How Do Virtual Social Media Influencers Affect Millennial and Gen Z Female Consumers’ Purchase Intention? A Comparison of Fast Fashion Versus Luxury Fashion Brands

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How Do Virtual Social Media Influencers Affect Millennial and Gen Z Female Consumers’ Purchase Intention? A Comparison of Fast Fashion Versus Luxury Fashion Brands

A thesis submitted in partial fulfillment of the requirements for the degree of Master of Science in Human Environmental Sciences

by

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University of Arkansas
Bachelor of Science in Human Environmental Sciences in Apparel Merchandising and Product Development, 2020

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ABSTRACT

With the emergence and increasing prevalence of social media, the effectiveness of social media influencers (SMIs) is apparent in today’s fast-paced life. Virtual social media influencers (VSMIs), computer-generated influencers with a real human appearance, have gained popularity. The purpose of this study is to examine important VSMI’s characteristics that affect brand image and trust which lead to purchase intention (fast fashion vs. luxury fashion brand). Social exchange theory and source credibility model were adopted to develop a theoretical framework for the present study. Two Instagram ads were developed that included the post’s image and corresponding caption: VSMI endorsing H&M and Gucci. Each participant was randomly presented with one of the two Instagram ads. A total of 163 participants completed the survey (H&M: 93, Gucci: 73). The majority of the sample were female Caucasian American students (68.7%) between the ages of 18 and 40 years old. The results showed VSMIs’ characteristics significantly affect brand image and trust leading young adult consumers’ purchase intentions both fast fashion and luxury fashion brands. For both brands, authenticity significantly influenced brand image and trust and homophily influenced brand trust. For the fast fashion brand, attractiveness influenced brand image and trust, whereas wishful identification influenced brand image only for the luxury fashion brand. Both brand image and trust influenced purchase intention. Findings suggested that both fast fashion and luxury fashion brands would benefit from the VSMIs that present genuine messages Instagram followers resonate with. Fast fashion brands should focus on delivering the message in an appealing manner, while luxury fashion brands collaborating with VSMIs should focus on creating an aspirational message that followers can relate with. By strategically developing social media content according to the type of fashion
brand, VSMIs can positively influence brand image and trust motivating followers’ intention to purchase fashion brands.
ACKNOWLEDGEMENTS

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Thank you to the A.L. Chilton Foundation for contributing financially to this research to fund participant compensation, and of course, thank you to the professors from the School of Human Environmental Sciences. Throughout my undergraduate and graduate career, your classes shaped my education and inspired my quest for learning.

Lastly, I would like to thank all participants for sharing their feedback making the findings of this study possible.
DEDICATION

To my parents, for their unwavering support through all endeavors. You’ve always encouraged me to peruse opportunities and guided me through life’s lessons. Thank you for serving as wonderful role models.
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CHAPTER 1. INTRODUCTION

SMIs, referring to ‘micro-celebrity’ (Khamis et al., 2017), ‘market maven’ and ‘opinion leader’ (Lin et al., 2018), are established credible experts on particular topics and products, and thus have influence over their followers (Audrezet et al., 2018; Lou & Yuan, 2019). Virtual social media influencers (VSMIs) are computer-generated influencers with a real human appearance (Arsenyan & Mirowska, 2021; Robinson, 2020). They are not simply the mirror of an existing person but rather an embodied digital agent (Tan & Liew, 2020) with a curated fictional narrative and personal set of beliefs (Hanus & Fox, 2015; Tan & Liew, 2020). Through social media posts, VSMIs can be viewed spending time alongside real celebrities and interacting with actual people (Marain, 2019). VSMIs have become a powerful, new storytelling mechanism (Ong, 2020). For example, Miquela Sousa, the first computer generated VSMI (Robinson, 2020), has over 3 million Instagram followers (Instagram, n.d.), nearly 270,000 YouTube subscribers (YouTube, n.d.), and was recognized as Time Magazines, ‘25 Most Influential People on the Internet,’ in 2018 alongside celebrities, musicians, and political leaders (Times, 2018).

While partnering with a human social media influencer (HSMI) can be beneficial to create consistency with a brand’s message, (Kadekova & Holiencinova, 2018), it can often be difficult for brands to find the appropriate influencer that shares their identity and image (Santora, 2021). Brands face another problem when SMIs connected to their campaign is involved in a scandal. Since SMIs are human, they are susceptible to indiscretion (Adut, 2008) leading to inconsistency in their online image (Khamis et al., 2017). The brand partnering with the influencer becomes vulnerable to criticism (Kintu & Ben-Slimane, 2020). With this in mind, VSMIs are beneficial by the fact that they are not human in nature and can post content that is more thoughtfully curated to share an intended message (Baklanov, 2020). Although VSMIs
have gained popularity, VSMIs are unknown and little empirical studies have investigated the impact of VSMIs on brand responses (Tayenaka, 2020). The intersection between influencer marketing and virtual reality could be very influential given the growing investments in each sector. While most empirical research has focused study on HSMIs, scant research has examined similar areas relating to VSMIs even despite the increasing deployment.

The current study develops a conceptual framework by applying the social exchange theory (Homans, 1974) and the source credibility model (Hovland et al., 1953). The purpose of this study is to examine whether the influencer’s credibility (i.e., expertise, authenticity) and/or attractiveness (i.e., attractiveness, wishful identification, and homophily) can lead to positive brand image and brand trust. Specifically, this study focuses on comparing the effect of the influencer’s credibility and attractiveness on brand image and trust of VSMIs on Instagram for fast fashion and luxury fashion brands. Finally, this study investigates the effect of brand image and trust on purchase intention.

The findings of this study will advance the theoretical understanding regarding the impactful characteristics of VSMIs on Instagram. This research will be the first attempt to empirically investigates social media marketing strategies according to brand type using VSMIs. The results will provide online fashion brand managers with practical implications for how to curate social media content by partnering with virtual influencers on Instagram.
DEFINITION OF TERMS

**Social media influencer** - Self-generated, regular people who post content in specific areas such as beauty, fashion, food, and travel on social media (Lou & Yuan, 2019).

**Virtual social media influencer** – Computer-generated influencers with a real human appearance and curated fictional narrative (Arsenyan & Mirowska, 2021; Robinson, 2020)

**Source credibility** – The judgements made about another person regarding the believability of the communicator (O'Keefe, 1990, p. 130-131; Wilson & Sherrell, 1993)

**Expertise** – An individual’s perception about another as a source of valid assertions (Hovland et al., 1953)

**Authenticity** – The intrinsic motivation from an individual’s true self (Jun & Yi, 2020)

**Attractiveness** – Human preferences about the physical appearance of other people (Ellis et al., 2019)

**Wishful identification** – The aspiration to be like or act like another person (Hoffner & Buchanan, 2005)

**Homophily** – The perceived similarity to another person (Simons et al., 1970)

**Brand image** – A set of cognitive, sensory, and/or emotional associations that consumers interpret about a brand, product, or service (Cho et al., 2015)

**Brand trust** – A consumers’ willingness to rely on the brand’s ability to do or perform as promised (Chaudhuri & Holbrook, 2001; Moorman et al., 1992; Morgan & Hunt, 1994)

**Purchase intention** – A deliberate plan to purchase a brand (Spears & Singh, 2004)
CHAPTER 2. LITERATURE REVIEW

The present chapter provides a review of literature that explains the theoretical framework and primary constructs examined in the study. This chapter begins by explaining the social exchange theory and source credibility model which were adopted to develop a conceptual framework. The second section discusses hypothesized relationships among the variables: source credibility, source attractiveness, brand image, brand trust, and purchase intention.

Social Exchange Theory

The social exchange theory explains the behavioral psychology of interaction (Homans, 1974). According to Homans (1974), all interpersonal social behavior can be viewed as an exchange of activity, either tangible (e.g., money) or intangible (e.g., social services and relationships) benefits which may result in a consequence such as trust and commitment (Chia et al., 2021; Cook & Rice, 2006). The consequence from the interaction between individuals is either costly or rewarding (Thibaut & Kelley, 1959). Every interaction or exchange involves an investment of resources (i.e. time or effort) (Chia et al., 2021; Homans, 1974). People seek to earn a reward in response from their investment and are incentivized to return to rewarding situations (Homans, 1974; Salam et al., 1998; Shiau & Luo, 2012). With an impersonal relationship, the person engaging in an interaction with the other is aware that there are many other people they could seek out to achieve the same reward. With a personal relationship, the person engaging in the interaction knows they have limited options in who they could seek to receive the same reward. In the context of social media, users interact frequently expecting to obtain potential benefits through the exchange (Ferm & Thaichon, 2021; Shiau & Luo, 2012) and develop rewarding social relationships (Jaing et al., 2021; Liu et al., 2016). Social media influencers share content with their followers. Followers return appreciation by engaging with
their content. Sharing, liking, commenting, or subscribing to the influencers content offers a reward (Kim & Kim, 2021; O'Donell, 2018).

