The Effect of Social Media Influencers' Trustworthiness and Expertise on Online Purchase Intentions of Saudi Consumers and the Mediating Role of Attitude

Fahad Al Jaeed
Postgraduate Programs, King Abdulaziz University, Saudi Arabia

Saeed Badghish*
Marketing Department, King Abdulaziz University, Saudi Arabia

*Corresponding author: sbadghish@kau.edu.sa

Abstract

This research investigated the relationship between social media credibility dimensions (trustworthiness and expertise) and online purchase intentions of young Muslim consumers. An additional effect examined was the mediating role of attitude. The study critically analysed the literature and developed a model to conceptualise the relationships among variables and provide theoretical and empirical evidence. The quantitative design was applied using a cross-sectional survey method. The sample data was N=409. The questionnaire was designed based on the analysis of the literature. Furthermore, Smart PLS 3 and IBM SPSS 25 were used to conduct the analysis. The analysis indicated that the measurement model met all requirements. The results showed that trustworthiness positively influences online intentions and is fully mediated by attitude. Expertise positively influences online intentions, which is partially mediated by attitude. Finally, the study recommends that other features of social media influencers need to be investigated such as the attractiveness of a social media influencer.

Keywords: *Credibility, Trustworthiness, Expertise, Online Purchase Intentions, Attitude, Behavioural Marketing.*

Introduction

The internet unveiled that huge markets are no longer subject to traditional trade barriers (Racolt & Luca, 2010; Kadirov et al. 2020a; 2020b; Kahiya and Kadirov, 2020). Furthermore, the development of smartphones, their constant improvement in speed, safety, and technology, and the ever-growing number of internet users all played a major role in e-commerce to be flourishing and expanding exponentially. The latest United Nations Conference on Trade and Development UNCTAD reports clearly show the rapid increase in online sales volume. In 2019, global e-retail sales rose to 3.5 trillion U.S dollars and were projected to grow up to 4.9 trillion U.S. dollars by 2021. According to UNCTAD's latest figures, the number of online shoppers increased by 12 percent in 2017, reaching 1.3 billion people, which equals to one-quarter of the world's total population (UNCTAD, 2019). In Saudi Arabia as one of the top Asian Islamic economy according to the Global Islamic Economy Indicator (Zawya, 2021), reports suggest that there are approximately 30.2 million internet users; this number is forecasted to expand to around 34 million users by 2022 (Mirza, 2019).

Another aspect of the internet that has developed rapidly in the last two decades is social media. This development not only revolutionised how we communicate but also the quantity and quality of messages we receive. Also, social media has become an aid in e-commerce advances since businesses currently need social media to stay connected with current and future consumers (Mangold &Faulds, 2009). Social media is defined as online-based applications (apps) that allow users to generate and transfer user-generated contents (UGC). These apps fundamentally rely on Web 2.0 (Kaplan & Haenlein, 2010). A more straightforward definition would be social networks, such as YouTube, Facebook, Twitter, Instagram, LinkedIn, and Snapchat (Obar& Wildman, 2015). Social networks sites (SN) are internet-based platforms or applications that have a distinctive identity and allow users to create personal profiles. They also enable their users to create UGC, contact each other directly through messages or comments, and join groups based on mutual interest and hobbies (Ellison et al., 2007; Boyd & Ellison, 2007; Cox, 2010; Paquette, 2013).

Today, we are increasingly seeing businesses using social media marketing to promote their products and enhance their image (Chen, 2013). Chi (2011) defines social media marketing as a connection between businesses at all levels and consumers. It can be done through virtual communities, content marketing, and social media influencer (SMI) marketing.

The growing volume of online sales worldwide and the ever-increasing interest of business in e-commerce plainly emphasises the relevance of research on this topic, as does the increasing use of influencing marketing by all business levels. Research into these subjects is crucial to understanding shopping orientation and the development of shoppers' preferences. Although online shopping intention is a well-studied topic, and many variables have been investigated concerning online purchase intention (OPI), other variables like social media need to be examined for their possible role in OPI.

It is, therefore, essential, and necessary to explore how SMI relates to online intention as this information can help organisations select the appropriate SMI to advocate and advertise their goods and services (Huang et al., 2014). The selection process is a critical step in (SMI) marketing (Lou & Yuan, 2019).

Regarding such research, the main problem is the ambiguity surrounding the role of SMI credibility, particularly in terms of trustworthiness and expertise, on online intention. Within

the specific context of this study of students in Saudi Arabia, this problem has been addressed by investigating whether SMI credibility positively impacts attitudes towards online shopping and, eventually, OPI for young Saudi consumers. Additionally, this research identifies which dimensions of SMI credibility impact the constructs mentioned above. Thus, the research's fundamental questions: Does SMI credibility positively influence OPI and, if yes, how does this influence occur?

First, the literature related to the variables of the study is analysed. Secondly, the relationship between the primary constructs of SMI credibility and OPI is examined. A model that conceptualises the association and provides theoretical and empirical evidence was used for this purpose. Finally, the study offers suggestions and recommendations for researchers, decision-makers, and marketing practitioners. The results make an essential contribution to the field by providing insight into the relationship between SMI credibility, attitude, and OPI. This insight could then be used to help decision-makers and practitioners identify the right SMI based on the SMI features and help businesses develop their criteria of what constitutes as appropriate SMI for advertising.

