

The Effect of Source Credibility Cues on Instagram users purchase Intentions in Egypt

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Abstract

Purpose: - After increasing social media usage as a type of advertising tool, companies nowadays face many problems due to the high advertising avoidance that consumers face due to the advertising clutter and many companies don't recognize social media influencers become marketing tools that can affect purchase intentions.

Design/methodology/approach: - A quantitative deductive approach was employed to examine the influence of social media influencers' credibility on Instagram users in Egypt. Data were collected using electronically distributed questionnaires through convenience sampling. A total of 446 responses were analyzed using multiple regression to evaluate the proposed hypotheses.

Findings: - Social media influencers' credibility, trustworthiness, attractiveness, and expertise significantly impact consumers' purchase intentions. These credibility factors have positioned social media influencers as essential marketing tools in today's digital landscape, influencing consumer decision-making.

Practical Implications: - this study highlights the significant role of influencers' credibility—trustworthiness, attractiveness, and expertise—in shaping consumer purchase intentions on Instagram. The findings offer practical guidance for marketers and brands in selecting influencers who can effectively enhance consumer trust and engagement. By leveraging these insights, businesses in Egypt can refine their influencer marketing strategies to maximize impact and drive higher returns in the evolving digital marketplace.

Originality/Value: -By examining influencer credibility within the framework of Egypt's expanding digital economy, this study makes a distinctive contribution. It improves knowledge of how Egyptian Instagram users interact with influencer marketing by offering insights specific to the region. Furthermore, this study fills theoretical gaps and broadens the applicability of credibility theories in the context of social media marketing by fusing established credibility dimensions with contemporary digital consumer behavior.

Keywords: - Influencers credibility- trustworthiness- attractiveness- expertise- purchase intentions.

الملخص:

بعد زيادة استخدام وسائل التواصل الاجتماعي كأداة إعلانية، تواجه الشركات اليوم العديد من المشكلات بسبب تجنب الإعلانات من قبل المستهلكين نتيجة الفوضى الإعلانية، ولا تدرك العديد من الشركات أن المؤثرين على وسائل التواصل الاجتماعي أصبحوا أدوات تسويقية يمكن أن تؤثر في نوايا الشراء. استخدم البحث نهجًا كمياً استنتاجياً لدراسة تأثير مصداقية المؤثرين على وسائل التواصل الاجتماعي على مستخدمي إنستغرام في مصر. تم جمع البيانات من خلال استبيانات تم توزيعها إلكترونياً باستخدام عينة ملائمة، وتم تحليل ٤٤٦ استجابة باستخدام الانحدار المتعدد لتقييم الفرضيات المقترحة. أظهرت النتائج أن مصداقية المؤثرين على وسائل التواصل الاجتماعي، بما في ذلك الثقة والجاذبية والخبرة، تؤثر بشكل كبير على نوايا شراء المستهلكين. وقد جعلت هذه العوامل المؤثرين أدوات تسويقية أساسية على التواصل الاجتماعي، مما يؤثر على قرارات المستهلكين. تسلط الدراسة الضوء على الدور الكبير لمصداقية المؤثرين في تشكيل نوايا شراء المستهلكين على إنستغرام، وتقدم توجيهات عملية للمسوقين والعلامات التجارية في اختيار المؤثرين الذين يمكنهم تعزيز ثقة المستهلكين ومشاركتهم. من خلال الاستفادة من هذه الرؤى، يمكن للشركات في مصر تحسين استراتيجيات التسويق عبر المؤثرين لتحقيق أقصى تأثير وزيادة العوائد في السوق الرقمي المتطور. تعزز هذه الدراسة من فهم كيفية تفاعل مستخدمي إنستغرام المصريين مع التسويق عبر المؤثرين وتسد الفجوات النظرية في تطبيق نظريات المصداقية في سياق التسويق عبر وسائل التواصل الاجتماعي.

كلمات مفتاحية :- مصداقية المؤثرين - الثقة - الجاذبية - الخبرة - نوايا الشراء

Introduction

These days, social media usage and digitalization have changed how people communicate, learn, and make purchases. The global market for influencer marketing is expanding at a rapid pace. Among the channels, social media ranked first among the channels with the biggest annual change in global advertising spending and with the biggest yearly change in global advertising spending. Its growth rate reached nearly 12 percent by 2023 and is expected to approach 13 percent the following year. The social media advertising market's estimated ad spending per internet user in the United States alone was expected to rise steadily between 2024 and 2028, surpassing an estimated 265 dollars per user in the latter year. (Statista, 2024).

