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Influencer marketing analysis to increase purchase intent of MSMEs in the digital age

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Abstract

This study aimed to evaluate the impact of micro-influencer marketing on micro, small, and medium enterprises (MSMEs) to enhance purchase intention. Micro-influencers are expected to facilitate the adoption of digital marketing by MSMEs, as they engage in persuasive activities targeting potential consumers at cost-effective rates. Data collection was conducted through online questionnaires distributed to Instagram followers of micro-influencers who actively support MSME food and beverage products. The number of respondents was 315 people from the Jakarta area and its surroundings. The data were subsequently analyzed using SmartPLS 4.0 software. The findings indicate that influencer credibility has a significant impact on purchase intention, both directly and indirectly, through the mediation of information adoption and product attitudes. Congruence does not significantly impact purchase intention directly or indirectly via information adoption; instead, this variable influences purchase intention through the mediation of product attitudes. This study demonstrates that the credibility of influencers exerts a greater influence on purchase intention than influencer congruence.

Keywords: Attitude, Congruency, Credibility, Information adoption, Micro-influencer.

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Transparency: The authors confirm that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.

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1. Introduction

Indonesia has the largest number of Micro, Small, and Medium Enterprises (MSMEs) in ASEAN. According to the September 2022 Asian Investment Report, MSMEs are vital entities that significantly contribute to Indonesia's economic development and progress [1, 2]. Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in national production and Indonesia's financial resilience. Their expansion is significant. The allocation of MSME loans positively influences long-term economic growth, underscoring their critical importance in economic development [3, 4]. The MSME sector accounts for 61% of the Gross Domestic Product (GDP), equivalent to Rp9,580 trillion, and contributes to 99% of

total labor absorption [5]. Digital marketing is currently essential in business activities. With digital marketing, MSME actors can easily promote their products. Digital marketing enables MSMEs to reach a broader audience [6, 7] and enhance business performance and product promotion. They are adapting to changing consumer behavior and effectively using various online platforms [8, 9].

One of the digital marketing tools considered quite powerful today is influencer marketing. Influencer marketing has emerged as a powerful strategy for small and medium-sized businesses looking to build brand awareness and reach their target audience. Influencer marketing increases brand awareness promoted by influencers by up to 70% [10]. Authentic content that resonates with their followers increases brand trust and recall [11]. Higher conversion rates for SMEs are derived from consumer trust and the influence of trusted influencers [12]. Until now, MSMEs continue to face challenges, including limited financing, a lack of digital readiness, and a notable lack of digital technology literacy among MSME actors, which hinders their ability to utilize digital marketing tools effectively [13]. Even though they have received training, they are not necessarily able to implement it in their businesses. Most MSMEs rely solely on social media platforms, such as Instagram and Facebook, for promotion, even though many do not utilize the available features [14]. Digital marketing is currently a crucial component of business activities. However, most MSMEs have not mastered digital marketing, which limits their effective implementation of strategies [15]. Even though they have received training, they are not necessarily able to implement it in their business because they cannot put their knowledge into practice [16].

One effective way to leverage digital marketing is to utilize influencers. The number of followers that each social media influencer has might vary [17]. Due to the high volume of traffic that mega-influencers (those with more than one million followers) can generate, they have long dominated the market. However, in recent years, more marketers have been contacting micro-influencers with 10,000 to 100,000 followers. Micro-influencers are perceived as more genuine and relevant [17], which enhances follower engagement and increases the likelihood that followers will make a purchase [18].

Furthermore, small and medium-sized businesses (SMBs) that are unable to work with commercial mega-influencers, who are typically quite expensive, may find that micro-influencers are a better choice [19]. Micro-influencers are less well-known and have less human capital available to them. Nonetheless, compared to superstars or mega-influencers, they are typically seen as more reliable, approachable, and involved with their fan base [20].

