Examining Celebrity Influencers' Credibility through Social Media towards Purchase Intention: The Moderating Role of Materialism

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ABSTRACT

Aim of the Study: Considering the extreme popularity of social media with its networking platforms and online communities, this all collectively emerges the success of business in many terms. Our research investigates, how Instagram celebrity influencers' credibility has an impact on purchase intention. Credibility like, source trustworthiness, source attractiveness, and source expertise, which one/few of these is/are impactful on celebrities' endorsed products while making online or offline purchase intention? Another milestone of our study is moderating role of materialism, which relates to source credibility terms, and that has given the positive relationship with source credibility, trustworthiness, attractiveness and expertise.

Methodology: A quantitative approach was taken with a sample of (N=220) respondents across Pakistan. Researchers successfully designed a path model (by data analysis) using partial least square structural equation modelling; measurement model and structural mode.

Key Findings and Conclusion: There is a positive and significant relationship between the source credibility (trustworthiness, attractiveness, and expertise) of Instagram celebrity and customer purchase intention. Additionally, there is positive role of moderator which is materialism but results are insignificant though there isn't much impact of moderator.

Keywords: Instagram Celebrity, Source Credibility, Purchase Intention, Social Media, Materialism.

Introduction

The superstar turns into a symbol or endorser who is reflected to mean a careful brand or item to tempt idle clients (Colellaet al., 2021). This is on the grounds that the endorser as often as possible careful the fans as a companion, they are additionally engaged with self-advancement (Totoatmojo, 2015). In the focus of the expansion of progressively trend-setting innovation, many individuals overall who utilize mechanical improvements have the option to foster its business (AlFarraj et al., 2021). Web-based media is expanding

its prominence by expanding youth powerhouses for buy throughweb-based promotions. The impact of online media has broadened its extension past publicizing.

In the overview directed last year, it was observed that the adolescent accepts the suggestions given by big names and individuals via web-based media more than TV advertisements and are effortlessly persuaded too (Colella et al., 2021). In this digital era, most of brands are using social media platformsto promote their brands, and social media influencers definitely help customers to make theirpurchase decision (Hasnain et al., 2018). Markets now have been an atomistic mechanism for the world of business, and it made consumers more conscious and chaos in their decision making (Cooley & Parks-Yancy, 2019). For example, sites through which individuals can make online exercises to share data, thoughts, and staff messages. Day by day it is being advanced and enormously intensive technique in the global world (Totoatmojo, 2015).

Instagram was made by (Kevin systrom) and (creiger) and sent off in October 2010. The help quickly acquired ubiquity, with more than 100 million dynamic clients since April 2010 and north of 300 million since December 2014. Various big names all around the world likewise utilizes this application. This thing that made Instagram turned out to be extremely famous. On August 9, 2012, English performer Ellie Goulding emerged with another music video for her melody "Whatever Might Happen". The video just held back fans submitted Instagram photos that utilized different Instagram channels to address words or verses from the melody and northof 1200 unique photos were submitted (Colella et al., 2021).

Celebrity endorser effect toward purchase intention on Instagram; The inquiry can be responded to through this examination. Focus likely purchasers has obviously been spurred by many elements (perceivability, believability, engaging quality, and power) (Koay, 2020). Along these lines, this thing is connected with picture structure as a support target like the means in the promoting magazine (Hughes et al., 2019). All in all, what researchers do? In the first place, take a gander at how the perceivability of an endorser. The intention is researchers needed to see the degree of notoriety and adoration for planned purchasers to Indah Kusuma. Second, to perceive how the believability of Indah Kusuma. Believability shows the exhibition level of an individual's capacity as a craftsman endorser on Instagram (Daniel Belanche et, 2020).

Source credibility; In superstar support that impact the viability of the promoting message and resulting customer disposition and practices believability has a basic component (Pornpitakpan, 2008). Validity may allude to apparent information on the source as well as the degree of objectivity, genuineness, or dependability, of the source. Believability has two parts: aptitude, see information on the source concerning what is being publicized; and objectivity, the apparent earnestness reliability in conveying what the source knows.

In the process of persuasion source credibility has received immense amount of attention by the marketing authors and advertising agents, predominant and forerunner attitude recommended to source credibility towards an effective advertisement. There has effect of source credibility on consumer purchase intention and effective advertisement impacts of credibility his is highlighted by previous studies (Lee et al., 2021).

Trustworthiness; The apparent dependability of web-based media forces to be reckoned with SMIs assumes an impressive part in driving buyers' conduct expectations (Suki, 2014). At the point when a SMI is seen as reliable, supporters have more often than not view that the data given by the SMI seeing the item supports as conceivable, enthusiastic connection has been reinforce by a SMI who over and over share educational substance on their adherents and prescribed items are emphatically follow them to get, endorsers who are evident as dependable brands related with have more significant levels of brand validity and brand disposition, bringing about more elevated levels of procurement expectation, thusly, in this review, researchers suggest that SMIs who are seen as dependable becomes powerful in their supports, bringing about a higher buy goal. For thisexamination, buy goal shows devotees' ability to buy items embraced by a SMI (Tille, 2020).

