

Influencer Credibility and E-Commerce Purchase Intentions: A Demographic Focus on Online Consumers' Responses to Social Media Marketing in Bangladesh

Hasina Parvin Jolly

Assistant Professor, Department of Business Administration,
Faculty of Business Studies,
Dhaka International University, Dhaka, Bangladesh

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Abstract: The paper aims at the comprehension of the influence of perceived credibility of the social media influencers on influencing the customer buying behavior in the rapidly expanding e-commerce business in Bangladesh. It considers how the key dimensions of influencer credibility, which include trustworthiness, expertise, attractiveness, product-influencer fit and product exposure, affect attitudes and purchase intentions according to a survey of 250 active online consumers. The result of correlation and regression show that credibility is an important predictor of purchase decision and purchase intentions and trustworthiness and attractiveness are the most significant predictors. The model explains 41.2 and 45.3 percent of the purchase decision variations and purchase intentions respectively. The small, insignificant negativistic relationship between reported trust and intention means that skepticism towards the promotional content of high levels is developed, which means that greater control of influencer relationships should be organized in Bangladesh and made more transparent.

1. Introduction

This is because in the last ten years, Bangladesh has experienced an amazing digital transformation through the rise in the number of people who are now online, the adoption of smartphones, and national policy orientation supporting the vision of Digital Bangladesh. In turn, e-commerce has grown to be a niche market to a mainstream channel of purchasing fashion, electronics, cosmetics and a wide range of products that are related to lifestyle. In this regard, social media, such as Facebook, Instagram, and YouTube, are the platforms to learn, review, and discuss brands. The manipulators in social media have taken the center stage in influencing others who are the conduit between a brand and a consumer in this environment. Not only many Bangladeshi e-commerce enterprises do not use traditional adverts, but they also collaborate with influencers who promote goods and show how to use them and allegedly real recommendations. To a young, urban, and digitally conscious audience, influencers may be regarded as an extension of peer networks that would deliver information on what is fashionable, reliable or even worth trying.

However, as the content of the influencers has become more pervasive and commercial, the question of when and why consumers actually listen to the recommendations of the influencers has been brought up. The area of concern during this study is the credibility of the influencers- the level of realism, knowledge, and attractiveness of an influencer and to what level is the influencer compatible with the products that they are promoting. In the field where online shopping has not yet been associated with the risks of quality of goods, delivery, and post sales services, authentic influencers may prove to be instrumental in the context of removing perceived distrust and encouraging individuals to buy it. The research question is to understand the influence of the credibility perceptions of the social media influencers and the effects it has on consumer attitudes and purchase intentions in the Bangladesh e-commerce market. The paper re-examines the study and rewrites it on the basis of the original survey data acquired with 250 participants (18 to 55 years old), all participants are regular online shoppers who have previous experience with the social media and keeps all the empirical results, scales, and statistics.

2. Literature Review

2.1 Influencer Marketing and Source Credibility.

It can be viewed as an influencer marketing to be mediated by the participants, the social media users with a huge following, who promote, review, or demonstrate products to the audience. The effect of influencer endorsements on attitude and purchase intention is that, in case the influencers are perceived to be credible, the endorsements may affect the attitude and purchase intentions. The application of the conceptualized construct of credibility usually incorporates trustworthiness, expertise, and attractiveness.

The collective rhetoric outlined in seminal source credibility model by Ohanian (1990) is that these three dimensions understood expertise, trustworthiness, and attractiveness are all that is needed to determine the degree of persuasiveness held by a celebrity or influencer. The subsequent studies have determined that the consumers are more prone to be persuaded by those endorsers that appear to be credible, educated and physically or aesthetically beautiful. The dimensions can be described within the context of influencers in social media in relation to constant messaging, proper knowledge of the product, lifestyle consistency, and perceived authenticity of content.

