

# Finding the perfect match: The impact of congruence between brand, consumer and social media influencer on source credibility and endorsement effectiveness

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## **Abstract**

More and more companies are nowadays investing in the relatively new field of influencer marketing in order to promote their products and brands. The selection of social media influencers is, however, of great concern given the risks associated with the choice of inappropriate endorsers and the large sums of money invested in this type of advertising. In order to understand what makes this strategy effective, this study aims to examine the effects of (in)congruencies across the triad of brand, endorser, and consumer on source credibility (attractiveness, expertise, and trustworthiness) and endorsement effectiveness, among which ad attitude, brand attitude, purchase intention, and online engagement. For this purpose, an online experiment was conducted, employing a 2 (brand-endorser congruency: congruent vs. incongruent) x 2 (brand-consumer congruency: congruent vs. incongruent) x 2 (consumer-endorser congruency: congruent vs. incongruent) between-subjects research design among a sample of 206 female participants. Results indicated that the brand-consumer match exerts a significant impact on brand attitude and purchase intention, whereas the endorser-consumer match has a significant influence on ad attitude and online engagement. The brand-endorser match-up, however, showed no significant outcomes. Moreover, source credibility appeared not only to mediate the relationship between the endorser-consumer match and the outcomes of ad attitude and online engagement but appeared also to act as a predictor for ad attitude, brand attitude, purchase intention, and online engagement. The present study is one of the first to provide information regarding the effects of these three pairs of (in)congruencies in a single framework, in relation to the increasingly popular influencers. New insights form a theoretical and practical basis for recommendations about (in)congruency in influencer marketing.

## **Keywords**

Influencer marketing, social media influencers, (in)congruency, source credibility, endorsement effectiveness

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# 1. Introduction

In today's intense marketing environment, where it is difficult to differentiate products, brands and services, celebrities play an important role in advertising as a tool for creating and enhancing brand image, brand equity, and brand preferences (Choi & Rifon, 2012). More and more companies are nowadays investing heavily to gain such endorsements. For example, Nike signed a one billion dollar lifetime deal with Cristiano Ronaldo (Badenhausen, 2016), while Roger Federer tops the endorsement ranking with estimated off-court earnings of 60 million dollars for brands such as Wilson, Rolex, Mercedes-Benz, and Gillette (Opendorse, 2016). The considerable costs associated with investing in such celebrity endorsers illustrate the faith in this type of campaign (Thwaites, Lowe, Monkhouse, & Barnes, 2012). This faith is, of course, not entirely unfounded as the benefits to be gained have been well established and recognized by many previous campaigns and studies. For instance, recent studies have linked celebrity endorsements, among other things, to more positive product attitudes (Till, Stanley, & Priluck, 2008), positive word-of-mouth (Bush, Martin, & Bush, 2004), increased audience attention (Koernig & Boyd, 2009), enhanced stock market value (Elberse & Verleun, 2012), and more importantly, increases in sales (Elberse & Verleun, 2012).

However, although the potential benefits of utilizing celebrity endorsers are significant, so are the risks and costs. Benefits of using celebrities in advertisements can reverse greatly if they drop in popularity, suddenly change image, overshadow the endorsed brands and products, or if they lose credibility by overendorsing or by not using the endorsed brand (Erdogan, 1999). Moreover, there has been mounting evidence of negative effects from events including the celebrity endorser becoming embroiled in controversy (Thwaites et al., 2012). The Tiger Woods case, for instance, is the most famous example of negative celebrity publicity and its impact on endorsement deals. The extramarital affairs of the former world number one golfer resulted not only to the termination of some of his contractual

endorsements (Thwaites, 2012) but also to an estimated total shareholder loss of five to twelve billion dollars, concentrated among the core three sponsors EA, Nike and PepsiCo (Knittel & Stango, 2013). In this case, such negative publicity has thus not only influenced consumers' perception of the celebrity but also reflected badly upon the endorsed brands.

As can be inferred from these examples, selecting the right endorser is not an easy task. There are many factors which must be taken into account when searching for a suitable endorser for a brand or a product, among which the match-up hypothesis is an important and well-studied topic in advertising. This match between an endorser and a brand or product is another potential hazard of celebrity endorsement since the association with an endorser does not automatically benefit a brand (Zhou & Whitla, 2013). For instance, an incongruent brand-endorser match could produce less favorable consumer responses due to the inconsistency of the misfit with consumers' expectations. This inconsistency may lead to negative effects, such as consumer mistrust, loss of customers and profitability, deterioration of the brand image, and eventually the failure of campaigns (Kim, Wang, & Ahn, 2013; Koernig & Boyd, 2009; Marshall, Na, State, & Deliskar, 2008; Till & Busler, 2013). A good example of an incongruent match gone wrong is the fit between American reality television personality Kim Kardashian and morning sickness drug Diclegis, which received huge backlash since many considered her not be a suitable person to be endorsing the product (Bagwell, 2015). In this case, not only the endorser came under fire for promoting the product but also the brand itself. This example demonstrates that using an endorser whose public image does not align with a brand's image will cause more harm than good. An understanding of the processes that underlie endorsement effects is, therefore, very crucial for advertisers and researchers in order to develop an effective approach for endorser selection.

While many previous studies acknowledge the importance of the aforementioned match between the endorser and the brand, recent meta-analysis by Knoll and Matthes (2017)

shows that study findings in celebrity endorsements models appear to be frequently mixed. According to Albert et al. (2017), these results might reflect the limitation of including consumers as passive spectators of the brand-endorser match-up. Given these mixed findings of (in)congruency effects in the literature and the little concentration of studies on the inclusion of the role of the consumer in the brand-endorser fit, this research will focus on not only the brand-endorser match but also on the brand-consumer match and the endorser-consumer match, all together in a single framework – just like the study of Albert et al. (2017). However, while a great number of previous studies focus on celebrity endorsers, the center of interest for this research is on social media influencers, which are less well documented in the literature. These influencers are individuals who have a significant social media following and influence within a particular consumer segment (Papasolomou & Melanthiou, 2012). They are considered as a new form of celebrity endorsers and are nowadays frequently used to promote a brand or product (Marwick, 2011). Aside from the rapid expansion of influencer marketing over the last years, these influencers are also perceived to be more relatable and approachable to consumers (Korotina & Jargalsaikhan, 2016), making the focus on this type of endorsers thus more interesting.

Studying the effects of the three pairs of (in)congruencies on source credibility and endorsement effectiveness in a single framework, in relation to the increasingly popular influencer community, might provide some additional answers on the importance of congruity and could offer new contributions to theory and practice. Therefore the following research question is formulated:

*To what extent do the (in)congruencies across the triad of brand, endorser and consumer have an impact on source credibility and subsequently endorsement effectiveness (ad attitude, brand attitude, purchase intention, and online engagement)?*

This paper is organized as follows. First, a theoretical framework is presented in which relevant concepts for the basis of the study are reviewed. Subsequently, the methodology used for this study is discussed, followed by the data analysis and the results. Afterward, the findings of the study are discussed, while the limitations and the points for future research direction are explained. Finally, a conclusion of the important results is presented, together with theoretical and practical implications.

## 2. Theoretical framework

### 2.1 Influencer marketing

According to Sammis, Lincoln, and Pomponi (2016), influencer marketing is the ‘‘art and science of engaging people who are influential online to share brand messages with their audiences in the form of sponsored content’’ (p. 7). In its early days, influencer marketing focused on offline key individuals, like journalists and industry analysts, in order to drive a brand’s message to the larger market and gain positive coverage (Brown & Hayes, 2008). However, with the digitalization of businesses, the web 2.0 and the growing importance of social networking sites, the influencer landscape shifted from offline to online opinion leaders. Compared to the traditional offline opinion leaders, digital influencers have an established online presence with a loyal following in a particular niche (TapInfluence, 2015), and are powerful stimulators of word-of-mouth discussion (Katz & Lazarsfeld, 1966). These digital influencers, usually bloggers, vloggers, celebrities or other individuals who offer a wide reach via their online social networks (Lyons & Henderson, 2005), have a certain impact on others online and are based on that chosen by companies in order to reach a particular audience and promote their brands or products (Sammis et al., 2016).

Influencer marketing takes place on commercial websites, personal blogs and social networking sites like Instagram, Snapchat, Facebook, Twitter or Youtube, and can work in several ways. Companies could, for instance, send free products to digital influencers, hoping that they will decide to review and recommend it online to their followers. Another way is by companies paying influencers to post and promote their brands and products on their blogs or social media platforms (Sammis et al., 2016). Recommendations and suggestions made by influencers in these posts lead to the search for, purchase, and use of brands or products by their connected audience (Flynn, Goldsmith, & Eastman, 1996). The concept of influencer marketing is thus great for both the influencers and the companies. While influencers receive

valuable goods or money for their social media activities, this type of marketing can be a rather inexpensive marketing strategy for companies while offering them the opportunity to reach a specific audience directly (Kaplan & Haenlein, 2010).

## 2.2 Micro-celebrities

According to Stout and Moon (1990), there are four types of endorsers: the typical consumer, the professional expert, the company president, and the celebrity. In particular, the latter influencer type has been used a lot in the marketing strategies of many companies. This form of marketing in which celebrities lend their image to brands is called celebrity endorsement (Fleck, Korchia, & Le Roy, 2012). According to McCracken (1989), a celebrity endorser is defined as ‘‘any individual who enjoys public recognition and who uses this recognition on behalf of a consumer good by appearing with it in an advertisement’’ (p. 310). The popularity of this phenomenon has been well documented among practitioners for its success in achieving major communication effects, such as brand recognition, brand attitude, brand recall, and purchase intention (Elberse & Verleun, 2012; Erdogan, 1999; Hung, Chan, & Tse, 2011; Ohanian, 1991; Spry, Pappu, & Cornwell, 2009).

However, while celebrity endorsement is still being successfully practiced, more and more companies are nowadays focusing on a fairly new endorser type, which is that of the micro-celebrities (Senft, 2013). Micro-celebrities are a newly emerged concept of individuals who use social media in order to become famous and noticeable among a group of people within a particular channel (Boyd & Marwick, 2011). These micro-celebrities, usually bloggers, vloggers and other important social media persona exist in a variety of fields, including fashion, beauty, lifestyle, health and fitness, and can be referred to as social media influencers who represent ‘‘a new type of independent third party endorser who shape audience attitudes through blogs, tweets, and the use of other social media’’ (p. 1) (Freberg, Graham, McGaughey, & Freberg, 2011). This new form of celebrities (Marwick, 2011) would

not have been famous without their extensive social media activities, which work for them as a mechanism of becoming well-known and for creating a fan-base (Clarewells, 2014). They are, therefore, not famous in a common way, in comparison to the traditional celebrity.

While there are some similarities between micro-celebrities and traditional celebrities, there are also some differences which make the focus on the former type of influencers more interesting for this research. The appeal of social media influencers is that they engage and connect with their followers, giving the idea of a personal relationship. Through regular uploads and a more direct relationship with followers in their everyday lives, these influencers appear more approachable and are sometimes even perceived as distant friends (Korotina & Jargalsaikhan, 2016). Moreover, Uzunoğlu and Kip (2014) have found that influencers have higher credibility and trustworthiness compared to traditional celebrities. According to them, that is because these influencers are perceived as ‘‘one of us’’ by other Internet users, which makes it also easier for people to identify with them (Uzunoğlu & Kip, 2014). Since credibility seems to play an important role in relation to social media influencers, source credibility (attractiveness, expertise, and trustworthiness) is included as a dependent variable (mediator) in this study.

Also Forbes (2016) emphasizes that social media influencers are often seen as more ‘‘organic’’ (p. 79), with many leading normal lives compared to celebrities, making them more relatable to consumers. Thus contrasting with the more traditional celebrities, micro-celebrities are considered more casual and fresh, which allows for prompt intuitiveness and reactions from followers (Rebelo, 2017). Followers can, therefore, see their interaction with such influencers as more individual and intimate (Boyd, 2006). All these perceptions could thus not only influence consumers’ willingness to interact with influencers, but also influence attitudes and buying decisions as these social media influencers can motivate their followers to buy or avoid a certain product or brand. Given this influence, the focus of this study is on

the dependent variables of ad attitude, brand attitude, purchase intention, and online engagement. In a social media context, engagement is seen as the number of interactions of consumers with another individual's social media content, such as likes, shares, follows and comments (Woods, 2016).

### 2.3 The role of congruency

An efficient endorser is, according to Erdogan (1999), defined by three criteria: credibility, attractiveness, and congruency with the brand. The congruency models, also referred to as match-up, fit or similarity models, acknowledge that there should be harmony between a stimulus element, for instance a product, brand, endorser or any execution element in an advertisement, and the existing schema that one holds about the advertising stimulus (Lee & Schumann, 2004). A schema is a knowledge structure regarding an object (Bobrow & Norman, 1957) which acts as a frame of reference in forming judgments (Mandler, 1982). When the representation of an object fits the configuration of the activated schema, schema congruity may occur (Sujan, 1985). The idea is that such a schema congruity is more effective for generating positive consumer responses, in contrast to schema incongruity (Till & Busler, 2013). According to the social judgment theory of Sherif, Sherif and Nebergall (1965; as cited in Lee & Schumann, 2004), this evidence of superior congruity effect could be the case were schemas serve as an anchor for what is acceptable, which results in the rejection of all incongruent information that lies outside the latitude of acceptance. This study focuses on three types of such congruencies that determine the effectiveness of endorsements: the brand-endorser congruency, the brand-consumer congruency, and the consumer-endorser congruency.

### 2.3.1 Brand-endorser congruency

The brand-endorser congruency implies that relevant characteristics of the endorser are consistent with relevant attributes of the brand (Misra & Beatty, 1990). In practical terms, the choice of the endorser should match the associations which the brand currently has (Thwaites et al., 2012). Törn (2012) illustrates this with an example, Zlatan Ibrahimovic endorsing Nike is good, but musical artist Peter Jöback endorsing the same brand less good. When the image of the endorser fits the desired image of the brand, this match then facilitates the creation of an associative link that increases the transfer of attributes from the spokesperson to the brand (Seno & Lukas, 2007). The more noticeable this congruency is, the more the consumer will accept the endorser's influence, which will lead to greater credibility and greater advertising effectiveness (Kamins & Gupta, 1994).

It has been stated in multiple studies that similarity between the brand image and the endorser image increases purchase intention towards the brand (e.g. Bejaoui, Dekhil, & Djemel, 2012; Farhat & Khan, 2011). For instance, the recent study by Pradhan, Duraipandian and Sethi (2016) on the use of congruence in celebrity endorsements shows that the more an endorser's personality (image) is in sync with the personality of a brand, in this case the personality of Indian movie stars and the personality of sport shoe brands, the more favorable the purchase intention is. The connection between brand image and endorser image has also significant effects on advertisement attitude (Choi & Rifon, 2012) and brand attitude (Albert et al., 2017; Pradhan et al., 2016). According to Choi and Rifon (2012), and Albert et al. (2017), when a high degree of congruence was perceived, more favorable evaluations were produced. Furthermore, a congruent brand-endorser match is also positively related to the engagement rate of consumers with the endorser (Naumanen & Pelkonen, 2017).

Advertising a brand via an endorser who has relatively high brand congruent image leads thus to higher advertisement effectiveness relative to an advertisement with a less

congruent brand-endorser image (Kamins & Gupta, 1994). According to Erdogan (1999), this is because the absence of such a connection may lead consumers to distrust the endorser due to the belief that the spokesperson has been paid to promote a brand, product or service. However, when endorsers do have a distinct and specific relationship to a brand or product, this perceived bias will be reduced. Based on these aforementioned findings, the following expected hypothesis is formulated:

***H1:** A high degree of fit (congruence) between the brand's image and the endorser's image will lead to higher scores on (a) advertisement attitude, (b) brand attitude, (c) purchase intention, and (d) online engagement than a low degree of fit between the brand's image and the endorser's image.*

### 2.3.2 Brand-consumer congruency

The second match, the brand-consumer congruency, refers to the perceived similarity between the brand's image and the consumer's self-image (Tuškej, Golob, & Podnar, 2013). Prior studies reveal that consumers articulate their personal identity and promote social interactions through brands that embrace psychological and social symbols (Aaker, 1997; Escalas & Bettman, 2003; Sirgy, 1982). Specifically, brands are considered to have a personality that reflects the image of the typical brand user (Kressman et al., 2006). Consumers attempt to evaluate this brand image by matching it with their own self-concept. When the brand matches consumers' sense of self, they are likely to find the brand's identity more attractive because such identities enable them to maintain and express their personal and social meanings more fully and authentically (Bhattacharya & Sen, 2003). This matching process involving the brand's image and the consumer's self-image is referred to as self-congruity (Sirgy, 1982). Self-congruity is guided by the self-consistency motive, which implies that consumers behave in ways that are consistent with how they view themselves so that they feel

more motivated to be loyal and purchase brands that strengthen their self-perceptions (Sirgy, Lee, Johar, & Tidwell, 2008).

According to Tuškej et al. (2013), the more consumers perceive a brand image to be congruent with their self-image, the more they will identify with the brand, generating more positive consumer attitudes. For instance, the recent study by Albert et al. (2017) on the effects of all three congruency types suggests that the brand-endorser match exerts a significant impact on brand attitude, brand commitment, brand identification, and behavioral intentions. Consumers who perceived the personality of underwear brand Dim and champagne brand Moët & Chandon to be similar to theirs showed more positive attitudes and behaviors toward the brands. Other studies covering a wide range brands and products have also shown support for this congruency type. In addition, they have indicated that this match also affects brand loyalty, brand satisfaction (Achouri & Bouslama, 2010), brand preference (Branaghan & Hildebrand, 2011), trust (Freling & Forbes, 2006), and purchase intention (Wu, Tsai, & Lo, 2011).

