

Exploring the Impact of Social Media Influencer Marketing on Consumer Choices: Evidence from Pakistan's Fashion Industry

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ABSTRACT

Consumer decision-making has been profoundly impacted by the influencer marketing in the recent times. The growth of SM influencers has significantly altered how companies interact with their clients and prospects (Jin & Ryu, 2020). It is reported that today more than 75% of marketers depends on SM influencers to promote their product/service-related information and more than 65% of global brands have plans to increase their influencer marketing budget with spending expected to reach US\$373 million by 2027 (Ki et al., 2020). Social media influencers have become important drivers of consumer behavior in the age of digitization, influencing choices for brands and purchases. It was also found that 82% of people are highly likely to follow influencer recommendations (Berger, 2016). Although the use of influencer marketing has grown significantly in recent years, there is a little academic research on the influencer marketing phenomenon (Cauberghe & Hudders, 2017). However, understanding the fundamental causes that lead to an influencer's capacity to impact purchase intentions is the main goal of this study. The interaction of source credibility, information quality, social influence, and attitude towards an influencer in influencing purchase intention is examined in this study thesis. A structured survey was used to gather information from people who follow influencers on social media as part of a quantitative research methodology. SEM, or structural equation modelling, was used to analyze the data and test the hypotheses that had been put out. This study proposes a theoretical model to comprehensively understand the key factors and it is found that source credibility, information quality and social influence which shapes a consumer attitude towards a particular SM influencer and predicts the purchase intention among the millennials consumers of online fashion products as a result of the message shared by that particular SM influencer.

Introduction

Influencers are subject-matter specialists with more than 10,000 followers who actively publishes product information and interacts with marketers to help them promote their products (Connolly, 2017). In addition to endorsing products, the content they share have an influence on their followers and helps them to gain followers loyalty (Lubna et al., 2021). They have the ability to persuade consumers (Booth & Matic, 2011) and impact their opinions and purchasing intention (Zhang & Choi, 2022). Along with sharing views and ideas, social media platforms enable influencers to connect either publicly or privately with their followers (Cheung et al., 2020). To share valuable, engaging and amusing content social media influencers create their personal channels and pages on different social media platforms (Koay et al., 2022).

Furthermore, when compared to the expense of making banner ads, television ads, outdoor ads, etc., influencer marketing is quite inexpensive (Ahmad, 2018) and its Return on Investment (ROI) is 11 times higher (Tapinfluence & Nielsen, 2016) because it helps to connect with consumers more directly and organically (Johansen & Guldvik, 2017; Sikandar et al., 2024). Social media influencers play a more significant role in influencing consumer purchase intention than traditional marketing channels (Masuda et al., 2021).

In the past it has been found, that 40% of twitter users have purchased something because of an influencer tweet (Karpl, 2016). The growth of SM influencers has significantly altered how companies interact with their clients and prospects (Jin & Ryu, 2020). It is reported that today more than 75% of marketers depends on SM influencers to promote their product/service related information and more than 65% of global brands have plans to increase their influencer marketing budget with spending expected to reach US\$373 million by 2027 (Ki et al., 2020).

It was also noted that 82% of people are highly likely to follow influencer recommendations (Berger, 2016). Although the use of influencer marketing has grown significantly in recent years, there is a little academic research on the influencer marketing phenomenon (Cauberghe & Hudders, 2017).

This study will allow marketing practitioners to effectively implement influencers marketing in their strategy as this study will help them to understand various factors which impact consumer attitude towards SM influencer and ultimately purchase intention. Furthermore this study will expand the knowledge in the field of influencers marketing and online behavior of e-commerce fashion store consumers.

In addition, brands and businesses are increasingly allocating more and more of their marketing budget to SM marketing (Mochon, ET AL., 2017). Due to this increasing use of social media to advertise products/services users are being exposed to a huge number of advertisements from different companies which are fighting to capture user attention (Thilina, 2021). Because of the huge number of advertisements users are exposed to today they started perceiving these advertisements as noise minimizing their effectiveness as they are getting lost and becoming blind in this advertisement jungle (Wang et al., 2016). Only 14% of users were able to recall and identify the message of the last digital advertisement they saw on social media (infolinks, 2013). This problem can be solved using influencer marketing as it is perceived as more organic by consumer, is cheap as compared to paid SM or print advertising and have higher consumer engagement rates as compared to other paid advertisements strategies.

The user generated content (UGC) have transformed word-of-mouth into an electronic word-of-mouth (eWOM) (Sarma & Choudhury, 2015). Many previous studies have explored eWOM and its effects on purchase intention such as (Park & Han, 2007; Saxena, 2011; Tsao & Hsieh, 2015).

Mazzini Muda, & Muhammad Iskandar Hamzah (2021) have also analyzed the impact of source credibility on eWOM and purchase intention. (Cheung & Rabjohn; 2008) have studied the impact of electronic word-of-mouth (eWOM) while adopting online opinions in online customer communities. But all of these studies are limited as they had only analyzed the effect of eWOM on purchase intention and have not analyzed the specific factors which shapes the consumer attitude towards the content or information shared by SM influencer and are also limited as they have not checked the effect of consumer attitude shaped by SM influencer on their purchase intention. (Lim et al., 2017) have analyzed the impact of SM influencer on consumer attitude and purchase intention (Thilina, 2021).

Also, there have been a great increase in the usage of ad blocker tools which keeps users from having to see advertisements online (Dogtiev, 2016). Since customers tend to prefer personal content over corporate online presence, influencer marketing can be employed to avoid this problem without coming across as a "product pusher" (Agrawal, 2016). It also allows the marketers to connect with consumers more organically and directly as compared to other digital marketing strategies (Johansen & Guldvik, 2017).