Besides the benefits, influencer marketing also presents challenges and limitations for MSMEs. These challenges include finding influencers who are genuinely aligned with the brand's values and target audience, negotiating budgets and contracts with influencers, ensuring transparent disclosure of sponsored content, and accurately measuring the actual impact and return on investment of influencer marketing campaigns [15]. In addition, MSMEs must ensure that influencers maintain consumer trust by providing clear information about the content they create, including any sponsorships or endorsements, and by maintaining consistency in their transparency [21]. Additionally, determining the impact and return on investment of an influencer campaign remains a complex task [8]. It is essential for SMEs to carefully select and evaluate influencers based on their relevance, authenticity, and engagement with their target audience. SMEs should also consider the potential risks and limitations of influencer marketing, such as the possibility that influencers may not deliver the expected results [22]. Finding influencers who genuinely align with the brand's values and target audience is crucial. Aligned influencers tend to resonate with the messages they convey [23]. Additionally, different types of influencers will attract distinct consumer demographics, which is why it is crucial to select the right influencer for your target audience.

Research on micro-influencers and their relationship with MSMEs to increase purchase interest has been limited. Most existing literature on influencer marketing has not distinguished between the types of influencers, whether micro or macro, and the mechanisms applied to influence their followers. Furthermore, the latest micro-influencer research mainly still uses experimental methods. Micro-influencers are considered more authentic and credible, which can lead to higher engagement rates compared to macro-influencers [24, 25]. They can form closer relationships with their followers, which further increases the consumer trust that MSMEs need [26]. This study is an empirical investigation of micro-influencers, examining how their credibility influences their followers.

Additionally, it examines how influencer congruency towards products influences purchase intention. Influencers, including micro-influencers, have a significant impact on purchase intent by fostering parasocial relationships with their followers. Attributes such as trust, expertise, and attractiveness enhance these relationships, indirectly increasing purchase intent [27]. This study aims to empirically investigate how micro-influencers influence the purchase intentions of their followers from the perspectives of micro-influencer congruency and source credibility. It will also examine how the recommendations of these micro-influencers are adopted by their followers, influencing consumer attitudes and subsequent purchase intentions.

2. Literature Review

2.1. Credibility of Micro-Influencers

Numerous studies have found a favorable correlation between endorser credibility and attitude opposing the brand [28]. Investigate and establish wholesome connections between the endorser's reputation and their attitude toward the brand. The credibility of a source is evaluated in terms of two factors: trust and knowledge. Information from reliable sources can influence consumer views, opinions, attitudes, and behaviors [29]. Furthermore, specialists are often more convincing influencers who motivate customers to purchase [30].

Studies have shown that opinions regarding brands and the trustworthiness of endorsers are positively and significantly correlated Atta et al. [31]. Alrwashdeh et al. [32], emphasize the importance of how consumers perceive the reliability of information when forming opinions about the items and companies discussed by influencers. Wang et al. [33] demonstrate how the reliability of information sources can positively influence consumer perceptions. Komendantova et al. [34] found

that the perception of the information's utility is positively and directly affected by the quality of the argument. By altering attitudes toward information, the credibility of the source as a secondary conduit also indirectly enhances the impression of advantages.

Furthermore, the benefits experienced directly influence the uptake of knowledge and enhance it by fostering trust in the source material. Conversely, it was found that brand attitudes mediate the impact of purchase intent and influencer credibility [35]. As a result, the present investigation puts forth the following theory:

H₁: The adoption of information is positively influenced by the credibility of micro-influencers.

H₄: Micro-influencer's credibility positively and significantly impacts purchase intention, mediated by adoption information.

H₆: Micro-influencer's credibility positively and significantly impacts purchase intention, mediated via information adoption.

H₈: The credibility of micro-influencers has a positive and significant effect on consumer attitudes

H₁₀: Purchase intention is positively and significantly impacted by consumer attitude

2.2. Congruency

The degree of similarity between two items or activities is called congruence [36]. According to the congruence principle, congruent information is more accessible to recall, prefer, and accept than information that is not [37]. Congruence, when referring to influencer endorsements, is the degree to which the endorsed entity such as a message or brand fits or matches the influencer's image, behavior, and skills [38]. Due to the nature of their relationship, influencers and consumers require a high level of compatibility. Fostering a good relationship between the consumer and the product is necessary to prevent dissonance or imbalance when an influencer endorses a product that aligns with the image they wish to project [39]. The customer finds such support on Instagram. Accordingly, customers should have a favorable opinion of the product due to the high congruence between influencers and products. Breves et al. [40]. Du et al. [41] revealed that persuasion in communication requires a fit between the endorser and the behavior being endorsed. Favorable influencer-product compatibility will enhance the attitude towards the product. Based on previous literature, the following hypotheses are proposed.

