



Influencer credibility and homophily effects on Generation Z purchase intention of msme products: The mediating role of Instagram engagement

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ABSTRACT

This study investigates the impact of influencer credibility, influencer homophily, and influencer engagement on the purchase intention of Micro, Small, and Medium Enterprises (UMKM) products among Generation Z in Padang City, focusing on the Instagram platform. Utilizing a quantitative approach, data were collected from 180 respondents through structured questionnaires. The findings reveal that influencer credibility positively and significantly affects influencer engagement but does not directly influence purchase intention. In contrast, influencer homophily significantly enhances both influencer engagement and purchase intention. Additionally, influencer engagement positively influences purchase intention and mediates the relationship between both influencer credibility and influencer homophily on purchase intention.

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are instrumental in fostering economic growth worldwide, particularly in developing nations like Indonesia, in which contribute significantly to gross domestic product (GDP), employment creation, and income generation. According to Law Number 20 of 2008, MSMEs are defined as productive enterprises owned by individuals or small business entities that meet specific legal criteria. Given the substantial impact of MSMEs, issues surrounding them are widely researched, especially in terms of how entrepreneurial understanding (Ratten, 2020) and digital technology, including social media, can improve their productivity and performance (Papadopoulos et al., 2020). With MSMEs holding such vital importance, continuous efforts to increase their sales are essential.

To increase the purchase intention, MSMEs are recommended on using social media marketing, with a focus on influencer credibility, homophily, and engagement, to foster purchase intentions, particularly among Generation Z consumers. Purchase intention—the likelihood that consumers will make a future purchase—is an important indicator of brand success, as positive purchase intention fosters brand commitment and motivates consumers to follow through with purchases (Ceyhan, 2019; Guha et al., 2021). Multiple studies have demonstrated that an influencer's credibility, homophily, and engagement can enhance purchase intentions (Bu et al., 2022; Tiwari et al., 2023; Fakhriah & Anggarawati, 2024; Ho et al., 2024; Masuda et al., 2022; Nguyen et al., 2022; Nofela &

Saputri, 2022). Statista's 2023 survey further supports this, reporting that 68% of Indonesian consumers are influenced to purchase products recommended by influencers.

Given the role of influencers in shaping consumer behavior, factors such as credibility, homophily, and engagement become critical in driving purchase intentions. Research shows that source credibility significantly affects consumer attitudes toward the usefulness of information (Gunawan and Huarng, 2015), while homophily—the similarity between influencers and their followers—can encourage favorable attitudes toward a product (Gilly et al., 1998; McPherson et al., 2001). These aspects also contribute to an influencer's engagement with their audience, further enhancing the likelihood of purchase (Bu et al., 2022).

This study aims to investigate how influencer credibility, homophily, and engagement contribute to increasing purchase intention for MSME products among Generation Z in Padang City. Those factors will help the study to seek to provide insights into how to increase the purchase intention on MSME products among Generation Z in Padang City and delivering important contributions to academic research and applied marketing approach.

LITERATURE REVIEW

Purchase Intention

Purchase intention is the likelihood that a consumer will intend to buy a particular product or service in the future (Ceyhan, 2019; Kumar et al., 2022). It can also be defined as the consumer's willingness to purchase a specific product or brand in each situation (Lu et al., 2014). According to Alcantara-Pilar and Garcia (2017) and Huang et al. (2007), purchase intention is a desire or intention to purchase an item in the future.

According to Mainolfi and Vergura (2022), the indicators used to measure purchase intention in this study is:

1. Considering using products recommended on the blog.
2. Intending to buy one or more products recommended on the blog.
3. Future purchase will be based on information found on the blog.
4. Product seen on the blog will be purchased through an e-shop.
5. Fashion blogs are considered an efficient approach for online shopping.
6. Blogs will continue to be used in the future for online shopping.