This study will provide a comprehensive understanding of the factors which shapes the consumer attitude towards the message shared by influencer and its effect on purchase intention among the customers of online shopping stores/companies selling fashion products like clothes, glasses, wallets, handbags etc. By comprehensively understanding the key factors (source credibility, information quality, social influence) which shape the consumer attitude towards a social media influencer and ultimately leads to increase in purchase intention will help the marketing practitioners to develop effective influencers marketing strategies to develop positive consumer attitudes towards a brand which will have an impact on purchase intention and will ultimately lead to increase in consumer purchase intention.

Underpinning Theory

In this research study two theories have been underpinned, first one is the theory of planned behavior which have been used to explain and predict consumer behavior in this study. Theory of planned behavior was developed by (Ajzen, 1991) states that an individual behavior can be predicted by his/her intention to engage in that particular behavior (Ajzen, 1991). According to TPB the intention of an individual to engage in a particular behavior is determined by three elements which are attitude, subjective norm and perceived behavioral control. TPB explains the important factors that contribute to achieving conscious behavior. Thus this research have adopted this theory to explain and influence consumer behavior in SM influencer marketing context.

Additionally, TPB suggests that beliefs influence attitudes toward behaviours, subjective standards for behaviours, and perceptions of control over behaviours, all of which affect the intention to engage in a given action. This study have extended and used TPB to study the important beliefs such as source credibility, information quality and social influence which satisfy and extend all the three elements of TPB in SM influencer marketing context in shaping consumer attitude towards a SM influencer.

The second one is the social learning theory which have been used to study the consumer attitude towards an influencer in this research study. Social Learning theory states that the socialization agents induce motivation and favorable attitudes via social interaction (Moschis & Churchill, 1978). According to (Makgosa, 2010) social learning theory can effectively explain how celebrities affect consumer behavior. SM influencers are third party endorsers as explained above which somewhat similar concept to celebrity endorsement because of this is in this research study social learning theory have been used to understand SM influencer effect on consumer attitude.

Literature Review

Source Credibility

In the past it is found, that the effectiveness of endorsements is widely evaluated using the credibility of the source (Taghipoorreynh & Run 2016). Particularly, a credible endorser typically has a favorable impact on consumer perception (Goldsmith et al. 2000). In celebrity endorsement in our case influencer endorsement source credibility plays a vital role that influences the effectiveness of the message being marketed and subsequent consumer attitude and behavior (Schimmelpfennig & Hunt, 2020).

It has been seen, that the source credibility can influence the receiver of the marketed message (Cheung et al., 2008). The effectiveness of endorsements is widely evaluated using the source credibility (Taghipoorreynh & Run 2016). Particularly, a credible endorser typically has a positive impact on how people perceive an endorsed product or service (Goldsmith et al., 2000). The persuasiveness of a message source is significantly dependent on its credibility (Hovland & Weiss, 1951).

It has been seen, that the credibility of the message source determines the extent to which the recipient believes in the message (Wu & Wang, 2011). Information source characteristics affect the value of communicated information and speed up the adoption of information (Dou et al., 2012). Credibility of the information source exerts an informational influence that may persuade the recipient to adopt the viewpoints it advocates (Cheung et al., 2008).

Consumers' willingness to adopt the message and let it influence their decision-making and purchase intention depends on its credibility (Anna & Hanna, 2016). Thus influencer's credibility is a crucial factor in determining influencer effectiveness and its impact on consumer purchase intention. Thus, this research study proposes that the information received by a credible source have a positive effect on consumer attitude towards an influencer and purchase intention. Hence the following hypothesis is developed.

H1: There is a positive relationship between source credibility and consumer attitude towards an influencer

Trustworthiness

In previous studies, trustworthiness is defined as "the perceived willingness of the source to make valid assertions" (McCracken, 1989) and pertains to the consumer's belief of how objectively and honestly the information source conveys a message (Ohanian, 1991). It has also been observed, that there are two types of motives which an influencer can have to endorse a product external (product-related) and internal (non-product related) (Rifon et al., 2004). When a customer sees a positive review of a product, he may assume that the reviewer thought the product has positive qualities (external motivation) (Sen & Lerman, 2007). On the other hand, financial compensation for endorsing or reviewing a product can be seen as internal motivation (Sen & Lerman, 2007).

Expertise

In previous studies, expertise is defined as "the perceived ability of the source to make valid assertions" (McCracken, 1989). It is basically a degree to which a source can provide a valid information (Hovland et al., 1953). By evaluating the source's attributes, such as their knowledge, experience, or skills, one might ascertain the amount of their expertise (Erdogan, 1999).

Moreover, information adoption was discovered to be significantly influenced by source expertise (Cheung et al., 2008). A source of information with greater expertise is more convincing than one with less expertise (Maddux & Rogers, 1980). Information sources considered to be "experts" will have greater influence than the ones considered non-experts (Braunsberger & Munch, 1998).

Attractiveness

In previous studies, attractiveness is defined as a degree to which an information receiver consider the source appealing (Teng et al., 2014). There are many researches that analyzed the physical attractiveness of source (Ohanian, 1990; Maddux & Rogers, 1980; Chaiken, 1980). According to (McGuire, 1985), the aspects of source attractiveness include the source's perceived familiarity, likeability, and similarity to the message receiver.

It has been observed that, the social media influencers who are visually attractive are more likely to increase the adoption of the endorsed product (Lim et al., 2017). The degree of the endorser's attractiveness determines how well the endorsements work at influencing consumers' behavioral intentions (Yuan and Lou, 2020).