Globally, the Influencer Advertising market reached US\$28 billion in 2022 and accounted for 3% of the total Advertising market with a Compound Annual Growth Rate or CAGR of an impressive 13.2% by 2027. (Statista,2023)

Businesses use social media influencers to engage with consumers daily, and the success of these interactions serves as the foundation for developing a winning marketing plan. According to a study done on 1842 marketers, 37.2% of them work with influencers, 68% think it's effective or very effective, and 88% plan to keep working with them. Customers choose for themselves in the digital age what information to use and which

advertisement is helpful when making a purchase decision . (De Veirman & Hudders, 2020)

Egypt's Population has reached 105.583 million people inside the country, according to what was announced by the population clock of the Central Agency for Public Mobilization and Statistics (CAPMAS), which is linked to the birth and death registration database at the Ministry of Health and Population. Egypt's three main urban centers are the Nile Valley, the Delta, and the region close to the Suez Canal (CAPMAS, 2023). With approximately 62.31 percent of the total population falling in the working-age range of 15 to 64 years old, the majority of the population was in this age range. (Statista,2023).

Instagram is one of the most popular social networking sites that enables its users to publish video clips and photographs instantly, in addition to adding and modifying filters. Additionally, Instagram allows businesses to appear aesthetically pleasing, fast, and accessible. Instagram gained 855 million users in 2019, and it is expected that by 2023, it will have nearly 1 billion users (Statista, 2020).

Influencer marketing, a social media marketing strategy, involves the use of key individuals' endorsements, product placement, and sponsored or native advertising. This marketing strategy is important because it effectively influences the audience's decision-making process, stimulates audience

engagement online, and even achieves secondary contact with a wide audience through social networks for followers.

Influencer endorsements play a crucial role in building brand awareness, as their credibility traits can significantly impact followers' purchasing decisions. The alignment between an influencer's personality and the way sponsorship is presented further shapes consumer perceptions of both the product and the influencer's trustworthiness. By driving brand recognition and recall, influencers ultimately contribute to purchase intentions. Therefore, the credibility of influencers is a key factor in fostering brand awareness, which serves as a foundation for customer loyalty. (Sesar, Martinčević, & Boguszewicz-Kreft, 2022)

The study aims to investigate the impact of social media influencer credibility on consumers' purchase intention toward local brands. After increasing the usage of social media as a type of advertising tool, companies nowadays face many problems due to the high advertising avoidance that consumers face due to the advertising clutter, and many companies don't recognize that social media influencers have become one of the marketing tools that can affect purchase intentions. Correspondingly, this study is steered by the following research question:

RQ: To what extent does influencers' credibility significantly influence consumers' purchase intentions?

Micro-influencers now have a greater impact on brand awareness and consumer purchase intentions than traditional celebrities. As a result, the influencer type is expected to moderate the relationship between influencer credibility and purchase intentions. (Sesar et al., 2022).

The paper is divided into four main sections. Following the introduction, the second section synthesizes existing literature on influencer marketing, influencer credibility, and purchase intention. The third section details the methodology and research design. In the fourth section, the research results are analyzed, followed by a discussion in the fifth section. Finally, the paper concludes with key insights, implications for future research, and concluding remarks.

2. Literature review

2.1 Influencers marketing and influencers' credibility

A social media marketing (SMM) strategy is a collection of coordinated activities that organizations use to turn social media interactions and networks into effective tools for achieving marketing goals.(Pereira et al., 2023). Influencer marketing is a form of advertising that uses prominent opinion leaders to successfully spread an advertiser's message to the target audience on various social media platforms. (Kashif MAHMOOD et al., 2023).

Influencer marketing refers to a collaboration between a brand and a well-known social media user in which the influencers use social media posts to market goods or services to their followers in exchange for payment from the brand. Influencers attempt to build strong connections with their followers by exchanging knowledge and guidance about products of shared interest through their Instagram accounts and a common language (De Veirman et al., 2017)

Social media platforms provide influencers with the chance to initiate somewhat two-way communication with followers, meaning influencers can also engage in replying and interacting with their followers. This contrasts with the top-down, one-way communication between media personae and fans via mass media productions (e.g., TV, movies). (Yuan, S. and Lou, C., 2020)

2.1.1 Influencers' marketing

Although influencer marketing is becoming more and more popular, it is possible to argue that the idea is not new and has a long history in media research. For instance, Katz and Lazarsfeld's Two-step Flow Theory is where the term "influencer" originated (1955). According to the theory, the public receives information from the mass media in two stages. Opinion leaders, now called influencers, pay close attention to the media and have a particular interest in a particular topic. First, look for the information. After that, these public figures modify the message to reflect their own

opinions and transmit it to a general audience. As a result, information disseminated by the mass media and the points of view of opinion leaders have an impact on public opinion. Concerning influencer marketing, this theory can help explain how social media influencers currently function as a go-between for brands and customers. Preckeler, J. (2019).