Based on these aforementioned findings it may be suggested that the greater the match between a brand's image and one's self-image, the greater the effectiveness of an endorsement. This leads to the following hypothesis:

***H2:** A high degree of fit (congruence) between the brand's image and the consumer's self-image will lead to higher scores on (a) advertisement attitude, (b) brand attitude, (c) purchase intention, and (d) online engagement than a low degree of fit between the brand's image and the consumer's self-image.*

### 2.3.3 Consumer-endorser congruency

Finally, the consumer-endorser congruency suggests that a fit between consumers' self-image and the endorser's image may affect consumers' responses (Choi & Rifon, 2012). In an

endorsement context, endorsers express cultural meaning for consumers, for instance, personality and lifestyle, so consumers can enhance or shape their own identities by using endorsers who represent valued characters (Thomson, 2006). According to the social influence theory of Kelman (1961), there are two processes that explain how endorsers influence consumers' behavior. In the identification process, the focal person imitates the behavior of another, mainly to look like that individual. Internalization, on the other hand, implies that consumers adopt the attitude of someone else because it corresponds to their value system. In an endorsement context, a consumer thus adopts a spokesperson's attitudes and behaviors due to the sense of similarity and value closeness (Albert et al., 2017). The term 'homophily' is also used for this process, which describes "a tendency for friendships to form between those who are alike in some designated respect" (Turner, 1993, p. 444). These processes together suggest that consumers conform to the attitudes and behaviors of endorsers in order to enhance their self-concept when the endorser image is perceived to be congruent with their self-image.

According to Kamins and Gupta (1994), endorsers who have similarities to those of the target group are perceived to be more persuasive and viable. Due to these similarities, consumers can identify more with the spokesperson, therefore, ensuring the greatest likelihood of achieving attitude and behavior change (Kelman, 1961). Choi and Rifon (2012) confirmed that the congruence of self-image and endorser image in celebrity endorsements has a valid influence on consumer behavior. Specifically, when consumers perceive higher self-congruity, their response is more positive toward the endorsed brand and the advertising. In addition, they also tend to have higher purchase intention. The same applies to the study of Daneshvary and Schwer (2000), which showed that consumers' identification with the endorser positively affects purchase intention. Also Albert et al. (2017) confirm the active participation of the consumer through his or her proximity with a celebrity endorser. Their

study indicates that a consumer-endorser congruency, in this case similarity between the personality of actresses and consumers, leads to a positive impact on brand attitude, brand commitment, and behavioral intentions.

From these findings, one can infer that endorsements are more effective when there is a match between consumers' self-image and the image of the endorser. This leads to the following hypothesis:

***H3:** A high degree of fit (congruence) between the consumer's self-image and the endorser's image will lead to higher scores on (a) advertisement attitude, (b) brand attitude, (c) purchase intention, and (d) online engagement than a low degree of fit between the consumer's self-image and the endorser's image.*

## 2.4 Interaction effects of congruency types

While a large body of literature has focused on the proximity between the brand and the endorser, many studies tend to overlook the role of consumers in this brand-endorser association (Albert et al., 2017). Specifically, consumers' perception of an endorser and a brand with respect to their own self-concept. However, by looking at the previously mentioned research findings, it is clear that the role of consumers is a very important facet of the endorsement configuration. These studies do not only confirm the active participation of the consumer in the endorsement but do also challenge the exclusive prominence of the endorser-brand fit.

For instance, according to recent studies by Albert et al. (2017), and Choi and Rifon (2012), the brand-consumer match and the endorser-consumer match both exert a significant impact on all tested factors of endorsement effectiveness, while the brand-endorser fit showed limited influence on the outcomes. These results align with a recent meta-analysis by Knoll and Matthes (2017) which shows the limited impact on consumers. However, that does not

mean that the brand-endorser congruency is not essential since it does contribute to endorsement effectiveness. It only means that that type of congruence may not be sufficient to exert substantial impact without the role of the consumer (Albert et al., 2017).

The active participation of the consumer, not only with the brand but also through identification with the endorser plays, therefore, a great role in addition to the brand-endorser match since endorsement efficiency depends on psychological processes by consumers (Choi & Rifon, 2012). Based on these findings, it can be argued that as consumers' perception of the fit between their self-image and the endorser's image, as well as the fit between their self-image and the brand's image increases, the greater the endorsement effectiveness will be for a brand-endorser match. This leads to the following hypotheses:

**H4:** *The effect of a high brand-endorser fit on ad attitude, brand attitude, purchase intention and online engagement will be stronger when there is a high degree of fit between the consumer's self-image and the brand's image than where there is a low degree of fit between the consumer's self-image and the brand's image.*

**H5:** *The effect of a high brand-endorser fit on ad attitude, brand attitude, purchase intention and online engagement will be stronger when there is a high degree of fit between the consumer's self-image and the endorser's image than when there is a low degree of fit between the consumer's self-image and the endorser's image.*

In addition, by combining all the aforementioned relationships and hypotheses, it can also be argued that the more congruent combinations there are in an endorsement, the more positive the impact will be, which results in the following hypothesis:

**H6:** *The more congruence there is across the triad of brand, consumer and endorser, the higher the scores on (a) advertisement attitude, (b) brand attitude, (c) purchase intention, and (d) online engagement.*

## 2.5 The mediating role of source credibility

### 2.5.1 The source credibility model

Previous research examining endorsement effectiveness has focused primarily on the personal attributes of endorsers that enhance their persuasiveness. For example, a number of scholars have used the concept of ‘source credibility’ as the primary explanation for the influence of an endorsement on consumers (e.g. Lafferty, Goldsmith, & Newell, 2002; Ohanian, 1991).

According to the source credibility model, the effectiveness of a message depends on the perceived level of expertise, trustworthiness, and attractiveness (Hovland & Weiss, 1951; Ohanian, 1991). These dimensions of source credibility can influence beliefs, opinions, attitudes, and behavior through the process of internalization, which occurs when receivers accept a source’s influence in terms of their own personal attitude and value structures (Wang, Kao, Ngamsiriudom, 2017).

Expertise refers to the extent to which a spokesperson is perceived as a source of valid and accurate recommendations (Hovland & Weiss, 1951). In advertising, it is the level of experience, knowledge, and know-how that an endorser possesses in order to support the claims made in the advertisements and make recommendations credible (Choi & Rifon, 2002). An endorser that is considered to be an expert has been found to be more persuasive and able to generate more intentions to buy the brand (Erdogan, 1999; Ohanian, 1991). For instance, the study of Till and Busler (2000) on the role of expertise as a match-up factor showed that expertise has a positive influence on both brand attitude and purchase intention. Endorsers who have expertise in the products they endorse, in this case the combination of athletes and energy bars, have been found to produce more favorable attitudes and stronger behavioral intentions than endorsers that have no knowledge of or no experience with the products. Therefore, endorsers with high expertise are assumed to be more persuasive than endorsers with low levels of perceived expertise.

The second dimension of source credibility, trustworthiness, refers to the perceptions of the audience that the source provides information in an honest manner, without any motivation for manipulation or deception (Ohanian, 1991). It is the attribute of honesty, dignity, believability, and objectivity possessed by the endorser and observed by the consumers (Albert et al., 2017; Erdogan, 1999). Numerous studies support the effect of trustworthiness on attitude changes and behavioral intentions. For instance, according to Hovland and Wiess (1951), when consumers perceive the source to be trustworthy, they also assume the message to be highly believable. Furthermore, the study of Gupta, Kishore, and Verm (2015) on celebrity endorsements for various products and brands found that trustworthiness of a celebrity endorser has a significant impact on consumers' purchase intention. In addition, the research of Pornpitakpan (2003) shows that trustworthiness of Chinese celebrities is a factor in increasing consumers' intention to try a brand.

Lastly, attractiveness is related to how physical attractive an endorser is (Ohanian, 1991). Also this component of source credibility seems to affect message evaluation, attitudes, and behavioral intentions. The recent study of Wang et al. (2017) on the use of celebrity endorsements in the airline sector demonstrates the importance of the influence of an endorser's attractiveness on brand attitude, brand credibility, and purchase intention. Furthermore, Sallam and Wahid (2012) found in their study that endorser attractiveness has a greater impact on ad attitude in comparison to endorser expertise. The results of this research reflect that Yemeni consumers are impacted by the attractiveness of the endorser to trigger them toward the advertisement, in this case, an advertisement for a very popular and well-known Yemeni brand for a cover head product. In addition to these studies, the study of Till and Busler (2000) on the role of attractiveness as a match-up factor found that the use of attractive spokespersons in advertising led to more favorable attitudes toward the ad and stronger purchase intentions for both attractiveness-related products and non-attractiveness-

related products. Although the match-up effect based on physical attractiveness was not supported in this study, the results do suggest that the use of attractive endorsers in advertisements are more appropriate and a better fit for products like cologne and pens.

### 2.5.2 The effects of congruency on source credibility

As aforementioned, the three dimensions of source credibility have been used a lot as relevant factors for influencing endorsement effectiveness. Especially attractiveness and expertise have been considered appropriate and relevant for understanding celebrity effects and their role in potentially driving match-up effects (e.g. Kamins, 1990; Ohanian, 1991). However, despite the attractiveness of source credibility in the context of endorsements, the model has been criticized by several scholars. For instance, McCracken (1989) and Erdogan (1999) note that such a model seems incomplete as it does not consider all perceptions connected to a particular endorser. Limiting the assessment of endorsers to only certain dimensions seems, therefore, rather restrictive since they cannot explain all the positive effects of endorsers. A more integrative approach, to overcome this limitation, emerges in the form of the aforementioned congruency models. Erdogan (1999) and Lee and Thorson (2008) emphasize that the match-up should be based on a more holistic assessment of fit rather than attractiveness or expertise. This study will, therefore, combine both models by exploring the effects of congruencies on endorsement effectiveness based on the entire image of the brand, endorser and consumer, with source credibility as a mediator. Past source credibility research has suggested that greater endorser credibility tends to influence many indicators of endorsement effectiveness (e.g. (Friedman & Friedman, 1979; Pornpitakpan, 2003; Silvera & Austad, 2004). Therefore, any influence that congruencies may have on source credibility subsequently may influence measures of endorsement effectiveness.

Studies on endorsement effectiveness show that a fit between the brand personality and celebrity personality leads to an increase in the credibility of a communicated message

(Kahle & Homer, 1985). The study of Kamins and Gupta (1994), for instance, points out that advertising a product via a celebrity who has a relatively high product congruent image results in greater advertiser and celebrity believability relative to an advertisement with a low degree of product/spokesperson image. In addition, this study shows that a great celebrity spokesperson-product combination enhances the attractiveness of the spokesperson. The attractiveness dimension of source credibility is, therefore, presumed to mediate the relationship between this congruency type and endorsement effectiveness. A right match between the spokesperson and the endorsed brand is also expected to positively affect the perceived expertise since a congruent endorser would have experience and knowledge in order to make advertisements credible. This is supported by the study of Bower and Landreth (2001) which explored the effects of pairing highly versus normally attractive models with different attractiveness-related products. Results suggest that a brand-endorser match-up influences advertisement effectiveness by its effect on expertise. The same is also expected for the dimension trustworthiness since a congruent endorser would be perceived as someone that possesses a certain know-how of the brand and, therefore, a valid source of recommendations without any motivation for manipulation. This in contrast to incongruent endorsers who would just recommend a certain brand for their own benefit. Such spokespersons would be thus perceived as less objective and believable. Based on these aforementioned results and expectations, the following hypothesis is expected:

***H7:** The effect of brand-endorser congruency on ad attitude, brand attitude, purchase intention and online engagement is mediated by all three dimensions of source credibility: attractiveness, expertise, and trustworthiness.*

Regarding the consumer-endorser congruency, there is evidence to suggest that a high fit increases perceptions of source credibility. For instance, the study of Deshpandé and

Stayman (1994) shows that similarity and identification with the endorser can enhance perceptions of trustworthiness. If consumers perceive themselves to be similar to a spokesperson, a greater attitudinal similarity between the consumer and the endorser may drive the consumer to like the endorser more, which in turn may influence the receiver to trust the source more (O'Keefe, 1990). As a result, this can lead to more positive brand attitudes (Desphandé & Stayman, 1994). In addition, it is expected that expertise and attractiveness ratings will improve when consumers perceive an endorser's image as congruent with their own self-image. So consumers that are conscious of the many similarities that they have with the concerned spokesperson will view the endorser as more attractive and experienced since they would perceive the communicator to be a source of valid assertion. Therefore, the following hypothesis is constructed:

***H8: The effect of consumer-endorser congruency on ad attitude, brand attitude, purchase intention and online engagement is mediated by all three dimensions of source credibility: attractiveness, expertise, and trustworthiness.***

For the brand-consumer congruency, however, no mediation of source credibility is expected. This applies to all three dimensions of source credibility since these components concern mainly consumers' perceptions of the endorser. So even when there is a high fit between the brand and the consumer, credibility ratings do not necessarily have to improve.

## 2.6 Research model

The presented literature review allows proposing a conceptual research model of the variables that are involved in the effects of brand-endorser-consumer congruencies. In order to give a clear view of the place that these constructs take, the following research model is illustrated (Figure 1). This model summarizes all the hypotheses made in the previous paragraphs, including the three types of congruencies, the mediating variable of source credibility and their impact on the four outcomes of endorsement effectiveness.

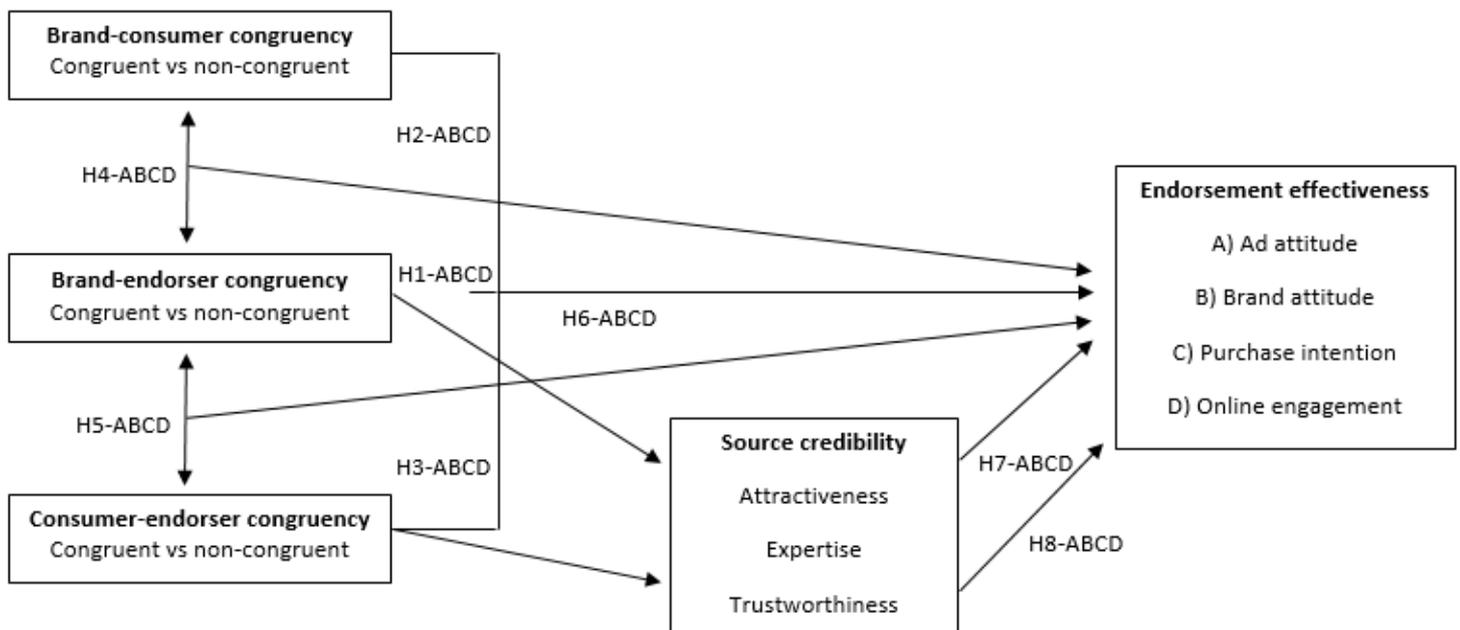


Figure 1. The congruency model for micro-celebrities

### 3. Method

#### 3.1 Research design

In order to test the hypotheses and answer the research question, this study employed a 2 (brand-endorser congruency: congruent vs. non-congruent) x 2 (brand-consumer congruency: congruent vs. non-congruent) x 2 (consumer-endorser congruency: congruent vs. non-congruent) between-subjects experimental research design in the form of an online questionnaire, in which the effects of the congruencies across the triad of brand, endorser and consumer on the mediator of source credibility and dependent variables of ad attitude, brand attitude, purchase intention, and online engagement were investigated. This design generates eight different experimental conditions, which are displayed in Table 1. Such an experimental design was suitable for this specific research because based on this, cause-and-effect conclusions could be drawn between the impact of (in)congruencies and endorsement effectiveness (Weiner, Shinka, & Velicer, 2003).

