SOCIAL MEDIA INFLUENCERS CREDIBILITY AND ONLINE PURCHASE INTENTION IN NIGERIA

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Abstract

Although young people constitute the key population of active social media users for different business purposes and marketing opportunities in Nigeria, there is a dearth of research into the pathways through which social media influencers' credibility as an attribute affects their online purchase intention. Based on this premise, this study examines how the credibility of social media influencers affect young people's purchase intention on online platforms in Nigeria. The study utilizes a cross-sectional survey research design. Primary data was collected through the administration of an online questionnaire to 252 young people aged 18-40 years. Regression analysis was used to determine which of the social media influencer credibility attributes that best predict online purchase intention. Data analysis was performed using Statistical Product Service Solution (SPSS) software. In concordance with the source credibility theory, all the social media influencer credibility attributes examined, namely attractiveness (β=0.182, p=0.011), trustworthiness (β=0.338, p=0.001), and expertise (β=0.266, p=0.001) significantly predicted online purchase intention. The trustworthiness attribute of the social media influencer was the strongest predictor of online purchase intention. It was discovered that among young people, trustworthiness is the most important factor to consider by online markers when developing online social media marketing strategies seeking to drive online purchase intention.

Keywords: Influencer credibility, social media, online purchase intention

1. INTRODUCTION

Influencer marketing connotes a communication strategy whereby influential individuals who possess some level of influence over a target audience are used to endorse a product or service by business organizations and brands (Cartwright et al., 2022). These individuals are known as "influencers", who possess high reputation in a specific field or profession and creates valuable content online targeting specific individuals and followers (Chai & Kim, 2010; Kim et al., 2018). These influencers are generally regular individuals who have acquired great popularity on social media by virtue of their huge followers who maintain constant relationship with their

followers through their post and content creation. Besides, they can also be experts in the product and services they promote such as beauty and fashion industry (Lou & Yuan, 2019). In addition, they play important role in the rising global marketing business because of they possess the capability to shape the behaviour of consumers who are often times their followers and ultimately influence purchase intention (De Veirman et al., 2017).

Purchase intention refers to the likelihood that a consumer will buy a particular brand or product (Haque et. al, 2015). It describes the desire to make a purchase by consumers at a particular time (Mirabi et al., 2015). The act of making an actual decision to buy a product is significantly influenced by the initial purchase intention based on an empirical investigation (Ali et al., 2020). For most followers, the information and messages shared by the influencers are often considered reliable and persuasive to consumers. This has been substantiated by studies and surveys which found that more than sixty percent of consumers were more likely to follow the recommendations of online social media influencers (Ermeç, 2022). When compared to endorsements made by celebrities in most promotional offers, the adoption of online media influencers for marketing is adjudged more credible and trustworthy. This can be explained by the kind of association that exists between social media influencers and their teeming online followers who are largely young individuals (Bergkvist & Zhou, 2016; Jansom & Pongsakornrungsilp, 2021).

Within the context of this study, young people were defined as individuals within the age bracket of 18-40 years. In Nigeria, the rise in social media influencers within the framework of the online social media community is unprecedented, amidst the numerous renowned and celebrated online social media influencers, with a proven large number of followers (Ezenwafor et al., 2021). In terms of social media usage, an estimated figure of 109.2 million internet users in Nigeria were discovered, and this figure amounted to an internet penetration rate of 51% of the total population as at the beginning of 2022 (Kemp, 2022). Over time, the number of social media users in the country clearly show an upward trend. Furthermore, it was revealed that the number of active social media users in the country progressively increased from 18 million active users in 2017 to 33 million in January 2022 (Kemp, 2022). This statistic thus suggests that Nigeria's young population, if fully maximized, might constitute a vast market for online marketing since majority of these young people spend a significant amount of time online. Averagely, these young individuals reportedly spend 3 hours using social media and 5 hours on the internet daily (Aduloju, 2020). For digital business owners and online marketers, this, no doubt presents an enormous opportunity for business and also represent an area that that have been sparsely researched empirically.