Literature Review

This section provides an overview of the relevant literature to illustrate the main constructs of the research. First, behavioural intentions defined utilising two theories related to intentions, the theory of reasoned action (TRA) and the theory of planned behaviour (TPB). Then the study examines the attitudes towards online shopping. Finally, the literature on social media influencers, their credibility, and the theory of source credibility is discussed. The section concludes with an explanation of the conceptual model.

The Theories behind Behavioural Intentions

To explain the concept of online purchase intentions, we must first explain behavioural intention (BI) and review the literature related to this construct. BI is defined as "a person's subjective probability that he will perform some behaviour" (Ajzen & Fishbein, 1975, p 288). Since the 1970s, the concept of BI has been used by marketing academic research to investigate purchase intentions.

Two theories emerged from the literature analysis as the most relevant to studying behavioural intentions: TRA and TPB. In the last several decades, the two approaches were employed widely for marketing decisions. TRA, introduced by Fishbein and Ajzen in 1975, posits that BI precedes the actual behaviour (Fishbein & Ajzen, 1975) and acts as the best predictive determinant (Meskaran et al., 2013). Intentions themselves are determined by two significant predictors: attitude and an individual's subjective norms (Fishbein & Ajzen, 1975), as seen in Figure 1.
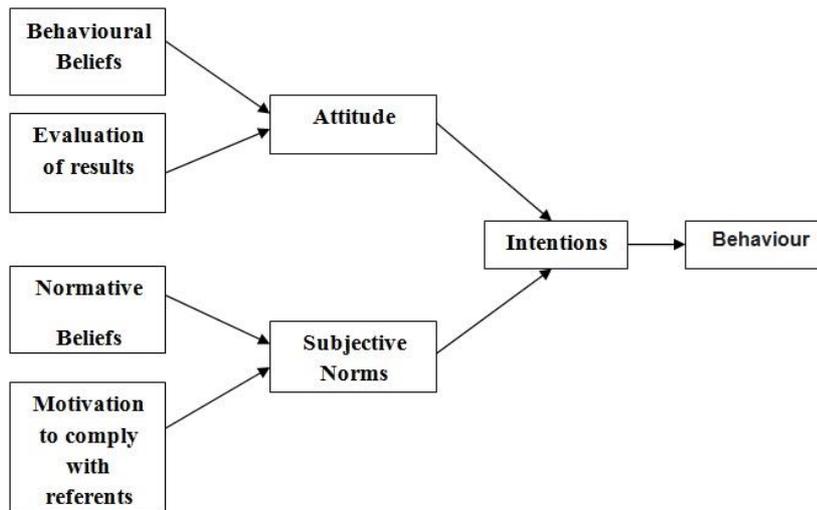
Figure 1: TRA Model (Fishben and Ajzen, 1975)

The subjective norms that pertain to a specific behaviour are the social pressures on an individual to perform said behaviour (Isaid & Faisal, 2015). Subjective norms themselves are determined by a set of normative beliefs (Meskaran et al., 2013). An individual's attitude towards a behaviour depends on their positive or negative appraisal of performing the action (Maarten et al., 2013). Attitude can satisfy an individual's motives and impact the ultimate goal of creating consumer purchase intention (Murphy, 2014). The theory suggests that human behaviours are influenced by beliefs, some of which are behavioural and concern outcomes and the evaluation of those outcomes, some of which are normative, which concern the referents' expectations.

Although researchers found TRA useful for analysing and predicting purchasing intention and behaviours, the theory is limited. It can only predict intentions and behaviours when individuals have absolute control over their actions (Ajzen, 1991). To overcome this limitation, Ajzen elaborated TPB. This theory adds a third predictor of intentions, as seen in the figure below. Perceived behavioural control is defined as "people's perception of the degree to which they are capable of, or have control over, performing a given behaviour" (Fishbein& Ajzen,2011, p. 64). TPB suggests other beliefs influence human behaviour, namely control beliefs, which refer to elements that influence the difficulty and perceived ability to perform a specific action (Ajzen, 1991; Ajzen, 2001).
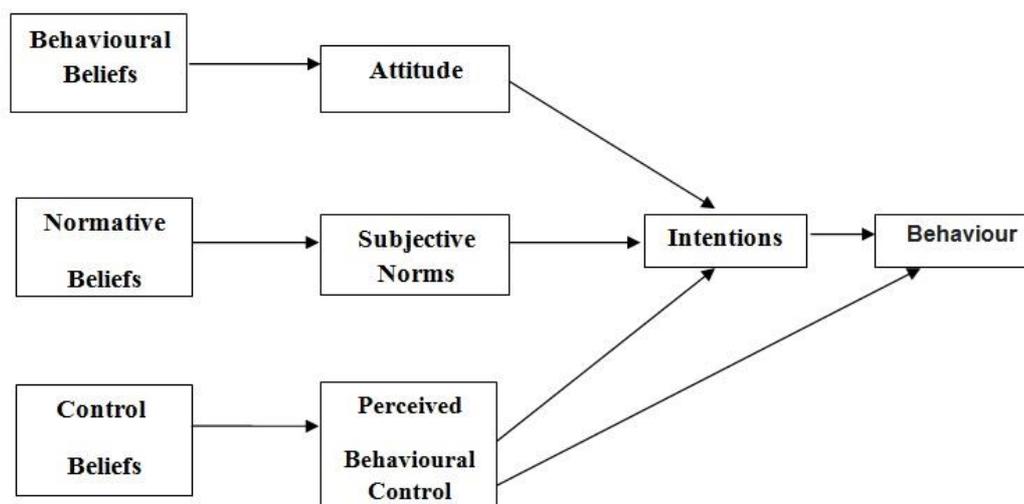
Figure 2: TPB Model (Ajzen, 1991)