Existing research indicated that a positive attitude toward the social media influencer will be influenced by high levels of perceived attractiveness, which will ultimately result in purchase intention (Lim et al., 2017; Wiedmann & Mettenheim, 2020). (Lou & Yuan, 2019) discovered, that social media influencers who are attractive are more successful at boosting consumers' brand trust, which in turn strengthens consumers' purchase intention.

Information Quality

In previous studies, information quality is defined as the effectiveness of arguments incorporated into informational messages (Bhattacharjee & Sanford, 2006). It is basically how highly the recipient values the information (Cheung et al., 2008). Information quality plays a vital role in influencing information adoption, attitude change, and behavioral intentions (Zhu et al., 2016).

In online context, information quality has an impact on the message receiver attitude (Cheung et al., 2008). When recipients believe an online review to have legitimate arguments, they develop a positive attitude towards the content. In contrast, when recipients believe an online review to have invalid arguments, they develop a negative attitude towards the content (Cheung & Luo, 2009). Online reviews that present valid and compelling reasons may influence people's attitudes towards information and its source (Fanoberova & Kuczkowska, 2016).

It has also been observed, that information quality can influence consumer purchasing decisions (Fanoberova & Kuczkowska, 2016). Information quality can determine consumer purchase intention (Cheung et al., 2008). In SM influencer context information quality can be defined as a degree to which the users believe that the content shared by an influencer is consistent, accurate and adequate (Zhang & Choi, 2022). To effectively measure the information quality relevance, accuracy and comprehensiveness should be taken into account (Cheung et al, 2008).

Thus this study included information quality as it is also crucial in determining SM influencer effectiveness and its impact on purchase intention. Thus, this study proposes that the information quality have a positive effect on consumer attitude towards an influencer. Hence the following hypothesis is developed.

H2: There is a positive relationship between information quality and consumer attitude towards an influencer.

Relevance

In the past, relevance is defined as what the customer wants or needs and what the information products and services offer in terms of degree of congruence (Bailey & Pearson, 1983). It refers to the details provided in an online review as well as what the user requires to evaluate a product (Lee et al., 2008).

It has been seen, that one of the important aspect in decision making process is information relevance (Dunk, 2004) as it enables the decision-maker to utilize the information to address a specific issue immediately (Citrin, 2001). For a message to be noticed by users, it must contain relevant arguments (Fanoberova & Kuczkowska, 2016).

It was further found that the relevance have a significant impact on information usefulness and information adoption (Fanoberova & Kuczkowska, 2016) which shows that the consumers are more persuaded by an online review from an influencer with high information relevance as opposed to low relevance (Teng et al., 2014).

Accuracy

Accuracy is basically the extent to which the user perceives the information to be correct (Wixom & Todd, 2005). Users are skeptical about some claims and are not sure whether the claims are right or wrong (Rabjohn et al., 2008). In other words, if a review contains information that the user is aware is untrue, he or she may reject the review.

It has been seen, that the users are more likely to accept the rest of a review's comments as accurate if it contains a comment that supports what they already perceive to be true (Cheung et al., 2008). Reviews containing highly accurate information provide a greater value to the consumer (Fanoberova & Kuczkowska, 2016). Therefore, the consumer will see information as being more beneficial if it is more accurate (Fanoberova & Kuczkowska, 2016).

Comprehensiveness

Completeness of information is known as comprehensiveness (Cheung & Thadani, 2010). It suggests that the information is clear, illuminating, and of adequate breadth and depth (Teng et al., 2014). The comprehensiveness of online reviews is crucial for information adoption since people are more likely to embrace information that is more thorough (Cheung et al., 2008). Comprehensiveness can have a big impact on whether customers decide to buy a product in an online setting (Zhao et al., 2015).

Social Influence

Social influence can be defined as the amount to which a person adheres to the idea of acting in a certain way in response to what other people in that person's environment desire (Kang & Schuett, 2013). Social influence is a very powerful tool for influencing people's behavior (Goldsmith, 2011).

Additionally, social influence and its function are crucial to comprehending consumer behavior in order to comprehend consumption as well as how people affect the feelings and opinions of others (Dahl, 2014). This further incorporates elements like rewards and penalties, as well as

informational consequences, and the impact itself is frequently not seen and may occur unconsciously (Goldsmith, 2011).

In addition, informational social influence can be explained as the desire to make wise decisions and the reevaluation of those decisions based on information from group members (Ying, 2013). In an online context, informational social influence can take the shape of product reviews, ratings, and recommended information (Xu et al., 2017), which can affect consumers' purchasing decisions.

It has been seen that, people change their views, feelings, attitudes and behaviors because of interactions with other people (Amblee & Bui, 2011). Social Influence is realized when there is an interaction between a source and a recipient (Xi et al., 2019). Thus social influence is also an important factor which has an effect on influencer's effectiveness and shape consumer attitude towards an influencer and ultimately effect consumer purchase intention. Thus, this study proposes that the social influence have a positive effect on consumer attitude towards an influencer. Hence we develop the following hypothesis.

H3: There is a positive relationship between social influence and consumer attitude towards an influencer

Attitude towards an Influencer

It has been seen, that consumer attitude influences his or her purchase intention (Hamzah, 2021). Numerous studies have emphasized the importance of attitude in mediating behavior and influencing behavioral intentions. (Ajzen, 1989) defined attitude as an individual's propensity to react positively or negatively to anything, someone, something, or some event. (Eagly & Chaiken, 1993) characterized attitude as the propensity for people to judge something favorably or unfavorably, which is frequently shown in cognitive, affective, and behavioral responses. An individual's behavioral intentions would be positively influenced by positive attitude.

