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The Impact of Social Media Influencers' Perceived Credibility on Brand Loyalty and Purchase Intention:

A Comparison between Instagram and Tiktok

Inês Sofia Nogueira de Oliveira

Master Thesis

presented as partial requirement for obtaining the Master's Degree in Information Management

NOVA Information Management School
Instituto Superior de Estatística e Gestão de Informação

Universidade Nova de Lisboa

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by

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STATEMENT OF INTEGRITY

I hereby declare having conducted this academic work with integrity. I confirm that I have not used plagiarism or any form of undue use of information or falsification of results along the process leading to its elaboration. I further declare that I have fully acknowledged the Rules of Conduct and Code of Honor from the NOVA Information Management School.

Inês Sofia Nogueira de Oliveira

[Lisboa, July 14, 2025]

DEDICATION

The conclusion of this dissertation marks such a meaningful chapter in both my academic and personal path. I am deeply grateful to the special people whose support, encouragement, and presence made this journey possible.

To my parents, for being the foundation of everything. Thank you for your unconditional love, for teaching me resilience, and for always believing in me- specially when I doubted myself. This journey would not have been possible without your constant presence and support.

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ABSTRACT

The growing relevance of social media influencers (SMIs) in shaping consumer behaviour raises important questions about the role of perceived credibility in influencing brand loyalty and purchase intention. This dissertation investigates how the dimensions of influencer credibility -expertise, trustworthiness, and attractiveness- affect these consumer outcomes and whether such effects differ between Instagram and TikTok. Additionally, the study examines the moderating role of influencer–brand match in these relationships. To address this research problem, a quantitative approach was adopted, using a structured online questionnaire answered by individuals who actively use either Instagram or TikTok. Respondents were randomly exposed to a scenario involving an influencer on one of the platforms. Data from 104 valid responses were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM), followed by Multiple Group Analysis (MGA) to explore platform-based differences. The results indicated that, overall, influencer credibility had limited direct effects, with only a marginal relationship between trustworthiness and purchase intention. The perceived influencer–brand match emerged as the only significant predictor of brand loyalty across the full sample. The moderation effects were not statistically significant, though some were marginally relevant in the TikTok group. Platform-specific analysis revealed that TikTok users were more strongly influenced by perceived expertise when forming purchase intentions, whereas no significant effects were observed among Instagram users. It is concluded that the effectiveness of influencer marketing depends not only on credibility attributes but also on how well the influencer aligns with the brand and the specific platform context. These findings offer theoretical insights into the dynamics of digital persuasion and practical guidance for brands when selecting influencers across platforms.

KEYWORDS

Brand Loyalty; Credibility; Influencers; Instagram; Purchase Intention; TikTok

Sustainable Development Goals (SDG):



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LIST OF ABBREVIATIONS AND ACRONYMS

Att	Attractiveness
BL	Brand Loyalty
eWOM	Electronic Word-of-Mouth
Ex	Expertise
IBM	Influencer-Brand Match
MGA	Multiple Group Analysis
PI	Purchase Intention
PLS-SEM	Partial Least Squares Structural Equation Modeling
SMI	Social Media Influencers
SMM	Social Media Marketing
SMP	Social Media Platform
TPB	Theory of Planned Behaviour
Tru	Trustworthiness
WoW	Word-of-Mouth

1. INTRODUCTION

Digital marketing has emerged as a pivotal component of modern business strategies and has evolved significantly with the transition from traditional media to digital platforms. It is also marked by the rise of social media, a crucial component of modern marketing strategies, which has been dominating as a primary advertising medium, reshaping consumer engagement and purchase intentions (Liu & Zhu, 2024).

Thus, social media platforms (SMP) have become essential tools for businesses, offering the ability to disseminate brand messages to broad and diverse audiences, far beyond the limitations of traditional marketing (Punjabi et al., 2024).

The interactive and personalised nature of SMP enables companies to connect more effectively with consumers, thereby enhancing engagement and fostering brand loyalty (ElSayad & Md Saad, 2024; Liu et al., 2024). Consequently, social media influencers (SMI) have also emerged.

SMIs play a central role in this landscape, as the trust they build with their followers can extend to the brands they endorse. This increased brand trust significantly influences consumer decision-making and boosts both purchase intentions and word-of-mouth (WoM) recommendations (Galdón-Salvador et al., 2024; Mrisha & Xixiang, 2024; Wang & Chan-Olmsted, 2024).

With this being said, in a fast-moving world, the effectiveness of influencer marketing relies on the SMI's ability to engage audiences through authentic social interactions, with their perceived credibility, strategic content, and communication style being crucial to shape consumer behaviour, influence decision-making, and enhance brand loyalty (Joshi, et al., 2025; Mrisha & Xixiang, 2024).

This dissertation intends to delve deeper into the SMI's credibility and its impact on brand loyalty. As Kelman (1961), stated "An agent possesses credibility if his statements are considered truthful and valid, and hence worthy of serious consideration" (p.68), and it is exactly what consumers want when they follow an influencer. For example, it is seen that fashion influencers on Instagram who present high credibility positively affect advertising attitudes and self-brand connections, which in turn enhance marketing effectiveness more than those with lower credibility (Luarn et al., 2024). On TikTok, conclusions can be taken as to how influencer credibility significantly affects consumer engagement and purchase intentions, with credible influencers enhancing the perceived credibility of associated brands (Alcántara-Pilar et al., 2024; Kumsawat et al., 2024).

Building on this, it becomes essential to consider the role of the platforms themselves, particularly Instagram and TikTok, as they provide distinct environments that shape how influencer content is perceived and engaged with. Each platform offers unique

communication dynamics, user behaviours, and content formats, which can amplify or diminish the effectiveness of influencer credibility in driving brand loyalty.

On the one hand, Instagram has a visual-centric nature that allows influencers to engage audiences through compelling content and, particularly those who are popular among adolescents, play a crucial role in shaping cultural norms and consumer habits by acting as leaders and role models (Paredes et al., 2024). Influencer marketing on this platform is marked by a dynamic value exchange between influencers, brands, and followers, where influencers use their social capital to increase brand engagement and customer equity (Libai et al., 2025). Moreover, the effectiveness of influencer marketing on Instagram is also dependent upon the disclosure strategies employed, with impartiality disclosure being optimal for maintaining user engagement and influencer credibility (Saternus et al., 2024).

On the other hand, TikTok has a unique combination of algorithmic content delivery, creative tools, and diverse content offerings, which makes it a transformative force in digital communication and social media engagement (Kulaga, 2024). This platform has the ability to facilitate viral marketing and brand awareness through its short video format and accurate recommendation algorithm, which furthers its commercial potential as well (Fan, 2024). Influencers on TikTok can transfer their positive image to the platform and the products they endorse, thereby enhancing user engagement and influencing consumer behaviour (Dliya'ul Haq & Chiu, 2024).

As such, this study not only focuses on the credibility of SMIs and their effect on brand loyalty and purchase intention, but also explores how this impact may differ across Instagram and TikTok.

While previous research has examined platform-specific dynamics in isolation, there is a lack of comparative studies directly analysing how influencer credibility shapes brand loyalty and purchase intention on each platform (Alcántara-Pilar et al., 2024; Shahid & Ikram, 2024).

Considering the increasingly central role that influencers play in brand loyalty and purchasing decisions, it is essential to understand not only which attributes generate the most significant impact, but also in which digital environments this impact is most significant.

This study, therefore, aims to fill this gap, contributing to both the theoretical and practical understanding of influencer marketing effectiveness across different digital contexts. Accordingly, the main objective of this study is to answer the following research question:

“How does credibility influence brand loyalty and purchase intention, and how does the influencer–brand match affect these relationships across Instagram and TikTok?”

To answer this, this dissertation is structured into six main chapters. Chapter 1 introduces the topic, presents the research problem, and the relevance of the study. Chapter 2 provides a comprehensive literature review on SMI, the concept of credibility, brand loyalty, purchase

intention, the role of Instagram and TikTok and the conceptual framework. Chapter 3 outlines the methodological approach, including the research design, measures and data collection. Chapter 4 presents the data analysis, followed by Chapter 5, which discusses the main findings. Finally, Chapter 6 highlights the theoretical and managerial contributions, addresses the limitations of the study, and proposes directions for future research.

2. LITERATURE REVIEW

2.1 SOCIAL MEDIA AND INFLUENCERS

2.1.1 Introduction to Social Media

“In 2023, 4.89 billion people around the world were using social media, and the number of users is projected to continue rising to almost six billion by 2027.” (Statista, 2024).

Social media, a transformative force in marketing intelligence, has not just significantly empowered consumers but has also shifted the power dynamics in their favour. It operates as a culturally significant, technology-focused environment where a diverse range of actions, engagements, and transactions involving interconnected entities can occur (Appel et al., 2020).

As the world becomes more digital, consumers are not just turning away from traditional media but actively shaping the discourse on social media. They are taking a deeper look into social media to search for information and opinions regarding all topics (Carter, 2016; Mangold & Faulds, 2009; Schivinski & Dabrowski, 2016). This shift happens because social media is seen as a space where everyone can not only exchange their thoughts on everything they are interested in but also interact with each other (Alalwan, 2018), offering a different way of engagement that cannot be seen in traditional media and that is what makes the bond between social media and consumers so tight (Bahtar & Muda, 2016).

Consumers are not passive recipients of information on social media. They actively write and talk about products and services, sharing their opinions, experiences, and even creating content related to brands. This active participation creates communities that foster loyalty (Keller, 2016). Recognising this, businesses have started to use social media as a tool to interact and build deeper connections with their customers, shaping their strategies accordingly (de Vries, et al., 2012; Mangold & Faulds, 2009; Rathore, et al., 2016; Schivinski & Dabrowski, 2016), often investing significant resources in these platforms (Alalwan, 2018).

The concept of Social Media Marketing (SMM) was then born. It can be defined as commercial marketing initiatives that leverage social media platforms to favourably impact users' intentions to stay engaged, participate, and ultimately make purchases. In other words, SMM is a strategic approach that uses social media to promote products and services, engage with customers, and drive sales (Chen & Lin, 2019). Thus, SMM is promoted via various online channels, including social networks, as a potent and successful strategy for drawing in customers, especially those who are becoming increasingly accustomed to advertising (Sanz-Marcos et al., 2021).

2.1.2 Social Media Influencers

“One in five users were on social platforms for the reason of following celebrities and influencers.” (Statista, 2024)

Leveraging opinion leaders or celebrities with high social value to influence others in business or consumer markets has long been a well-established marketing tactic. However, the pervasiveness of social media has greatly expanded the reach and accessibility of this strategy (Appel et al., 2020), and modern marketing now heavily relies on SMIs to engage and persuade consumers.

More than ever, digital opinion leaders or influencers can impact their followers' mindsets, choices, and actions through their social media activity (de Veirman et al., 2017). Consumers rely on those influencers to provide information on brands and products that will help them make better decisions about what to buy (Makerly, 2024). In an IZEA study, more than half of the participants said they had bought a product after seeing an influencer on social media using it.

These SMI are usually regular people who share intimate details about their daily lives (Joshi et al., 2025). They are perceived as personal, approachable, and relatable in contrast to well-known celebrities because they interact with their followers and share personal details of their lives (de Veirman et al., 2017) through visually appealing content that is often sponsored by brands (Sanz-Marcos et al., 2021).

Influencers earn high regard for their reliability as they mirror their followers, representing the typical consumers with the traits of impartial third-party endorsers. By sharing authentic information, they influence their audience's decisions through their posts, effectively representing the end users of the products or services they promote (Martensen et al., 2018). Even if they are considered the same as their followers regarding how close they are to the audience, they still need to be seen as an example, as someone that the followers desire to be (Mccracken, 1989).

Finding and pursuing influential individuals to promote products or businesses on social media is known as influencer marketing (de Veirman et al., 2017).

Brands are increasingly utilising SMI to endorse their products, as traditional advertising becomes less effective. The SMI market is growing, and brands are recognised as reliable experts with a wide-ranging influence and potential for viral growth (Carter, 2016; de Veirman et al., 2017).

Due to the SMI's wide-ranging influence and potential for viral growth, brands are using them more and more to market their products (Carter, 2016; de Veirman et al., 2017), and, according to Statista, the size of the worldwide influencer marketing industry more than

tripled since 2019 and stood at a record of 21.1 billion US dollars in 2023, which shows that in the last years, the market has undergone exponential expansion (Abidin, 2016).

Because influencer marketing is seen as more effective than traditional advertising methods, brands find it intriguing. Lower resistance to influencers' messaging is explained by their greater authenticity and credibility (de Vries et al., 2012). Micro-influencers can be considered the most authentic and trustworthy of the "influencer domain" because they do not have celebrity status but still manage to amass thousands of devoted and focused followers (Appel et al., 2020).

2.2 CREDIBILITY

Although high-credibility sources are generally more persuasive, cognitive response theory suggests an exception: when the audience already has a positive predisposition towards the issue, a low-credibility source may actually be more persuasive because it reinforces their existing beliefs (Erdogan, 1999).

