
| RESEARCH ARTICLE

Influencer Credibility and Product–Influencer Congruence: Reassessing Their Roles in Shaping Purchase Intentions in Bangladesh’s F-Commerce

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| ABSTRACT

With the advent of social media live streaming and specially Facebook live, Bangladesh online market is extensively leaning towards influencer marketing without a clear knowledge of the critical mechanism of persuasion. A country where most internet traffic is dictated by Facebook, marketers are finding it appropriate to engage with customers using live streaming facilities. The study aims to understand the interplay among various source credibility variables such as attractiveness, trustworthiness and expertise with probable influence of product-influencer fit. It has been observed that, aligning with classic source credibility theory influencer’s attractiveness and expertise significantly influence consumer purchase attitude. Trustworthiness as a mediator has been found to have mediated attractiveness in consumer purchase intention. Interestingly, the study has found no perceived influence of product-influencer fit in moderating credibility dimensions and consumers’ purchase intent.

| KEYWORDS

Social media influencer, F-Commerce, Persuasion, Source Credibility, Attractiveness, Expertise, Trustworthiness, Product-influencer fit, Match-up hypothesis.

| ARTICLE INFORMATION

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1. Introduction

Social media has become an essential part of contemporary means of communication, thanks to the Internet revolution. The rapidly growing scope of smartphones has made them the natural medium for delivering digital services to all demographics. Social Media, as defined by Kaplan and Haenlein (2010), refers to Web 2.0 applications that enable a large number of users to create, publish, and exchange media content through chat rooms, blogs, discussion forums, and multimedia sharing platforms. As of April 2025, an estimated 5.31 billion people (64.7% of the world’s population) are using social media, representing a 4.7% increase from the previous year (DataReportal, 2025). The average number of platforms: Backlinko (2024) confirms this by reporting that Internet users use 6.8 platforms monthly and spend over 18 hours per week on social networking sites.

In the increasingly competitive world of social media, influencer marketing is evolving into long-term collaborations between businesses and influencers (McNutt, 2021). Marketers recognise the importance of consistently integrating their marketing messages into influencers’ narratives over time to boost engagement from followers (Robertson, 2020). In 2015, the market was valued at \$500,000, but it has been growing at a compound annual growth rate of more than 50% according to Statista (2022). The expansion of the whole business was also propelled by the heightened use of ad-blocking solutions, resulting in a worldwide desktop ad-blocking rate of over 43% on average. Based on a study conducted by Statista, the overall expenditure on advertising in the influencer marketing sector has increased by almost 100% since 2019, going from \$11.6 billion to \$27.5 billion. Moreover, it

is anticipated that firms and brands would spend an additional \$5 billion towards influencer advertisements in the next year. The market is projected to have a value of \$41.8 billion by the year 2025.

The fast growth of influencer marketing in today's highly competitive social media environment has led to the emergence of long-term partnerships between corporations and influencers (Agag et al., 2022; Kim & Kim, 2021; Martínez-López et al., 2020). Marketers have acknowledged the need to consistently integrate their marketing messages into the stories of influencers over time to enhance their followers' involvement (Acikgoz & Burnaz, 2021; Farivar et al., 2021; Leung et al., 2022). Hence, it is crucial for such connections to use trust, which serves as the fundamental basis for a prosperous leader-follower dynamic (Leite & Baptista, 2022; Trivedi & Sama, 2020). A study indicates that 92% of social media users have higher confidence in influencers compared to conventional marketing channels, highlighting the importance of trust in influencer marketing (Agag et al., 2020; Jin et al., 2019; Pop et al., 2022). According to Ipsos's 2019 global consumer poll, 46% of respondents lack trust in traditional media outlets, including newspapers, magazines, TV, and radio. Additionally, 63% are more inclined to follow the guidance of social media influencers rather than pay attention to corporate advertisements (Agag & Colmekcioglu, 2020; Pozharliev et al., 2022; Zhou et al., 2021).

The relationship between social media influencers and their marketing strategies has been an increasingly addressed topic in recent marketing research. A significant issue when using social media influencers to endorse products is the uncertainty of their critical dimensions and credibility, which can have a substantial impact on advertising costs for organisations. It is essential to recognise the underlying characteristics that make influencers trusted enough. Influencers often rely on their personal brand identity, including their origin, style of engagement, and type of content they create. Studies show that influencers who align with the values and preferences of their audience can generate higher levels of engagement (Lujan & Murguía, 2022). This suggests that an agency's belief in the influence power of an influencer should be grounded in such attributes, more than on traditional metrics, for example, the number of followers. This lack of alignment can lead to over-investing in marketing, as advertising agencies may invest heavily in influencers without clear evidence of the relationship between the influencer and their audience (Morales et al., 2021). Authentic and relatable influencers are perceived as such, and credibility grows between the influencer and audience (Joensuu-Salo et al., 2022). One study found that credibility problems can result from "incongruence" between the influencer's message and their established brand image, which leads agencies to not correctly recognise the downside of high investment in influencer partnerships (Chiu et al., 2022). When there are no formalised frameworks in place for agencies to assess influencer credibility, they tend to focus on traditional and outdated metrics or superficial evaluations, which can reduce their strategic decision-making effectiveness (Wang et al., 2020).

The existing research on relationship development and the utilisation of trust between influencers and followers is limited due to the excessive focus on transactional outcomes, such as followers' perceptions, attitudes, and behavioural intentions, in previous studies (Jin et al., 2019; Lou & Yuan, 2019; Schouten et al., 2020; Sokolova & Kefi, 2020; Xiao et al., 2018). Hence, the process of establishing and leveraging relationship trust and loyalty remains poorly understood. Moreover, previous research on the credibility of influencers has only focused on the factors that contribute to their credibility (Breves et al., 2019; Lou & Yuan, 2019; Sokolova & Kefi, 2020), without considering the manner and circumstances in which these factors might be successfully used. Currently, professionals in the field continue to face challenges in determining the key factors for achieving success in influencer marketing. The emphasis has been placed on conventional advertising frameworks and quantitative criteria, such as follower count. However, focusing solely on these requirements may lead to erroneous decision-making. By placing greater emphasis on the dual criteria of attractiveness and trustworthiness, a potential solution can be found for this predicament. The current body of research on influencers is still in its early stages (Wiedmann & Von Mettenheim, 2020). Till and Busler (1998, 2000) reported that the perceived skill of celebrity endorsers is a more effective criterion than perceived attractiveness for aligning endorsers with goods. They argued that physical beauty is not a significant determinant, as the correlation between a visually appealing endorser and a product that enhances appearance appears to be concealed (Rungruangjit, 2022). From the same standpoint, it may be correlated with Digital Celebrities or Social Media Influencers (SMIs). According to Crespo and Tille (2023), their study reported that the trustworthiness of a social media influencer has an insignificant impact on the consumer's purchase intention. Similarly, according to (Kim & Kim, 2021; Leite & De Paula Baptista, 2021; ALFarraj et al., 2021; Gong & Li, 2017; Özbölük & Akdogan, 2022b), source credibility, expertise, attractiveness and in some cases, trustworthiness do not necessarily contribute positively to purchase intention.

