



**ASSESSING SOCIAL MEDIA INFLUENCER CREDIBILITY AND ITS IMPACT ON  
CONSUMER PURCHASE INTENTIONS IN EMERGING MARKETS: A CASE STUDY  
OF GHANA**

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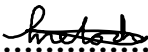
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A DISSERTATION SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES AND  
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**CERTIFICATION**

I, Melody Abena Pessey, hereby declare that this project titled “Assessing Social Media Influencer Credibility And Its Impact On Consumer Purchase Intentions In Emerging Markets: Case Study Of Ghana” is my original work carried out under the supervision of Dr. Benedine Azanu (PhD). This work has not been submitted, in whole or in part, for the award of any degree or certificate elsewhere. All sources of information and data used in the study has been duly acknowledged in accordance with academic standards.

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**CERTIFICATION BY SUPERVISOR**

This dissertation has been prepared and presented under my supervision according to the guidelines for supervision and formatting of Project Work laid down by the University of Media, Arts and Communication, (UniMAC-IJ).

DR. BENEDINE AZANU ..... ..

**Supervisor**                                      **Signature**                                      **Date**

## **DEDICATION**

This dissertation is dedicated to the loving memory of my late sister, Harriet Abra Pessey whose absence is deeply felt at this defining moment of my academic journey. She was not present to witness the completion of my first degree, nor this Master's degree, but her love, encouragement, and belief in me remain a constant source of strength. This achievement stands as a testament to her enduring influence in my life. May her soul rest in perfect peace.

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Indeed, it takes a village to raise a child.

## ABSTRACT

Social media influencer marketing has become a dominant promotional strategy in emerging digital economies, yet limited empirical evidence exists on how different dimensions of influencer credibility shape consumer purchase intentions within the Ghanaian context. This study examined the effect of social media influencer credibility on consumer purchase intentions in Ghana, with particular attention to the mediating roles of consumer trust and parasocial interaction, and the moderating role of perceived product-related risk. Grounded in Source Credibility Theory, the study adopted a quantitative, explanatory, cross-sectional survey design. Data were collected from 260 active social media users in Ghana who follow at least one influencer and have been exposed to influencer promotions. Structured questionnaires were administered online, and data were analyzed using descriptive statistics, Pearson correlation and multiple regression techniques. The findings revealed that perceived expertise, trustworthiness, authenticity/congruence and transparency significantly and positively influence consumer purchase intentions, while attractiveness was not a significant predictor when other credibility dimensions were controlled. Mediation analysis confirmed that both consumer trust and parasocial interaction partially mediate the relationship between influencer credibility and purchase intention. Moderation analysis further showed that perceived product-related risk strengthens the positive effect of credibility on purchase intention, indicating that credibility becomes more decisive under high-risk purchase conditions. The study concludes that cognitive and moral dimensions of credibility are more influential than physical appeal in shaping purchasing intentions in Ghana's digital marketplace. The findings extend Source Credibility Theory by integrating relational and risk-based mechanisms and offer practical guidance for brands, influencers and regulators on building credible and ethical influencer marketing strategies. The study contributes context-specific empirical evidence to the growing influencer marketing literature in Africa.

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# **CHAPTER ONE**

## **INTRODUCTION**

### **1.0 Chapter Overview**

Social media influencer marketing has become an integral part of contemporary promotional strategies, particularly among brands targeting young, digitally active consumers in emerging markets. Yet, questions remain about how and why influencer credibility translates into actual purchase intentions within specific country contexts such as Ghana. This chapter introduces the study by presenting the background and problem that motivate the research, the specific objectives and research questions guiding the analysis, and the scope, significance, and limitations of the work. Together, these sections establish the conceptual and contextual foundations for examining how different dimensions of influencer credibility, and related mediating and moderating factors, shape consumer purchase intentions in the Ghanaian market.

### **1.1 Background of the Study**

Social media influencers have become pivotal actors in contemporary marketing, transforming how brands communicate value and shape consumer decisions. Globally, influencer marketing has moved from experimental spending to a mainstream acquisition channel, with the market estimated at about USD 31 billion in 2025 and projected to exceed USD 120 billion by 2030 (Mordor Intelligence, 2025). This rapid growth reflects evidence that consumers perceive influencers as more authentic and relatable than conventional advertising, which increases message persuasiveness and accelerates the path from awareness to purchase intention.