Influencer's Credibility

According to Goldsmith et al. (2000) credibility is defined as the degree to which a source is perceived as having expertise relevant to the topic discussed and can be trusted to provide an objective opinion. Erdogan (1999) states that someone is considered credible if they possess good knowledge of the topic. Credibility is also understood as an information source that is trustworthy, competent, and reliable to the information receiver (Rogers and Bhowmik, 1970; Petty and Cacioppo, 1986). Credibility represents that receiver's perception of the trustfulness of the information source (Wu and Wang, 2011). According to the theory presented by Hautz et al. (2014), Liu and Sout (1987), and Willson & Sherrel (1993), credibility is a term used when a person is influenced by a message that they consider credible. According to Mainolfi and Vergura (2022), the indicators used to measure influencer's credibility in this study are:

1. I believe the blogger has knowledge about the product.
2. I feel the blogger has a genuine interest.
3. The blogger respects my evaluations.
4. I trust the blogger.

Influencer's Homophily

Homophily is defined as the tendency within social groups for similar individuals to connect with one another. In communication research, similarity can be expressed through the concept of homophily, which describes the condition where both the speakers and message recipient share similar characteristics (Gilly et al., 1998). Rubin (2003) argues that homophily is the degree to which a group of individuals shares commonalities. Homophily is defined as similarity in interests, indicating a resemblance among a group of individuals in terms of mindset, such as values, beliefs, opinions, views, and preferences (Lazarsfeld and Merton, 1954). Homophily can also be understood as similarity in demographics or shared behavioral habits (Shen et al., 2010).

According to Mainolfi and Vergura (2022), the indicators used to measure influencer's homophily in this study are:

1. The followers of the blogger have interests to mine.
2. The blog contains ideas to each other.
3. I share the same tastes as the blog's readers.
4. I find similarities in likes/dislikes with the blog's readers.

Influencer's Engagement

Engagement is defined as interactive communication that is connected cognitively, attitudinally (Yang and Kang, 2009). In the context of social media marketing, engagement encompasses the amount of energy, effort, and time that consumers invest in a brand during specific interactions between consumers and the brand, such as liking, sharing, and commenting on content in their social media posts (Hollebeek, Glynn, and Brodie, 2014). Engagement is characterized as an interactive attitude between the information recipient and the information provider (Magno, 2017; Gessinger and Laurell, 2016). It is also described as a consumer attitude that may not be related to purchases (e.g., word of mouth, giving recommendation, and writing reviews) or that is associated with purchases (Guo et al., 2021; Kumar, 2013; van Doorn et al., 2010).

According to Mainolfi and Vergura (2022), the indicators used to measure influencer's homophily in this study are:

1. I spend a lot of time on this blog.
2. I am proud to follow this fashion blog.
3. I feel very attached to this blog.
4. I find this blog are very important.

RESEARCH MODEL AND HYPOTHESES

Influencer's Credibility towards Influencer's Engagement

Credibility established through social media can enhance engagement (Forbes, 2010). This supports the research conducted by Mainolfi & Vergura (2022), which demonstrates a significant and positive relationship between credibility and engagement. The study by Belanche et al. (2021) found that credibility is key for an influencer to build positive engagement. This is further corroborated by research from Jang et al. (2021) and Mariani et al. (2021), which confirmed that credibility positively influences engagement.

H₁. Influencer's credibility positively influences influencer engagement.

Influencer's Homophily towards Influencer's Engagement

Research by Onofrei et al. (2022) found a significant and positive influence of homophily on engagement. Previous studies conducted by Mainolfi & Vergura (2022) and Karagur et al. (2022) regarding the impact of homophily on engagement indicated that homophily can enhance engagement levels. Ladhari et al. (2020) also demonstrated that, in the context of social media, homophily is one of the indicators that directly affects engagement. This supports the findings of Mainolfi et al. (2021), which revealed that homophily positively influences engagement.

H₂. Influencer's homophily positively influences influencer's engagement.

Influencer's Credibility towards Purchase Intention

Based on the research conducted by Nguyen et al. (2022), credibility significantly impacts purchase intention positively. The study by Coutinho et al. (2023) found that the level of credibility from an information source has a positive relationship with purchase intention. Karagur et al. (2022) also discovered positive results regarding the effect of credibility on purchase intention. Reinikainen (2020) stated that one of the influencer characteristics that positively affects purchase intention is credibility. Ngo et al. (2024) identified a significant influence between credibility and purchase intention, as credibility is the key to processing the information received and can affect purchasing attitudes.