This research showed that TRA and TPB provided a framework to understand better the factors driving consumers' behavioural intentions. Thus, BI and attitude constructs were adopted, as these posit intentions as the prime predictor of future behaviour. Both theories have been used before in marketing to understand and explain consumers' purchase behaviour based on their intentions (Tsai et al., 2010).

Online Purchase Intentions (OPI)

The term "purchase intention" (PI) has been defined in numerous ways. Yoo et al. (2000), for example, describe PI as the individual's tendency to purchase certain products in the future. Spears and Singh see it as "an individual's conscious plan to make an effort to purchase a brand" (2004, p. 56). It could also be described as "a mental stage" in the process of developing a decision during which the consumer builds up the willingness to perform the purchasing behaviour (Wells et al., 2011; Dodds et al., 1991). Previous studies have also suggested that PI represents a significant indicator of actual purchasing behaviour and can measure future consumer actions (see, for example, Pavlou, 2003; Vineyard, 2014; Lee et al., 2015; Rebelo, 2017; Lisichkova & Othman, 2017; and Kim et al., 2008).

OPI can be considered as the element that stimulates the individual's intention to purchase an item online (Salisbury et al., 2001). It can also be defined as a status where the customer is willing and intends to conduct an online purchase (Pavlou, 2003). It is a person's readiness to do the purchase through the online environment with the risks involved in the process (security, not being able to see or feel the goods and delivery issues).

In the literature, many studies investigated the independent variables impacting OPI (Chang et al., 2005, p. 544; Akar, 2015, p. 220). In the Saudi context as a Muslim nation, prior research has examined the antecedents of continued intentions towards e-shopping (Almaghrabi et al., 2011) and online purchase adaptation in Saudi Arabia (Abdul-Muhmin& Al-Abdali, 2011). However, these studies have not dealt with the influence of any of social media constructs.

Attitude towards Online Shopping

In market research, investigating customers' attitudes can help understand their purchase intentions (Kobia & Liu, 2017; Evans & Bang, 2019). These provide valuable insights for developing a marketing strategy. Attitude can be defined as "a learned predisposition to respond in a consistently favourable or unfavourable manner concerning a given object" (Ajzen & Fishbein, 1976, p. 6). Ajzen later redefined attitude as "a disposition to respond favourably or unfavourably to an object, person, institution, or event or any other discriminable aspect of the individual's world" (1989, p. 241). Although formal definitions may vary, most theorists believe that evaluation is the primary component of attitudinal responses (Ajzen & Fishbein, 2000).

TRA, TPB, and the technology acceptance model (TAM) (Ajzen & Fishbein, 1976; Ajzen, 1989; Davis, 1991) provided valuable insight into attitude and its relation to intention, suggesting that an individual's choice towards a specific behaviour is directly impacted by his or her attitude. Concerning online shopping, attitude is defined here as an individual's favourable or unfavourable appraisal of performing the behaviour of purchasing an item on the internet (Bianchi and Andrews, 2012). Prior research suggests that attitude is a predictor of OPI (Nasser et al., 2014; Doolin et al., 2005; Ha & Stoel, 2009).

Changes in mentality usually occur in slow motion, with experience helping shape them over time (Boone & Kurtz, 2002). Furthermore, attitude may vary according to the demographic, reference group, behaviour, and motivation, level of life satisfaction, scenario and environment. Jun and Jaafar (2011) illustrates the importance of investigating this concept in different contexts and with a wide range of variables. For instance, Islam as a religion has been found to influence the behaviours of Muslim consumers from different countries (Floren, Rasul & Gani; 2019)

This study draws on TRA, TPB, and literature concerning the online environment and adopts the Attitude→ Intention→ Behaviour's causal chain. All of this suggests that an individual's attitude towards online shopping positively impacts his or her OPI. Therefore, this research posits that having a favourable attitude towards an online product or store endorsed by SMI means that an individual also has a positive intention to buy it.

Social Media Influencers (SMI)

The research defines SMI as individual users of social media platforms, networks, and apps with more than 10,000 followers. They are regular people who become online celebrities due to their content and expertise. Their content varies according to the platform they use, such as a blog, tweet, video, or photography. Generally, they are known for their expertise in a specific field, be it fashion, technology, sports, health, or gaming, and could be considered the online opinion leader in that area. Moreover, these individuals maintain their connection to their followers by regularly updating their status (Liu et al., 2012). On social media, influencing can be defined as the capability to stimulate and motivate UGC followers (Freberg et al., 2011).