Lim et al. (2017) establish that the attitudes towards social media influencers mediate the relationship between the credibility of the influencer and the purchase intentions. This means that credibility will not in addition to the evaluation of the influencer, will also affect how the consumers will be affected by the endorsed brand and ultimately whether they will buy or not. Another key point that the perceived value and credibility of influencer messages hold is that they build consumer trust in branded material in the social media model highlighted by Lou and Yuan (2019).

2.2 The traits of the influencer and consumer response.

Based on the literature, various distinct qualities of influence have been mentioned as influential in triggering consumer response. The physical beauty and the overall lifestyle appeal are specifically applicable in the line of products in which the aesthetics are significant such as in fashion, beauty, and personal care. Djafarova and Rushworth (2017) report that young female consumers are likely to accept purchase recommendations of influencers whom they look up to and view as attractive.

There is a major role not only on the surface but also on the perceived fit of an influencer on the products advertised. Till and Busler (2000) argue that good fit between the image of the endorser and the nature of the product sold is an enhancement of the effectiveness of advertising since it enhances brand attitude and purchase intention. When translated into the realm of social media, it can be described as decision-making in favor of influencers who are more or less aligned with the brands that they are marketing on a daily basis, in terms of their interests, content, and expertise.

Another important factor is the degree and the type of exposure to products contained in the content of the influencers. De Veirman, Cauberghe and Hudders (2017) find that the number of followers and the way the products are featured in the posts may influence the brand evaluation. Subtler, narrative, product placements may appear more natural and excessive or obvious sponsored material can reduce trust.

The e-commerce market in Bangladesh is a highly fruitful field of study where the credibility of the influencers can be explored. The industry has developed rapidly as the number of people with access to the internet and the use of smartphones increases in the urban and semi-urban areas. The digital policy work and improved

logistics have further boosted this growth. On the other hand, the historical problems about authenticity of goods, policy of refund, after sale services, and the dependability of the services in delivering goods is still eminent among the consumers.

Earlier research on e-commerce in Bangladesh has indicated that social evidence, word of mouth and informal networks continue to be extensively depended upon by most customers to know whether they can trust an online merchant or not. Even word-of-mouth and personal recommendations are still present and strong, seeing how it is a cultural setting where people and community perceptions mean much to the interpersonal relationships. Influencers are, in many ways, an extension of this rational, as they provide perceptible testimonials and use experience which lessens or minimizes perceived risk.

However, the influencer marketing in Bangladesh is not conclusively evidenced. Some of the studies show that influencer endorsement has a positive relationship with consumer trust, but others show that consumer awareness of paid promotions are increasing and then being suspicious. Such a contradiction allows concluding that the role of influencers may not be that negligible, but it depends on their credibility and authenticity, along with the degree of digital literacy of their fans. More informed users may be more attentive to sponsored content and may respond differently to influencer messages than the less knowledgeable users.

3. Objectives of the Study

3.1 Main Objective

To investigate the correlation between the perceived credibility of social media influencers and consumer attitudes and the purchase intention in the e-commerce market of Bangladesh.

3.2 Specific Objectives

- a. To confirm the relationship between the credibility of influencers and consumer intentions to buy in the Bangladeshi e-commerce context.
- b. To establish how the different attributes of an influencer (trustworthiness, expertise, attractiveness, product suitability, and product exposure) establish consumer attitudes towards e-commerce products.
- c. To learn the impact of cultural variables that are inherent in Bangladesh in mediating or moderating the relationships between influencer credibility and purchase intentions.

- d. To establish the moderating effect of consumer digital literacy and doubt of influencer marketing concerning credibility purchase intention relationship.

4. Hypotheses

Relying on the literature and peculiarities of situation in Bangladesh, the preliminary study presented four hypotheses that are conserved in the rewritten version:

H1: The consumer buy intentions of pushed products by social media influence in the e-commerce sector of Bangladesh have a strong positive relationship with trustworthiness, expertise, and attractiveness of the social media influencers.