Attractiveness; A SMI who is outwardly alluring is bound to bring about a higher acknowledgment of the supported item (Osei-Frimpong et al., 2019) . Engaging quality has additionally have two parts: amiability of the source and the see closeness of the source to the objective audience.30 Attractiveness likewise involves ideas like scholarly abilities, character properties, approach to everyday life, athletic exhibitions, and abilities of endorsers. In this exploration, allure estimated with the degree of fascination, character, and lifestyle, higher studies and management scholars recommended that high level of attractiveness has definitely results in creating influence on customer to make purchase decision. Particular (Loureiro & Sarmento, 2019) found that SMI who are attractive have more influence on attracting customer in creating purchase decision, and driving consumers brand trust.

Expertise; Buyers' buy expectation and buy conduct are emphatically connected with VIPs' apparent skill (Rahmi et al., 2016). Applied in the online media setting, shoppers are more ready to purchase items embraced by SMIs who have specific degrees of information and experience regarding those supported items, nowadays big names are having gigantic utilization of web-based media exceptionally Instagram in order to influence the people to make purchase what they endorsing, moreover expertise is playing an important role here as high rated celebrities are endorsing any kind of products consumers are just watching the personality and expertise and make instant purchase decision (Umeogu, 2012).

Social media influencer (SMI); SMIs are perceived as online media clients who are well known in a specialty region with numerous devotees and can persuade their supporters to follow their supports in the dynamic cycles (Teo et al., 2019). Previously, the arrangement of SMI was confined to just the individuals who became well known through their online media exercises, barring customary big names whotracked down distinction from acting and additionally singing (Copeland & Zhao, 2020). Nonetheless, these days, there is no particular limit to separate between a SMI and a customary superstar, as an individual can have the two characters. For example, Kylie Jenner isn't just an acclaimed American TV star yet in addition a well-known Instagram powerhouse with north of 202 million adherents.

Social media platforms and our generation; He (Murwaningtyas et al., 2020) said that social is wide channel for youngster for sharing information with their colleagues, relatives for improving their social contents. WhatsApp and Facebook users have been founded with poor academic performance in higher institutions of education all over the world. The 16th century is regarded by historians as the century in which the rise of numerous technologies, though, it has become appallingly obvious that our technology has exceeded on humanity. According to the (Tille, 2020) he said that social media usage has negative relation with the academic performance of students that is greater than the benefits received through the usage of social media. All the people have been addicted to the social network sites. Nowadays the ratio of social media users is consistently increasing day by day (Ahmad et al., 2020).

Materialism; Materialism has advanced to turn into a notable component of present day cultures, showing itself in different structures like jealousy, and possessiveness (Apejoye, 2013). Realism alludesto the conviction that procuring and having cash along with common resources prompts joy and achievement (Koay, 2020). Materialistic people are more often than not gain items in the conviction that the items could work on their prosperity and fulfillment throughout everyday life. Past examinations uncovered that materialistic shoppers are more inclined to buying extravagance items and authentic looking fake items to show their riches, status, uniqueness and to dazzle others (Nguyen et al., 2019). Extant exploration uncovered that there is a positive relationship among realism and people's fascination with VIPs and competitors. Likewise, a concentrate by (Kaur et al., 2022). Observed that realism advances social examinations among supporters, which thusly sets off buyexpectation. Thus, researchers find that the impact of dependability, engaging quality and ability on buy aim is more grounded for adherents who are materialistic as they are bound to mirror the SMIs (Koay et al., 2021).

Celebrity endorsement (on Instagram); Among the different online media stages, Instagram stands apart as the favored decision for SMIs to speak with shoppers because of its high commitment rate per post (Ilicic & Webster, 2011). what's more the high transformation rate, web-based media powerhouses (SMIs)

scatter updates and data about brands, share engaging substance, collaborate with purchasers on Instagram and strengthen consumers' brand attitude. Celebrity also has a higher rate of activityon Instagram these days and brand promotion activities by a celebrity are being done mostly on Instagram. This research leads us to how Instagram celebrities are attracting the audience to change their purchase intention or keeping them on the same brand, researchers have come to know how strongly a celebrity has the power of changing the decisithe on of public on purchasing items, and has understand that how well they are taking advantage of social especially Instagram because it's now known as celebgram, an uncountable celebrity endorsements are being showed on daily basis, so Instagram is a best channel related to celebrity to carry out research on celebrity credibility purchase intention of customers (Park & Lin, 2020).