Influencer marketing refers to the use of SMI to promote products or services, either directly or indirectly, to motivate purchases and enhance the brand image (Scott, 2015). It has become a popular marketing strategy among businesses. In Saudi Arabia, many companies tend to use this approach because people consider others' opinions, e.g. family members, friends, experts in the field, and, in this instance, SMI, when making purchases. Freberg and others have

suggested that SMI represent "a new type of independent third-party endorser who shapes audience attitudes through blogs, tweets, and the use of other social media" (Freber et al., 2011, p. 90).

SMI Credibility

Source credibility refers to an individual's view of the source's truth, validity, and sincerity. It is "a multi-dimensional concept that serves as a means for the receiver of the information to rate the source" (Umeogu, 2012, p. 113). It can be defined as "the extent to which the source is perceived as possessing expertise relevant to the communication topic and can be trusted to give an objective opinion on the subject" (Goldsmith et al., 2000, p. 43).

Hovland et al. introduced source credibility theory, which posits that the more credible the source, the more persuasive it can be, in 1953. Later studies examined the influence of a source's credibility on persuasion, which confirmed that such credibility could create targeted groups' desired outcome (Weiss, 1974). In recent years, source credibility as a concept has been widely used to analyse the effectiveness of celebrity endorsements (Taghipoorreyneh & de Run, 2016). Studies also focused on celebrities' attributes and how to enhance their persuasiveness (Erdogan, 1999).

The original credibility model identified two key factors, namely, expertise and trustworthiness. Ohanian (1990) later included a third factor in his model: attractiveness, which he drew from McGuire's source attractiveness model (1985). In general, though, it can be viewed as a function of trustworthiness and expertise (Ohanian, 1991).

Trustworthiness refers to the integrity and the perceived believability of the source. Additionally, influencer trustworthiness relies on consumers' perception of their motivation (Shimp, 2000; Silvera & Austad, 2004). Expertise, the second key element of credibility, refers to an influencer's knowledge, skill, and experience with regards to a specific product or topic (Umeogu, 2012), as well as the validity of his or her claims about the product or topics (Silvera & Austad, 2004). Moreover, expertise is considered to have the most significant impact on persuasiveness (Aaker & Myers 1987; Silvera & Austad, 2004) and purchase intention (Ohanian 1991).

From the SMI perspective, credibility is a critical feature, enabling them to be more effective promoters and enhance their media image and personal brand (Chu & Kamal, 2008). As a whole, SMI credibility plays a significant role in persuading consumers (Pornpitakpan, 2004): the greater the credibility of the influencer, the greater the purchase intentions of the targeted group(s) (Silvera & Austad, 2004). Lim et al. (2017) found in their study that the source credibility (trustworthiness and expertise) of SMI had a positive relationship to attitude and PI, while their attractiveness failed to effect the PI directly. These findings are reasonably consistent with those in other literature (Till & Busler, 1998), although attractiveness has been found to stimulate consumers' positive attitude (Lim et al., 2017).

In the online environment, where the consumer does not have the opportunity to touch or examine the goods, credibility is of paramount importance (Everard & Galetta, 2006), possessing the potential to influence their attitude and online purchase intention significantly. In this study, we have drawn on source credibility theory, adopted the credibility construct, and suggested that SMI credibility could influence consumers' attitudes towards shopping online. We would thus propose the following relationship: the higher the SMI credibility, the more

positive the consumer's attitude to the influencer-endorsed online shop, the greater the intention of purchasing. Although previous studies explored the relationship between celebrity endorsers, SMI, and purchase intention, there is a gap in the literature concerning the Saudi context and the online context with the suggested variables.

H2: SMI expertise positively affects attitudes towards online shopping.
H3: SMI expertise positively affects Online Purchase Intentions (OPI).
H4: SMI trustworthiness positively affects attitudes towards online shopping.
H5: SMI trustworthiness positively affects OPI.

Mediation

After analysing the relevant literature concerning online attitudes, it is evident that beliefs could influence them. Having a positive view of SMI credibility could stimulate positive beliefs, affecting online attitudes, which could then positively influence OPI. Therefore, this research suggests the following hypothesises.

H6: Attitude towards online shopping mediates the relationship between SMI expertise and OPI.
H7: Attitude towards online shopping mediates the relationship between SMI trustworthiness and OPI.