In today's digital environment, researchers and practitioners alike seek deeper insights into the factors that determine the success or failure of influencer marketing campaigns on social networking sites (Casaló, Flavián, & Ibáñez-Sánchez, 2020). Balance theory (Heider, 1946) provides valuable explanatory power for understanding how consumers evaluate commercial messages on social media (van Dam & van Reijmersdal, 2019). Specifically, followers tend to perceive marketing content more favorably when they

feel a sense of congruence with the influencer and when the influencer appears well-aligned with the promoted entity (e.g., product, brand, or outfit). Conversely, a persuasive communication effort intended to foster positive consumer attitudes toward a brand or product is likely to fail if either of these relational links does not evoke a sense of fit.

2. Literature Review

2.1 Bangladesh Influencer Market and F-Commerce

In the context of Bangladesh, a country of 170 million people represents a significant field for research where mobile and internet penetration is on the rise and there has substantial growth over the years in social media marketing, specifically in Facebook Marketing or F-Commerce. In 2022, marketers allocated approximately 54% of their marketing budget to digital marketing. It is expected that this percentage would rise by an additional sixteen per cent in 2023. Moreover, according to Statista's research, the amount spent on digital marketing in Bangladesh reached over \$350 million in 2022. Within Bangladesh's Influencer Advertising industry, spending on advertisements is expected to reach \$30.43 million in 2024. The annual growth rate for advertising expenditure is projected to be 9.87% (CAGR 2024-2029), which will lead to a market volume of \$48.71 million by 2029. According to the recent Statista Market Insights 2024 report, the Influencer Advertising industry in Bangladesh has experienced substantial growth in recent years. Bangladesh has a substantial and rapidly expanding population, characterised by a significant number of youthful individuals who actively engage with social media platforms. Consequently, there is an increasing need for influencer advertising amongst companies and enterprises aiming to target this technologically knowledgeable generation. Influencers are perceived as personable and credible individuals, and their endorsements can have a significant impact on consumer purchasing decisions.

The popularity of Facebook in the nation has resulted in major corporations engaging in f-commerce, the newest iteration of online commerce, as a subsidiary. Bangladesh has a staggering 46 million Facebook users who are actively engaged on the platform. Bangladesh has almost 2,000 specialised online shopping sites, alongside more than 300,000 Facebook commerce (f-commerce) pages. Business entities are conducting commercial activities within the nation, resulting in an estimated market size of approximately Tk 1,000 crore. In this study, which aims to understand consumer behaviour regarding social media influencers and live streamers, the clothing and cosmetics markets have been the primary focus. On the one hand, clothing and cosmetics are examples of experiential goods with unstandardized characteristics that are often more unpredictable than search items in an online marketplace (Hong & Pavlou, 2014).

2.2 Concept of Source Credibility

The success of communication may be explained by two basic theoretical frameworks: source credibility (Hovland & Weiss, 1951) and source attractiveness (McGuire, 1985). The concept of communicator credibility, as defined by Source credibility theory (Hovland & Weiss, 1951), pertains to the extent to which a source is perceived as possessing expertise in the pertinent domain of communication and can be trusted to offer an impartial assessment on the matter at hand (Goldsmith et al., 2000; Ohanian, 1990). In his study, Ohanian (1990) employs the theoretical framework to develop and validate a comprehensive three-dimensional assessment of celebrity credibility, including trustworthiness, expertise, and attractiveness. A reliable and precise tool for evaluating the perceived credibility of a celebrity endorsement is provided by the scale. According to Winterich et al. (2018), the scale is often used to measure the impact of source credibility on consumers' evaluations of commercials, perceptions of brands (Spry et al., 2011), and purchase behaviour (Mishra et al., 2015).

2.2.1 Attractiveness

Erdogan (1999) posits that attractiveness may be conceptualised as a stereotype that encompasses favourable associations with a person, extending beyond mere physical appearance to embrace other traits such as temperament and athletic aptitude. In summary, existing research suggests that influencers who possess appealing qualities are more likely to influence the purchase intentions of their followers (Guo et al., 2018; Van der Walddt et al., 2009). Furthermore, as shown by the research conducted by Wang and Scheinbaum (2018), the attribute of attractiveness is a crucial determinant in the successful dissemination of valuable messages. According to Wang and Scheinbaum's (2018) findings, marketers often include physically appealing influencers in their promotional strategies because they are believed to possess a higher capacity to shape consumers' sentiments towards the companies being advertised. The attractiveness of influencers has also been proven by Loua and Yuan (2019) to affect brand awareness as well as how much people believe the material. A social media influencer's attractiveness is a crucial component that may convince a target audience of buyers to perceive the SMI as an authority on a specific topic. According to Ki and Kim (2019), the degree to which a visual item is beautiful and aesthetically pleasing to the audience is referred to as its attractiveness. In this

research, an attempt has been made to understand how an influencer's physical beauty influences the behaviour of their followers in favour of a product or an ideology.

2.2.2 Expertise

According to Van der Walldt et al. (2009), expertise may be defined as the degree to which the endorser is considered to possess the necessary knowledge, experience, or skills to effectively promote and sell a product. It is anticipated that persons with expertise in the sector would provide more reliable information on the topics compared to those who lack familiarity with the conditions or the field. Expertise refers to the degree of knowledge possessed by a source. Academic discourse characterises expertise as the attainment of superior levels of understanding, expertise, and problem-solving abilities within a specific field. An individual who possesses expertise is proficient in a specific field to an exceptional degree, a level of proficiency that is attainable by only a limited number of individuals, potentially comprising a small fraction of the overall population. Acquiring a skill requires conscientious effort, comprehensive and continuous instruction, hands-on experience, and/or dedicated practice. In essence, interacting with an individual who possesses exceptional proficiency in unambiguous advertising is expected to yield a lesser influence compared to the diminished credibility associated with other celebrities during the same period (Ratten & Tajeddini, 2017; Guo et al., 2018; Serazio, 2015). The possession of knowledge is a crucial attribute for influencers to achieve success, gain recognition, and establish themselves as credible authorities (AlFarraj et al., 2021). In this context, expertise refers to the extent to which an SMI's generated content is perceived to be of relatively high status (Ki & Kim, 2019) due to the influencer's control over the subject matter.

2.2.3 Trustworthiness

According to Pop et al. (2021) and Shamim et al. (2022), trustworthiness has been recognised as a crucial element in several scholarly fields, including philosophy, psychology, sociology, politics, economics, organisational studies, and marketing. The construct in question is characterised by its multidimensional and intricate nature. The authors Zur et al. (2012) emphasise the existence of two distinct trustworthiness dimensions: specifically, the affective and cognitive. The initial concept concerns an individual's degree of confidence and trustworthiness in their partner's dependability and expertise. Conversely, the second concept pertains to an individual's sense of security and trust in another individual, which is established upon the latter's display of emotional support and care. In order to provide a marketing definition of trust as "the propensity to rely on a trusted exchange partner" and to emphasise the significant influence that trustworthiness has on attitudes and purchase intention as viewed through the lens of signalling theory (Shamim et al., 2022; Moorman et al., 1993). Social media users place considerable importance on the perception of an influencer's trustworthiness, as they evaluate various aspects, including credibility, reliability, integrity, and trustworthiness (Ceyhan et al., 2018; Ohanian, 1990; Munnukka et al., 2016). Research has shown that trust and loyalty have a beneficial effect on sales, as well as on brand performance, and ensure the longevity of interactions between consumers and influencers (AlFarraj et al., 2021). The credibility of a source is defined as "the evaluation made by the recipients regarding the source's honesty, genuineness, or truthfulness." Perceived as the two most critical facets of credibility, expertise and dependability remain so (Saima & Khan, 2020). The source credibility model also identified these two variables as the primary predictors of a message's effectiveness.