Robinson (1976) introduced the multi-step flow theory, which holds that information can flow upwards or even backward to the media. The general public, for instance, is seen as an active audience that can offer suggestions or criticism to the mass media, and opinion leaders and the public can communicate with one another. As a result, information is passed on a variety of ways and iterations and is not just disseminated through a top-down approach. The theory also takes into account gatekeepers. These individuals pass on the media information to the opinion leaders and the public but do not shape the message or exert influence on others. The multi-step flow theory can be regarded as more suitable for describing the workings of influencer marketing than the two-step flow theory since it takes the possibility for mutual information exchange between the influencer and other actors (e.g. the media or the public) into account. Preckeler, J. (2019).

Subsequent studies have emphasized the role of opinion leaders as influential sources of information. With the recent growth of

social media, the importance of opinion leaders has increased, as many consumers seek the opinions of their peers when making purchasing decisions. While social media has been of great importance for customer relationship management, it is increasingly used to identify opinion leaders and reach consumers through these opinion leaders. (Weismueller et al., 2020)

2.1.1.1 The difference between celebrities and micro-celebrities (SMI)

The basic idea behind influencer marketing is to leverage a well-known individual with a sizable social media following. Nonetheless, selecting a traditional celebrity or a micro-celebrity to endorse a product is a significant component of it. This presents the influencer type, which is the study's first independent variable. This section outlines the traits and distinctions between the two types of influencers to determine their efficacy.

- **Traditional celebrities**

"Any individual who enjoys public recognition and who uses this recognition on behalf of a consumer good by appearing with it in an advertisement" is considered a celebrity. Brands can enhance brand awareness and facilitate easier recall of the endorsed product among potential consumers by leveraging a well-known and well-liked celebrity to establish a relationship between the product and the celebrity. (Kolarova et al., 2018)

A celebrity is someone who has a significant fan base and who increased prominence through traditional media like radio, television, magazines, theatre, and film as well as social media. Examples of such individuals include singers, football players, and actors. (Kashif MAHMOOD et al., 2023)

- **Social media influencers**

Social media influencers gain online prominence by creating content on social media platforms and attracting large audiences. Unlike traditional celebrities or public figures who appear in mainstream media such as television, influencers build their reputation through digital engagement and relatable content. In recent years, influencer marketing has emerged as a powerful strategy, where brands collaborate with influencers to promote their products on social media, aiming to maximize their return on investment.(De Veirman et al., 2017; Lim et al., 2017; Rizomyliotis et al., 2024).

The concept of "influencer" refers to a person who has developed a following on social media rather than traditional media channels like blogs, YouTube, Twitter, Instagram, and Snapchat. Influencers are known for their expertise and influence in a particular industry, such as fashion, beauty, sports, or cooking. (Sesar, Martinčević, & Boguszewicz-Kreft, 2022)

Influencers' relationship with their followers is a key distinction that attracts marketers to use them as an influence on their fan's decisions. influencers engage with their fans on social media in a reciprocal manner and provide them access to their personal lives. The followers begin to believe that the micro-celebrity is a member of their social circle in this way (Kolarova et al., 2018).

2.1.2 Influencers' Credibility.

Source credibility refers to the positive attributes of a communicator, such as expertise and trustworthiness, that enhance the audience's acceptance of the information shared. Communicators with higher credibility have a stronger influence on shaping audience attitudes and behavioral intentions compared to those with lower credibility.(Rizomyliotis et al., 2024)

According to Lee and Kim (2020) and AlFarraj et al. (2021) influencer credibility can be defined as the authority of the influencer in the persuasion process and the degree to which the message has been accepted by followers. According to this theory, which was developed in the 1990s, influencer traits include trustworthiness, attractiveness, and expertise (Ohanian 1990).