**Source Credibility Model**

Credibility is a complex and multi-dimensional concept (Qureshi et al., 2021) that can be defined as “reliability, accuracy, fairness, and objectivity, as well as various combinations of these concepts” (Hilligoss & Rieh, 2008, p. 1468). Source credibility is defined as the “judgements made by a perceiver concerning the believability of a communicator” (O'Keefe, 1990, p. 130-131; Wilson & Sherrell, 1993). Since the effectiveness of communication is often dependent upon who delivers the message (Hovland, Janis, & Kelley, 1953), the source credibility model examines the attitude of the audience towards the speaker (Hovland & Weiss, 1951). The audience’s perception of a speaker’s message is dependent on the established credibility of the speaker (Umeogu, 2012). Many studies have found if the source is presumed to be credible, the message presented by the source is also believed to be credible (Fragale & Heath, 2004; Hovland & Weiss, 1951; Qureshi et al., 2021; Rieh & Danielson, 2007; Riquelme & Gonzalez-Cantergiani, 2016). For example, credibility is essential to the success of the celebrity endorsement campaign (Jin et al., 2019; Silvera & Austad, 2004). The speaker has the capability of creating, managing, and cultivating their credibility (Corman et al., 2006; Umeogu, 2012).

**Source Credibility, Brand Image, and Brand Trust**

The majority of researchers define source credibility in terms of two primary dimensions, expertise and authenticity (Hovland et al., 1953; Kim & Kim, 2021; Metzger et al., 2003; Qureshi et al., 2021). Expertise is “the extent to which a communicator is perceived to be a source of valid assertions” (Hovland et al., 1953, p. 21) and refers to the “authoritativeness,
competence, expertness, qualification of the speaker” (Ohanian, 1990, p. 42). The speaker displays expertise through the quality and quantity of information shared, their degree of ability, education, and professional achievement as well as the validity of their judgements (Giffin, 1967; Kim & Kim, 2021).

Brand image is defined as the set of associations that consumers interpret about a brand, product, and service cognitively, sensory, and emotionally (Cho et al., 2015). This meaning and overall impressions of the brand is created through product attributes, use of the product, and meanings that consumers associate with the brand (Cho et al., 2015; Keller, 2008). Brand image can be transferred from the influencer to the endorsed brand. For example, the transfer of brand image from a celebrity athlete to the endorsed brand was more effective when similar associations between the brand and athlete were found in the context of the advertisement (Arai et al., 2013; Rai et al., 2021).

Brand trust can be defined as the consumers’ willingness to rely on the brand’s ability to do or perform as promised (Chaudhuri & Holbrook, 2001; Moorman et al., 1992; Morgan & Hunt, 1994). Trust gives customers confidence in a brand’s product by reducing uncertainty (Chen & Cheng, 2019; Jun & Yi, 2021; Khan & Zaman, 2021). Source credibility has been found to have a direct effect on persuasion and behavioral response (Pornpitakpan, 2004). Several studies have shown the impact of source credibility on consumers and its persuasiveness. For example, an influencer’s expertise significantly affects Instagram followers’ trust in their product review (Djafarova & Rushworth, 2017; Lou & Yuan, 2019). Thus, the following hypothesis is formulated:

**H1.** The expertise of a VSMI will positively influence (a) brand image and (b) brand trust.
Authenticity is an essential component for a brand’s success (Yildiz & Ulker-Demirel, 2017). Authenticity refers to what is believed to be real, genuine, and true (Kim & Song, 2020; Preece, 2015) which encompasses sincerity, genuineness, truthfulness, and originality (Molleda, 2010). According to the self-determination theory (Deci & Ryan, 2012) and attribution theory (Jones & Davis, 1965), authenticity is driven by intrinsic motivation from an individual’s true self (Jun & Yi, 2020). Since the beginning of mass production, consumers have been concerned with the authenticity of products (Yildiz & Ulker-Demirel, 2017; Rose & Wood, 2005).

Brand authenticity and brand image are related to each other; however, they are distinct constructs (Bruhn et al., 2012). Research has found authenticity in a brand positively impacts the overall brand image (Yildiz & Ulker-Demirel, 2017). Since brands are identified by their name, symbols, and distinct features, SMIs can serve as human brands since they possess the same characteristics (Ki et al., 2020; Moulard et al., 2015; Thomson, 2006). Human brands are well known people with unique brandable features (Ki et al., 2020). Positive thoughts and feelings towards human brands (or HSMIs) can be transferred to the brand endorsed by the influencer (Ki et al., 2020; Thomson, 2006). When consumers perceive influencers are authentic and they create the content without any compensations, consumers are confident with the content created by the influencers.

Authenticity allows consumers to ensure quality of products and services (Rodrigues et al., 2021). Likewise, if consumers believe the influencer created the content without external compensations, they trust the influencer. Researchers empirically supported that the influencer’s authenticity takes an important role in building brand trust (Eggers et al., 2014; Hernandez-Fernandez & Lewis, 2019; Jun & Yi, 2020; Kim & Kim, 2021). Accordingly, the influencer’s
authenticity will be likely to affect brand image and brand trust. These findings lead to the following hypothesis:

H2. The authenticity of a VSMI will positively influence (a) brand image and (b) brand trust.

Source Attractiveness, Brand Image, and Brand Trust

The source attractiveness model suggests that familiarity, similarity, likability, and attractiveness are important factors of source characteristics (McGuire, 1989). Attractive individuals are popular and likely to be perceived as interesting, sociable, strong, and responsive (Dion et al., 1972). The importance of attractiveness has also been emphasized in the context of social media. The positive attitude toward an attractive influencer results in favorable evaluation of the message conveyed by the influencer. For example, Jin and Muqaddam (2019) suggested that attractiveness of Instagram influencers enhance a luxury fashion brand’s credibility. Chu and Kamal (2008) found that blog readers’ product evaluations are influenced by bloggers’ attractiveness. Rashinda & Weerasiri (2016) showed that the attractiveness of a celebrity endorser positively influences brand image. Similarly, Till and Busler (2000) found that attractive celebrities positively impact brand satisfaction and brand attitude. Thus, the following hypothesis is proposed:

H3. The attractiveness of a VSMI will positively influence (a) brand image and (b) brand trust.

Wishful Identification, Homophily, Brand Image, and Brand Trust

Identification stems from perceived similarity, and wishful identification is the aspiration to like or act like the other person (Hoffner & Buchanan, 2005). Homophily refers to the communicators’ similarity perceived by the receiver. As the perceived similarity tends to reduce
the receiver’s uncertainty (Simons et al., 1970), the receiver interprets that the communicators’ beliefs, interests, and attitude are similar to those of the receiver (McGuire, 1985). The theory of homophily (Lazarsfeld & Merton, 1954) suggests that individuals like to choose a homophilous source because they feel comfortable. Normally, homophilous sources are more persuasive than the expertise of the sources (Pornpitakpan, 2004). A recent study found that influencers’ homophily is important in building trust among followers (Kim & Kim, 2021). Hence, these findings lead to the following two hypotheses:

**H4.** The wishful identification of a VSMI will positively influence (a) brand image and (b) brand trust.

**H5.** The homophily of a VSMI will positively influence (a) brand image and (b) brand trust.

**Brand Image, Brand Trust, and Purchase Intention**

Brand image taps into consumers’ perception of a brand that is associated with specific attributes of the brand (Cretu & Brodie, 2007; Keller, 1993; Padgett & Allen, 1997). Brand trust refers to consumers’ belief that the brand is consistent, honest, and responsible (Chaudhuri & Holbrook, 2001; Doney & Cannon, 1997). Purchase intention is defined as “an individual’s conscious plan to make an effort to purchase a brand” (Spears & Singh, 2004, p.56). Purchase intention is used to measure consumer’s actions and is typically a strong indicator of actual purchase (Abdullah et al., 2020; Lee et al., 2015). Purchase intention helps increase sales and maximize profits for companies (Hosein, 2012). Previous research showed that brand image and trust influence purchase intention (Takaya, 2017; Then & Johan, 2021). Godey et al. (2016) found that social media marketing efforts can create a positive connection to brand image and enhance consumer’s purchase intention. Thus, following hypotheses are proposed:
**H6.** Brand image will positively influence purchase intention.