3. Theoretical Framework and Hypotheses Development

3.1 Theoretical Framework

This research has employed Source Credibility Theory by Hovland and Weiss (1954). The concept of source credibility offers insight into the effectiveness of communication. The research focuses on three main source effects that have a substantial influence on purchase intention, brand attitudes, and attitudes towards advertising (Amos et al., 2008; Wang & Scheinbaum, 2018; Phua et al., 2018). The concept of attractiveness pertains to the extent to which an endorsement is seen as sophisticated, captivating, and visually appealing (Erdogan, 1999). According to Kahle and Homer (1985), the impact of a celebrity endorsement on consumer buying behaviour is notably shaped by the level of beauty shown by the celebrity. According to Erdogan (1999), trustworthiness refers to the perceived characteristics of an endorser, which comprise reliability, dependability, and honesty. Therefore, marketers must carefully choose a celebrity endorser who has a superior level of these characteristics (Shimp, 1997). The concept of expertise pertains to the degree to which a renowned public figure is seen as possessing knowledge, competence, credentials, and general credibility as a reliable authority (Erdogan, 1999). The primary focus is on how buyers perceive a celebrity, rather than their actual degree of skill (Hovland et al., 1953; Ohanian, 1991).

The influence of attractiveness, reliability, and expertise has garnered considerable interest within social media platforms in recent times. The research undertaken by Shareef et al. (2019) demonstrated that the value of social media advertising is substantially

influenced by its credibility. Their research indicates that advertisements disseminated by peers on social media are perceived as more reliable than those encountered in traditional media.

The Match-Up Hypothesis is essential for comprehending the efficacy of influencer marketing, positing that a congruent relationship between an influencer and the endorsed product enhances consumer engagement. The alignment between product and influencer, particularly regarding attractiveness and expertise, is a focal point in marketing research. Influencers with attractive characteristics tend to generate greater viewer engagement, as their appeal can enhance consumer perceptions and elevate purchase intentions (Kuo & Rice, 2014). Moreover, expertise is significant; consumers prefer endorsements from individuals recognised as knowledgeable in the pertinent field, thereby influencing their assessments of product credibility and trustworthiness (Sá et al., 2023).

Studies indicate that perceived congruence enhances emotional connections, thereby fostering a deeper parasocial relationship between influencers and their audience. This interaction enhances consumer loyalty and may result in heightened purchasing behaviour (Giacomazzi et al., 2017). Furthermore, research on cause-related marketing indicates that congruence encompasses not only product appeal but also shared values and environmental awareness, suggesting that these factors play a crucial role in shaping consumer behaviour towards endorsed products (Amaliah et al., 2023; Marchand et al., 2024).

The effectiveness of influencers depends on their capacity to establish a credible image. Lack of transparency among influencers concerning their affiliations can undermine credibility and, consequently, the effectiveness of their endorsements (Gillespie et al., 2014). Consequently, elements like the alignment of personal brand identity, appeal, and expertise are crucial for effectively implementing the Match-Up Hypothesis to influence consumer perceptions and enhance engagement in influencer marketing contexts (Sofi & Rachmawati, 2024).

Supporting existing literature, further research suggests that consumer perception of compatibility between influencer attributes and product characteristics enhances marketing message effectiveness, leading to a positive consumer response (Zhao & Wang, 2017; Kumar & Kapoor, 2015). Recognising the significance of these aligned characteristics enables marketers to formulate targeted strategies that ensure influencer partnerships authentically connect with consumers, thereby fostering increased brand loyalty and advocacy (Chen et al., 2018).

3.2 Hypotheses

Attractiveness refers to the inclination of the recipient to be captivated by the appeal, magnetism, sociability, and approachability exhibited by the communicator. (Saima and Khan, 2020). Positive influence of an endorser's likeability on consumers' attitudes, believability, and purchasing intentions (Kumar, 2011; La Ferle & Choi, 2005; Wang et al., 2017; Xiao et al., 2018). Recently, marketers have shown a growing interest in social networking sites as they seek to capitalise on the potential to influence customers' purchasing decisions. The influence of electronic word-of-mouth (Erkan & Evans, 2016; Zhu et al., 2016) on consumer purchase intention on social networking sites is a noteworthy factor to consider. The credibility of a social media influencer is a crucial factor to consider when considering product marketing (Hui, 2017; Sokolova & Kefi, 2019). Numerous models, including the source credibility model and the source attractiveness model, form the foundation for research on celebrity endorsements. The models argue that consumers' propensity to make a purchase is influenced by factors such as attractiveness, trustworthiness, and competence. Appeal, as a complex concept, encompasses physical attractiveness, charm, and perceived likability, all of which can enhance the effectiveness of marketing communications sent by influencers. Empirical evidence suggests that appealing influencers have a higher probability of attracting customer attention and evoking favourable emotional reactions, hence potentially resulting in heightened intentions to make purchases. For example, research has shown that the perceived appeal of influencers is strongly associated with customers' sentiments towards the items they endorse, thereby influencing their purchasing decisions (Koay et al., 2021; Putri, 2023; Khanam & Hossain, 2022).

By comparison, other factors, such as basic popularity or social media presence, may not provide the same level of profound understanding of customer behaviour. Although these elements may enhance the general attractiveness of an influencer, they do not automatically convey the perception of trust or competence that customers need when making purchasing decisions. According to Dominic (2023), successful communication in marketing requires reliable sources of information, and relying on popularity alone may weaken the impact of marketing messaging. Therefore, it is crucial to prioritise the reliability of the source over superficial measures of impact. Furthermore, the success of influencer marketing often depends on the alignment between the influencer's attributes and the company's image. Empirical evidence suggests that when customers perceive alignment between the credibility of the influencer and the values of the business, their intention to make a purchase is significantly enhanced (Metzger et al., 2010). This alignment highlights the importance of selecting influencers based on their credibility qualities rather

than other less significant criteria, such as the number of followers or measures of engagement. From the discussion stated above, the following hypothesis has been proposed:

H1: Physical Attractiveness of the influencer positively affects customers' purchase intention

The degree of credibility of influencers, encompassing their knowledge, reliability, and appeal, has been demonstrated to have a substantial impact on purchase intentions. Alfarraj et al. (2021) found that influencers perceived as both beautiful and competent increase customer engagement with their recommendations, leading to a higher likelihood of purchasing items, particularly in the cosmetic dermatology industry. The study conducted by Rathnayake and Lakshika (2023) revealed that customers in Jordan tend to place more faith in influencers who exhibit both physical attractiveness and specialised knowledge in the cosmetics sector. This, in turn, leads to an increase in their intent to make purchases. The observation is consistent with the results obtained by Kanwar and Huang (2022), who demonstrated a clear correlation between the trustworthiness of influencers and consumers' purchasing intentions. The perceived value and brand image influence this connection. Furthermore, the significance of expertise in influencing customer impressions cannot be exaggerated. The study conducted by Weismueller et al. (2020) demonstrates that the credibility of influencers, namely their level of expertise, significantly influences customer attitudes and intentions towards goods. This assertion is supported by the research conducted by Dinh and Lee (2021), which highlights that customers' inclination to imitate influencers may result in higher purchase intentions, especially when they perceive the influencer as an authority in their respective domain. The results indicate that possessing such experience not only increases the credibility of the influencer but also cultivates a feeling of trust among customers, which is crucial for stimulating buying behaviour.