It is known and supported by most researchers and marketers that the persuasiveness and effectiveness of a message can be enhanced if the source is found to be highly credible, which may result in more significant attitude change and opinion shift (Chu & Kamal, 2008; Craig & Mccann, 1978; DeSarbo & Harshman, 1985; Deshields et al., 1996; Hovland & Weiss, 1951; Ohanian, 1990; Swartz, 1984). Ohanian states, "Source credibility" is a term commonly used to imply a communicator's positive characteristics that affect the receiver's acceptance of a message.

Although there is an agreement that communication is effective, provided it originates from a credible source, there is no consensus on how credibility is defined. Two main models have been studied and proven throughout the years regarding credibility in celebrity endorsement: Ohanian (1990) developed the source-credibility model (based on source expertise and trustworthiness) and the source-attractiveness model (based on source attractiveness) (Ohanian, 1990).

To create the hypotheses and inherent model, this thesis adopts the definition of credibility according to Ohanian's study, which led to the creation of a scale to measure perceived expertise, trustworthiness, and attractiveness and that has been proved to be a good theoretical framework (Chu & Kamal, 2008).

Ohanian's (1990) report, "Construction and Validation of a Scale to Measure Celebrity Endorsers' Perceived Expertise, Trustworthiness, and Attractiveness", was written to study the celebrities who were closely associated with the product and target audience, which can be interpreted as the influencers of that time. He believed there was a lack of consistency in the research by other authors that examined the scaling of source credibility. According to

him, most attempts to evaluate the influence of source credibility have been based on measures with unknown reliability, and none of the writers (except McCroskey, 1966) have evaluated the validity and reliability of the resulting scales. In summary, according to him, the literature is inconsistent regarding the influence of a communicator's credibility on creating and altering attitudes (Ohanian, 1990).

Ohanian's study did not focus solely on the source credibility model. He argued that the increasing trend of celebrities endorsing goods and services highlighted the importance of attractiveness as a persuasive factor. Consequently, he incorporated both the source credibility and source attractiveness models when defining his hypothesised dimensions of source attributes.

2.2.1 Expertise

Expertise plays a fundamental role in how individuals respond to recommendations from a source. As Kelman (1961) noted, when people perceive that an expert's recommendations are relevant to their situation and align with their values, they are more likely to follow them. Expertise is one of the dimensions in the source-credibility model (Ohanian, 1990). It can then be defined as the communicator's perceived capacity and degree of qualification to make credible suggestions about a specific topic while offering faithful and precise information, and it refers to the knowledge, familiarity, or skills that that endorser has (Chu & Kamal, 2008; DeSarbo & Harshman, 1985; Erdogan, 1999; Mccracken, 1989). The keyword here is perceived because it does not matter that much if the endorser has the expertise; what truly matters is if the target perceives that he has it (Erdogan, 1999).

Once an influencer becomes well-known and is considered an expert in an area, their knowledge starts to correspond to the one of a conventional expert (Martensen, et al., 2018), and just like a salesperson can persuade more people to buy something than a regular person (Ohanian, 1990), so can an influencer.

As Ohanian (1990) states, perceived expertise from the source positively influences a shift in attitude. In other words, the perceived level of knowledge and strength of advice are positively correlated with the respondents' adherence to the recommendations, and compared to those exposed to a source with little knowledge, subjects exposed to an expert source exhibited higher levels of agreement with the suggested course of action.

Like a snowball rolling down a mountain accumulates snow, a perceived expert influencer accumulates benefits. As the perceived level of expertise increases, they start to be more socially visible, promote more exclusive and higher-paid brands, be more compelling, and increase the consumers' intent to purchase the products they endorse (Erdogan, 1999; Martensen et al., 2018).

The following hypotheses were developed to better understand the impact of influencers' perceived expertise on brand loyalty and purchase intention:

Hypothesis 1a: *Perceived expertise has a positive effect on brand loyalty.*

Hypothesis 2a: *Perceived expertise has a positive effect on purchase intention.*

2.2.2 Trustworthiness

Influencers are seen as close, approachable, and intimate, someone who gives their opinion and to whom people can relate (de Veirman et al., 2017; Martensen et al., 2018), which makes it easier for other people to trust them, as it is proven that it is easier to trust someone like us than someone that is in a very different level (Erdogan, 1999). For example, strangers are less trustworthy than friends (DeSarbo & Harshman, 1985).

Nevertheless, after all, what does it mean to be trustworthy? This second dimension of the source-credibility model can be defined as the confidence an audience has in the communicator's reliability, integrity, and honesty when he is providing the observations that are considered most valid (Chu & Kamal 2008; Hovland et al., 1953; Mccracken, 1989; Morgan & Hunt 1994). Hence, when there is trust, a consumer believes that the product that is being endorsed is going to match the expectations promised (Eisingerich & Bell, 2007; Erdogan, 1999) and where there is trust, loyalty follows (Eisingerich & Bell, 2007).

Trustworthiness is, therefore, highly valued when determining a source's credibility (Erdogan, 1999), and it is seen that an opinionated message is more successful in changing attitudes than a non-opinionated one when the communicator is seen as trustworthy. This statement has even more value when the source is not only perceived as trustworthy but also as an expert (Ohanian, 1990). When this is the case, the person being influenced will most likely accept the position of the influencer as valid and thus renounce the process of hardly examining the message being said (Chu & Kamal, 2008).

Trust is linked to characteristics such as persuasiveness and attitude change (Ohanian, 1990), so this is a must-have in influencers as people place high confidence in such sources and are willing to deviate from their own stance when they consider someone trustworthy (DeSarbo & Harshman, 1985).

The following hypothesis was developed to better understand the impact of influencers' perceived trustworthiness on brand loyalty and purchase intention:

Hypothesis 1b: *Perceived trustworthiness has a positive effect on brand loyalty.*

Hypothesis 2b: *Perceived trustworthiness has a positive effect on purchase intention.*

2.2.3 Attractiveness

Authors delve into the concept of attractiveness, a crucial factor in persuasion and brand loyalty, which encompasses three key characteristics: similarity, familiarity, and likeability (the latter being the attachment to the source due to their physical attributes) (Baker & Churchill, 1977; Erdogan, 1999; Martensen et al., 2018; Mccracken, 1989; Swartz, 1984).

Physical attractiveness plays a significant role in shaping our opinions about others (Erdogan, 1999; Ohanian, 1990). It is unsurprising, as it is the first thing we notice about someone. Moreover, we tend to favour physically attractive communicators, and this preference can even sway our opinions (Joseph, 1982).

Physical attraction can positively change attitudes, favourably predict marketing outcomes, and is linked to best-selling skills, which consequently generates more purchase intentions (Deshields et al., 1996; Erdogan, 1999; Ohanian, 1990; Joseph, 1982). This occurs especially when the influencer's arguments or objective characteristics are poor (Deshields et al., 1996). In addition to being seen as people who are not easily shifted or coerced by others and whose opinions are the result of independent thought and strong convictions, aesthetically pleasing sources may also be seen as having a deep sense of control, qualities that are indicative of higher source credibility (Joseph, 1982).

The connection between a product and an endorser is influenced by the product's brand image and the influencer's physical attractiveness. If a product has a strong brand image and clear benefits, the influencer's physical attractiveness may not be a decisive factor. However, if the product has a negative brand image or its benefits are not obvious, the influencer's physical appeal can significantly influence the consumer's reaction to the product (Deshields et al., 1996; Joseph, 1982).

Regarding another characteristic of attractiveness, similarity can be defined as how close the communicator is to the target, how much of their own life is put out in the world, and how human and approachable they resemble (Erdogan, 1999; Martensen et al., 2018). This trait has a catch when it comes to influencers because those who appear too similar to their followers can be perceived as the exact same and consequently lose their persuasive attributes, which means that influencers have to hold a superior status, but at the same time, appear to be similar to those who follow them (Martensen et al., 2018). On the other hand, familiarity is understanding the source via engagement (Mccracken, 1989). It has a high impact when it comes to increasing the persuasiveness of a communicator (Martensen et al., 2018).

Attractiveness is also related to non-physical characteristics, such as intellectual skills, social values, lifestyle, or personality (Chu & Kamal, 2008; DeSarbo S. & Harshman, 1985; Deshields et al., 1996).

To sum up, attractiveness enhances communicators' likability and positively impacts the products they endorse (Ohanian, 1990). Additionally, employing attractive individuals in

advertisements can boost the ad's effectiveness by elevating the communicator's perceived credibility and, consequently, persuasiveness. Alternatively, it may create a "halo effect," heightening the credibility and acceptability of the communication message itself (Baker & Churchill, 1977).

The following hypothesis was developed to better understand the impact of influencers' perceived attractiveness on brand loyalty and purchase intention:

Hypothesis 1c: *Perceived attractiveness has a positive effect on brand loyalty.*

Hypothesis 2c: *Perceived attractiveness has a positive effect on purchase intention.*

2.3 INFLUENCER-BRAND MATCH

With the many SMIs appearing nowadays, identifying the appropriate influencers poses a significant obstacle in influencer marketing initiatives (de Veirman et al., 2017) and is still crucial, as an effective SMI can make all the difference in a campaign by improving it when chosen right (DeSarbo & Harshman, 1985).

One thing to consider is the perception of the endorser's motivation. A SMI who is perceived to be motivated solely by monetary gain may result in less favourable assessments compared to those motivated by both financial incentives and brand/ product qualities (de Veirman et al., 2017; Erdogan, 1999).

According to a LaunchMetrics (2020) study, influencers' primary incentives to collaborate with brands are financial gain and the creation of high-quality content for their followers.

Another aspect to be considered is the match between the social media influencer and the brand they are endorsing. When trying to explain the effectiveness of an endorser, authors write about credibility and attractiveness. However, those do not account for the product-celebrities connection and, therefore, fall short of explaining why celebrities are so effective. In the first place, the source models do not allow us to comprehend the charm of any one celebrity. In the second place, they make it impossible to make any meaningful distinction between celebrities (McCracken, 1989).

An example of a perfect match between an endorser and the brand is how sports brands use athletes in their commercials to make a statement that the product "x" is so good that even the person "y" uses it. There is a massive example of this, when we see the Michael Jordan effect: the first pair of Nike Air Jordan was released in 1985, and they continued to be so successful that in 2016, Nike signed a lifetime contract with the basketball player and still in 2022 it reached \$5.2 billion revenue (Ch Daniel, 2024). Naturally, this is about a huge celebrity, but there are instances where the remarkable efficacy of influencer-based advertising is

demonstrated. For example, the watch company "Daniel Wellington" made \$288 in three years thanks to its influencer marketing efforts (Zalani, 2024).

To summarise, brands must be careful with whom they choose to endorse their products, as customers expect the influencer's perceived image to be congruent with the product. When this connection is not found, consumers might believe that the campaign's communication is not credible and that the influencer is only chasing financial benefits (Erdogan, 1999; Moran & Muzellec, 2017). When this is the case, not only is the influence image is downgraded, but also the loyalty customers have towards the brand is affected (Sanz-Marcos et al., 2021).

The following hypotheses were developed to better understand the moderating role the match between influencers and brand has on the relationship between influencer's credibility and brand loyalty and purchase intention:

Hypothesis 3a: *The perceived influencer–brand match moderates the relationship between influencer perceived expertise and brand loyalty, such that the relationship is stronger when the perceived match is high.*

Hypothesis 3b: *The perceived influencer–brand match moderates the relationship between influencer perceived trustworthiness and brand loyalty, such that the relationship is stronger when the perceived match is high.*

Hypothesis 3c: *The perceived influencer–brand match moderates the relationship between influencer perceived attractiveness and brand loyalty, such that the relationship is stronger when the perceived match is high.*

Hypothesis 3d: *The perceived influencer–brand match moderates the relationship between influencer perceived expertise and purchase intention, such that the relationship is stronger when the perceived match is high.*

Hypothesis 3e: *The perceived influencer–brand match moderates the relationship between influencer perceived trustworthiness and purchase intention, such that the relationship is stronger when the perceived match is high.*

Hypothesis 3f: *The perceived influencer–brand match moderates the relationship between influencer perceived attractiveness and purchase intention, such that the relationship is stronger when the perceived match is high.*

2.4 CUSTOMER BEHAVIOUR

Customer behaviour is a critical area of study in marketing, providing key insights to evaluate how marketing strategies influence the consumers' decision-making processes. Among the various dimensions of customer behaviour, brand loyalty and purchase intention are

particularly significant. As such, due to their central role in marketing outcomes, this study focuses on these as the two primary dimensions of customer behaviour.

Brand loyalty reflects a consumer's ongoing commitment and emotional attachment to a brand (Chaudhuri & Holbrook, 2001), while purchase intention refers to the likelihood that a consumer will buy a product or service in the future (Spears & Singh, 2004). These constructs are widely studied in the context of digital marketing and influencer communication, as they are considered strong predictors of actual consumer behaviour (Ajzen, 1991), essential for assessing consumers' psychological commitment and brand-related decision-making (Lim et al., 2017), and fundamental for understanding the development of long-term brand relationships (Keller, 2001).

Marketing literature also consistently highlights a close relationship between brand loyalty and purchase intention. Brand loyalty is often identified as a significant predictor of purchase intention, as loyal customers are more likely to exhibit consistent purchasing behaviour (Heo et al., 2023; Tanzaretha & Rodhiah, 2021). Reciprocally, positive purchase intentions can reinforce brand loyalty, creating a strengthening cycle that benefits both the customer and the brand (Hung et al., 2023; Rahman et al., 2024).