Based on the review of the relevant literature and research, a conceptual model was developed that provides a clear overview of the study's formulated hypotheses. The conceptual model identifies the relationships between the independent and dependent variables. SMI credibility represents the independent variable and is divided into its two key components: trustworthiness and expertise. The dependent variables are attitude and OPI, as depicted in Figure 3. The proposed conceptual model helps fill the gaps in the literature regarding the specific context of the study.
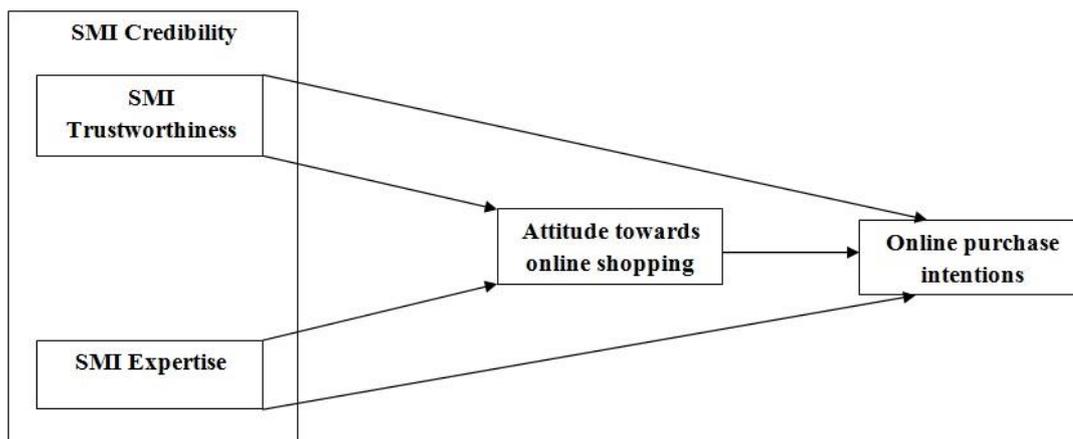

Figure 3: Proposed Conceptual Model

Research Methodology

This section discusses the research methodology, including the research design, the target population, the sample size, and the data collection methods. The questionnaire's makeup, the measurement of the constructs, the research variables, and the measurement items are also addressed.

Research Design

The research design refers to the researcher's approach to guarantee that the research question is addressed appropriately. The framework is used to achieve the study's objectives, answer the research question(s), and ensure the results' validity. Research questions usually play an essential role in determining which methods and approaches are appropriate to use and which form of analysis would be most valuable (Saunders et al., 2012). There are three types of research: exploratory, descriptive, and explanatory (Saunders et al., 2009). This study uses a descriptive research design to discover how SMI credibility influences attitude and online purchase intention, as this is usually used to identify and explore correlations. The descriptive approach can analyse the characteristics of the target population. A quantitative design was adopted in addition to a cross-sectional survey method to achieve the research objectives. The causality effects need to be explained from the Islamic perspective (Kadirov et al., 2021). The consequent questionnaire was developed using Google Forms and then distributed to KAU students via e-mail and cell phones.

Population and Sample

Target population refers to individuals who possess the information to be investigated by the researcher and about whom inferences are to be made (Malhotra, 2006). In the context of this study, the target population comprised of students at King Abdulaziz University (KAU) who were familiar with SM. The university has a student population of more than 163,000, representing 10 percent of all higher education students in Saudi Arabia. Men represent 53 percent of the KAU student population, while women is 47 percent (Saudi Arabia higher education statistics, 2018). However, the findings cannot be generalised to the whole Saudi consumer population. A non-probabilistic sampling method was used for several reasons, the first being easy access to the sample and the second being the researcher's challenges.

Research Instrument

The primary tool we used to achieve my research objective was a questionnaire, which we designed with an eye to the previous section's literature analysis. All items were translated into Arabic to remove any ambiguity. The first section of the questionnaire consisted of socioeconomic data. The next measured the filter needed to ensure that the survey responses were valid. The final section measured the hypothesis. A seven-point Likert Scale (Likert, 1932) was used to measure the variables; this scale is widely used and requires respondents to indicate the level of their agreement with every sentence (Malhotra, 2006).

Construct Measurement

The first part of the survey asked the respondents for demographic information such as gender, age, and education level. It then required respondents to answer the filter question about whether they owned a social media account to ensure they matched with the research purpose.

To assess SMI credibility, Ohanian's credibility scale (1990) was adopted. This scale included 10 items measuring the two critical aspects of credibility, trustworthiness (five questions) and expertise (five questions), as seen in Table 1 of the Appendix.

Previous studies have developed numerous scales to measure purchase intention; these include Dodds et al. (1991), Siti Nor et al. (2008), Wachiraya and Wiwutwanichkul (2007), and Fishbein and Ajzen (1975), to name a few. The purchase intention scale developed by Jarvenpaa et al. (2000) was found to be the most useful. However, it was drawn initially from Fishbein and Ajzen (1975) and includes four items, as shown in Table 1 of the Appendix. Finally, to assess individuals' attitudes towards online shopping, Jarvenpaa et al.'s "Attitudes towards the Online Store" (2000) was used. The attitude scale includes three items, as seen in Table 1 of the Appendix.

The Analysis

This section will outline the tools that we used in my study to evaluate the model. First, the data processing stage is examined, which is an early stage, before analysis, during which the data is rendered suitable for use. Then comes the analysis of the tools needed to test the hypotheses. Finally, the results of the study are presented in tables.

Data Processing

Before conducting an analysis, the data have to be processed to be suitable for use. This processing includes data checking, editing, and data coding. In this study, the first step was to check the data for inappropriate responses. After this, the data was edited to remove those individuals who answered "no" to the filter question. Then it was coded by assigning numerical values to the responses in an Excel sheet. The scale was as follows: Strongly agree =1, Agree =2, Somewhat agree =3, Neutral =4, Somewhat disagree =5, Disagree=6, Strongly disagree =7.