Previous studies have demonstrated that attractiveness and credibility are important factors in influencer effectiveness. Five essential characteristics are represented by the TEARS model,

which was created to characterize the influencer's abilities. Credibility is defined as expertise and trustworthiness, whereas attractiveness is defined as physical attractiveness, respect, and resemblance. Credibility refers to a person's propensity to have faith in another person. Internalization is a psychological process that can change a consumer's attitudes when information is considered reliable. When a consumer adopts the influencer's position on a given topic, this process takes place. Two essential components of credibility are honesty and trust, where trust is defined as the sincerity, moral character, and reliability of the source. (Yudha, 2023)

To preserve their credibility, influencers smoothly incorporate advertisements into their usual content while staying true to their personality and personal brand. They accomplish this by using engaging storytelling methods that also drive more traffic to their channels. By employing relatable language, direct communication, and offering sincere attention, they foster trust and build relationships based on the authenticity, honesty, and personal nature of the messages they share. (Fernández-Gómez et al., 2024)

(Sesar, Martinčević, & Hunjet, 2022) Contend that an influencer's following can enhance their attractiveness, credibility, and ability to persuade followers to make a purchase. Like a snowball effect, followers share an influencer's posts more widely when they find them more attractive. This

increases the number of followers the post will reach. The main objective for brand managers is to increase customer reach while lowering the cost of targeted advertising.

1-Trustworthiness

The trustworthiness of a source, on the other hand, reflects the degree to which followers believe that the content being shared is genuine; in other words, whether a follower believes that an influencer's post represents their own (honest) opinion or one that has been manipulated or influenced by another person (Sesar, Martinčević, & Bogusiewicz-Kreft, 2022). However, if an influencer appears to be endorsing a product for financial gain rather than out of genuine interest, their credibility may be challenged. (Yudha, 2023)

2- Expertise

The ability of influencers to present the goods or services they promote on social media networks is reflected in the influencer expertise dimension. They are thought of as knowledgeable individuals who "know the subject" (McCracken 1989). They are sufficiently knowledgeable and experienced to provide product reviews (Yudha, 2023).

A high degree of proficiency or knowledge is referred to as expertise. This variable can also be described as the extent to which the endorser is thought to possess the necessary expertise,

experience, or abilities to market the products. Compared to hired spokespersons, influencers may possess greater knowledge.(Abdullah et al., n.d.)

3- Attractiveness

A key component of source-effect communication, attractiveness has a big impact on customer choices. there are three types of attractiveness: source attractiveness, social attractiveness, and physical attractiveness. Customers are more likely to identify with an influencer they find appealing, which can result in persuasion. Customers might take on the beliefs, habits, passions, or tastes of the influencer. According to the TEARS model, physical attractiveness, respect, and similarity are all important characteristics. According to earlier studies, physical attractiveness is especially significant because strong brands and ads are frequently backed by attractive people. Brands can boost consumer motivation by endorsing physically attractive celebrities. (Yudha, 2023)

2.3 Purchase intention

Purchase intention is the probability that a person will buy the item in question at some point in the future. In influencer marketing, figuring out how to increase purchase intention on Instagram is crucial. Herrando, C., & Martín De Hoyos, M. J. (2022). (Alfian et al., 2024) Describe decision-making as a

cognitive process that combines judgment, information processing, memory, and thought. asserts that the most favored brand is typically favored by consumers when making purchases.

According to (Sudirjo, et al., 2023), indicators of purchase decision include:

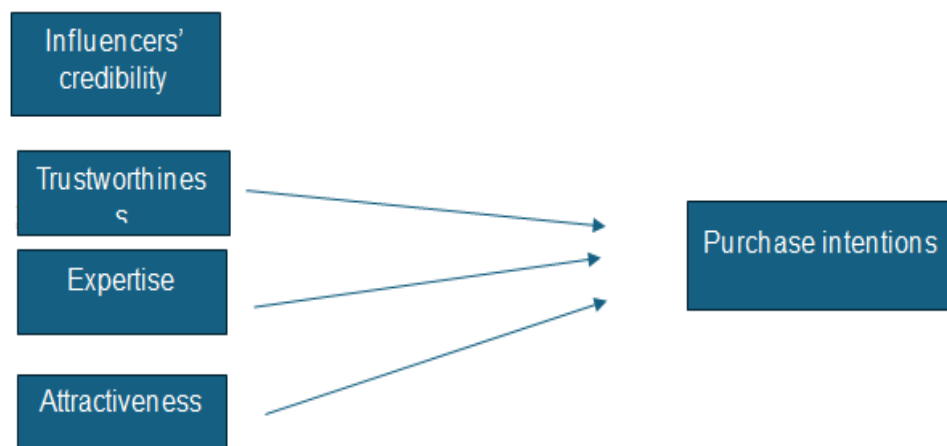
1. Selection of product
2. Selection of purchase channels
3. Time of purchase.
4. Number of purchases
5. Method of payment