**H7.** Brand trust will positively influence purchase intention.

**Figure 2.1.** Conceptual model.
CHAPTER 3. METHOD

Chapter 3 explains the procedures and methods used for data collection and data analysis. An experimental design was used to examine relationships between the variables: expertise and brand image (H1a), expertise and brand trust (H1b), authenticity and brand image (H2a), authenticity and brand trust (H2b), attractiveness and brand image (H3a), attractiveness and brand trust (H3b), wishful identification and brand image (H4a), wishful identification and brand trust (H4b), homophily and brand image (H5a), homophily and brand trust (H5b), brand image and purchase intention (H6), and brand trust and purchase intention (H7). The following section discusses sampling, stimuli development, survey instruments, data collection procedure, and data analyses.

Study Design & Manipulation

This study employed an online experimental between-subjects. The type of fashion brand shown in the VSMI’s Instagram post was manipulated to show either a fast fashion or luxury fashion brand. Fast fashion brands such as H&M and Zara focus on emerging trends to provide mainstream consumers with the latest fashion products at an affordable price (Choi et al., 2010). On the other hand, luxury fashion brands such as Chanel and Gucci focus on superior quality, a heritage of craftsmanship, premium price, unique design, and global reputation (Nueno & Quelch, 1998). Instagram posts illustrating the two requirements were presented to the survey participants:

a) Virtual social media influencer endorsing a fast fashion brand

b) Virtual social media influencer endorsing a luxury fashion brand
Stimulus Materials

The participants were asked to view a social media advertisement developed from VSMI’s Instagram profiles. The influencers selected were relatively obscure and not typically internationally recognizable. Each participant was shown one of the two Instagram posts as outlined in Appendix A, including the post’s image and corresponding caption. The VSMI was portrayed endorsing either a fast fashion brand or luxury fashion brand. Participants were given time to freely view the post just as they would view a post from an influencer they typically follow. The text and image were manipulated to adjust for the experimental factors. While the images were obtained from real VSMI’s profiles to ensure quality and credibility, the influencers were given fictious names to omit their identity.

Pre-Test

A pretest (n = 32) was conducted to examine if the fashion brands and VSMIs served as a good fit to the intended category. Participants were presented with the names for each fashion brand and asked to indicate how they perceived the brand type. Then, participants were randomly assigned to one of the two stimulus images and ask to report whether the influencer appeared to be virtually created. All scale items were measured using a 5-point Likert type scale ranging from strongly disagree (1) to strongly agree (5). The pretest was conducted from a convenience sample of students at least 18 years of age attending a major Mid-Southern university.

Sample and Data Collection

The online survey was administered using Qualtrics software to collect data. After obtaining approval for the use of human subjects by the Institutional Review Board (IRB), non-students and college students were recruited to improve external validity. A randomly selected sample of survey participants was recruited from Amazon Mechanical Turk, a professional
marketing research firm and student sample was recruited from a Mid-Southern university. This study targeted consumers who were familiar with social media influencers on Instagram. The survey participants were females over 18 years old living in the U.S. and following at least one fashion social media influencer on Instagram. Participants were informed the aim of the study was to investigate individuals’ opinions about the social media marketing efforts of fashion brands in general.

In the first section, the definition of a SMI was provided to help the participants understand the context of the study. Then, screening questions were asked to verify participants met the specified requirements and ensure survey participants were currently following at least one social media influencer on Instagram. Participants were asked about their experience with SMIs by indicating the username of a fashion SMI they follow. Participants were also asked if they had purchased a fashion product from a SMI in the past, a fashion brand promoted by the SMI they follow, and their preferred shopping channel. In the second section, all participants were asked to read a scenario: ‘You are scrolling through Instagram browsing posts about fashion products such as clothes, shoes, and handbags. You find the below post of a social media influencer wearing fashion products you are interested in buying.’ Each participant was randomly presented with a VSMI’s Instagram post promoting either a fast fashion brand or luxury fashion brand.

The survey questionnaire consisted of multiple-choice questions regarding each participant’s opinions of the Instagram post. The participants were asked to indicate their opinions about an influencer’s traits in terms of expertise, authenticity, attractiveness, wishful identification, and homophily, and their thoughts about the fashion brand endorsed by the
influencer. In the third section, questions were included to ask demographic information (i.e., age, gender, ethnicity, educational attainment, and annual household income).

**Instruments**

A self-administered survey was distributed online to test the proposed model (see Appendix D). Eight constructs were measured in this study: expertise, authenticity, attractiveness, wishful identification, homophily, brand image, brand trust, and purchase intention. Reliable and valid scale items were adapted from existing literature to ensure content validity. Scale items were modified to relate to the topic of VSMIs’ traits influencing the purchase of fashion products. All scale items except demographic information were measured using a 5-point Likert type scale ranging from strongly disagree (1) to strongly agree (5).

SMIs’ expertise was measured with six scale items adopted from three studies (Ohanian, 1990; Peetz, 2012; Wiedmann & Mettenheim, 2021). Authenticity was measured with five scale items adopted from Kim and Kim (2021) and Ohanian (1990). Attractiveness was measured with five scale items adopted from Peetz (2012) and Wiedmann and Mettenheim (2021). Wishful identification and homophily were measured with four scale items for each construct adopted from Hoffner and Buchanan (2005) and Schouten et al. (2020). Brand image and trust were measured with five scale items adopted from Wiedmann et al. (2014) and Wiedmann and Mettenheim (2021). Purchase intention was measured with four scale items adopted from Dodds et al. (1991). The reliability coefficient (Cronbach’s α) values of all constructs were reported above the prescribed limit of .70, which indicates the internal consistency of the scale items of each construct. Table 3.1. presents constructs, scale items, and the sources.
Table 3.1.  
*Constructs and Scale Items*

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Scale Items</th>
<th>Source</th>
</tr>
</thead>
</table>
| Expertise          | • The influencer has a good understanding of the product and brand.  
  • The influencer is an expert.  
  • The influencer is knowledgeable.  
  • The influencer is qualified to offer.  
  • The influencer is skilled.  
  • The influencer has experience with the product and brand. | Ohanian, 1990; Peetz, 2012; Wiedmann & Mettenheim, 2021 |
| Authenticity       | • The influencer is dependable.  
  • The influencer is honest.  
  • The influencer is reliable.  
  • The influencer is sincere.  
  • The influencer is trustworthy. | Kim & Kim, 2021; Ohanian, 1990            |
| Attractiveness     | • The influencer is attractive.  
  • The influencer is charismatic.  
  • The influencer is good-looking.  
  • The physical makeup of the influencer is admirable.  
  • The influencer is beautiful. | Peetz, 2012; Wiedmann & Mettenheim, 2021 |
| Wishful identification | • The influencer is the type of person I want to be like myself.  
  • Sometimes I wish I could be more like the influencer.  
  • The influencer is someone I would like to emulate.  
  • I would like to do the kind of things the influencer does. | Hoffner & Buchanan, 2005; Schouten et al., 2020 |
| Homophily          | • The influencer thinks like me.  
  • The influencer behaves like me.  
  • The influencer is like me.  
  • The influencer is similar to me. |                                                |
| Brand image        | • I would like the brand endorsed by the influencer very much.  
  • I would find the brand endorsed by the influencer to be really likable. | Wiedmann et al., 2014; Wiedmann & Mettenheim, 2021 |
| Brand trust        | • I would trust the brand endorsed by the influencer very much.  
  • I would find the brand endorsed by the influencer to be very good.  
  • I would rely very much on the brand endorsed by the influencer. |                                                |
Table 3.1. (Continue)  
*Constructs and Scale Items*

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Scale Items</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase intention</td>
<td>• If I were to buy a fashion product, I would consider buying it from the brand endorsed by the influencer.</td>
<td>Dodds et al., 1991</td>
</tr>
<tr>
<td></td>
<td>• The likelihood of my fashion product purchase from the brand endorsed by the influencer is high.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• My willingness to buy a fashion product from the brand endorsed by the influencer is high.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• The probability that I would consider buying a fashion product from the brand endorsed by the influencer is high.</td>
<td></td>
</tr>
</tbody>
</table>