Data Analysis and Sampling

For the analysis, Smart PLS 3 and IBM SPSS 25 were used. Smart PLS 3 evaluates the model and tests the hypotheses due to its complexity and the relatively small sample size. While SPSS 25 was used to analyse the sample of descriptive characteristics. After this, two steps evaluate the model and test the hypotheses. The first of these included assessing the measurement model; the second was an evaluation and testing of the structural model. The target population was university students who are familiar with social media. Seven hundred questionnaires were sent through a link to University students; 429 returned it, giving a response rate of 61.28 percent. As mentioned above, IBM SPSS 25 analysed the sample and generated outcomes. After deleting the unsuitable participants who answered "no" to the filter question, the sample was N=409. Descriptive analysis generates information about the sample population, such as age, gender, education, and significant representations. The analysis results show that 60 per cent of the participants were male, and 40 per cent were female. The sample consisted of individuals from all university levels: 19 per cent were graduate students, 65.3 per cent undergraduate students, including part-time students, 5 per cent preparatory students, and finally, 10.8 per cent were diploma students. The majors of the participants varied across the disciplines: 19.6 per cent were majoring in science, 69.6 per cent in human science, 4.2 per cent in medical and health science, and 6.4 per cent major in technical and engineering subjects. The participant nationalities were 94 per cent Saudi and 5.6 per cent international students of

other nationalities. The results also show that 68 per cent of the participants were single, while the remaining 32 per cent were married. Finally, 60 per cent of the participants fell into the age group "18 to 25." The remaining participants were distributed in various age groups, with the average age of these individuals being 26 (SD = 7.420).

The questionnaire asked the participants three additional questions in order to ascertain their familiarity with social media: one, whether they had experience shopping online; two, their favourite social media platform; and three, whether they followed any social media influencers. The results indicate that 97.6 per cent had previous shopping experience and that 86.1 per cent followed social media influencers. Finally, the results show that 38.4 per cent of the participants favoured Snapchat, 30.1 per cent Twitter, and 17.6 per cent Instagram. These findings suggest that the participants were familiar with social media. The analysis results clearly illustrate that the sample was miscellaneous and represented the target population. The sample had several limitations, which are addressed in an upcoming section.

The Assessment of the Measurement Model

As mentioned previously, the literature review was used as a basis for designing the study questionnaire. Validated existing scales were used and measured all the model variables by reflective measurements. Finally, as the literature suggested, the reliability and validity of reflective measurements were assessed (Hair et al., 2011).

Convergent Validity

Convergent validity refers to "the degree to which multiple attempts to measure the same concept are in agreement" (Bagozzi, 1994, p. 20). It is the degree of correlation between two measures of the same construct using different items (Hair et al., 2016). The convergent validity test in this research included four measures: the factor loading value (Outer Loading), composite reliability (CR), Cronbach's alpha, and average variance extracted (AVE). The results show that the indicators' loading were above the threshold of 0.70, which support the indicators' reliability. The results also indicate that all composite reliabilities and Cronbach's alpha values were greater than 0.70, thus confirming the measures' internal consistency reliability. All average variance extracted AVE values surpassed the threshold of 0.50, thereby supporting the construct measures' convergent validity.

Table 1: Convergent Validity

Validity and Reliability of Constructs					
Constructs	Items	Loading	AVE	CR	Cronbach's Alpha
Attitude towards online shopping	ATIT1	0.875	0.836	0.938	0.902
	ATIT2	0.942			
	ATIT3	0.923			
Expertise	EXP1	0.819	0.655	0.904	0.868
	EXP2	0.872			
	EXP3	0.74			
	EXP4	0.822			
	EXP5	0.787			
Online purchase intentions	PI1	0.844	0.74	0.919	0.883
	PI2	0.858			
	PI3	0.865			

	PI4	0.873			
Trustworthiness	TR1	0.836	0.725	0.93	0.906
	TR2	0.875			
	TR3	0.846			
	TR4	0.843			
	TR5	0.859			

Discriminant Validity

Discriminant validity refers to "the degree to which measures of different concepts are distinct"' (Bagozzi, 1994, p. 20). It is the degree to which a construct is entirely distinctive from other empirical data (Hair et al., 2016). Discriminant validity was assessed using three measures: Fornell-Larcker criterion, cross-loading analysis, and the heterotrait-monotrait ratio of correlations (HTMT). The Fornell-Larcker criterion measure results show that the square root of each construct average variance extracted was higher than its correlation with other latent constructs. The cross-loading measure results demonstrate that an item's loadings were higher than all of its cross-loadings.

Table 2: Discriminant Validity: Fornell-Larcker Criterion

Latent Variable Correlations				
	Attitude	Expertise	PI	Trustworthiness
Attitude	**0.914**			
Expertise	0.285	**0.809**		
PI	0.581	0.444	**0.86**	
Trustworthiness	0.265	0.662	0.412	**0.852**

Finally, the HTMT values were below the threshold of 0.85. Hence, the measures confirmed discriminate validity. Moreover, the results of all previous measures indicate that the measurement model met all requirements.