Furthermore, Nigeria is argued to be one of the best countries where online business thrives, and this is largely because bulk of the country's population are young people. Recent data indicates the population of Nigeria as of June 2023 is estimated at 222.2 million, with a median age of 18 years, and more than 60% under the age of 35 years (Kemp, 2022). Also, improved internet access and the rate of smartphone ownership among these young people have greatly enhanced online business (Ibam, 2018). Statistics indicates recently, revenue from digital payment among Nigerians constitute an important area of attraction. For instance, roughly 65

million Nigerians make transactions using various digital platforms and around 233.9 million dollars was spent on digital advertisement (Aduloju, 2020). Nevertheless, there is a paucity of studies investigating how young people's purchase intention in Nigeria are affected by influencers' credibility. Hence, young people are considered in this study due to their social media presence which offers great opportunities for online marketing and which can lead to the availability of empirical data on the subject matter.

2. LITERATURE REVIEW

2.1 Concept of Social Media Influencer Marketing

The term "influencer marketing" connotes a strategy which involves the recognition of opinion leaders who exert a strong influence on a group of followers known as online consumers and using these opinion leaders to achieve online marketing of brands and products through a sponsored platform (Scott, 2015). These online influencers are generally classified into two namely micro-influencers, representing those with less than 100,000 followers, and macro influencers representing those with a minimum of 100,000 followers on social media platforms (Levin, 2020). Also, these online influencers can be grouped into celebrity influencers – referring to those that are well known to the public via the usual conventional media channels and have excelled in their careers, examples include movie stars among others. There is also another group who are not necessarily famous but have acquired popularity for themselves through the sharing of self-generated content on social media platforms that address different topics and hence, attracts several followers to themselves (Lou & Yuan, 2019). This category of influencers includes bloggers among others.

Several empirical studies (Evans et al., 2017; Yosra et al., 2020; Matin et al., 2022; Sesar et al., 2022) have identified different benefits in the use of social media for marketing purposes. The consensus emanating from these studies is that when used for marketing purpose, social media influencers are effective in presenting an organization's products or services to a large number of target audiences within the shortest time possible and at a relatively reduced cost when compared with the usual traditional marketing channels. Whereas the concept of social media influencer has been existing for some time now, recent trend and emerging issues in the field of marketing is increasingly making the concept more popular (Kurdi et al., 2022). Overall, the growing influence of Information and Communication Technology (ICT) on social media usage has no doubt contributed significantly to why social media marketing is increasingly being used for marketing purposes. This is worth considering because of the high rate of internet usage especially among young people. Hence, social media influencers now constitute an important source of online product endorsement because of their dynamic role and the level of influence they have on their followers who constitute the key proportion of individuals who make purchases online (Alshurideh et al., 2019). Organizations also consider the use of social media influencers highly beneficial due to the positive impact it has on their business especially when it comes to creating awareness about their products and services. According to some authors, social media marketing constitute more than three-quarters of online marketing largely because the use of social media influencers for marketing is considered much more reliable

(Dhanesh & Duthler, 2019). In another similar assertion, a finding by Yosra et al. (2020) reported that many business owners and organizations adopt social influencer marketing as their primary marketing strategy.