Furthermore, according to (Chen, 2007), a consumer purchase intention is predominately predicted by their positive attitude toward that product. A positive attitude towards the user generated content would also encourage users to spread the word to their friends, family, and coworkers (Graham & Wilder, 2020). Thus, this study propose that attitude towards an influencer mediates the effect of source credibility, information quality and social influence on purchase intention. Hence, we develop the following hypothesis.

H4: Attitude towards an influencer mediates the effect of source credibility, information quality and social influence on purchase intention

Purchase Intention

Purchase intentions were previously described as "an individual's deliberate plan to make an effort to purchase a brand" (Spears & Singh, 2004). Purchase intention is the thought process behind deciding to buy a particular brand (Shah et al., 2012). Purchase intentions cover the likelihood or potential that customers will buy a particular product (Lou & Yuan, 2019). Purchase intention have been used to evaluate the consumer's perception about the product (Spears & Singh, 2004). It has been proved in previous researches that endorser's characteristics have a positive impact on consumer purchase intention (Lee & Koo, 2015).

Conceptual Framework & Hypothesis

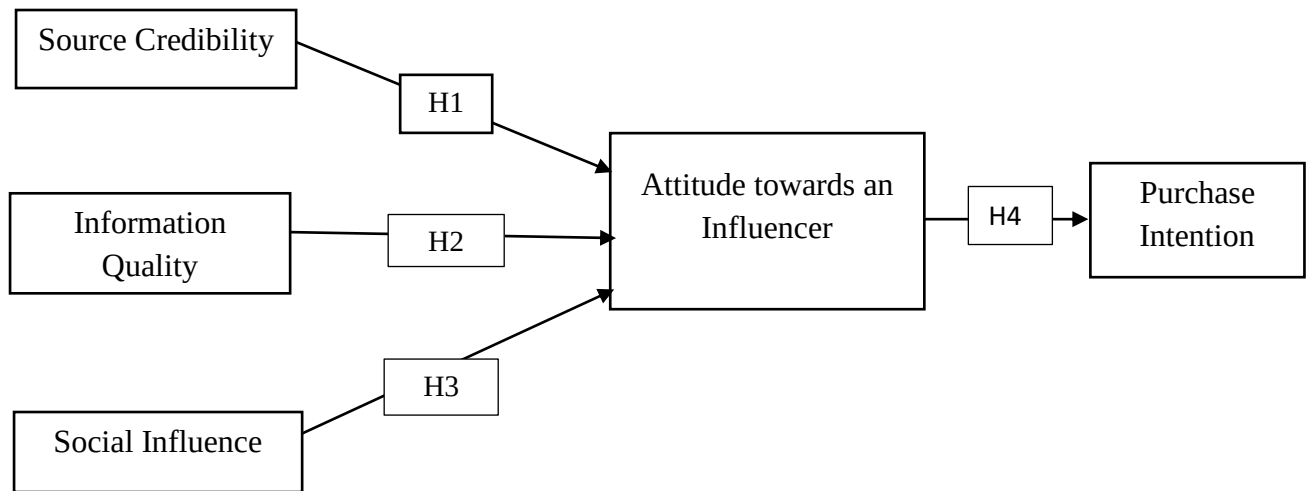


Figure 1: Theoretical Framework

H1: Source credibility and consumer attitude towards an influencer are positively correlated.

H2: Information quality and consumer attitude towards an influencer are positively correlated.

H3: Social influence and consumer attitude towards an influencer are positively correlated.

H4: Attitude towards an influencer mediates the effect of source credibility, information quality and social influence on purchase intention.

Research Methodology

In this research study we are following quantitative method. However, the study is based on survey data based on theoretical framework as demonstrated in figure 1. This research data gone through the hypotheses and deductions and looking at the data objectively and trying to achieve high levels of generalizability. Thus, in this quantitative study the positivist epistemology is used. By testing and validating the theory of planned behavior and social learning theory. Also moving from broad generalizations to specific observations. Thus, in this research study deductive research approach will be used. In this research study collected data was analyzed using statistical software SMART PLS.

Participants and procedures

This research population contains the consumers of Islamabad and Rawalpindi. A sample is basically a representative of the bigger population. In this research study purposive sampling will be used. Optimal sample size for this study is 440 calculated using rule of thumb proposed by (Hair et al., 2011). I will identify and target the consumers in my sample who are millennials between the ages of 18-35, spend at least 1-2 hours on social media every day, search for fashion product information on social media and are following some fashion influencers at least one and often turn to social media to look for information. To make sure that appropriate sample is being analyzed for this study screening questions like age, search for fashion product information on social media and following any fashion SM influencer will be asked to determine the respondent

eligibility. Data was collected from the consumers of Islamabad and Rawalpindi, Pakistan (Also known as “Twin Cities”). Unit of analysis is an individual living in Islamabad and Rawalpindi.

Measures

The scale to measure source credibility was adopted from (Ohanian, 1990) which consists of 15 items (e.g.: The influencer who provides fashion product reviews on social media is dependable) and measures source credibility in terms of trustworthiness, expertise and attractiveness. The scale to measure information quality was adopted from (Citrin, 2001) and (Wixom & Todd, 2005) which consists of 10 items (e.g. the information shared by influencers is relevant to my goals) and measures information quality in terms of relevance, accuracy, comprehensiveness. The scale to measure social influence was adopted from (Venkatesh et al., 2003) and (Chou et al., 2015) which consists of 3 items (e.g. I will buy a product if the people on my social networks also buy it). The scale to measure consumer attitude towards an influencer was adopted from (Ayeh et al., 2013) which consists of 5 items (e.g. I feel good watching influencers reviews on social media). The scale to measure purchase intention was adopted from (Ayeha et al., 2013) which consists of 5 items (e.g. I will definitely buy products recommended by influencers in the near future).