Table 3: Heterotrait-Monotrait (HTMT)

The Heterotrait-Monotrait (HTMT) Results				
	Attitude	Expertise	PI	Trustworthiness
Attitude				
Expertise	0.314			
PI	0.643	0.5		
Trustworthiness	0.288	0.746	0.453	

Table 4: Cross Loading

Discriminant Validity: Cross Loading				
	Attitude	Expertise	PI	Trustworthiness
ATIT1	**0.875**	0.258	0.441	0.239
ATIT2	**0.942**	0.255	0.561	0.239
ATIT3	**0.923**	0.27	0.577	0.249
EXP1	0.21	**0.819**	0.356	0.592

EXP2	0.238	**0.872**	0.341	0.604
EXP3	0.349	**0.74**	0.411	0.434
EXP4	0.163	**0.822**	0.331	0.513
EXP5	0.162	**0.787**	0.339	0.537
PI1	0.516	0.427	**0.844**	0.422
PI2	0.451	0.359	**0.858**	0.315
PI3	0.501	0.353	**0.865**	0.323
PI4	0.521	0.379	**0.873**	0.346
TR1	0.156	0.539	0.285	**0.836**
TR2	0.193	0.538	0.356	**0.875**
TR3	0.229	0.554	0.385	**0.846**
TR4	0.279	0.566	0.359	**0.843**
TR5	0.253	0.618	0.356	**0.859**

The Evaluation of the Structural Model

Five criteria were used to evaluate the structural model; collinearity assessment, coefficient of determination (R2), predictive relevance (Q2), effect size (F2), and, finally and most importantly, the significance and relevance of path coefficients. The first step was to inspect the constructs for potential collinearity; the results suggest no collinearity between them. The variance inflation factor (VIF) values were all below the threshold of 5, as we can see in the following table 5.

Table 5: Variance Inflation Factor (VIF)

VIF	
ATIT1	2.394
ATIT2	3.879
ATIT3	3.16
EXP1	2.321
EXP2	2.752
EXP3	1.503
EXP4	2.219
EXP5	1.905
PI1	2.02
PI2	2.434
PI3	2.553
PI4	2.417
TR1	2.443
TR2	2.878
TR3	2.389
TR4	2.31
TR5	2.52

Next was the bootstrap procedure with 500 subsamples to examine the significance and relevance of path coefficients and generate standard errors, t-values, and p-values. As shown in Table 6, the results indicate that H1 was supported with high significance, while H5 was not.

Finally, H2, H3, and H4 appear to be supported significantly. These results are elaborated and further explained in the discussion

Table 6: Path Coefficient

Path Coefficient of the Research Hypothesis							
	Relationship	Std.Beta	Sample Mean (M)	Std. Error	T Value	P Values	Decision
H1	Attitude -> PI	0.404	0.403	0.041	9.905	0	supported **
H2	Expertise -> Attitude	0.186	0.184	0.061	3.071	0.002	supported *
H3	Expertise -> PI	0.156	0.158	0.057	2.748	0.006	supported *
H4	Trustworthiness -> Attitude	0.142	0.147	0.065	2.192	0.029	supported *
H5	Trustworthiness -> PI	0.099	0.099	0.056	1.768	0.078	Not supported
Significant at $p** = < 0.01$, $P* < 0.05$							

The following step reviewed the coefficient of determination (R^2).Cohen (1988) suggested that in social and behavioural sciences, R^2 values of 0.26, 0.13 and 0.02 are large, moderate, and small. In this study, the R^2 value for the construct of attitude was 0.098, which is small; for online purchase intention, it was 0.461, which is considerable.

Table 7: Coefficient of Determination R^2

	R Square	R Square Adjusted
Attitude	0.098	0.092
PI	0.461	0.454

In the next step, the effect sizes F^2 were calculated. As Cohen (1988) says, F^2 values of 0.02, 0.15, and 0.35 are small, medium, and large effects, respectively. As shown in the results table below, two values did not meet the minimum value of 0.02.

Table 8: Effect Sizes F^2

	Attitude	Expertise	PI	Trustworthiness
Attitude			0.229	
Expertise	0.021		0.023	
PI				
Trustworthiness	0.013		0.01	

The final step evaluates the model's predictive accuracy by applying the blindfolding procedure. The Q^2 values, as seen in Table 9, were all above zero, the rule of thumb, suggesting the model's predictive relevance.

Table 9: Predictive Relevance Q2

	SSO	SSE	Q^2 (=1-SSE/SSO)
Attitude	1227	1129.84	0.079
Expertise	2045	2045	
PI	1636	1091.839	0.333
Trustworthiness	2045	2045	

Testing for Mediation

We performed bootstrapping to assess the mediation significance by generating the specific indirect effects and confidence interval to determine if the relations between independent and dependent variables were mediated. First, it was ascertained that the indirect effect was significant and secondly, checked if the value zero was included in the confidence interval range. If not, then the indirect effect was significant. Finally, to determine the type of mediation, the indirect and direct effects' significance was compared. The results listed in Table 10 indicate that both H6 and H7 were supported, which means that attitude partially mediates the relation between expertise and online purchase intention and fully mediates the association between trustworthiness and online purchase intention. In the final analysis, the measurement model met all the reliability and validity requirements. The hypotheses test results were sufficient to answer the research questions and achieve its objectives. These results are elaborated on and explained in the next section.

