discriminant validity of the given model was ascertained using the Fornell-Larcker Criterion, which is presented in Table 4.3.3 To assess discriminant validity, the square root of the AVE for each construct is compared to the correlation coefficients between two constructs (Fornell & Larcker, 1981). In other word the discriminant validity is strengthened by confirming that the diagonal line that symbolizes the square root of AVE sits higher compared to its rows and columns (Fornell & Larcker, 1981). This shows that when the square root of AVE for a particular construct ranked higher than its correlation with all other constructs, the criteria for discriminant validity were satisfied (Fornell & Larcker, 1981). However, for the given model in this study discriminant validity was a problem (i.e., a construct called attractiveness was having a square root value of AVE lower in relation to their columns and rows); nevertheless, the problem was resolved after the three statements of expertise (i.e., EXP1, EXP3, and EXP4) were eliminated. As a result, after adjustments, the square root of AVE for the attractiveness (ATT) construct has a value of 0.814, which is higher than its correlation with another construct. Similarly, all other specific constructs have square roots that

are greater than their other constructs, indicating the achievement of discriminant validity (Fornell & Larcker, 1981; Kline, 2018).

4.4 ASSESSMENT OF STRUCTURAL MODEL

Table 4.4.1: Path Coefficient of Direct Effect

Hypothesis/ Path Coefficient				B	T Statistics	P- Value	Result
H1	SMMA	→	ATT	0.795	33.300	0.000	Accepted
H2	SMMA	→	EXP	0.805	34.010	0.000	Accepted
H3	SMMA	→	TRU	0.777	30.422	0.000	Accepted
H4	ATT	→	PI	0.114	1.422	0.155	Rejected
H5	EXP	→	PI	0.233	3.063	0.002	Accepted
H6	TRU	→	PI	0.497	8.437	0.000	Accepted

**Significance at 0.05*

Source: Compilation based on Primary Data

After the measurement model has been evaluated and found to be appropriate, the structural model is evaluated (Hair, Risher, et al., 2019). This structural model is carried out in order to evaluate the significance of the proposed relationship between the constructs, bootstrapping was done using a resamples of 5000. The purpose of bootstrapping is to find the values of β , t-values, and p-value, which are essential for assessing the significance of the path. The path coefficient provides information to the researcher about the strength of the relationship between the two latent factors (Rahi, 2021). A 5% level of significance ($p < 0.05$) is employed for the evaluation of statistical conclusions. (Silaparasetti et al., 2017). In this study the purpose of H1 is to determine whether SMMA has a significant and positive impact on the attractiveness of the influencers. The results presented in Table 4.4.1 show that SMMA has a positive significant impact on attractiveness ($\beta = 0.795$, $P < 0.05$), hence **H1** was accepted. This outcome is consistent with the previous finding of (Koay, Teoh, et al., 2021) that SMMA does affect attractiveness. Further **H2** and **H3** are also accepted because the path coefficient result shows that SMMA has a significant impact on the influencer's expertise and trustworthiness, with values of ($\beta = 0.805$, $P < 0.05$) and ($\beta = 0.777$, $P < 0.05$), respectively. However, there was no impact of attractiveness on purchase intention, as evidenced by the path analysis of

attractiveness as shown in Table 4.4.1 with ($\beta=0.114$, $P=0.155$), since the P value was higher than 0.05, meaning that **H4** is not supporting and is therefore rejected, while the remaining two paths, pertaining to expertise ($\beta=0.233$, $P<0.05$) and trustworthiness ($\beta=0.497$, $P<0.05$), demonstrate a positive and significant relationship with purchase intention, leading to the acceptance of **H5** and **H6**. These findings are consistent with the earlier research conducted by Chekima et al., (2020), which found that expertise and trustworthiness showed a positive relationship with purchase intension.

Table 4.4.2: Path Coefficient of Indirect Effect

Hypothesis/ Path Coefficient				B	T Statistics	P-Value	Result
H7	SMMA	→	ATT → PI	0.091	1.410	0.158	Rejected
H8	SMMA	→	EXP → PI	0.187	2.987	0.003	Accepted
H9	SMMA	→	TRU → PI	0.386	7.564	0.000	Accepted

* Significance at 0.05

Source: Compilation based on Primary Data

Table 4.4.2 displays the particular indirect effect. Because there were three mediator factors in the model, it was likely to ascertain whether the mediator factor between the exogenous and endogenous variables caused any changes. The research model in the study essentially examines the specific indirect effects of source credibility, which include attractiveness, expertise, and trustworthiness, and determines whether or not these factors mediate the relationship between purchase intention and SMMA. Out of the three mediating factors, two are found to be supportive, while one is not. Table 4.4.2 separately shows the result of the path coefficient for the indirect effect of attractiveness having ($\beta=0.091$, $P=0.158$) since the P value is having a value above 0.05 this indicate that attractiveness does not show any mediating effect between the SMMA and purchase intention therefore the **H7** is rejected, this finding is in contrast of the study by (Koay, Teoh, et al., 2021) whose finding shows that attractiveness significantly mediates the relationship between SMMA and online impulse buying. Further expertise having ($\beta=0.187$, $P<0.05$) value means that it significantly mediates the relationship

between SMMA and purchase intention hence, **H8** is accepted. Additionally, **H9** is also accepted as trustworthiness ($\beta=0.386$, $P<0.05$) have a significant mediating impact between exogenous variable and endogenous variable. In this model since the indirect and direct effects of expertise and trustworthiness are both significant, indicating that these two variables have a partial mediation relationship. In contrast, the mediation model does not specify a mediation effect for attractiveness, indicating that influencer attractiveness is not responsible for the relationship between SMMA and purchase intention. In summary, Table 4.4.2 illustrates that trustworthiness and expertise have a mediating effect on purchase intention, while attractiveness does not.

