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Abstract

This paper focuses on the effects of influencer marketing and online customer reviews on customer purchasing decisions. Quantitative data was collected from 300 respondents and analyzed through SPSS. Process Macro was used to analyze the relations and mediation effects between the variables. The literature review indicates the increasing relevance of digital marketing and the impact of influencer marketing and online customer reviews on customer purchase decisions. Online customer reviews present ideal information as it is the social proof and influence purchasing decisions. According to the results, both influencer marketing and online customer reviews have a significant positive effect on influencing people's decisions when it comes to purchasing. This empirical research brings more light on how influencer marketing and online customer reviews along with credibility play powerful roles in structuring customer purchase decisions. It has a pragmatic impact on marketers for credibility in their digital marketing efforts to make sales.

Keywords: Influencer Marketing, Online Customer Reviews, Credibility, Customer Purchase Decision

Authors:

Zar Panra: (Corresponding Author)

Student, Department of Management Sciences, Balochistan University of Information Technology, Engineering and Management Sciences, Quetta, Pakistan.

Email: (zarpanra.rauf@gmail.com)

Amna Malik: Lecturer, Department of Management Sciences, Balochistan University of Information Technology, Engineering and Management Sciences, Quetta, Pakistan.

Asia Bibi: Lecturer, Department of Management Sciences, Balochistan University of Information Technology, Engineering and Management Sciences, Quetta, Pakistan.

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Title

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Abstract

This paper focuses on the effects of influencer marketing and online customer reviews on customer purchasing decisions. Quantitative data was collected from 300 respondents and analyzed through SPSS. Process Macro was used to analyze the relations and mediation effects between the variables. The literature review indicates the increasing relevance of digital marketing and the impact of influencer marketing and online customer reviews on customer purchase decisions. Online customer reviews present ideal information as it is the social proof and influence purchasing decisions. According to the results, both influencer marketing and online customer reviews have a significant positive effect on influencing people's decisions when it comes to purchasing. This empirical research brings more light on how influencer marketing and online customer reviews along with credibility play powerful roles in structuring customer purchase decisions. It has a pragmatic impact on marketers for credibility in their digital marketing efforts to make sales.

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Authors:

Zar Panra: (Corresponding Author)

Student, Department of Management Sciences, Balochistan University of Information Technology, Engineering and Management Sciences, Quetta, Pakistan. Email: (zarpanra.rauf@gmail.com)

Amna Malik: Lecturer, Department of Management Sciences, Balochistan University of Information Technology, Engineering and Management Sciences, Quetta, Pakistan.

Asia Bibi: Lecturer, Department of Management Sciences, Balochistan University of Information Technology, Engineering and Management Sciences, Quetta, Pakistan.

Introduction

The progress in internet technology has led to changes in how people live their lives. In the past traditional methods were commonly used for shopping. However, with the rise of internet technology, there has been an increase in the popularity of online shopping. This shift in customer behavior can be





explained by research studies. Studies by Leban, Thomsen, Wallach, and Voyer (2020) and Huddlers and Lou (2022) demonstrate how internet technology has not only transformed individuals' lives but also enhanced their well-being by offering more products and choices. It has also brought efficiency through prices, access to vast information, and expanded distribution channels. Moreover, other studies have shown that technology-driven shopping has reduced the need for face-to-face interactions between buyers and sellers (Guo et al., 2019) making transaction processes smoother (Zhang et al., 2020) encouraging the adoption of shopping experiences. Previous research has established links between appealing advertisements (Ryu & Han 2021) influencer marketing (Tanwar et al., 2022), and online customer reviews (Guo et al., 2019), in influencing purchase decisions. The results of these studies consistently show a connection, among all the factors examined.

Past research has mostly examined these elements separately, neglecting their complex relationships (Arief, 2023; Saima & Khan, 2020). It's critical to explore how influencer marketing & online customer reviews together influence purchase decisions, with credibility acting as a key mediating factor. There's now an urgent need for a thorough examination of the combined impact of influencer marketing & online customer reviews, considering their interconnectedness alongside the crucial mediating role of credibility. It's vital to grasp the subtleties of how trustworthiness, reliability, and expertise elements that form credibility shape customer confidence and choices in the digital marketing sphere. Furthermore, we must delve into the specific qualities of influencer marketing & online reviews that enhance credibility and lead to informed purchase decisions. This detailed investigation will guide businesses in adeptly maneuvering within the digital marketplace.

In today's digital age, businesses are always on the lookout for new strategies to engage and influence customers. The study's findings bring invaluable insights for optimizing marketing efforts, especially for businesses aiming to improve customer purchase decisions. Understanding the role of credibility as a mediator gives a deeper view of customer trust and choice when it comes to influencer marketing and online reviews. This knowledge is really useful for fine-tuning marketing strategies that build greater trust & confidence among customers. Additionally, the study adds to the existing literature by combining these important marketing tools and showcasing their impact. As the digital world continues to change, this

research offers businesses practical recommendations for enhancing website design & reliability. Ultimately, this helps build customer trust in e-commerce, which drives purchase decisions. In this research, both influencer marketing and online customer reviews serve as independent variables; credibility acts as the mediating factor, while customer purchase decision is the dependent variable.