These findings indicate that possessing experience alone may not be enough; the significance of the influencer's expertise about the product category is equally crucial in influencing customer behaviour. Therefore, we suggest the following hypothesis:

H2: Perceived Expertise of the influencer positively affects the customer's purchase intention.

The dynamics of social media influencer marketing represent an obvious area of challenge when it comes to understanding the relationship among attractiveness, perceived expertise, and trust. Impact on followers' purchasing behavior. Influencers impact the behavior of their followers when it comes to buying things; more specifically, understanding nuances in their integrity can sometimes provide marketing strategies with insight. Research shows that the attractiveness of social media influencers is positively correlated with their perceived trustworthiness, establishing a "winning" formula which any effective influencer marketing strategy must have (Wiedmann & Mettenheim, 2020). This corresponds well with the conclusions from Alfarraj et al. They argue that attractiveness in concert with expertise increases consumer engagement with influencer content, generating higher purchase intentions (Alfarraj et al., 2021). Founded on their looks and knowledge, influencers who both display attractiveness cut across diverse market segments raising viewers' perceived credibility of them (Balaban & Mustăţea, 2019). In addition, the expertise understood by the influencers is the most essential condition of trustworthiness. Influencers who understand the products they support are often thought of as more credible, which increases acceptance of their views and makes it more likely that they will have an effect on consumer behaviour and purchase decisions (Singh et al., 2015). Muda and Hamzah maintain that attributes such as reliability and demonstrated expertise are bringing in consumers' confidence towards influencers, establishing a favorable environment for effective advertising (Muda & Hamzah, 2021). Finally, trust is identified as the key moderator among these three aspects, trust has an impact on interpersonal attraction and thus strengthens relationship between expertise and attraction (Munnukka et al., 2016).

In summarizing these trends, it can be seen that the more attractive social media influencers are perceived, the more trustworthy they tend to be. Similarly, the perceived expertise of these influencers is the important factor determining how credible they will be in consumers' eyes. Hence we propose the following hypotheses:

H3: Perceived Attractiveness of the influencer positively affects influencer's trustworthiness.

H4: Perceived Expertise of the influencer positively affects influencer's trustworthiness.

The relationship between attractiveness, carefulness, dependability, influencer confidence, and collaboration has been extensively studied. According to some study, these factors impact consumer performance via complicated mediating models. Filieri et al. found that perceived competence and trustworthiness modulate the effect of beauty on brand opinion. Filieri et al. (2022) conclude that if influencers were originally less important for its spread or popularity, appealing looks would have been part of them; they can't influence consumers again without adding considerable responsibility. According to Hartawidjaja and Agus, projected brand

value modulates influencer credibility and purchase intention. Trusted influencers boost brand value, which encourages purchases (Hartawidjaja & Agus, 2023). Mittal and Kaur's research also shows that YouTube vloggers' credibility does not necessarily influence customer purchases (Mittal & Kaur, 2020). Despite attractiveness and skill contributing to perceived credibility, trustworthiness frequently becomes a significant but not always effective connection in increasing or discouraging purchase intentions. Le et al. explain that cognitive-affective attitudes impact the relationship between beauty vlogger traits like trustworthiness and knowledge and customer purchase intention. They found that trustworthiness amplifies influencer impacts on purchase behaviour (Le et al., 2024). Also, Alfarraj et al. study how attractiveness and skill increase user interaction with influencers (2021). These attributes directly affect purchase intention if influencers are reputable, albeit findings are uneven. Hence, we propose the following hypotheses:

H5a: Perceived trustworthiness of the influencer mediates the relationship between perceived attractiveness of the influencer and consumer purchase intention.

H5b: Perceived trustworthiness of the influencer mediates the relationship between perceived expertise of the influencer and consumer purchase intention.

Influencer marketing involves a delicate biological product chain--hence the emphasis on influencer-product congruence. It is an important area of study to investigate and analyze the effect that product-influencer congruence has on the extent to which influencer attractiveness translates into consumer purchase intentions. Research shows that when influencers are perceived as attractive and their promoted products match closely with their personal brand, consumer buying plans spike sharply in response Weismueller et al. found that perceived Game comes with a certain amount of word of mouth reputation, which includes beauty, thus enhances the effect of product endorsements and ultimately leads to increased purchase intentions Weismueller et al. (2020). This parallels the discovery of Alfarraj et al. that attractiveness when consistent with the type of products being endorsed encouraged consumers to appreciate influencer content and prompted them even further into it AlFarraj et al. (2021). And therefore Li and Peng contribute to the rationalization of how the degree of matching between influencer and product influences, for instance, on consumer purchase intention; this suggests that strong cooperation intensify ogawa and like (Li & Peng, 2021). So, in other words, product-influencer fit augments the attractiveness of the influencer and acts as an indispensable regulator driving consumer purchase intentions in influencer marketing scenarios. This brings us to the following hypothesis:

H6a: Product-influencer fit moderates the relationship between attractiveness and purchase intention

Recently, marketing research has focused on the moderating role of product-influencer congruence in the correlation between influencer competence and purchase intention. Research indicates that when an influencer's knowledge aligns with the marketed product, consumer trust is enhanced, resulting in heightened buying intentions. This time, Yu (2020) gives another example of congruence. Their research indicates that when a virtual influencer's knowledge aligns with the product promoting the City of Split, buyers exhibit a greater propensity to purchase. This kind of congruence deepens emotional engagement and a sense of authenticity, hence amplifying the influencer's impact (Yu et al., 2024). Another example is Liang et al. (2022), who discovered that the match between a celebrity and a product made people more confident and motivated to buy. It also shows that a good fit between an influencer's knowledge and the product they are promoting might make it more compelling (Liang et al., 2022). Alfarraj et al. also say that influencers that had expert knowledge in their endorsements were seen as more credible, which made people more likely to buy the products being marketed when the product-Influencer fit was good (AlFarraj et al., 2021). This aligns with the research conducted by Laila and Sjabadhyni, which indicates that incongruity between product and celebrity endorsements might diminish advertising efficacy, underscoring the significance of majority-matching attribution information for purchase intention (Laila & Sjabadhyni, 2018). This brings to our next hypothesis in the following:

H6b: Product-influencer fit moderates the relationship between influencer's expertise and purchase intention