H₂: The adoption of information is positively influenced by the congruency of micro-influencers.

H₅: Information adoption mediates the positive impact of micro-influencer congruence on purchase intent.

H₇: Information adoption mediates between the positive impact of micro-influencer congruence on purchase intention.

H₉: Customer attitudes are positively impacted by micro-influencer congruence

H₁₁: The purchase intention is positively influenced by the congruency of micro-influencers, mediated by customer attitudes.

2.3. Adoption of Information

The process by which people consciously utilize the knowledge provided is known as information adoption [42]. Information adoption has been considered one of the crucial elements influencing consumers' propensity to make purchases [43]. The adoption process, which illustrates the degree of using the information provided by online users, serves as the foundation for the adoption of eWOM information [37]. When making purchasing decisions, individuals who adopt the information are likely to use it to their benefit. Internet users are more inclined to buy since they use and adopt information more frequently [44]. Thus:

H₃: Information adoption significantly and favorably influences buying intention

2.4. Attitude

A consumer's attitude toward a product or brand is defined as their overall assessment, shaped by how they react to stimuli connected to the brand. Planned behavior theory posits that consumers' intention to purchase a specific product is influenced by their attitudes toward the product or brand. To comprehend the behavioral purpose, it is also essential to understand consumer attitudes [45]. Prior research has demonstrated that consumers' favorable opinions of a product influence their behavioral intentions, including their propensity to purchase, pay a premium price, or recommend the product to others, as per the planned behavior theory [39]. The customer's intention indicates their readiness to engage in a specific behavior. It strongly forecasts their subsequent behavior [46]. As a result, earlier studies found a link between behavioral intention and actual behavior. Prior studies Al-Mu'ani et al. [47], Gomes et al. [48] and Rahmani et al. [49] that supported the link between brand attitudes and purchase intent, all discovered that attitudes had a significant impact on the intent to buy. Thus:

H₁₂: The purchase intention is positively influenced by the credibility of micro-influencers, a relationship mediated by customer attitudes.

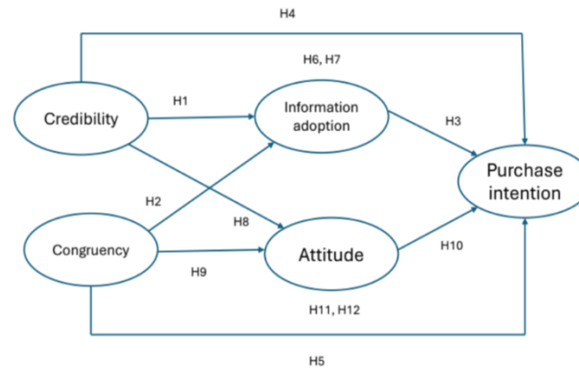


Figure 1.
Research Models.

3. Research Methods

This study employed a survey to investigate how consumers' attitudes toward the product and information adoption, mediated by their adoption of the product, influence the purchase intentions of followers of reputable micro-influencers with 10,000–100,000 followers who align with the product. The food and beverage sector is the most significant product category for MSMEs. Therefore, we selected micro-influencers who support MSMEs in the food and beverage industry. The population in this study consists of followers of micro-influencers in the culinary field who actively promote MSMEs on their social media accounts. A total of three hundred fifteen followers participated in the sample.

According to the abovementioned criteria, internet questionnaires were used to gather data from influencers' followers. The questionnaire consists of two sections. The respondents' gender, age, education, occupation, and income are among the demographic questions in the first section. The second section contains 22 measurement items related to buying intention, information adoption, micro-influencer congruency with the product, and micro-influencer credibility.

The Instagram accounts of the culinary micro-influencers that respondents followed, as well as the influencers' profiles, were requested. A five-point Likert scale, with one denoting "strongly disagree" and five denoting "strongly agree," was used to rate each item. Five items were adapted from Atta et al. [31] to test the credibility of micro-influencers; four items were adapted from Belanche et al. [39] to measure the micro-influencer's fit with a product; and five items were adapted from Roldan-Gallego et al. [50] to measure information adoption. Five items, modified from Roldan-Gallego et al. [50] were used to gauge attitudes regarding the product. Three items were modified from Zhao et al. [51] to measure purchase intention. The instruments used include questionnaires for micro-influencer followers. Furthermore, interviews were conducted with 8 MSMEs located in various cities around Jakarta, including Bandung, Bogor, Jakarta, Tangerang, and Bekasi, to gather data on increased sales after being promoted by micro-influencers.