Despite influencer marketing & online customer reviews catching notable attention lately, there remains a gap in academic literature about their impact on customer purchase choices. Especially when factoring in the mediating Role of credibility (Arief, 2023). This study seeks to address this issue by exploring how both influencer marketing and online customer reviews together shape purchasing decisions. Moreover, it examines how credibility acts as an essential mediator within this intricate relationship (Saima & Khan, 2020).

In the current digital age, businesses face a significant challenge: effectively swaying customer purchase choices. Influencer marketing & online customer reviews have on their own, demonstrated considerable power. Yet, the role of credibility—crucial for building customer trust & guiding their decisions—hasn't been thoroughly examined in this context (if, 2021; Trivedi & Sama, 2019). Consequently, there is an urgent need to explore how influencer marketing and online reviews shape customer purchasing decisions. Additionally, it's vital to understand the extent to which credibility mediates this crucial process.

Significance of the Study

This study is highly significant for several reasons. First off, it tackles contemporary challenges businesses face in the digital era by offering insights into effective strategies to sway customer purchase decisions. Moreover, by investigating the role of credibility, it provides a deeper look into the mechanisms behind customer trust and preference within the scope of influencer marketing & online reviews. Likewise, this research adds to existing literature by integrating these two pivotal marketing tools and shining a light on their impact. It places emphasis on start-up businesses. presenting practical strategies for companies aiming to innovate and thrive in the competitive digital market. In essence, this research guides businesses in refining their marketing tactics and boosting customer trust to drive purchasing decisions effectively.

Literature Review:

Influencer Marketing

Influencer marketing is a partnership between a prominent social-media user and business enterprises in order to advance the organizations' products or services (Gross et al., 2022). An inexhaustible source of both novel and archaic marketing tools could be disclosed by influencer marketing. The existing market trend of content marketing is integrated with celebrity endorsement (Tanwar et al., 2022). In other words, influencers have the authority or ability to change the persuasion, behavior, and purchasing decisions of followers because of their knowledge. skill, and sometimes fame. Thus, influencer marketing is not a new but rather a recently trending marketing approach. It's very difficult to get to the precise beginning of influencer marketing because it has been used since the Roman Empire and the early days of branding where gladiators used to endorse products. However, in the year 1760, a potter named Josiah Westwood made a set of teacups for Queen Charlotte and titled himself the Potter of Her Majesty (Gross & Wangenheim, 2022). It was the first time that influencer marketing was so openly recognized. Like Coco Channel was one of the first successful personalities of the fashion industry of the century, she is equally famous for her marvelous work (Leung, Gu, & Palmatier, 2022). Today, influencer marketing implies working with people who have an extensive audience on social networks to promote their goods and services (Gross et al. 2022) Such people are referred to as social media influencers.

A social media influencer is a person who has developed a following primarily on and via social media platforms like Facebook, Instagram, YouTube, TikTok Twitter, and others (Joshi et al., 2023). According to Casaló, L. V, Flavián, C and Ibáñez-Sánchez, S. (2018), influencer marketing can be understood as a communication process that encompasses the engagement, recognition, endorsement of products or services by individuals. After the launch and growth of these platforms, anyone who has amassed a sizable fan base has the benefit of developing into an influencer who can affect the preferences and purchase decisions of those who follow them. With only one post, they may engage with a sizable number of users (Wu et al., 2022). In order to engage their followers, these producers may concentrate on various areas, such as fashion, beauty, cuisine, and travel (Han & Chen, 2021).

Another category of influencers includes "Micro" influencers, who are thought to be the best choice for

small and medium-sized businesses. These social media communities at this level have followings of 10k-50k, and they frequently result from organic attempts, whether they come from platforms such as Instagram, YouTube, or TikTok. Brands are turning to micro-influencers because they appear to be more genuine, have greater engagement rates, spend a very tiny portion of the business's advertising budget, and are thought to have a greater client participation ratio (Gross et al., 2023; Wu et al., 2022). With a follower base of between 50k and 500k, "Mid-Tier" influencers fall into the third group of influencers. Unlike tiny creators, who often handle their social media accounts as a side job, mid-tier producers are frequently able to acquire higher-profile sponsorship, and the bulk of them do it full-time. The main advantage of working with these types of influencers is that they are more accessible than macro and huge influencers while having a greater reach than nano and micro-influencers. In one line, we might sum up the mid-tier influencers by saying that they offer the perfect equilibrium between niche audiences and wide reach (Blanche et al., 2020).

The next kind of influencers are "Macro" Influencers, who often have a confirmed username from their specific social networking site. If these influencers weren't models, artists, sportsmen, etc., they would probably have fan bases of 500k-1M people and make all of their money from endorsements. Compared to other influencer types. macro-influencers are acknowledged to be the most ROI generators (Lajnef, 2023). "Mega/Celebrity" Influencers are the most well-liked group of influencers, with a following base of more than 1 million and status as celebrities in their respective industries. They are typically viewed as potential tastemakers because of their large fan base and widespread appeal. In a nutshell, they are Trendsetting individuals and are typically employed by businesses with substantial marketing budgets (Han & Chen, 2022). However, there is constant discussion on whether choosing influencers of any kind will always have a beneficial effect on the brand's image or if there are any drawbacks to choosing influencers without taking the target group and target market into account. According to the findings of one study, a successful marketing strategy largely depends on choosing the correct influencer (Lajnef, 2023).