2.2 Theoretical Framework - Source Credibility Theory (SCT)

This study draws inspiration from the source credibility theory. The theory was advocated by Hovland et al. (1954). Source credibility describes a positive attribute of a sender or content creator (in this case the influencer) that determine how their followers or recipients of the content perceived and accept their post (Ohanian, 1990). The theory stressed that influencers attributes namely attractiveness, trustworthiness and expertise strongly influence the efficiency of celebrity endorsement. Accordingly, people are generally more likely to be persuaded about a particular brand or product when they have a strong perception that the source is credible. This underscores the importance of this theory to this present study as it sought to determine which influencers' credibility attribute best predicts online purchase intention among young people. Evidence from literature (Evans et al., 2017; Sokolova & Kefi, 2020; Wang et al., 2017; Weismueller et al., 2020) have associated online purchase intention with the credibility of the influencer. Using influencer attributes namely attractiveness, trustworthiness, and expertise conceptualised by Ohanian (1990), they held that these attributes are strongly associated high likelihood of celebrity endorsement. Marketing experts have stressed that the attributes of the influencer coupled with their sense of appeal strongly determine if they will influence purchase (Saima & Khan, 2021); hence, the need to select credible influencer for product endorsement (Bergkvist & Zhou, 2016; Makgosa, 2010; Winter & Krämer, 2014).
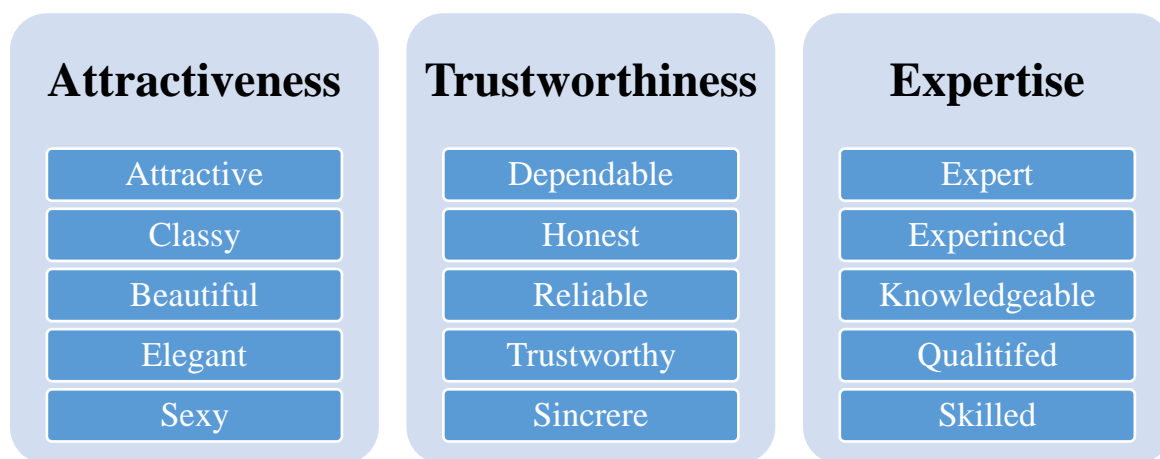
Attractiveness	**Trustworthiness**	**Expertise**
Attractive	Dependable	Expert
Classy	Honest	Experinced
Beautiful	Reliable	Knowledgeable
Elegant	Trustworthy	Qualitifed
Sexy	Sincrere	Skilled

Figure 1: The Three Dimensions of Influencer Credibility (Adapted from: Ohanian, 1990)

2.3 Dimensions of Influencers' Credibility

The term credibility is defined as the extent to which a celebrity is considered knowledgeable and trustworthy to provide impartial recommendations regarding a particular product or service (Attia & Attia, 2017). In other words, influencer credibility represents the extent to which a social media influencer proved to be reliable when it comes to persuading customers into

making online purchase intentions (Lee & Kim, 2020). The credibility of a social media influencer describes the extent to which messages posted by influencers are considered acceptable by followers which is largely dependent on the trustworthiness and expertise of the influencer (AlFarraj et al., 2021). During online interaction, influencer credibility constitutes a very important factor that stimulates the decision-making and purchase intention of customers (Kim et al., 2018). Sharing a similar view, Tsen and Cheng (2021) also argued that influencer credibility is an essential attribute used to assess the effectiveness of social media influencers and ultimately determine their value.

Generally, in most empirical investigation, the credibility of influencers is assessed using three key terms namely attractiveness, trustworthiness, and expertise. Attractive has been divided into inner and physical attractiveness, with the former referring to inner feelings about the influencer and the latter referring to the general outlook of the influencer. Trustworthiness refers to the degree of confidence displayed by individuals on a particular influencer. On the other hand, expertise refers to the perception of individuals regarding the knowledge of the influencer about a product or brand (Attia & Attia, 2017). As described by Ohanian (1990) source credibility framework, within the context of marketing, attractiveness is determined by the familiarity of the follower with the social media influencer. When followers find the influencer as attractive, they are more likely to share their post and before you know it, it has reached several audiences within a short time (Casaló et al., 2020).