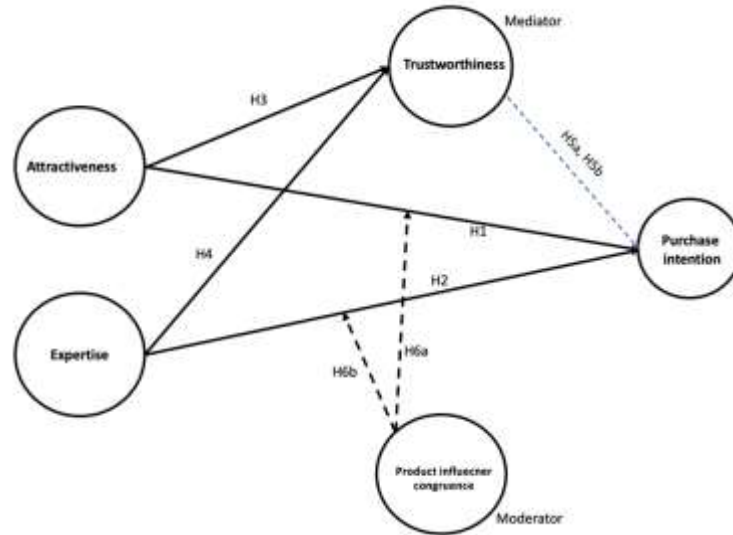


Fig. 1. Conceptual Framework

4. Data and Methodology

This research focuses primarily on the influencer marketing paradigm of Bangladesh which is largely dominated by Facebook marketing or F-Commerce. The consumer traffic in Facebook is by far the largest online platform in this country. With the introduction of Facebook live streaming functionality there has been a huge upsurge of online vendors who adopted this feature to portray their products online. Due to the large population of this country which inhibits more than 170 million, a large number of this population use Facebook and messenger as their most preferred social media networking site (SNS). The introduction of Live Streaming feature has been an immediate hit in the market. The live streaming facility enables the marketers to showcase their products online with live connectivity and instant communication. Consumers are able to watch the steaming even if they miss the live broadcast which are available the recorded version in the vendor’s page. Product order is facilitated by the logistical support made available by the marketers. In this context, many common people with good communication abilities and those who are already known in the Facebook and YouTube sites due to their personal videos showcasing their lives have come into prominence in product sales as well. The marketers, vendors and influencers have their own Facebook pages and groups where they can communicate with their following with greater ease.

This study has adopted survey method. The questionnaire includes 23 self-report items, eight respondent items. Our questionnaire includes five variables, including influencer attractiveness (ATR), expertise (EXP), trustworthiness (TRU), product-influencer congruence (CON) and purchase intention (PUR). We have used 5-point likert scale to measure each item (1 = Strongly Disagree, 5 = Strongly Agree). We have designed all the items with pre-validated research with high citations. A few changes were made in the question to fit better in our research context. The original questionnaire was in English but for better understanding of the respondents the questionnaire has been translated to match the native language Bangla. First the questionnaire was translated into Bangla and then we invited two academicians and two industry experts to provide their opinion regarding validity of the questionnaire formation and use words. Upon their feedback we have converted the validity report to see which items need further revision/realignment to the context of Bangladesh.

The survey was taken online due to time and financial constraints as many of the researchers find it more efficient and convenient. In a city like Dhaka (Capital of Bangladesh) moving around the city which inhibits more that 20 million people if very troublesome. With inception of online forms with critical features that enable researcher to access to critical information and this platform also provides considerable robustness and reduces errors of manual input. As there is no such sampling frame for the online customers available in Bangladesh who are habituated in following influencers and making online purchases, the study has adopted purposive sampling and snowball sampling. The rationale behind this approach is that the study has few specific criteria such as the consumers need to familiar with online purchase and s/he has to follow at least one social media influencer to be able to participate in the research survey. To make sure the criteria has been fulfilled we have included a filtering question asking the respondents whether he or she follow at least one influencer and make purchases from him/her. In case the respondent replied in negative, the google form would automatically shut down the questionnaire without any further advancement.

To reach out to the most appropriate respondents we have deliberately distributed the questionnaires to the online shopping forums where people gather around a specific product criteria or interest or a specific brand or influencer. This groups are generally consists of those people who are engaged online shoppers and frequently follow the live streaming of different vendors and influencers. This shopping groups are mostly based in Facebook and some groups are found in WhatsApp. Since majority of the online shoppers are consisted of the urban youth who are tech-savvy customers, the questionnaire has been share to different university student groups. To reach out to the professionals the questionnaire has been shared with some Dhaka-based professional groups who work in multinational and national corporations. This approach has enabled a balanced representation of respondents from different demographic segments.

The study included 236 respondents. The sample consisted of 59.7% female (n = 141) and 40.3% male (n = 95), with a greater representation of female participants. Most of the participants (68.6%) were aged between 21 and 31 years, and 25.0% were in the 32–42 years age band, indicating that most of the respondents were young adults needing access to digital platforms. The sample was also reasonably well educated, with 65.3% of respondents being undergraduates, and 16.9% having a graduate degree. For occupational status, private service holders (38.1%) were the highest among the groups, followed by students (36.9%) and housewives (13.1%). The majority were single (54.6%); 55.5% were perceived as living in nuclear families of 3–4 members. The largest number of participants earned between BDT 80,000 and 100,000 (42.4%), followed by those earning between BDT 60,000 and 80,000 (28.8%), indicating a predominance of middle- to upper-middle-income participants.

Table 1.

Demographics of Respondents (N = 236)

Items		Frequency	Percentage
Gender	Male	95	40.3%
	Female	141	59.7%
Age	Below 20	2	0.8%
	21 – 31	162	68.6%
	32 – 42	59	25.0%
	43 – 53	13	5.50%
Education	Secondary School	2	0.8%
	Higher Secondary	38	16.1%
	Undergraduate	154	65.3%
	Graduate	40	16.9%
	Mphil/Doctorate	2	0.8%
Profession	Self-employed/Entrepreneur	16	6.8%
	Private Service	90	38.1%
	Government Service	8	3.4%
	Unemployed	4	1.7%
	Student	87	36.9%
	Housewife	31	13.1%
Marital status	Single	129	54.6%
	Married	107	45.4%
Family size	1-2	20	8.5%
	3-4	131	55.5%
	5-6	69	29.2%
	Above 6	16	6.8%
Monthly Income	Below 40,000	9	3.8%
	40,000 – 60,000	14	5.9%

60,000 – 80,000	68	28.8%
80,000 – 100,000	100	42.4%
Above 100,000	45	19.1%

5. Data Analysis and Results

The present study employed Partial Least Squares Structural Equation Modelling (PLS-SEM) using SmartPLS software to test the proposed conceptual framework. The choice of PLS-SEM was guided by its robustness in handling complex models that include multiple constructs, indicators, mediation, and moderation effects. According to Hair et al. (2011) and Henseler et al. (2016), PLS-SEM is particularly suitable when your research aims to make forecasts and create some theory but not confirm the entire theory. In particular, it corrects the latent variable (measured variable) errors in the observed variable models and is vital to the validity and reliability of the constructs.

The PLS-SEM method is also applicable to models involving interrelated independent and dependent variables, allowing researchers to a single method to more effectively explore causal relationships. Two essential stages in analysis--the measurement model and the structural model--are combined in this technique. Therefore, it supports a rigorous examination of both the reliability of indicators and the validity of constructs as well as hypothesized relationships within one comprehensive framework. It also brings new relationships to light and enriches the theoretical understanding of emerging research fields as a method of Al-Emran et al. (2019) pointed out.

5.1 Measurement Model

In order to determine the reliability and validity of the constructs used in this study, an assessment was done. Conforming to indirect reliability, all loadings were greater than the recommended threshold of 0.70 (Hair et al., 2019), as the Table 3 shows. In other words, the indicators are found to be reliable. The Cronbach’s Alphas of all the constructs in the study were between 0.827 and 0.958, which is well above this minimum attribute. This means that all constructs in the study have satisfactory reliability. Composite Reliability (CR) values for all constructs ranged from 0.942 to 0.960, indicating high internal consistency across indicators for each latent variable.