4.5 EXPLANATORY AND PREDICTIVE POWER OF THE MODEL

Table 4.5.1: R^2 , R^2 Adjusted, Q^2

	R^2	R^2 Adjusted	Q^2
ATT	0.632	0.631	0.631
EXP	0.647	0.646	0.646
TRU	0.604	0.603	0.602
PI	0.595	0.592	0.613

Source: Compilation based on Primary Data

The explanatory and predictive powers of the model were determined using the coefficient of determination (R^2) and Stone-Geisser's Q^2 values (Geisser, 1974; Shmueli & Koppius, 2011). The endogenous construct's R^2 , adjusted R^2 , and Q^2 values are shown in Table 4.5.1 According to Hair, Risher, et al., (2019), the explanatory power of the model is measured by the R^2 coefficient, which quantifies the amount of variance that is explained by each of the endogenous constructs. For example, attractiveness as an endogenous variable with a R^2 value of 0.632 indicates that 63.2% of the variance is explained by (interactivity, informativeness, personalization, and trendiness). Expertise, on the other hand, has an R^2 value of 0.647, meaning that its independent constructs account for 64.7% of the variance. The third endogenous variable, trustworthiness, has an R^2 value of 0.604, which indicates that the

independent variable that is SMMA, accounts for 60.4% of the variance. Further an R^2 value of 0.595 indicates that further attractiveness, expertise, and trustworthiness account for 59.5% of the variance in purchase intention. Higher values in the R^2 range from 0 to 1, signifying a higher explanatory power (Hair, Risher, et al., 2019). According to guidelines provided by Hair et al., (2011) and Henseler et al., (2009), R^2 values of 0.75 and 0.50 are deemed substantial and moderate. Since the model used in our study exhibits a range of R^2 values, from 0.59.5 to 0.647, indicating that it has substantial and moderate explanatory power.

Further examination of the model's Q^2 value is done. Henseler & Sarstedt, (2013) state that the quality of the research model can be ascertained by looking at the dependent variables' predictive power. According to Hair, Risher, et al., (2019), Q^2 values for a given endogenous construct should be greater than zero so as to show how accurately the structural model predicts that construct. Table 4.5.1 presents the values of all the endogenous variables, which include attractiveness ($Q^2 = 0.631$), expertise ($Q^2 = 0.646$), trustworthiness ($Q^2 = 0.602$), and purchase intention ($Q^2 = 0.613$). The research model used in this study has predictive power because all of the values are greater than zero. In summary, the model employed in this study demonstrates both explanatory power and predictive relevance of endogenous variable based on the R^2 and Q^2 values.

Table 4.5 2: Effect Size (f^2)

	F^2	Effect Size
SMMA -> ATT	1.721	L
SMMA -> EXP	1.835	L
SMMA -> TRU	1.525	L
ATT -> PI	0.010	S
EXP -> PI	0.044	S
TRU -> PI	0.281	M

Source: Compilation based on Primary Data

Table 4.5.2 displays the predictor construct's effect size, which was indicated by f^2 . The effect size is a measure used to assess the relevant impact of a predictor construct on an endogenous construct (Rahi, 2021). That is according to Rahi (2021), the f^2 measures the extent to which an exogenous construct helps to explain a particular endogenous construct in terms of R^2 . The criterion established by Cohen (1988), for measuring effect sizes states that values of 0.35, 0.15, and 0.02 are acceptable and are regarded as large, medium, and small effect sizes, respectively. As can be seen from table 4.5.2, all of the constructs have effect size values ranging from 0.02, 0.15, and 0.35. That means effect size for the proposed model falls between small and large.