#### 3.2 Participants

A total of 242 participants took part in the research. Nevertheless, only the cases that matched the criteria were selected for the study. Since this study focuses on the use of female social media influencers as brand endorsers, only females were allowed to participate in this research. Furthermore, the age ranged from 18 to 45 years old as this group makes up the majority of social media users and influencer marketing is specifically targeted at this target group (Centraal Bureau voor de Statistiek, 2017). From the initial 242 responses, 36 were not useful and, therefore, removed from data analysis (incomplete questionnaires  $n = 23$ , male participants  $n = 12$ , outside age range  $n = 1$ ). The remaining 206 participants were all females, aged between 18 and 45 ( $M = 23.3$ ;  $SD = 2.6$ ), of which the majority of the sample is of Dutch nationality ( $n = 112$ ; 54.4%). Education level varied from a high school diploma to a

Master's diploma. Most participants (n = 80; 38.8%) stated a Bachelor's degree to be their highest completed education. Furthermore, the majority of the participants is familiar with Instagram and uses the social media platform on a daily basis (n = 74; 35.9%) or several times a day (n = 85; 41.3%). The distribution of the demographic characteristics of the participants per condition is presented in Table 1. A one-way ANOVA and chi-squares confirmed equal distributions of age, nationality, and level of education over all eight experimental conditions.

**Table 1**

*The demographic profile of participants*

Experimental condition	Participants n	Age		Nationality			Level of education			
		M	SD	Dutch	German	Other	1*	2*	3*	4*
(1) brand-consumer match + endorser-consumer match + brand-endorser match	26	23.3	2.7	14	6	6	5	4	12	5
(2) brand-consumer match + endorser-consumer match + brand-endorser mismatch	25	23.5	4.8	16	3	6	2	8	11	4
(3) brand-consumer match + endorser-consumer mismatch + brand-endorser match	21	23.4	2.8	8	3	10	4	3	8	6
(4) brand-consumer match + endorser-consumer mismatch + brand-endorser mismatch	29	23.5	4.1	15	8	6	5	8	13	3
(5) brand-consumer mismatch + endorser-consumer match + brand-endorser match	26	22.9	2.3	15	3	8	3	4	8	11
(6) brand-consumer mismatch + endorser-consumer match + brand-endorser mismatch	25	23.5	2.6	15	6	4	10	2	8	5

**Table 1 (continued)**

Experimental condition	Participants n	Age		Nationality			Level of education			
		M	SD	Dutch	German	Other	1*	2*	3*	4*
(7) brand-consumer mismatch + endorser-consumer mismatch + brand-endorser match	29	22.4	2.1	15	8	6	6	8	13	2
(8) brand-consumer mismatch + endorser-consumer mismatch + brand-endorser mismatch	25	23.8	5.1	14	7	4	7	5	7	6
Total	206	23.3	3.3	14	5.5	6.3	5.3	5.3	10	5.3

\*1= high school diploma, \*2= higher vocational education, \*3= Bachelor's degree, \*4= Master's degree

### 3.3 Stimulus material

#### 3.3.1 Pre-test of brands and influencers

In order to determine the correct stimulus materials for the main study, a pre-test in the form of a natural grouping method, together with the ranking of brands and influencers was conducted among 8 female participants (age:  $M = 23.50$ ,  $SD = 2.72$ ) who fit the target group of the main study. The aim of this pre-test was to select brands and influencers with different kind of images so that participants in the main study would have sufficient choice in selecting a brand or influencer that appeals to them or not. This was done in order to make the manipulations effective and enhance the validity of the study.

#### *Natural grouping task*

During the natural grouping participants were presented with 30 cards consisting of the names of 15 influencers who are all active on Instagram and who specialize in the field of beauty & fashion, and 15 fashion-, beauty-, and active wear-related brands, as attractiveness/self-expressive products are considered to be most appropriate for these influencers (Till & Busler,

2013). The social networking site Instagram was chosen as a focus in the present study since this is one of the most important platforms on which influencer marketing takes place (Latiff & Safiee, 2015). The selected Instagrammers and brands can be found in Appendix A. In support, participants were instructed to look at the Instagram accounts of the influencers and received a list with descriptions of all Instagrammers and brands, in case some were unfamiliar. Participants were then instructed to make two groups of these cards. This selection of groups could be based on anything and did not have to be divided into equal groups. After the two groups were created, they had to be subdivided into two new groups, resulting in a total of four groups. This procedure was repeated until participants could not make the groups smaller. While sorting the cards, participants were asked to provide motives for the selection.

During the selections of the cards, four important attributes were named frequently by the participants, which are ‘high-end/luxurious’, ‘high-street/accessible’, ‘beauty’, and ‘sport/outdoor’ (see Table 2). The brands and Instagrammers which were placed together under these groups were, therefore, considered by the participants as a good match. For instance, the brands and influencers that were mainly placed in the group belonging to the more “high-end, luxurious and glamorous” sector concern Prada, Balmain, Lancôme, Versace, and big fashion & beauty influencers, such as In the Frow, Sincerely Jules, Negin Mirsalehi and Nikkie Tutorials. These influencers were branded more “high-class” with a “luxurious feeling”, “looking as if they belong to a fashion magazine”. These named attributes were used in the main study in order to determine the brand-endorser match and the brand-endorser mismatch.

In addition to the match between influencers and brands, participants were asked which combinations they perceive as a clear mismatch. For the mismatch condition, the majority of the participants assigned the more luxurious group of influencers with the sportive and outdoor brands (Patagonia, O’Neill). Another clear mismatch, according to the

participants, was the link between luxurious brands and “down to earth” influencers Teske de Schepper, Mascha Feoktistova, and Serena Verbon. This fit between the brands and influencers is “something you would not expect to see together”.

**Table 2**

*Named attributes of brands and influencers during the selections of cards (n=8)*

	First selection	Second selection	Third selection	Fourth selection	Total	Brands	Influencers
	n	n	n	n	n		
<b>High-end/luxurious</b>	5	5	0	1	11	Prada, Balmain, Versace, Lancôme	In the Frow, Sincerely Jules, Camilha, Negin, Anna, Chiara, Nikkie Tutorials, Carli
<b>High-street/accessible</b>	3	5	1	1	10	TNF, Patagonia, O’Neill, Volcom, ASICS, UA L’Oréal, Levi’s, H&M, Zara, Mango, Lancôme	Serena, Carli, Teske, Jiami, Marzia, Mascha, Zoella, Nikkie Tutorials, Bethany, Anna
<b>Beauty</b>	0	6	4	0	10	Lancôme, L’Oréal	Camilha, Nikkie Tutorial, Serena, Mascha, Zoella, Teske, Jiami, Carli, Anna
<b>Fashion</b>	1	4	4	0	9	Balmain, Prada, Levi’s, Versace, Mango, H&M, Zara, ASICS, TNF, O’Neill, UA, Volcom, Patagonia	Sincerely Jules, Negin, Chiarra, Anna, In the Frow, Marzia, Bethany, Zoella, Teske, Jiami, Masha, Camilha, Serena

**Table 2 (continued)**

	<b>First selection</b>	<b>Second selection</b>	<b>Third selection</b>	<b>Fourth selection</b>	<b>Total</b>	<b>Brands</b>	<b>Influencers</b>
	n	n	n	n	n		
<b>Lifestyle/normal/ girl next door</b>	2	3	1	0	6	H&M, TNF, Zara, Levi's, Mango, UA, ASICS, Patagonia, Volcom, O'Neill	Zoella, Jiami, Mascha, Marzia, Bethany, Teske, Serena, Anna
<b>Sport</b>	1	1	5	0	7	O'Neill, Volcom, UA, ASICS, TNF, Patagonia	Carli Bybel, Jiami, Marzia, Mascha, Serena, Zoella, Teske
<b>Outdoor</b>	0	4	4	0	8	Patagonia, TNF, Volcom, O'Neill, Levi's	Teske, Jiami, Serena, Marzia
<b>Worn/used a lot</b>	0	0	1	0	1	ASICS, Levi's, O'Neill	
<b>Familiarity</b>	0	1	1	0	2	Volcom, Patagonia, UA	Bethany, Carli
<b>Brands</b>	2	0	0	0	2	All brands	
<b>Influencers</b>	2	0	0	0	2	All influencers	
<b>Not fashion- related</b>	0	1	0	0	1		Zoella, Marzia, Jiami, Teske
<b>Nationality</b>	0	0	1	0	1		

Note: TNF = The North Face, UA = Under Armour

### *Ranking of brands and influencers*

After the natural grouping task, participants were asked to rank the 15 influencers based on their level of identification. Also here their motives for the ranking were asked. The same procedure followed for the brands. Participants were indicated to rank the brands based on their fit with themselves. The higher the influencers and the brands were on the ranking, the more participants could identify with the person and the more the match between the brand and the participant.

The influencers with whom the participants could identify the most are Zoella, Anna Nooshin, Jiami Jongejan, and Negin Mirsalehi (see Table 3). These influencers were ranked the highest by the majority of the participants. This was mainly due to the participants' interests and the values and characteristics which they assigned to these influencers. For instance, according to one of the participants: "These influencers are more real, they are more natural and show their everyday life, so I think they look more like me". The influencers that were ranked at the bottom and with whom participants could identify the least are Carli Bybel, Nikkie Tutorials, Teske de Schepper, and Camilha Coelho. Also here interests, values and characteristics played a big role in the participants' decisions. Influencers Carly Bybel and Nikkie Tutorials were, for instance, ranked at the bottom by the majority of the participants because they seemed to be "fake" and "too extravagant".

The brands that were considered to be the best fit for the participants are H&M, Mango, Lancôme, and L'Oréal. Also here this was mainly attributed to the participants' interests and the values and characteristics which they assigned to these brands. One participant stated that these brands are "stylish but less expensive and, therefore, to be a good fit" with her. Another construct that played a big role in the ranking of these brands at the top is 'usage'. Participants stated that they buy a lot from these brands or that they see themselves buying from these brands in the future. The brands that were perceived to fit the participants

the least are Volcom, Patagonia, O’Neill, and Balmain. These include mainly the sportive/outdoor brands. The majority of the participants did not consider themselves ‘sporty individuals’ and, therefore, a bad fit with these brands. In addition, some participants also ranked high-end brands, such as Balmain and Versace at the bottom since they are ‘too luxurious’ for them and find that ‘it’s not necessary to flash with expensive things’.

The extensive elaboration of the results of the natural grouping task and the ranking of the brands and influencers is enclosed in Appendix B.

**Table 3**

*Highest and lowest ranked influencers and brands based on the level of identification and fit with the participants*

<b>Influencers</b>		<b>Brands</b>	
<b>Highest identification</b>	<b>Lowest identification</b>	<b>Highest fit</b>	<b>Lowest fit</b>
Zoella	Carli Bybel	H&M	Volcom
Anna Nooshin	Nikkie Tutorials	Mango	Patagonia
Jiami Jongejan	Teske de Schepper	Lancome	O’Neill
Negin Mirsalehi	Camilha Coelho	L’Oréal	Balmain

### 3.3.2 Stimuli main research

Based on the findings of the pre-test, two influencers and two brands with the most supporters were chosen for the main study, together with two other influencers and two brands with the most opponents. For the influencers, these are Anna Nooshin, Negin Mirsalehi, Nikkie Tutorials, and Teske de Schepper, and for the brands H&M, L’Oréal, Patagonia, and Balmain. The choice of both the influencers and brands was not only based on the participants’ level of identification and the level of fit with the participants but also on the variations in images in order to achieve a (mis)match with multiple target groups.

The choice of these four influencers and four brands resulted in the creation of 16 different fictitious Instagram posts which were created in order to manipulate the independent

variables. As aforementioned, Instagram was chosen as a focus in this study because more and more companies are nowadays using this platform for their marketing purposes by working with influencers in order to reach their target group (Latiff & Safiee, 2015). The used Instagram posts in the main study contained all the same photo in which sunglasses are pictured. The only difference in the post was the Instagrammer that posted this picture and the brand of the sunglasses. The product category of sunglasses was selected as this product is not only common for endorsements on Instagram, in order to reflect a realistic situation, but also because this product is used by most people on a regular basis. For these reasons, it was thus believed that the focus would be more on the brand and not so much on the product, which was the intention of the study. Figures 2 to 5 present four of the 16 developed Instagram posts. See Appendix C for an overview of all the used posts in the main study.



Figure 2. Nikkie Tutorials and Patagonia



Figure 3. Teske de Schepper and Balmain



Figure 4. Negin Mirsalehi and L'Oréal



Figure 5. Anna Nooshin and H&M

### 3.4 Procedure

The experiment was conducted by using an online questionnaire, whereby upon the start of the survey participants were randomly assigned to one of the eight experimental conditions. At the start of the survey participants were presented with a brief introduction to the study and were informed of their right to leave the questionnaire at any given point and on the treatment of data. The survey started after participants agreed to participate.

In the first part of the online questionnaire, participants were confronted with four brands together with a short description and were asked to choose the brand that either fits them the most or the least (dependent on the condition). Followed by this, participants were presented with the screenshots of the Instagram accounts of four Instagrammers together with a short description of these individuals. After viewing the Instagram accounts and the

descriptions of each of these influencers, participants were also here instructed to choose one of the influencers with who they either identify the most or the least.

Subsequently, once participants had chosen an influencer and a brand, the two were paired together and either displayed a brand-endorser match or a brand-endorser mismatch. Participants were here presented with an Instagram post in which the influencer is endorsing the brand, together with a short text stating whether this concerns a match/mismatch and a brief explanation why. See figure 6 for an example of such an Instagram post with a brand-endorser combination and an explanation for the match or mismatch.

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*I kindly ask you to imagine that you are browsing on Instagram and while looking through the news feed you see the following post. Please look at the post and the explanation really carefully as the following questions will deal with what you have seen.*

This is an Instagram post by Nikkie Tutorials in which she is showing her new Patagonia sunglasses. Nikkie is usually **not** a sporty and outdoorsy person and **hates** doing activities like climbing, surfing and skiing.



Figure 6. Example of an Instagram post with a brand-endorser mismatch (based on the choice for influencer Nikkie Tutorials and brand Patagonia)

The matches and mismatches were thus determined beforehand in order to fill in all the experimental conditions. This means that an actual match between the endorser and brand could be displayed as a mismatch and vice versa. In the text, however, there was an explanation on why the brand and endorser are a fit/misfit in order for the participants to perceive the pair as an actual match/mismatch.

Followed by this, participants were asked to answer a series of questions regarding ad attitude and online engagement, followed by the manipulation check which assessed the perceived brand-endorser congruency. Consequently, participants were presented with questions assessing brand attitude, purchase intention and the perceived brand-consumer congruency, followed by items regarding source credibility and the perceived endorser-consumer congruency. Finally, the survey ended with a couple of demographic questions. Since it was important for participants to enter the study as objectively as possible, they were presented with the research objective after the questionnaire was completed. After that, they were thanked for their participation and could afterward close the online questionnaire. See Appendix D for the complete questionnaire.

### 3.5 Measures

The questionnaire contained different constructs in accordance with the research question and the formulated hypotheses. The used measures were divided into subjects regarding the constructs of source credibility, ad attitude, brand attitude, purchase intention, online engagement, and manipulation checks, and were composed by using several measurements scales from existing literature which were empirically validated and have proven their reliability in prior studies.

### 3.5.1 Dependent variables

#### *Ad attitude*

The dependent variable of ad attitude was measured by a seven-point semantic differential scale consisting of nine-items adapted from Graeff (1996). In this scale, a statement (“In my opinion the Instagram is...”) was given for all items, which participants had to complete by judging their attitudes toward the Instagram post. For instance, items ranged from “boring” to “interesting”, “unsurprising” to “surprising”, “unexciting” to “intriguing”, and “favorable” to “unfavorable” (Graeff, 1996). See Appendix D for all the measure items. Reliability analysis showed a high reliability ( $\alpha = .87$ ) for this scale.

#### *Brand attitude*

The second dependent variable, brand attitude, was measured by implementing a seven-point semantic differential scale consisting of eight items. Five of these items were developed by Graeff (1996) and three items were created based on the findings of the pre-test. Also here participants were given a statement (“In my opinion the brand is...”) which they had to complete by judging their attitude regarding the shown brand. For instance, items ranged from “unappealing” to “appealing”, “unlikeable” to “likeable”, and “pleasant” to “unpleasant” (Graeff, 1996). The three items created based on the pre-test ranged from “expensive” to “cheap”, “of low quality” to “of high quality”, and “high-end” to “high-street”. Alpha reliability for this scale was  $\alpha = .83$ .

#### *Purchase intention*

The third dependent variable of purchase intention was measured by a seven-point Likert scale consisting of four items adapted by Baker and Churchill (1977). This scale gave one statement per item which participants rated by agreement (1 = “strongly disagree”, 7 = “strongly agree”). The statements which were used for measuring the construct are “I would

like to try the brand”, “I would buy the product if I happened to see the brand”, “I would actively seek out this brand to purchase it”, and “I would be willing to buy products from this brand”. Reliability was also proven to be high for this scale ( $\alpha = .91$ ).

#### *Online engagement*

The final dependent variable, online engagement, was implemented by a seven-point Likert scale consisting of four items. This measurement scale was not adapted from earlier studies and was composed based on the interactions that exist on social media, in particular, the social media platform Instagram. Also here the scale gave one statement per item which participants rated by agreement (1 = “strongly disagree”, 7 = “strongly agree”). The statements which were used for measuring online engagement are “I would share this Instagram post”, “I would comment on this Instagram post”, “I would like this Instagram post”, and “I would follow this Instagram account”. Reliability analysis showed a high reliability ( $\alpha = .78$ ) for this scale.