The positive impact of interactions in social media marketing on customers' intentions to make purchases has been highlighted in various studies (Ibrahim et al., 2020; Raji et al., 2019). Given its widespread popularity, scholars and marketers are

keen on exploring novel approaches to leverage social media for promotional activities, leading to extensive research on topics such as online marketing. social media, and celebrity endorsement (Kumar et al., 2019). However, the area of investigation of influencer marketing is still not very large. Although previous research has established the influence of endorsers' characteristics on customer buving behavior in traditional media sources (Wu et al., 2022, Gross et al., 2022, Raji et al., 2019), the effects of SMIM on purchase behavior have received limited attention (Manzoor et al., 2023; Lou & Yuan, 2019; Trivedi & Sama, Nevertheless, these studies have not captured how credibility impacts the customers' purchase intentions concerning influencer marketing communications (Chin et al., 2019). Therefore, this research sets out to investigate the role of social media influencers in marketing and their impact on the purchase intentions of customers and the moderating influence of the latter's credibility.

H1: Influencer marketing has significant positive relationship with Customer purchase decision.

Online Customer Reviews

The modern world is evolving at a high rate and different new factors affect customers to a great extent with regard to their decision to purchase. One of these elements is Word of Mouth (WOM), which is reassigned as a significant factor due to the utilization of the internet. This has birthed what is known as the electronic Word of Mouth (eWOM) which has a significant influence on consumers' decisions. WOM in the past is understood as communication in an informal setting between the consumers. However, in the globalization period, customer-generated eWOM is the most popular form of eWOM. An online customer review is a research paper that captures a customer's opinion and experience of a purchased product or service (Bevan et al., 2020). Studies have provided empirical evidence on how these online reviews impact consumers' decisions (Nguyen et al., 2020). Customer decision information is another pull force obtained from online product reviews. Besides, customers can easily be influenced by the various Internet product communications that are always posted on the virtual markets, which create a vivid impression in the minds of the customers. That is why organizations understand that there is a need to understand the value of online reviews because it helps to create more reasoned decisions. Furthermore, the connection between the levels of trust and other variables associated with e-services, especially regarding the crossing of the online space, remains an issue that needs further analysis. Additionally, this research proposes a new direction under the relationship between online reviews' credibility and customers' behavior towards buying products online.

According to Bevan et al. (2020), 7% of customers tend to read relevant reviews before they make a purchase online. Such reviews, being feedback given by buyers, have a strong impact on the purchase motivation and decisions of potential customers. Thus, online reviews are a promising data source for predicting online buying habits. Past research has established that the quality of online reviews has an influence on purchase intention based on the quantity (Zhang et al., 2020). Customer is not only quantifying the positive word of mouth but also equal importance is given to some positive to negative word of mouth ratio. With more positive reviews, there is a heightened purchase intention the following is also true (Macheka et al., 2023). Thus, when making decisions customers are more inclined to pay attention to the negative aspects. Negative content reveals high levels of attention and acts as a stronger stimulus as compared to positive content. From the research carried out, it is evident that the customer's intent reduces with the increase in the ratio of negative reviews for the specific product. Literature review shows that when there is a high frequency of negative reviews to which a customer is exposed, it will generally contribute to the formation of a negative attitude towards that product (Arief, 2023). Expanding over the previously conducted research this shall cover more in-depth working of positive/neutral/negative reviews in influencing the buying behavior.

Abedi, Ghorbanzadeh, and Rahehagh (2019) have established that the positive relationship with overall quality and/or dependability of eWOM information directly enhances the perceived information usefulness. Research has shown that advice given on social media platforms is credible and relevant to the shoppers, with buyers tend to focus on the reliability aspect of online reviews before even considering them (Chin et al., 2019). This study showed that the source of online reviews was rated as more credible in comparison with reviews that did not have highquality sources and given the vast number of product reviews available on the internet, these perceptions play a crucial role in the virtual world (Tran et al., 2020; Ahmad & Guzmán, 2020). Garg et al. (2020) looked at the influence of review consistency on the credibility of reviews and (Tran et al., 2022) showed that higher quality has a positive impact on online credibility. Thus, the next hypothesis is formulated as:

H2: Online customer review has a significant positive relationship with customer purchase decisions.

Credibility of Influencer Marketing and Online Customer Reviews

Credibility as an application in influence marketing and online reviews is a very important part of a customer's decision-making process. This credibility, encompasses dependency. and proficiency that define customers' endowment and their decisions. Trustworthiness is paramount. Chin et al. (2019) rightly pointed out that reader expectations mean that customers expect correct information posted by influencers and other users. This is because, as noted, often, people want to build the necessary trust by receiving reliable information that is given as often as possible and is as truthful as possible, reflecting the objective reality. This is true because credibility forms the core principle of efficiency of influencer promotion and net debates. Reliability is equally vital. This means that customers always value information that is reliable in its nature (Saima & Khan, 2020). Informativeness in generating reliable and helpful content contributes to the construction of the reliability of the influencers (Chin et al., 2019). More convincing and realistic reviews generated locally contribute the most to arousing the customers. Availability supports the extension of the argument regarding influences of the influencer marketing and online reviews on customer choice. Therefore, this research somewhat addresses the context in which credibility acts as a moderator between the influencer and the customer and between the posted review and the actual purchase.