H₃. Influencer's credibility positively influences purchase intention.

Influencer's Homophily towards Purchase Intention

Research by Bu et al. (2022) indicates that homophily can directly influence purchase intention. Based on the similarity of characteristics, this supports the findings of Onofrei et al. (2022), Sardar et al. (2024), and Sharipudin et al. (2023), which discovered a significant and positive relationship between homophily and purchase intention.

H₄. Influencer's homophily positively influences purchase intention.

Influencer's Engagement towards Purchase Intention

Research by Mainolfi & Vergura (2022), Onofrei et al. (2022), and Sardar et al. (2024) indicates a significant and positive relationship between engagement levels and purchase intention. This supports previous research conducted by Prentice et al. (2019), which found that consumer engagement can influence purchase intention.

H₅. Influencer's engagement positively influences purchase intention.

Influencer's Engagement mediate Influencer's Credibility toward Purchase Intention

According to research by Sardar et al. (2024), engagement acts as a mediator between credibility and homophily with purchase intention. This is supported by the study conducted by Mainolfi & Vergura (2021), which found that levels of credibility and homophily enhance engagement on a blog, positively influencing purchase intention for the fashion products promoted by the blogger. This aligns with the research by Zhang et al. (2024), which found that credible information sources (credibility) influence engagement that can build purchase intention. Jimenez-Castillo and Sanchez-Fernandez (2019) further support this research by finding that if an influencer can serve as a trusted information source, they will achieve greater engagement, leading to increased purchase intention for recommended products.

H₆. Influencer's engagement mediates the influencer's credibility toward purchase intention.

Influencer's Engagement mediate Influencer's Homophily toward Purchase Intention

Research by Sardar et al. (2024) found that engagement serves as a mediator between homophily and purchase intention. The results reinforce earlier findings by Mainolfi & Vergura (2021), which indicated that levels of homophily enhance engagement on a blog, positively influencing purchase intention for the fashion products promoted by the blogger. Bu et al. (2022) also found a significant mediating effect of homophily on purchase intention, stating that homophily influences engagement that can trigger purchase intention.

H₇. Influencer's engagement mediates the influencer's homophily toward purchase intention.

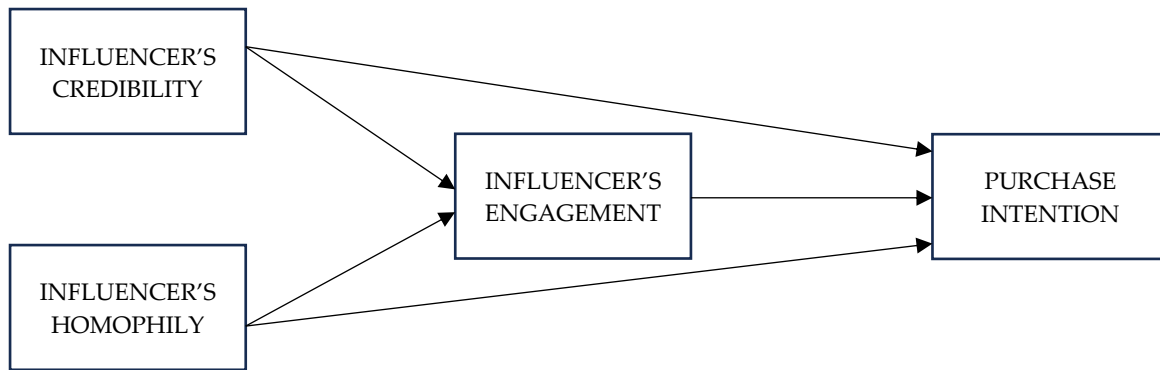


Figure 1. Conceptual Framework

METHOD

This research uses quantitative methods. The data used is primary data that collected directly by researchers through questionnaires and distributed randomly online using Google Forms. The population of this study were Generation Z, individuals born between 1997 and 2010 (Dimmock, 2019), aged 17 to 26 years, and actively follows influencers that promote MSME products on Instagram with 180 respondents. Sampling was taken by using purposive sampling method. To ensure the validity of the measurement model, this study uses two methods, that is convergent validity and discriminant validity that analyzes with PLS (Partial Least Squares). Reliability test also conducted by assessing Cronbach's Alpha and Composite Reliability. In addition, the structural model was assessed by using R-Square testing to see the influence and relationship between variables. In this research, there are four factors to consider, two of independent variables that is influencer's credibility and influencer's homophily as the, and one of mediating variable, that is influencer's engagement, and one of dependent variable, that is purchase intention.