### 3.5.2 Mediators

#### *Source credibility*

The mediator of source credibility consisted of the dimensions of attractiveness, expertise, and trustworthiness and was measured by implementing a five-point semantic differential scale, consisting of seventeen items. Fifteen of these items were taken from Ohanian (1990) and two items were created based on the results of the pre-test. In this scale, a statement (“I consider the Instagrammer as...”) was given for all the items, which participants had to complete by judging their perceived source credibility. For instance, items ranged from “plain” to “elegant”, “unknowledgeable” to “knowledgeable”, and “insincere” to “sincere” (Ohanian, 1990). The two items created based on the pre-test ranged from “natural” to “fake” and “down-to-earth” to “extravagant”. Reliability analysis showed a

high reliability for all three dimensions of source credibility (attractiveness  $\alpha = .87$ ; expertise  $\alpha = .93$ ; trustworthiness  $\alpha = .88$ ).

### 3.5.3 Manipulation checks

To ensure that participants understood the manipulations in the questionnaire, manipulation checks for the brand-endorser -, brand-consumer -, and endorser-consumer (in)congruent combinations were implemented. These manipulation checks were shown after exposure to the stimulus material.

#### *Brand-endorser congruency*

The first manipulation check question asked participants for their perception of the match between the brand and the endorser, and consisted of the following single statement: "There is a good match between the brand and the Instagrammer". This statement was measured on a seven-point Likert scale which participants rated by agreement (1 = "strongly disagree", 7 = "strongly agree").

In order to determine if the congruent and incongruent conditions were perceived correctly and to find out whether the results for the manipulated variables differed significantly, an independent sample t-test was performed. The criterion used to classify a pure match is everything above the score of four on the seven-point Likert scale, whereas everything under the score of four was considered as a pure mismatch. Although the results for the brand-endorser congruency showed a significant difference between the congruent condition ( $M = 4.05$ ,  $SD = 1.73$ ) and the incongruent condition ( $M = 2.92$ ,  $SD = 1.85$ );  $t(204) = 4.51$ ,  $p < .001$ ), the brand-endorser combination in the congruent condition was not perceived as a pure match as the mean score is slightly higher than the neutral score of four. Based on these findings it can thus be concluded that participants who were presented with a brand-endorser match perceived this combination as slightly congruent whilst the brand-

endorser combination in the incongruent condition was rated as a clear mismatch by participants (see Table 4).

#### *Brand-consumer congruency*

The second manipulation check measured the perceived congruence between the brand and the consumer. Also for this question a single statement (“There is a good match between the brand and myself”) was used for which participants had to indicate to what extent they agreed with the statement (1 = “strongly disagree”, 7 = “strongly agree”).

Also for this manipulation an independent sample t-test was conducted. The results show that the manipulation of the brand-consumer combination was successful and reveal significant differences as well. Participants in the congruent brand-consumer condition scored significantly higher on the manipulation check question concerning the match between the chosen brand and the participant ( $M = 5.14$ ,  $SD = 1.39$ ), than participants in the incongruent brand-consumer condition ( $M = 2.68$ ,  $SD = 1.45$ );  $t(204) = 12.42$ ,  $p < .001$ . This leads to the conclusion that the manipulation with regard to the match between the brand and consumer worked and that participants mostly perceived the congruent combination as a pure fit and the incongruent combination as a clear misfit.

#### *Endorser-consumer congruency*

The final manipulation check was implemented in order to measure the perceived match between the endorser and the consumer. This manipulation check consisted of three statements which were also measured on a seven-point Likert scale (1 = “strongly disagree”, 7 = “strongly agree”). The statements used for this question are: “The Instagrammer is similar to me”, “I can relate to the Instagrammer”, and “I can identify with the Instagrammer”. Reliability analysis showed a high reliability ( $\alpha = .95$ ) for this scale.

Here the t-test revealed significant results as well between the congruent ( $M = 3.97$ ,  $SD = 1.43$ ) and incongruent endorser-consumer groups ( $M = 2.03$ ,  $SD = 1.11$ );  $t(204) = 10.90$ ,  $p < .001$ ). However, just like the first congruency type, the endorser-consumer combination in the congruent condition was not perceived as a pure match as the mean score is under the criterion score of four. Based on these findings it can be concluded that participants in the congruent condition could identify more with the chosen endorser in comparison to participants in the incongruent condition and that participants mostly perceived the congruent combination as a moderate fit whereas the incongruent combination was rated as a pure mismatch.

**Table 4**

*Manipulation check for congruency combinations (n = 206)*

Congruency type	Match	Mismatch	t	p
	M (SD)	M (SD)		
Brand-endorser congruency	4.05 (1.73)	2.92 (1.85)	4.51	0.00**
Brand-consumer congruency	5.14 (1.39)	2.68 (1.45)	12.42	0.00**
Endorser-consumer congruency	3.97 (1.43)	2.03 (1.11)	10.90	0.00**

\*  $p < .05$ , \*\*  $p < .01$

Since the dataset still consists of participants who answered the manipulation questions wrongly, a second analysis was conducted without their responses. First the data for each participant who indicated a 3 or below on the seven-point Likert scale for the congruent conditions or a 5 or above for the incongruent conditions was removed from the dataset. Consequently, a median split technique (brand-endorser match median = 4; brand-consumer match median = 4; endorser-consumer median = 3) was used to split the dataset into two groups (congruent and incongruent). The independent samples t-test for this new dataset indicated for all the manipulation checks a significant difference and showed pure matches and mismatches for all three congruency types (see Table 5). Nevertheless, since no strong

differences have been found between the original dataset and this dataset in terms of results and since more than half of the original dataset would be discarded, which produces too little data ( $n = 99$ ), the complete dataset ( $n = 206$ ) is used for further analyses. However, it must be taken into account that not all participants answered the manipulation checks correctly.

**Table 5**

*Manipulation check for congruency combinations after removal incorrect data ( $n = 99$ )*

	<b>Match</b>	<b>Mismatch</b>		
<b>Congruency type</b>	<b>M (SD)</b>	<b>M (SD)</b>	<b>t</b>	<b>p</b>
Brand-endorser congruency	5.08 (0.97)	1.84 (0.85)	17.84	0.00**
Brand-consumer congruency	5.23 (0.99)	1.92 (0.80)	17.40	0.00**
Endorser-consumer congruency	4.54 (0.82)	1.51 (0.56)	21.46	0.00**

\*  $p < .05$ , \*\*  $p < .01$

## 4. Results

### 4.1 The main effects of brand, endorser and consumer congruencies

The main effects of the brand-endorser, brand-consumer, and endorser-consumer congruency were measured using a multivariate analysis of variance (MANOVA). The analysis was performed with these congruency types as the independent factors. Ad attitude, brand attitude, purchase intention and online engagement were included as the dependent variables. Table 6 gives an overview of the mean scores and the standard deviations for all eight experimental conditions (n = 206).

**Table 6**

*Means and standard deviation per condition*

Conditions	Ad attitude	Brand attitude	Purchase intention	Online engagement
	M (SD)	M (SD)	M (SD)	M (SD)
(1) brand-consumer match + endorser-consumer match + brand-endorser match	4.41 (0.93)	2.88 (1.22)	4.88 (0.94)	5.19 (0.81)
(2) brand-consumer match + endorser-consumer match + brand-endorser mismatch	4.25 (1.23)	2.75 (1.45)	4.99 (1.40)	5.22 (1.00)
(3) brand-consumer match + endorser-consumer mismatch + brand-endorser match	3.68 (1.21)	2.13 (0.92)	4.81 (1.59)	5.26 (1.00)
(4) brand-consumer match + endorser-consumer mismatch + brand-endorser mismatch	3.51 (0.96)	1.80 (0.96)	4.69 (1.29)	4.93 (0.88)
(5) brand-consumer mismatch + endorser-consumer match + brand-endorser match	4.08 (0.91)	2.50 (0.92)	3.15 (1.16)	4.54 (0.95)
(6) brand-consumer mismatch + endorser-consumer match + brand-endorser mismatch	3.81 (1.22)	2.82 (1.15)	2.99 (1.27)	4.46 (0.93)

**Table 6 (continued)**

	<b>Ad attitude</b>	<b>Brand attitude</b>	<b>Purchase intention</b>	<b>Online engagement</b>
<b>Conditions</b>	<b>M (SD)</b>	<b>M (SD)</b>	<b>M (SD)</b>	<b>M (SD)</b>
(7) brand-consumer mismatch + endorser-consumer mismatch + brand-endorser match	3.53 (1.23)	1.83 (1.02)	2.76 (1.12)	4.09 (1.16)
(8) brand-consumer mismatch + endorser-consumer mismatch + brand-endorser mismatch	3.38 (1.13)	1.98 (1.39)	2.73 (1.28)	4.29 (1.13)
<b>Brand-consumer congruency</b>				
<i>Match</i>	3.95 (1.13)	5.15 (0.91)	4.87 (1.27)	2.39 (1.22)
<i>Mismatch</i>	3.71 (1.13)	4.33 (1.05)	2.87 (1.17)	2.26 (1.19)
<b>Endorser-consumer congruency</b>				
<i>Match</i>	4.14 (1.09)	4.85 (0.98)	4.00 (1.51)	2.74 (1.19)
<i>Mismatch</i>	3.52 (1.10)	4.61 (1.13)	3.70 (1.63)	1.92 (1.08)
<b>Brand-endorser congruency</b>				
<i>Match</i>	3.93 (1.12)	4.72 (1.10)	3.82 (1.53)	2.33 (1.10)
<i>Mismatch</i>	3.73 (1.15)	4.73 (1.06)	3.88 (1.63)	2.32 (1.31)

Note: 1 = low score on dependent variable (negative score)  
7 = high score on dependent score (positive score)

After performing the MANOVA, Wilks' Lambda value indicated significant effects of the independent factors on the dependent variables. The test showed that there are significant main effects of brand-consumer congruency ( $p < .001$ ) and endorser-consumer congruency ( $p < .001$ ) on four dependent variables. No significant effects were further found for the brand-endorser congruency, nor for the interaction between the congruencies. An overview of the results can be found in Table 7 and 8.

**Table 7***Multivariate test (Wilks' Lambda)*

<b>Effect</b>	<b>F</b>	<b>p</b>	<b><math>\eta^2</math></b>
Brand-consumer congruency: match/mismatch	38.21	0.00**	0.44
Endorser-consumer congruency: match/mismatch	7.09	0.00**	0.13
Brand-endorser congruency: match/mismatch	0.54	0.71	0.01
Brand-consumer * endorser- consumer congruency	0.87	0.49	0.02
Brand-consumer * brand- endorser congruency	1.06	0.38	0.02
Endorser-consumer * brand- endorser congruency	0.18	0.95	0.00
Brand-consumer * endorser- consumer * brand-endorser congruency	0.35	0.84	0.01

\* p &lt; .05, \*\* p &lt; .01

**Table 8***Main effects independent variables (between-subjects effects)*

<b>Independent variables</b>	<b>df</b>	<b>F</b>	<b>p</b>	<b><math>\eta^2</math></b>
Brand-consumer fit				
Ad attitude	1, 198	2.25	0.14	0.01
Brand attitude	1, 198	35.46	0.00**	0.15
Purchase intention	1, 198	134.31	0.00**	0.40
Online engagement	1, 198	0.60	0.44	0.00
Endorser-consumer fit				
Ad attitude	1, 198	15.89	0.00**	0.07
Brand attitude	1, 198	2.44	0.12	0.01
Purchase intention	1, 198	2.20	0.14	0.01
Online engagement	1, 198	25.05	0.00**	0.11

**Table 8 (continued)**

<b>Independent variables</b>	<b>df</b>	<b>F</b>	<b>p</b>	<b><math>\eta^2</math></b>	
Brand-endorser fit					
Ad attitude	1, 198	1.41	0.24	0.01	
Brand attitude	1, 198	0.04	0.85	0.00	
Purchase intention	1, 198	0.01	0.93	0.00	
Online engagement	1, 198	0.00	0.97	0.00	
Brand-consumer * endorser-consumer					
Ad attitude	1, 198	0.97	0.33	0.01	
Brand attitude	1, 198	0.71	0.40	0.00	
Purchase intention	1, 198	0.58	0.45	0.00	
Online engagement	1, 198	0.03	0.86	0.00	
Brand-consumer * brand-endorser					
Ad attitude	1, 198	0.00	0.96	0.00	
Brand attitude	1, 198	0.55	0.46	0.00	
Purchase intention	1, 198	0.06	0.81	0.00	
Online engagement	1, 198	1.82	0.18	0.01	
Endorser-consumer * brand-endorser					
Ad attitude	1, 198	0.04	0.84	0.00	
Brand attitude	1, 198	0.00	0.97	0.00	
Purchase intention	1, 198	0.00	0.96	0.00	
Online engagement	1, 198	0.33	0.56	0.00	
Brand-consumer * endorser-consumer			0.35	0.84	0.01
* brand-endorser					
Ad attitude	1,198	0.09	0.76	0.00	
Brand attitude	1, 198	1.32	0.25	0.01	
Purchase intention	1, 198	0.33	0.57	0.00	
Online engagement	1, 198	0.00	0.96	0.00	

\*  $p < .05$ , \*\*  $p < .01$

#### 4.1.1 Brand-consumer congruency

The multivariate test (between-subjects effects) showed, as displayed in table 8, that the degree of fit between the brand's image and the consumer's self-image, match versus mismatch, has a significant main effect on brand attitude ( $p < .001$ ). The test indicated that participants in the congruent condition ( $M = 5.15$ ,  $SD = .91$ ) have a more positive attitude

towards the brand as compared to participants in the non-congruent condition ( $M = 4.33$ ,  $SD = 1.05$ ). Likewise, the brand-consumer fit has a significant main effect on the dependent variable purchase intention ( $p < .001$ ). The score on purchase intention was higher for participants who were exposed to a brand-consumer fit ( $M = 4.87$ ,  $SD = 1.27$ ) than for participants that were presented with a brand-consumer misfit ( $M = 2.87$ ,  $SD = 1.17$ ). No significant main effects were further found for brand-consumer congruency on ad attitude and online engagement.

#### 4.1.2 Endorser-consumer congruency

The degree of fit between the endorser's image and the consumer's self-image, match versus mismatch, has a significant main effect on ad attitude ( $p < .001$ ), with participants in the congruent endorser-consumer condition ( $M = 4.14$ ,  $SD = 1.09$ ) having more positive attitude towards the advertisement than participant in the incongruent experimental condition ( $M = 3.52$ ,  $SD = 1.10$ ). In addition, this congruency type has also a main effect on the dependent variable online engagement ( $p < .001$ ). The level of online engagement was significantly higher for participants in the congruent endorser-consumer combination ( $M = 2.74$ ,  $SD = 1.19$ ) as compared to that of participants in the incongruent combination ( $M = 1.92$ ,  $SD = 1.08$ ) of influencer and consumer. There were no significant main effects for endorser-consumer congruency and the dependent variables of brand attitude and purchase intention.

#### 4.1.3 Brand-endorser congruency

MANOVA was also performed for the degree of fit between the brand's image and the endorser's image, match versus mismatch. However, multivariate tests found no significant main effects for the brand-endorser combinations ( $p = .71$ ). The impact of this congruency type on all four dependent variables was above the p-value of .05 and, therefore, considered insignificant (see Table 8).

## 4.2 Interaction effects of congruency types

As illustrated in Tables 7 and 8, no significant two-way interaction effects (brand-consumer\*endorser-consumer congruency  $p = .49$ ; brand-consumer\*brand-endorser congruency  $p = .38$ ; endorser-consumer\*brand-endorser congruency  $p = .95$ ), nor three-way interaction effects ( $p = .84$ ) were found for the congruencies.

## 4.3 Mediation effects of source credibility

Besides the direct main effects and interaction effects of the independent variables on the dependent variables, another aim of this study was to determine the mediation effects of three possible mediating variables (source credibility: attractiveness, expertise and trustworthiness). Table 9 gives an overview of the means and standard deviations of the possible mediators.

The mediation analysis was done according to Baron and Kenny's procedures for mediation (1986). According to this method, four conditions must be met in order to indicate mediation. First, the independent variable has to predict the dependent variable. Second, the independent variable must predict the mediator. Third, there has to be an effect of the mediator on the dependent variable. Lastly, the relationship between the independent variable and the dependent variable has to fade away when the mediator is included.

Looking at the outcomes of the aforementioned multivariate analysis (see Tables 7 and 8), there is only a main effect of brand-consumer congruency on brand attitude and purchase intention and of endorser-consumer congruency on ad attitude and online engagement. Therefore, a mediation effect could only possibly occur between brand-consumer fit and the dependent variables of brand attitude and purchase intention, and between endorser-consumer fit and ad attitude and online engagement.