The expansion of influencer marketing is closely linked to rising social media penetration and smartphone adoption. In Ghana, internet penetration reached around 68 percent in early 2023, with more than 23 million internet users and about 6.6 million active social media users, representing

19.5 percent of the total population (DataReportal, 2023; Techlabari, 2023). Platform statistics show that Facebook, Instagram, X (Twitter) and YouTube dominate social media use in Ghana, with Facebook alone accounting for roughly half of social media traffic in 2025 (Statcounter, 2025). These figures indicate a sizeable and growing audience that brands can reach through influencer content, particularly among urban youth and young adults.

As digital ecosystems mature, Ghanaian firms in sectors such as fashion, telecommunications and cosmetics increasingly incorporate influencers into integrated campaigns. Industry commentary describes influencer marketing as one of the most dynamic components of the country's digital advertising landscape, with brands using nano- and micro-influencers to localise messages and tap into niche communities (Advertising Association of Ghana [AAG], 2024; Diglancers, 2025). At the policy level, Ghana's Digital Economy Policy and Strategy emphasises leveraging digital platforms and content creation to support entrepreneurship and innovation, signalling official recognition of the economic relevance of social-media-driven commerce (Ministry of Communications and Digitalisation, 2023). Together, these developments underscore that understanding how influencer communication shapes consumer behaviour is commercially and policy relevant.

Empirical work, however, shows that influencer campaigns do not translate automatically into purchase. International studies highlight that the effectiveness of influencer marketing depends critically on perceived credibility, typically conceptualised as expertise, trustworthiness and attractiveness, as well as value congruence between influencers and their audiences (Ohanian, 1990; De Veirman, Cauberghe, & Hudders, 2017). Recent research also stresses the role of authenticity, transparency around sponsorship and fit between the influencer, product category and platform in determining whether consumers move from interest to purchase intention (Sokolova

& Kefi, 2020). These findings suggest that credibility is not a uniform attribute but a multidimensional judgement that shapes how consumers interpret and act on influencer messages.

Within Ghana and comparable African markets, existing studies provide useful but incomplete evidence. Frimpong and Alam (2020), for instance, found that online marketing influencers significantly affect purchase decisions among Ghanaian consumers, mainly through trust and perceived expertise. Adjirakor (2022) showed that brand credibility mediates the relationship between Instagram influencer marketing and consumer purchase intention, underscoring the importance of how audiences assess both the influencer and the endorsed brand. A recent Ghanaian study on influencer campaigns in the telecommunications sector reports that authenticity, perceived technological savvy and relational engagement are key drivers of consumer responses to influencer content (Larbi-Amoah, 2024). Parallel research on social media and online shopping in Ghana's fashion market further confirms that social media interactions shape product evaluation, risk perception and purchase decisions, especially among younger, digitally active consumers (Sinha et al., 2025).

Despite these contributions, several gaps justify the present study. First, prior Ghanaian research has largely examined whether influencers matter, with less attention to how different dimensions of influencer credibility jointly predict purchase intention across platforms and product types. Second, many studies treat trust or brand attitude as isolated variables, without modelling how they mediate or moderate the link between credibility and purchase intention in a coherent framework. Third, there is limited evidence on influencer marketing in emerging markets that face institutional trust deficits and information asymmetries, conditions that may heighten the importance of credibility judgements when consumers rely on influencers to evaluate products and reduce perceived risk. Addressing these gaps is critical for marketers seeking to design credible

and context-sensitive influencer strategies and for policymakers concerned with consumer protection in the rapidly evolving digital marketplace. This study therefore assesses social media influencer credibility and its impact on consumer purchase intentions in Ghana, with particular emphasis on the mechanisms through which credibility shapes consumer decision-making.

## **1.2 Problem Statement**

Spending on social media influencer campaigns has expanded rapidly worldwide, with the global influencer marketing industry valued at about 24 billion USD in 2024 and projected to keep growing as brands divert budgets from traditional media to creator-driven content (Oberlo, 2024; Mordor Intelligence, 2025). In the United States alone, creator ad spending is expected to reach 37 billion USD in 2025, growing four times faster than the overall media industry (Interactive Advertising Bureau [IAB], 2025). This global shift is visible in emerging markets such as Ghana, where internet users now exceed 26 million and social media user identities are estimated at about 8.6 million, representing roughly a quarter of the population (DataReportal, 2025). Firms in sectors such as fashion, beauty, telecommunications and fast-moving consumer goods increasingly rely on influencers to reach these audiences. Yet many campaigns yield inconsistent results, and managers struggle to explain when and why influencer credibility actually converts into purchase intention in this context.