Problem Statement

In this digital era, social media is the major source of information, experiences, and amusement for the customers for making a purchasing decision. The aim of this study is to see the impact of Instagram celebrity influencers' credibility on purchase intention, moderating the role of materialism.

Research Questions

RQ1: Does Instagram celebrity SMIs' credibility, predict followers' purchase intention?

RQ2: Does materialism moderate the connection between source validity and buy expectation?

Research Objectives

- Our aim of the research is to check out the source credibility for that researchers have been specifically focusing on SMI on Instagram and the most widely used SM platforms to date.

- Researchers have tried to research the effect of the superstar in prompting buy aim in clients. In past examinations just the effect of web-based media influencers validity on buy aim via online media stages was shown, presently topping off the hole with recognizing big name and non-VIP Instagram influencer while requesting that respondents give a name of an Instagram influencer whom they follow on Instagram.

Research Gap

The main reason of conducting this study is to examine / get results of impact of Instagram celebrity influencers credibility on purchase intention, with moderating role of materialism. In current century the use of social media is too much high and it is mostly used by peoplefor making purchase decision, so that's why researchers conduct this study to find particular impact and relationship.

Stakeholders of this study are students, teachers and supervisor of SZABIST Larkana campus and scholars of Pakistan.

Literature Review

The superstar item correspondence decidedly affects shopper mentality toward the promoting, brand, appeal, believability, and item as well as buy aim past investigations on big name supportsdemonstrate that (Ilicic & Webster, 2011). In enhancing the PI one of the critical drivers behind acquiring achievement is online client commitment (AlFarraj, 2020). At the point when clients share their web-based surveys, encounters, and assessments with a current or planned client about the administrations and the items the bona fide commitment happens, (Hudders, 2019). The worth that clients could catch from such commitment been to a great extent considered client online commitment as an outcome of various factors Moreover, it has connected with the kind and significance of the showcasing content over the web-based media stages ((Belanche et al. & Kim et al.). However, perspectives and elements connected with powerhouses' believability aspects have not yet been all around covered and call for more exploration and examination. Consequently, this study endeavors to find and exactly look at the forces to be reckoned with superstar believability impact on the purchasing goal of Instagram clients.

As indicated by (sergio, 2020). Since sharing a brand's substance on their own page can produce multiple times more traffic and two times a bigger number of transformations than as they wouldlike to think pioneers are essential as a feature of a showcasing methodology. (Loureiro and Sarmento, 2019) Argue that buyers are impacted in their selections of items online by online suggestions. Customized item data and proposals new wellsprings of impact that can give buyerspresently approach. Studies have shown that this sort of data source impacts customers' decisionsin internet based items and is more powerful than traditional reference sources. (Lou and Kim, 2019) contend that informal communities permit purchasers to interface by making and sharing substance, giving the case of utilizing big name interpersonal organizations, admittance to their "behind the stage." Celebrities share their own lives to make a feeling of closeness and closeness among them and devotees and use language and social references to construct sympathy with adherents. The superstars who are generally engaged with informal organizations may, in this manner, work with and lead to a more prominent course of moving VIP optimistic qualities to the brand they advance as well as the other way around. VIP endorsers impact all kinds of people in spite of the fact that men were affected to a more noteworthy degree than ladies (Murwaningtyas et al., 2020).

The rise of SMIs has primarily altered the manner in which organizations join with their clients and possibilities (Koay, 2020). New investigations expressed that over 75% of advertisers are these days trusting on SMIs to share item related information while over 65% of worldwide brands have purposeful to allot more financial plans in SMI showcasing, with spending expected to arrive at US$373m by 2027 (maria, 2020) Assumed its position, specialists have started to zero in unambiguously on investigating the effect of SMI promoting on organizations' monetary execution, with a particular spotlight on how SMIs move their implications to the supported brands, open the ramifications of web-based media powerhouses (SMIs') believability in explaining customers' commitment goal, as shown by the quantity of preferences and remarks onFacebook pages. Moreover, (Park, 2020) uncovered the significance of SMIs' reliability, allure, and aptitude in driving shoppers' image insights. Essentially, (Ki et al. & Wiedmann and von Mettenheim, 2020) affirmed that SMIs' information and engaging quality assume a significant part in pouring buyers' buy goal. All the more as of late, (Weismueller, 2020) expressed that SMIs' engaging quality, reliability, and mastery straightforwardly anticipate devotees' buy expectation while (ALDAMOUR, 2020) underscored that SMIs' validity is decidedly connected with purchasers' image disposition. general, earlier investigations affirmed how SMIs move theirfaculties to the supported brands, and consequently, make positive perceptions to shoppers. Consequently, this study fights that devotees of SMIs are more disposed to buy items or administrations embraced by SMIs who are seen as alluring, dependable, and master on Instagram.