Within the scope of social media marketing, these two outcomes provide critical insight into how influencer credibility and platform dynamics translate into tangible marketing effectiveness.

2.4.1 Brand Loyalty

Consumers are loyal to brands because they perceive a uniqueness in them that is not found anywhere else (Chaudhuri & Holbrook, 2001). So, they are dedicated to growing the length and depth of the relationship with the brand by recommending it to others (Eisingerich & Bell, 2007), by paying higher prices for the products/services (Chaudhuri & Holbrook, 2001), and by repeating purchases (Dick & Basu, 1994). The more customers experience the brands, learn about and from them, are satisfied with their products and increase purchases, the more they feel that the brand fulfils their needs and decreases the search for alternative brands (Dick & Basu, 1994).

Numerous benefits accompany brand loyalty, including increased market share, lower marketing expenses, a higher acquisition rate, more negotiating power, and better prices in the marketplace (Chaudhuri & Holbrook, 2001).

When talking about brand loyalty, the concept of customer loyalty is also mentioned several times. However, it is important to note that customer loyalty is often cited as the primary factor influencing an organisation's long-term financial performance since it is the most prominent and direct predictor of repurchase intentions (Eisingerich & Bell, 2007) and can be

measured by the degree to which an individual's relative attitude and frequent purchases are positively correlated (Dick & Basu 1994).

According to research conducted by Chaudhuri & Holbrook (2001), brand trust and brand affect are distinct constructs that work together to determine two distinct types of brand loyalty: purchase and attitudinal. In turn, Purchase and attitudinal loyalty influence relative price and market share, two outcome-related aspects of brand equity. Purchase loyalty can be defined as "the willingness of the average consumer to repurchase the brand" (Chaudhuri & Holbrook, 2001, p.83), and attitudinal loyalty as "the level of commitment of the average consumer toward the brand" (Chaudhuri & Holbrook, 2001, p.83).

It has long been recognised that testimonials contribute to brand loyalty (Dick & Basu, 1994), and social media has only confirmed it. Social Media enables consumers to follow brands in order to obtain insights from them, to be emotionally connected, and to be loyal and dedicated, resulting in openness to receive information regarding that brand and to cultivate brand loyalty (Chu & Kamal, 2008; de Vries et al., 2012; Keller, 2016).

By leveraging their own platforms or collaborating in third-party social media accounts, SMI play a crucial role in fostering brand loyalty (Keller, 2016).

2.4.2 Purchase Intention

Purchase intention is commonly defined as a consumer's conscious plan or tendency to buy a product or service in the future, influenced by a variety of psychological and contextual factors (Spears & Singh, 2004; Wang et al., 2017; Younus et al., 2015). A widely accepted framework to explain this construct is the Theory of Planned Behaviour (TPB), developed by Ajzen (1991), which has become a central model in consumer behaviour and digital marketing research (Hansen et al., 2004; Pavlou & Fygenson, 2006). The theory posits that intentions are the most immediate predictors of behaviour (Ajzen, 2002), providing a structured explanation for how individuals form purchase-related decisions.

According to the TPB, intention is determined by three core components: attitude toward the behaviour, subjective norms, and perceived behavioural control (Ajzen, 1991). In the context of consumer decision-making, this means that if individuals believe a product is good (positive attitude), feel that significant others expect or encourage them to purchase it (subjective norm), and are confident they can afford or access it (perceived control), they are more likely to develop a strong intention to make the purchase. Although originally proposed as a general model of behaviour, the TPB has been widely validated in marketing literature as a robust framework for explaining buying decisions, particularly in digital environments (Ajzen, 1991; Hansen et al., 2004; Pavlou & Fygenson, 2006).

Building on this theoretical foundation, researchers have also identified a range of emotional and rational factors that shape buying intention in specific marketing contexts. For instance, elements such as product design, price, packaging, perceived quality, celebrity endorsement, and even family or social dynamics can all influence a consumer's intention to purchase (Younus et al., 2015). In particular, the perceived value of a product plays a central role -when consumers assign higher value to a product, they are more likely to express stronger intentions to buy (Younus et al., 2015). Celebrity endorsements may also reinforce these intentions by enhancing the product's perceived worth and reliability in the consumer's mind (Younus et al., 2015).

Trust in influencer-generated branded content plays a crucial role in shaping buying intentions, particularly when the content is perceived as credible and informative (Jamil, 2024; Lou & Yuan, 2019). These perceptions help strengthen brand awareness and enhance consumers' likelihood of engaging in purchasing behaviour. Additionally, influencer characteristics such as popularity and perceived expertise further reinforce this impact, as highly visible and credible social media figures tend to generate greater consumer trust (Jamil, 2024; Wang et al., 2017). In this context, consumers' attitudes toward advertisements, electronic word-of-mouth (eWOM), and brand messaging are also influential in driving intention, particularly when supported by consistent, high-quality content (Lou & Yuan, 2019). Consequently, many brands engage strategically with influencers not only to increase reach but to create trust-based consumer relationships that translate into purchasing behaviour (Godey et al., 2016; Lou & Yuan, 2019).

From a behavioural perspective, intention to purchase can be viewed as a decision-making process influenced by internal evaluations such as attitudes and perceived control (Ajzen, 1991; Shah et al., 2012), as well as by prior exposures to marketing stimuli, including repeated endorsements or brand interactions (Tripp et al., 1994). Repeated exposure to endorsements, for example, may actually backfire, leading to reduced purchase intention if the consumer perceives overexposure negatively (Tripp et al., 1994). On the other hand, credible endorsements - especially when rooted in expertise - can positively influence consumer attitudes and the intention to buy (Wang et al., 2017). Expertise is not only persuasive in itself, but it also strengthens brand attitudes and credibility, which in turn drive consumer intention (Wang et al., 2017).

Beyond psychological and social influences, browsing behaviour itself also plays a role in shaping purchase intentions. Some consumers exhibit goal-oriented behaviour, deliberately researching before buying, while others engage in more spontaneous, exploration-based browsing that may still lead to purchases (Moe, 2003). Regardless of the approach, intention to purchase remains a central psychological construct that connects individual preferences, social influence, and marketing stimuli to actual consumer behaviour (Shah et al., 2012).

2.5 SOCIAL MEDIA PLATFORM CONTEXT

In addition to testing the main hypotheses, this study explores whether Instagram and TikTok's specific dynamics may influence how influencer credibility translates into consumer behaviour. The characteristics that could impact this influence are going to be presented in the following sub-sections, and are the reason these two platforms were chosen among others.

The potential differences in these relationships will be further explored through a Multiple Group Analysis (MGA), detailed in Chapter 3 (Methodology).

2.5.1 Instagram

"Instagram boasts two billion monthly active users worldwide as of early 2024" (Statista, 2024)

Instagram, a free app founded in 2010, has emerged as a powerful social media platform focused on photo and video sharing (Alhabash et al., 2024). Its user base is predominantly composed of Gen Z and Millennials (Demandsage 2024). Over the years, Instagram has gained significant popularity (Adegbola et al., 2018), currently ranking fourth among the most popular social media platforms globally in 2024, trailing behind Facebook, YouTube, and WhatsApp (Statista, 2024). In a comprehensive study encompassing Instagram, TikTok, YouTube, Twitter, Pinterest, Snapchat, Facebook, and TV, Instagram was voted the number 1 media platform for discovering new brands (Instagram Business, 2022), underscoring its influence on consumer behaviour.

In Instagram, users can have either a private or public account, and are able to edit images, post videos and photos on their feed, with the option of tagging people in it, make live videos, send private messages, which makes it more engaging and interactive (Muhammad, 2018). Since its launch, Instagram have been adding new features, like the Instagram Stories and Reels, in order to respond to other apps in the market.

Instagram Stories was launched in 2016 as a direct answer to Snapchat. This feature enables users to post videos and photo sequences that fade 24 hours after their post (Demandsage, 2024), which is especially beneficial for influencers who can maintain more intimacy with their followers by sharing more private moments of their daily lives. By 2019, Instagram Stories had 500 million daily active users (Statista, 2024), and a 2018 Instagram Business study found that over one-third of users said they became more interested in a brand or product after seeing it in Instagram Stories.

Another feature added was Instagram Reels, launched in 2020 as a response to TikTok. Created with Instagram's own video editing tools or with a third-party app, Instagram Reels might consist of a single video, many clips put together, still photographs or a combination of

both videos and photos, that can be up to 15 minutes long, but the usual best length is 7 to 15 seconds (Hootsuite, 2022). This feature has gained immense popularity, with 2 billion people interacting with it every month, and compared to a simple video post, reels have a 22% higher chance of engaging users (Demandsage, 2024).

This demonstrates the immense potential Instagram offers for brands to boost their visibility and increase brand loyalty and purchase intention. Aware of these benefits, many brands have been investing in the platform; according to Instagram Business, more than 200 million businesses have an Instagram account; complementary to this, the investment in Instagram ads has been forecasted to achieve 70.9 billion USD in 2024, when in 2023 it came to 61.1 billion USD (WARC Media, 2023).

Since Instagram allows businesses to use posts for consumer engagement, marketing, and converting viewers into customers (Adegbola et al., 2018), brands benefit from it in order to access a large consumer base (Belanche et al., 2021). To achieve higher audience engagement, brands use their brand logos in pictures and write captions with hashtags (Adegbola et al., 2018).

Regarding SMI, as they have become trusted experts in their fields, many followers rely on their advice when making purchases, making SMI a powerful ally for brands. For example, in a study by Djafarova & Bowes (2021) focusing on fashion, the participants stated that they go to Instagram to be more inspired and to know more about trends and as a result: “Brand content published on fashion brands’ Instagram accounts significantly influences consumers’ activity, generating new needs among them which leads to purchasing the brands’ products” (Djafarova & Bowes, 2021, p.2). This underscores the significant influence that social media influencers can exert on consumer behaviour. Consequently, influencer marketing on Instagram has continued to expand and evolve (Belanche et al., 2021).

2.5.2 TikTok

“In 2023, TikTok counted approximately 1.9 billion users worldwide, up by around 40 percent compared to 2021.” (Statista, 2024)

Nowadays, the world seems like it is running at 1.5 speed. Everything is happening hurriedly, and the trend in social media is to consume shorter videos increasingly, and with that, emerge mobile short-form video apps (Dias & Duarte, 2022; Wang, Y., 2020).

TikTok not only saw that opportunity but grabbed it and has not let go ever since. It is a free app that was released in 2016 only in China (where it is known as Douyin). Its worldwide expansion began in 2018 when it merged with Musical.ly. During the COVID pandemic, TikTok saw its boom, achieving 984.49 million downloads in 2020, and in 2022, it was the most

downloaded app in the world (Statista, 2024). Like it is seen on Instagram, Millennials and Gen Z are the most active groups using ads on TikTok (DataReportal, 2024)

TikTok is a video-based SMP (Alhabash et al., 2024) that enables users to record, upload and edit videos; it offers filters and effects to play with when creating videos and also has an enormous collection of songs for users to use as background music. Besides that, it is also possible to do voiceovers, pre-record a video and then add the voice, do live videos, duets (where one user uses another user content and it plays the two videos at the same time), Stitch (where your video plays after the other user's video, unlike duet where it is at the same time), and video reply that enables content creators to highlight a comment in the video. Then it stays overlaid in the video (Influencer Marketing Hub, 2024). Another important feature of TikTok is that it enables users to download videos and use the app offline (Xu et al., 2019). The videos posted on TikTok can go up to three minutes, but users prefer when they are up to 60 seconds (Wang, 2020)

As TikTok has strong algorithmic technical support rooted in Artificial Intelligence (Xu et al., 2019), anyone's video can go viral in the blink of an eye because this algorithm pushes content according to the consumers' preferences (Dias & Duarte, 2022). This AI technology also enables users to simply scroll to see more content, which makes it more user-friendly and easier to navigate and access (Dias & Duarte, 2022; Feng et al., 2019). Combining the more straightforward navigation and the viral effect videos have on TikTok, this creates the perfect environment for SMI to be in.

Moreover, TikTok's social media marketing strategies, which obviously include influencer marketing and eWOM, have been shown to enhance brand awareness and consumer brand engagement, further mediating the relationship between SMM and purchase intention (Febyola & Widyanesti, 2024; Fernanda & Dwita, 2024). What also enhances purchase intention is the ability this platform has to deliver high-quality, credible, and entertaining content, particularly when the content addresses specific consumer needs and preferences (Sohid et al., 2024).

Numbers do not lie, and brands are starting to leverage TikTok's reach and engagement, as it is not also a powerful tool for brands to enhance consumer engagement, drive sales, and build brand loyalty through strategic content marketing and consumer interaction (Sohid 2024) but also one of the fastest-growing apps worldwide (Dias & Duarte, 2022) and as Internet users are expected to grow (Feng et al., 2019) its popularity is expected to do the same (Alhabash et al., 2024).

2.6 CONCEPTUAL FRAMEWORK

Based on the theoretical background discussed in the previous sections, this study proposes a conceptual framework that aims to answer the main research question of this thesis: "How

does credibility influence brand loyalty and purchase intention, and how does the influencer–brand match affect these relationships across Instagram and TikTok?”.