H3: Influencer marketing has a significant positive relationship with Credibility.

H4: Online customer reviews have a significant positive relationship with Credibility.

H5: Credibility has a significant positive relationship with Customer purchase decisions.

H6: Credibility positively mediates the relationship between influencer marketing and customer purchase decisions.

H7: Credibility positively mediates the relationship between online customer reviews and customer purchase decisions.

Customer Purchase Decision

Purchase decision is the process where a customer is transitioning from a particular need recognition phase to a point where he/she has decided on which particular product and brand to go for (Arief, 2023).

Marketing strategies through influencers considered to be always impactful to affect purchase decisions, but that is not always the case. Based on the research provided, it can be concluded that niche specialists use their knowledge of specific areas (Hudders & Lou, 2022). Thus causing both positive and negative effects on customers and specialists themselves (Ryu & Han, 2021). At the same time, customers tend to resort to online product reviews where the reviewer's character and expertise are enticing components of customer buying decisions (Javed et al., 2021). Understanding the role played by online reviews in today's business environment; Strengthening the credibility of online firms that have a positive impact on customer trust. In contrast to previous works where mostly the physical attractiveness of endorsers is underlined. this research innovation focuses on website quality as a factor that speaks about credibility (Wallpach & Voyer, 2020, Macheka et al., 2023). This research can be considered significant in filling a rather important gap in the existing literature by examining complex associations between perceived ad attractiveness, influencer marketing, online customer reviews, and purchase intentions. Notably, the work isolates its analysis to the start-up companies, which are famous for introducing new business models and often based on specific knowledge (Kusumaningtyas et al., 2021), focusing on their ability to exploit the use of technology and capital (Sabeena & Ayyapparajan, 2020).

Theoretical Background

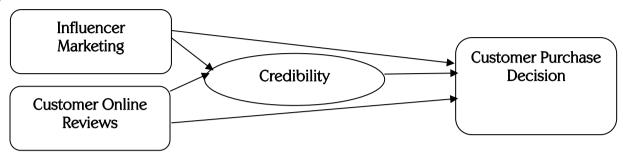
Attitude Behavioral Context (ABC) Theory, developed by Stern and colleagues, provides an extensive framework for understanding how attitudes influence behaviors within specific contexts. This theory posits that attitudes, which are essentially evaluations of objects, people, or ideas by individuals, play a crucial role in shaping behaviors. This is particularly evident in decision-making processes (Salonen & Ahlberg, 2012). In our study's context, the ABC Theory is employed to examine how attitudes toward influencer marketing & online customer reviews affect purchase decisions by customers, with credibility serving as a mediating factor. Influencer marketing leverages the perceived expertise and trustworthiness of influencers to shape customer attitudes toward products and brands. According to the ABC Theory, these attitudes are crucial in determining subsequent behaviors, such as purchase decisions (Salonen & Ahlberg, 2012). When influencers are considered credible, their endorsements likely customers' attitudes, making them more inclined to

trust the promoted products & consider purchasing them (Macheka et al., 2023). Credibility acts as a mediating element that influences the strength and

direction of the relationship between influencer marketing, online customer reviews, and purchase decisions.

Conceptual Model

Figure 1



Methodology

This research adopts a positivist philosophy and a deductive approach to investigate the impact of influencer marketing and online customer reviews on customer purchase decisions, with credibility as a mediating factor. The chosen research strategy involves a quantitative survey using a questionnaire. employing a cross-sectional time horizon to collect data at a single point. The mono-methodological approach emphasizes quantitative data analysis, specifically utilizing Structural Equation Modeling (SEM) with SPSS software. The study is explanatory in nature, aiming to provide insights into the dynamics of digital marketing. The unit of analysis focuses on individuals who use social media. Overall, this aims to contribute concise research design meaningful findings to the evolving landscape of digital marketing.

Measures

For assessing the various variables of the research, respondents were required to express their level of agreement and disagreement with the proposed statements through a Likert scale with a range of 1- Strongly disagree to 5- Strongly agree. The

demographic questions that were included in this study were age, gender, education, income, and job the demographic section was placed at the end of the 2023). questionnaire (Arief, This wav. measurements used in the study have been chosen correctly to ensure validity and reliability and also to include the essentials of the variables under consideration. By (Chetioui et al. 2020). Five questions were employed in Influencer Marketing which focused on elements of trustworthiness and business reputation. The items extracted from the scale developed by Cheung et al. (2012) included five questions developed to assess Online customer reviews, specifically hedonic and utilitarian, in relation to the extent of their influence on the buying decision of the customer. Likewise, the following four questions were identified to belong to credibilityrelated questions: (Saima & Khan, 2020). Four questions were adapted from (Thomas et al., 2019) intended to assess customer's purchase decisions. These metrics have been selected in order to encompass the evaluation of the impact of influencer marketing and online customer reviews on a customer decision-making process with credibility serving as a mediator variable.