RESULT AND DISCUSSION

Validity Test

To meet the validity conditions, the average variance extracted (AVE) value must be greater than 0,50 and the outer loadings value must be greater than 0,70 (Hair, 2019). In this study, the conditions are met as shown in Table 1.

Table 1. Outer Loadings, Composite Reliability, and AVE Value

Construct	Items	Loadings	CR	AVE
Credibility Influencer (C)	C1	0,926	0,940	0,797
	C2	0,890		
	C3	0,862		
	C4	0,893		
Engagement Influencer (E)	E1	0,895	0,948	0,821
	E2	0,917		
	E3	0,907		
	E4	0,903		
Homophily Influencer (H)	H1	0,903	0,948	0,82
	H2	0,919		
	H3	0,917		
	H4	0,885		
Purchase Intention (PI)	PI1	0,895	0,962	0,809
	PI2	0,93		

PI3	0,881
PI4	0,889
PI5	0,895
PI6	0,906

Source: Primary Data, 2024

Based on the table, the result is shown that the AVE value $>0,50$ and the outer loadings value $>0,70$. This conclude that the result is met the convergent validity conditions.

To measure the discriminant validity, to ensure that a construct can be distinguished from other constructs, by examining the cross-loadings of indicators on the constructs and using Fornell-Lacker value. To meet the condition the value must be greater than 0,70 and the Fornel-Lacker value must be greater than the correlations between that construct and other construct (Hair et al., 2019).

Table 2. Cross Loadings

	C (X1)	E (M)	H (X2)	PI (Y)
C1	0,926	0,816	0,804	0,750
C2	0,890	0,756	0,749	0,677
C3	0,862	0,710	0,681	0,733
C4	0,893	0,809	0,783	0,728
E1	0,771	0,895	0,798	0,802
E2	0,789	0,917	0,811	0,765
E3	0,790	0,907	0,788	0,789
E4	0,790	0,903	0,784	0,807
H1	0,776	0,769	0,903	0,765
H2	0,792	0,823	0,919	0,785
H3	0,749	0,804	0,917	0,756
H4	0,750	0,787	0,885	0,735
PI1	0,690	0,745	0,688	0,895
PI2	0,726	0,766	0,730	0,930
PI3	0,717	0,757	0,724	0,881
PI4	0,734	0,787	0,771	0,889
PI5	0,755	0,832	0,814	0,895
PI6	0,738	0,819	0,789	0,906

Source: Primary Data, 2024

Table 3. Fornell-Lacker

	Influencer credibility	Influencer engagement	Influencer homophily	Purchase Intention
Influencer credibility	0,893			
Influencer engagement	0,867	0,905		
Influencer homophily	0,846	0,878	0,906	
Purchase Intention	0,809	0,874	0,839	0,899

Source: Primary Data, 2024

Based on the table, the result is shown that the cross-loadings value is $>0,70$ and the Fornel-Lacker value are greater than the correlations between that construct and other construct. In conclusion, the validity test is considered valid as its meet all the conditions.

Reliability Test

Table 4. Cronbach's Alpha and Composite Reliability

	<u>Cronbach's Alpha</u>	<u>Composite Reliability</u> (rho c)	Result
Influencer credibility	<u>0,915</u>	<u>0,940</u>	<u>Reliable</u>
Influencer engagement	<u>0,927</u>	<u>0,948</u>	<u>Reliable</u>
Influencer homophily	<u>0,927</u>	<u>0,948</u>	<u>Reliable</u>
<u>Purchase Intention</u>	<u>0,953</u>	<u>0,962</u>	<u>Reliable</u>

Source: Primary Data, 2024

Based on Table 4, each variable has a Cronbach's alpha and composite reliability value above 0.70. Thus, the variables used in this study demonstrate good reliability and effectively measure their respective constructs.