**Table 9***Means and standard deviation mediator*

	<i>Attractiveness</i>	<i>Expertise</i>	<i>Trustworthiness</i>	<i>Source credibility</i>
<b>Conditions</b>	<b>M (SD)</b>	<b>M (SD)</b>	<b>M (SD)</b>	<b>M (SD)</b>
(1) brand-consumer match + endorser-consumer match + brand-endorser match	3.77 (0.69)	3.52 (0.69)	3.21 (0.51)	3.53 (0.51)
(2) brand-consumer match + endorser-consumer match + brand-endorser mismatch	3.70 (0.61)	3.14 (0.99)	3.20 (0.75)	3.39 (0.66)
(3) brand-consumer match + endorser-consumer mismatch + brand-endorser match	2.95 (0.83)	3.24 (1.11)	2.88 (0.69)	3.01 (0.66)
(4) brand-consumer match + endorser-consumer mismatch + brand-endorser mismatch	2.83 (0.62)	3.38 (0.92)	2.61 (0.77)	2.92 (0.53)
(5) brand-consumer mismatch + endorser-consumer match + brand-endorser match	3.81 (0.53)	3.88 (0.68)	3.37 (0.74)	3.70 (0.53)
(6) brand-consumer mismatch + endorser-consumer match + brand-endorser mismatch	3.97 (0.53)	3.64 (0.84)	3.33 (0.80)	3.68 (0.50)
(7) brand-consumer mismatch + endorser-consumer mismatch + brand-endorser match	2.73 (0.82)	3.14 (0.81)	2.77 (0.82)	2.86 (0.64)
(8) brand-consumer mismatch + endorser-consumer mismatch + brand-endorser mismatch	2.71 (0.74)	2.86 (0.99)	2.68 (0.70)	2.75 (0.73)
<b>Brand-consumer congruency</b>				
<i>Match</i>	3.30 (0.81)	3.34 (0.91)	2.95 (0.73)	3.21 (0.64)
<i>Mismatch</i>	3.30 (0.88)	3.36 (0.92)	3.04 (0.82)	3.24 (0.72)
<b>Endorser-consumer congruency</b>				
<i>Match</i>	3.81 (0.59)	3.55 (0.84)	3.28 (0.70)	3.58 (0.56)
<i>Mismatch</i>	2.80 (0.74)	3.16 (0.96)	2.73 (0.75)	2.88 (0.61)

**Table 9 (continued)**

	<i>Attractiveness</i>	<i>Expertise</i>	<i>Trustworthiness</i>	<i>Source credibility</i>
<b>Conditions</b>	<b>M (SD)</b>	<b>M (SD)</b>	<b>M (SD)</b>	<b>M (SD)</b>
Brand-endorser congruency				
<i>Match</i>	3.31 (0.87)	3.45 (0.86)	3.06 (0.74)	3.28 (0.68)
<i>Mismatch</i>	3.28 (0.82)	3.26 (0.97)	2.94 (0.81)	3.18 (0.68)

Note: 1 = low score on dependent variable (negative score)  
7 = high score on dependent score (positive score)

To determine the mediating effects of source credibility, a MANOVA was performed in order to measure the possible main effects between the brand-consumer congruency and the mediator, and the endorser-consumer congruency and the mediator. After performing the MANOVA, Wilks' Lambda value showed significant results for the main effects of only the endorser-consumer congruency ( $p < .001$ ) (see Table 10). The between-subjects effects test indicated that this congruency type has significant effects on all three dimension of source credibility. Therefore, regression analysis was applied to all these possible mediators: attractiveness, expertise, and trustworthiness. Results showed that these source credibility dimensions all have a significant effect on the dependent variables of ad attitude and online engagement. An overview of the results of the mediation analysis can be found in Table 11.

**Table 10**

*Multivariate test interaction independent variables and mediator (Wilks' Lambda)*

<b>Effect</b>	<b>F</b>	<b>p</b>	<b><math>\eta^2</math></b>
Brand-consumer congruency: match/mismatch	0.32	0.82	0.01
Endorser-consumer congruency: match/mismatch	37.87	0.00**	0.37

\*  $p < .05$ , \*\*  $p < .01$

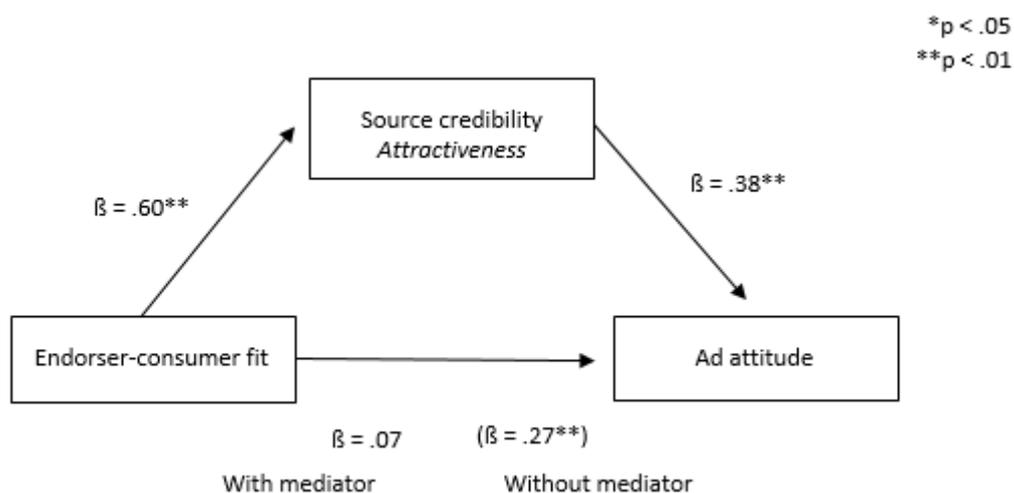
**Table 11***Effects of mediators on ad attitude and online engagement (linear regression)*

Independent variables		$\beta$	t	p
Ad attitude	<i>Attractiveness</i>	0.38	5.82	0.00**
	<i>Expertise</i>	0.39	6.02	0.00**
	<i>Trustworthiness</i>	0.51	8.43	0.00**
Online engagement	<i>Attractiveness</i>	0.45	7.16	0.00**
	<i>Expertise</i>	0.28	4.10	0.00**
	<i>Trustworthiness</i>	0.40	6.21	0.00**

\* p &lt; .05, \*\* p &lt; .01

#### 4.3.1 Mediation effect of source credibility on ad attitude

Results show that mediation applies for endorser-consumer congruency on ad attitude with all three source credibility dimensions as mediator. Comparison of the  $\beta$  values of this congruency type on ad attitude showed these effects to be reduced when each of the mediators is inserted in the regression. That is, a decrease in the  $\beta$  value from .27 ( $t = 4.06, p < .001$ ) to .07 ( $t = .88, p = .38$ ) when controlling for the mediator attractiveness. This implicates that the source credibility dimension of attractiveness fully mediates the relationship between endorser-consumer congruency and ad attitude (Figure 7).

*Figure 7. Full mediation effect of attractiveness*

This was supported by the results on the Sobel z test (Sobel, 1982), which revealed that the indirect effect of the independent variable on the dependent variable via the mediator attractiveness is significantly different from zero (Sobel  $z = 3.82, p < .001$ ). The same applies for the dimension trustworthiness which also proved to fully mediate the relationship between endorser-consumer match and ad attitude (Sobel  $z = 4.37, p < .001$ ) (Figure 8), and the dimension expertise which partially mediates the link between the two variables (Sobel  $z = 2.68, p = .007$ ) (Figure 9).

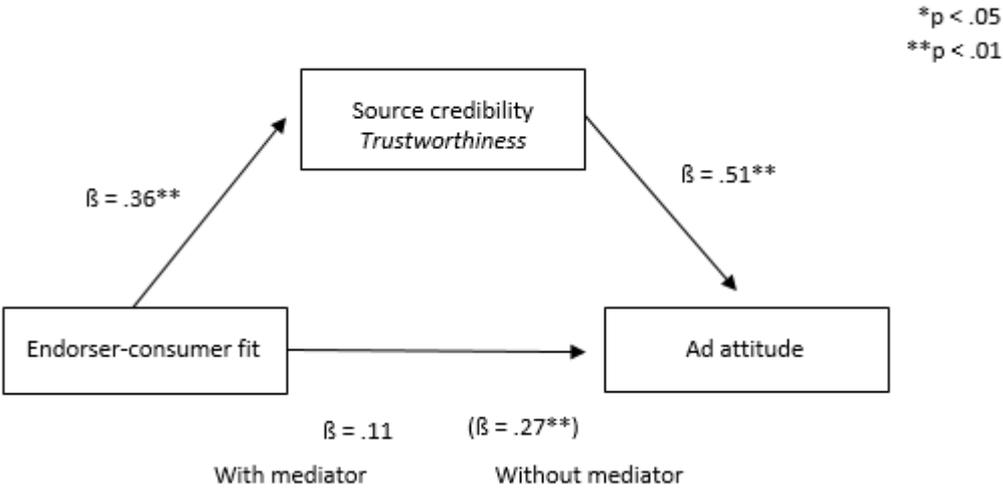


Figure 8. Full mediation effect of trustworthiness

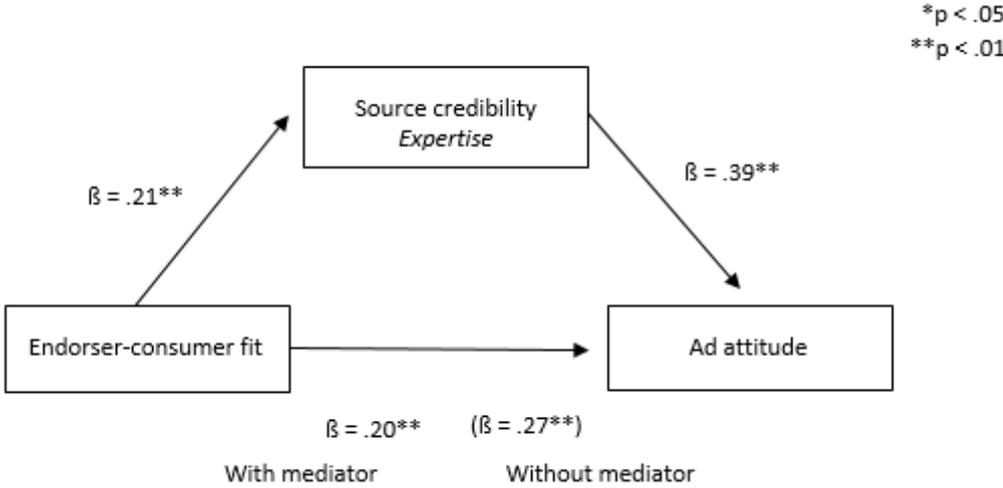


Figure 9. Partial mediation effect of expertise

### 4.3.2 Mediation effect of source credibility on online engagement

With regard to the effect of endorser-consumer congruency on online engagement, the significant coefficient in the second equation ( $\beta = .34$ ,  $t = 5.17$ ,  $p < .001$ ) also decreased when attractiveness was included in the regression ( $\beta = .11$ ,  $t = 1.40$ ,  $p = .16$ ). It can thus be concluded that the effect of endorser-consumer fit on online engagement is fully mediated by attractiveness (Figure 10). The significance of this mediation effect was also supported by Sobel's z test (Sobel  $z = 4.44$ ,  $p < .001$ ).

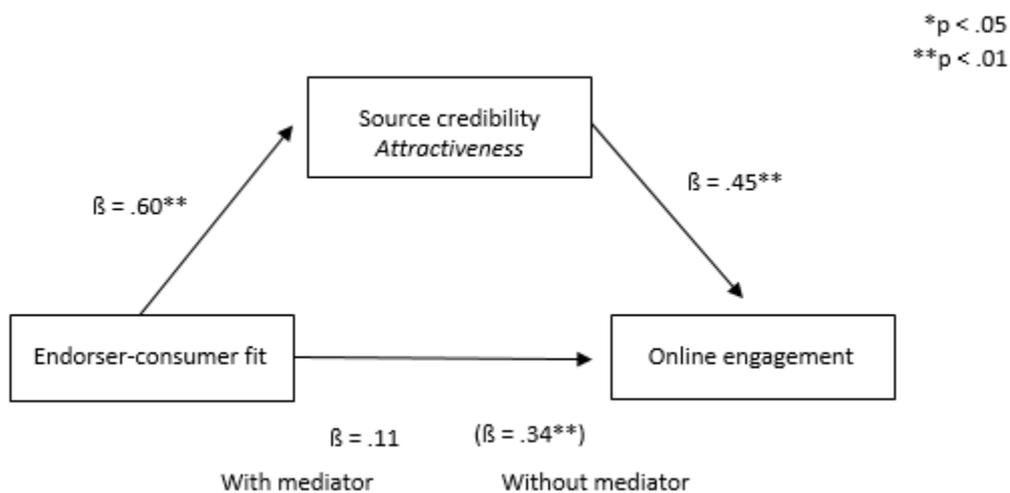


Figure 10. Full mediation effect of attractiveness

Moreover, the mediation analysis confirms that the effect of endorser-consumer congruency on online engagement is partially mediated by the other two source credibility dimensions, trustworthiness and expertise, as the significant regression between the independent factor and dependent variable is faded away by both mediators (Figure 11 and 12). The Sobel z-scores confirmed the significant mediation for trustworthiness (Sobel  $z = 3.58$ ,  $p < .001$ ) and expertise (Sobel  $z = 2.24$ ,  $p .03$ ).

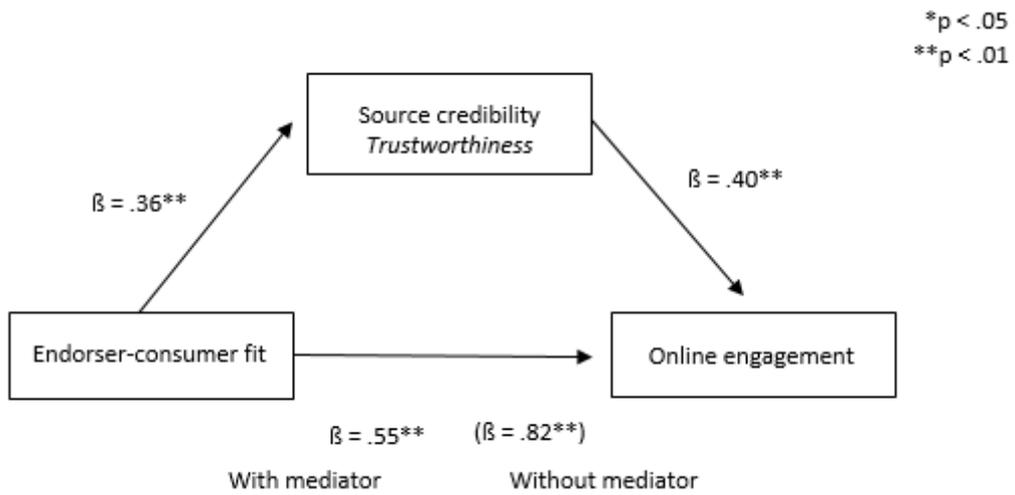


Figure 11. Partial mediation effect of trustworthiness

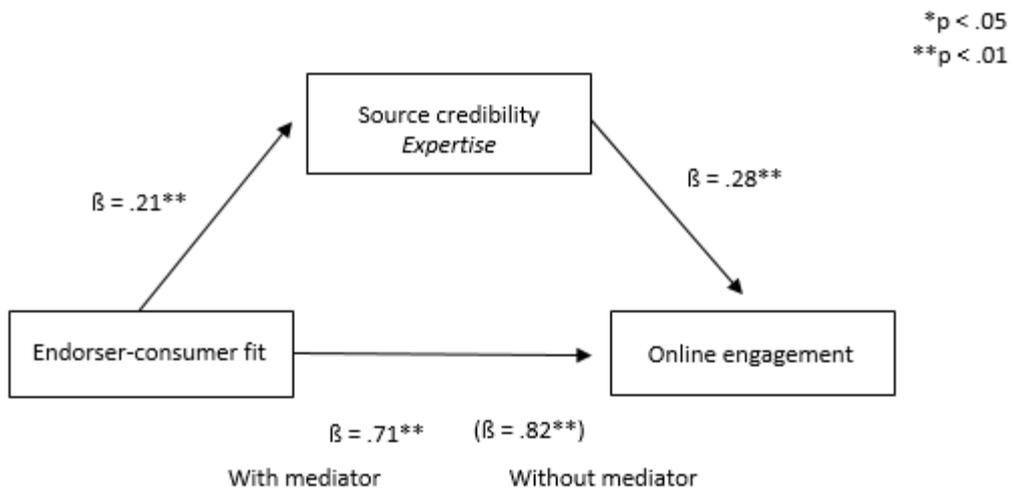


Figure 12. Partial mediation effect of expertise

## 4.4 Overview results

**Table 12**

*Overview of supported and rejected hypotheses*

<b>Hypotheses</b>	<b>Supported/rejected</b>
<p>H1: A high degree of fit (congruence) between the brand's image and the endorser's image will lead to higher scores on</p> <p>(a) advertisement attitude,</p> <p>(b) brand attitude,</p> <p>(c) purchase intention, and</p> <p>(d) online engagement</p> <p>than a low degree of fit between the brand's image and the endorser's image.</p>	<p>Rejected</p> <p>Rejected</p> <p>Rejected</p> <p>Rejected</p>
<p>H2: A high degree of fit (congruence) between the brand's image and the consumer's self-image will lead to higher scores on</p> <p>(a) advertisement attitude,</p> <p>(b) brand attitude,</p> <p>(c) purchase intention, and</p> <p>(d) online engagement</p> <p>than a low degree of fit between the brand's image and the consumer's self-image.</p>	<p>Rejected</p> <p>Supported</p> <p>Supported</p> <p>Rejected</p>
<p>H3: A high degree of fit (congruence) between the consumer's self-image and the endorser's image will lead to higher scores on</p> <p>(a) advertisement attitude,</p> <p>(b) brand attitude,</p> <p>(c) purchase intention, and</p> <p>(d) online engagement</p> <p>than a low degree of fit between the consumer's self-image and the endorser's image.</p>	<p>Supported</p> <p>Rejected</p> <p>Rejected</p> <p>Supported</p>
<p>H4: The effect of a high brand-endorser fit on</p> <p>(a) ad attitude,</p> <p>(b) brand attitude,</p> <p>(c) purchase intention, and</p> <p>(d) online engagement</p> <p>will be stronger when there is a high degree of fit between the consumer's self-image and the brand's image than where there is a low degree of fit between the consumer's self-image and the brand's image.</p>	<p>Rejected</p> <p>Rejected</p> <p>Rejected</p> <p>Rejected</p>

**Table 12 (continued)**

<b>Hypotheses</b>	<b>Supported/rejected</b>
H5: The effect of a high brand-endorser fit on	
(a) ad attitude,	Rejected
(b) brand attitude,	Rejected
(c) purchase intention, and	Rejected
(d) online engagement	Rejected
will be stronger when there is a high degree of fit between the consumer' self-image and the endorser's image than when there is a low degree of fit between the consumer's self-image and the endorser's image.	
H6: The more congruence there is across the triad of brand, consumer and endorser, the higher the scores on	
(a) advertisement attitude,	Rejected
(b) brand attitude,	Rejected
(c) purchase intention, and	Rejected
(d) online engagement.	Rejected
H7: The effect of brand-endorser congruency on	
(a) ad attitude,	Rejected
(b) brand attitude,	Rejected
(c) purchase intention, and	Rejected
(d) online engagement	Rejected
is mediated by all three dimensions of source credibility: attractiveness, expertise, and trustworthiness.	
H8: The effect of consumer-endorser congruency on	
(a) ad attitude,	Supported
(b) brand attitude,	Rejected
(c) purchase intention, and	Rejected
(d) online engagement	Supported
is mediated by all three dimensions of source credibility: attractiveness, expertise, and trustworthiness.	