H 2: The impact of the attractiveness, credibility, product suitability and product exposure of the social media influencers on the consumer attitude towards e-commerce products in Bangladesh is direct and positive.

H3: In the e-commerce situation in Bangladesh with its cultural factors, mediating variables that affect the relationship between influencer credibility and consumer purchase intentions are at play.

H4: Consumer digital literacy and skepticism to influencer marketing mediate the relationship between influencer credibility and purchase intentions of consumers in the interaction of influencer credibility and digital literacy and skepticism of influencer marketing in e-commerce in Bangladesh.

5. Methodology

5.1 The sampled population and the method

The study design is quantitative research since it strives to examine the relationship between influencer credibility, consumer attitudes, and purchase intentions. The convenience of sampling approach was used since the sampling method was a non-probability sampling technique since it focused on the respondents who are both active social media users and online shoppers using e-commerce websites in Bangladesh. Two hundred and fifty valid responses were got and it was a robust data that could be correlated, regress and analyzed with Structural Equation Modeling (SEM).

The four criteria to include the respondents in the sample included firstly, that the respondents should be aged between 18-55 years, secondly, the respondents should be familiar with e-commerce in Bangladesh, and finally, the respondents should be

familiar with some of the social media influencers. Inclusion of both men and women was used as a sample, and the third gender was provided as well as a means of respecting gender diversity and inclusiveness.

5.2 Scale of Measurement and Questionnaire

The measures used were an online, self-administered structured questionnaire, which was used to collect data. This survey instrument has been designed by modifying the already tested scales to Bangladesh situation. The questionnaire had several sections according to the questionnaire:

- a. Demographic (age, gender, level of education).
- b. Social media use and e-commerce.
- c. Impact on persuasiveness, believability, expertise, attractiveness.
- d. Consumer attitude to the products promoted by the influencers.

All the key constructs were measured with five-point Likert scales ranging between 1 (Strongly Disagree) to 5 (Strongly Agree), which is not an uncommon method of measuring attitudes and perceptions. Credibility items of the sources were in accordance with the scale constructed by Ohanian (1990) and the purchase intention items were in accordance with the previous result of Spears and Singh (2004) and Ajzen (1991) according to his theory of planned behavior. Other goods that are physically and lifestyle attractive (Djafarova and Rushworth, 2017), product-influencer fit (Till and Busler, 2000) and the frequency of the product presentation and quality (De Veirman et al., 2017).

5.3 Data Analysis Techniques

The analysis of data was done with the assistance of SPSS 26.0 to implement the descriptive statistics, reliability, correlation, and multiple regression analysis, and AMOS 26.0 was applicable in order to implement the SEM to test the proposed conceptual framework. The demographic information of the participants and their use of social media and e-commerce was summarized with the help of descriptive statistics. The correlation analysis involved Pearson correlation to test the bivariate correlations between exercise variables of the influencer credibility and purchase related consequences.

This was made possible by the analysis through multiple regression which allowed the investigation of the overall influence by few influencer characteristics on purchase decision and purchase intentions. Finally, the general model structure was also tested with the help of SEM and assessed how the dimensions of the influencer

credibility influence consumer attitudes which result in purchase intentions. Ethical standards had been followed: the respondents were informed about the study, having to participate in it was voluntary, the data were anonymized, and no personal data were retained.

6. Findings of the Study

6.1 The Dominant E-Commerce in Bangladesh is Young Female and Educated Customers

In this research, 250 responses were used in surveys. This is a decent figure and makes the results credible. The sample would mostly consist of young adults. The mean age category is in the range of 18-24 and 25-34 (mean age category = 1.46). Overall, 56.4 percent of the respondents have the age of 18-24, and 40.8 percent have the age of 25-34. This is the same as the average users of social media and e-commerce in Bangladesh which are mostly young.

Since the number of responding people is large, the sample is highly appropriate in testing Hypothesis 2, which postulates that the nature of influencers positively affects the attitude of consumers towards e-commerce products. Youth tend to be more active in the social media and they have higher chances of being led by the influencers. This implies that they are the appropriate target market of the e-commerce business in Bangladesh.