On the other hand, trustworthiness depicts the extent to which the followers consider the post of the influencer either as a personal opinion or influenced by other external forces (Wiedmann & von Mettenheim, 2021). In line with the source credibility framework, trust is a major determinant of online purchase intention particularly when it involves online transactions with unfamiliar parties (sellers and buyers) because of the high rate of uncertainty that characterized online products (Safari et al., 2019). Also, the absence of trust is considered the major reason why some customers do not like making online purchases (Rahi et al., 2017). This particular attribute is very important as it determines the extent to which such information or content is perceived to be reliable by their followers. For some authors (Sesar et al., 2022), this attribute is very important because people's perception of the trustworthiness of a post will determine if it will influence their purchase intention or not.

Furthermore, the expertise of the influencer is very paramount in ensuring how successful a particular endorsement will be, apart from influencing purchase intention (Djafarova & Rushworth, 2017). Similarly, some authors (Schouten et al., 2020) argued that social media influencers who are considered experts in a particular field and frequently post or share content with their followers tend to be more noticeable relative to regular celebrities because of their accomplishments in their chosen field (Schouten et al., 2020). Some authors (Trivedi & Sama, 2020) who examined the effect of influencer marketing on brand admiration and online purchase intention highlighted the importance of bringing the expertise of the influencer to bear in marketing strategies involving electronic products as against attractiveness. This underscores the importance of expertise in marketing strategies that requires some level of technical consideration.

2.4 Purchase Intention

Within the field of marketing, purchase intention represents one area that has been frequently studied and this can to be largely attributed to its association with the buying behaviour of consumers (Ali et al., 2020). More so, a couple of theoretical frameworks (Ajzen, 1991; Fishbein & Ajzen, 1975) have been used to explain the purchase intention of consumers and the associated factors. These frameworks argued that the readiness to adopt certain behaviour are explained by intention. the intention to make purchase starts when the customer begins to have a glimpse on the product and ultimately results in the purchase of the product (Haque et. al, 2015). When it comes to making online purchases, two categories of consumers have been identified in the literature. The first are known as goal-oriented consumers who take their time to search for information about a product before making a purchase. The second are those that purchase products without making any premonition regarding the purchase (Brata et al., 2017). Within the context of this study, online purchase intention is defined as the intention of young people to make online purchase intention.

3. METHODOLOGY

The cross-sectional survey research design was adopted in this study. The study population comprises young online social media users in the age group 18-40 years who make online purchases in Nigeria. Purposive sampling was used to gather data from the target respondent through an online survey of the study participants using online Google Forms. Hence, a total of 270 young individuals between the ages of 18-40 years completed and submitted the questionnaire online. The online data submission was monitored daily. The total sample size of 252 was used for analysis after no submission was received for five consecutive days and the link to the questionnaire was deactivated from accepting submissions. The design of the questionnaire was done using the online Google form. The credibility scale (Ohanian, 1990) was adapted and used in gathering data. The questions on influencer credibility and online purchase intention were measured using a five-point Likert scale ranging from strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5). The questions were adapted from previously validated scales (Ohanian, 1990; Sesar et al., 2022). After designing the questionnaire online, the link was sent to the emails and WhatsApp contact of individuals who were asked to complete the questionnaire if they fall within the age range. As part of adhering to research ethics, the questionnaire link contains informed consent requesting the respondents to provide their content before participating in the survey. In addition, participation in the survey was made voluntary and no means of identification was required on the questionnaire to adhere to the principle of anonymity and confidentiality of the respondents. Thus, after completing the questionnaire, the respondents were to submit the completed questionnaire online. Checks were put in place to ensure that all questions were dully completed to minimize cases of missing data, while a respondent can only complete and submit the questionnaire once to prevent multiple submissions from a single respondent.

Purchase intention (which is the dependent variable), was measured subjectively using questions adapted from (Dabbous & Barakat, 2020; Kim et al., 2018). Each of the question was rated from never (1), sometimes (2), rarely (3), to always (4). Hence, a higher score represents support or agreement, while a lower score represents disapproval or less support.