(Nofal et al.,2020) Provide a five-step consumer decision-making process that consists of identifying needs, finding information, evaluating alternatives, making a purchase, and evaluating the decision after the purchase. Consumers' concerns with purchasing motivation during the need recognition stage include social recommendations, ease of initiation, navigation, visual aesthetics, reviews and ratings, and social communities. Customers' needs convinced their purchases in order to quickly communicate with their friends, family, and coworkers, share images with them, and stay up to date on news. Decisions are based on the needs of the buyer. Consumers look for information during the search stage in order to address their needs regarding a

particular or new product, including product accessibility, information provisions, search capability, information content, navigation, ease of use, social support, and comprehensive information. Customers can use a variety of information sources, including magazines, television ads, the Internet, friends' and family's experiences, their own past experiences, and other resources by testing that particular product. After gathering the necessary data, the consumer is prepared to decide on the available alternatives in the market, taking into account factors like price, brand trust, and referrals from others. Customers are able to choose goods that satisfy their needs and desires by weighing and assessing various options. Purchase intention occurs during the purchase stage when a consumer has made up their mind about a particular product but has yet to buy it. Unexpected circumstances could influence a potential customer's purchase decision at this point. Post-purchase evaluation is the last phase, which follows the actual buying behaviour activities, such as product refunds, service recommendations, and the customer learning about better alternatives. Nofal., et al (2020).

3. Research Methodology

In this section, we will explain the research design and methodology of the research.



This study population focuses on Egyptian consumers who follow Egyptian influencers on Instagram, particularly those who have endorsed local Egyptian brands. To participate in the study, respondents were required to be followers of at least one specific influencer on Instagram who has promoted local brands.

Existing research highlights the significant role of social media in Egypt. According to Statista (2024):

- As of January 2024, Egypt had 45.4 million active social media users, accounting for 40% of the total population. This represents a substantial increase from 16.6 million users a decade earlier.
- Facebook remains the dominant social media platform in Egypt, with 81% of users engaged on the platform.

Instagram and TikTok follow with usage rates of 68.5% and 60.4%, respectively.

This study follows a cross-sectional research design, where data was collected between October and November 2024. A cross-sectional approach enables the simultaneous examination of multiple variables at a specific point in time. The research aims to analyze key characteristics of social media influencers and their influence on consumer purchase intentions. The fundamental units of analysis in this study are the collected and interpreted data points.

The global influencer marketing industry continues to expand, with projections indicating it will reach approximately \$33 billion, a significant rise from \$21.1 billion in 2023. This reflects a more than threefold increase since 2019, demonstrating brands' growing investment in influencer partnerships. Additionally, advertising expenditure in influencer marketing is expected to reach \$39.33 billion by 2025.

Krejcie and Morgan (1970) developed a reference table to help researchers determine an adequate sample size based on population size. According to their table, a sample size of 384 is appropriate for populations of one million or more. "To sum up, selecting an appropriate sample size is crucial for obtaining reliable and widely applicable research findings. A well-chosen sample enhances the study's credibility by ensuring accurate

estimations and reducing uncertainty in the results, the sample size was 446.

The study employs a quantitative research approach to examine the impact of social media influencers' credibility on consumers' purchase intentions in Egypt. A deductive research approach was adopted, as the study seeks to validate existing theoretical frameworks. Data collection was conducted through an online questionnaire targeting Egyptian Instagram users aged 18 to 34 residing in Cairo. This demographic was selected based on insights from previous studies and recent consumer behavior trends.

The study employed a structured online questionnaire, available in both Arabic and English, to collect data from Instagram user respondents. A pilot test was conducted beforehand to ensure the clarity, reliability, and validity of the questions. The questionnaire was systematically divided into THREE sections, with an introductory paragraph explaining the study's purpose, ensuring ethical compliance, and guaranteeing participant anonymity. By utilizing descriptive statistical techniques, including frequencies and percentages, the collected data was analyzed using SPSS 27. This approach facilitated a comprehensive understanding of the demographic characteristics and Instagram usage habits of the sample. Ultimately, the findings of this study contribute to a deeper understanding of the

impact of social media influencers' credibility on consumer purchase intentions toward local brands.