(Yuan, 2019) adds that superstar support is accepted as a limited time utensil because of its expertise to affect shoppers' buying goal, conduct as well as item insight. Other than limited timedrives, famous people are applied in business commercials to enhance the promoting request consequently developing the likelihood of entrancing purchaser buying goal. Such a follow up ona worldwide scale incorporates a complete choice of superstars coming to from competitors, famous actors, and performers that are widely natural by buyers (Koay, 2020).

The incremental use of social networks by customers for updating themselves about brands and items in which they are keen on (Biswas, 2018). The quickest developing interpersonal organization is Instagram (WebsitePlanet, 2019). Visual nature is described by this interpersonal organization which permits clients (i.e., individual profiles, brands, powerhouses) to distribute visual materials (e.g., photographs, recordings) that they can alter with devices accessible on the stage like channels (Statista, 2019) also,on the grounds that it has a more significant level of commitment than different SNs, it is generally utilized by brands to advance their items (RivalIQ, 2019). Instagram clients quite often perform positive activities, for example, data look subsequent to review an item, make a buy or follow the brand account (Biswas, 2018) and, the dynamic cycles of others like all assessment chiefs, they apply inconsistent effect on Who heed their guidance since they trust their convictions and sentiments they are considered as good examples by different clients, (Influencer Marketing Hub, 2019). These powerhouses vary from superstars in that they were

brought into the world on SJME 24,1 38 SNs, and laid out their notorieties among their devotees through the activities they performed on these stages, from their exercises outside conversely, the distinction appreciated by VIPs regularly stems SNs (for example Television, music, sports). Closer binds with their devotees consequently, powerhouses can create, which prompts the foundation of solid and dependable connections (sergio, 2020). To impact advertising efforts through which they can carry their items nearer to their likely clients, and yearly focus on these area advertisers know about this cycle, (ALDAMOUR, 2020).

Materialism has advanced to turn into an extending element of current social orders, setting up a good foundation for itself in various structures like hatred, narrow-mindedness, and possessiveness (Koay, 2020). With common resources prompts bliss and achievement realism alludes to the conviction that gaining and having cash together. Materialistic culture has in general figured that the results of profoundly appraised brand name can work on their prosperity and picture in the general public (kian yuk koaye at el, 2020). Materialistic shoppers are more inclined to buying extravagance items past examinations uncovered that to intrigue others looking fake items to display their riches, status, uniqueness and certifiable (Hudders, 2019).

People assess themselves in regards to perspectives, capacities and characteristics contrasted with others social examination hypothesis expresses that with their companions or SMIs the normal utilization of online interpersonal interaction has raised the strength of appraisals, as long range informal communication destinations license clients to address the best pictures of themselves (Pornpitakpan, 2019). Famous people are likewise demonstrated to be decidedly connected with realism, with web-based media correlation, which later outcomes in enthusiastic purchasing (Daniel Belanche et, 2020). SMIs are Moderating job of realism frequently revered by their adherents, and hence, these devotees are bound to buy in light of SMIs' item or brand proposals trying to decrease the hole of a specific quality between oneself and their worshiped SMIs (Hughes et al., 2019). SMIs distinctively are good examples to their allies and can incite social examinations, hence propelling their adherents' advantages in material things (Lou and Kim, 2019). For example, SMIs post-pictures of themselves wearing the garments that they underwrite. In that capacity, devotees might become roused to purchase a similar garment trying to look as alluring as the SMIs (Hasnain et al., 2018).

Research Methodology

The nature of this research is causal as researchers check the impact of variables on other variables dimensions, to get the aim of this study as researchers have used to quantitate approach to find the accurate impact and effective results of this study. The population for this research has been around 800 people who live in Pakistan and are Instagram users on daily basis and celebrity influencers are which following celebrities on Instagram. This study is geographically restricted, so researchers chose Pakistan country only and our sample is 220.

Research Framework
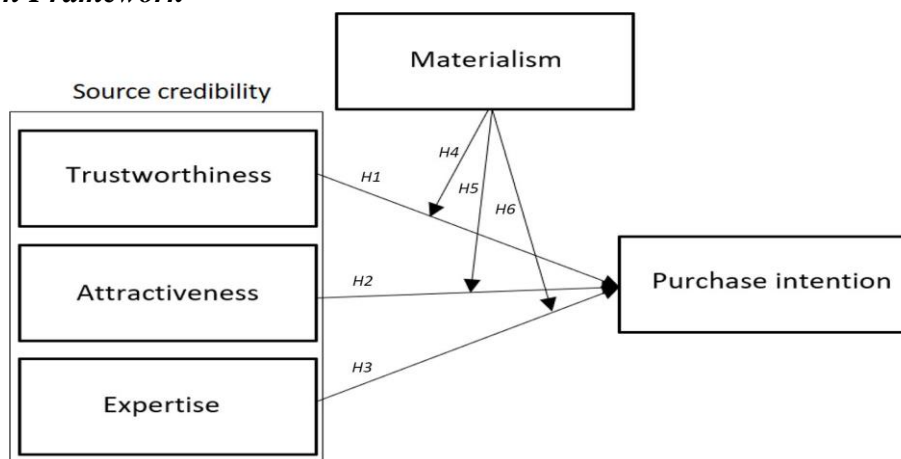
Further defining this theoretical framework, researchers research model includes source credibility that is about, trustworthiness, attractiveness, and expertise. Researchers have then checked out its impact on inducing purchase intention in customers. Researchers have also checked out the moderating effect of materialism on the relationship, moreover, to analyze the impact of Instagram celebrity influencer's credibility on customers purchase intention.