## 5. Discussion, limitations and future research directions

### 5.1 Discussion of findings

Spurred by the recent influx of influencer marketing, the mixed findings of congruency effects in the endorsement literature, and the lack of empirical evidence concerning the inclusion of the role of the consumer in the match-up hypothesis, this study sought to examine to what extent (in)congruency in influencer marketing has an impact on source credibility and endorsement effectiveness; more specifically, the effects on source attractiveness, source expertise, source trustworthiness, the attitude towards the advertisement, the attitude towards the brand, purchase intention, and online engagement. The objective of this study was, in particular, to investigate the effectiveness of influencer marketing where the images of the brand, endorser and consumer match over endorsements where the images of the brand, endorser and consumer mismatch. The proposed, single, integrative model thus includes three likely congruencies among the brand, the endorser, and the consumer.

The findings bring to light notable differences in the effects of the three tested congruency types. The study showed significant main effects for the brand-consumer congruency and the endorser-consumer congruency, whereas no significant effects were further found for the brand-endorser congruency nor for the interaction between the congruencies. Furthermore, results showed that the impact of the endorser-consumer on ad attitude and online engagement is mediated by source credibility (attractiveness, expertise, and trustworthiness).

#### 5.1.1 Main effects of congruencies

##### *Significant effects of brand-consumer congruency and endorser-consumer congruency*

The current study found that a congruent brand-consumer match-up led to higher scores on brand attitude and purchase intention, whereas a congruent endorser-consumer match-up

resulted in higher scores on ad attitude and online engagement. The impact of the brand-consumer congruency on specifically the marketing variables of brand attitude and purchase intention is likely explained by the marketing focus of this congruency type. As proximity between consumers and the endorsed brand enables the consumers to appropriate meanings and symbols in support of their identity construction (McCracken, 1989), consumers feel more motivated to be loyal and purchase brands that strengthen their self-perceptions (Sirgy et al., 2008). In contrast to the marketing effects of the brand-consumer congruency, the endorser-consumer congruency is aimed at the more communicative variables of ad attitude and online engagement. A possible explanation for these communication effects is that when an endorser is perceived to be similar to the target group in terms of lifestyle, product usage and demographics, this endorser becomes more interesting which then results in more favorable attitudes and communicative expressions (Feick & Higie, 1992). So the more proximity there is between an endorser and a consumer, the more positively an advertisement is communicated through attitude towards the Instagram post and interaction with the endorser's social media content (online engagement).

These findings for both the brand-consumer congruency and the endorser-consumer congruency are in line with previous studies by Albert et al. (2017), Choi and Rifon (2012), and Pradhan et al. (2016), which all demonstrate that the more congruent the brand-consumer and the endorser-consumer combinations are, the higher the scores on endorsement effectiveness. The positive congruency effects could be explained based on the schema congruity theory (Fiske, 1982), which argues that when a representation of an object fits the configuration of the activated schema, more familiarity and comfort is generated, which in turn results in more favorable evaluations. On the other hand, if a given situation does not match any schema, it stimulates cognitive effort to solve the perceived incongruity. This process can negatively influence an individual's overall feelings about that particular situation

as the experience can be irritating or even frustrating if the incongruity cannot be addressed (Alina & Ioan, 2013). The present study findings support this process of incongruity as the brand-consumer mismatch and the endorser-consumer mismatch show lower scores on brand attitude, purchase intention, online engagement and ad attitude, in comparison to the congruent conditions.

#### *Insignificant effects of brand-endorser congruency*

The third congruency type, the brand-endorser match-up, appeared to have no direct influences on neither ad attitude, brand attitude, purchase intention, nor online engagement. In contrast to this view, some scholars have considered this connection fundamental to the effects of endorsements. For instance, Pradhan et al. (2016) showed in their study that brand-celebrity personality congruency has a significant impact on brand attitude and purchase intention, whereas Choi and Rifon (2012) found the brand-endorser match-up to have a direct positive effect on attitude towards the ad. Yet the findings of this current study align more with a recent meta-analysis by Knoll and Matthes (2017) which indicates a limited impact on consumers. The significant findings of the previous studies could, however, be attributed to the indirect approach for investigating the degree of (in)congruency. While the present study employed a direct approach for measuring the perceived fit of the congruency types, the studies by Choi and Rifon (2012), and Pradhan et al. (2016) made use of personality scales in order to measure the congruency among constructs. This means that participants were not aware that they were assessing the degree of (in)congruence between the brand and endorser, which was, however, the case in this present study. This indirect approach could have thus contributed to the previous studies' significant main effects of the brand-endorser congruency on ad attitude, brand attitude, and purchase intention. However, despite the present study's non-significant results for brand-endorser congruency effects, dismissing the role that this congruency type plays in endorsements would be premature.

### 5.1.2 Interaction effects between congruencies

#### *Insignificant interaction effects*

Against the assumption that a congruent brand-endorser match-up in combination with a high brand-consumer fit would generate more positive ad attitude, brand attitude, purchase intention and online engagement, no interaction effect was found. This means that there is no connection between the two conditions. Additionally, a congruent brand-endorser match-up in relation with a high endorser-consumer fit also appeared to have no significant outcomes. These findings indicate that even though there is a strong connection between consumers' self-image and the endorser's image, or a great fit between consumers' self-image and the brand's image, the impact of a brand-endorser match-up does not increase. The same applies for the three-way interaction of the congruencies. Although the scores on all dependent variables are, in comparison to the other conditions, higher for the brand-endorser-consumer congruent condition, the effects were yet non-significant, indicating that all conditions had similar effects. These results do not extend support to predictions based on the aforementioned schema congruity theory (Fiske, 1982). However, also in this case, dismissing the interaction effects of congruencies might be premature. Most difficulties in finding significant interaction effects could be assigned to the study's design, which will be discussed in the limitations section.

### 5.1.3 Mediator: source credibility

#### *Significant mediation effects*

Further analysis of the study findings shows that source credibility (attractiveness, expertise, and trustworthiness) mediated the relationship between the endorser-consumer match-up and the two dependent variables ad attitude and online engagement. These results indicate that the attitudes that consumers form regarding an advertisement and the willingness or desire to engage with an endorser online is significantly affected by the congruence between endorser

image and consumer self-image via source credibility. The mediation effect of source credibility is in line with previous studies, which argue that similarity and identification with the endorser can enhance perceptions of source credibility dimensions, which in turn increases the effectiveness of advertising (Desphandé & Stayman, 1994; O’Keefe, 1990).

Additionally, no mediation effects occurred in terms of brand-endorser combination and brand-consumer combination, which was, however, expected for the former congruency type. The insignificant mediation effect was partially due to the non-significant impact of the brand-endorser match-up on all source credibility dimensions. This result does though not accord with earlier findings and the argumentation that advertising a product via a celebrity who has relatively high product congruent image results in greater advertiser and endorser credibility (Kahle & Homer, 1985; Kamins & Gupta, 1994). A possible explanation for this effect is that because participants believed that the specific endorsers have been paid to promote the brands in their Instagram posts, and thus only recommend a certain brand for their own benefit, these endorsers were perceived as less credible.

Furthermore, it was revealed that all three source credibility dimensions act as predictors for ad attitude, brand attitude, and online engagement. Only the dependent variable purchase intent was predicted by two dimensions, which are source expertise and source trustworthiness. One can thus not speak of a mediation effect in all cases, but the findings still emphasize the important role of source credibility.

## 5.2 Limitations and future research directions

There are several limitations to this study which should be taken into account when interpreting its results. First, the brand-endorser match and the endorser-consumer match is something that needs further examinations. In this study, four brands and four endorsers were used to generate varied image evaluations in order to achieve a (mis)match with multiple target groups. However, the manipulation check for both congruency types indicated that the

congruent conditions were not perceived as a pure match but as a moderate match, whereas in the incongruent conditions the combinations were perceived as a clear misfit. So even though participants chose an endorser and a brand based on their level of identification and fit (match versus mismatch), the manipulation check showed that there was a moderate fit for both congruent conditions.

Another limitation, which could have contributed to the insignificant outcomes in this study, is the focus on sunglasses as an endorsed product. As it was intended to study the effects of (in)congruency among endorser, consumer and brand (instead of product), the product category of sunglasses was selected for the present study as it is not only common for endorsements on Instagram, in order to reflect a realistic situation, but also because this product is used by most people on a regular basis. For these reasons, it was thus believed that the focus would be more on the brand and not so much on the product. However, the focus on sunglasses in combination with the influencers is in principle a match as every blogger has something to do with it, regardless of the endorsed brand.

Furthermore, the study employed an integrative approach which encompasses the brand, the endorser and the consumer in a single framework. Due to this approach, the pairing of the brand and the endorser was based on participants' choice of brand and endorser, of which the match and mismatch were determined beforehand in order to fill in all the experimental conditions. Participants were thus assigned to a congruent or incongruent brand-endorser condition in which they were presented with an explanation whether the combination concerns a match or mismatch. This means that an actual fit between a brand and an endorser could have been displayed as a misfit or vice versa. In this way, the current study might not have been adequately designed to substantiate the match-up factors.

Lastly, the study used the same type of influencers, which according to Lynch and Schuler (1994), might not work as the differences between endorsers would be too small. In

the current study, all chosen endorsers were Dutch female beauty and fashion bloggers (in combination with beauty/fashion brands), which might have led to some insignificant (in)congruency effects as they may share many features. However, since the matches and mismatches for all brand-endorser combinations are beforehand determined and all should be perceived as truly matches or mismatches, it would have been harder to convince participants that the pairing of two very different types of brands and endorsers is a clear misfit.

These aforementioned limitations lead to suggestions for future research. First, although this study's manipulation checks were partially successful, new studies should consider using a wide range of influencers from different fields and different types of brands (with another product category than sunglasses) in order to achieve more pure (mis)matches and greater distance between the congruent and incongruent conditions to reach more robust conclusions. Another consideration is utilizing fictitious or totally unknown influencers and brands in order for participants to think more about the (in)congruencies. This choice might, however, limit the ecological validity of the study.

Moreover, future research could implement a more realistic product placement situation by enabling participants to browse influencers' Instagram profiles and search for information or details on the product as, according to a recent study by Korotina and Jargalsaikhan (2016), most Instagram users tend to conduct further research online before considering to buy a product mentioned by a micro-blogger on Instagram. In addition, future research should try to use Instagram posts in which participants can get a good picture of how the product looks like. For instance, by using posts in which endorsers are wearing the product, participants will be able to imagine how it will be on them. The post should also be relevant in context, which can be achieved by drawing up a situation (e.g. wedding/party) for which a product is needed. Employing a more realistic situation for participants might have more impact on endorsement effectiveness.

Finally, another point for future research to delve into is that of the demographic profile of the sample, as well as that of the used endorsers. Knoll and Matthes (2017) indicate that female celebrity endorsers produce weaker effects than male celebrity endorsers due to consumers' tendencies to attribute less credibility and prestige to women. The use of only female social media influencers may, therefore, have limited the impact of the three tested congruencies. It would be, therefore, interesting for future research to use a wide range of endorsers to allow comparison of findings. Additionally, perhaps consumers of different ages, gender and cultures would vary in their susceptibility to influencer marketing.

## 6. Conclusion and implications

Influencer marketing is a fairly new marketing strategy that is expected to persist for a long time. In order to understand what makes this strategy effective, it is important to examine how consumers react to it. For this purpose, an online experiment was conducted focusing on the impact of (in)congruencies across the triad of brand, endorser and consumer on source credibility and endorsement effectiveness. The outcomes of this study provide substantial evidence of the importance of consumers' role in the influencer endorsement process. The current study shows how crucial consumers-endorser relationships are. Findings indicate that consumers positively communicated the advertisement through attitude towards the Instagram post and interaction with the endorser's social media content (online engagement) when both endorser image and consumer image were perceived to be similar, whereas consumer negatively evaluated ad attitude and online engagement when there was a low level of identification. Eliciting a positive attitude toward the advertisement and influencer can increase attitude toward the brand thus enhancing consumer willingness to purchase the endorsed (Choi & Rifon, 2012). Therefore, managers and practitioners must develop and monitor consumer-endorser relationships and make sure that they are favorable. Advertisers should thus seek for influencers with who their target group can identify. This can be achieved, for instance, by employing multiple endorsers so that there is always someone who will fit consumers' preferences.

Furthermore, the study provides evidence that, when there is a high fit between consumers' self-image and the brand's image, consumers are more likely to positively evaluate and purchase the endorsed brand. This has direct implications for managers and practitioners in terms of the positioning of their brands. It is important for practitioners to make sure that their brands are positioned in such a way that they communicate an image which is similar to the target group's self-image. This would allow the targeted public to

better associate with the brand, leading to the establishment of positive brand attitudes and greater purchase intention.

As for the brand-endorser match, no significant direct effects were produced. That does though not mean that match-up is not relevant in the field of influencer marketing since there are several other studies that do confirm the significant effect of a high brand-endorser fit on endorsement effectiveness. However, since the literature shows mixed results for primarily this congruency type, managers should question their motivation in linking their brands to endorsers. If their main goal is to influence consumer attitudes and behaviors, managers should prioritize their effort in increasing the proximity between the influencer and consumer, and brand and consumer, as this study reveals.

Another significant implication of the findings for marketers is the importance of source credibility. The mediating role of source credibility (attractiveness, expertise, and trustworthiness) appeared not only to enhance the endorser-consumer effect on ad attitude and online engagement but appeared also to act as a predictor for ad attitude, brand attitude, purchase intention, and online engagement. Hence, while selecting influencers for endorsements, it is important for managers to focus on potential endorsers who are perceived as attractive, trustworthy and as an expert.

In summary, this study provides a number of contributions to the fast-growing field of influencer marketing by theoretically and empirically examining the effects of three congruencies, in a single framework, on source credibility and endorsement effectiveness. Given the mixed findings of (in)congruency effects in the literature and the little concentration of studies on the inclusion of the consumer in the brand-endorser match-up, the significant impact of the brand-consumer congruency and the endorser-consumer congruency is noteworthy and suggests that the role of the consumer in the match-up hypothesis is indeed a fruitful venue for future research.

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## Appendix A: Brands and influencers pre-test

### Brands

1. ASICS – Japanese multinational corporation which produces footwear and sports equipment designed for a wide range of sports, generally in the upper price range.
2. Balmain – Balmain is a French luxury fashion house known for its high fashion, haute couture and classic designs. The brand has found popularity on runways, celebrities and in fashion magazines all over the world.
3. H&M – H&M is a Swedish multinational clothing-retail company known for its affordable and good quality fast-fashion clothing.
4. Lancôme – French luxury house which offers skin care, fragrances, and makeup at higher-end prices.
5. Levi's – American clothing company known worldwide for its Levi's brand of denim jeans.
6. L'Oréal – L'Oréal is a French cosmetics company that has developed activities in the field of cosmetics, concentrating on skincare, makeup, hair care and perfume.
7. Mango – Spanish fast-fashion company that designs and markets women's and men's clothing and accessories.
8. O'Neill – Californian retail sporting company that designs and offers surf wear and other boardsport-related equipment.
9. Patagonia – Patagonia is an American clothing company that sells outdoor clothing and gear marketed as sustainable. The brand revolves around silent sports, such as climbing, surfing, snowboarding, skiing, fly fishing and trail running.
10. Prada – Italian luxury fashion house specializing in specialty clothing, handbags, shoes, and accessories. The brand is known for its high fashion, haute couture, runway chic designs.
11. The North Face – American outdoor product company specializing in outerwear, footwear, and equipment such as backpacks, sleeping bags, and tents. Its clothing and equipment lines are catered towards climbers, hikers, skiers, and snowboarders.
12. Under Armour – American sports company that manufactures athletic clothing, footwear and accessories.
13. Versace – Italian luxury fashion company which produces upmarket high fashion clothing and leather accessories.
14. Volcom – American action sport and lifestyle brand that designs and offers board sports-oriented products, including apparel, accessories, and footwear. The brand revolves around surf, skate, and snow.
15. Zara – Spanish multinational fast-fashion retailer that designs and offers women's and men's clothing and accessories.