Influencer credibility (which is the independent variable), contained three dimensions namely attractiveness, trustworthiness and expert, as adapted from (Ohanian, 1990). Each dimension had 5 questions, totalling 15 questions across the three dimensions. Each of the question was measured on a four-point Likert scale: 1 (never), 2 (somewhat true), 3 (true), and 4 (very true). Furthermore, Principal Component Analysis (PCA) was used to group the scores for each attribute into low, moderate, and high.

Upon completion of data collection defined by the absence of online submission for five consecutive days, the data was downloaded from the Google server as a csv file and then converted to SPSS format for analysis. The data were analysed using descriptive and inferential statistics. Descriptive analysis performed included frequency count and percentages, means, and standard deviation, while regression analysis was used to predict the purchase intention using the explanatory variables. Regression analysis was used to determine which social media influencer credibility attribute best predicts online purchase intention. Using the composite scores generated for each of the dimensions of influencer credibility, the impact of attractiveness, trustworthiness, and expertise on online purchase intention was determined.

The reliability test of the scale was performed using the Cronbach alpha test and all the dimensions fell within the acceptable threshold: attractiveness dimensions ($\alpha=0.757$), trustworthiness ($\alpha=0.885$), expertise ($\alpha=0.829$), and purchase intention ($\alpha=0.803$). this implies all the scales used possessed good internal consistency and measured what was expected.

4. RESULTS

4.1 Demographics of Study Participants

The profile of the study participants is presented in Table 1. The result showed there were more males (58%) who participated in the study. Respondents in the age group 25-30 years accounted for nearly half (47%) of the study participants. Slightly more than one-third (36%) had a Bachelor of Science (B.Sc.) or Higher National Diploma qualification as their highest level of educational qualification. More than three-quarters (87%) of the study participants had previously made purchases online.

Table 1: Demographics of the Study Participants

Variables	Freq [n=252]	%
Sex		
Male	144	57.6.
Female	106	42.4
Age Group		
18-24 years	49	19.5
25-30 years	118	46.8
31-35 years	57	22.6
36-40 years	28	11.1
Highest level of education		
Bachelor of Science/Higher National Diploma	91	36.1
Nigeria Certificate in Education/Ordinary National Diploma	65	25.8
Postgraduate	23	9.1
Senior Secondary Certificate Education	11	4.4
Undergraduate	62	24.6
Ever made online purchase		
Yes	220	87.3
No	32	12.7

Source: Field Survey, 2023

4.2 Perception of Social Media Influencer Credibility

The respondents were asked to rate the social media influencers based on the attributes that appeal to them the most. The result of the mean item score presented in Table 2 revealed the mean rating was highest for the expertise attribute (M=15.69, SD=3.12), followed by attractiveness attributes (M=15.36, SD=2.99) and trustworthiness (M=14.91, SD=3.46).

Table 2: Perception of Social Media Influencer Credibility

Variables	Freq	%	Mean	SD	Min.	Max.
Attractiveness						
Low	120	48.0	15.36	2.99	0	20
Moderate	84	33.0				
High	48	19.0				
Trustworthiness						
Low	86	34.0	14.91	3.46	0	20
Moderate	118	47.0				
High	48	19.0				
Expertise						
Low	96	38.0	15.69	3.12	0	20
Moderate	97	38.5				
High	59	23.5				

Source: Field Survey, 2023

4.3 Predictors of Online Purchase Intention

The result (Table 3a) revealed a strong positive correlation between social media influencer credibility (R=0.716, p=0.001). The coefficient of determination also known as adjusted R-squared (Adj. R^2= 0.507) implies influencer credibility attributes explained 51% of the variation in online purchase intention. The remaining 49% can be attributed to other factors predicting online purchase intention that is outside the scope of this present study.