Underlying Theories Related to Variables

Theory of planned behavior (TPB); This theory of planned behavior elaborating about how to manage and understand the behavior of individuals and this theory is relates with credibility terms of this research which are attractiveness, trustworthiness, and expertise. The theory of planned behavior is associate degree extension of the speculation of reasoned action created necessary by the first model's limitations in managing behaviors over which individuals have incomplete willing control. For simple presentation, attainable feedback effects of behavior on the antecedent variables aren't shown (Ajzen, 1991). As withinside the authentic principle of reasoned action, a crucial element withinside the principle of deliberate conduct is the individual's aim to carry out a given conduct. Intentions are assumed to seize the motivational elements that affect a conduct; they're warning signs of ways difficult humans are willing to try, of ways tons of an attempt they're making plans to exert, so as to carry out the conduct, The unique derivation of the concept of deliberate conduct described intention and its different theoretical constructs) in phrases of looking to carry out a given conduct rather than on the subject of real overall performance. However, early paintings with the version confirmed strong correlations among measures of the version's variables that requested approximately looking to carry out a given conduct and measures that treated real overall performance of the conduct. Since the latter measures are much less cumbersome, they had been utilized in next research, and the variables at the moment are described greater simply on the subject of behavioral overall performance. See, however, for paintings at the idea of looking to acquire a behavioral goal (Ajzen, 1991).

Theory of materialism and quality of life; This theory relates with the how materialism having credible value of living quality life as in social media world peoples are showcasing their materialistic living this theory can elaborate furthermore about materialism which helps in comparison of variable and relating them as well. The theory posits that overall life satisfaction (quality of life) is partially determined by satisfaction with customary of living. Satisfaction with standard of living, successively, is set by evaluations of one' actual standard of living compared to a collection goal. Materialists' expertise larger discontent with their standard of living than nonmaterialists, that in turns pills over to overall life inflicting dissatisfaction with life in general (Sirgy, 1998). Materialists experience dissatisfaction with their standard of living as a result of they set standard of living goals that are inflated and unrealistically high. These goals set by materialists are a lot of influenced by affective-based expectations (such as ideal, deserved, and need-based expectations) than cognitive-based ones (such as predictive, past, and skill primarily based expectations). Materialists' ideal standard-of-living expectations are influenced by social comparisons involving remote referents, a lot of so than comparisons involving standards that are situationally imposed. samples of situationally imposed standards are perceptions of wealth, income, and material possessions of family, friends, neighbors, colleagues, so on (Sirgy, 1998). In contrast, examples of ordinary's supported remote sources are perceptions of standard of living of different in one' community, town, state, country, other countries; perceptions of standard of living of others based on gender, age, education, ethnicity, occupation, and social class. This tendency to use remote referents in social comparisons may account for materialists inflated and value-laden expectations of their customary of living. Materialists' merited standard-of-living expectations are influenced by the tendency to interact in equity comparisons involving financial gain and work. Thus, materialists compare themselves with others that appear to possess a lot of income and worked no harder. These equity comparisons generate feelings of inequity, injustice, anger, or envy. These emotions may additionally account for materialists inflated and value-laden expectations of their standard of living. Materialists' standard-of-living expectations supported minimum wants are

influenced by the tendency to pay quite generate income. This tendency to overconsume and create is also partially chargeable for materialists inflated and value-laden expectations of their customary of living (Sirgy, 1998).

Social Comparison Theory; This theory is related with the materialism perspective that how materialism is related to this world and having impact on people to live with materialistic approach, as theory helps in elaborating this variable more in comparison phenomenon. Social evaluation idea states that people examine themselves regarding attitudes, competencies and trends as compared to others. The common use of online social networkinghas accelerated the depth of comparisons with their buddies or SMIs, as social networking web websites allow customers to painting first-rate snap shots of themselves. Social evaluation with media celebrities is likewise proven to be definitely associated to materialism, which in the end effects in compulsive buying. SMIs are Moderating function ofmaterialism regularly idolized via way of means of their fans, and therefore, those fans are much more likely to purchase primarily based totally on SMIs' product or emblem suggestions in an try to lessen the distance of a unique characteristic among the self and their idolized SMIs. As such, fans may also emerge as inspired to shop for the identical garments in an try to appearance as appealing because the SMIs (Umeogu, 2012).