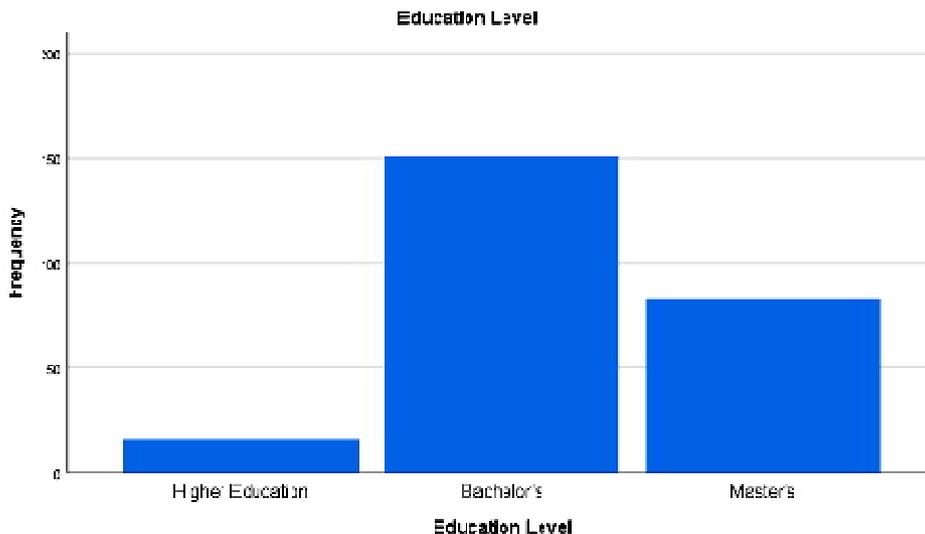


Figure 1: Education Level of Respondents

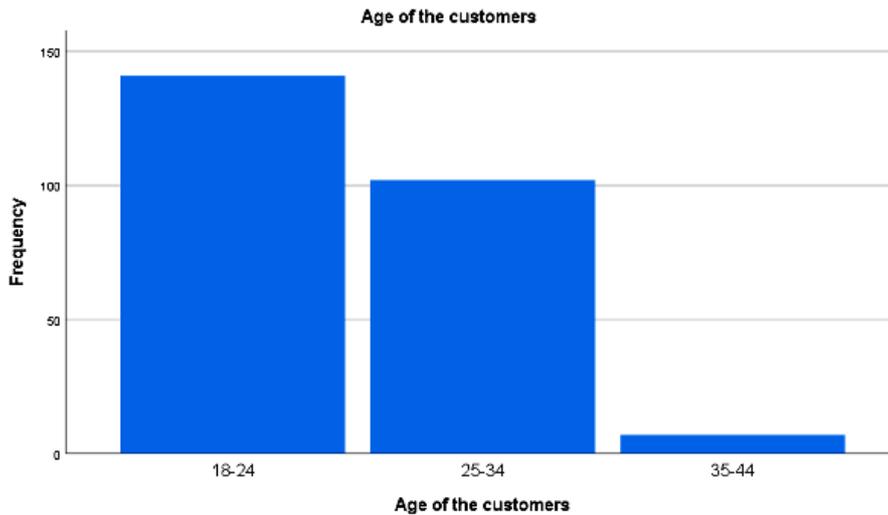


Figure 2: Age of the respondents

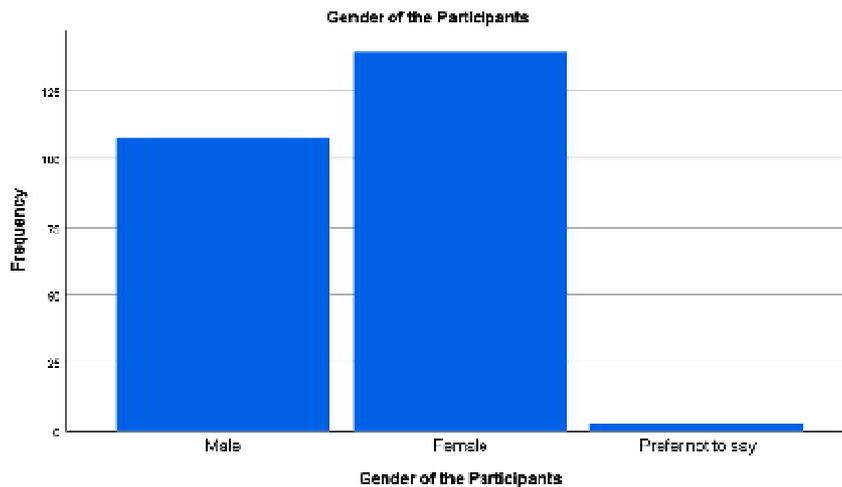


Figure 3: Gender of the respondents

6.2 Gender and Education of E-Commerce Customers in Bangladesh

More than half of the people in the study are female (55.6%), while 43.2% are male. The remaining 1.2% either did not want to share their gender or did not select any option. This mix of male and female respondents helps show how both genders feel about influencers. It is important for understanding how influencer credibility

affects different groups of consumers. Because there are slightly more female participants, the study can also compare how men and women see influencer credibility. This is directly linked to Hypothesis 1, which looks at how influencer credibility affects purchase intentions.

The participants are also quite well educated. About 60.4% have a Bachelor’s degree, and 33.2% have a postgraduate degree. In total, 93.6% of the respondents have at least a Bachelor’s degree. This means most of them are likely to be good at using digital technologies and may think more carefully about what influencers say. This is important for Hypothesis 4, which looks at how digital literacy and skepticism affect the role of influencer credibility. Higher education and younger age are often linked to better digital skills and more critical thinking. As a result, these consumers may not fully trust influencers and may question the information they share. This could weaken (moderate) the relationship between influencer credibility and purchase intentions for this group.