This framework demonstrates how variables interact and impact each other. Credibility (which comprises the constructs expertise, trustworthiness and attractiveness) is the independent variable. The dependent variables are Brand Loyalty and Purchase Intention, belonging to the broader concept of Customer Behaviour. Additionally, the influencer-brand match acts as a moderating variable, affecting the strength of the relationship between expertise, trustworthiness and attractiveness, and brand loyalty and purchase intention.

Furthermore, the model explores whether these relationships differ across SMPs (Instagram vs. TikTok) through a Multiple Group Analysis (MGA), providing insights into how platform-specific dynamics may influence consumer responses.

The relationships among these constructs are formally stated as hypotheses throughout Chapter 2.

The conceptual framework is summarised in Figure 1, which visually represents the relationships between constructs, the formulated hypotheses, and the role of MGA in the analysis.

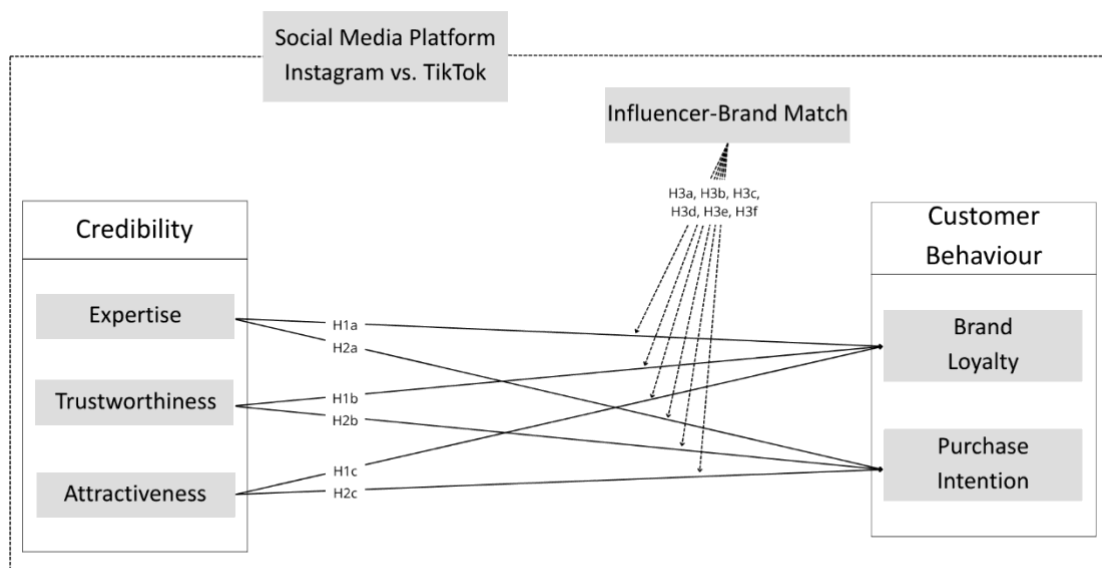


Figure 2.1- Conceptual Framework

3. METHODOLOGY

3.1 RESEARCH DESIGN

This research adopts a hypothetical-deductive approach, which is characterised by formulating predictions based on existing theoretical models and verifying them through observation or experimentation. If the predicted outcomes are observed, the hypotheses are supported; otherwise, they are rejected, following a logical structure commonly framed as “If X is true, then Y should occur; if Y is not observed, then X is not true” (Hong et. al., 2014; Kalinowski & Pelakh, 2024). This method helps ensure the connection between theoretical concepts and their empirical applicability (Hong et. al., 2014; Kalinowski & Pelakh, 2024).

Given the nature of this study, a quantitative approach was adopted. Quantitative research relies on systematic and objective methods to collect and analyse numerical data, enabling the identification of patterns, relationships, and trends between variables (Itua & Monday, 2025; Mehrad & Zangeneh, 2019). This approach is particularly effective for testing hypotheses, validating theories, and quantifying relationships between independent and dependent variables within a population (Creswell, 2009; Itua & Monday, 2025; Mehrad & Zangeneh, 2019). Within this framework, theory plays a fundamental role by serving as a structured set of constructs translated into hypotheses, which specify the expected relationships between variables (Creswell, 2009).

To analyse the relationships between constructs and assess the proposed model, this study employs Partial Least Squares Structural Equation Modelling (PLS-SEM) using SmartPLS. PLS-SEM is particularly suitable for predictive research models involving complex structures with multiple constructs and indicators, and is especially effective when working with relatively small sample sizes or data that does not meet normality assumptions (Davari & Rezazadeh, 2013). It allows for the simultaneous estimation of measurement and structural models and is widely used in marketing and social science research for its flexibility and ability to handle complex models with multiple dependent variables (Benitez et al., 2020; Sarstedt et al., 2017). Through this method, researchers can assess both the validity of the constructs and the strength of hypothesised relationships within a single comprehensive framework (Henseler et al., 2009).

Finally, in order to examine whether the structural relationships in the model differ between Instagram and TikTok users, this study applies Multiple Group Analysis (MGA) within the PLS-SEM framework. MGA is a non-parametric technique used to test for significant differences in path coefficients across predefined groups, without assuming data normality (Henseler et. al., 2009; Sarstedt et al., 2011). This allows for the identification of platform-specific effects on consumer behaviour.

3.2 MEASUREMENT

The data for this research were collected through a structured online questionnaire developed using Qualtrics.

The survey began with an introduction and consent statement, informing participants about the purpose of the study and ensuring informed consent. This was followed by a screening question to confirm whether participants used either Instagram or TikTok. Only those who provided consent and confirmed using at least one of these platforms were allowed to proceed, with non-users serving as the exclusion criteria.

Participants were randomly assigned to imagine a scenario involving a social media influencer on either Instagram or TikTok. They were asked to visualise browsing the platform and coming across engaging influencer content promoting a brand. This random assignment enabled the comparison of responses across both groups, forming the basis for the MGA conducted later in the study.

After reading the scenario, participants responded to a series of items measuring the study's main constructs. The construct of influencer credibility was operationalised through three dimensions -expertise, trustworthiness, and attractiveness- each measured using multiple items on a 7-point Likert scale, ranging from "strongly disagree" (1) to "strongly agree" (7). Additionally, the constructs of influencer-brand match, brand loyalty, and purchase intention were assessed using similar Likert-scale items adapted from validated scales in previous research. Before responding to these items, participants were asked an open-ended question in which they named a brand from which they regularly purchase products. This is described below in Table 1.

A question was incorporated to function as an attention check, asking participants to indicate which platform was represented in the scenario they were exposed to. Correctly identifying the platform demonstrates that the participant not only paid attention to the scenario but also correctly processed the context presented.

The questionnaire concluded with a set of demographic questions, including gender, age, country of birth, education level, and occupation, followed by a final open question regarding whether participants wanted to write a contribution to the questionnaire.

The questionnaire followed the ethical standards required by the university, thus receiving approval from the NOVA IMS' Ethics Committee.

Table 3.1- Survey's Adapted Items

Construct	Original Item	Adapted Item	Source
Expertise	Expert-Not an expert	This influencer is an expert in their area.	Ohanian, 1990
	Experienced-Inexperienced	This influencer is experienced in their field	
	Knowledgeable-Unknowledgeable	This influencer is knowledgeable about the topic.	
	Qualified-Unqualified	This influencer is qualified to speak on the topic.	
	Skilled-Unskilled	This influencer is skilled in what they do.	
Trustworthiness	Dependable-Undependable	This influencer is dependable.	Ohanian, 1990
	Honest-Dishonest	This influencer is honest.	
	Reliable-Unreliable	This influencer is reliable.	
	Sincere-Insincere	This influencer is sincere.	
	Trustworthy-Untrustworthy	This influencer is trustworthy.	
Attractiveness	Attractive-Unattractive	This influencer is attractive.	Ohanian, 1990
	Classy-Not Classy	This influencer is classy.	
	Beautiful-Ugly	This influencer is beautiful.	
	Elegant-Not Elegant	This influencer is elegant.	
	Sexy-Not Sexy	This influencer is sexy.	
Brand Loyalty	I consider myself loyal to this brand.	I consider myself loyal to this brand.	Keller, 2001
	I buy this brand whenever I can.	I buy this brand whenever I can.	
	I buy as much of this brand as I can.	I buy as much of this brand as I can.	
	I feel this is the only brand of this product I need.	I feel this is the only brand of this product I need.	
	This is the one brand I would prefer to buy/use.	This is the one brand I would prefer to buy/use.	
	If this brand were not available, it would make little difference to me if I had to use another brand.	If this brand were not available, it would make little difference to me if I had to use another brand.	
	I would go out of my way to use this brand.	I would go out of my way to use this brand.	
Purchase Intention	I would consider purchasing the product.	I would consider purchasing a product from (brand).	Belanche, et al, 2021*
	I would contemplate the option of buying the product.	I would contemplate the option of buying a product from (brand).	
	It is likely that I am going to purchase the product.	It is likely that I am going to purchase a product from (brand).	

	Next time I need this type of product, I will probably buy this one.	Next time I need this type of product, I will probably buy the one from (brand).	
Influencer-Brand Match	Compatible-Not Compatible	The influencer and the (brand) are compatible.	Xu (Rinka) & Pratt 2018; Belanche, et al., 2021
	Good fit-Bad fit	The influencer and the (brand) have a good fit.	
	Relevant-Irrelevant	The influencer's association with the (brand) is relevant.	
	Good match-Bad match	The influencer is a good match for the brand.	
Use of Social Media Platforms	The interactive content of short videos and photos motivates me to purchase.	The interactive content of short videos and photos on this Social Media Platform motivates me to purchase.	Flecha-Ortíz, et al., 2019
	I have motivated myself to buy a good ephemeral offer through Snapchat.	I have been motivated to purchase a good ephemeral offer through this Social Media Platform.	
	The more creative the content is, the more that motivates me to buy.	In this Social Media Platform the more creative the content is, the more it motivates me to buy.	
	I have been motivated to purchase products that other people publish in Snapchat.	I have been motivated to purchase products that influencers publish in this Social Media Platform.	
	I feel that Snapchat increases my purchase motivation more than other social media.	I feel that this Social Media Platform increases my purchase motivation more than other platforms.	

* The brand indicated in parentheses refers to the brand written by the respondent in the questionnaire.

Although the questionnaire included a section with items related to Social Media Platform, these questions were not used in the analysis. This decision was made due to the study's focus on influencer credibility, brand loyalty, and purchase intention, as well as the comparative analysis between TikTok and Instagram. The SMP items were intended for exploratory purposes but fell outside the scope of the final research objectives.

3.3 DATA COLLECTION

To ensure the quality and clarity of the questionnaire, a pre-test was conducted before launching the main data collection phase. This survey was conducted online on Qualtrics, was sent through WhatsApp, and participants were informed about the purpose of the study and the informed consent (just as in the main questionnaire).

The questionnaire included an initial question asking participants which platform they used more frequently -Instagram or TikTok- and based on this answer, they proceeded to the respective version of the survey. A total of 50 responses were collected, and after data cleaning -which involved removing incomplete responses and responses from participants who did not use Instagram or TikTok- a valid sample of 34 responses was retained.

Among these, 28 participants selected Instagram and only 6 selected TikTok, revealing a strong preference for Instagram. This imbalance suggested that maintaining a self-selection method would result in a skewed final sample and compromise the analysis. Consequently, the data collection design for the main study was revised to include random assignment of participants to one of the two platform conditions. As a result of this methodological change, the pre-test responses were not included in the final sample of the main study.

The pre-test also served to assess the logical flow of the questionnaire, the clarity of the items, and the internal consistency of the constructs through Cronbach's alpha. Although the limited number of TikTok responses restricted the reliability assessment for that group, the instrument overall performed as expected. An attention check question was included to verify whether participants correctly identified the platform they had chosen.

Following the pre-test adjustments, the final version of the questionnaire was disseminated online during June 2025, on WhatsApp and SMPs. In total, 148 responses were initially collected. After applying the exclusion criteria, which involved removing respondents who did not use Instagram or TikTok, 129 valid responses remained. Additionally, 25 participants failed the attention check question. These cases were excluded from the final dataset, resulting in a final sample of 104 responses used for the analysis.

4. DATA ANALYSIS

4.1 DESCRIPTIVE STATISTICS

As stated earlier, the final sample included 104 valid responses, from which the majority of participants (54.81%) identified as female, followed by male (44.23%), and one respondent classified as other (0.96%). Concerning age, nearly half of the respondents (44.23%) were between the ages of 25 and 34, followed by those aged 18-24 (21.15%), 45-54 (17.31%), 35-44 (13.46%), and 55-64 (3.85%).

In terms of educational completion, most participants had a bachelor's degree (31.73%) or a master's degree (33.65%). The remaining respondents reported completing high school (18.27%), technical training (13.46%), or having a PhD (2.88%).

Regarding the employment status, most of the respondents were employed (83.65%), with the remainder being working students (6.73%), full-time students (5.77%), or unemployed (3.85%).

Finally, participants were primarily from Portugal (85.58%), and other countries such as Brazil, Italy, Canada, Malaysia and Germany represented 14.42% of the sample population.

Table 2 presents not only the percentages but also the corresponding number of respondents when it comes to the demographics of the sample.