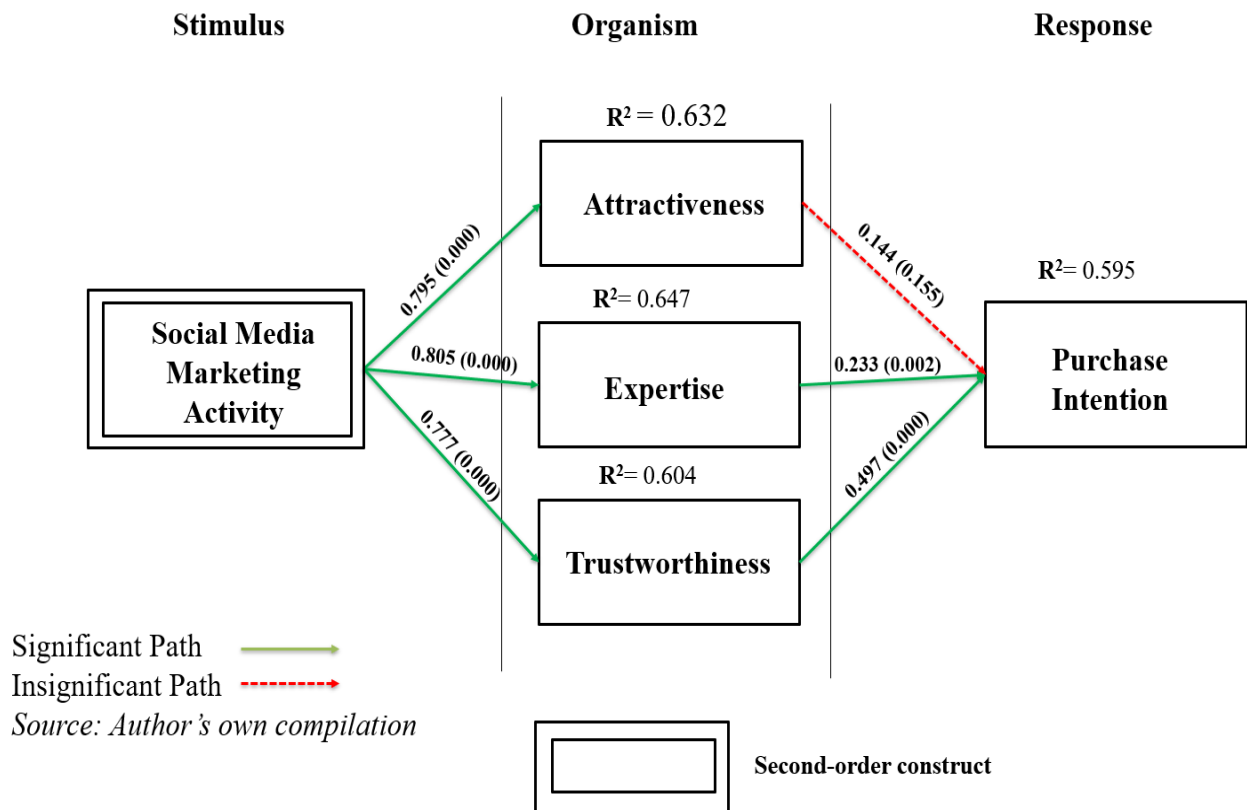


Figure 4.1: PLS-SEM result for the proposed research model

4.6 FINDINGS

The findings of this study indicate that an influencer's fanbase size is a significant factor in influencing consumers' propensity to make a purchase. The study further demonstrates that fashion influencers with a large fan base are likely to have a greater influence on the purchase intent of social media users, as the majority of respondents did take into account the influencer's following when making a purchase. Furthermore, the survey reveals that a significant portion of society in this digital era is aware of fashion influencers, as confirmed by the 93% of participants who indicated that they were aware of these influencers' existence on different social media platforms. Additionally, it is evident from the analysis's findings that social media marketing activity has a major impact on each of the three source credibility constructs. This finding also relates to another result drawn from the analysis of source credibility that is purchasing intention is strongly influenced by expertise and trustworthiness but not by attractiveness. The study contains nine hypotheses in total, the first six of these show a direct relationship between the variables, and of these 6 hypotheses, H1, H2, H3, H5, and H6 are considered significant. The fifth hypothesis, which shows a direct relationship between attractiveness and purchase intention, was deemed insignificant. Furthermore, extending our findings regarding the indirect effect of source credibility, we discovered that the only significant indirect effects between SMMA and purchase intention are expertise and trustworthiness, with attractiveness failing to demonstrate any mediating relationship. Hence out of 3 indirect path coefficients only two hypothesis that is H8 And H9 is supported and H7 was not supported. This finding shows that in the modern digital world where everyone is attracted by the influencers physical appearance there still exists the importances of trustworthiness and expertise. In brief, the outcomes of this investigation demonstrate that a substantial and affirmative correlation exists between SMMA and purchase intention through source credibility.

4.7 CONCLUSION

The results of the study, which agree with previous findings, make it extensively obvious that influencers have a big influence on how people behave online. This study demonstrates the undeniable superiority of influencer marketing over traditional marketing. This is due to the fact that in this study, when participants were asked how frequently they buy the product that the influencer recommends, 187 out of 400 respondents stated that they do follow the recommendation frequently and occasionally. These respondents are followed by another 142 who stated that, although they adhere to suggestions, but they rarely purchase the product and only 44 who said they never follow the influencers recommendations while making purchases. Since the majority of respondents do follow the advice of influencers, indicating that people value and trust consumer-generated word-of-mouth (EWOM) more than they do on traditional advertising. When further asked whether the influencer's following worried them when they are making a purchase, 70.8% of respondents said they are concerned about the influencer's following, while 29.2% said they didn't care. This opinion of 29.2% respondents shows that if consumers like an influencer's recommended product, they will purchase it regardless of the influencer's following. Additionally, the study has tested a research model based on SOR theory, which holds that source credibility plays a significant role in mediating the relationship between purchase intention and social media marketing activity. In the context of influencer marketing, this study attempts to ascertain how users' purchase intentions are influenced by social media marketing activity and source credibility as an independent factor. Despite the fact that prior studies have shown that social media marketing is becoming increasingly important, there is still a dearth of research on how fashion influences marketing activity, specifically with regard to how it affects Gen Z's purchase intentions, So, in order to understand how fashion influencers affect Gen Z's purchase intentions and investigate the mediating role of source credibility (attractiveness, expertise, and trustworthiness), this study closes the gap by utilizing the SOR model. There were nine hypotheses tested in this dissertation. The study's conclusions demonstrate how social media users' minds, particularly those of Gen Z, whose