Data Analysis and Results

Descriptive Analysis

Sample Description

The characteristics of the sample are described in this portion of the study. These characteristics are gender, age, education, daily social media use, and search for fashion product information on social media and follow any fashion SM influencer of the 440 individuals in sample. The percentage and frequency of the demographic variables are explained in the section below. Gender is a demographic variable in this study. Both male and female consumers of Pakistan online fashion industry make up this study's sample. 48.8% of male and 51.2% of female online fashion industry consumers are represented in the data.

Age is another demographic variable employed. It is the control variable used in this study. We are only studying the millennial consumers aged 18-35 anyone above or below this age bracket is not qualified to be in our sample. So, 100% of the respondents in this sample are in the age bracket of 18-35 anyone above or below this age will be automatically disqualified and will not be able to proceed with the survey. Education is also another demographic variable employed in this research study. The distribution of respondents' educational levels is shown in the table below. It has 6.3% Metric/O-Level representatives, 27.5% HSSC/A Level representatives, and 52.8% bachelor's degree representatives. Representatives with master's degrees make up 13.4%.

Another demographic variable used in this research study is the respondent's daily social media use. This table's main purpose is to describe the respondent's daily social media use in hours such as 1-2 hours, 2-3 hours, 3-4 hours and more than 4 hours. 10.2% respondents spend 1-2 hours on social media daily, 26.8% respondents spend 2-3 hours daily, 38.6% respondents spend 3-4 hours daily and 24.4% spend more than 4 hours daily on social media.

Another demographic variable employed as a control variable in this study is user search for fashion product information on social media. It is a screening question as well. Respondents who are not searching for fashion product information on social media does not qualify to be in our sample and are not able to proceed with the survey. Respondents who answer yes will only be able

to move forward and complete the survey. So, 100% respondents in this sample search for fashion product information on social media.

Follow any SM influencer is another demographic variable used as a control variable in this study. It is another screening question. Respondents who are not following any fashion SM influencer are not qualified to be in our sample and will not be able to complete the survey. Only the respondents who are following any fashion SM influencer will be able to complete the survey and are a part of our sample. So, 100% respondents in this sample follow at least one fashion SM influencer.

Table 1: Frequency Distribution

	Frequency	Percent	Valid Percent	Cumulative Percent
Gender				
Male	215	48.8	48.8	48.8
Female	225	51.2	51.2	100
Total	440	100	100	
Education				
Metric/O-Levels	28	6.3	6.3	6.3
HSSC/A-Levels	121	27.5	27.5	33.8
Bachelors	232	52.8	52.8	86.6
Masters	59	13.4	13.4	100
Total	440	100	100	
Daily Social Media Use				
1-2 Hours	45	10.2	10.2	10.2
2-3 Hours	118	26.8	26.8	37
3-4 Hours	170	38.6	38.6	75.6
More than 4 Hours	107	24.4	24.4	100
Total	440	100	100	

Partial Least Square-Structural Equation Modeling (PLS-SEM)

With both latent and observable variables, PLS-SEM enables researchers to develop and estimate complicated cause-effect relationship models. The partial least square structural equation modelling technique was employed in this study. The capability of PLS-SEM to estimate extremely complicated models and its liberal data requirements are its key benefits. This method suggests using the structural model and the measurement model for analysis.

Measurement Model

Partially least square structural equation modelling starts with a measurement model.

This approach also includes two analyses, a common factor analysis and a confirmatory factor analysis. Both of these analyses were displayed for i) Model re-specification and variable item lessening in accordance with the standard for the validity and reliability of variables. ii) Verifying the validity of each variable, including its convergent and discriminant validity, is another goal of this analysis.

Outer Loading

The first stage of the measurement model is common factor analysis. Verifying observed variables and their associated items at this stage increases the measurement model's significance. This is accomplished by checking the outer loading of each variable's individual items. Items having outer loading of less than 0.50 are eliminated in accordance with the criteria.

The first variable of study is source credibility which is measured through 15 items (i.e. ST1, ST2, ST3, ST4, ST5, SE1, SE2, SE3, SE4, SE5, SA1, SA2, SA3, SA4, and SA5) but three items SE1, SE3 and SA5 were ignored and deleted because outer loading of these three items is below the recommended 0.50.

The second variable information quality is measured through 10 items (i.e. IR1, IR2, IR3, IA1, IA2, IA3, IC1, IC2, IC3, and IC4) but two items IC2 and IC3 were ignored and deleted because outer loading of these three items is below the recommended 0.50. Thus information quality was measured through 8 items.

The third variable employed in this study is social influence 3 items are used to measure it (i.e. S1, S2, and S3). No item was ignored as the outer loading of all items is above threshold of 0.50. The fourth variable used in this study is attitude towards an influencer which is measured through 5 items (i.e. A1, A2, A3, A4, and A5). No item was ignored as the outer loading of all items is above 0.50. The fifth and the last variable used in this research study is purchase intention which is measured through 5 items (i.e. P1, P2, P3, P4, and P5). No item was ignored as the outer loading of all items is above 0.50 Outer loading results are shown in the table below.