4. Results and Discussion

4.1. The Demographic Profile of Those Surveyed

Table 1.

Features of the Respondents (N=315).

	Category	Frequency	%
Gender	Man	89	28.2
	woman	226	71.8
Age	<22	66	20.9
	23-35	193	61.3
	36-45	38	12.1
	>45	18	5.7
Education	<SMA	25	7.9
	SMA/D3	99	31.4
	S1	176	55.9
	S2/S3	15	4.8
Work	Student/college student	84	26.7
	Private PEG	137	43.5
	PNS	52	16.5
	Self-employed	32	10.2
	other	10	3.1
Income	<4 million	122	38.7
	4jt-14.9	176	55.9
	15-25	15	4.8
	>25 million	2	0.6

4.2. A portion of Partial Least Squares

The SmartPLS-4 program, which utilizes partial least squares (PLS), is employed to validate measurements and test hypotheses. Because PLS is recommended for the more exploratory focus of research objectives, it is suitable for our investigation [54]. Influencer marketing is a relatively new field examined in this study. Specifically, we examine customer intention to buy using a new class of influencers known as micro-influencers. According to the guidelines by Hair et al. [52], we evaluated the validity and reliability. Except for two items related to influencer alignment, two items related to information adoption, and one item related to attitude toward the product, all external loadings of the items were greater than 0.7. They were not part of the research model. Good internal consistency and the scales' reliability are demonstrated by rho_A, composite reliability (CR), and Cronbach's alpha, all of which exceed the minimal value of 0.7. We further investigated convergent validity using the average variance extracted (AVE) criterion [52]. All of the constructs' AVEs exceeded the minimal 0.5 cutoff value, indicating adequate convergent validity.

Table 2.
Model of measurement.

Variable	Item	Loading	Cronbach's alpha	CR	rho_a	(AVE)
CR (Credibility)	CR1	0.701	0.771	0.853	0.772	0.593
	CR2	0.707				
	CR3	0.716				
	CR4	0.774				
	CR5	0.783				
CQ (Congruency)	CQ2	0.790	0.730	0.847	0.732	0.649
	CQ3	0.805				
	CQ4	0.822				
IA (Information Adoption)	IA1	0.841	0.789	0.856	0.791	0.543
	IA3	0.831				
	IA5	0.707				
AT (Attitude)	AT1	0.744	0.710	0.837	0.729	0.633
	AT3	0.769				
	AT4	0.790				
	AT5	0.776				
PI (Purchase Intention)	PI1	0.833	0.738	0.851	0.743	0.656
	PI2	0.772				
	PI3	0.823				

(1) The heterotrait-monotrait ratio of correlation (HTMT) was substantially less than 1, indicating discriminant validity. Our data showed that (1) all of the items loaded higher on their construct than on other constructs, and (2) the square root of the AVE for each construct was higher than the correlations between constructs. These results demonstrate discriminant validity.

Model Structural

To determine multicollinearity, we first examined each set of predictor components independently for each research model subpart. All endogenous constructs' VIFs in our research model were below the 5-point criterion [52]. This suggested that our model did not have a multicollinearity issue.

The use of the PLS technique generated 10,000 samples through bootstrapping to evaluate the relevance of the route coefficient. The R-squared value for buying intention was 0.510. R-squared values for information adoption and attitude toward the product were 0.463 and 0.486, respectively. The third variable has a moderate impact.

The Q-square value measures the model's prediction accuracy. The model's moderate predictive relevance, which is nearly high, can be explained by its Q-square purchase intention value of 0.427, information adoption of 0.450, and attitude toward the product of 0.486 [52]. Furthermore, the SRMR estimated model value of 0.071 for this research model indicates that it is reasonably fit since it falls below the threshold value of <0.08.

Table 3.
R Square and Q Square.