Table 4.1- Demographic Characteristics of the Sample

Variable	Category	Total Count	Percentage (%)
Gender	Female	57	54.8%
	Male	46	44.2%
	Other	1	1.0%
Age	18-24	22	21.2%
	25-34	46	44.2%
	35-44	14	13.5%
	45-54	18	17.3%
	55-64	4	3.9%
Education	High School	19	18.3%
	Technical Training	14	13.5%
	Bachelor's Degree	33	31.7%
	Master's Degree	35	33.7%
	PhD	3	2.9%
Occupation	Student	6	5.8%
	Working Student	7	6.7%
	Employed	87	83.7%
	Unemployed	4	3.9%
	Retired	0	0%
Country of Birth	Portugal	89	85.6%
	Others	15	14.4%

4.2 MEASUREMENT MODEL

To assess the measurement model, the reliability and validity of the reflective constructs were evaluated using established criteria from the literature. Following the guidelines of Hair, et. al. (2022), several indicators were examined, including the reliability of each indicator (outer loadings > 0.5), internal consistency reliability (Cronbach’s Alpha and Composite Reliability > 0.7), and convergent validity (Average Variance Extracted > 0.5). These thresholds ensure that the indicators adequately represent their respective constructs and that the constructs themselves demonstrate sufficient consistency.

Based on these criteria, the item Bloy_6 was removed from the model due to its low and negative outer loading (-0.141), which did not meet the minimum requirement for indicator reliability and could compromise the validity of the construct. All other items surpassed the recommended thresholds and were maintained in the model.

After this adjustment, the internal consistency of each construct was again evaluated through Cronbach’s Alpha, Composite Reliability (CR), and Rho_A. As shown in Table 3, all constructs presented values well above the recommended thresholds, with Cronbach’s Alpha, CR, and Rho_A exceeding 0.80 in all cases. These results indicate a strong degree of internal consistency among the items. Additionally, the Average Variance Extracted (AVE) for each construct surpassed 0.60, which also reinforces convergent validity and confirms that the constructs explain a substantial portion of the variance in their indicators.

Table 4.2- Construct Reliability and Validity

	Cronbach’s Alpha	Composite reliability (Rho_A)	Composite Reliability (Rho_C)	Average Variance Extracted (AVE)
Attractiveness (Att)	0.897	0.915	0.923	0.706
Brand Loyalty (BL)	0.887	0.930	0.913	0.638
Expertise (Ex)	0.923	0.944	0.942	0.764
Influencer Brand Match (IBM)	0.924	0.939	0.946	0.815
Purchase Intention (PI)	0.854	0.891	0.901	0.697
Trustworthiness (Tru)	0.905	0.941	0.934	0.748

Following this, the individual outer loadings of each indicator were examined to confirm the reliability of the retained items and are presented in Table 4 below. All values were above the acceptable threshold of 0.5, supporting the quality of the measurement model.

Table 4.3- Outer Loadings

	Att	BL	Ex	IBM	PI	Tru	IBMxEx	IBMxAtt	IBMxTru
Attra_1	0.854								
Attra_2	0.858								
Attra_3	0.871								
Attra_4	0.807								
Attra_5	0.809								
BLOY_1		0.903							
BLOY_2		0.858							
BLOY_3		0.786							
BLOY_4		0.762							
BLOY_5		0.750							
BLOY_7		0.718							
Expert_1			0.815						
Expert_2			0.904						
Expert_3			0.904						
Expert_4			0.892						
Expert_5			0.851						
Match_1				0.920					
Match_2				0.906					
Match_3				0.832					
Match_4				0.947					
Purch_1					0.920				
Purch_2					0.847				
Purch_3					0.869				
Purch_4					0.685				
Trust_1						0.511			
Trust_2						0.944			
Trust_3						0.950			
Trust_4						0.927			
Trust_5						0.909			
IBMxAtt								1.000	
IBMxTru									1.000
IBMxEx							1.000		

Discriminant validity was assessed using two complementary methods: the cross loadings of the indicators and the Fornell-Larcker criterion. According to Henseler et al. (2009), discriminant validity is established when each indicator loads more strongly on its associated construct than on any other. As shown in Table 5, all indicators meet this criterion, with the highest loading occurring on the corresponding latent variable. No items presented problematic values or required elimination. Even items with comparatively lower loadings - such as Trust_1 (0.511) or Purch_4 (0.685)- remained above the acceptable threshold of 0.5, ensuring their retention. These results support the construct validity of the model and reinforce that each item is more closely related to its intended dimension than to others.

Table 4.4- Cross Loadings

	Att	BL	Ex	IBM	PI	Tru	IBMxEx	IBMxAtt	IBMxTru
Attra_1	0.854	0.161	0.194	0.432	0.249	0.267	0.028	-0.255	0.199
Attra_2	0.858	0.253	0.122	0.505	0.238	0.166	0.075	-0.271	0.145
Attra_3	0.871	0.182	0.165	0.319	0.236	0.299	0.079	-0.155	0.229
Attra_4	0.807	0.147	0.211	0.403	0.205	0.218	0.019	-0.154	0.089
Attra_5	0.809	0.172	-0.009	0.236	0.100	0.069	0.070	-0.131	0.179
BLoy_1	0.166	0.903	0.029	0.410	0.488	0.214	0.099	0.009	0.082
BLoy_2	0.269	0.858	0.012	0.269	0.426	0.092	0.029	0.009	0.049
BLoy_3	0.263	0.786	0.140	0.270	0.335	0.104	0.109	0.005	0.105
BLoy_4	0.155	0.762	-0.008	0.162	0.290	0.059	0.205	0.196	0.150
BLoy_5	0.157	0.750	-0.067	0.274	0.372	0.110	0.117	-0.023	0.135
BLoy_7	0.068	0.718	0.002	0.242	0.237	0.109	0.096	0.159	0.106
Expert_1	0.130	0.087	0.815	0.182	0.230	0.577	-0.170	0.076	-0.268
Expert_2	0.189	0.008	0.904	0.131	0.325	0.581	-0.208	0.058	-0.290
Expert_3	0.127	0.007	0.904	0.129	0.407	0.629	-0.201	0.048	-0.255
Expert_4	0.079	-0.020	0.892	0.074	0.293	0.677	-0.167	0.021	-0.198
Expert_5	0.210	0.023	0.851	0.159	0.380	0.665	-0.263	0.061	-0.292
Match_1	0.425	0.353	0.130	0.920	0.316	0.261	0.087	-0.351	0.113
Match_2	0.457	0.314	0.153	0.906	0.218	0.229	0.063	-0.371	0.093
Match_3	0.356	0.277	0.117	0.832	0.196	0.200	0.111	-0.264	0.169
Match_4	0.442	0.343	0.152	0.947	0.256	0.249	0.155	-0.306	0.192
Purch_1	0.185	0.359	0.440	0.225	0.920	0.498	-0.150	0.086	-0.160
Purch_2	0.255	0.417	0.270	0.226	0.847	0.358	-0.064	0.071	-0.064
Purch_3	0.324	0.323	0.347	0.306	0.869	0.469	-0.335	-0.070	-0.232
Purch_4	0.034	0.547	0.181	0.147	0.685	0.324	-0.002	0.144	-0.031
Trust_1	0.201	0.184	0.361	0.080	0.236	0.511	-0.183	0.190	-0.158
Trust_2	0.233	0.155	0.665	0.233	0.493	0.944	-0.303	0.148	-0.279
Trust_3	0.221	0.119	0.668	0.241	0.457	0.950	-0.283	0.199	-0.272
Trust_4	0.233	0.096	0.654	0.210	0.515	0.927	-0.251	0.150	-0.206
Trust_5	0.209	0.158	0.696	0.336	0.419	0.909	-0.232	0.118	-0.252
IBMxAtt	-0.239	0.055	0.060	-0.359	0.055	0.180	0.012	1.000	-0.131
IBMxEx	0.065	0.127	-0.235	0.115	-0.189	-0.293	1.000	0.012	0.860
IBMxTru	0.201	0.124	-0.299	0.156	-0.162	-0.273	0.860	-0.131	1.000

As shown in Table 6, the Fornell-Larcker criterion is satisfied, with all constructs presenting AVE square roots (on the diagonal) greater than their correlations with other constructs. This confirms the discriminant validity of the model (Henseler et al., 2009).

Table 4.5- Fornell-Larcker Criterion

	Att	BL	Ex	IBM	PI	Tru
Attractiveness (Att)	0.840					
Brand Loyalty (BL)	0.222	0.799				
Expertise (Ex)	0.172	0.020	0.874			
Influencer Brand Match (IBM)	0.467	0.359	0.153	0.903		
Purchase Intention (PI)	0.255	0.466	0.387	0.278	0.835	
Trustworthiness (Tru)	0.252	0.157	0.717	0.262	0.504	0.865

To further evaluate discriminant validity, the Heterotrait-Monotrait ratio (HTMT) was assessed. According to Hair et al. (2022), HTMT values should be significantly below 0.85, or below 0.90 when the constructs are conceptually similar. In this study, most values ranged from 0.012 to 0.781, indicating strong discriminant validity, as shown in Table 7. However, one value -between IBM × Expertise and IBM × Trustworthiness- reached 0.860, slightly exceeding the conservative threshold. Given that these are both interaction terms involving conceptually distinct constructs, this result should be interpreted with some caution, although it remains below the more liberal threshold of 0.90.

Table 4.6- HTMT Ratio

	Att	BL	Ex	IBM	PI	Tru	IBMxEx	IBMxAtt	IBMxTru
Att									
BL	0.256								
Ex	0.191	0.093							
IBM	0.494	0.372	0.167						
PI	0.275	0.548	0.405	0.299					
Tru	0.275	0.174	0.781	0.280	0.557				
IBMxEx	0.068	0.145	0.240	0.120	0.179	0.309			
IBMxAtt	0.242	0.089	0.063	0.372	0.121	0.199	0.012		
IBMxTru	0.211	0.139	0.310	0.164	0.158	0.288	0.860	0.131	

Collinearity was assessed by examining the outer VIF values, as presented in Table 8. According to Hair et al. (2022), VIF values of 5 or higher indicate potential multicollinearity concerns, even in reflectively measured constructs. In this study, three indicators - Trust_2 (5.755), Trust_3 (6.437), and Match_4 (5.165)- exceeded this threshold. While one possible solution would be to remove or combine these items, doing so would compromise the theoretical coverage and content validity of their respective constructs. As such, and in line with Hair et al. (2022) guidance that indicator retention is acceptable when theoretically justified, these items were retained. Therefore, collinearity is not considered a critical issue in this measurement model.

Table 4.7- VIF

	VIF
Attra_1	2.944
Attra_2	2.695
Attra_3	3.707
Attra_4	2.453
Attra_5	2.613
BLOY_1	3.256
BLOY_2	3.315
BLOY_3	2.323
BLOY_4	2.141
BLOY_5	1.895
BLOY_7	1.654
Expert_1	2.595
Expert_2	3.581
Expert_3	3.759
Expert_4	3.946
Expert_5	2.322
Match_1	3.674
Match_2	3.492
Match_3	2.349
Match_4	5.165
Purch_1	3.829
Purch_2	2.795
Purch_3	2.278
Purch_4	1.450
Trust_1	1.224
Trust_2	5.755
Trust_3	6.437
Trust_4	4.999
Trust_5	4.114
IBMxAtt	1.000
IBMxEx	1.000
IBMxTru	1.000

4.3 STRUCTURAL MODEL

Following the evaluation of the measurement model, which confirmed the reliability and validity of the reflective constructs, this section presents the structural model analysis.

In addition to assessing the model for the full sample, the structural relationships are also examined across groups using MGA. This step enables the identification of significant differences in path coefficients between Instagram and TikTok users, as introduced in Chapter 3.

In the structural model assessment, the coefficient of determination (R^2) was examined to evaluate the explanatory power of the independent constructs over the dependent variables.

According to Hair et al. (2011), R^2 values of 0.75, 0.50, and 0.25 can be described as substantial, moderate, and weak, respectively.

Figure 2 presents the results for the full sample. As shown, the model explains 18.8% of the variance in Brand Loyalty and 29.5% in Purchase Intention, suggesting a weak to moderate level of explanatory power. These values serve as a baseline for group comparisons.