attention spans are short, are greatly impacted by the interactivity, informativeness, personalization, and trendiness. According to the findings, users do view influencers as attractive, expertise, and trustworthiness when they interact with their followers on a regular basis, answers their questions right away, addresses their concerns, and delivers timely, accurate information with a personal touch. Specifically, the analytical outcome indicates that SMMA is the most reliable indicator of expertise, with attractiveness and trustworthiness coming in second and third. Although SMMA affects all three dimensions of source credibility, it was observed that SMMA has the least effect on trustworthiness among all the three. This may be due to Users believes that the influencer is being paid to provide a positive review, which indicates that they do not fully trust the content that the influencer generates. Therefore, in order to ensure that users trust influencers, they should make sure that they are transparent about sponsored content and earn their trust by providing honest and sincere reviews. To do this, they should explicitly state at the beginning of the content that it is a genuine review based on personal experience and not any kind of paid partnership or commercial sponsorship. This will ensure that users will place trust in influencer recommendations and regard them as reliable. Furthermore, an investigation into the impact of the three components of sources' credibility on purchase intention revealed that expertise and trustworthiness have an impact on purchases. However, an investigation into the effect of fashion influencers' attractiveness on Gen Z purchase intentions produced a significant finding that is attractiveness has no effect on purchases, which is in contrast to earlier research (Chaovalit, 2014; Dinesha & Hansika, 2022; Mishra, 2023; Weismueller et al., 2020) which claimed that attractiveness has a positive significant impact on purchases. The study's finding regarding the attractiveness of the influencer suggests that Gen Z values information that is authentic, relevant, and full rather than focusing solely on the influencer's outward look. Additionally, when the study digs further into the indirect relationship between social media marketing activity and purchase through source credibility, it adds new information about how expertise and trustworthiness function

as important indirect mediators between the endogenous and exogenous variable while attractiveness acts as no mediator at all between the independent and dependent factors. Thus, the outcome validates the mediating role of expertise and trustworthiness. In conclusion, this study highlights how important the influencer skill and reliability are in influencing gen Z's purchase intentions in Goa. Hence, rather than concentrating solely on influencers who are deemed physically attractive, marketers should place a greater emphasis on the influencers producing reviews that are more genuine, trustworthy, and honest.

4.8 MANAGERIAL IMPLICATIONS

The results of this study will assist managers and marketers in implementing influencer marketing in the fashion industry more successfully. Given that this study has demonstrated the effects of several variables, marketers can use them to enhance their marketing strategies. Additionally, this study specifically highlights the most crucial factors in persuading people as a result, practitioners may gain insight into which factor to prioritize, which will enable them to hire effective influencers who meet all of those requirements, thus helping brand managers gain a larger customer base overall. Furthermore, as in this research, the results demonstrate that the SMMA has a significant influence on expertise, and that in return influences the purchasing intention of online users. The marketers and brands will find great use for this finding, as it will help them to prioritize influencers who are able to deliver high-quality content, care about their followers' questions and concerns, respond promptly to their queries, and create content according to followers' suggestion and provides the newest and trendy up-to-date information about the fashion. Because according to this research, an individual who possesses all of the above-mentioned qualities can be viewed as trustworthy, knowledgeable, and attractive. Furthermore, when the research is examined through the lens of the SOR framework, the findings indicate that consumers who view this influencer as competent, trustworthy, and attractive are more likely to possess the product that the influencer recommends. As a result, brands should seek out more credible fashion influencers.

Additionally, since this study highlights the value of YouTube and Instagram as a platform for influencer marketing, managers can monitor and work with those influencers who enjoy more recognition on these specific platforms this will enhance the brands awareness to a larger target audience. The study's results also suggest that managers should give preference to influencers who are more relatable and regarded as trustworthy, because according to this study these attributes are more probable to affect Gen Z's inclination to make a purchase. Additionally, since Gen Z is the study's main target demographic and is thought to be more cautious about adopting new fashion trends, brands should identify fashion influencers whose content consistently offers up-to-date information that will ultimately help them to become more inclined toward this demographic. Thus, by doing this the brands can be sure that the message reaches the right people who are highly likely to make a purchase. Additionally, since the results show that reliable influencers are valued as important variables, the manager should pay attention to both that is influencers with a bigger following and those whom the audience trusts.

This study not only helps brands and marketers, but it also gives influencers information about the kinds of content that Generation Z finds most appealing. Because, when an influencer creates content that speaks to the needs of their audience, the audience feels more relatable and connected to the influencer, which grows their following and influences their intention to make a purchase. By doing this, the influencer can establish their reputation even more, which will enable them to collaborate with more brands. In addition, the results indicate that the majority of respondents do consider the influencer's number of followers when making purchases. Therefore, marketers should seek out influencers with a substantial following as this will increase their credibility. These implications regarding influencer followings are consistent with the earlier research by (Weismueller et al., 2020), which found that influencers with a large following can potentially increase sales through product endorsements. Thus, by putting all of the aforementioned managerial implications into practice, fashion brands will be able to stand out from all of their competitors in the fashion, which will increase their sales. Further

although, our research on fashion influencers reveals that while followers are initially swayed by an influencer's physical appeal, but when it comes to making a purchasing decision, consumers place a greater value on an influencer's expertise and dependability. These findings suggest that market practitioners, particularly those who work with beauty and fashion influencers, should exercise greater caution when selecting their collaborators. For example, the marketing should search for those influencers who have good understanding of the product they review, most importantly in fashion sector the marketer should collaborate with those fashion influencer who has a great taste in fashion. This will yield a great result in terms of high purchase intention which ultimately leading to purchase.