The Average Variance Extracted (AVE) values of all constructs in the study exceeded Fornell and Larcker’s benchmark of 0.50, with scores ranging from 0.766 to 0.901. In other words, the correlations produced by items of different factors are relatively low. Specifically, Attractiveness (AVE = 0.827), Trustworthiness (AVE = 0.876), Expertise (AVE = 0.888), Purchase Intention (AVE = 0.766), and Product–Influencer Congruence (AVE = 0.901) all demonstrated good amounts of shared variance among their respective indicators. These results show that the scales used effectively represent their respective latent constructs. This means that all measurement items are a reliable and valid representation of their underlying constructs. The high loadings and reliability coefficients again indicate that consumers consistently interpreted the constructs of influencer traits, perceived congruence, and purchase intent as planned. Accordingly, the measurement model is robust, laying a solid foundation for exploring the hypothesized relationships, which make up a structural model analysis.

Table 2

Cronbach’s alpha, Composite Reliability, AVE and Item Loadings

Constructs	Items	Loading	Cronbach’s Alpha	Composite Reliability	Average Variance Extracted (AVE)
Attractiveness, ATR	ATR1	0.924	0.948	0.960	0.827
	ATR2	0.926			
	ATR3	0.931			
	ATR4	0.904			
	ATR5	0.861			
Trustworthiness, TRW	TRW2	0.934	0.827	0.954	0.876
	TRW3	0.925			
	TRW4	0.947			
	TRW5	0.938			
	EXP1	0.930			
Expertise, EXP	EXP1	0.930	0.958	0.958	0.888

	EXP2	0.961			
	EXP3	0.940			
	EXP4	0.938			
Purchase Intention, PUR	PUR1	0.906	0.938	0.942	0.766
	PUR2	0.894			
	PUR3	0.795			
	PUR4	0.893			
	PUR5	0.910			
	PUR6	0.846			
Congruence, CON	CON1	0.945	0.945	0.945	0.901
	CON 2	0.963			
	CON 3	0.940			

Due to poor psychometric performance, TRW1 (Trustworthiness 1) was omitted from the measurement model evaluation. The item had a low outer loading compared to other indicators in the Trustworthiness construct, indicating it contributed less to its reliability and convergent validity. If they increase construct reliability and Average Variance Extracted, Hair et al. (2019) recommend removing indicators with loadings below 0.70.

The measuring model's internal consistency and validity improved when TRW1 was removed, as Cronbach's Alpha, Composite Reliability, and AVE scores rose. Since the other indicators captured influencer credibility—honesty, dependability, and integrity—removing this item did not change the theoretical meaning of the Trustworthiness construct.

The evaluation of discriminant validity was conducted using the Heterotrait–Monotrait Ratio (HTMT) method, as suggested by Henseler et al. (2015), to confirm the empirical distinctiveness of each construct from the others. The HTMT values for all latent constructs ranged from 0.768 to 0.886, as shown in the table. The values fall below the conservative threshold of 0.85 (Kline, 2011) and are comfortably within the more liberal threshold of 0.90 (Gold et al., 2001), indicating satisfactory discriminant validity.

The highest HTMT value recorded was between Expertise and Trustworthiness (HTMT = 0.886), which is within the acceptable range, suggesting that the constructs are related but not redundant. All other construct pairs demonstrated HTMT ratios significantly below the cut-off criteria, thereby reinforcing the notion that the constructs assess distinct conceptual dimensions.

Consequently, the HTMT results confirm the establishment of discriminant validity, indicating that the constructs of Attractiveness, Expertise, Trustworthiness, Product–Influencer Congruence, and Purchase Intention are empirically distinct within the proposed model.

Table 3.
Discriminant Validity Using HTMT

	ATR	CON	EXP	PUR	TRW
ATR					
CON	0.809				
EXP	0.768	0.846			
PUR	0.826	0.858	0.863		
TRW	0.786	0.805	0.886	0.859	

5.2 Common Method Bias

Since the data for this research were gathered via a self-administered questionnaire, it was crucial to investigate possible common method bias (CMB) to validate the results. In accordance with the suggestion of Podsakoff et al. (2003), two diagnostic methodologies were utilised: the correlation matrix procedure and the full collinearity test. Initially, the inter-construct correlation matrix was examined to see whether any correlations over the crucial threshold of 0.90, suggesting a possible risk of shared method variance (Kline, 2011). The correlations identified between the latent variables were between 0.734 and 0.848, with the strongest correlation being between Expertise and Trustworthiness ($r = 0.848$). Because none of the values went above the limit, we can say that common method bias is not a big problem in this dataset.

Second, the complete collinearity evaluation was performed by analysing the inner VIF values for each construct, as recommended by Kock (2015). The VIF values varied from 2.169 to 4.532, all falling short of the suggested threshold of 5.0 (Hair et al., 2019). These findings show that there is no substantial multicollinearity or exaggerated variance caused by common technique bias. Both diagnostic tests combined show that CMB is not expected to affect the structural model's integrity or how it may be understood. Consequently, the data were considered appropriate for further analysis using Partial Least Squares Structural Equation Modelling (PLS-SEM).

5.3 Structural Model

The structural model's explanatory power was evaluated through the coefficient of determination (R^2) and effect size (f^2) metrics. The findings indicate that the model accounts for a significant amount of variance in the endogenous constructs, with R^2 values of 0.715 for Product–Influencer Congruence (CON), 0.781 for Purchase Intention (PUR), and 0.753 for Trustworthiness (TRW). Cohen (1988) and Hair et al. (2019) assert that these values demonstrate strong explanatory power, surpassing the conventional thresholds of 0.50 for moderate and 0.75 for substantial levels of explained variance.

The results indicate that Attractiveness exerted a medium effect on Congruence ($f^2 = 0.236$), while its effects on Purchase Intention ($f^2 = 0.082$) and Trustworthiness ($f^2 = 0.140$) were smaller. Expertise exhibited a substantial effect ($f^2 = 0.446$) on Congruence and a very substantial effect ($f^2 = 0.780$) on Purchase Intention, whereas its impact on Trustworthiness ($f^2 = 0.061$) was minimal. According to Cohen's (1988) guidelines—0.02 (small), 0.15 (medium), and 0.35 (large)—the results indicate that Expertise and Attractiveness significantly influence key outcomes within the model.

The elevated R^2 values and satisfactory f^2 magnitudes indicate that the proposed model exhibits significant predictive relevance and effectively represents the structural relationships among influencer attributes, trustworthiness, congruence, and purchase intention. The structural model results are depicted in Figure 2.