R-square

Table 5. R-Square

	R-Square	R-Square Adjusted
Influencer engagement	0,825	0,823
Purchase Intention	0,794	0,788

Source: Primary Data, 2024

Table 5 shows that the R-squared value for influencer engagement is 0.823, meaning 82.5% of its variation is explained by this study's variables. Purchase intention is explained by 78.8% of the same variables.

Hypotheses Test Result and Discussion

Table 6. Direct Effect

	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics (O/STDEV)</i>	<i>P Values</i>	Result
C -> E	0,436	0,442	0,075	5,796	0,000	Accepted
C -> PI	0,081	0,084	0,103	0,792	0,428	Rejected
E -> PI	0,594	0,581	0,108	5,480	0,000	Accepted
H -> E	0,509	0,503	0,076	6,666	0,000	Accepted
H -> PI	0,276	0,286	0,098	2,811	0,005	Accepted

Source: Primary Data, 2024

1. Influencer credibility (X₁) positively and significantly affects Influencer engagement (M)

As shown in Table 6, the first hypothesis is accepted, indicating that influencer credibility (X₁) positively and significantly impacts influencer engagement (M), with an original sample (O) P value of 0.000, which is less than the α value of 0.05. This supports previous findings by Mainolfi & Vergura (2022) and Belanche et al. (2021), reinforcing that credibility is essential for enhancing engagement.

2. Influencer credibility (X₁) positively and significantly affects Purchase Intention (Y)

According to Table 6, the second hypothesis is rejected, as the original sample (O) value is 0.081 and the P value is 0.428, exceeding the α value of 0.05. This aligns with Mainolfi & Vergura (2022), suggesting other factors like presentation skills may also influence purchase intent (Kozinets et al., 2010).

3. Influencer engagement (M) positively and significantly affects Purchase Intention (Y)

Based on Table 6, the third hypothesis is accepted, showing that influencer engagement (M) positively and significantly influences purchase intention (Y), with an original sample (O) of 0.594 and a P value of 0.000, which is less than the α value of 0.05. his finding is consistent with Onofrei et al. (2022), who identified a significant positive relationship between homophily and engagement, as well as with Mainolfi & Vergura (2022) and Karagur et al. (2022), confirming that homophily positively affects engagement.

4. Influencer homophily (X2) positively and significantly affects Influencer engagement (M)

As indicated in Table 6, the fourth hypothesis is accepted, demonstrating that influencer homophily (X2) positively and significantly impacts influencer engagement (M), with an original sample (O) of 0.509 and a P value of 0.000, less than the α value of 0.05. his supports studies by Onofrei et al. (2022), Sardar et al. (2024), and Sharipudin et al. (2023), which found a significant positive influence of homophily on purchase intention. Bu et al. (2022) also demonstrated that homophily can directly influence purchase intention.

5. Influencer homophily (X2) positively and significantly affects Purchase Intention (Y)

According to Table 6, the fifth hypothesis is accepted, indicating that influencer homophily (X2) positively and significantly affects purchase intention (Y), with an original sample (O) of 0.276 and a P value of 0.005, which is less than the α value of 0.05. This finding is backed by Mainolfi & Vergura (2022), Onofrei et al. (2022), and Sardar et al. (2024), who reported a significant positive relationship between engagement and purchase intention.

Table 7. Specific Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STD EV)	P Values	Keterangan Desc.
Influencer credibility -> Influencer engagement -> Purchase Intention	0,259	0,256	0,065	4,003	0,000	Accepted
Homophily -> Engagement -> Purchase Intention	0,302	0,292	0,072	4,227	0,000	Accepted

Source: Primary Data, 2024

6. Influencer Credibility (X1) and Purchase Intention (Y) Mediated by Influencer Engagement (M)

The results indicate that influencer credibility positively and significantly affects purchase intention when mediated by influencer engagement. According to Table 4.17, the original sample (O) is 0.259, with a p-value of 0.000, which is less than the significance level (α) of 0.05. This finding supports the hypothesis, suggesting that credible influencers can enhance engagement, thereby increasing followers' intentions to purchase promoted products (Zhang et al., 2024; Mainolfi & Vergura, 2021; Jimenez-Castillo & Sanchez-Fernandez, 2019).