All variables were measured using a 5-point Likert scale, ranging from "strongly disagree" to "strongly agree." The items used in the questionnaire were carefully adapted to align with the research topic, ensuring their relevance to the context of social media influencers.

4. Research analysis

Introduction

This chapter examines the validity of the hypotheses developed concerning The Impact of social media influencers' credibility and advertising disclosure on consumer purchase intention of local fashion brands in Egypt. Thus, this chapter presents respondents' demographic information, data reduction and factor analysis, descriptive statistics, validity and reliability, diagnostic statistics, and hypotheses testing. Moreover, SPSS 27, STATA 17, and SmartPLS 4 are used to conduct all the statistical analyses necessary to test the developed hypotheses' validity.

4.1 Respondents' Demographic Information

Table (1) presents the sample characteristics for 446 respondents that can be characterized according to gender, age, Education level, time spent on Instagram daily, and familiarity

with social media influencers using frequencies and percentages.

Table (1): Sample Characteristics			
Category		Freq.	Percent
Gender	Female	224	50.22
	Male	222	49.78
Age	18-24	297	66.59
	25-34	138	30.94
	35-44	9	2.02
	older than 45	2	0.45
Education level	Graduate	140	31.08
	Master	٤٤	9.٩١
	Other	9	2.03
	PHD	9	2.03
	Undergraduate	244	54.95
How much time do you spend on Instagram daily?	3 hours or more	147	32.96
	from Less than one hour to 2 hours	299	67.04
Are you familiar with social media influencers?	No	146	32.81
	Yes	300	67.19
Have you ever considered buying online items promoted by social media influencers?	No	140	31.39
	Yes	306	68.61
Total		446	100.00

4.2 Fitted Factor Analysis

4.2.1 Sampling Adequacy

The sample size is essential for a valid factor solution, a rigid factor structure, and a stable component pattern. Therefore, before doing the factor analysis, the Kaiser–Meyer–Olkin

measure of sampling adequacy (KMO) was conducted to determine the extent to which the sample yields a trustworthy factor solution.

Table (2): Sampling Adequacy		
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.910
Bartlett's Test of Sphericity	Approx. Chi-Square	3735.829
	Df	210
	Sig.	0.000

The KMO statistic value varies between 0 and 1. KMO values close to 0 indicate dispersion in the pattern of correlation, while values close to 1 indicate that the correlation pattern has converged, making the factor analysis appropriate (Field, 2005). The values between .7 and .8 are good, those between .8 and .9 are great, and those above .9 are perfect (Hutcheson and Sofroniou, 1999). Kaiser (1974) stated that the sample size is adequate when the value of KMO is above .5. The results of Table (2) show that $KMO = 0.910$, which means the research sample is a great to test research hypotheses, according to (Hutcheson & Sofroniou, 1999), indicating that the sample size is adequate to run factor analysis.

4.3 Reliability and Validity

Two analyses were used to assess construct reliability. The researcher depends on Cronbach's alpha (CA) and composite

reliability (CR) to ensure internal consistency in scale dimensions. CA assumes that factor loadings of all dimensions are the same, while CR does not. CR is considered to be a more accurate test when applying multidimensional scales (Raykov, 2001). The satisfactory level of construct reliability is 65% or greater.

Furthermore, construct validity can be assessed through Average Variance Extracted (AVE). AVE assesses the fitness between the construct and the indicators designed to measure it. A construct has convergent validity if the AVE is equal to or higher than 0.5. The construct reliability and validity are shown in Table (3) using CA, CR, and AVE.

Table (3): Reliability and Validity			
	Cronbach's Alpha (CA)	Composite Reliability (CR)	Average Variance Extracted (AVE)
IC (Second Order)	0.870	0.876	0.437
IC_A	0.768	0.770	0.590
IC_E	0.766	0.769	0.681
IC_T	0.829	0.833	0.662
PI	0.788	0.794	0.612

Table (3) shows that all constructs are reliable based on Cronbach's alpha and composite reliability, with coefficients exceeding 0.70. The lowest observed CA and CR values are

0.728, and 0.731 respectively, which illustrates a strong internal consistency between the items of each construct.

Regarding the construct's convergent validity, table (5) shows that all constructs have explained that the variance is greater than the acceptable level of 50%; as the minimum observed explained variance is 0.59 for all constructs measured from first order, in contrast, AVE for influencer credibility as measured from second order is 0.437% which is accepted level for second order. In conclusion, all constructs are reliable and valid based on Cronbach's alpha (CA), composite reliability (CR), and average variance extracted (AVE).