Table 1

| S# | Scale | Construct | No. of Items | Authors |
|----|--------------|----------------------------|--------------|--|
| 1 | Likert Scale | Influencer Marketing | 5 | Martínez-López et al., <u>2020</u> . |
| 2 | Likert Scale | Online Customer Reviews | 4 | Luo et al., 2015. Thomas et, <u>2019</u> . |
| 3 | Likert Scale | Credibility | 8 | Martínez-López et al., 2020 . Thomas et, 2019 . |
| 4 | Likert Scale | Customer Purchase Decision | 6 | Chetioui et al. <u>2020</u> . Thomas et, <u>2019</u> . |

Sampling

The target population comprises Quetta's residents in Pakistan who are present on social media most of the time. Convenience sampling has been used to try and source participants from social media sites and newsgroups. The following Offline Techniques have also been employed; Distribution of Questionnaires in public areas has also been done. The number of participants concerned was 300 people for collecting data. Apart from the physical spaces, the questionnaire will also be conducted on social media platforms and virtual forums. Participants have been sent a unique URL to the questionnaire, and they have to consent before they complete the questionnaire.

Data Analysis

Table 1 shows the demographic statistical characteristics of the data which is done through descriptive. The demographic characteristics of the respondents reveal insightful details about the sample population. In terms of gender distribution, the sample comprises 181 male respondents, making up 60.3% of the total, and 119 female respondents, representing 39.7%. This indicates a participation rate among males compared to females in the study. When examining age distribution, the data shows that the majority of respondents, 218 individuals (72.7%), fall within the 19-24 years age group. This suggests that the study predominantly captures the opinions and behaviors of young adults. Additionally, 69 respondents (23.0%) are up to 18 years old, 8 respondents (2.7%) are between 25 and 30 years old, and only 5 respondents (1.7%) are above 30 years old, highlighting a relatively small representation of older age groups.

Educational qualification data indicates that the majority of the respondents, 257 individuals (85.7%). are undergraduates. Graduates account for 32 respondents (10.7%), while postgraduates, those with doctorates, and those with professional diplomas or degrees are minimally represented, with 8 (2.7%), 1 (0.3%), and 2 (0.7%) respondents respectively. This reflects that the study's participants are largely at the undergraduate level in their education. Regarding the frequency of social media usage, a significant portion of the respondents, 277 individuals (92.3%), use social media daily. This high level of daily engagement indicates that social media is an integral part of the respondents' daily routine. Weekly users account for 18 respondents (6.0%), while those who use social media once a month and rarely are few, with only 1 respondent (0.3%) and 4 respondents (1.3%) respectively. This data underscores the prevalent role of social media in the respondents' lives.

Table 2

Demographic characteristics of respondents:

| Variable | Dimension | Frequency | Percent | Valid Percents | Cumulative Percent |
|----------------------------------|-----------------|-----------|---------|----------------|--------------------|
| | Male | 181 | 60.3 | 60.3 | 60.3 |
| Gender | Female | 119 | 39.7 | 39.7 | 100.0 |
| | Total | 300 | 100.0 | 100.0 | |
| | up to 18 years | 69 | 23.0 | 23.0 | 23.0 |
| | 19-24 years | 218 | 72.7 | 72.7 | 95.7 |
| Age | 25-30 years | 8 | 2.7 | 2.7 | 98.3 |
| | above 30 years | 5 | 1.7 | 1.7 | 100.0 |
| | Total | 300 | 100.0 | 100.0 | |
| | Undergraduate | 257 | 85.7 | 85.7 | 85.7 |
| | Graduate | 32 | 10.7 | 10.7 | 96.3 |
| | Postgraduate | 8 | 2.7 | 2.7 | 99.0 |
| Educational Qualification | Doctorate | 1 | .3 | .3 | 99.3 |
| | Professional | | | | |
| | diploma/ Degree | 2 | .7 | .7 | 100.0 |
| | course | | | | |
| | Total | 300 | 100.0 | 100.0 | |
| | Daily | 277 | 92.3 | 92.3 | 92.3 |
| | Weekly | 18 | 6.0 | 6.0 | 98.3 |
| Frequency of using social media | Once a month | 1 | .3 | .3 | 98.7 |
| | Rarely | 4 | 1.3 | 1.3 | 100.0 |
| | Total | 300 | 100.0 | 100.0 | |

Reliability Analysis

Reliability analysis is another statistical measure that is used to assess the stability and credibility of questions, which were administered to respondents, to establish the degree of the results that can be attributed to the measures of the research study (Arief, 2023). In the present study, the data was gathered to identify credibility as a mediator between influencer marketing, online customer reviews, and

customer purchase intention. The internal consistency of the data is tested using Cronbach's alpha which is a commonly accepted reliability measure. Nunnally (1978) suggests that if the number of items used in the test is large enough and the data is normally distributed, then Cronbach's alpha has the potential to range from 0 to 1 where a value greater than 0. Respondents' average score above 7 suggests that survey items effectively assess the intended constructs.