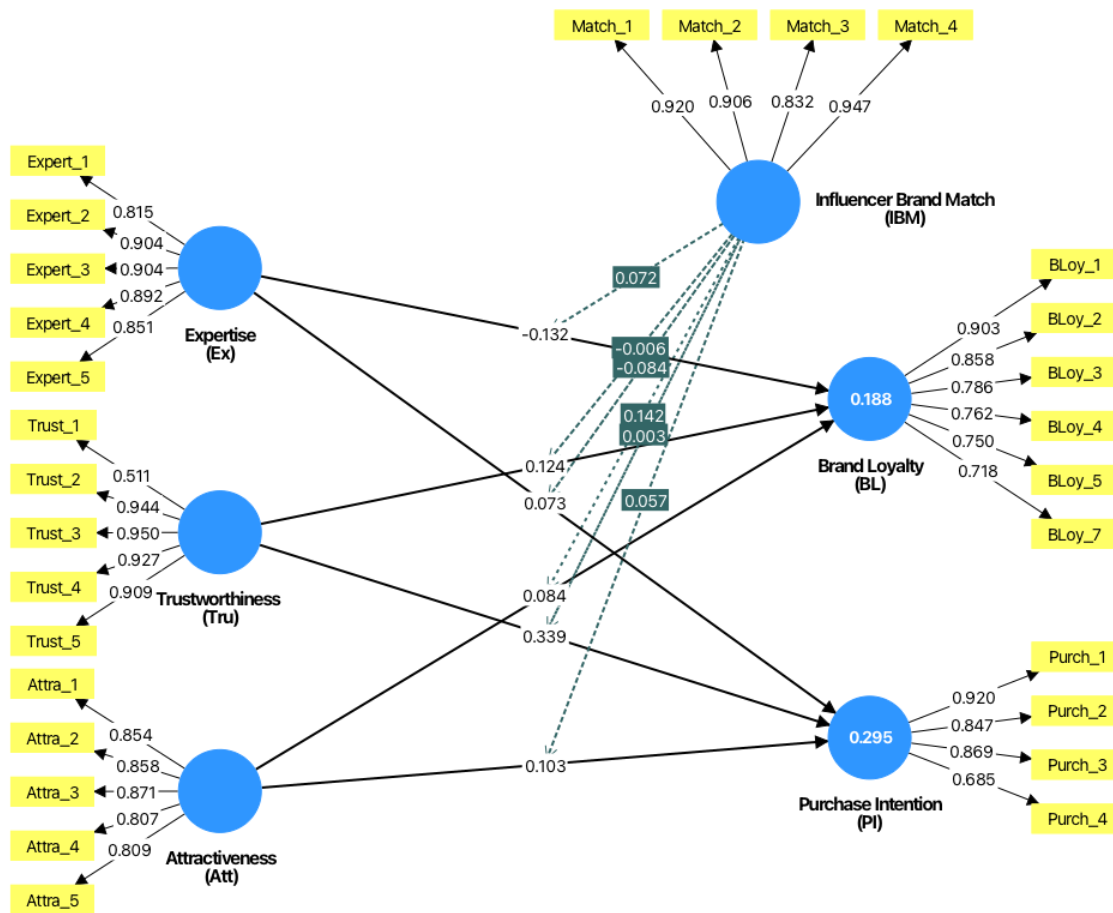


Figure 4.1- Structural Model Results: Full Sample

For the Instagram group (Figure 3), the model explains 16.7% of the variance in Brand Loyalty and 23.3% in Purchase Intention, both of which fall within the weak explanatory range.

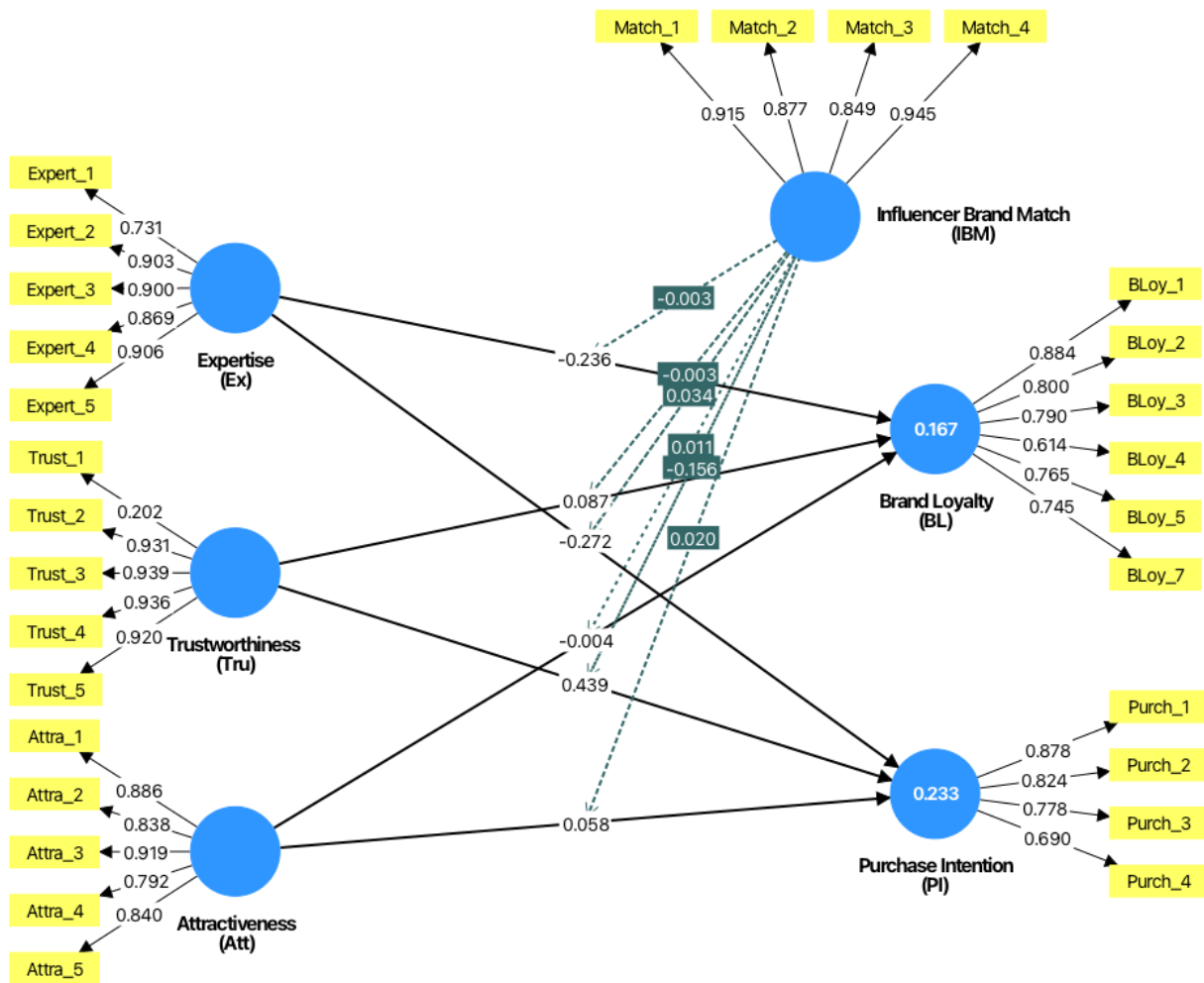


Figure 4.2- Structural Model Results: Instagram Group

In contrast, for the TikTok group (Figure 4), the model accounts for 29.5% of the variance in Brand Loyalty and a substantially higher 49.2% in Purchase Intention, representing a transition from weak to moderate explanatory power.

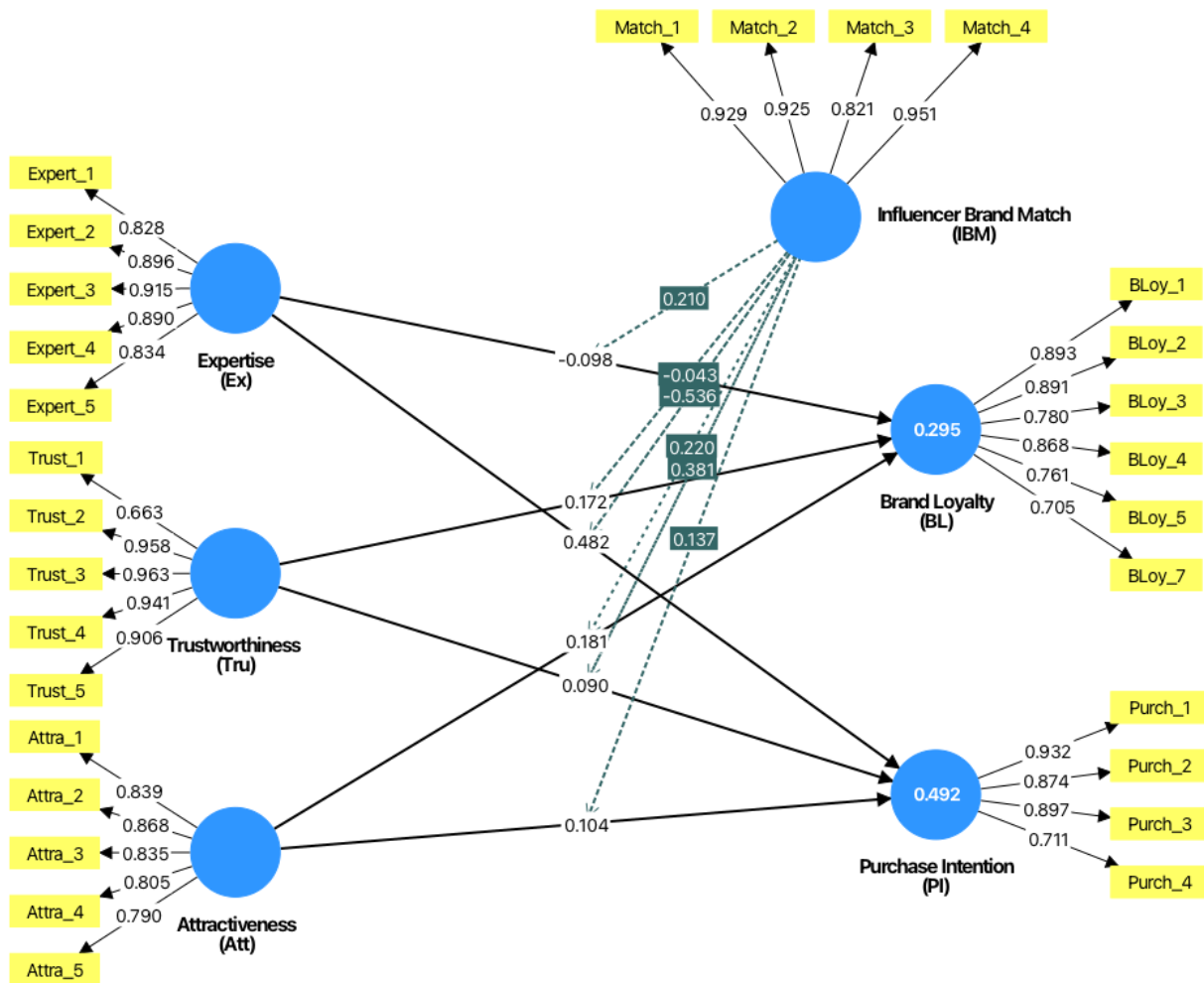


Figure 4.3- Structural Model Results: TikTok Group

Both groups reveal meaningful differences in the proportion of variance explained by the model in the dependent constructs. These results suggest that the model performs more effectively in predicting behavioural outcomes among TikTok users, not only when compared to Instagram users but also relative to the full sample.

Following the evaluation of the model's explanatory power, the significance and strength of the hypothesised relationships were analysed using bootstrapping (5,000 resamples; 95% confidence interval).

Regarding the full sample, the results are demonstrated in Table 9, and the only statistically significant relationship at the 5% level was observed between Influencer Brand Match and Brand Loyalty ($\beta = 0.430$, $p = 0.003$), indicating a positive effect on consumer loyalty. Additionally, the relationship between Trustworthiness and Purchase Intention showed a marginal effect ($\beta = 0.339$, $p = 0.057$), suggesting a potential but inconclusive influence.

All other path coefficients did not reach statistical significance ($p > 0.05$). Overall, the findings reinforce the central role of influencer-brand fit in driving brand loyalty, while casting doubt on the relevance of the credibility dimensions and their moderation effects in the general sample context.

Table 4.8- Mean, STDEV, T-Values, P-Values: Full Sample

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Att -> BL	0.084	0.090	0.140	0.599	0.549
Att -> PI	0.103	0.107	0.096	1.066	0.287
Ex -> BL	-0.132	-0.139	0.150	0.879	0.379
Ex -> PI	0.073	0.088	0.160	0.454	0.650
IBM -> BL	0.367	0.374	0.122	2.997	0.003
IBM -> PI	0.169	0.195	0.129	1.316	0.188
IBM x Att -> BL	0.142	0.129	0.103	1.380	0.168
IBM x Att -> PI	0.057	0.056	0.092	0.620	0.536
IBM x Ex -> BL	0.072	0.079	0.164	0.441	0.659
IBM x Ex -> PI	-0.084	-0.105	0.225	0.373	0.709
IBM x Tru -> BL	-0.006	-0.007	0.182	0.033	0.973
IBM x Tru -> PI	0.003	0.017	0.224	0.014	0.989
Tru -> BL	0.124	0.135	0.187	0.661	0.508
Tru -> PI	0.339	0.327	0.178	1.902	0.057

For the Instagram group (Table 10), none of the hypothesised relationships reached statistical significance ($p > 0.05$), suggesting limited support for the proposed model on this platform. Even the strongest path (between Influencer Brand Match and Purchase Intention, $\beta = 0.278$) failed to reach the 0.05 significance threshold ($p = 0.140$).