4.9 THEORETICAL IMPLICATIONS

Although influencer marketing has been the subject of numerous studies, few have particularly examined the influence of fashion influencers in the Indian context (Tiwari et al., 2023). Consequently, by focusing on the function of fashion influencers in Goa, the current study adds to the body of literature. It is also noteworthy that the majority of studies have taken into account Gen Z's perception when examining the influence of various influencers in different domains. However, despite the growing influence of fashion influencers, little research has been done on how Gen Z perceives these figures. This study makes a significant contribution to the field by carefully examining Gen Z's viewpoint on fashion influencers. Additionally, because this study adds theoretical understanding and practical implications about marketing strategies, it supports academic research that primarily focuses on creating new strategies. Furthermore, the model utilized in this study is based on SOR theory, which is regarded as a leading theory in understanding the impulse behaviour of social media users. However, despite the theory's growing significance, it is noticeable that there are still few research strands that have used SOR, particularly in the context of influencer marketing and more specifically in fashion industry. As a result, this study significantly advances SOR theory. This study also adds important aspects the body of literature because, to date, very few studies have suggested

this theory using a factor similar to the one used in this research. Furthermore, it is noted that many factors were considered to be mediating factors in previous studies using the SOR paradigm to examine the effect of social media marketing activity on purchase intention; however, only a small number of studies included source credibility as a mediator factor in the SOR paradigm as examined in this research. The findings indicate that trustworthiness and expertise are key mediators, revealing the internal impact of this source credibility, demonstrating a novel approach to understanding the pathway from SMMA (stimuli) to purchase intention (response). Finally, by using this theoretical model in the context of fashion influencer marketing, this study adds to its enrichment.

4.10 LIMITATION AND FUTURE RESEARCH DIRECTION

Apart from its noteworthy theoretical and managerial implications, the study does have certain limitations. Primarily, the study focuses on fashion influencers, while there exist numerous other niche areas in influencer marketing that have not yet been thoroughly investigated. This provides a route for future studies to examine the effects of influencer marketing on purchase intention in other niches besides fashion influencers. Furthermore, this research is restricted to the viewpoint of Generation Z, who comprise a relatively small percentage of the total consumer base. However, future studies can explore the bigger picture by looking at how Gen Z and millennials can collectively perceive influencer marketing. Additionally, among other social media platforms, this study focuses on fashion influencers who use YouTube and Instagram. As such, it is recommended that future research in this field look into other platforms as well, like Facebook, Snapchat, and the Pinterest app. Moreover, future research can focus on examining the impact of either sponsored or unsponsored content on purchase intention, as this study only examines a broad perspective and does not specifically state whether sponsored or unsponsored content is included in order to study the impact on purchase intention. Furthermore, there were no constraints placed on the target audience by this study to follow a minimum of one fashion influencer account. But future researchers should think about

including those respondents who at least follow one of the influencers, in order to collect valuable insight about the effect of fashion influencers. To sum up, the study's demographic limitation is that it only includes respondents from Goa which do not give a broader picture of social media influencers impact therefore, in order to obtain meaningful results, the study recommends taking into account a larger population that includes respondents from other regions of India.

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APPENDIX I: QUESTIONNAIRE

Impact of fashion influencers on Gen Z

Dear Respondent,

Greetings!

Thank you for agreeing to fill this survey. I am a student of M. Com at Goa Business School; Goa University and I am conducting this study as part of my dissertation. All the questions are for academic purposes only and all your answers will remain confidential.

Kindly note that this study is restricted only to users of either YouTube or Instagram, or both between the age of 18-26.

Thank you for your time and valuable contribution.

Sincerely,

Simran Bardol

<u>SECTION A: DEMOGRAPHIC INFORMATION OF THE STUDY POPULATION</u>
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Gender:

- a) Male
- b) Female
- c) Non-binary

Age:

- a) 18-20
- b) 20-22
- c) 22-24
- d) 24-26

Highest Level of Education:

- a) S.S.C
- b) H.S.S.C
- c) Diploma
- d) Graduation
- e) Post Graduation
- f) Ph.D

Occupation

- a) Student
- b) Government Employee
- c) Private Sector Employee
- d) Self Employed
- e) Unemployed

Monthly Family Income

- a) Below ₹ 50,000
- b) ₹ 50,000- ₹ 100,000
- c) Above ₹ 100,000

Place of Residence

- a) Urban
- b) Semi-Urban
- c) Rural

Fashion influencers are personalities with large number of followers on social media (Instagram and YouTube) who generate fashion content and have the power to influence followers' opinions and purchasing decisions.

1. Have you ever heard or come across any fashion influencers on social networking sites (YouTube or Instagram)?
 - a) Yes
 - b) No
2. On an average, how frequently do you come across fashion content on social media site (YouTube or Instagram)?
 - a) 1-3 times per week
 - b) 4-6 times per week
 - c) 7-9 times per week
 - d) 10 times or more per week
3. On an average how old do you think the displayed social media influencer is?
 - a) Below 20 years old
 - b) 20-35 years
 - c) 35-45 years
 - d) Above 45 years
4. What is the gender of the displayed social media influencer that you encounter the most on social media sites (YouTube or Instagram)?
 - a) Male
 - b) Female
5. If I like a product reviewed by a fashion influencer, I will consider buying it irrespective of his/her followers.
 - a) Yes
 - b) No
6. How often have you purchased a product recommended by a fashion Influencer?
 - a) Frequently
 - b) Occasionally
 - c) Rarely
 - d) Never