4.6 Discriminant Validity using the HTMT0.9

Table (4): First and Second-Order Discriminant Validity of the Constructs using the HTMT_{0.9}					
	IC	IC_A	IC_E	IC_T	PI
IC					
IC_A	0.964				
IC_E	1.014	0.624			
IC_T	1.006	0.561	0.792		
PI	0.611	0.396	0.546	0.636	

As can be seen from Table (4), all associations among variables have a HeteroTrait-MonoTrait ratio of correlations (HTMT) coefficient of 0.9 or less. Except for each variable with its dimensions, which is considered normal as each variable is

formed through its associated dimension. Thus, discriminant validity has been established between the research constructs of the proposed models.

4.6 Discriminant Validity using the Fornell-Larker

The Fornell–Larcker criterion was utilized to analyze the model's discriminant validity. According to the Fornell–Larcker criterion, the average variance explained (AVE) of a factor needs to be higher than the sum of its squared correlations with all other factors in the model (Henseler et al., 2016). In other words, discriminant validity is established if the square root of the AVE of each construct is higher than the correlation between this construct and each other construct in the same model. Table (7) shows the first and second-order discriminant validity assessment of the study variables.

Table (5): First and Second-Order Discriminant Validity by the Fornell-Larker					
	IC	IC_A	IC_E	IC_T	PI
IC	0.661				
IC_A	0.749	0.768			
IC_E	0.843	0.482	0.826		
IC_T	0.877	0.448	0.634	0.813	
PI	0.516	0.314	0.424	0.513	0.782

The values that are given in Table (5) for the correlation between all associations of the proposed models demonstrate that the models satisfy the requirement of the discriminant validity based on Fornell–Larcker criterion.

4.7 Descriptive Analysis of the Research Variables:

Descriptive analysis is mainly used to describe and summarize the main features of the variables used to study The Impact of social media influencers' credibility and advertising disclosure on consumer purchase intention of local fashion brands in Egypt.

Table (6) presents the descriptive analysis of the measurement items employed in the current study. The analysis includes the minimum and maximum values per item, which are checked for any data entry mistakes from the Likert-type scale. Moreover, the mean scores, standard deviation, and coefficient of variation are calculated to know the respondents' opinions about each measurement item. Furthermore, skewness and kurtosis are used to clarify the assumption of normality.

Table (6): Descriptive Statistics for Measurement Items							
Measurement Items	Obs	Mean	Std. Dev.	Min	Max	Skew.	Kurt.
IC E1	446	3.206	.956	1	5	-.298	3.06
IC E2	446	3.28	.96	1	5	-.385	3.054
IC E3	446	3.363	.916	1	5	-.516	3.269

IC E	446	3.283	.779	1	5	-.347	3.725
IC T1	446	2.841	1.03	1	5	.013	2.588
IC T2	446	2.942	1.1	1	5	-.057	2.26
IC T3	446	3.074	.942	1	5	-.083	2.776
IC T4	446	3.043	1.039	1	5	-.097	2.584
IC T	446	2.975	.834	1	5	.076	3.061
IC A1	446	3.599	.952	1	5	-.785	3.685
IC A2	446	3.457	.954	1	5	-.602	3.069
IC A3	446	3.502	.901	1	5	-.514	3.298
IC A4	446	3.556	.948	1	5	-.66	3.503
IC A	446	3.529	.721	1	5	-.684	4.394
IC	446	3.26	.641	1	5	-.017	4.224
PI3	446	3.238	1.018	1	5	-.309	2.591
PI4	446	3.262	.99	1	5	-.39	2.74
PI5	446	3.177	.991	1	5	-.193	2.624
PI6	446	3.056	1.023	1	5	-.074	2.465
PI	446	3.183	.786	1	5	-.213	3.151

Table (6) shows that the means range from 2.841 to 3.556. The standard deviation ranges from 0.641 to 1.072, which means that there is an agreement among the respondents and the variances are low because the standard deviation of any individual item is less than half of the related mean. The statements IC_E3 “The influencers I follow are knowledgeable about the local fashion brands they promote”, IC_A1 “The influencers I follow on Instagram keep up with the latest fashion trends”, IC_A2 “The influencers I follow on Instagram always

appear classy”, IC_A3 “The Instagram influencers I follow seem friendly”, IC_A4 “The influencers I follow on Instagram have an attractive appearance”, represent the most significant practices with a positive inclination, as their mean values are (3.363, 3.599, 3.457, 3.502, and 3.556).