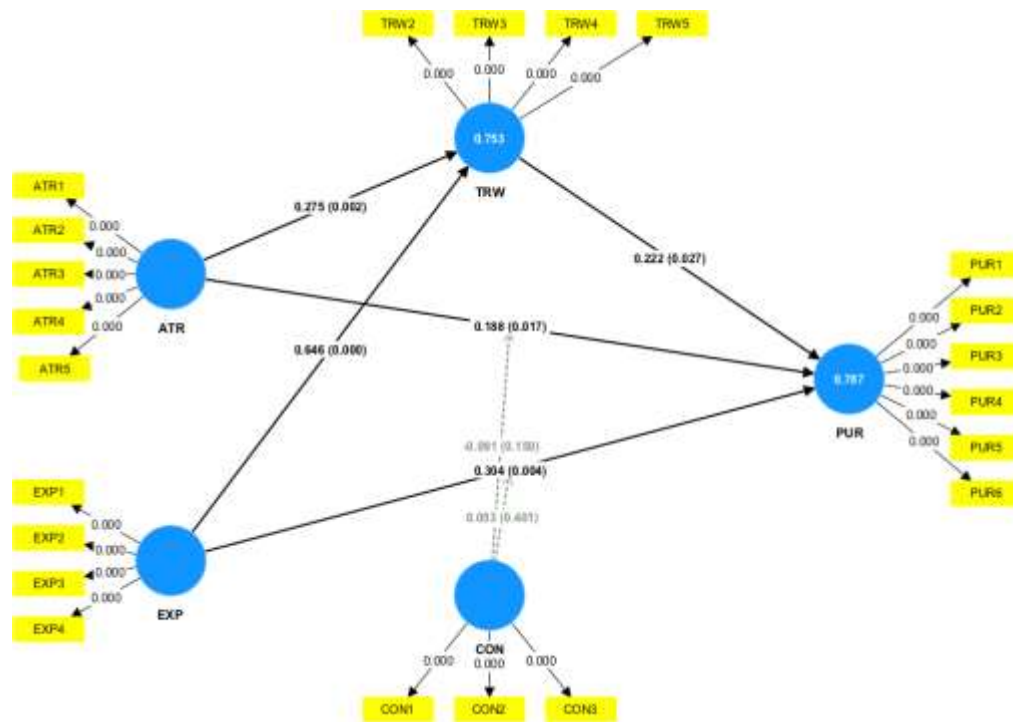


Fig. 2 Structural Model Testing Results

The results of the structural model indicated that all proposed direct relationships were adequate. Attractiveness had a significant positive effect on Purchase Intention Table 5 shows that (PUR) ($\beta = 0.188$, $t = 2.378$, $p = 0.017$). This means that the more appealing influencers are, the greater their chances of getting people to buy something. Expertise too had a significant positive direct influence over Purchase Intention ($\beta = 0.304$, $t = 2.890$, $p = 0.004$). In other words, followers are more likely to buy once an influencer is seen as having knowledge and is generally successful.

Attractiveness and Expertise both had a significant effect on Trustworthiness with coefficients of $\beta = 0.275$ ($t = 3.078$, $p < .002$) and $\beta = 0.646$ ($t = 7.846$, $p < 0.001$), respectively. This means that the visual beauty and perceived expertise of influencers can noticeably improve followers' trust rating. The results also provide support for all four proposed direct relationships (H1-H4). This shows just how important source credibility is in influencer marketing for achieving trust and getting people to buy.

Table 4
Hypothesis Testing (Direct Relationship)

Hypothesis	Relationship	Path-coefficient	t-value	p-value	Confidence Interval Corrected		Decision
					2.50%	97.50%	
H1	ATR->PUR	0.188	2.378	0.017	0.035	0.345	Supported
H2	EXP->PUR	0.304	2.890	0.004	0.090	0.494	Supported
H3	ATR->TRW	0.275	3.078	0.002	0.112	0.459	Supported
H4	EXP->TRW	0.646	7.846	0.000	0.469	0.793	Supported

5.4 Post hoc assessment of mediating effects

This issue was addressed by using bootstrapping and having an indicator of trustworthiness (TRW). The mediation of Trustworthiness was examined through bootstrapping techniques with a 95% confidence interval and bias correction, resultantly showing that it partially mediated the relationship between Attractiveness (ATR) and Purchase Intent (PUR) ($\beta = 0.143$, $t = 2.065$, $p = 0.039$), since the confidence interval did not encompass zero [0.018, 0.287]. This finding suggests that if a message source is both attractive and trustworthy, his attractiveness will both directly and indirectly influence the likelihood of viewers' purchases. Consequently, social influencers have to pay attention not only to their own charm but also to being perceived as someone trustworthy.

Trustworthiness did not have a significant mediating effect between Expertise (EXP)and purchase intention ($\beta = 0.061$, $t = 1.770$, $p = 0.077$), as the confidence interval just exceeded zero threshold [0.009, 0.144]. This suggests that although expertise has a direct effect on purchase intention, it does not have an indirect impact through trustworthiness. In general, such findings validate the proposed mediations quite well. They demonstrate that trustworthiness is a partial mediator between attractiveness and purchase intention, but not so for expertise and purchase intention

Table 5
Mediation Model Assessment

Hypothesis	Relationship	Path-coefficient	T values	P values	Confidence Interval Corrected		Mediation Type	Decision
					2.50%	97.50%		
H5a	ATR -> TRW -> PUR	0.143	2.065	0.039	0.018	0.287	Partial	Supported
H5b	EXP -> TRW -> PUR	0.061	1.770	0.077	0.009	0.144	No Mediation	Not Supported

5.5 Post hoc assessment of moderating effects

A moderating role was directly tested for Product-Influencer Congruence (CON). This showed if the match between an influencer and the product being marketed enhanced relationships between influencer attributes (Attractiveness and Expertise) and purchase intentions (PUR), or not. The two moderation results showed that place in neither of these cases was statistically significant. Specifically, the mix of Congruence and Attractiveness on Purchase Intention ($\beta = 0.053$, $t = 0.841$, $p = 0.401$, $CI = [-0.064, 0.178]$) was not significant, which means there is no evidence to prove that fit between product and influencer alters effect of attractiveness on buying decisions. Also, the interaction of Congruence and Expertise on Purchase Intention ($\beta = -0.091$, $t = 1.441$, $p = 0.150$, $CI = [-0.194, 0.055]$) was equally not significant.

Table 6
Moderation Model Assessment

Hypothesis	Relationship	Path-coefficient	T values	P values	Confidence Interval Corrected		Decision
					2.50%	97.50%	
H6a	CON*ATR->PUR	0.053	0.841	0.401	-0.064	0.178	Not Supported
H6b	CON*EXP->PUR	-0.091	1.441	0.150	-0.194	0.055	Not Supported

In summary, these results show that Product–Influencer Congruence does not significantly moderate the direct effects of attractiveness or expertise on purchase intention.

6. Discussion and Implication

The primary aim of this study is to investigate how the characteristics and decisions of influencers on social media will influence buyers. To this end, a conceptual framework was developed in order to better understand source credibility theory and the match-up hypothesis. Attractiveness and Expertise are key influencer attributes, this model emphasizes those and examines Trustworthiness as a potential mediator between them. The research findings align with numerous recent studies that highlight the significance of physical attractiveness in influencing consumers’ purchase intentions. It has been observed that influencers perceived as attractive can evoke positive emotional responses, which can ultimately lead to trust and admiration among customers (Pereira et al., 2023). According to Khan et al. (2023), there is a strong correlation between an influencer’s expertise and consumers’ intent to purchase, supported by the source credibility model. Influencers who possess substantial expertise can elevate brand image and stimulate online shopping behavior, as they are perceived as more trustworthy sources of information. Similarly, Rathnayake and Lakshika R.A.S.D. (2023) found that influencers’ credibility positively influences buyers’ decisions, particularly in the beauty industry, through their impact on attractiveness and credibility. Second, a test was done on the moderating effects of Product-Influencer Congruence. Through exploring if there is any synergistic combination in line with endorsed products will further boost the persuasive power of those attributes. The findings show that both attractiveness and expertise significantly raise consumer trust and purchase intention. Trustworthiness serves as an intermediate variable between attractiveness and purchase decisions. Product–Influencer Congruence, however, does not significantly affect these relationships. Practical and theoretical implications of these findings are considered in the light of improving the effectiveness of influencer marketing as well as understanding what psychological mechanisms shape a consumer’s response to digital trade. The association between product-influencer congruence and its impact on attractiveness and purchase intention, along with expertise and purchase intention, has received considerable focus in current marketing research. Multiple studies indicate that influencer traits, including attractiveness and expertise, may not require alignment with product-influencer congruence to influence consumers’ purchase intentions. Research indicates that although congruence may improve perceptions of influencers, the direct relationship with purchase intention is not consistently observed across various contexts (Du et al., 2023; Putri & Handriana, 2023).