Table 4.9- Mean, STDEV, T-Values, P-Values: Instagram Group

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Att -> BL	-0.004	0.022	0.208	0.018	0.985
Att -> PI	0.058	0.057	0.185	0.312	0.755
Ex -> BL	-0.236	-0.188	0.337	0.701	0.483
Ex -> PI	-0.272	-0.302	0.307	0.886	0.376
IBM -> BL	0.396	0.384	0.204	1.944	0.052
IBM -> PI	0.278	0.325	0.188	1.475	0.140
IBM x Att -> BL	0.011	0.025	0.170	0.062	0.950
IBM x Att -> PI	0.020	0.035	0.186	0.107	0.914
IBM x Ex -> BL	-0.003	0.025	0.388	0.009	0.993
IBM x Ex -> PI	0.034	0.013	0.472	0.072	0.942
IBM x Tru -> BL	-0.003	-0.030	0.433	0.006	0.995
IBM x Tru -> PI	-0.156	-0.082	0.509	0.307	0.759
Tru -> BL	0.087	0.060	0.354	0.244	0.807
Tru -> PI	0.439	0.469	0.328	1.338	0.181

In contrast, the TikTok group revealed several statistically significant relationships. Notably, the path between Expertise and Purchase Intention showed a significant effect ($\beta = 0.482$, $p = 0.008$), suggesting that perceived expertise of influencers plays a critical role in driving purchase intention among TikTok users. Additionally, the interaction between the moderation Influencer Brand Match and Trustworthiness, and Brand Loyalty also reached marginal significance ($\beta = 0.381$, $p = 0.106$), indicating a potential moderating role of influencer–brand match in enhancing the impact of trustworthiness on brand loyalty.

Table 4.10- Mean, STDEV, T-Values, P-Values: TikTok Group

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Att -> BL	0.181	0.200	0.197	0.917	0.359
Att -> PI	0.104	0.125	0.127	0.818	0.413
Ex -> BL	-0.098	-0.098	0.199	0.494	0.622
Ex -> PI	0.482	0.479	0.182	2.646	0.008
IBM -> BL	0.319	0.322	0.195	1.638	0.101
IBM -> PI	0.205	0.212	0.174	1.181	0.238
IBM x Att -> BL	0.220	0.171	0.172	1.281	0.200
IBM x Att -> PI	0.137	0.114	0.132	1.044	0.297
IBM x Ex -> BL	0.210	0.212	0.245	0.856	0.392
IBM x Ex -> PI	-0.536	-0.495	0.237	2.264	0.024
IBM x Tru -> BL	-0.043	-0.051	0.237	0.180	0.857
IBM x Tru -> PI	0.381	0.349	0.235	1.617	0.106
Tru -> BL	0.172	0.187	0.250	0.688	0.492
Tru -> PI	0.090	0.090	0.208	0.434	0.664

These findings reinforce the earlier R^2 analysis, where the model demonstrated greater explanatory power for TikTok users. Overall, the structural relationships appear more meaningful and supported in the TikTok context than on Instagram, and show a distinct pattern when compared to the full sample, highlighting the relevance of platform-specific analysis when examining influencer-driven consumer behaviour.

As an additional step, an exploratory analysis was conducted by including age and gender as control variables to assess their direct influence on Brand Loyalty and Purchase Intention. To integrate control variables into the PLS-SEM model, the procedure followed the recommendations of Hair et. al. (2022), who state that control variables should be added as separate exogenous constructs and directly linked to the dependent latent variables. Gender and age (coded) were included as control variables, each connected to both Brand Loyalty and Purchase Intention. The only statistically significant effect identified was between Influencer Brand Match and Brand Loyalty ($\beta = 0.352$, $p = 0.006$), which remained consistent with the original model. All other control paths, including the direct effects of Age and Gender, were non-significant ($p > 0.05$), suggesting that these variables do not substantially alter the structural relationships in the model.

5. RESULTS AND DISCUSSION

The empirical results of this study provide significant insights into how the perceived credibility of SMIs influences consumer behaviour outcomes. This chapter analyses the hypotheses and interprets the findings in light of existing literature to assess both theoretical alignment and possible contextual explanations for supported and unsupported relationships.

Hypotheses 1a, 1b, and 1c, which examined the effects of perceived expertise, trustworthiness, and attractiveness on brand loyalty, were not supported in the full sample. One possible explanation is that perceived credibility of SMIs, although relevant in shaping initial attitudes, may not be sufficient on its own to generate lasting brand loyalty. Loyalty often stems from more complex and sustained factors, such as emotional connection, consumer-brand value alignment, or repeated positive experiences with the brand. Without these relational and experiential elements, credibility alone may fall short in fostering true brand commitment (Shoukat et al., 2023).

For the full sample, only hypothesis 2b was marginally significant, indicating that perceived trustworthiness showed a weak but noteworthy influence on purchase intention. Given that trustworthiness was the only dimension of source credibility to approach significance, despite being evaluated alongside expertise and attractiveness, which are equally emphasised in Ohanian's (1990) conceptualisation of celebrity endorser credibility, this result may indicate that trust-based evaluations remain relatively relevant for influencing consumer behaviour in social media context.

It is also worth considering that the three dimensions of credibility were analysed independently in the current model. Some studies suggest that these attributes may not operate in isolation, as expertise has been shown to enhance trustworthiness, while attractiveness tends to have minimal impact (Amin, 2024). Furthermore, trustworthiness alone may not be enough to drive purchase intention unless accompanied by perceived authenticity and a strong influencer–product fit (Shoukat et al., 2023). Therefore, both the separation of credibility dimensions and the absence of contextual variables may have diluted the strength of the effect observed, contributing to the marginal support found for H2b and no support for H2a and H2c.

None of the moderation hypotheses were supported in the full sample (H3a to f). Interestingly, the only statistically significant relationship was a direct path from Influencer-Brand Match to Brand Loyalty- a connection that was not part of the hypothesised model. In SmartPLS, moderation testing requires including both main effects and the interaction term in the model. Although the direct effect of the moderator on the dependent variable was not hypothesised, it emerged as significant, while the interaction effect was non-significant. This indicates that the perceived influencer–brand match directly influences brand loyalty, rather than moderating the effect of influencer credibility dimensions on brand loyalty.

These findings align with literature suggesting that a congruent influencer-brand match enhances both purchase intention and brand loyalty by fostering a sense of authenticity and relevance (Belanche et al., 2021; De Veirman et al., 2017). Perceived congruence increases the effectiveness of influencer endorsements by strengthening the psychological connection between the consumer, the influencer, and the brand. As shown by Sanz-Marcos et al. (2021), when followers perceive coherence between an influencer's personal brand and the products they promote, this consistency positively influences both their willingness to buy and their long-term commitment to the brand.

Instagram and TikTok share core features, but their user dynamics and content formats, among others, vary significantly, being one of the reasons (as stated in chapter 2) why they were analysed as different groups, besides the full sample. Instagram's network-based engagement reinforces traditional influencer hierarchies, whereas TikTok facilitates viral, user-generated interactions that can make influencers seem more relatable and authentic (Chang et al., 2024). These contextual differences may help explain why the model yielded stronger results for TikTok users, as prior studies also highlight that TikTok is particularly effective in enhancing consumer engagement, brand connection, and purchase behaviour through informal and immersive content (Febyola & Widyanesti, 2024; Sohid et al., 2024).

In the Instagram group, none of the hypothesised relationships reached statistical significance, suggesting a weaker connection between influencer credibility dimensions and behavioural outcomes on this platform. One possible explanation is that Instagram users may have become insensitive to promotional content due to the saturation of influencer marketing, which can undermine perceived authenticity and trust. Instagram has long been leveraged by brands for tailored and aesthetically appealing content (Adegbola et al., 2018). While this offers visibility, it may also make advertising feel more obvious and commercialised. The effectiveness of influencer marketing relies heavily on perceived authenticity and brand congruence, which may be harder to achieve in an environment where promotional content is abundant. Therefore, credibility alone might not be sufficient to drive engagement on Instagram, particularly if users perceive content as overly branded or strategically curated (Belanche et al., 2021).

In contrast, the TikTok group revealed meaningful effects regarding the positive relationship between perceived expertise and purchase intention (H2a). This suggests that TikTok users may place greater value on the informative or demonstrative capabilities of influencers, which aligns with research indicating that authenticity and perceived competence are critical on this platform (Amin, 2024). The spontaneous and less polished nature of TikTok content may enhance the impact of perceived expertise by making product recommendations appear more relatable and trustworthy. TikTok's algorithm-driven content also fosters a sense of personal relevance and authenticity, which strengthens emotional engagement and persuasive impact (Zhou, 2024). Additionally, the marginal moderation effect observed in this group may indicate that when trust is combined with a strong influencer-brand match, it can amplify consumer

loyalty, particularly in environments where content is perceived as less overtly commercial and more peer-driven.

6. CONCLUSIONS AND FUTURE RESEARCH

This dissertation aimed to understand how the perceived credibility of SMIs- defined through expertise, attractiveness, and trustworthiness- influences brand loyalty and purchase intention, and whether this relationship is moderated by the level of congruence between the influencer and the brand. In addition, platform-specific differences were explored through MGA comparing Instagram and TikTok.

The findings suggest that while overall influencer credibility showed limited direct effects, trustworthiness displayed a marginal positive relationship with purchase intention. The perceived influencer-brand match emerged as a stronger and more consistent predictor of brand loyalty. Furthermore, the MGA revealed that TikTok users were more strongly influenced, whereas no significant effects were found among Instagram users.

These results confirm that the effectiveness of influencer marketing depends not only on the influencer's attributes but also on the degree of alignment with the endorsed brand and the digital context in which the interaction occurs. This study contributes to the existing literature by offering a comparative platform-based perspective and reinforcing the importance of contextual and relational factors in influencer marketing strategies.

6.1 THEORETICAL CONTRIBUTIONS

This dissertation makes several theoretical contributions to the influencer marketing literature, despite the lack of support for most hypothesised relationships between SMIs perceived credibility -encompassing expertise, trustworthiness, and attractiveness- and consumer behaviour outcomes, namely brand loyalty and purchase intention, as well as the moderating role of influencer-brand match.

While previous research often confirms the positive impact of credibility dimensions on consumer engagement (Alcántara-Pilar et al., 2024), the current findings suggest these effects may not be universal across all contexts. This contributes to theory by highlighting boundary conditions for credibility effects, suggesting that individual differences, such as user demographics or engagement levels, may play a critical role in shaping consumer responses.

Secondly, the study contributes to platform-specific theorising in influencer marketing. The partial support for the relationship between perceived expertise and purchase intention on TikTok (but not on Instagram) reinforces the idea that platform characteristics shape how credibility is processed. TikTok's algorithm-driven, short-form video format may amplify the impact of expertise-driven persuasion (Fan, 2024; Kumsawat et al., 2024), while Instagram's visual-centric nature may prioritise aesthetic or lifestyle alignment (Djafarova & Bowes, 2021). This challenges the assumption of uniform credibility effects across social media and underscores the need for theories that are sensitive to platform-specific dynamics.

Third, an unanticipated yet theoretically meaningful result emerged through the significant direct relationship between influencer–brand match and brand loyalty. Though not hypothesised, this finding extends the theoretical understanding of influencer–brand congruence as a standalone driver of consumer loyalty, independent of credibility dimensions. Prior research has primarily explored congruence as a moderator (Belanche et al., 2021; de Veirman et al., 2017), but this study suggests that a strong alignment between an influencer’s image and the brand they promote can directly enhance consumer loyalty.

Finally, the non-significant moderation effects of influencer-brand match contribute to theory by indicating that the interplay between credibility and congruence is more complex than previously assumed. The lack of support for these hypotheses suggests that additional factors, such as content type, disclosure practices, or user trust in platforms, may mediate or moderate these relationships, as hinted by Saturnus et al. (2024). This finding calls for the development of more nuanced theoretical frameworks that integrate contextual and individual-level variables, paving the way for future research to refine influencer marketing models.

6.2 MANAGERIAL CONTRIBUTIONS

The findings of this study provide actionable guidance for brand managers and marketers aiming to optimise influencer marketing strategies on Instagram and TikTok to enhance brand loyalty and purchase intention. Although most hypothesised relationships between SMIs’ credibility (comprising expertise, trustworthiness, and attractiveness) and consumer behaviour outcomes were not supported, the significant direct effect of influencer-brand match on brand loyalty and the influence of perceived expertise on purchase intention on TikTok offer practical insights for crafting effective campaigns.

Firstly, the significant direct effect of influencer-brand match on brand loyalty highlights the importance of selecting influencers whose content, values, and tone align naturally with the brand. This alignment enhances authenticity, which consumers often associate with trust and long-term connection. Brands should therefore prioritise congruent partnerships over sheer reach or popularity.

Secondly, the positive relationship between perceived expertise and purchase intention on TikTok suggests that platform-specific strategies are essential. On TikTok, where content is fast-paced and algorithm-driven, partnering with influencers who can clearly demonstrate product knowledge through tutorials, reviews, or practical tips may be more effective in driving conversions than simply relying on visual appeal or celebrity status.

Finally, the mixed results underscore the need for a data-informed approach to influencer campaigns. Marketers should move beyond vanity metrics and track indicators like engagement quality, conversions, and brand affinity to evaluate success. This helps reduce

risk and ensures that influencer partnerships generate tangible value aligned with campaign goals.

6.3 LIMITATIONS AND FUTURE WORK

This study presents several limitations that should be acknowledged when interpreting the findings. First, the sample size, although adequate for PLS-SEM analysis, was relatively small, which may have limited the statistical power to detect weaker effects. Furthermore, the sample was composed predominantly of Portuguese respondents, despite the questionnaire being written in English. This language mismatch may have introduced a comprehension barrier or reduced the diversity of interpretations, potentially biasing the results. A more heterogeneous and international sample would increase the generalisability of the findings and reduce the influence of cultural and linguistic factors.