**Data Analyses**

Data collected from the online survey were analyzed using Statistical Package for the Social Sciences (SPSS) 27.0. First, descriptive statistics was performed to report means, standard deviations, and frequencies of item scores. Second, T-tests were conducted to assess the effectiveness of the manipulation of the stimuli. Third, exploratory factor analysis (EFA) was performed to evaluate the dimensionality of each variable (i.e., expertise, authenticity, attractiveness, wishful identification, homophily, brand image, brand trust, purchase intention). Third, a Cronbach’s alpha coefficient for each of the eight measures was calculated to assess reliability and test discriminant validity of the constructs. Fourth, Pearson’s correlation coefficient, means, standard deviations, and average variances were calculated to investigate the relationship between the variables proposed in the study. Lastly, regression analysis was employed to test the seven hypotheses proposed in the conceptual model (see Figure 2.1.).
CHAPTER 4. RESULTS

Chapter 4 presents the samples description and results from exploratory factor analysis, reliability, and regression analysis. This chapter discusses the correlations between the variables and results of regression analysis.

Sample Characteristics

The sample is comprised of females living in the U.S. and over 18 years old who follow at least one fashion SMI on Instagram. There were 166 valid and complete responses from the online survey. Most female respondents were between 18-24 years old (57.8%). The majority of participants reported their ethnicity as White, Caucasian, or European (68.7%), followed by Hispanic or Latino (8.4%), then Black or African American (7.8%). The remaining were Native America (5.4%), Asian (3.6%), Asian American (3.0%), two or more races (1.2%), other (1.2%), or Native Hawaiian or Pacific Islander (0.6%).

Among the participants, 63% were college students and 37% were non-students. In response to the highest level of education completed, the majority of respondents indicated a high school diploma or equivalent (34.9%) followed by an associate degree (30.1%). Most participants reported an annual income between $50,000-$74,999 (18.1%) followed by less than $24,999 (17.5%), $75,000-$99,999 (13.9%), and $25,000-$49,999 (13.9%). The respondents’ demographic characteristics are depicted in Table 4.1.
Table 4.1.  
*Demographic Characteristics of Participants (n=166)*

<table>
<thead>
<tr>
<th>Participant characteristics</th>
<th>Frequency</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-24</td>
<td>96</td>
<td>57.8</td>
</tr>
<tr>
<td>25-30</td>
<td>34</td>
<td>20.5</td>
</tr>
<tr>
<td>31-35</td>
<td>18</td>
<td>10.8</td>
</tr>
<tr>
<td>36-40</td>
<td>14</td>
<td>8.4</td>
</tr>
<tr>
<td>Prefer not to disclose</td>
<td>4</td>
<td>2.4</td>
</tr>
<tr>
<td><strong>Ethnicity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Native American</td>
<td>9</td>
<td>5.4</td>
</tr>
<tr>
<td>Black or African-American</td>
<td>13</td>
<td>7.8</td>
</tr>
<tr>
<td>Asian American</td>
<td>5</td>
<td>3.0</td>
</tr>
<tr>
<td>Asian</td>
<td>6</td>
<td>3.6</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>14</td>
<td>8.4</td>
</tr>
<tr>
<td>Native Hawaiian or Pacific Islander</td>
<td>1</td>
<td>0.6</td>
</tr>
<tr>
<td>White, Caucasian, or European</td>
<td>114</td>
<td>68.7</td>
</tr>
<tr>
<td>Two or more races</td>
<td>2</td>
<td>1.2</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>1.2</td>
</tr>
<tr>
<td><strong>Occupation</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Students (college, university, graduate school)</td>
<td>104</td>
<td>62.7</td>
</tr>
<tr>
<td>Management, business, and finance occupations</td>
<td>17</td>
<td>10.2</td>
</tr>
<tr>
<td>Computer, engineering, and science occupations</td>
<td>6</td>
<td>3.6</td>
</tr>
<tr>
<td>Education, legal, community service occupations</td>
<td>5</td>
<td>3.0</td>
</tr>
<tr>
<td>Arts, design, entertainment, and sports, and media occupations</td>
<td>6</td>
<td>3.6</td>
</tr>
<tr>
<td>Healthcare practitioners and medical occupations</td>
<td>1</td>
<td>0.6</td>
</tr>
<tr>
<td>Healthcare support</td>
<td>4</td>
<td>2.4</td>
</tr>
<tr>
<td>Food preparation and serving occupations</td>
<td>1</td>
<td>0.6</td>
</tr>
<tr>
<td>Sales agents occupations</td>
<td>3</td>
<td>1.8</td>
</tr>
<tr>
<td>Office and administrative support occupations</td>
<td>3</td>
<td>1.8</td>
</tr>
<tr>
<td>Installation, maintenance, and repair occupations</td>
<td>1</td>
<td>0.6</td>
</tr>
<tr>
<td>Production, transportation, and material moving occupations</td>
<td>1</td>
<td>0.6</td>
</tr>
<tr>
<td>Information and technology</td>
<td>5</td>
<td>3.0</td>
</tr>
<tr>
<td>Other occupations</td>
<td>9</td>
<td>5.4</td>
</tr>
</tbody>
</table>
Table 4.1. (Continue)

Demographic Characteristics of Participants (n=166)

<table>
<thead>
<tr>
<th>Participant characteristics</th>
<th>Frequency</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education completed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No schooling completed</td>
<td>1</td>
<td>0.6</td>
</tr>
<tr>
<td>9th to 12th grade, no diploma</td>
<td>2</td>
<td>1.2</td>
</tr>
<tr>
<td>High school graduate (includes equivalency)</td>
<td>20</td>
<td>12.05</td>
</tr>
<tr>
<td>Some college, no degree</td>
<td>58</td>
<td>34.94</td>
</tr>
<tr>
<td>Associate’s degree</td>
<td>10</td>
<td>6.02</td>
</tr>
<tr>
<td>Bachelor’s degree</td>
<td>50</td>
<td>30.12</td>
</tr>
<tr>
<td>Graduate or professional degree</td>
<td>20</td>
<td>12.05</td>
</tr>
<tr>
<td>Prefer not to disclose</td>
<td>5</td>
<td>3.01</td>
</tr>
<tr>
<td>Annual income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>less than $24,999</td>
<td>29</td>
<td>17.5</td>
</tr>
<tr>
<td>$25,000-$49,999</td>
<td>23</td>
<td>13.9</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>30</td>
<td>18.1</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>23</td>
<td>13.9</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>18</td>
<td>10.8</td>
</tr>
<tr>
<td>$150,000-$199,999</td>
<td>19</td>
<td>11.4</td>
</tr>
<tr>
<td>$200,000 or more</td>
<td>19</td>
<td>11.4</td>
</tr>
</tbody>
</table>

SMI and shopping experiences

Respondents were required to follow at least one fashion social media influencer in order to participate. Of the 166 participants, 59.04% indicated they had purchased a fashion product promoted by a social media influencer they were currently following. When shopping for fashion products, 55.4% of participants indicated online stores are their preferred transactional channel followed by brick-and-mortar stores (12.0%) and department stores (10.2%). The complete description of experiences is summarized in Table 4.2.
Table 4.2.

SMI and shopping experiences (n=166)

<table>
<thead>
<tr>
<th>Shopping Experiences</th>
<th>Frequency</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchased and/or owned fashion products promoted by influencer following</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>98</td>
<td>59.04</td>
</tr>
<tr>
<td>No</td>
<td>68</td>
<td>40.96</td>
</tr>
<tr>
<td>Preferred shopping transactional channels when shopping for fashion products</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brick-and-mortar store</td>
<td>20</td>
<td>12.05</td>
</tr>
<tr>
<td>Online store</td>
<td>92</td>
<td>55.42</td>
</tr>
<tr>
<td>Department store</td>
<td>17</td>
<td>10.24</td>
</tr>
<tr>
<td>Offline discount retailer</td>
<td>11</td>
<td>6.63</td>
</tr>
<tr>
<td>Online second-hand consignment store</td>
<td>6</td>
<td>3.61</td>
</tr>
<tr>
<td>Online social commerce marketplace</td>
<td>7</td>
<td>4.22</td>
</tr>
<tr>
<td>Online social networking sites</td>
<td>12</td>
<td>7.23</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Manipulation checks

Of the participants, 87.5% of respondent agreed (4 or higher on the scale) H&M was a fast fashion brands, and 96.9% agreed Gucci was a luxury fashion brand. Additionally, the data confirmed the VSMI appeared to be virtually created for the fast fashion stimuli ($M = 4.63, SD = .60$) and luxury fashion stimuli ($M = 4.56, SD = .61$).