Research demonstrates that attractiveness is a crucial factor affecting purchase intentions, irrespective of the product-influencer congruence context. Influencers’ attractiveness significantly influences purchase intention, even when they align with the product (Laila & Sjabadhyni, 2018; AlFarraj et al., 2021; Chetioui et al., 2020). Additionally, research by Chetioui et al. highlights that credibility, encompassing characteristics like attractiveness and trustworthiness, significantly influences purchase intention, indicating that these characteristics may surpass the effects of congruence (Chetioui et al., 2022; AlFarraj et al., 2021).

The literature indicates that expertise can independently increase purchase intentions, with minimal moderation from the congruence between the influencer and the product (Arora et al., 2019; Li & Peng, 2021). Influencer marketing experts contend that congruence can enhance brand attitudes, yet the impact of expertise on purchase intentions is significant independently. This suggests a complex interaction that could diminish the significance of congruence compared to earlier assumptions (Calvo-Porrall et al., 2023; Tonder & Petzer, 2022).

On the other hand, there has been a mixed outcome in the mediation effect of trustworthiness with influencer attractiveness and perceived expertise. In this study, trustworthiness has mediated the relationship of attractiveness and purchase intention. Trustworthiness which comes from a morale domain seem to influence the relationship of physical attractiveness and purchase intention. Trustworthiness is a phenomenon that drives attachment and engagement while on the other hand, expertise comes from cognitive domain which comes from previous learning, experience and exposure to related field. Thus, competence may be a driver that influence direct relationship with purchase intention but not necessarily drives long term attachment and emotional bonding.

6.1 Theoretical Implication

The research makes a major contribution to previous studies on influencer marketing and social commerce. It combines source credibility theory and the match-up hypothesis to form a unified explanatory model. The results of the investigation indicate that Attractiveness and Expertise are two key factors of source credibility; they have both a direct influence on Purchase Intention and affect people's impression of Trustworthiness towards influencers. The intermediate effect of Trustworthiness in this model therefore highlights its key function as a psychological mechanism that links superficial aspects like attractiveness and capability to deeper result variables such as purchase intention. Furthermore, the non-significant moderating effect of Product–Influencer Congruence indicates that congruence is probably a contextual (but not conditional) variable depending on consumers' global evaluations of influencer credibility. This continues to expand the limits of source credibility theory by emphasizing the importance of relational trust processes over external fit cues as forces shaping consumer persuasion in digital influencer surroundings.

6.2 Managerial Implications

In terms of managerial implications, the study's discoveries hand out to brand managers, digital advertising strategists and producers useful insights that they can actually act upon. First, organizations should be making big influences which match up both strong expertise and authenticity. On the one hand these two features will enhance trust in followers; on the other they are also able reproducibly to trigger faithful sale intentions. While visual appeal and beauty are still compelling buttons for attracting attention, trustworthiness comes out as the key determinant in turning participation levels into actual purchasing behavior. Therefore marketers should put stress on utterly transparent communication, trustworthy endorsements and uniform quality of content, all of which together go to strengthen public perception trust. If the image–influencer fit moderating effect is not significant, this indicates that consumers are a priori making some kind of judgements and assumptions about what level of fit there is between products and their influencers; for instance, genuine as well relevant story-telling hooks may have greater importance than mere superficial matches. Brands need to look for influencers who have actually used or experienced the product in a real sense, and concentrate on long-term relations instead of transient promotion.

6.3 Limiations and Future Research

The researcher has developed and confirmed a model with extensive theoretical and practical benefits; however, this research also has limitations. Like many other developing countries, Bangladesh lacks precise data on the number of online shoppers and their geographical distribution in this purchasing scenario. So, there is a non-availability of a sampling frame that could be used for some, or even better, methods of sampling. The data are collected mainly from metropolitan and urban areas of Bangladesh, where robust internet facilities, as well as logistics and courier services, exist, allowing purchases made online to be delivered with ease. This data primarily focuses on areas where standard internet and delivery services are available, however, there are many unreached remote areas in Bangladesh which people can experience live streaming and influencer marketing. This survey excludes rural and suburban areas.

The study has focused on the generic purchasing behaviour of consumers in Bangladesh exposed to online live streaming and video-based promotional methods. It is essential to recognize that various industries and product categories offer distinct purchase scenarios. Gender-specific products may offer different purchase prerequisites; for example, the purchase of female clothing and makeup/cosmetics is quite different from the purchase of male footwear. Bangladesh is undoubtedly distinct from many other

countries in terms of literacy, technology adoption, and infrastructure. Therefore, results derived from the study in Bangladesh may differ significantly from those of similar studies conducted in other countries, such as China or Malaysia.

There are limits to the research because of time and financial restrictions. An even more ambitious approach might cover large swathes of consumers from different demographic targets and run longer to detect any emerging shifts in consumer interests. Also, other related but distinct constructs could be used to measure the effectiveness of influencers, for example platform-specific attributes, service-specific features that accompany live broadcasts, the quality of products, eWOM, celebrity scandals and controversies, influencer betrayals, religious effects, brand awareness, and so on. Unsurprisingly, there is a considerable gap in academic literature concerning influencer marketing and its relative ROI for entities such as larger business organizations, midsize businesses, tiny startups engaged in products featured by live streamers. The present study focused exclusively on the attributes of influencers and then, in turn influenced by trustworthiness, product-influencer congruence. This combined to forge emotional and cognitive bonds that might inspire engagement. In developed countries today, those driven consumer engagements are increasingly and in many respects productions by human-like bots. This is an orbital for future marketers. With the introduction of AI-driven influencers, we saw that existing research has not yet found a place for them, but that they will become extremely important in future studies.

7. Conclusion

The findings of this study offer a nuanced perspective on how influencer attributes shape consumer persuasion in the digital environment. One of the most intriguing insights is that trustworthiness serves as a moral bridge between attractiveness and purchase intention, but not between expertise and purchase intention. This suggests that when consumers are drawn to an influencer’s visual appeal, they still require an ethical or emotional justification—trust—to translate that attraction into action. By contrast, expertise operates more rationally; followers appear to reward competence and professionalism with direct purchase intention, without needing the intermediary reassurance of trust. Equally noteworthy is the absence of a moderating effect of product–influencer congruence. This challenges long-held assumptions of the match-up hypothesis by showing that, in today’s influencer ecosystem, audiences may no longer depend heavily on “fit” between influencer and product to form purchase intentions. Instead, consumers may perceive digital influencers as versatile figures whose persuasive power transcends narrow category alignments. It also implies that in social commerce, relatability, credibility, and perceived authenticity now outweigh surface-level congruence as determinants of persuasion. Together, these findings highlight a subtle but important shift in the psychology of digital influence: trust and expertise function as parallel but distinct routes to persuasion, while the traditional emphasis on matching products with influencer personas may be losing relevance in an era where social media audiences value credibility and transparency over perfect alignment. This evolution underscores the growing sophistication of consumers and calls for a recalibration of influencer strategies—one that privileges integrity, competence, and authentic engagement over curated image matching.

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