## Instagrammers

1. Anna Nooshin: 31 years old; Dutch Fashion blogger & entrepreneur; Bachelor's Degree in Communication Science; own lingerie and jewelry line.
2. Bethany Mota: 22 years old; American fashion vlogger; most know for Youtube channel; own clothing line sponsored by Aéropostale.
3. Camilha Coelho: 30 years old; Brazilian fashion & beauty blogger; Launched own makeup brand Nightlife.
4. Carli Bybel: 27 years old; American beauty; fashion & fitness guru; most known for Youtube channel.
5. Chiara Ferragni: 30 years old; Italian fashion blogger; studied International Law; created namesake shoe brand.
6. CutiePieMarzia: 25 years old; Italian blogger, vlogger, and author; most know for Youtube channel; own fashion line.
7. In The Frow: 28 years old; English fashion blogger; PhD in Fashion Marketing.
8. Jiami: 18 years old; Delft-based blogger & vlogger; blog revolves around lifestyle, fashion, beauty; young female audience
9. Mascha Feoktistova: 31 years old; Dutch blogger & vlogger; most known for beauty related Youtube channel.
10. Negin Mirsalehi: 29 years old; Amsterdam-based beauty & fashion blogger; Master's degree in Marketing; created hair-care brand Gisou.
11. Nikkie Tutorials: A 24 years old; Dutch makeup artist and beauty blogger; most known for her Youtube makeup tutorial channel.
12. Serena Verbon: 33 years old; Houten-based beauty & fashion blogger; degree in Molecular Biology; known for blog and Youtube channel.
13. Sincerely Jules: 32 years old, LA-based fashion blogger & stylist; studied Visual Communications; launched own namesake clothing brand.
14. Teske de Schepper: 22 years; Dutch blogger & vlogger; lifestyle, beauty and fashion; contract with Universal Music.
15. Zoella: 28 years old; English blogger, vlogger, and author; most known for Youtube channel; launched own brand for beauty & lifestyle products.

## Appendix B: Pre-test results

### Participants

A total of 8 female participants took part in the pre-test (age:  $M = 23.50$ ,  $SD = 2.72$ ). All these participants use Instagram daily or several times a day.

### Natural grouping task

#### *First selection*

During the first selection, the division made by the majority of the 8 participants was based on: 'high-end/luxurious' versus 'high-street/accessible' or 'high-end/luxurious' versus 'lifestyle/girl-next-door' brands and influencers (see Table 1). The rest of the participants that did not use this criterion for the selection of the cards, divided the brands and social media influencers based on 'fashion' versus 'sport' and 'brands' versus 'influencers'.

The brands and influencers that were mainly placed in the group belonging to the more 'high-end, luxurious and glamorous' sector concern Prada, Balmain, Lancôme, Versace, and big fashion & beauty influencers, such as In the Frow, Sincerely Jules, Negin Mirsalehi and Nikkie Tutorials. These influencers were branded more 'high-class' with a 'luxurious feeling', 'looking as if they belong to a fashion magazine'. In the sector 'high-street/accessible' especially brands like The North Face, O'Neill, ASICS, L'Oréal, H&M, and Mango were named. The influencers that were linked to this group were Serena Verbon, Marzia, Zoella, Mascha Feoktistova, Bethany Mota, and Anna Nooshin. These influencers were, in contrast to the more glamorous influencers, 'more down to earth', 'fun', and 'spontaneous'. Due to their Instagram posts about their everyday life, they were perceived as 'more natural and normal', in comparison to the other group of influencers.

The second often made group, in contrast to the high-end sector, which is the 'lifestyle/girl-next-door' sector, was linked to the same brands and influencers as in the 'high-street/accessible' group.

#### *Second selection*

The second moment of choice brought more divisions, but this time with more specific characteristics for certain brands and influencers. Also here the cards were again split based on the attributes belonging to the sector 'high-end' and 'high-street'.

However, these two sectors were during this second selection often divided into underlying characteristics. This include 'fashion', 'beauty', 'lifestyle/girl-next-door', and 'outdoor'. The cards belonging to the sector 'high-end/luxurious' were mainly divided into fashion-related and beauty-related groups. Nikkie Tutorials and Carli Bybel were linked by all participants to the latter group, together with the brands Lancôme and L'Oréal. These influencers were assigned to the 'beauty' sector due to their Instagram posts of mainly only their 'doll-like face full of makeup'. The 'high-street/accessible' sector, on the other hand, was divided into 'lifestyle/girl-next-door' category and 'outdoor'. The cards linked to the former group are, for example, the more fast fashion brands like H&M, Mango, Patagonia, and influencers like Zoella, Jiami Jongejan, and Serena Verbon. In addition, Patagonia, The

North Face, O'Neill, and Volcom, were mainly seen as 'outdoor' brands and were linked to the more "outdoorsy, fun, and spontaneous" influencers Jiami Jongejan, Teske de Schepper, Marzia, and Serena Verbon.

During the second division, it also emerged that for two participants two new attributes played a part in the selection of brands and influencers: 'familiarity' and 'not fashion-related'. The influencers that were assigned to the not fashion-related group are Zoella, Marzia, Teske de Schepper, and Jiami Jongejan.

### *Third selection*

During the third grouping, the following criteria for the selections were used the most by participants: 'fashion', 'beauty', 'sport', 'outdoor'. The brands and influencers which were assigned to the more high-end/accessible sector and the lifestyle category were grouped primarily based on 'sport' versus 'outdoor'. While brands like Patagonia and The North Face were assigned to the 'sport' sector during the first two selections, during the third grouping these brands were mostly named as outdoor brands, and brands like ASICS and Under Armour were considered mainly 'sport' related. Volcom and O'Neill were perceived as fitting in both categories.

A group which was also a lot made during this round of grouping is the group consisting of fast fashion brands like H&M, Zara, and Mango. These brands were considered more "accessible" and were linked to influencers Anna Nooshin, Teske de Schepper, and Jiami Jongejan.

During this division, it also emerged that for two participants two new attributes played a part in the selection of brands and influencers: 'worn/used a lot' and 'nationality'. The latter attribute was used by the participant that used the criteria 'brands' versus 'influencers' during the first selection.

### *Fourth selection*

Only one of the eight participants could divide one of the groups during the fourth selection. This was the participant that used the criteria 'brands' versus 'influencers' during the first selection. The rest of the participants all stopped after round 3 because they could not make the groups smaller. The division that was made during the fourth selection was based on price: expensive versus normal priced. These two groups are placed under the 'high-street/luxurious' division and the 'high-street/accessible' group.

### *Match & mismatch*

Participants were also asked after the natural grouping which influencers and brands they would perceive as a match or mismatch. Interesting was that seven out of the eight participants named Nikkie Tutorials as a good fit with one of the beauty brands (L'Oréal or Lancôme). Influencers such as Mascha Feoktistova and Serena Verbon were also named as a good match with the beauty brands, however, participants indicated that these two influencers would be a better match with L'Oréal than with Lancôme, which was considered to be a more high-end brand.

Two other often named matches were the fast fashion brands H&M, Mango and Zara with the more "natural and spontaneous" influencers Anna Nooshin, Teske de Schepper and

Jiami Jongejan, and the more expensive and luxurious brands (Prada, Versace, Balmain) with ‘model-like’ influencers In the Frow, Negin Mirsalehi and Sincerely Jules.

For the mismatch condition, the majority of the participants assigned the more luxurious group of influencers with the sportive and outdoor brands (Patagonia, O’Neill). Carli Bybel, however, was an exception since she does a lot of fitness. She was, therefore, also placed a lot in-between the beauty and sports categories. Another clear mismatch, according to the participants was the link between luxurious brands and ‘down to earth’ influencers Teske de Schepper, Mascha Feoktistova, and Serena Verbon. This fit between the brands and influencers is ‘something you would not expect to see together’.

**Table 1**

*Named attributes of brands and influencers during the selections of cards (n=8)*

	<b>First selection</b>	<b>Second selection</b>	<b>Third selection</b>	<b>Fourth selection</b>	<b>Total</b>	<b>Brands</b>	<b>Influencers</b>
	n	n	n	n	n		
<b>High-end/luxurious</b>	5	5	0	1	11	Prada, Balmain, Versace, Lancôme	In the Frow, Sincerely Jules, Camilha, Negin, Anna, Chiara, Nikkie Tutorials, Carli
<b>High-street/accessible</b>	3	5	1	1	10	TNF, Patagonia, O’Neill, Volcom, ASICS, UA, L’Oréal, Levi’s, H&M, Zara, Mango, Lancôme	Serena, Carli, Teske, Jiami, Marzia, Mascha, Zoella, Nikkie Tutorials, Bethany, Anna
<b>Beauty</b>	0	6	4	0	10	Lancôme, L’Oréal	Camilha, Nikkie Tutorial, Serena, Mascha, Zoella, Teske, Jiami, Carli, Anna
<b>Fashion</b>	1	4	4	0	9	Balmain, Prada, Versace, Mango, H&M, Zara, Levi’s, ASICS, O’Neill, Volcom, UA, Patagonia, TNF	Sincerely Jules, Negin, Chiarra, Anna, In the Frow, Marzia, Bethany, Zoella, Teske, Jiami, Masha, Camilha, Serena
<b>Lifestyle/normal/girl next door</b>	2	3	1	0	6	H&M, TNF, Zara, Levi’s, Mango, UA, ASICS, Patagonia, Volcom, O’Neill	Zoella, Jiami, Mascha, Marzia, Bethany, Teske, Serena, Anna

**Table 1 (continued)**

	First selection	Second selection	Third selection	Fourth selection	Total	Brands	Influencers
	n	n	n	n	n		
<b>Sport</b>	1	1	5	0	7	O'Neill, Volcom, UA, ASICS, TNF, Patagonia	Carli Bybel, Jiami, Marzia, Mascha, Serena, Zoella, Teske
<b>Outdoor</b>	0	4	4	0	8	Patagonia, TNF, Volcom, O'Neill, Levi's	Teske, Jiami, Serena, Marzia
<b>Worn/used a lot</b>	0	0	1	0	1	ASICS, Levi's, O'Neill	
<b>Familiarity</b>	0	1	1	0	2	Volcom, Patagonia, UA	Bethany, Carli
<b>Brands</b>	2	0	0	0	2	All brands	
<b>Influencers</b>	2	0	0	0	2	All influencers	
<b>Not fashion-related</b>	0	1	0	0	1		Zoella, Marzia, Jiami, Teske
<b>Nationality</b>	0	0	1	0	1		

Note: TNF = The North Face, UA = Under Armour

## Ranking of influencers and brands

### *Identification with influencers*

The influencers with whom the participants can identify the most are Zoella, Anna Nooshin, Jiami Jongejan and Negin Mirsalehi (see Table 2). These influencers were ranked the highest by the majority of the participants. This was mainly due to the participants' interests and the values and characteristics which they assigned to these influencers (see Table 3). According to one of the participants: "These influencers are more real, they are more natural and show their everyday life, so I think they look more like me". Another participant stated that these influencers "post things which I find to be very interesting". In addition, participants also ranked these influencers at the top because they followed them on Instagram.

The influencers that were ranked at the bottom and with whom participants can identify the least are Carli Bybel, Nikkie Tutorials, Teske de Schepper, and Camilha Coelho. Also here interests, values and characteristics played a big role in the participants' decisions. Influencers Carly Bybel and Nikkie Tutorials were, for instance, ranked at the bottom by the majority of the participants because they seemed to be "fake" and "too extravagant". Also a new construct influenced the ranking of the abovementioned influencers, which is 'familiarity' with the influencer. A couple of participants indicated that they could not identify with these influencers because they did not really know who these influencers were.

### *Fit with brands*

The brands that were considered to be the best fit for the participants are H&M, Mango, Lancôme, and L'Oréal. Also here this was mainly attributed to the participants' interests and the values and characteristics which they assigned to these brands. One participant stated that these brands are "stylish but less expensive and, therefore, to be a good fit" with her. Another construct that played a big role in the ranking of these brands at the top is 'usage'. Participants stated that they buy a lot from these brands or that they see themselves buying from these brands in the future.

The brands that were perceived to fit the participants the least are Volcom, Patagonia, O'Neill, and Balmain. These include mainly the sportive/outdoor brands. The majority of the participants did not consider themselves "sporty individuals" and, therefore, a bad fit with the more sport-related brands Volcom, Patagonia and O'Neill. In addition, some participants also ranked high-end brands, such as Balmain and Versace at the bottom since they are "too luxurious" for them and find that "it's not necessary to flash with expensive things".

**Table 2**

*Highest and lowest ranked influencers and brands based on the level of identification and fit with the participants*

Influencers		Brands	
Highest identification	Lowest identification	Highest fit	Lowest fit
Zoella	Carli Bybel	H&M	Volcom
Anna Nooshin	Nikkie Tutorials	Mango	Patagonia
Jiami Jongejan	Teske de Schepper	Lancome	O'Neill
Negin Mirsalehi	Camilha Coelho	L'Oréal	Balmain

**Table 3**

*Constructs that influenced the ranking of influencers and brands on level of identification and fit (n=8)*

	Influencers	Brands	Example
	n	n	
<b>Following</b>	2	-	I placed this person on top because I follow her for a long time.
<b>Interests</b>	5	4	I'm not really interested in makeup.
<b>Values/characteristics</b>	7	7	These influencers are more normal/natural while these are too extravagant. I don't like to brag so, therefore, I placed them on the bottom.
<b>(Non) Familiarity</b>	3	1	I don't know much of this influencer so, therefore, I can't identify with her.

**Table 3 (continued)**

	Influencers	Brands	Examples
	n	n	
<b>Nationality</b>	1	-	I placed Dutch influencers on top since I am also Dutch.
<b>Age</b>	1	-	I can identify with these influencers because they are around the same age as I am.
<b>Study</b>	1	-	This person also studied Communication Science, just like me.
<b>Usage</b>	-	5	I use/buy products from this brand a lot.

### Conclusion

The purpose of the pre-test is threefold. First, the pre-test seeks to identify influencers that are easy to identify with and influencers who are most difficult to identify with. Second, the pre-test aims to identify which of the brands fit participants the most and which do not. Finally, the pre-test seeks to find out which brands and influencers matches well together and which ones do not, and what the reasons are.

Based on the findings of the pre-test, two influencers with the most supporters are chosen for the main study, together with two other influencers with the most opponents. These influencers are *Anna Nooshin*, *Negin Mirsalehi*, *Nikkie Tutorials*, and *Teske de Schepper*. The choice of these influencers is not only based on the participants' level of identification but also the grouping of these influencers in different categories.

The same applies to the brands. Also here two brands with the most supporters are chosen for the main study, together with two other brands with the most opponents. These brands are *H&M*, *L'Oréal*, *Patagonia*, and *Balmain*. The choice of these four brands is not only based on the level of fit with the participants but also on the different grouping categories of the brands.

## Appendix C: Questionnaire stimulus



annanooshin • Follow



annanooshin I love my new @patagonia sunglasses!! 🍷

Load more comments



negin\_mirsalehi • Follow



negin\_mirsalehi I love my new @patagonia sunglasses!! 🍷

Load more comments



nikkietutorials • Follow



nikkietutorials I love my new @patagonia sunglasses!! 🍷

Load more comments



teskedeschepper • Follow



teskedeschepper I love my new @patagonia sunglasses!! 🍷

Load more comments



**annanooshin** • Follow



**annanooshin** I love my new @balmain sunglasses!! 🍷

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**annanooshin** • Follow



**annanooshin** I love my new @hm sunglasses!! ❤️

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**negin\_mirsalehi** I love my new @hm sunglasses!! ❤️

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**annanooshin** • Follow



**annanooshin** I love my new limited edition @loreal sunglasses!! 🍷

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**negin\_mirsalehi** • Follow



**negin\_mirsalehi** I love my new limited edition @loreal sunglasses!! 🍷

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**nikkietutorials** • Follow



**nikkietutorials** I love my new limited edition @loreal sunglasses!! 🍷

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**teskedeschepper** • Follow



**teskedeschepper** I love my new limited edition @loreal sunglasses!! 🍷

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## Appendix D: Study questionnaire

*The following survey was shown to each of the participants. Though, they were assigned to one of the eight experimental conditions and they only got to see one of the 16 stimulus materials. Here, all of these conditions were merged into one questionnaire only for the sake of convenience.*

Dear participant, thank you for taking part in my master thesis research project, which will help me graduate from the University of Twente! In order to ensure that you enter this study as objectively as possible, you will receive information about the research objective afterward. In this survey you will first be presented with some stimulus material together with short descriptions. I kindly ask you to read these descriptions and look at the stimuli really carefully before you proceed to answer the subsequent questions. The survey will end with a couple of demographic questions.

This survey will take approximately **10 minutes** to complete. Your data will be processed anonymously; participation is voluntary and you can withdraw from the research at any given time. If you have any questions, please feel free to contact me via

By clicking to the next page you agree to participate in this study.

In the following, you will be presented with four brands, together with a short description. Please read these descriptions carefully before proceeding to answer the subsequent questions.