Table 4.3.

Means and standard deviations (in parentheses) verifying fit of brand type and VSMI

<table>
<thead>
<tr>
<th></th>
<th>Fast fashion (n=16)</th>
<th>Luxury fashion (n=16)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand type</td>
<td>4.22 (.84)</td>
<td>4.47 (.74)</td>
</tr>
<tr>
<td>VSMI</td>
<td>4.63 (.60)</td>
<td>4.56 (.61)</td>
</tr>
</tbody>
</table>

EFA and Reliability of the Model Constructs

Exploratory factor analysis (EFA) using principal axis factoring was conducted with varimax rotation using SPSS version 27.0 to determine the multi-item measurement scale’s underlying dimension. Scale items measuring expertise, authenticity, attractiveness, wishful identification, homophily, brand image, brand trust, and purchase intention were adapted from
previous studies and formatted to the context of social media influencers. Following the Kaiser
criterion, factors with an eigenvalue greater than one were retained (Huck, 2012). Items with a
factor loading greater than or equal to .50 (Nunnally & Bernstein, 1994) on one factor and factor
loadings of less than or equal to .30 on the other factor were retained on one factor. Findings
show that each variable had a single factor dimension with high factor loadings (.60-.94). The
internal consistency of each item was measured with Cronbach’s $\alpha$ value and composite
reliability (CR) greater than .70 (Cronbach, 1951). Each construct demonstrated satisfactory
internal consistency with a Cronbach’s $\alpha$ value of $\alpha=.81$ to .94. The EFA and reliability test
results are summarized in the following section and displayed in Table 4.4.

**Expertise**

All six expertise items were retained based on factor loadings. The items captured
VSMI’s perceived expertise. The six-item expertise factor had an eigenvalue of 3.83 and
explained 63.81 % of the variance for the items. The Cronbach’s $\alpha$ for the six items was .89.
The composite reliability for the six items was .91.

**Authenticity**

All five authenticity items were retained based on factor loadings. The items captured
VSMI’s perceived authenticity. The five-item authenticity factor had an eigenvalue of 3.84 and
explained 76.70 % of the variance for the items. The Cronbach’s $\alpha$ for the five items was
.92. The composite reliability for the five items was .94.

**Attractiveness**

All five attractiveness items were retained based on factor loadings. The items captured
VSMI’s perceived attractiveness. The five-item attractiveness factor had an eigenvalue of 3.31
and explained 66.11 % of the variance for the items. The Cronbach’s $alpha$ for the five items was .86. The composite reliability for the five items was .91.

**Wishful identification**

All four wishful identification items were retained based on factor loadings. The items captured the participants wishful identification to the VSMI. The four-item wishful identification factor had an eigenvalue of 3.20 and explained 80.09 % of the variance for the items. The Cronbach’s $alpha$ for the four items was .92. The composite reliability for the four items was .94.

**Homophily**

All four homophily items were retained based on factor loadings. The items captured participants homophily to VSMI’s. The four-item homophily factor had an eigenvalue of 3.36 and explained 84.04 % of the variance for the items. The Cronbach’s $alpha$ for the four items was .94. The composite reliability for the four items was .96.

**Brand image**

Both brand image items were retained based on factor loadings. The items captured participants perceived image of the brand. The two-item brand image factor had an eigenvalue of 1.68 and explained 84.06 % of the variance for the items. The Cronbach’s $alpha$ for the two items was .81. The composite reliability for the two items was .92.

**Brand trust**

All three brand trust items were retained based on factor loadings. The items captured participants perceived trust of the brand. The three-item expertise factor had an eigenvalue of 2.36 and explained 78.59 % of the variance for the items. The Cronbach’s $alpha$ for the three items was .86. The composite reliability for the three items was .91.
**Purchase intention**

All four purchase intention items were retained based on factor loadings. The items captured participants purchase intention. The four-item purchase intention factor had an eigenvalue of 3.18 and explained 79.54% of the variance for the items. The Cronbach’s alpha for the four items was .91. The composite reliability for the four items was .94.

**Table 4.4.**

Results of EFA and Reliability Test for Variables (n= 166)

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Scale items</th>
<th>Factor loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Expertise</strong></td>
<td>The influencer has a good understanding of the product and brand.</td>
<td>.74</td>
</tr>
<tr>
<td></td>
<td>The influencer is an expert.</td>
<td>.82</td>
</tr>
<tr>
<td></td>
<td>The influencer is knowledgeable.</td>
<td>.87</td>
</tr>
<tr>
<td></td>
<td>The influencer is qualified to offer.</td>
<td>.78</td>
</tr>
<tr>
<td></td>
<td>The influencer is skilled.</td>
<td>.80</td>
</tr>
<tr>
<td></td>
<td>The influencer has experience with the product and brand.</td>
<td>.78</td>
</tr>
<tr>
<td><strong>Percentage of variance explained</strong></td>
<td>63.8; Cronbach's α = .89; Eigenvalue = .89; Composite reliability = .91</td>
<td></td>
</tr>
<tr>
<td><strong>Authenticity</strong></td>
<td>The influencer is dependable.</td>
<td>.85</td>
</tr>
<tr>
<td></td>
<td>The influencer is honest.</td>
<td>.86</td>
</tr>
<tr>
<td></td>
<td>The influencer is reliable.</td>
<td>.89</td>
</tr>
<tr>
<td></td>
<td>The influencer is sincere.</td>
<td>.87</td>
</tr>
<tr>
<td></td>
<td>The influencer is trustworthy.</td>
<td>.90</td>
</tr>
<tr>
<td><strong>Percentage of variance explained</strong></td>
<td>76.7; Cronbach's α = .92; Eigenvalue = .92; Composite reliability = .94</td>
<td></td>
</tr>
<tr>
<td><strong>Attractiveness</strong></td>
<td>The influencer is attractive.</td>
<td>.84</td>
</tr>
<tr>
<td></td>
<td>The influencer is charismatic.</td>
<td>.60</td>
</tr>
<tr>
<td></td>
<td>The influencer is good-looking.</td>
<td>.90</td>
</tr>
<tr>
<td></td>
<td>The physical makeup of the influencer is admirable.</td>
<td>.81</td>
</tr>
<tr>
<td></td>
<td>The influencer is beautiful.</td>
<td>.88</td>
</tr>
<tr>
<td><strong>Percentage of variance explained</strong></td>
<td>66.1; Cronbach's α = .86; Eigenvalue = .86; Composite reliability = .91</td>
<td></td>
</tr>
<tr>
<td><strong>Wishful</strong></td>
<td>The influencer is the type of person I want to be like myself.</td>
<td>.92</td>
</tr>
<tr>
<td>identification</td>
<td>Sometimes I wish I could be more like the influencer.</td>
<td>.90</td>
</tr>
<tr>
<td></td>
<td>The influencer is someone I would like to emulate.</td>
<td>.93</td>
</tr>
<tr>
<td></td>
<td>I would like to do the kind of things the influencer does.</td>
<td>.84</td>
</tr>
<tr>
<td><strong>Percentage of variance explained</strong></td>
<td>80.1; Cronbach's α = .92; Eigenvalue = .92; Composite reliability = .94</td>
<td></td>
</tr>
</tbody>
</table>
Table 4.4. (Continue)

Results of EFA and Reliability Test for Variables (n= 166)