Table 3
Reliability of Scales:

| Variable | N of items | Cronbach's Alpha |
|----------------------------|------------|------------------|
| Influencer Marketing | 5 | 0.784 |
| Online Customer Reviews | 4 | 0.733 |
| Credibility | 8 | 0.817 |
| Customer Purchase Decision | 6 | 0.825 |

In determining the internal consistency of the scales employed in the study. Cronbach's Alpha coefficient is used. About the IM scale, which comprises 5 items. we found out that Cronbach's Alpha is 0. It was 0.784, which proves the satisfactory internal consistency of the questionnaire. In the same way, Online Customer Reviews, which comprises five items, has a Cronbach's Alpha of 0. 733, suggesting acceptable reliability. This scale has 8 items and the Cronbach's Alpha of the presented scale is 0. 817, these values proved fairly high internal consistency, which proved the high reliability of the instrument. Consequently, the scale of Customer Purchase Decision, containing 6 items, has a still higher Cronbach's Alpha equal to 0. 825 also indicating satisfied internal consistency. In general, the indices of internal consistency as measured by Cronbach's Alpha for all the scales under study were above the generally accepted threshold of 0.7 which in turn reasserts the reliability and suitability of the scales used in the study to capture the constructs being examined.

Correlation Analysis

Correlation analysis is a technique in statistics that aims at determining the strength and or direction of association of two variables. In the context of the present work, it is aimed to analyze the relations between influencer marketing, customer reviews, credibility, and customer purchase decisions. In dissecting these relationships, it is the intention of this paper to identify how such factors interact and affect customer behavior. Pearson Correlation coefficients are used to establish the degree of relationship that exists between the variables through carrying out the Pearson Correlation test.

Table 4

Correlation Analysis Table:

| Constructs | Mean | SD | 1 | 2 | 3 | 4 |
|-------------------------------|---------|---------|--------|--------|--------|---|
| 1. Influencer Marketing | 12.6533 | 3.66213 | 1 | | | |
| 2. Online Customer Reviews | 10.6567 | 2.95430 | .473** | 1 | | |
| 3. Credibility | 22.6400 | 6.00700 | .535** | .725** | 1 | |
| 4. Customer Purchase Decision | 14.9533 | 4.43811 | .502** | .627** | .636** | 1 |

Note. ** Correlation is significant at the 0.01 level (2-tailed)

The results of the correlation analysis show that an increase in the extent of the selected constructs results in higher levels of the studied constructs. Influencer marketing is positively related to Online Customer Reviews with a coefficient of 0.482 which is significant on the 0.01 level. This implies that a higher

degree of employing influencer marketing is related to a higher degree of online customer reviews. In the same regard, Influencer Marketing has a moderate positive relationship with Credibility (r= 0. 535) and Customer Purchase Decision (r= 0. 01 level. These correlations indicate that good influencer marketing

has the potential to increase the perceived credibility of the information and hence affects customers' purchasing decisions. The highest positive correlation, which is equal to 0. 659, is revealed between Online Customer Reviews and Credibility, thus proving that the highly credible information, which is shared through online reviews is greatly and directly connected with the credibility of the source. Also, there is a positive correlation between the dependent variable Credibility, and the Customer Purchase Decision with a coefficient of 0.636 which

shows that a higher credibility has a significant influence on the customer's purchase decision. In conclusion, it can be presented that the correlation analysis indicates that IM, OCR, and credibility are conceptually related factors, and all three affect the purchase intentions of the customers. Based on these findings, there are strong and positive relations in these constructs, thus confirming that credibility and online reviews are crucial influences on customers' behavior and buying decisions.

Table 5
Hypothesis Testing-mediating model (Variables Involved: IM, CR, and CPD).

| Path Analysis Direct Effect (Variables Involved: IM, CR and CPD.) | | | | | | | |
|---|------------|-------------------|------------------|-----------------|--------------|-----------|--|
| Path | Coeff (β) | SE | t | LLCI | ULCI | P | |
| Path a: IM | | | | | | | |
| (IV) to CPD | 0.2737 | 0.0622 | 4.3974 | 0.1512 | 0.3962 | 0.0000 | |
| (DV) | | | | | | | |
| Path b: IM | | | | | | | |
| (IV) to CR | 0.8777 | 0.0803 | 10.9341 | 0.7197 | 1.0357 | 0.0000 | |
| (M) | | | | | | | |
| Path c: CR | | | | | | | |
| (M) to CPD | 0.3086 | 0.0379 | 10.0314 | 0.3060 | 0.4553 | 0.0000 | |
| (DV) | | | | | | | |
| | Path Analy | sis Indirect Effe | ct (Variables In | volved: IM, CR, | and CPD.) | | |
| Path M1 | Coeff (β) | BootSE | BootLLCI | BootULCI | Path M1 | Coeff (β) | |
| Effect of IM | | | | | Effect of IM | | |
| (IV) on CPD | 0.3341 | 0.0543 | 0.2352 | 0.4447 | (IV) on CPD | 0.3341 | |
| (DV) through | 0.5541 | 0.0343 | 0.2332 | 0.4447 | (DV) through | 0.5541 | |
| CR (M) | | | | | CR (M) | | |

Note: IM=Influencer Marketing, CPD=Customer Error, t=t-statistic, LLCI=Lower-Level Confidence Purchase Decision, CR=Credibility, SE=Standard Interval, ULCI=Upper-Level Confidence Interval.