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.716ᵃ	.513	.507	2.009	1.512
a. Predictors: (Constant), attractiveness, trustworthiness, expertise					
b. Dependent Variable: financial performance					

Table 3a: ANOVA table

	Model	Sum of Squares	df	Mean Square	F	Sig.
	Regression	1065.261	3	355.087	88.018	.001ᵇ
1	Residual	1012.598	251	4.034		
	Total	2077.859	254			
a. Dependent Variable: financial performance						
b. Predictors: (Constant), attractiveness, trustworthiness, expertise						

To determine which of the social media influencer attributes that best predict online purchase intention, the beta coefficient and associated p-value were interpreted (Table 3b). The result revealed all the dimensions of social media influencer credibility assessed namely attractiveness (β=0.182, p=0.011), trustworthiness (β=0.338, p=0.001), and expertise (β=0.266, p=0.001) significantly predicted purchase intention. In practice, the explanatory variable with the highest beta coefficient connotes the most important predictor. Therefore, since the trustworthiness attribute had the highest standardized beta coefficient (β=0.338), it implies that trustworthiness attributes is the strongest predictor of online purchase intention among young people.

Table 3b: Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
	(Constant)	1.954	.703		2.778	.006	.569	3.339
1	Attractiveness	.174	.068	.182	2.552	.011	.040	.309
	Trustworthiness	.279	.061	.338	4.587	.000	.159	.399
	Expertise	.244	.065	.266	3.779	.000	.117	.371
a. Dependent Variable: financial performance								

5. DISCUSSION OF FINDINGS

The study investigated which social media influencer credibility attributes best predict online purchase intention among young people and important contribution to knowledge. This is because of the dearth of studies in this regard and the huge opportunities presented by the young age structure of the country's population for the online marketing community. In agreement with the source credibility theory and previous research (Djafarova & Rushworth, 2017; Sertoglu et al., 2014; Pooja & Upadhyaya (2022); Weismueller et al., 2020), the study found all the dimensions of social media influencers significantly predicted young people's online purchase intention. Furthermore, previous research (Rahi et al., 2017) have stressed that lack of trust constitutes a key barrier to making online purchase intentions. The degree of trust demonstrated by online consumers towards social media influencers is strongly influenced by their perception of how trustworthy they found the influencer, in addition to their rating regarding the expertise of the influencer (AlFarraj et al., 2021). This suggests that a higher perception of trust exhibited among consumers to online vendors strongly influenced their likelihood of making online purchase intention especially when they have a lower perception of risk. This suggests online marketers and service providers must prioritise building trust with their customers thereby resulting in lower perception of risk and higher chances of making online purchase intention. More specifically, attractive influencers have been associated with higher likelihood of influencing online purchase intention from their followers. The implication is that online marketers can exploit the physical appearance of influencers to efficiently promote their brands and products (Schouten et al., 2020; Singh & Banerjee, 2018; Van der Waldt et al., 2009). Also, the attractiveness of social media influencers strongly influence trust among online customers and tends to be more convincing with a lower level of attractiveness (Kim & Kim, 2021). Besides attractiveness and trustworthiness, expertise is another important attribute of the influencer found to predict online purchase intention. This attribute is considered very important to achieve success in endorsement apart from influencing the behaviour of online customers (Djafarova & Rushworth, 2017). Previous research (Schouten et al., 2020) have supported this claim by arguing that social media influencers who have proven themselves to be experts in a particular field such as the entertainment industry and ICT, and frequently engage their followers through content creation and post, tend to be more noticeable and command greater influence relative to regular celebrity endorsers. Similarly, Cabeza-Ramírez et al. (2022) posit that the technical expertise of a social media influencer in a particular field of life tends to make such influencers powerful and ultimately influence their followers in making online purchase intentions. Overall, in this study, trustworthiness attribute was found to be the strongest predictor of online purchase intention.

6. CONCLUSION

Within the context of digital marketing, building trust between a consumer and online marketer might not be an easy task because of the rate at which information spread so fast across different channels and sources. Notwithstanding, social media influencers considered as credible by their followers can be effectively used by online markers to promote their brand and product with the goal of influencing online purchase. The outcome of this study conforms with the source

credibility framework and suggest the theoretical framework can be used by marketers in developing strategies to influence purchase intention. Given the limited study conducted to examine influencer credibility and its association with online purchase intention among young people, this study has made important contribution to knowledge.

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