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Scale items</th>
<th>Factor loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homophily</td>
<td>The influencer thinks like me.</td>
<td>.91</td>
</tr>
<tr>
<td></td>
<td>The influencer behaves like me.</td>
<td>.91</td>
</tr>
<tr>
<td></td>
<td>The influencer is like me.</td>
<td>.94</td>
</tr>
<tr>
<td></td>
<td>The influencer is similar to me.</td>
<td>.91</td>
</tr>
<tr>
<td>Percentage of variance explained = 84; Cronbach's α = .94; Eigenvalue = .94; Composite reliability = .96</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand image</td>
<td>I would like the brand endorsed by the influencer very much.</td>
<td>.92</td>
</tr>
<tr>
<td></td>
<td>I would find the brand endorsed by the influencer to be really likable.</td>
<td>.92</td>
</tr>
<tr>
<td>Percentage of variance explained = 84.1; Cronbach's α = .81; Eigenvalue = .81; Composite reliability = .92</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand trust</td>
<td>I would trust the brand endorsed by the influencer very much.</td>
<td>.91</td>
</tr>
<tr>
<td></td>
<td>I would find the brand endorsed by the influencer to be very good.</td>
<td>.89</td>
</tr>
<tr>
<td></td>
<td>I would rely very much on the brand endorsed by the influencer.</td>
<td>.85</td>
</tr>
<tr>
<td>Percentage of variance explained = 78.6; Cronbach's α = .86; Eigenvalue = .86; Composite reliability = .91</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchase</td>
<td>If I were to buy a fashion product, I would consider buying it from the brand endorsed by the influencer.</td>
<td>.86</td>
</tr>
<tr>
<td>intention</td>
<td>The likelihood of my fashion product purchase from the brand endorsed by the influencer is high.</td>
<td>.91</td>
</tr>
<tr>
<td></td>
<td>My willingness to buy a fashion product from the brand endorsed by the influencer is high.</td>
<td>.91</td>
</tr>
<tr>
<td></td>
<td>The probability that I would consider buying a fashion product from the brand endorsed by the influencer is high.</td>
<td>.88</td>
</tr>
<tr>
<td>Percentage of variance explained = 79.5; Cronbach's α = .91; Eigenvalue = .91; Composite reliability = .94</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Correlations between the Variables and Discriminant Validity

Pearson’s correlation coefficient was conducted to assess discriminant validity among variables (Kline, 1998). The correlation coefficient for all variables showed at least a strong or moderate correlation. For luxury fashion brands, almost all variables showed strong relationships. The moderately strong exceptions included the relationship between attractiveness with all other variables, expertise with homophily, and expertise with brand image. For fast fashion brands, again nearly all variables showed strong relationship. The moderately strong
exceptions included expertise, authenticity, wishful identification, homophily, brand trust, and purchase with attractiveness, and wishful identification and homophily with brand image. All variable maintained a correlation value less than or equal to .85 (Kline, 1998), confirming the discriminant validity of constructs.

Table 4.5.
Results of correlation matrix of key variables (n = 166)

<table>
<thead>
<tr>
<th>Key Variables</th>
<th>EX</th>
<th>AU</th>
<th>AT</th>
<th>WI</th>
<th>HO</th>
<th>BI</th>
<th>BT</th>
<th>PI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expertise (EX)</td>
<td>.64</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Authenticity (AU)</td>
<td>.77**</td>
<td>.77</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attractiveness (AT)</td>
<td>.56**</td>
<td>.58**</td>
<td>.66</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wishful identification (WI)</td>
<td>.45**</td>
<td>.51**</td>
<td>.21**</td>
<td>.81</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Homophily (HO)</td>
<td>.49**</td>
<td>.59**</td>
<td>.48**</td>
<td>.59**</td>
<td>.84</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand image (BI)</td>
<td>.52**</td>
<td>.61**</td>
<td>.70**</td>
<td>.27**</td>
<td>.57**</td>
<td>.85</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand trust (BT)</td>
<td>.56**</td>
<td>.66**</td>
<td>.43**</td>
<td>.57**</td>
<td>.52**</td>
<td>.48**</td>
<td>.78</td>
<td></td>
</tr>
<tr>
<td>Purchase intention (PI)</td>
<td>.48**</td>
<td>.52**</td>
<td>.22**</td>
<td>.63**</td>
<td>.49**</td>
<td>.33**</td>
<td>.69**</td>
<td>.79</td>
</tr>
</tbody>
</table>

Mean                        | 3.55| 3.37| 3.7 | 3.07| 3.18| 3.54| 3.63| 3.39|
Standard deviation           | .75 | .82 | .94 | 1.09| 1.09| .86 | .88 | 1.03|

Note: The average variance extracted (AVE) is reported on the diagonal. **p < .01.

Testing Hypotheses

To test the seven hypothesis, simple linear regression analysis was performed (see Figure 4.1). Significant regression equations were found for all hypothesis. (H1a and H2a ($F(2,157) = 60.37, p < .001$), $R^2 = .43$; H3a, H4a, and H5a ($F(3,157) = 29.16, p < .001$), $R^2 = .36$; H1b and H2b ($F(2,156) = 64.34, p < .001$), $R^2 = .45$; H3b, H4b, and H5b ($F(3,156) = 42.49, p < .001$), $R^2 = .45$; H6 and H7 ($F(2,160) = 106.94, p < .001$), $R^2 = .57$). The results from regression analysis showed some similarity and difference among important VSMI characteristics.

For luxury fashion brands, expertise did not significantly influence brand image or brand trust, rejecting H1a and H1b. However, authenticity did significantly influence brand image
(\(\beta=.55, t=3.33, p<.001\)) and brand trust (\(\beta=.44, t=2.77, p<.01\)), supporting H2a and H2b. Attractiveness did not significantly influence brand image or brand trust, rejecting H3a and H3b. Wishful intention did significantly influence brand image (\(\beta=.50, t=3.04, p<.001\)) but did not significantly influence brand trust, supporting H4a and rejecting H4b. Homophily did not significantly influence brand image but did significantly influence brand trust (\(\beta=.40, t=2.54, p<.01\)), rejecting H5a and supporting H5b. Lastly, brand image (\(\beta=.29, t=1.99, p<.05\)) and brand trust (\(\beta=.44, t=3.00, p<.001\)) both significantly influenced purchase intention, supporting H6 and H7.

For fast fashion brands, expertise did not significantly influence brand image or brand trust, rejecting H1a and H1b. However, authenticity did significantly influence brand image (\(\beta=.67, t=5.83, p<.001\)) and brand trust (\(\beta=.73, t=6.25, p<.001\)), supporting H2a and H2b. Attractiveness also influenced brand image (\(\beta=.46, t=4.97, p<.001\)) and brand trust (\(\beta=.33, t=3.78, p<.001\)), supporting H3a and H3b. Wishful identification did not significantly influence brand image or brand trust, rejecting H4a and H4b. Homophily did not significantly influence brand image but did significantly influence brand trust (\(\beta=.40, t=3.15, p<.01\)), rejecting H5a and supporting H5b. Lastly, brand image (\(\beta=.47, t=4.89, p<.001\)) and brand trust (\(\beta=.39, t=4.07, p<.001\)) both significantly influenced purchase intention, supporting H6 and H7.
Figure 4.1. Hypothesized research model testing relationships among variables for luxury fashion (red) and fast fashion brands (blue)

*** p < .001. ** p < .01. * p < .05.
CHAPTER 5. DISCUSSION AND CONCLUSIONS

This chapter summarizes the research results and discusses the findings presented in Chapter 4. The conclusions along with theoretical and practical implications are presented in this chapter.

Research Summary

The virtual environment is growing especially across social media platforms. Increasing investments are being made in virtual reality and social media platforms making VSMIs an intersection of interest for fashion brands. Despite the growing investment, few empirical studies have examined VSMIs effectiveness and potential benefits. As a result, the purpose of this study was to examine how VSMI’s credibility and attractiveness affect brand image and brand trust, therefore influencing customer’s purchase intention. The effects were compared between fast fashion and luxury fashion brands from the perceptions of millennial and Gen Z female consumers’ who historically followed fashion social media influencers. Theoretically, this study advances literature related to VSMIs characteristics generating purchase intention and creates a framework for future research in this area. The findings can provide fashion brand social media mangers with practical implications for how to curate social media content by partnering with VSMIs on Instagram.