Another important limitation relates to the way influencer exposure was measured. Participants were asked to recall and evaluate an influencer they follow, rather than being presented with a predefined influencer profile or stimulus. This open-ended approach, while allowing for personal relevance, also introduced significant variability in interpretation. Some respondents may have thought of influencers who heavily promote products, which could have negatively influenced their perception of credibility. Others may have focused on influencers whose content aligns more with the products being promoted, thereby prioritising product attributes over the credibility of the endorser. This subjectivity may have weakened the consistency of responses and contributed to the lack of significant results for several hypotheses.

Lastly, although the study aimed to explore platform-specific dynamics, the questionnaire was identical for both groups, without tailored descriptions or stimuli that capture the unique user experiences of Instagram and TikTok. This may have limited the depth of the comparative insights. In future designs, incorporating platform-specific stimuli or even experimental conditions could better reflect the native features and content dynamics of each platform.

Building upon the limitations identified, several promising avenues for future research can be considered to deepen the understanding of influencer credibility and its impact on consumer behaviour.

One possibility is the use of experimental designs with fictional influencer profiles, where credibility attributes (e.g., high expertise vs. low attractiveness) are manipulated. This would reduce subjectivity and allow clearer conclusions about each dimension's individual effect.

Expanding the model with additional variables could also offer deeper insights. Factors like product type (hedonic vs. utilitarian), frequency of platform usage, content consumed (e.g.,

fashion, entertainment, educational), and the strength of parasocial relationships may significantly influence consumer responses and should be explored in future studies.

Future studies could also adopt alternative frameworks, such as the Stimulus-Organism-Response (S-O-R) model, which explains how external cues like influencer credibility affect internal states (e.g., emotions, cognition) and lead to behavioural outcomes such as loyalty or purchase intention (Jacoby, 2002).

Additionally, upcoming studies should explore new moderators and mediators, such as perceived authenticity, content saturation, type of sponsorship disclosure, or real user engagement, to better understand the complex relationship between influencer credibility and consumer responses.

Another direction would be to conduct the analysis within the context of a specific brand or brand group, rather than allowing respondents to choose freely. For instance, considering that 30 out of the 129 participants (including those who failed the attention check) mentioned brands belonging to the Inditex Group, future studies could focus specifically on this retail conglomerate. This would allow for a more controlled context and facilitate the analysis of brand-specific dynamics in influencer marketing.

To finalise, although this study compared Instagram and TikTok, further research could deepen this comparison by segmenting users based on usage frequency, content preferences, or platform perceptions. Mixed-method approaches, combining surveys with qualitative interviews, may also offer richer insights into how credibility is interpreted across platforms, especially given the limited direct comparisons between TikTok and Instagram in current literature.

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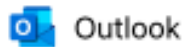
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APPENDIX A: ETHICAL COMMITTEE APPROVAL



RE: NOVA IMS | Ethics Committee - NEED REVIEW

De Ethics Committee <ethicscommittee@novaims.unl.pt>

Data sex, 04/07/2025 08:45

Para Márcia Dutra de Barcellos <mbarcellos@novaims.unl.pt>; Ines Sofia Nogueira de Oliveira <20220391@novaims.unl.pt>

Cc Ethics Committee <ethicscommittee@novaims.unl.pt>

Dear Inês de Oliveira
Dear Professor Márcia de Barcellos,

Thank you for filling out the Research Ethics Checklist. After reviewing your request, you can proceed with the study as we do not foresee any major ethical concerns with the project.

Project No.: **OTHER2025-7-22748**

Project Title: **The impact Social Media Influencers' credibility has on Customer Behaviour**

Principal Researcher: **Inês Sofia Nogueira de Oliveira**

according to the regulations of the Ethics Committee of NOVA IMS and MagIC Research Center this project was considered to meet the requirements of the NOVA IMS Internal Review Board, being considered **APPROVED** on 04/07/2025.

It is the Principal Researcher's responsibility to ensure that all researchers and stakeholders associated with this project are aware of the conditions of approval and which documents have been approved.

The Principal Researcher is required to notify the Ethics Committee, via amendment or progress report, of

- Any significant change to the project and the reason for that change;
- Any unforeseen events or unexpected developments that merit notification;
- The inability of the Principal Researcher to continue in that role or any other change in research personnel involved in the project.

Lisbon, 04/07/2025
NOVA IMS Ethics Committee
ethicscommittee@novaims.unl.pt

This email serves as formal proof of ethical approval. If required for inclusion in a thesis, dissertation, or any other academic documentation, a PDF version of this message may be created and attached accordingly.

APPENDIX B: SURVEY

Exp. Design- How Influencers' Perceived Credibility Shapes Customer Behaviour

Start of Block: Consent

Consent Dear participant, Thank you for taking the time to participate in this survey. This research is part of a Master's dissertation in Information Management, with a specialisation in Business Intelligence, at NOVA Information Management School. This study aims to understand how people perceive social media influencers, how well they match the brands they promote, and how this may influence consumer behaviour in digital marketing contexts. Please note that your participation is entirely voluntary; all responses will remain anonymous and confidential and the data collected will be used solely for academic purposes and will not be shared with third parties. Participants must be 18 years of age or older. You are free to withdraw at any time before submitting your responses, without penalty. If you have any questions or concerns regarding the survey or your participation, please feel free to contact me at 20220391@novaims.unl.pt. Thank you once again for your participation. Kind regards
Inês Oliveira

- I agree to participate. (1)
- I do not agree to participate. (2)

Skip To: End of Survey If Dear participant, Thank you for taking the time to participate in this survey. This research is p... = I do not agree to participate.

End of Block: Consent

Start of Block: Account in SMP

Account Do you use Instagram or TikTok?

Yes (1)

No (2)

Skip To: End of Survey If Do you use Instagram or TikTok? = No

End of Block: Account in SMP

Start of Block: TikTok Scenario

TikTok Before you begin, please imagine that you are browsing on **TikTok** and come across content shared by an **influencer**. The post is engaging, visually appealing, and promotes a brand in a typical influencer style. **Keep this scenario in mind** as you move forward with the questionnaire.

End of Block: TikTok Scenario

Start of Block: Instagram Scenario

Insta Before you begin, please imagine that you are browsing on **Instagram** and come across content shared by an **influencer**. The post is engaging, visually appealing, and promotes a brand in a typical influencer style. **Keep this scenario** in mind as you move forward with the questionnaire.

End of Block: Instagram Scenario

Start of Block: Credibility

Explaining Now, please think of a **Social Media Influencer you actively follow** — someone you follow primarily because they share content on a **specific topic that interests you** (e.g., fashion, fitness, travel, technology, etc.). Throughout the following questions, you will be asked to **evaluate statements based on your perception of that Influencer**. Your answers should reflect your **personal views and experiences in relation to the content they share**.

Page Break

Expert Please indicate how much you agree with the following statements about the Social Media Influencer’s **expertise**, using a scale from 1 (Strongly disagree) to 7 (Strongly agree):

	Strongly disagree (1) (1)	Disagree (2) (2)	Slightly Disagree (3) (3)	Neither Agree or Disagree (4) (4)	Slightly Agree (5) (5)	Agree (6) (6)	Strongly Agree (7) (7)
This influencer is an expert in their area. (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This influencer is experienced in their field. (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This influencer is knowledgeable about the topic. (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This influencer is qualified to speak on the topic. (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This influencer is skilled in what they do. (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Page Break

Trust Please indicate how much you agree with the following statements about the Social Media Influencer’s **trustworthiness**, using a scale from 1 (Strongly disagree) to 7 (Strongly agree):

	Strongly Disagree (1) (1)	Disagree (2) (2)	Slightly Disagree (3) (3)	Neither Agree or Disagree (4) (4)	Slightly Agree (5) (5)	Agree (6) (6)	Strongly Agree (7) (7)
This influencer is dependable. (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This influencer is honest. (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This influencer is reliable. (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This influencer is sincere. (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This influencer is trustworthy. (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Attra Please indicate how much you agree with the following statements about the Social Media Influencer’s **attractiveness**, using a scale from 1 (Strongly disagree) to 7 (Strongly agree):

	Strongly Disagree (1) (1)	Disagree (2) (2)	Slightly Disagree (3) (3)	Neither Agree or Disagree (4) (4)	Slightly Agree (5) (5)	Agree (6) (6)	Strongly Agree (7) (7)
This influencer is attractive. (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This influencer is classy. (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This influencer is beautiful. (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This infuencer is elegant. (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This influencer is sexy. (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

End of Block: Credibility

Start of Block: Brand Loyalty

Brand Can you write the name of a brand you usually buy from?

Page Break

BLOY Regarding to how loyal you are to **#{Brand /ChoiceTextEntryValue}** , please indicate your level of agreement with the following factors on a scale between 1 (Strongly disagree) and 7 (Strongly agree):

	Strongly Disagree (1) (1)	Disagree (2) (2)	Slightly Disagree (3) (3)	Neither Agree or Disagree (4) (4)	Slightly Agree (5) (5)	Agree (6) (6)	Strongly Agree (7) (7)
I consider myself loyal to this brand. (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I buy this brand whenever I can. (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I buy as much of this brand as I can. (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel this is the only brand of this product I need. (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This is the one brand I would prefer to buy/use. (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If this brand were not available, it would make little difference to me if I had to use another brand. (6)

I would go out of my way to use this brand. (7)

End of Block: Brand Loyalty

Start of Block: Purchase Intention

Purch Regarding your intention to purchase from $\{\text{Brand /ChoiceTextEntryValue}\}$, please indicate your level of agreement with the following factors on a scale between 1 (Strongly disagree) and 7 (Strongly agree):

	Strongly Disagree (1) (1)	Disagree (2) (2)	Slightly Disagree (3) (3)	Neither Agree or Disagree (4) (4)	Slightly Agree (5) (5)	Agree (6) (6)	Strongly Agree (7) (7)
I would consider purchasing a product from $\{\text{Brand /ChoiceTextEntryValue}\}$ (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would contemplate the option of buying a product from $\{\text{Brand /ChoiceTextEntryValue}\}$ (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It is likely that I am going to purchase a product from $\{\text{Brand /ChoiceTextEntryValue}\}$ (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Next time I need this type of product, I will probably buy the one from $\{\text{Brand /ChoiceTextEntryValue}\}$ (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

End of Block: Purchase Intention

Start of Block: Influencer Brand Match

Match Now, please imagine the same Social Media Influencer you actively follow creates content in the same area as the brand you mentioned - **`\${Brand /ChoiceTextEntryValue}`** . Based on that imagined scenario, indicate how much you agree with the following statements about the **match between that Influencer and **`\${Brand /ChoiceTextEntryValue}`**** , using a scale from 1 (Strongly disagree) to 7 (Strongly agree):

	Strongly Disagree (1) (1)	Disagree (2) (2)	Slightly Disagree (3) (3)	Neither Agree or Disagree (4) (4)	Slightly Agree (5) (5)	Agree (6) (6)	Strongly Agree (7) (7)
The influencer and `\${Brand /ChoiceTextEntryValue}` are compatible. (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The influencer and `\${Brand /ChoiceTextEntryValue}` have a good fit. (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The influencer's association with `\${Brand /ChoiceTextEntryValue}` is relevant. (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The influencer is a good match to `\${Brand /ChoiceTextEntryValue}` (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

End of Block: Influencer Brand Match

Start of Block: Attention Check

Check This question is meant to check your attention. In the **beginning of the questionnaire** you were given a **Social Media Platform** to answer questions, which one was it?

Instagram (1)

TikTok (2)

End of Block: Attention Check

Start of Block: SMP

SMP Regarding the use of this Social Media Platform please indicate your level of agreement with the following factors on a scale between 1 (Strongly disagree) and 7 (Strongly agree):

	Strongly Disagree (1) (1)	Disagree (2) (2)	Slightly Disagree (3) (3)	Neither Agree or Disagree (4) (4)	Slightly Agree (5) (5)	Agree (6) (6)	Strongly Agree (7) (7)
The interactive content of short videos and photos on this Social Media Platform motivates me to purchase. (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have been motivated to purchase a good ephemeral offer through this Social Media Platform. (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

In this Social Media Platform the more creative the content is, the more it motivates me to buy.
(3)

I have been motivated to purchase products that influencers publish in this Social Media Platform.
(4)

I feel that this Social Media Platform increases my purchase motivation more than other platforms.
(5)

A good ephemeral offer has motivated me to not let it pass on this Social Media Platform.
(6)

End of Block: SMP

Start of Block: Demographics

Gender

- Male (1)
 - Female (2)
 - Other (3)
-

Age (write in numbers, e.g. 20)

Edu Please select the highest level of education you have completed

- High School (1)
 - Technical Training (2)
 - Bachelor's Degree (3)
 - Master's Degree (4)
 - PhD (5)
-

Occu Occupation

- Student (1)
 - Working Student (2)
 - Employed (3)
 - Unemployed (4)
 - Retired (5)
-



Count Country of Birth

▼ Afghanistan (1) ... Zimbabwe (1357)

End of Block: Demographics

Start of Block: Contributions

Cont Thank you for your contribution! Did you encounter any difficulty in completing this questionnaire? Do you have any questions or suggestions? If yes, please list them.

End of Block: Contributions



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