Academic evidence confirms that social media influencers can be powerful drivers of consumer responses, but also highlights substantial unexplained variation. Recent meta-analyses show that influencers are, on average, more effective than brand posts, celebrities and virtual influencers in driving engagement and purchase intention, largely through their perceived credibility and attractiveness (Barari et al., 2025; Pan, 2024). However, these reviews also report strong moderation by context, product type and audience characteristics, and they are dominated by

studies from North America, Europe and parts of Asia. The underlying mechanisms through which the dimensions of credibility expertise, trustworthiness, attractiveness and transparency—translate into purchase intention in African emerging markets therefore remain weakly specified. Applying findings from dissimilar institutional and cultural settings directly to Ghana risks theoretical bias and poor external validity.

Existing African and Ghana-specific studies provide useful but partial insights. Research from Ghana and Nigeria has shown that influencer source credibility can significantly affect purchase intention, especially for beauty and fashion products, but often uses aggregated credibility indices or focuses on single platforms such as Instagram (Adjirakor, 2022; Frimpong, 2020 ). Other Ghanaian work has examined the broader effect of social media marketing on consumer purchasing behaviour on Fast-Moving Consumer Goods (FMCG) buying decisions without explicitly modelling influencer credibility or its sub-dimensions (Agyekum, 2022; Bansah, 2023). Larbi-Amoah (2024) study on influencers and offline consumer behaviour in Ghana confirms that influencers shape awareness and attitudes but does not disentangle how trust, parasocial interaction or perceived risk condition the link between credibility and purchase intention. These studies demonstrate that influencers matter, but they leave unanswered the more precise question of how credibility operates in Ghana's digital marketplace.

A further gap concerns the behavioural mechanisms and boundary conditions of this relationship. Meta-analytic and experimental work outside Africa suggests that trust, perceived authenticity and parasocial interaction often mediate the effect of influencer credibility on consumer responses, while perceived risk, consumer knowledge and product type can strengthen or weaken these effects (Aw et al., 2022; Chen et al., 2023; Pan, 2024). Yet few Ghanaian studies have integrated these mediating and moderating variables in a single explanatory model. Most rely on cross-sectional

surveys with convenience samples and simple regression techniques, offering limited predictive insight for practitioners making high-stakes investment decisions in influencer campaigns.

This misalignment between practice and evidence creates a concrete managerial problem. Ghanaian brands are allocating increasing portions of their communications budgets to influencers in an environment characterised by information asymmetries, variable product quality and relatively low institutional trust. Without context-specific knowledge of how credibility dimensions, trust, parasocial interaction and risk perceptions jointly shape purchase intention, firms risk misallocating resources to ineffective influencers, over-relying on follower counts, or unintentionally undermining consumer trust through poorly disclosed sponsorships. Regulators and consumer-protection bodies likewise lack empirical evidence to inform guidelines on disclosure, authenticity and ethical influencer practices.

Therefore, the core problem this study addresses is the lack of rigorous, Ghana-specific evidence on how multidimensional social media influencer credibility influences consumer purchase intentions, and through which mediating and moderating mechanisms this influence operates in an emerging market context. By focusing on Ghanaian social media users and modelling both direct and indirect pathways, the study seeks to close a critical theoretical, empirical and practical gap in the influencer marketing literature and provide actionable guidance for marketers, influencers and policymakers.

### **1.3 Overall Research Objective**

The overall objective of this study is to examine how social media influencer credibility shapes consumer purchase intentions in Ghana's digital marketplace, with particular attention to the mechanisms through which credibility translates into intention to buy.

## **1.4 Specific Objectives**

**This study is guided by the following specific objectives:**

1. To determine the direct effect of key dimensions of social media influencer credibility—such as perceived expertise, trustworthiness, attractiveness and authenticity—on consumer purchase intentions in Ghana.
2. To investigate whether consumer trust and parasocial interaction mediate the relationship between influencer credibility and purchase intentions, thereby explaining how and why credibility influences consumer decision-making.
3. To examine whether perceived product-related risk moderates the influence of influencer credibility on purchase intentions by assessing whether the strength of this relationship differs between low-risk and high-risk purchase situations.