Hypothesis Development

H1	Instagram celebrity influencer's credibility (attractiveness) has positive impact oncustomer purchase intention.
H2	Instagram celebrity influencer's credibility (trustworthiness) has positive impact oncustomer purchase intention.
H3	Instagram celebrity influencer's credibility (expertise) has positive impact on customerpurchase intention.
H4	Materialism moderates the relationship between attractiveness and purchase intention.
H5	Materialism moderates the relationship between trustworthiness and purchase intention.
H6	Materialism moderates the relationship between expertise and purchase intention.

H1. To gauge adequacy of celebrity support, (Hughes et al., 2019) fostered a source validity model and appeal model in 1953. The estimation comprises of aptitude and dependability, and furthermore the allure model which stresses on the personality of appeal which these days actually used by the scientists. Ohanian upheld wellspring of believability model and allure model in 1990 on her exploration and created consideration wellspring of validity model with multi-layered illustrative model by fostered a scale that comprise of three parts which are, dependability, aptitude, and appeal. Numerous new investigations use the three components of Ohanian to quantify adequacy of VIP support

Hypothesis one relates with the main course of this research which I am trying to find that isdoes Instagram celebrities are creating an impact on customers daily life with their endorsementsand posts, to attract the customers in purchasing their products. Do customers have fully trust on their favorite celebrity to use what they use? Customers are being fully attracted with their role models life and they are keen to practice it, and peoples on Instagram have positively believed oncelebrity expertise.

H2. Instagram celebrity influencer's credibility (trustworthiness) has positive impact oncustomer purchase intention. At the point when a SMI is seen as reliable, devotees have quite often seen that the data given by the SMI seeing the item supports as convincing, emotional attachment has become strengthen by an SMI who repeatedly share informative content on his or her followers and recommended products are positively follow them to acquire, endorsers who are evident as reliable brands related with have more elevated levels of brand believability and brand mentality, bringing about more significant levels of procurement expectation, along these lines, in this review, researchers suggest that SMIs who are seen as dependable have been powerful in their supports, bringing about a higher buy goal. It may be possible that people have

negative impact on whatever the celebrity posting on Instagram, which in case bad clothing, negative vibes and vulgar lifestyle may impact on people,for that people may discourage in purchasing whatever they are endorsing.

H3. Instagram celebrity influencer's credibility (expertise) has positive impact on customer purchase intention.

Consumers' purchase intention and purchase behavior are positively associated with celebrities' perceived expertise. Applied in the social media context, consumers are more willing to buy products endorsed by SMIs who have certain levels of knowledge and experience about those endorsed products. Likewise, when consumers believe that the online reviews are provided by reviewers who are credible and experienced, they tend to perceive those reviews as useful which could positively influence consumers' decision to buy the reviewed products (Koay et al., 2021).

H4. Materialism moderates the relationship between attractiveness and purchase intention. In some cases, people like materialism they tend to be materialistic, they just try to live whatthey ought to live, a simple and realistic one, this statement may have the vote with hypothesis 4,so researchers can say that Materialism directs the connection between forces to be reckoned with believability (dependability, allure, and ability) and buy expectation, to such an extent that the relationship is more grounded when materialism is high.

H5. Materialism moderates the relationship between trustworthiness and purchase intention. Materialism moderates the positive relationship between trustworthiness and purchase intentions, Hence its proposes that SMIs who are perceived as trustworthy have become persuasive in their endorsements, resulting in a higher purchase intention. For this research, purchase intention indicates followers' willingness to purchase products endorsed by an SMI.

H6. Materialism moderates the relationship between expertise and purchase intention. Materialism moderates' relationship between expertise and purchase intention, because they arehaving similarities in materialism perspective, Instagram in order to influence the people to make purchase what they are endorsing, moreover expertise is playing an important role here as high rated celebrities are endorsing any kind of products consumers are just watching the personalityand expertise and make instant purchase decision.