SECTION B: FACTORS INFLUENCING THE PURCHASE INTENSION OF GEN Z

Please mark your level of agreement with respect to the following statements. 1 -

Strongly Disagree (SDA), 2 – Disagree (DA), 3 – Neutral (N), 4 – Agree(A), 5 – Strongly Agree (SA)

Interactivity	SDA	DA	N	A	SA
The fashion influencers on Instagram /YouTube interacts regularly with his/her followers.	(Koay, Teoh, et al., 2021)				
I feel that he/ she would respond if I post a comment	(Chan, 2022)				
I feel that fashion influencer would respond to my DM (Direct Message).	(Chan, 2022)				
The fashion influencer provides sufficient opportunities to respond and ask a question.	(Jakwatanaham et al., 2022)				
I believe that the fashion influencer pay attention to viewer's comments on their social media pages.	(Noufa et al., 2022)				
Informativeness	SDA	DA	N	A	SA
The fashion influencers offer accurate information on advertised products.	(Koay, Teoh, et al., 2021)				
The information provided by fashion influencer is useful and helpful to me.	(Koay, Teoh, et al., 2021) and(S. A. Shah et al., 2023)				
I feel fashion influencers contents are a good source of up-to-date product information.	(Acikgoz & Burnaz, 2021)				
I am attracted to the fashion influencer's video where he/she provides interesting information about the product.	(Sawmong, 2022)				
Personalisation	SDA	DA	N	A	SA
The fashion influencer makes purchase recommendations as per my requirements.	(Koay, Teoh, et al., 2021)				
The review done by fashion influencer seems to reflect my interest.	(Dodoo & Wu, 2019)				
The fashion influencers account facilitates personalised information search.	(Koay, Teoh, et al., 2021)				
The review done by fashion influencer seems personal to me.	(Dodoo & Wu, 2019)				
Trendiness	SDA	DA	N	A	SA
I feel the contents visible on the fashion influencers account reflect latest fashion trend.	(Koay, Teoh, et al., 2021)				
Anything trendy is available on the influencer's account.	(Koay, Teoh, et al., 2021)				
The content on the fashion influencer account has newest information.	(Godey et al., 2016)				
Following this fashion influencer recommendation allows me to keep up with evolving fashion trends.					
Attractiveness	SDA	DA	N	A	S
I find the fashion influencer physically attractive.	(Jansom, 2021)				
I think these fashion influencers are stylish.	(Sari et al., 2021)				
I think he/she is quite pretty or handsome.	(Jansom, 2021)				
I find him/her quite elegant.	(Koay, Teoh, et al., 2021)				
I think the influencer is classy.	(Koay, Teoh, et al., 2021)				

Expertise	SDA	DA	N	A	SA
I feel the fashion influencer is knowledgeable and experienced.	(Koay, Teoh, et al., 2021) (Wiedmann & von Mettenheim, 2020) (Masuda et al., 2022a) (Masuda et al., 2022a) (Sari et al., 2021)				
I feel the fashion influencer has a good understanding of fashion and style.					
I feel this influencer is capable to make assertions(claims) about things that they are good at.					
I consider the influencer appearing on my feed/page as an expert in his/her area.					
I feel the fashion influencer has the skills to provide the product reviews.					
Trustworthiness	SDA	DA	N	A	S
I feel that the fashion influencer is dependable.	(Koay, Teoh, et al., 2021) (Koay, Teoh, et al., 2021) (Masuda et al., 2022a) (Sari et al., 2021) (S, 2021)				
I feel that the fashion influencer is reliable.					
I consider this fashion influencer to be trustworthy.					
I feel the fashion influencer is honest in giving the review of the product.					
I believe the fashion Influencer's recommendation to be true.					
Purchase Intention	SDA	DA	N	A	SA
I intend to consider the products that are mentioned in the video in my future purchases.	(Yüksel, 2016) (Sánchez-Fernández & Jiménez-Castillo, 2021) (Koay & Lim, 2023) (T. Y. Huang et al., 2022) (Mohamed Abdelazim Abo El-Naga1, Eman Muhammad Abdel Salam2, 2022)				
I would purchase a product based on the advice I am given by the fashion influencers					
In the future, I am likely to try one of the same products that the fashion influencer has endorsed or posted on social media.					
I desire to buy products that are reviewed by the fashion influencer.					
It's probable that I may purchase the products that he/she has reviewed if I happen to need one.					