6.3 Unveiling the Power of Influencer Credibility in Bangladesh's E-commerce Landscape

Table 1 presents the correlation matrix of key variables related to influencer credibility and consumer behavior.

Table 1: Correlation Matrix of Influencer Credibility Variables

Variable	1	2	3	4	5	6
1. Purchase based on recommendations	1					
2. Trustworthiness of recommendations	0.566**	1				
3. Impact of physical appearance	0.337**	0.257**	1			
4. Attention to attractive influencers	0.424**	0.254**	0.497**	1		
5. Expertise-product match	0.169*	0.230**	0.101	0.166*	1	
6. Personal experience sharing	0.133*	0.159*	0.242**	0.047	0.225**	1

*p < .05, **p < .01

Gender: In this study, 55.6% of participants are female, 43.2% are male, and 1.2% did not share their gender. This mix helps us see how men and women differ in how they trust influencers. It links to Hypothesis 1, which looks at how influencer credibility affects buying decisions.

Education: Most participants are well educated:

- 60.4% have a Bachelor’s degree
- 33.2% have a postgraduate degree

So, 93.6% have at least a Bachelor’s degree.

This means they are likely good with technology and more careful about believing influencers. This supports Hypothesis 4, which says digital skills and skepticism can change how influencer credibility affects purchase intentions.

Table 2: Multiple Regression Analysis Results

Predictor	β	t	p
Trustworthiness	0.482	8.654	<.001
Physical appearance	0.126	2.134	0.034
Attractiveness attention	0.201	3.342	0.001
Expertise-product match	0.058	1.102	0.272
Personal experience sharing	0.031	0.587	0.558

$R^2 = 0.412, F(5,244) = 34.21, p < 0.001$

The regression model explains 41.2% of the differences in people’s purchase decisions ($R^2 = 0.412, F(5,244) = 34.21, p < 0.001$).