Table 2: Outer Loading

Item	Outer Loading
ST1	0.729
ST2	0.798
ST3	0.822
ST4	0.766
ST5	0.665
SE2	0.723
SE4	0.758
SE5	0.639
SA1	0.651
SA2	0.732
SA3	0.798
SA4	0.634
IR1	0.643
IR2	0.701
IR3	0.682
IA1	0.681
IA2	0.790
IA3	0.731
IC1	0.631
IC4	0.798
S1	0.880
S2	0.827
S3	0.863
A1	0.554
A2	0.780
A3	0.797
A4	0.816
A5	0.684
P1	0.842
P2	0.756
P3	0.727

P4	0.843
P5	0.667

Confirmatory Factor Analysis

It is the next process that is carried out for all research variables after a thorough assessment of the outer loading analysis. Confirmatory factor analysis is advantageous for evaluating all latent variables' internal consistency, convergent validity, and discriminant validity. 5 items were eliminated from this study due to low outer loading. The remaining 33 items were included in the study (outer loading > 0.50).

Internal Consistency (Reliability)

Reliability analysis (internal consistency) is the first part in a confirmatory factor analysis. The internal consistency was evaluated using two key criteria: Cronbach alpha and composite reliability.

Cronbach Alpha

Cronbach alpha was the first metric used to assess internal consistency. By utilizing the correlation between variables and making the assumption that all variables have an equal level of reliability, Cronbach Alpha provides an estimation of reliability. Cronbach alpha's final values ranged from 0.783 to 0.919. This demonstrated the existence of high reliability since values were above the Fornell and Larcker (1981) recommended criterion, i.e. > 0.70. Results of Cronbach Alpha are displayed in the below table.

Table 3: Results of Cronbach Alpha

Construct	Cronbach Alpha
Source Credibility	0.919
Information Quality	0.858
Social Influence	0.819
Attitude towards an influencer	0.783
Purchase Intention	0.830

Composite Reliability (CR)

Composite reliability is the second internal consistency criteria. The composite reliability was tested using the outer loadings of all the variables. Final composite reliability values varied from 0.813 to 0.926. This demonstrated the existence of high composite reliability as values were above the Arnold and Reynolds (2003) recommended criterion of > 0.70. The results of composite reliability are shown in the table below.

Table 4: Results of Composite Reliability

Construct	Composite Reliability
Source Credibility	0.926
Information Quality	0.871
Social Influence	0.822
Attitude towards an influencer	0.813
Purchase Intention	0.876

Convergent Validity

Examining the correlation between all observed variables for a certain variable can be done using convergent validity. AVE is calculated in order to test the convergence validity of the variables. Results showed that the range of variables' convergent validity was between 0.503 to 0.735. This demonstrated that all variables have high convergent validity because the AVE is higher than the Fornell and Larcker (1981) recommended 0.50 limit. Following table displays the convergent validity results.

Table 5: Results of Convergent Validity

Construct	Average Variance Extracted (AVE)
Source Credibility	0.531
Information Quality	0.503
Social Influence	0.735
Attitude towards an influencer	0.537
Purchase Intention	0.593

Discriminant Validity

Examining the discriminant validity of each study variable is the final step in the confirmatory factor analysis process. This is accomplished using the Fornell-Lacker method of assessing discriminant validity. This approach compares the correlation findings for each variable with the square root of the AVE of the research variables. Results showed that correlation values between variables are lower than the square root of each variable in question and are captured in the following table.

Table 6: Discriminant Validity Fornell-Larcker Criterion

Constructs	Attitude towards an influencer	Information Quality	Purchase Intention	Social Influence	Source Credibility
Attitude towards an influencer	0.783				
Information Quality	0.727	0.770			
Purchase Intention	0.726	0.671	0.709		
Social Influence	0.572	0.642	0.590	0.657	
Source Credibility	0.666	0.623	0.622	0.704	0.629

Summary of Measurement Model

The following Table presents the measurement model's overall summed results.

Table 7: Summary of Measurement Model

Latent Variables	Items Retained	Outer Loading	Alpha	CR	AVE
Source Credibility	ST1, ST2, ST3, ST4, ST5, SE2, SE4, SE5, SA1, SA2, SA3, SA4	0.639 – 0.822	0.919	0.926	0.531
Information Quality	IR1, IR2, IR3, IA1, IA2, IA3, IC1, IC4	0.631 – 0.798	0.858	0.871	0.503
Social Influence	S1, S2, S3	0.827 – 0.880	0.819	0.822	0.735
Attitude towards an influencer	A1, A2, A3, A4, A5	0.554 – 0.816	0.783	0.813	0.537
Purchase Intention	P1, P2, P3, P4, P5	0.667 – 0.843	0.830	0.876	0.593

Structural Model

Examining the measuring model was followed by applying the structural model.

Specification of Structural Model

Five variables, each with a mean score, make up the second model, referred to as the structural model. From these five latent variables, source credibility, information quality and social influence are exogenous variables (independent variable) and purchase intention is endogenous variable (dependent variable).

Exogenous Variables

This study contains 3 exogenous variables namely source credibility, information quality and social influence.

Endogenous Variables

This study contains 1 exogenous variable i.e. purchase intention.

Step-I (Assumption) Multi-Collinearity Test

To identify any collinearity issues, a multi-collinearity test was used. Variance inflation factor testing was used for all research variables to check for multi-collinearity. Results showed that there was no multi-collinearity issue because the VIF score was below the O'Brien, 2007, recommended threshold of 10. Results are shown in the table below.