APPENDIX II

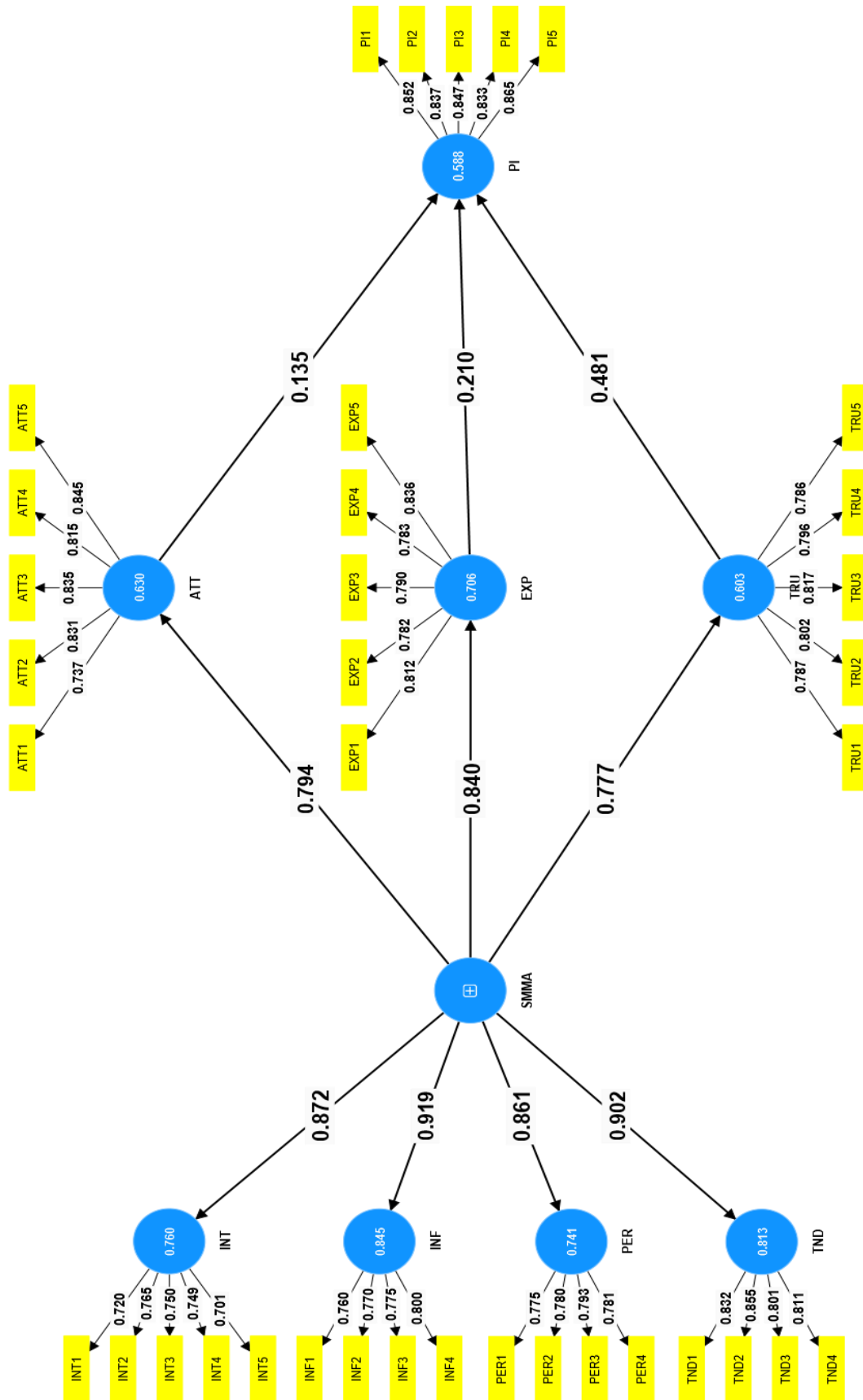


Figure 4.2

(Stage 1: Measurement model with lower order construct)