**BALMAIN**  
PARIS

Balmain is a French luxury fashion house known for its high fashion, haute couture and classic designs. The brand has found popularity on runways, among celebrities and in fashion magazines all over the world.

**H&M**

H&M is a Swedish multinational clothing-retail company known for its affordable and good quality fast-fashion clothing.



L'Oréal is a French personal care company that has developed activities in the field of cosmetics, concentrating on skin care, hair care, makeup, and perfume.

## patagonia

Patagonia is an American clothing company that sells outdoor clothing and gear marketed as sustainable. The brand revolves around silent sports, such as climbing, surfing, snowboarding, skiing, fly fishing and trail running.

Q1 Which brand fits you the **most/least**?

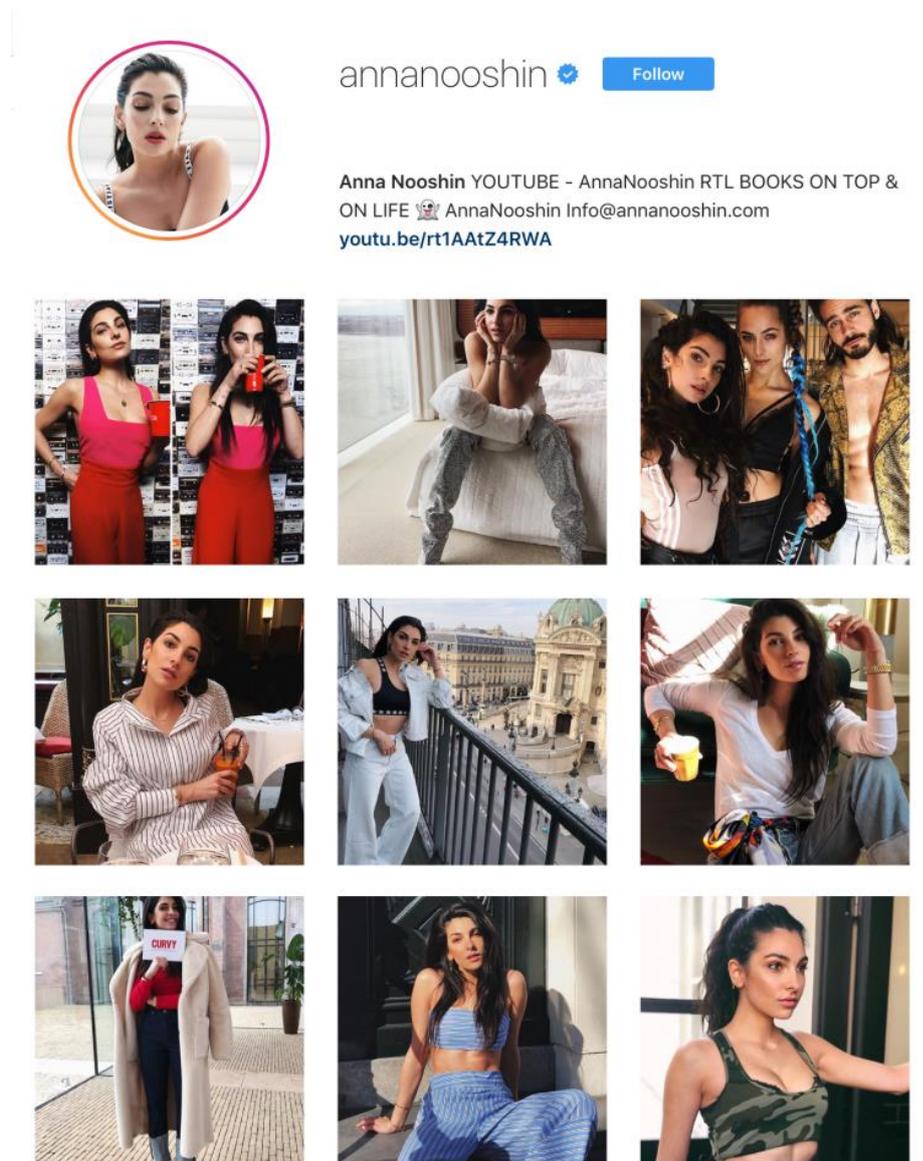
- Balmain (1)
- H&M (2)
- L'Oréal (3)
- Patagonia (4)

Q2 How familiar are you with the chosen brand of the previous question?

	1 (1)	2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	7 (7)	
Not at all familiar	<input type="radio"/>	Very familiar						

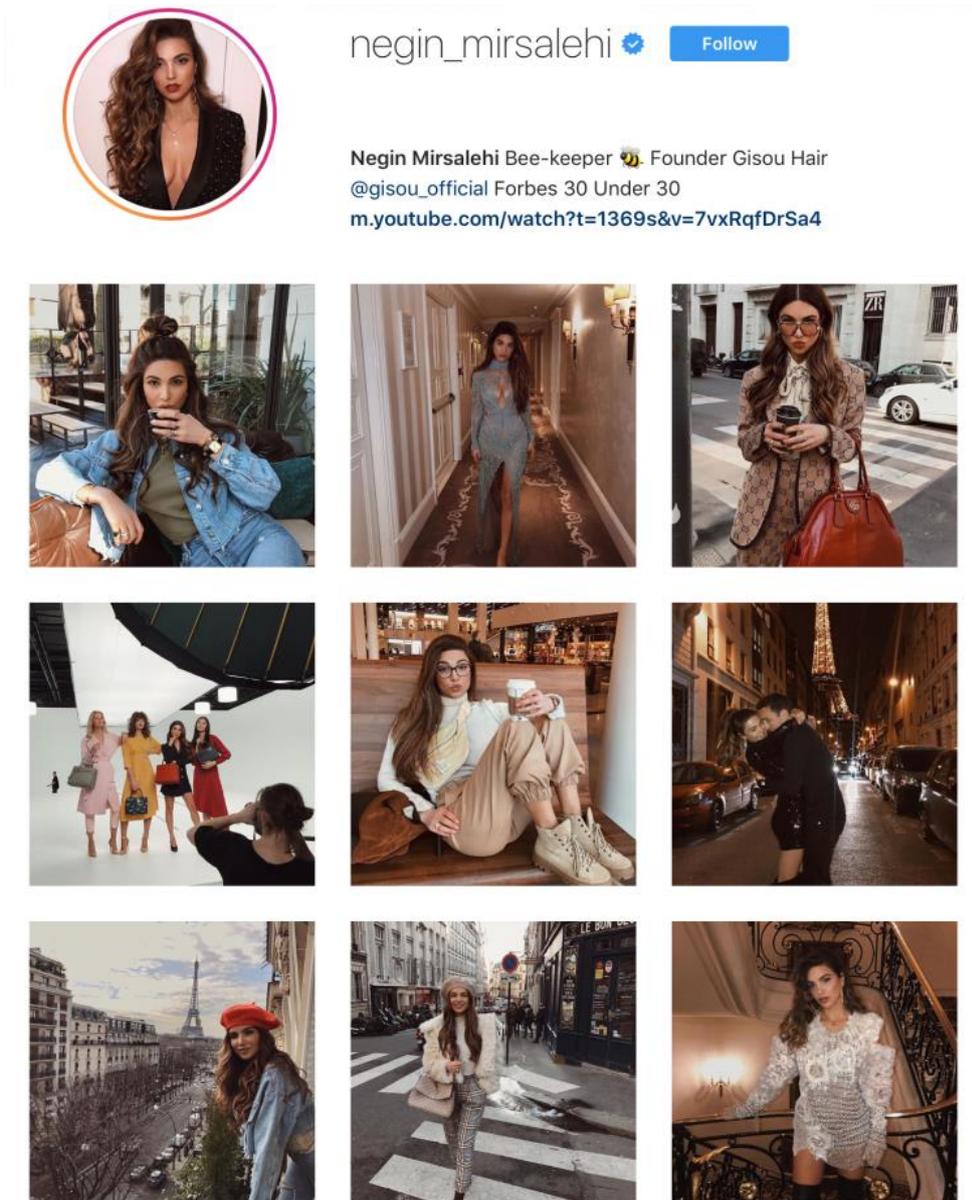
In the following, you will be presented with the Instagram accounts of four Instagrammers, together with a short description. Please look at these accounts and descriptions very carefully before proceeding to answer the subsequent questions.

Anna Nooshin is a 31 years old Dutch beauty & fashion blogger.



The image shows the Instagram profile of 'annanooshin'. The profile picture is a circular portrait of a woman with dark hair and a pink top. The name 'annanooshin' is displayed with a verified badge and a blue 'Follow' button. The bio reads: 'Anna Nooshin YOUTUBE - AnnaNooshin RTL BOOKS ON TOP & ON LIFE 📺 AnnaNooshin Info@annanooshin.com youtu.be/rt1AAAtZ4RWA'. Below the bio is a grid of nine photos: two women in red outfits, a woman on a bed, a woman with a man, a woman at a table, a woman on a balcony, a woman with a drink, a woman with a sign, a woman in blue, and a woman in camouflage.

Negin Mirsalehi is a 29 years old Dutch beauty & fashion blogger.



The image shows an Instagram profile for 'negin\_mirsalehi'. The profile picture is a circular portrait of Negin Mirsalehi with long, wavy brown hair, wearing a black top. To the right of the profile picture, the name 'negin\_mirsalehi' is displayed with a verified badge and a blue 'Follow' button. Below the name, the bio reads: 'Negin Mirsalehi Bee-keeper 🐝 Founder Gisou Hair @gisou\_official Forbes 30 Under 30 m.youtube.com/watch?t=1369s&v=7vxRqfDrSa4'. The main content area features a 3x3 grid of nine images. The top-left image shows Negin sitting on a couch in a blue denim jacket. The top-middle image shows her in a light blue, form-fitting dress walking down a hallway. The top-right image shows her on a city street in a patterned blazer and glasses. The middle-left image shows a group of women in colorful dresses on a set. The middle-middle image shows her sitting on a wooden bench in a tan outfit. The middle-right image shows her on a street at night with the Eiffel Tower in the background. The bottom-left image shows her on a balcony in a red beret and denim jacket. The bottom-middle image shows her on a city street in a white fur coat. The bottom-right image shows her on a staircase in a white lace dress.

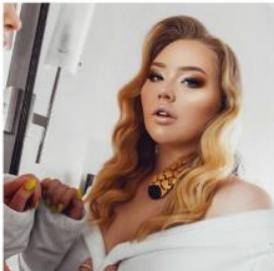
Nikkie Tutorials is a 24 years old Dutch beauty blogger, most known for her Youtube channel.



nikkietutorials

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Teske de Schepper is a 22 years old Dutch beauty, fashion & lifestyle blogger.



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Q3 With which Instagrammer do you identify the **most/least**?



Anna Nooshin



Negin Mirsalehi



Nikkie Tutorials



Teske de Schepper



Q4 How familiar are you with the chosen Instagrammer of the previous question?

	1 (1)	2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	7 (7)	
Not at all familiar	<input type="radio"/>	Very familiar						

I kindly ask you to imagine that you are browsing on Instagram and while looking through the news feed you see the following post. Please look at the post and the explanation really carefully as the following questions will deal with what you have seen.

*At this point the stimulus material was shown to the participants (based on the chosen combination of brand and Instagrammer). This can be found in Appendix C.*

The text in addition to the Instagram post consisted of an explanation whether the combination of the brand and the Instagrammer concerns a **match or a mismatch**. For instance, some participants were presented with one of the following explanations:

This is an Instagram post by Nikkie Tutorials in which she is showing her new Patagonia sunglasses. Nikkie is usually a very sporty and outdoorsy person who **loves** going on climbing, surfing and skiing adventures.

This is an Instagram post by Nikkie Tutorials in which she is showing her new Patagonia sunglasses. Nikkie is usually **not** a sporty and outdoorsy person who **hates** going on climbing, surfing and skiing adventures.

A number of questions will now follow with regard to the shown Instagram post. Please indicate in the following how you perceived the post you just saw.

Q5 In my opinion the Instagram post is

	1 (1)	2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	7 (7)	
Unfavorable	<input type="radio"/>	Favorable						
Unsurprising	<input type="radio"/>	Surprising						
Unconvincing	<input type="radio"/>	Credible						
Boring	<input type="radio"/>	Interesting						
Questionable	<input type="radio"/>	Unquestionable						
Unexciting	<input type="radio"/>	Intriguing						
Unlikeable	<input type="radio"/>	Likeable						
Unpleasant	<input type="radio"/>	Pleasant						
Unappealing	<input type="radio"/>	Appealing						

Q6 Please indicate to what extent you (dis)agree with each of the following statements.

	Strongly disagree (1)	Disagree (2)	Somewhat disagree (3)	Neither agree nor disagree (4)	Somewhat agree (5)	Agree (6)	Strongly agree (7)
I would share this Instagram post (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would follow this Instagram account (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would like this Instagram post (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would comment on this Instagram post (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q7 Please indicate to what extent you (dis)agree with the following statement.

	Strongly disagree (1)	Disagree (2)	Somewhat disagree (3)	Neither agree nor disagree (4)	Somewhat agree (5)	Agree (6)	Strongly agree (7)
There is a good fit between the brand and the Instagrammer (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

A number of questions will now follow with regard to the endorsed brand in the Instagram post. Please indicate in the following how you perceived the brand.

Q8 In my opinion the brand is

	1 (1)	2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	7 (7)	
Unpleasant	<input type="radio"/>	Pleasant						
Expensive	<input type="radio"/>	Cheap						
Boring	<input type="radio"/>	Interesting						
Unlikeable	<input type="radio"/>	Likeable						
Of low quality	<input type="radio"/>	Of high quality						
Unfavorable	<input type="radio"/>	Favorable						
Unappealing	<input type="radio"/>	Appealing						
High-end	<input type="radio"/>	High-street						

Q9 Please indicate to what extent you (dis)agree with each of the following statements.

	Strongly disagree (1)	Disagree (2)	Somewhat disagree (3)	Neither agree nor disagree (4)	Somewhat agree (5)	Agree (6)	Strongly agree (7)
I would like to try this brand (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would buy the product if I happened to see the brand (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would actively seek out this brand to purchase it (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would be willing to buy products from this brand (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q10 Please indicate to what extent you (dis)agree with the following statement.

	Strongly disagree (1)	Disagree (2)	Somewhat disagree (3)	Neither agree nor disagree (4)	Somewhat agree (5)	Agree (6)	Strongly agree (7)
There is a good match between the brand and myself (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

A number of questions will now follow with regard to the Instagrammer. Please indicate in the following how you perceived this source.

Q11 I consider the Instagrammer as

	1 (1)	2 (2)	3 (3)	4 (4)	5 (5)	
Unattractive	<input type="radio"/>	Attractive				
Not classy	<input type="radio"/>	Classy				
Ugly	<input type="radio"/>	Beautiful				
Plain	<input type="radio"/>	Elegant				
Not sexy	<input type="radio"/>	Sexy				
Fake	<input type="radio"/>	Natural				
Extravagant	<input type="radio"/>	Down to earth				

Q12 I consider the Instagrammer as

	1 (1)	2 (2)	3 (3)	4 (4)	5 (5)	
Not an expert	<input type="radio"/>	Expert				
Inexperienced	<input type="radio"/>	Experienced				
Unknowledgeable	<input type="radio"/>	Knowledgeable				
Unqualified	<input type="radio"/>	Qualified				
Unskilled	<input type="radio"/>	Skilled				

Q13 I consider the Instagrammer as

	1 (1)	2 (2)	3 (3)	4 (4)	5 (5)	
Undependable	<input type="radio"/>	Dependable				
Dishonest	<input type="radio"/>	Honest				
Unreliable	<input type="radio"/>	Reliable				
Insincere	<input type="radio"/>	Sincere				
Untrustworthy	<input type="radio"/>	Trustworthy				

Q14 Please indicate to what extent you (dis)agree with each of the following statements.

	Strongly disagree (1)	Disagree (2)	Somewhat disagree (3)	Neither agree nor disagree (4)	Somewhat agree (5)	Agree (6)	Strongly agree (7)
The Instagrammer was compensated by the brand for creating this Instagram post (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The brand paid the Instagrammer to publish this Instagram post (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Instagrammer is driven by monetary interests/profits (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q15 Please indicate to what extent you (dis)agree with each of the following statements.

	Strongly disagree (1)	Disagree (2)	Somewhat disagree (3)	Neither agree nor disagree (4)	Somewhat agree (5)	Agree (6)	Strongly agree (7)
The Instagrammer is similar to me (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can relate to the Instagrammer (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can identify with the Instagrammer (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Lastly, I would like to ask you to answer the following questions about yourself.

Q16 What is your gender?

- Male (1)
- Female (2)

Q17 How old are you?

\_\_\_\_\_

Q18 What is your nationality?

- Dutch (1)
- German (2)
- Other, namely (3) \_\_\_\_\_

Q19 What is your highest level of education (completed)?

- Primary school (1)
- LBO/VBO/VMBO (2)
- MBO (3)
- HAVO/VWO (4)
- HBO (5)
- Bachelor's degree (6)
- Master's degree (7)
- Other, namely (8) \_\_\_\_\_

Q20 How frequently do you use Instagram?

- Never (1)
- A few times a year (2)
- A few times a month (3)
- A few times a week (4)
- Daily (5)
- Several times a day (6)

Almost done!

This research aims to gain insight into the impact of congruency in endorsements. Please note that the Instagram post was designed only for this research purpose and is not based on an existing post.

Before you close the window **please click on >> one more time** in order for your answers to be submitted. Thank you for your participation!