Table 6

Hypothesis Testing-mediating model (Variables Involved: OCR, CR, and CPD).

Path Analysis Direct Effect (Variables Involved: OCR, CR, and CPD.)

| Path | Coeff (β) | Se | t | LLCI | ULCI | P | | |
|---|-----------|--------|----------|----------|---------|-----------|--|--|
| Path d: OCR (IV) to CPD (DV) | 0.5264 | 0.0927 | 5.6782 | 0.3439 | 0.7088 | 0.0000 | | |
| Path e: OCR (IV) to CR (M) | 1.4734 | 0.0812 | 18.1507 | 1.3136 | 1.6331 | 0.0000 | | |
| Path f: CR (M) to CPD (DV) | 0.2823 | 0.0456 | 6.1924 | 0.1926 | 0.3721 | 0.0000 | | |
| Path Analysis Indirect Effect (Variables Involved: OCR, CR, and CPD.) | | | | | | | | |
| Path M2 | Coeff (β) | BootSE | BootLLCI | BootULCI | Path M2 | Coeff (β) | | |

| Effect of OCR (IV) on | | | | | Effect of OCR (IV) on | |
|--------------------------|--------|--------|--------|--------|--------------------------|--------|
| CPD (DV) through CR | 0.4160 | 0.0714 | 0.2768 | 0.5592 | CPD (DV) through CR | 0.4160 |
| (M) | | | | | (M) | |

Discussion

Influencer marketing has a significant positive effect on purchase decisions. The first hypothesis assumed that the effect of influencer marketing on the customers' purchase decisions is positive substantial. From the various literature reviewed above, customers themselves have been identified to be influenced to a larger extent by social media personalities. Opinion leaders usually have a large clientele, and customers tend to consider them experts in a given field hence presenting a large influence over their purchase decision (Lou & Yuan, 2018). For instance, Casaló, L. V, Flavián, C and Ibáñez-Sánchez, S. (2018) proved that perceived authenticity and expertise have a positive influence on the customer's purchasing intentions. These studies' results, which indicate a positive effect of influencer marketing on purchase intention, support these points, emphasizing the utility of employing influencers to impact customers' choices.

Online customer reviews have a significant positive effect on customer purchase decisions. The second hypothesis proposed stated that the number of online customer reviews is considerably affecting customers' purchase decisions. As we can notice in the existing literature, online reviews are considered an aspect of electronic word-of-mouth that informs potential customers regarding products or services. Mariani & Borghi (2020) stated that website-based positive word of mouth increases the perceived attractiveness and believability of the product hence improving the purchase intention. Macheka (2023) also pointed out that online reviews serve the function of social proof as it affirms customers' purchase decisions. The findings of this research prove that online customer reviews have a positive impact on purchase intention, supporting the importance of user-generated content on the customer's behavior.

Influencer marketing has a significant positive relation with credibility. The third hypothesis postulated that influencer marketing has a positive effect on the credibility of the advertisement or product. As mentioned in the related literature, it can be noted that the perceived credibility of the influencers plays a significant role in their performance. Trivedi & Sama (2019) have stated that the use of credible sources to persuade influences receivers' attitudes, subsequent studies have

supported the idea that there is heightened influence, whenever influencers are seen as trustworthy and knowledgeable sources Gross & Wangenheim, 2022. The findings of the current study supporting the hypothesis of a positive relationship between influencer marketing and credibility support these theoretical contributions in theorizing about influencer marketing and the relevance of credibility as part of an influencer marketer's strategy.

Online customer reviews have a significant positive relation with credibility. The fourth hypothesis was that there is a positive relationship between the number of online customer reviews and credibility. From the literature review section, it is evidenced that online reviews assist in perceived product credibility. Saima and Khan (2020) pointed out that the number and positivity of online reviews seem to have an impact on the credibility and trustworthiness aspects that customers adopt. Also, a cross-sectional study by Chin (2019) showed that richer content in the form of detailed and informative reviews can lead to increased perceived credibility which in turn affects a customer's buying decision. These observations are well supported by similar conclusions from this study as it established a positive relationship between online customer reviews and credibility.

Credibility has a significant positive relation with customer purchase decisions. The fifth hypothesis postulated that Influence had a significant effect on the buying behavior of the customers. In the current literature, perceived credibility has been identified to be one of the important factors influencing the customer's decision-making processes. Sabeena and Ayyapparajan (2020) supported the idea that the likelihood of customers consuming it and having lower purchase intention is higher for the information source that is credible. Also, Kusumaningtyas et al., (2021) also have established that brand credibility does influence customers' decisions and tendencies to pay a premium. The current study, therefore. supports these studies, in as much as it identifies a positive correlation between credibility and purchase decision.