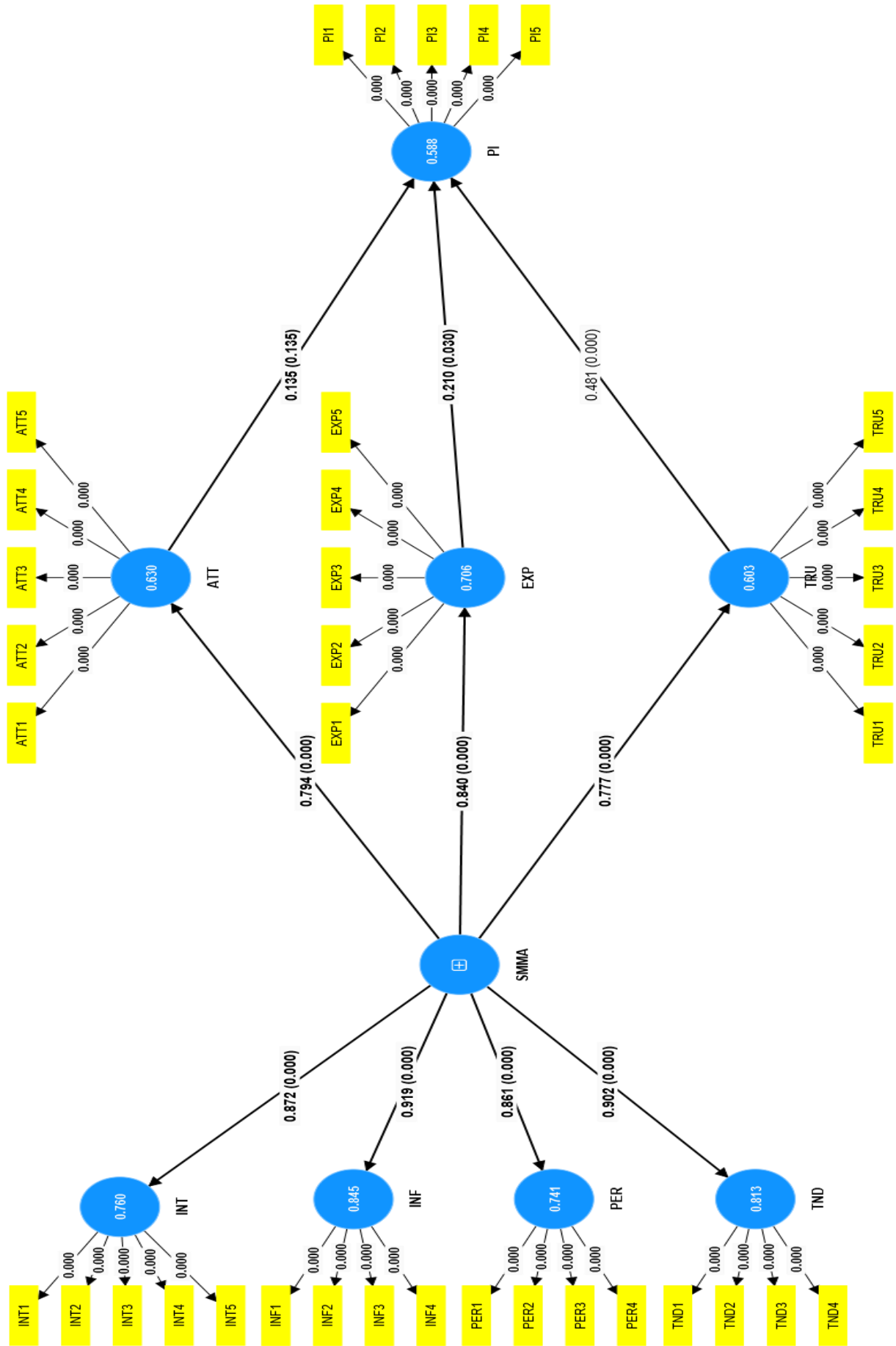


Figure 4.3
(Stage 1: Structural Model with lower order construct)

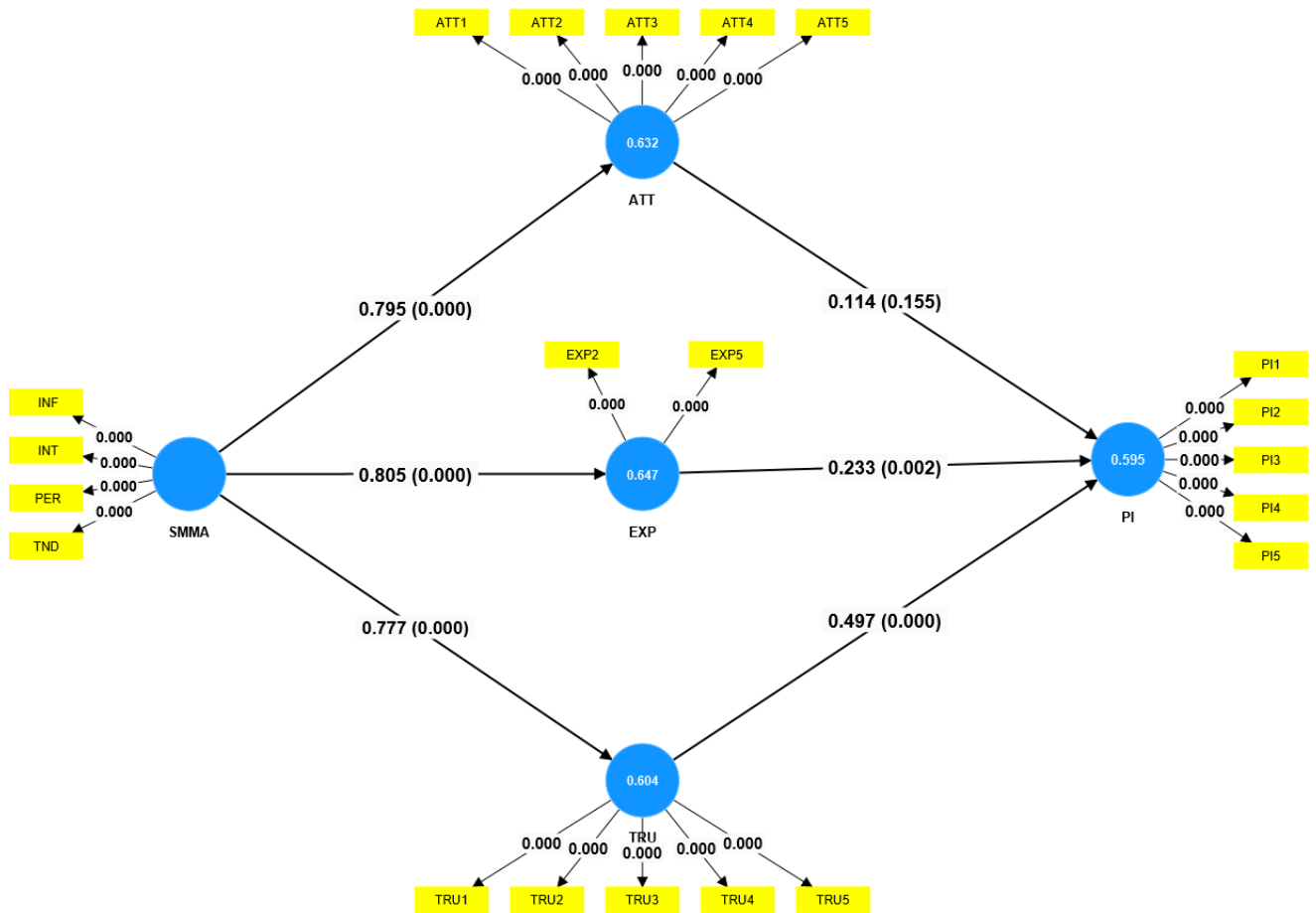


Figure 4.4

Stage 2: SOR Model with higher order construct