Trustworthiness is the strongest factor affecting how credible people find influencer ads ($\beta = 0.482, p < 0.001$). The next important factors are:

- Paying attention to attractive influencers ($\beta = 0.201, p = 0.001$)
- The influencer’s physical appearance ($\beta = 0.126, p = 0.034$)

These results support Hypothesis 1 and Hypothesis 2. Overall, the model shows that different parts of influencer credibility affect consumer attitudes, which then affect purchase intentions. Trustworthiness and attractiveness matter the most.

Table 3: Multiple Regression Analysis of Influencer Impact on Purchase Intentions

Predictor Variable	β	t	Sig.
Constant	0.713	4.556	.000
Opinion changes due to influencer recommendations	0.149	2.967	.003
Significance of influencers in e-commerce decisions	0.323	7.001	.000
Trust in influencer recommendations	-0.026	-0.394	.694
Confidence in influencer-endorsed products	0.308	5.155	.000

$$R^2 = .453, F(4, 245) = 50.668, p < .001$$

The model explains 45.3% of the variance in purchase intentions ($R^2 = .453, F(4, 245) = 50.668, p < .001$), indicating a strong predictive power.

The regression analysis shows the following findings for the study about the impact of influencers in the e-commerce decision-making process in Bangladesh. The largest coefficient is for the perceived relevance of influencers in the e-commerce context ($\beta = 0.323, t = 9.026, p < 0.001$), suggesting their importance for consumer choices. The Hypothesis 3 is the extent of credibility transfer from the influencers to the products endorsed by them has a significant positive relationship with purchase intentions ($\beta = 0.308, p < 0.001$). Opinion changes because of the recommendation of influencers are moderately influential ($\beta = 0.149, p = 0.003$). Notably, the level of trust in recommendations made by influencers has a non-significant negative correlation ($\beta = -0.026, p = 0.694$) suggesting potentially perceived skepticism.

The study supports Hypotheses 1 and 2 that show the impact of influencer credibility, with trustworthiness and attractiveness, on consumers' purchase intentions in the Bangladeshi e-commerce context. The relatively low correlation coefficients for the expertise-product match and personal experience sharing indicate that the former impacts credibility but does not have a direct bearing on the decision to purchase a particular product. These findings suggest that the views of e-commerce businesses and influencers' marketing approaches in Bangladesh. Some of them believe that though aesthetic value is a great aspect to consider, the main aim should be to build credibility when using influencers for advertising. The study findings suggest the following conceptual framework.

7. Discussion and Analysis of the Study

7.1 Discussion

The findings indicate that the social media influencers do play a significant role in influencing consumer behavior in the Bangladesh e-commerce market, though the context is not that straightforward. Credibility is a great influence on the shopping process, and the presence of attractiveness and attention also has an impact, which demonstrates the power of visual and aspirational content. This is in line with previous research that indicates that individuals are more persuaded by the endorsers that they consider believable and appealing.

Meanwhile, purchasing intention is weakly, negatively yet not significantly related to trust in the recommendation of an influencer. This can imply that individuals have been more conscious of paid advertisements and sponsorships. When they get to know the marketing strategies better, they might consider influencers as useful but not completely neutral and objective. This implies that culture and context determine the relationship between credibility and purchase.

H1: The Source Credibility Influencers have a clear impact on purchase intentions, primarily in the overall credibility (expertise, trustworthiness, attractiveness). This supports H1. When they believe that the influencers are credible and capable, then people have a greater chance of purchasing. Nevertheless, there is no clear trust in their recommendations or it is slightly negative, namely, the followers may rely on them to gather information but not completely trust what they are told.

H2: The stylish, attractive and aspirational influencers will attract more attention and influence purchasing decisions. According to them, their visual content is more noticeable in a crowded social media feed and makes one consider the advertised products more deeply. Influencer and their capacity to gain attention and popularity to display a desirable lifestyle is closely tied to the strength of influencers in the context of the e-commerce of Bangladesh.