Table 8: Results of Collinearity Analysis

Construct	Variance Inflation Factor (VIF)
Source Credibility	1.066, 1.040, 1.080, 1.078, 1.012, 1.090, 0.550, 1.041, 0.162, 1.008, 0.053, 0.080
Information Quality	1.025, 1.058, 1.240, 1.902, 1.041, 1.423, 1.113, 1.05
Social Influence	2.010, 1.667, 1.908
Attitude towards an influencer	1.531, 1.811, 1.651, 1.885, 1.551,
Purchase Intention	1.985, 1.805, 1.673, 2.263, 1.694

Step-II Hypothesis Testing

The research hypotheses that were put to the test using the structural model are listed below.

H1: Source Credibility has significant positive influence on consumer attitude towards an influencer.

Source credibility has significant positive influence on consumer attitude towards an influencer. Results represented that $\beta = 0.153$, $p < 0.002$ which showed that source credibility has significant positive influence on attitude towards an influencer.

H2: Information quality has significant positive influence on consumer attitude towards an influencer.

Information quality has significant positive influence on consumer attitude towards an influencer. Results represented that $\beta = 0.519$, $p < 0.00$ which showed that information quality has significant positive influence on attitude towards an influencer.

H3: Social Influence has significant positive influence on consumer attitude towards an influencer.

Social Influence has significant positive influence on consumer attitude towards an influencer. Results represented that $\beta = 0.131$, $p < 0.000$ which showed that social influence has significant positive influence on consumer attitude towards an influencer.

H4: Consumer attitude towards an influencer has significant positive influence on purchase intention.

Consumer attitude towards an influencer has significant positive influence on purchase intention. Results represented that $\beta = 0.726$, $p < 0.000$ which showed that consumer attitude towards an influencer has significant positive influence on purchase intention.

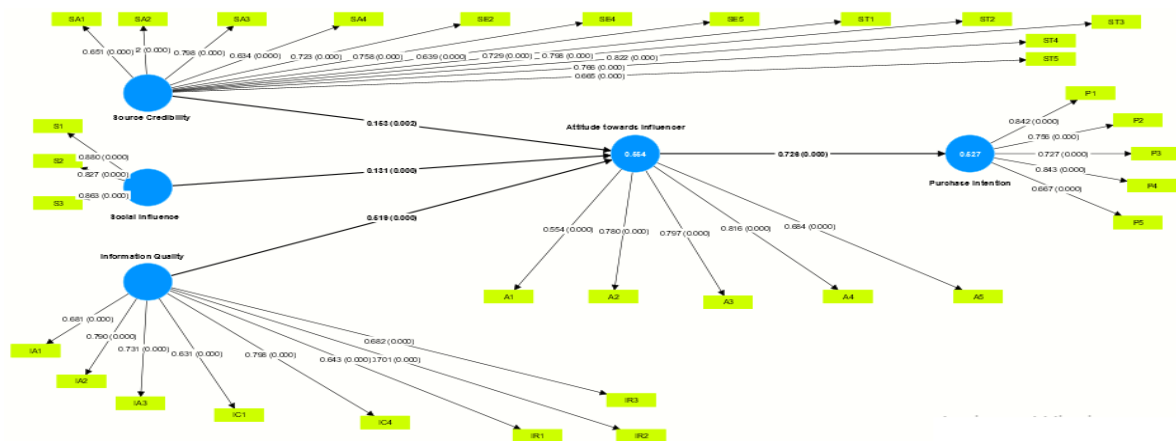


Figure 2: Structural Model

Table 9: Testing of Structural Model

Structural Path	Estimate	P-value	Results
Attitude towards an influencer ← Source Credibility	0.153	***	Accept
Attitude towards an influencer ← Information Quality	0.519	***	Accept
Attitude towards an influencer ← Social Influence	0.131	***	Accept
Purchase Intention ← Attitude towards an influencer	0.726	***	Accept

Step-III Assessment of R² (Coefficient Determination)

The coefficient of determination, assesses how well the model predicts the future. This indicates that the independent variable's impact and variance on the dependent variable. Results are shown in following table.

Table 10: Results of R² and Adjusted R²

Construct	R ²	Adjusted R ²	P-Value
Attitude towards an influencer	0.512	0.569	0.00
Purchase Intention	0.402	0.446	0.00

Conclusion

Theoretical Implications

The first underpinned theory in this study is Theory of Planned Behavior. As TPB explains the important factors that contributes to achieving conscious behavior. This research study has

extended the TPB to explain the important factors which helps in developing the consumer attitude towards a SM influencer and predict conscious behavior in SM influencer context among the millennial consumers of online fashion products.

Furthermore, according to TPB intention is determined by three elements which are attitude, subjective norms and perceived behavioral control. This study has utilized and extended all these three elements to explain consumer attitude towards a SM influencer and to predict the consumer purchase intention in online fashion industry in Pakistan.

Moreover, TPB proposes that beliefs influence the attitude towards a behavior, the subjective norms regarding the behavior and the perceived control over the behavior which influence the intention to perform a particular behavior. This study has extended and used TPB to study the important beliefs such as source credibility, information quality and social influence which satisfy and extend all the three elements of TPB in SM influencer marketing context in shaping consumer attitude towards a SM influencer and predict purchase intention.

The second theory underpinned in this research study is social learning theory. In past social learning theory have been used to explain consumer behavior through a number of socialization agents such as celebrity, family or peers. This study has extended the Social Learning Theory by using SM influencer as a socialization agent and by explaining how consumers develops a favorable or unfavorable attitude towards a SM influencer which effects consumer purchase intention in response to the interaction with that particular SM influencer in online fashion industry context.

Practical/Managerial Implications

By utilizing the appropriate influencers, this research study offers marketing professionals strategic insights to assist them reach the correct target audience which create positive consumer attitudes towards an online fashion brand which will have an impact on purchase intention and will ultimately lead to increase in consumer purchase intention by providing a comprehensive understanding of the key factors such as source credibility, information quality and social influence which shape consumer attitude and purchase intention.