Credibility positively mediates the relationship between influencer marketing and customer purchase decisions. The sixth hypothesis was that credibility being a variable mediates the direct relationship between influencer marketing and the customer's purchase intentions. Thus, based on a review of the existing literature, it is possible to identify the mediating function of credibility when it comes to influencer marketing. In this respect, Lou and Yuan that credibility state increases persuasiveness of influencers' recommendations, and thus the purchase intentions. The results of the current study, which identified credibility as a partial mediator of the effect of influencer marketing on the likelihood of making a purchase, support these underlining observations. the importance credibility for the marketing strategies used for influencer marketing.

Credibility positively mediates the relationship between online customer reviews and customer purchase decisions. The seventh hypothesis postulated that credibility is an intermediate variable that influences the relationship between reviews and purchases of Online customers. Thus, investigating the state of the art and prep preparing for writing the current text, we have noticed that the credibility of the online review plays a significant role in their impact on the customer. Thomas, and Weyerer (2019) realized that the credibility of the reviews is a major decision factor for the customer and Martínez-López and Anaya-Sánchez (2020) have also added that the review credibility influences trust and purchase intentions positively. Consequently, the findings of the current study which imply that credibility mediates the impact of online reviews on purchases support these conclusions in underlining the role of credibility in the efficiency of online customer reviews.

Limitations

There are several limitations that have been realized in the study amidst conducting of the study. instead quantitative, of interviews (qualitative) can be more useful. The focus on quantitative methods restricted the research to objective data and left out a respondent's perception for a deeper analysis. In addition, because of the considerations of time, the number of questions given to the respondents was considerably less than the total, making the number of respondents to be 300 only. Also, in the present study, only one moderator was used, while there can be other moderators or mediators like brand loyalty or product involvement, which can help to reveal the complex relationship among the variables more comprehensively. This study is a correlational study and thus it does not reveal any kind of causality. Finally, given its context, the study was conducted within a regional sample which may limit the external validity of the findings.

Practical Implications

This paper is useful to improve the organization's marketing strategies based on the identified influence of influencers and online reviews in consumerism. In this way, companies can successfully invest in developing trust references through these channels and increase sales. Also, marketing specialists can create specific campaigns that focus on the trustworthiness of the influencer and the honesty of online reviews to manage customer behavior. These insights can be also helpful for policymakers within organizations in charge of creating policies that would support the proper application of influencer marketing and customer reviews as an addition to the general marketing strategies, thereby improving the overall efficiency of the latter.

Theoretical Implications

This study finds its importance in the solution of the existing literature and knowledge on customer behavior and digital marketing by presenting an actual and research-based outlook on the roles of influencer marketing, online customer reviews, and credibility in customer purchasing decision-making. This research has cut across both the areas of influencer marketing and credibility theory and defines the importance of credible recommendations to the customer. In extending the information processing model, the study shows how customers apprehend and organize information from online reviews based on perceived credibility towards arriving at a purchase decision. This study reveals that online customer reviews play a significant in affecting customer trust and purchasing behavior. Establishing credibility as the mediator of these relationships offers a vivid picture to marketers of how their marketing strategies convert into customer response. Such ideas provide direction to the subsequent research carrying out the investigation of other possible mediating and moderating variables in relation to digital marketing initiatives and customer behavior.

Managerial Implications

The research findings of this study hold significance for managers who wish to influence purchase behavior. The impact of influencer marketing and customer reviews both are high, therefore, it is crucial to strike a partnership with trustworthy influencers. Managers should target more credible and authentic influencers to increase the perception of the product

and the customer's intention to purchase. In addition, it is about businesses that need to encourage and participate in the management of online customer reviews to seem so legitimate. Creating a climate that nurtures timely and accurate reportage with the problems unique to the product can increase the product's credibility and appeal. As the concept of credibility is established as the key moderating factor in the context of the discussion, this means that marketing managers must always ensure that the credibility of messages is achieved across the communication marketing different channels. Optimally, there should be ideal communication, excellent quality, and ethical standards all the time. Thus, by focusing on these aspects, it is possible to enhance the influence of the recommendations made by both influencers and buyers on the sales and customers' choices.

Future Recommendations

Future studies should cover stronger types of research possibly employing the interview method that will provide deeper insights into the customer's behavior. In the case where the study being done again is quantitative then performing the study on a larger population and in different regions would improve the generalization of the results. Furthermore, future research could include the use of other mediators and moderators to establish the impact on the relations

considered in this work. However, conducting research on these factors having effects on various industries as well as sectors could also help in gaining a greater insight into the existing conditions. Last but not least there is a possibility to investigate how these relations change with time, hence providing a richer understanding of the long-term impact of influencer marketing and online customer reviews on purchase intention.

Conclusion

This research explored the mediating role of credibility in the association between influencer marketing, online customer reviews, and customers' purchasing behavior. This study especially found that the factors of influencer marketing, and online customer reviews affected the decisions made by the customers massively and it was established that credibility played a mediating role between the two factors. There are theoretical works that underline credibility's significance in the context of marketing communications. Nonetheless. with the limitations, the findings offer important implications for marketing practitioners and policymakers in today's context mega-changer, and thereby stress the importance of credibility, its creation, and utilization, as an important factor that affects change in customer behavior.

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