	R Square	Q Square
Attitude to product	0.486	0.475
Information Adoption	0.463	0.450
Purchase intention	0.510	0.427

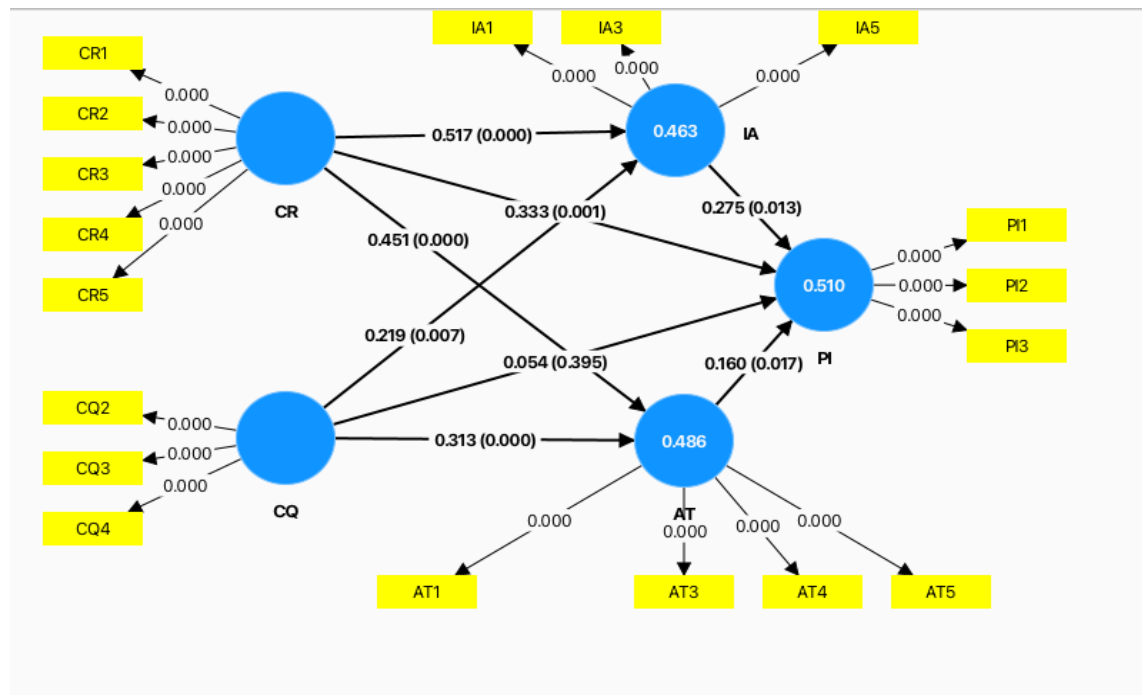


Figure 2.
Boots trapping Result.

Table 4.
Hypothesis Testing (Direct influence).

	Path coefficient	P-value	95% Interval confidence		F square
			Lower limit	Upper limit	
H1. CR --> IA	0.517	0.000	0.335	0.661	0.286
H2. CQ --> IA	0.219	0.007	0.078	0.389	0.051
H3. IA --> PI	0.275	0.013	0.068	0.479	0.077
H4. CR --> PI	0.333	0.001	0.150	0.524	0.093
H5. CQ --> PI	0.054	0.395	-0.069	0.179	0.003
H8. CR --> AT	0.451	0.000	0.290	0.580	0.228
H9. CQ --> AT	0.313	0.000	0.207	0.447	0.051
H10. AT --> PI	0.160	0.0017	0.039	0.306	0.025

As illustrated in Table 4 the results, which corroborate hypothesis 1(H1) with β (0,517) and a p-value of 0.000 ($<0,05$), indicate that micro-influencer credibility impacts information adoption. H2 congruency influences information adoption; H4 credibility influences purchase intention; H8 credibility influences attitude toward the product; H9 congruency influences attitude; and H10 attitude influences purchase intention, according to other hypotheses. Hypothesis 5 (H5) was not supported, as congruency did not affect purchasing intention (0.054) with a p-value of 0.395.

Table 5.
Testing the Hypothesis of Mediation Influence.