Furthermore, this study will also help marketing managers to select effective and right influencers to promote their fashion products or be their brand ambassadors by examining the important factors (source credibility, information quality and social influence) of that particular influencer prior to selection.

Moreover, marketing managers can also use the factors such as source credibility, information quality and social influence as KPI's for a particular influencer marketing campaign and can also access their influencer marketing campaign ROI's against those KPI's by examining the increase or decrease in consumer purchase intention and behavior. Also this research serves as an encouragement and guide to implement influencer marketing as an important organic digital marketing strategy in online fashion industry in Pakistan.

By identifying the target audience for whom the communication would be relevant, marketers would need to concentrate on selecting the right influencers and using them to increase engagement.

Research Limitations

This research study investigates a comparatively new concept of influencer marketing by in cooperating views of millennial fashion consumers, but it is limited only to the millennial consumers of Rawalpindi/Islamabad. Also, this research has only studied the influencer marketing

in online fashion industry context and did not explore any other industry. Furthermore, this study is also limited to the Pakistani context and cannot be generalized for other countries due to cultural differences.

The research study has a limited sample size, which could affect the generalizability of the findings. Also, the cross-sectional nature of the study only provides a snapshot of the relationships among the variables at a specific point in time.

Future Directions

This research study can be extended in future to include other countries and industries. A large-scale quantitative study can be conducted to validate the factors influencing consumer attitude towards SM influencer in different cultural and industrial contexts which can be built upon this research study.

Furthermore, future research could explore other potential mediating or moderating factors, such as consumer involvement, trust in the influencer-brand relationship, prior experience with the product, or cultural differences. These factors may provide additional insights into the complex relationships among source credibility, information quality, social influence, and purchase intention.

Also, future research could examine additional variables, such as personal values, psychological traits, or the types of products and services promoted by influencers, to provide a more comprehensive understanding of the influencer marketing landscape.

Conclusion

This study proposes a theoretical model to comprehensively understand the key factors such as source credibility, information quality and social influence which shapes a consumer attitude towards a particular SM influencer and predicts the purchase intention among the millennials consumers of online fashion products as a result of the message shared by that particular SM influencer. This study also provides understanding of the combined effect of source credibility, information quality and social influence which have not been analyzed together in the influencer marketing context before.

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Appendix

Please provide the following information to proceed

- | | | | | | |
|---|-------------------|-----------------|--------------|----------------------|--------------|
| A. Gender | 1. Male | 2. Female | | | |
| B. Age | 1. 18-25 | 2. 26-33 | 3. 34-41 | 4. 42 & above | |
| C. Education | 1. Matric/O-Level | 2. HSSC/A-Level | 3. Bachelors | 4. Masters | 5. Doctorate |
| D. Daily Social media use | 1. 1-2 hours | 2. 2-3 hours | 3. 3-4 hours | 4. More than 4 hours | |
| E. Search for fashion product information on social media | | | 1. Yes | 2. No | |
| F. Follow social media influencers | 1. Yes | | 2. No | | |

	Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
Source credibility – Trust							
The influencer who provides fashion product reviews on social media is dependable.							
The influencer who provides fashion product reviews on social media is honest.							
The influencer who provides fashion product reviews on social media is reliable.							
The influencer who provides fashion product reviews on social media is sincere.							
The influencer who provides fashion product reviews on social media is trustworthy.							
Source credibility – Expertise							
The influencer who provides fashion product reviews on social media is experienced in fashion products.							
The influencer who provides fashion product reviews on social media is an expert in fashion products.							
The influencer who provides fashion product reviews on social media is knowledgeable in fashion products.							
The influencer who provides fashion product reviews on social media is qualified to offer fashion advice.							
The influencer who provides fashion product reviews on social media is skilled in fashion products.							
Source credibility – Attractiveness							
The influencer who provides fashion product reviews on social media is beautiful/good looking.							
The influencer who provides fashion product review on social media is attractive.							
The influencer who provides fashion product review on social media is sexy.							
The influencer who provides fashion product review on social media is elegant and charming.							
The influencer who provides fashion product review on social media is glamorous.							
Attitude towards an influencer							
I feel good watching fashion product reviews on social media.							
I feel positive watching fashion product reviews							

on social media.							
It is wise to watch fashion product reviews on social media.							
I like watching fashion product reviews on social media.							
It is worthwhile watching fashion product reviews on social media.							
Purchase intention							
I will definitely buy fashion products recommended on social media by influencer in the near future.							
I intend to buy a fashion products recommended on social media by influencer in the near future.							
It is likely that I will purchase fashion products recommended on social media by influencer in the near future.							
I would consider buying the fashion products featured on social media by influencer in the near future							
My willingness to buy the fashion products featured on social media by influencer is high							
Information Quality – Relevance							
The information shared by influencers is relevant to my goals.							
The information shared by influencers is appropriate for my goals.							
The information shared by influencers applies to my goals.							
Information Quality – Accuracy							
The comments made by influencer are accurate.							
The comments made by influencer are correct.							
The comments made by influencer are reliable.							
Information Quality – Comprehensiveness							
The comments made by influencer sufficiently complete my needs.							
The comments made by influencer include all necessary values.							
The comments made by influencer cover my needs.							
The comments made by influencer have sufficient breadth and depth.							
Social Influence							
People that are important to me would recommend the use of fashion product endorsed by influencer.							
I would use a fashion product if it were recommended by the government.							
I will use a fashion product if the people on my social networks also use it.							