Table 10: Specific Indirect Effects

H		Std. Beta	Sample Mean (M)	Std. Error	T Value	P Value	Confidence Interval		Conclusion
H6	Expertise -> Attitude -> PI	0.075	0.075	0.027	2.812	0.005	0.025	0.132	Partial mediation
H7	Trustworthiness -> Attitude -> PI	0.058	0.059	0.027	2.163	0.031	0.005	0.106	Full mediation

Discussion

This study sought to dispel the ambiguity surrounding the role of social media influencers' trustworthiness and expertise on online purchase intentions, specifically in Saudi Arabia. It also explored the role that attitudes towards online shopping play in this relationship. An individual's attitude towards online shopping positively influences their online purchase intention. This result means that the more positive the attitude, the greater the intentions to shop online. Previous research concurs on this relation, and the findings are consistent with literature that suggested different types of attitude impact intentions, e.g. Ajzen and Fishbein (1976), Ajzen (1989), and Davis (1991) and, specifically, online purchase intentions, e.g. Nasser et al. (2014), Doolin et al. (2005), and Ha and Stoel (2009). Social media influences consumers' attitudes (Khan et al., 2019; Mandlik et al., 2021).

This study found that trustworthiness exerts a positive influence on an individual's attitude towards online shopping. Furthermore, the results also showed that hypotheses that trustworthiness positively and directly influences online purchase intentions did not hold. Although this contradicts some previous research, it can be attributed to the different context.

However, trustworthiness indirectly affects online intention positively through an individual's attitude towards online shopping, in those instances where attitude fully mediates this relation. This means the more significant the perceived trustworthiness of the social media influencer, the bigger their chance to stimulate a positive attitude, which can positively influence online purchase intentions.

The study also revealed that expertise positively influences attitude. Moreover, its findings indicate that expertise can positively impact online purchase intentions both directly and indirectly, but the indirect effect is more considerable. Firstly, the results posit a positive relation between expertise and online intentions, meaning that the greater the influencer's expertise and knowledge, the more they can create intentions. The indirect relationship between social media expertise and online purchase intention is larger, however. Attitude partially mediates this relation. Therefore, the more the influencer is perceived to be an expert, the greater the chance that they can stimulate a positive attitude towards online shopping.

This research provides insightful findings concerning the relationship between SMI credibility dimensions and online intentions. These help to fill the gap in the literature about e-commerce and Saudi Arabia. This research has developed a model to conceptualise the relation among the constructs. Moreover, in answering the research questions, the study provides theoretical and empirical evidence that widens existing research in both the online and Saudi contexts.

With the current growing use of influencing marketing by all kinds of businesses, this research provides practical recommendations for marketers planning advertisement campaigns for an online product or service by using influencers. They should first set up their own SMI index to determine how customers view specific influencers. They should then establish their own criteria about who is suitable to promote their business and focus on SMI who are regarded as more credible. Marketers should thus use SMI who are perceived to be trustworthy and be experts in the product or the service they are intended to promote. This objective here is to stimulate consumers' positive attitude towards the company's store, product, and service, which, in turn, will influence online purchase intentions, which can then affect the actual purchase. For their part, influencers should maintain a trustworthy image and work to become experts in their fields, at least from the consumer's perspective. This would be helpful for their career and make them more effective promoters.

There were a few limitations inherent in this research. The first was the target population. The use of KAU students here meant that the results could not be generalised. The second limitation is related to representation in the sample. The percentage of female respondents, for example, was smaller than that of male respondents. The percentage of international students was also much lower than that of Saudi respondents. Finally, the research adopted a cross-sectional survey method, which some consider being a limitation.

Recent years have witnessed various companies adopting influencer marketing and social media marketing to promote goods and services and sustain their positive image. This trend is observed in Islamic societies as well (Kadirov, 2019). The fact that both approaches have become increasingly popular and suitable for business of all sizes emphasises the importance of research into this topic. This research offers several recommendations for future research to augment the understanding of the subject.

Firstly, it would be valuable to conduct a more comprehensive study with a more extensive and more diverse sample to improve representation and increase the chance of generalising its

results. Secondly, it would be useful to investigate the relation between social media influencers' attractiveness and online purchase intentions. Researchers could further examine other features of social media influencers, such as their in formativeness, familiarity, likeability, entertainment value, and similarity, and reference the effect of these on online purchase intention. Other avenues that would be interesting to pursue concerning social media influencers could be the number of followers they have, the type of followers, and the type of product(s) they promote. The role of influencers in different spheres such as maternity clothing can also be explored (Krisjanous et al., 2021).

Other aspects of social media could be studied for their influence on intentions; these include UGC, e-word of mouth, the type of platform, and the content genre. Finally, demographic factors such as gender, age, education, and income should be explored for their possible role in these relations. Such studies would be invaluable for painting a larger and more comprehensive picture of this topic.

Acknowledgements

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