	Path coefficient	P-value	95% Interval confidence		Upsilon v
			Lower limit	Upper limit	
H6. CR --> IA --> PI	0.142	0.020	0.036	0.232	0.0202
H7. CQ --> IA --> PI	0.060	0.102	0.010	0.145	0.0036
H8. CR --> AT --> PI	0.072	0.026	0.018	0.144	0.0052
H9. CQ --> AT --> PI	0.050	0.047	0.011	0.110	0.0025

We also conducted a mediation test to investigate the indirect effects of micro-influencer credibility and congruency on purchase intention, mediated by information adoption and attitude toward the product. The findings are presented in Table 5 where every indirect effect is significant at the $p < 0.05$ level, except for the congruency between information adoption and purchase intention, which was not mediated ($\beta = 0.060$; $p > 0.05$).

5. Discussion

This study examines the influence of influencer credibility and influencer-product congruence on consumer information adoption and purchase intention. Furthermore, it investigates the impact of influencer credibility and product congruence on customer attitudes and purchase intentions. The research also explores the relationship between influencer credibility and congruence with purchase intent, as well as the mediating effects of information adoption and attitudes on

this relationship. To assist MSMEs in selecting influencers who can effectively market their products through content development on their social media accounts, particularly on Instagram, which positively impacts customer attitudes and purchase intent, this study aims to understand these relationships better. The study's conclusions indicate that customer attitude, purchase intention, and information adoption are all influenced by credibility. The results demonstrate that the credibility of the brand influences brand attitudes. Our findings align with those of Hmoud et al. [53] and Nafees et al. [54]. These results demonstrate that customers are more likely to form a favorable opinion of a brand when an influencer supports it, provided they view the influencer as a credible source of information and receive helpful content from them.

The congruence between influencers and products significantly affects attitudes and information adoption, but it does not directly influence purchase intention. These conclusions diverge from those of the study by Chetoui et al. [55] and Boerman et al. [19]. Information adoption significantly impacts purchase intention, which also serves as a mediator between purchase intent and the influencer's credibility. However, it is unable to mediate influencer-product congruence in terms of purchase intent successfully. This result is consistent with studies by Cheung and Thadani [43] and Erkan and Evans [44]. Due to the varied nature of industries, congruency has no direct or indirect effect on purchase intention. This study selected the food and beverage industry as its research object, whereas other studies employed different industries, such as the fashion industry. Consumer attitudes significantly influence purchase intention [17]. The attitude of effectively mediating congruence against purchase intention Boerman et al. [19], and mediating influencers' credibility toward purchase intention [18]. The direction of this study is consistent [47-49].

The study's findings suggest that consumers' acceptance of information, attitudes toward advertised goods, and readiness to purchase those goods are all influenced by the credibility of influencers. Our research shows that consumers are more likely to accept the content and advice offered by influencers who are perceived as credible by their audience. These outcomes are consistent with the findings of Zhao et al. [51]. Additionally, this study found that influencer congruence toward products does not directly influence consumers' intentions to purchase and cannot persuade them to accept the information provided by influencers. However, influencer alignment with the product is crucial in shaping the consumer's mindset, which, in turn, prompts the influencer to consider the purchase intention. These results are consistent with studies by Belanche et al. [39] and Kim and Kim [38]. In this study, customer attitudes significantly impact the influencer qualities of congruence and trustworthiness in purchase intentions. These results are consistent with the deductions made by Su et al. [35], Trivedi and Sama [56] and Shahnia et al. [57].

6. Conclusions

Influencer marketing has emerged as a powerful tool for small and medium-sized businesses to build brand awareness and reach their target audience, thanks to its genuine and relevant content, which increases follower engagement and purchase intention at cost-effective rates. To select the most suitable micro-influencer, this study examines the influence of congruence and credibility on purchase intention, both directly and through the mediation of information adoption, as well as customer attitude toward the product. The results showed that the congruence of micro-influencers with a product significantly affects information adoption and customers' attitudes toward the product. However, the congruence of micro-influencers with a product does not directly impact purchase intention or mediate the effect through information adoption and customer attitude toward the product. The credibility of micro-influencers significantly affects information adoption and customer attitudes toward the product. It also directly impacts purchase intention, as well as through the mediation of information adoption and customer attitude toward the product. This study recommends that marketers, particularly MSMEs, use the research's findings as a reference when selecting micro-influencers with 10,000–100,000 followers. MSMEs need to consider how well-suited the promoted product is for them. Choosing reliable micro-influencers is essential; these individuals should be dependable, knowledgeable in their industry, and visually or socially appealing.

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