The Path Model:
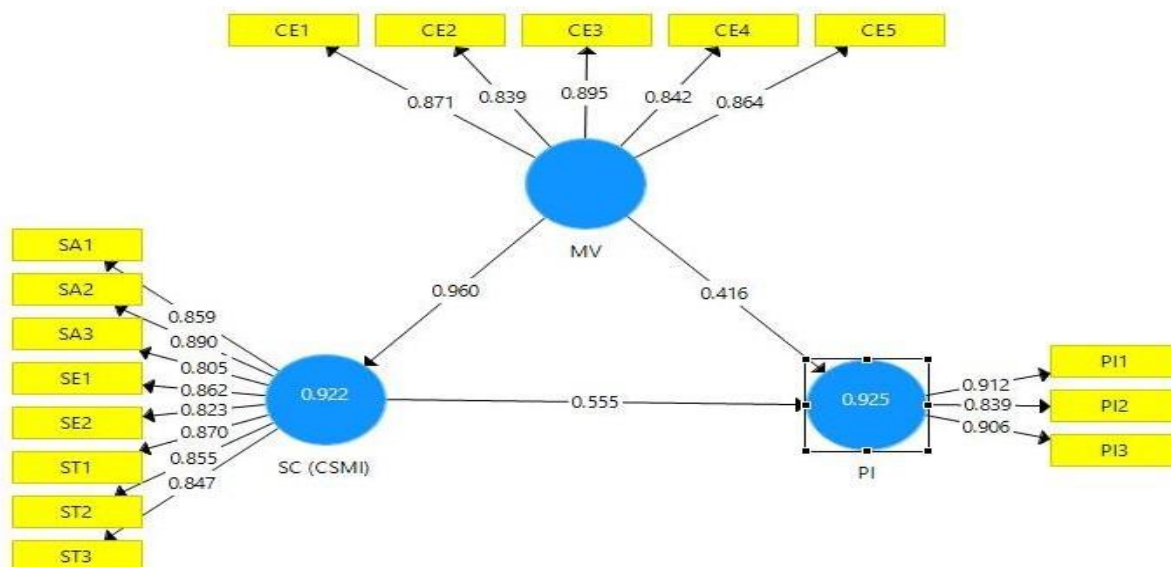
This above model is a data analysis path model created through the data analysis software, Smart PLS. There are two types in this path model one is the measurement model the and other is structural model, a measurement model helps us to assess the reliability and validity of the constructs and this is usually in smart PLS books referred as outer model. The structural model helps us to manage the relationship between constructs, but researchers can only go to structural model after assessing the measurement model. The good thing about smart PLS data analysis software is researchers can run structural and measurement models at the same time not like other software separately. See all the variables showing the reliability result of each of their constructs and researchers can see the results are much like positive each one of the variables is above 0.5 which is a positive sign.

Results

Frequencies of each demographic variable:

Table 1: *Gender*

Gender	Frequency	Percentage
Male	136	62.0
Female	84	38.0
Total	220	100.0

This table is based on the gender. The total number of the students of the study is 220. That is divided into two groups of students the males and females. Male respondents are 136 or 62.0% whereas female respondents are 84 or 38.0%. So it is interpreted from this data that the male respondents are in majority and the research study is influenced by male respondents as compared to the females.

Table 2: *Age of the respondents*

Age	Frequency	Percentage
18-20	73	36.5
21-25	108	54.0
26-30	39	9.5
Over 30	0	0
Total	220	100.0

This table is based on the age of the respondents. The number of the respondents has divided intofour groups. 1st group contains 18-20 age respondents have 73 frequency and 36.5%. 2nd group contains 21-25 age respondents have 108 frequency and 54.0%. 3rd group contains 26-30 age respondents has the frequency of 39 and 9.5%. The 4th group contains above 30 age respondents. But there was no any respondent for the 30 above age group. So the above table showed that majority of the data has been collected from the age of the people from 21-25 so it can be concluded that the majority of responses have been taken by this second group.

Table 3: *Reliability and validity*

Variables	Reliability
PI	0.862
SC (CSMI)	0.946
MV	0.914

It is illustrated from the above table that the value of reliability that is 0.862, 0.946, and 0.914 respectively of the variables which is above the standard value that is 0.7 therefore is best and shows reliability in the Likert scale. It is concluded that the results acquired from the questionnaire are reliable.

Table 4: *Composite Reliability*

Variable	Reliability
PI	0.916
SC (CSMI)	0.955
MV	0.936

Composite reliability (sometimes called construct reliability) is a measure of internal consistencyin scale items, much like Cronbach's alpha (Netemeyer, 2003). It can be thought of as being equal to the total amount of true score variance relative to the total scale score variance (Brunner & Sub, 2005). As researchers can see that above results are greater than 0.7 respectively, which means results are reliable of each construct and data has been collected correctly.

Table 5: *Validity Average variance extracted (AVE)*

Variables	Validity
PI	0.785
SC (CSMI)	0.725
MV	0.744

Average variance extracted measure the validity of constructs which provides accurate results, AVE is convergent validity of the constructs which must have value greater than 0.5, so our results respectively are 0.785, 0.725 and 0.744, it means each constructs has validity of the data.