H3: The purchasing decisions of Bangladesh are powerful considering its culture of collectivism. Although influencers might sound convincing, consumers talk to their close circle before purchasing products. Therefore, there is a collaboration between online influencer messages and offline word-of-mouth. This is one of the reasons why excellent credibility does not necessarily translate into excellent purchase intention.

H4: The H4 is targeting young and educated consumers who are not technology-averse. The findings indicate that they find it easy to see advertisements and sponsored content and compare data of numerous sources. They can consume the content of the influencers yet fail to act on the advice without thinking. The low or negative impact of trust on purchase intention records an increasing skepticism. Influencer marketing should be simple, sincere and beneficial in order to affect this cohort.

7.2 Managerial Implications

In general, the H1-H4 imply that the e-commerce companies in Bangladesh ought to:

- a. Form long-term relationships with the influencers willing to use the products and have an understanding of the category they belong to.
- b. Do not use one-off, glitzy or purely cosmetic campaigns that are damaging in credibility.
- c. Request influencers to incorporate products in their content in a non-forced way.
- d. Build trust on their solutions by providing clear return policies, customer-reviewed and shown quality assured.

8. Limitations in Future Research

To begin with, it employed convenience sampling and the majority of the respondents were young and educated. This implies that the findings might not be generalizable to the older generation and to individuals who are not well versed with technology in Bangladesh. The next generation of the research should rely on the probability sampling and involve more diverse groups.

Second, a one-time survey based on self-report was used to collect all the data. Such a cross-sectional design is unable to demonstrate cause and effect and might be influenced by social desirability bias. How the exposure to the influence causes a repeated influence would be better demonstrated in the longitudinal or experimental studies, concerning the trust, attitudes and buying behavior.

Third, the cultural factors and digital literacy were addressed as a mediator or moderator, yet they were not measured using a particular scale. These factors should be directly measured in future studies and they should experiment the change in responses to influencer marketing with collectivism or knowledge of persuasion.

Fourth, this paper has considered influencers as a single group. It did not divide micro-, macro- and celebrity influencers. The researchers can conduct a comparison of these categories in the future to determine whether smaller, niche influencers are perceived as more trustworthy and the impacts of their perceptions on the intentions to purchase.

Irrespective of such constraints, the paper provides valuable information on the functioning of influencer credibility in a developing digital economy. In the future, it would leave avenues into the amalgamation of culture, technology and persuasion.

To practitioners it emphasizes that in a competitive e-commerce environment such as Bangladesh, the success in the long run of influencer marketing lies in the establishment of credibility, authenticity and consumer trust.

9. Findings and Conclusion

Based on the findings of 250 active e-commerce users in Bangladesh, the paper provides a good proof that the credibility of the influencers is among the parameters that greatly influence consumer buying behavior in the digital market which is rapidly developing in Bangladesh. It is this fact that the restatement of the original paper does not erase any of the empirical results that make this version explain the effect of different dimensions of credibility, particularly, trustworthiness, and attractiveness on attitudes and intentions.

The analysis outcomes suggest that influencer attributes interact to report considerable proportions of the purchase decision variance (41.2%) and purchase intentions (45.3%). Trustworthiness is the strongest single predictor, which confirms the fact that to listen to the recommending advice, consumers must believe in the honesty and trustworthiness of those around them. The appeal and catchiness are also contributing factors that are reflective of the visuality of social media platforms and aspirational placement of the majority of e-commerce products.

In the meantime, the findings also indicate the existence of a more conservative and skeptical consumer base in Bangladesh. The perceived importance of the influencers as the important participants of the e-commerce does not necessarily cause the intention to purchase, that is why the influence of the skepticism and the contextual factors such as culture and digital literacy levels must be mentioned. This demonstrates the necessity of ethical, transparent and consumer-oriented influencer strategies to the practitioners, which prioritize long term relationship development, as opposed to long term profit of promotion in the short term.

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