Regarding skewness and kurtosis, there is a violation of the normality assumption as all the measurement items' skewness and kurtosis scores are not zero. However, such violations are common in social science. Therefore, applying parametric techniques to test hypotheses is still possible only if the scores of skewness for each item and construct range from (-3 to +3) and kurtosis scores range from (-10 to +10), this is applicable for samples that are larger than 30 units (Elliott & Woodward, 2007). The current study sample shows that the ranges of observed skewness and kurtosis scores are -0.785 to 0.076 for skewness, and 2.26 to 4.394 for kurtosis. Therefore, parametric procedures can still be used.

4.8Correlation Matrix

Prior to testing the research hypotheses, Pearson correlation was used to test the proposed relationships between the research constructs.

Table (7) :Correlation Matrix				
Variables	(1)	(2)	(3)	(4)
(1) PI	1.000			
(2) IC	0.509*** (0.000)	0.454*** (0.000)	1.000	
*** $p<0.01$, ** $p<0.05$, * $p<0.1$				

As shown in table (7):

- There is a significant positive correlation between the influencers' credibility IC index and the Purchase intention PI index ($r=0.509$, $p\text{-value}=0.000$).

4.9 Model Goodness of Fit

To assure that the models employed to test The Impact of social media influencers' credibility on consumer purchase intention of local fashion brands in Egypt have results that can be trusted, the researchers used some goodness-of-fit tests.

4.9.1 Multicollinearity Assessment of the Research Variables

The potential collinearity problems are checked using the variance inflation factor (VIF) that measures the tolerance level between items, dimensions, and constructs to ensure the absence of high correlation. It is generally believed that any VIF value that exceeds 10 indicates a potential multicollinearity problem. Table (8) illustrates the assessment of multicollinearity across all exogenous variables.

Table (8): Multicollinearity Assessment of the Research Variables			
Item	VIF	Item	VIF
IC_A1	1.460	IC_E2	1.669
IC_A2	1.410	IC_E3	1.635
IC_A3	1.525	IC_T1	1.849
IC_A4	1.580	IC_T2	1.558
IC_E1	1.441	IC_T3	2.161
PI3	1.599	IC_T4	1.704
PI4	1.783		
PI5	1.638		
PI6	1.414		

Table (8) shows that multicollinearity does not exist among all items because the maximum observed VIF value is (0 2.161). Therefore, the study does not have any multicollinearity problem.

4.10 Hypothesis testing on the whole sample

After the measurement model has been assessed, hypothesis testing is conducted using the bootstrapping procedure to test the significance of the hypothesized associations. The p-value should be less than 0.10 to accept a specific impact of the proposed exogenous variables on the endogenous variable. The table shows results of the hypotheses testing.

Table (9) : The Impact of social media influencers' credibility and advertising disclosure on consumer purchase intention of local fashion brands in Egypt					
Effect	Path	Coefficient	T-value	P-values	Results
Direct effect	IC → PI	0.257	4.044	0.000	Accepted
Total effect	IC → PI	0.402	6.854	0.000	Accepted

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Table (9) shows that:

Direct Effect

- There is a direct and positive significant impact of the Influencers' credibility (IC) index on the purchase Intention (PI) index at a significance level of 0.000. This indicates that the Influencers' credibility (IC) index has a direct positive effect on the purchase Intention (PI) index by 25.7%.

Total Effect

- There is a total positive significant impact of the Influencers' credibility (IC) index on the purchase Intention (PI) index at a significance level of 0.000. This indicates that the Influencers' credibility (IC) index has a total positive effect on the purchase Intention (PI) index by 40.2%

5. Conclusion

The credibility of social media influencers plays a significant role in shaping consumers' purchase intentions. This study found that key dimensions of influencer credibility—trustworthiness, expertise, and attractiveness—positively influence consumers' willingness to buy locally endorsed fashion products. The analysis revealed a total effect of 40.2%, highlighting the substantial impact of influencer credibility on consumer behavior. As influencer marketing continues to be a vital tool for advertisers to connect with their target audience, businesses

increasingly invest in influencers to promote their products, despite uncertainties about the actual return on investment.

This research contributes to the growing body of digital marketing literature by offering insights into the Egyptian market, where social media usage is rapidly expanding. The findings emphasize the importance of selecting influencers based on their credibility rather than mere popularity to maximize marketing effectiveness. Future studies could explore additional factors such as advertising disclosure, influencer authenticity, and long-term brand loyalty to develop a more comprehensive understanding of influencer marketing's impact in Egypt.

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