Table 6: *Correlation analysis*

		SC_t	PI_t
	Pearson Correlation	1	.555**
SC_t	Sig. (2-tailed) N	220	.000
	Pearson Correlation	.555**	220
PI_t	Sig (2-tailed)	.000	1
	N	220	220
		MV_t	PI_t
	Pearson Correlation	1	.077
MV_t	Sig. (2-tailed) N		.275
	Pearson Correlation	220	1
PI_t	Sig (2-tailed) N	.077	
		.275	
		220	220

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

The value of for source credibility and purchase intention r= .555** that shows that there is a positive relationship between source credibility of celebrity Instagram influencers and customer purchase intention. The correlation between source credibility and purchase intention is significant. Because the value of significance is .000 less than the 0.05. The value for celebrity social media influencers and customer purchasing intention is r=.077 that shows that there is a positive relationship between celebrity social media influencers and customer purchase intention.The correlation between the celebrity social media influencers and customer purchase intentionis insignificant because the value of sig is .275 greater than the standard value.

Table 7: *Hypothesis Summary*

Hypotheses	Results
H1. Instagram celebrity influencer's credibility (attractiveness) has positive impact on customer purchase intention.	Accepted
H2. Instagram celebrity influencer's credibility (trustworthiness) has positive impact on customer purchase intention.	Accepted
H3. Instagram celebrity influencer's credibility (expertise) has positive impact on customer purchase intention.	Accepted
H4. Materialism moderates the relationship between attractiveness and purchase intention.	Rejected
H5. Materialism moderates the relationship between trustworthiness and purchase intention.	Rejected
H6. Materialism moderates the relationshipbetween expertise and purchase intention.	Rejected

Table 8: *Model Summary*

Model	R	R^2	Adjusted R^2	Standard error of estimation
1	.422[a]	.922	.923	.41134

This is the first table of the regression analysis that is the model summary. The value of the R square is .922 that states that 92.2% of the variation in dependent variable is explained by the independent variables or entered variables. The value of the adjusted R square told us the goodness or fitness of the model. So here the value of adjusted r square is .923 that is 92.3% that is greater than the standard value 0.6 or 60% therefore our model is good fit.

Table 9: *ANOVA*

Model	Sum of squares	df	Mean square	F
Regression	7.17	2	3.616	21.371
Residual	33.332	197	.169	
Total	40.563	199		

The ANOVA table of regression gives us the value of F. The value of F= 21.371 that states that the model is significant and correctly explaining the independent variables to the dependent variable.

Table 10: *Path coefficient*

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
MV -> PI	0.415	0.377	0.227	1.826	0.068
MV -> SC (CSMI)	0.960	0.960	0.014	67.494	0.000
SC (CSMI) -> PI	0.556	0.594	0.225	2.471	0.014

The table of the path coefficient illustrates that either the independent variables have significant and positive impact on the dependent variable or not. For the significance of the impact it is necessary that the value of t should be greater than 2 or the value of sig should be less than .05 toreject the null hypothesis.   So here the value of t=1.826 for materialism which is less than 2 or the value of sig is .000 which is less than .05 hence there is no significant impact of materialism on customers purchase intention. And there is no impact of materialism on customer purchase intention. For source credibility including trustworthiness, attractiveness and expertise, the value of t= 2.471 which is greater than 2 which means there is a significant positive impact of source credibility on customers purchase intention through celebrity influencers on Instagram.

Conclusion

The impact and relationship between the independent and dependent variables have been checked and the moderating effect of materialism is also been checked. The overall conclusion of the research shows that there is a positive and significant relationship between source credibility (trustworthiness) of Instagram celebrity and customers purchase intention. There is a positive and significant relationship between source credibility (attractiveness) of Instagram celebrity and customers purchase intention. That there is a positive and significant relationship between source credibility (expertise) of Instagram celebrity and customers purchaseintention. And there is positive role of moderator which is materialism but results are insignificant means there isn't much impact of moderator which is materialism. 5 point Likert scale questionnaire has been adopted the survey has analyzed with Smart PLS software which includes latest path modeling and updated terms such as bootstrapping, composite reliability, average variance extracted (AVE) which proved the validity and reliability of the data. sample of 451 respondents has been taken. Moreover, the study majority of the respondents were the male student that was 57%. Majority of the respondent that filled the questionnaire were from management sciences with the percentage of 46%.

Future Recommendations

- This study only did research on the one social media platforms which is Instagram but for the future researchers there are other social media platforms like, TikTok, snack video, YouTube etc. to study in order to see the their impact and relationship on the customers purchase intention. Another thing there should be research on does celebrities create an impact on public while they are watching commercial advertisement, does that making impact on publicto make a purchasing decision.

- One of the limitations of this study is that it only examined the effects through a single social network site, i.e., Instagram. As there are other visual-centric social network sites, such as Tumblr and Pinterest, which operate slightly different from Instagram, it remains to be established how such effects vary across these social network sites. Future studies should also investigate the effects of other product presentation strategies including product coordination, product customization, three-dimensional views and the use of video clips on perception of quality and purchase intention.

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