Participants were recruited from a Mid-Southern university in the U.S. and from Amazon Mechanical Turk to complete an online survey. Reliable and valid scale items were adapted from existing literature to measure the seven variables. A total of 166 responses were used for data analysis. The majority of the sample was female Caucasian students (68.7%) between 18 and 24 years old (57.5%) Shopping online was the preferred shopping channel (55.42%) and most participants had purchased fashion products purchased by a SMI (59.04%)
Descriptive statistics were conducted to examine a mean and standard deviation of the eight variables (expertise, authenticity, attractiveness, wishful identification, homophily, brand image, brand trust, and purchase intention). Manipulations checks were performed to validate the stimuli. EFA with varimax rotation and reliability tests were assessed to ensure internal consistency and a single factor of each measure. Pearson’s correlation coefficients were examined to assess discriminant validity among the eight variables. Simple linear regression analysis was conducted to test the eight hypotheses. The results statistically supported four of the twelve hypotheses for luxury fashion brands and six of the twelve hypotheses for fast fashion brands. While previous studies focused on source attributes for human SMIs, this study examines similar qualities related to VSMIs. The results showed VSMIs can effectively generate customer’s purchase intention. VSMIs can provide fashion brands with an innovative and cost-effective methods to engage with their social media audience.

Theoretical Implications

This study contributes to social media marketing literature by applying the social exchange theory and source credibility model to VSMIs. As a result, this study provides beneficial insights to the strategic usage of VSMIs. Through the social exchange theory which views all interaction as a rewarding or costly exchange (Homans, 1974), this study brings a new perspective to its application in social media marketing’s emerging virtual environment. This study investigated the role of VSMI’s credibility and attractiveness in forming brand image and brand trust, then subsequently examined the effect on millennial and Gen Z customer’s purchase intention.

This study provides empirical evidence to advance the source credibility (Hovland et al., 1953; O’Keefe, 1990) and source attractiveness models (McGuire, 1989). This study found the
effectiveness of the VSMI’s credibility and attractiveness varied across fast fashion and luxury fashion brands. While this is the first known attempt to assess VSMIs according to brand type, other studies have applied source credibility and source attractiveness models for human SMIs (Schouten et al., 2020, Lou & Yuan, 2019). For example, Kim & Kim (2021) found authenticity and homophily influenced brand trust and Wiedmann & VonMettenheim (2021) found expertise did not significantly influence brand trust for luxury brands which aligned with the findings of this study. Additionally, luxury fashion brands from this study supported Kim & Kim’s (2021) finding that attractiveness did not influence brand trust. Fast fashion brands, however, did find attractiveness influenced brand trust which doesn’t align with the findings from Kim & Kim’s (2021) study. While previous studies have investigated SMIs generating purchase intention through factors such as leadership and desire to mimic (Ki & Kim, 2019), credibility and authenticity (Kim & Song, 2020), and brand awareness (Lou & Yaun, 2019), this study focuses on the impact of virtual influencers’ characteristics on brand image and brand trust. Findings revealed that VSMI’s characteristics significantly affected brand image and brand trust directing millennial and Gen Z consumers’ purchase intention for both fast fashion and luxury fashion brands.

**Practical Implications**

The findings from this study provides practical implications for fashion brand social media managers when collaborating with VSMIs. The results showed VSMIs’ characteristics significantly affected brand image and trust while confirming influence of young adult consumers’ purchase intention for both fast fashion and luxury fashion brands. VSMIs can serve as an effective alternative to human SMIs offering an interesting new perspective (Arsenyan, 2021) and reducing the potential risk from human indiscretion (Robinson, 2020).
Since the significant VSMIs’ characteristics differed according to the brand type, it would be beneficial for social media brand managers collaborating with VSMIs to focus on appealing to specific aspects according to brand type. For example, luxury fashion brands should focus on creating an aspirational message with VSMIs given wishful identification was found to be an influential factor creating brand trust. Fast fashion brands should seek to deliver a visually appealing message since attractiveness was found to influence brand image and brand trust. Both fast fashion and luxury fashion brands, would benefit from displaying a genuine message that followers relate with since authenticity influenced brand image and brand trust and homophily influenced brand trust. Authenticity was a concern for VSMIs (Kadekova, 2018), however, this study showed it had a significant and influential effect. In conclusion, by strategically developing social media content according to the type of fashion brand, VSMIs can positively influence brand image and trust, therefore, motivating followers’ intention to purchase fashion brands.
CHAPTER 6. LIMITATIONS AND FUTURE RESEARCH

This study was conducted in the U.S.; therefore, the cultural environment might have influenced the results. Future research could examine other culture’s perception towards VSMIs. Additionally, since certain demographics of people use different social media platforms for varying purposes (Social Media Psychology, 2016), the model from this study could be applied to other social media platforms, such as TikTok, YouTube, Facebook, and Pinterest (Vrontis et al., 2020) creating another opportunity to further develop this research. Given the sample size was limited and the majority of participants were White, Caucasian, or European female consumers, generalizing the results to larger populations should be cautioned. Future research could improve external validity by increasing and widening the sample size to better represent certain populations.

Further research could expand this study by examining the perception of VSMIs according to the size of their following. The different categories of following include nano-influencers (1k to 10k followers), micro-influencers, (10k-50k followers), mid-tier-influencers (50k-500k followers), macro-influencers (100k-1m followers), and mega-influencers (1m+ followers) (MediaKix, 2019). The size of the VSMIs following (Kadekova & Holiencinova, 2018) could moderate their perceived credibility and attractiveness.

This research showed that VSMI’s influential characteristics differed according to the type of brand (luxury and fast fashion). Future research could improve validity by applying this framework to other fast fashion and luxury fashion brands. Additionally, a comparison approach could also be assumed to explore the similarities and difference between human and virtual influencers.
References


Kim, J., Melton, R., Min, J. E., & Kim, B. (2020). Who says ?: Exploring the impacts of content type and blog type on brand credibility, brand similaristy and eWOM intention. Journal of Fashion Marketing and Management, 611-630.


APPENDICES

Appendix A: Images of the Instagram influencer used in the study
Appendix B: IRB Approval of Research

To: Lauren E Bouvier
From: Douglas J Adams Justin R Chimka, Chair
      IRB Expedited Review
Date: 01/10/2022
Action: Exemption Granted
Action Date: 01/10/2022
Protocol #: 2112375418
Study Title: Which Social Media Influencers Are More Impactful in Framing Fashion Shoppers Brand
            Attitude and Purchase Intention? Virtual Influencers vs. Human Influencers

The above-referenced protocol has been determined to be exempt.

If you wish to make any modifications in the approved protocol that may affect the level of risk to your participants, you
must seek approval prior to implementing those changes. All modifications must provide sufficient detail to assess the
impact of the change.

If you have any questions or need any assistance from the IRB, please contact the IRB Coordinator at 109 MLKG
Building, S-2208, or irb@uark.edu.

cc: Eunjoo Cho, Investigator
Appendix C: Consent Form

Title: Do consumers like fashion brands promoted by social media influencers?

Investigators: Lauren Bouvier and Dr. Eunjoo Cho

Purpose: This is an academic research project. The purpose of this research is to understand individuals’ opinions about the social media marketing efforts of fashion brands in general. You are invited to participate in this research as a female consumer age 18 years or older following at least one fashion social media influencer on Instagram. We appreciate your willingness to participate in this survey.

Procedures: If you agree to participate in this study, you will be asked to complete an online survey that will take approximately 10-15 minutes. The questions will consist of four parts asking your opinions and experiences with social media marketing influencers. The last part will ask you to provide your general background including age, gender, ethnicity, educational attainment, and current zip code. All the questionnaires will use numeric codes for analytical purposes. You will indicate your response by clicking the number from 1 (strongly disagree) to 5 (strongly agree) that best describes your opinions and experiences for each question.

Benefits: As an incentive, each participant will be paid by Amazon Mechanical Turk. Outcomes from this research will expand knowledge in social media marketing research and provide professionals with insights into practical marketing strategies for increasing sales.

Confidentiality: The survey is anonymous and all data collected will be kept confidential to the extent allowed by the law and University policy. All survey data will be saved on password protected computers. If results are published, only summary data rather than individual responses will be reported.

Participant Rights: Your participation in this study is completely voluntary and you have the right to refuse to participate or leave the study at any time without any penalty. If you decide to not participate in the study or leave the study early, it is up to your discretion. You can skip any question if you do not feel comfortable answering. There are no risks from participating in this study. Evidence of multiple survey attempts/submissions or invalid responses will result in disqualification from compensation.

Contacts: If you have questions or concerns about this study, you may contact the primary investigator, Lauren Bouvier at 479-575-3845; lebouvie@uark.edu or the co-investigator, Dr. Eunjoo Cho at (479) 545-4599; ejcho@uark.edu. For questions or concerns about your rights as a research participant, please contact Ro Windwalker, the University’s IRB Coordinator, at (479) 575-2208 or by e-mail at irb@uark.edu.