7. Influencer Homophily (X2) and Purchase Intention (Y) Mediated by Influencer Engagement (M)

The analysis confirms that influencer homophily positively and significantly affects purchase intention through influencer engagement. As shown in Table 4.17, the original sample (O) is 0.302, with a p-value of 0.000, indicating a significant relationship. This supports the hypothesis, highlighting that greater similarity between influencers and their followers enhances engagement, which in turn increases the likelihood of purchase intentions (Sardar et al., 2024; Bu et al., 2022).

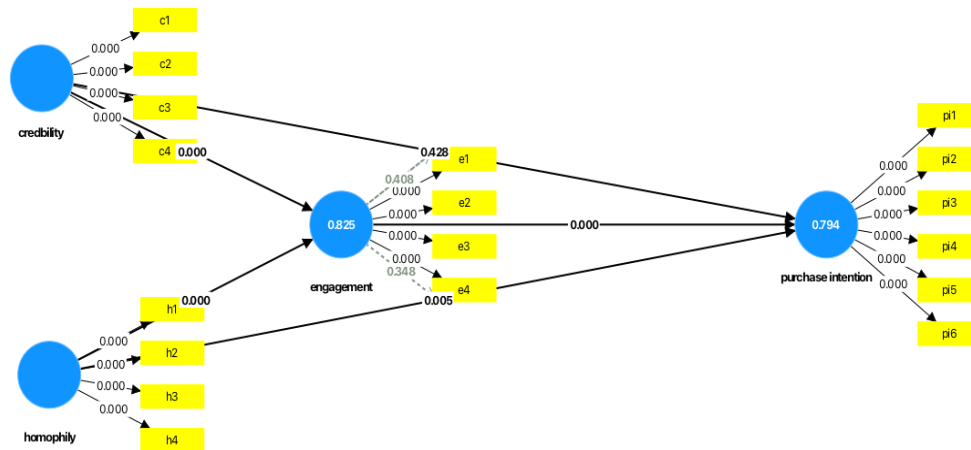


Figure 2. Final PLS Model Output

CONCLUSION

Based on the result of the research and discussion that has been conducted regarding the influence of influencer's credibility and influencer's homophily on purchase intention on MSME products through influencer's engagement on Instagram for Generation Z in Padang City, can be concluded as follows:

1. Influencer credibility positively and significantly affects influencer engagement.

This leads to the conclusion that the more credible an information source is, defined in this study as an influencer, the more followers (especially Generation Z) will interact (engage).

2. Influencer credibility does not affect purchase intention.

The results of this hypothesis demonstrate that influencer credibility alone is not sufficient to trigger the purchase intention of UMKM products among Generation Z in Padang City.

3. Influencer homophily positively and significantly affects influencer engagement.

This allows us to conclude that the greater the similarity between the influencer and their followers, the more followers (especially Generation Z) will engage.

4. Influencer homophily positively and significantly affects purchase intention.

The results of this hypothesis indicate that the higher the level of similarity between the influencer and their followers, the more likely followers (Generation Z) are to purchase the UMKM products promoted on their platform.

5. Influencer engagement positively and significantly affects purchase intention.

This leads to the conclusion that the more frequently the influencer interacts with their followers, the more likely followers (Generation Z) are to purchase the UMKM products promoted on their platform.

6. Influencer engagement mediates the relationship between influencer credibility and purchase intention.

The results of this hypothesis show that a credible information source (influencer) can increase the level of engagement with their followers, which can lead to a desire to purchase the UMKM products promoted on their platform.

7. Influencer engagement mediates the relationship between influencer homophily and purchase intention.

The results of this hypothesis indicate that a higher level of similarity with the influencer can increase the level of engagement with their followers, which can lead to a desire to purchase the UMKM products promoted on their platform.

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