Your answers to survey questions indicate that you voluntarily agree to participate in this study. Thank you for your participation.
Appendix D: Online Survey Questionnaire

Part I. Please think of all your experiences and opinions about following social media influencers for a few seconds before beginning the questionnaire.

Social media influencers are self-generated, regular people who post content in specific areas such as beauty, fashion, food, and travel on social media (Lou & Yuan, 2019).

What is your gender?
- Male
- Female

Are you currently living in the United States?
- Yes
- No

Are you currently following a fashion influencer on Instagram?
- Yes
- No

Please type the fashion social media influencer’s Instagram username you are currently following on Instagram.
* Valid Instagram username required in the following format: @usernamehere

Have you purchased and/or owned fashion products promoted by the influencer you are currently following?
- Yes
- No
Please indicate a fashion brand name promoted by the influencer you are currently following.

________________________________________________________________

Which of the following transactional channels do you most prefer when shopping for fashion products? Please check one.

- Brick-and-mortar store
- Online store
- Department store
- Offline discount retailer (e.g., TJ Maxx, etc.)
- Online second-hand consignment store
- Online social commerce marketplace (e.g., poshmark.com, rebelle.com, etc.)
- Online social networking sites (i.e., Facebook, Instagram, etc.)
- Other (Please specify) ________________________________________________

Part II. Please read the scenario and look at the fashion influencer’s Instagram post.

Scenario: You are scrolling through Instagram browsing posts about fashion products such as clothes, shoes, and handbags. You find the below post of a social media influencer wearing fashion products you are interested in buying.

(Participants were randomly assigned to browse one of the two images)
The following statements describe your opinions about the fashion influencer in the Instagram post you viewed. Please select the answer that best matches your agreement with each statement.

<table>
<thead>
<tr>
<th></th>
<th>Strongly Disagree (1)</th>
<th>Disagree (2)</th>
<th>Neither Agree not Disagree (3)</th>
<th>Agree (4)</th>
<th>Strongly Agree (5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>The influencer has a good understanding of the product and brand.</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>The influencer is an expert.</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>The influencer is knowledgeable.</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>The influencer is qualified to offer.</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>The influencer is skilled.</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>The influencer has experience with the product and brand.</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>
The following statements describe your opinions about the **fashion influencer in the Instagram post you viewed**. Please select the answer that best matches your agreement with each statement.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Disagree (1)</th>
<th>Disagree (2)</th>
<th>Neither Agree not Disagree (3)</th>
<th>Agree (4)</th>
<th>Strongly Agree (5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>The influencer is dependable.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>The influencer is honest.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>The influencer is reliable.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>The influencer is sincere.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>The influencer is trustworthy.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>The influencer is attractive.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>The influencer is charismatic.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>The influencer is good-looking.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>The physical makeup of the influencer is admirable.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>The influencer is beautiful.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>
The following statements describe your opinions about the fashion influencer in the Instagram post you viewed. Please select the answer that best matches your agreement with each statement.
<table>
<thead>
<tr>
<th></th>
<th>Strongly Disagree (1)</th>
<th>Disagree (2)</th>
<th>Neither Agree not Disagree (3)</th>
<th>Agree (4)</th>
<th>Strongly Agree (5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I look forward to looking at the influencer on Instagram.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If the influencer appeared on another social media site, I would look at it.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>When I am looking at the influencer, I feel as if I am part of the influencer’s group.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I think the influencer is like an old friend.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I would like to meet the influencer in person.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If there were a story about the influencer online or social media, I would read it.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The influencer makes me feel comfortable, as if I am with friends.

When the influencer shows me how she feels about the fashion brand she promotes, it helps me make up my own mind about the brand.
The following statements describe your opinions about the **fashion influencer in the Instagram post you viewed**. Please select the answer that best matches your agreement with each statement.

<table>
<thead>
<tr>
<th>The influencer is the type of person I want to be like myself.</th>
<th>Strongly Disagree (1)</th>
<th>Disagree (2)</th>
<th>Neither Agree not Disagree (3)</th>
<th>Agree (4)</th>
<th>Strongly Agree (5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sometimes I wish I could be more like the influencer.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The influencer is someone I would like to emulate.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I would like to do the kind of things the influencer does.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The influencer thinks like me.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The influencer behaves like me.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The influencer is like me.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The influencer is similar to me.</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
Part III. Please select the answer that best describes your thoughts and opinions about the **fashion brand promoted by the influencer in the Instagram post you viewed** for each question.

<table>
<thead>
<tr>
<th></th>
<th>Strongly Disagree (1)</th>
<th>Disagree (2)</th>
<th>Neither Agree not Disagree (3)</th>
<th>Agree (4)</th>
<th>Strongly Agree (5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I would <em>like</em> the brand endorsed by the influencer very much.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I would <em>find</em> the brand endorsed by the influencer to be really likable.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I would <em>trust</em> the brand endorsed by the influencer very much.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I would <em>find</em> the brand endorsed by the influencer to be very good.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I would <em>rely</em> very much on the brand endorsed by the influencer.</td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
I feel the fashion brand endorsed by the influencer is:

<table>
<thead>
<tr>
<th></th>
<th>Strongly Disagree (1)</th>
<th>Disagree (2)</th>
<th>Neither Agree nor Disagree (3)</th>
<th>Agree (4)</th>
<th>Strongly Agree (5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appealing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Good</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pleasant</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Favorable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Likable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Please select the answer that best describes your thoughts and opinions about the fashion brand promoted by the influencer in the Instagram post you viewed for each question.
<table>
<thead>
<tr>
<th>Strongly Disagree (1)</th>
<th>Disagree (2)</th>
<th>Neither Agree not Disagree (3)</th>
<th>Agree (4)</th>
<th>Strongly Agree (5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>If I were to buy a fashion product, I would consider buying it from the brand endorsed by the influencer.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The likelihood of my fashion product purchase from the brand endorsed by the influencer is high.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>My willingness to buy a fashion product from the brand endorsed by the influencer is high.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The probability that I would consider buying a fashion product from the brand endorsed by the influencer is high.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Please select the answer that best describes your thoughts and opinions about the fashion brand promoted by the influencer in the Instagram post you viewed for each question.

**I feel** the fashion brand endorsed by the influencer is:

<table>
<thead>
<tr>
<th></th>
<th>Strongly Disagree (1)</th>
<th>Disagree (2)</th>
<th>Neither Agree not Disagree (3)</th>
<th>Agree (4)</th>
<th>Strongly Agree (5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affectionate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Friendly</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loved</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Peaceful</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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**Part IV.** The questions below ask about your general background information. Please check the appropriate information.

What year were you born?
What is your ethnicity? Please check one.

- Native American
- Black or African American
- Asian American
- Asian
- Hispanic or Latino
- Native Hawaiian or Pacific Islander
- White, Caucasian, or European
- Two or more races
- Other (Please specify) ________________________________________________
What is your occupation?

- Students (college, university, graduate school)
- Management, business, and finance occupations (e.g., marketing managers)
- Human resources managers, and purchasing managers)
- Computer, engineering, and science occupations
- Education, legal, community service occupations
- Arts, design, entertainment, and sports, and media occupations
- Healthcare practitioners and medical occupations
- Healthcare support (e.g., nursing assistants, dental assistants, pharmacy aides)
- Food preparation and serving occupations
- Sales agents occupations (e.g., retail salespersons, real estate brokers, insurance sales, and cashiers)
- Office and administrative support occupations
- Farming, fishing, and forestry occupations
- Construction and extraction occupations
- Installation, maintenance, and repair occupations
- Production, transportation, and material moving occupations
- Production, transportation, and material moving occupations
- Information and technology
- Military specific occupations
- Other occupations
What is the highest degree or level of school you have completed?

- No schooling completed
- Less than 9th grade
- 9th to 12th grade, no diploma
- High school graduate (includes equivalency)
- Some College, no degree
- Associate’s degree
- Bachelor’s degree
- Graduate or professional degree

What is your annual household income level? (If you are a dependent student, please list your parent’s income.)

- less than $24,999
- $25,000-$49,999
- $50,000-$74,999
- $75,000-$99,999
- $100,000-$149,999
- $150,000-$199,999
- $200,000 or more

What is your zip code?

______________________________________________________________