## **1.5 Research Questions**

**The study is guided by the following research questions:**

1. What is the direct effect of key dimensions of social media influencer credibility—such as perceived expertise, trustworthiness, attractiveness and authenticity—on consumer purchase intentions in Ghana?
2. How do consumer trust and parasocial interaction mediate the relationship between social media influencer credibility and consumer purchase intentions?
3. To what extent does perceived product-related risk moderate the influence of social media influencer credibility on consumer purchase intentions, particularly across low-risk and high-risk purchase situations?

## **1.6 Scope of the Study**

This study focuses on assessing how social media influencer credibility affects consumer purchase intentions within the Ghanaian context. Substantively, it is concerned with the influence of key credibility dimensions trustworthiness, expertise, attractiveness, authenticity/congruence and transparency on consumers' intention to purchase products and services promoted through influencer content on social media. The study concentrates on active social media users in Ghana who follow at least one influencer and have either purchased, or seriously considered purchasing, a product based on influencer recommendations. While the research is situated in Ghana, the emphasis is not on mapping geographical differences but on understanding targeted influence among digitally engaged consumers who are regularly exposed to influencer campaigns. Conceptually, the study investigates both the direct effect of influencer credibility on purchase intention and the indirect mechanisms operating through perceived trust and parasocial interaction, as well as the moderating role of perceived product-related risk. Methodologically, the study adopts a quantitative, cross-sectional survey design, using structured questionnaires administered online to capture data that can be subjected to statistical analysis and structural modelling.

## **1.7 Significance of the Study**

This study is significant at theoretical, empirical and practical levels. Theoretically, it extends the application of source credibility perspectives by examining how distinct dimensions of influencer credibility trustworthiness, expertise, attractiveness, authenticity/congruence and transparency operate in an emerging market characterised by evolving digital cultures and relatively low institutional trust. By modelling mediating mechanisms such as perceived trust and parasocial interaction, and incorporating perceived risk as a moderator, the study offers a more nuanced explanation of how credibility translates into purchase intentions than is typically found in existing

Ghanaian work. Empirically, the research generates context-specific evidence on the behavioural responses of Ghanaian social media users to influencer campaigns. This is important because much of the current empirical literature is dominated by Western and Asian settings, which may not adequately capture the socio-cultural norms, regulatory environment and risk perceptions that shape digital consumption in Ghana. Practically, the findings provide marketers, brands and advertising agencies with evidence-based guidance on which aspects of influencer credibility matter most for stimulating purchase intentions, enabling more efficient targeting and better allocation of promotional budgets. The results also furnish policymakers and consumer-protection bodies with empirical support for designing guidelines on disclosure, authenticity and ethical conduct in influencer marketing, thereby contributing to more transparent and trustworthy digital marketplaces.

### **1.8 Limitations and Delimitations of the Study**

Despite its contributions, this study is subject to certain limitations. The cross-sectional survey design captures respondents' perceptions at a single point in time and therefore does not allow for strong causal inferences or the observation of changes in attitudes and behaviour over time. The use of self-reported data introduces the possibility of response biases, including social desirability and recall bias, which may cause discrepancies between stated purchase intentions and actual purchasing behaviour. In addition, the reliance on online questionnaires may systematically exclude segments of the population with limited internet access or lower digital literacy, thereby constraining the generalisability of the findings. The study is also bounded by deliberate delimitations. It focuses exclusively on social media users in Ghana who follow influencers and engage with influencer content, and it does not attempt to represent all consumers or all forms of advertising. The investigation is limited to the core dimensions of influencer credibility

trustworthiness, expertise, attractiveness, authenticity/congruence and transparency and to a constrained set of mechanisms, namely perceived trust, parasocial interaction and perceived product-related risk. Other potentially relevant factors, such as influencer gender, specific content genres or long-term brand loyalty, fall outside the scope of this research. These boundaries are intended to maintain conceptual clarity and depth of analysis while ensuring that the study remains manageable and directly aligned with its stated objectives.

### **1.9 Organisation of the Study**

This study is organised into five chapters. Chapter One presents the introduction, background to the study, problem statement, research objectives, research questions, scope, significance, limitations and delimitations, and the overall structure of the work. Chapter Two reviews relevant literature on social media influencer marketing, influencer credibility, consumer purchase intentions and the mediating and moderating mechanisms under consideration, and it outlines the theoretical foundation and conceptual framework guiding the study. Chapter Three describes the research methodology, including the research design, population, sampling procedures, data collection instruments, validity and reliability strategies, ethical considerations and methods of data analysis. Chapter Four presents and interprets the empirical results in relation to the research questions and objectives. Chapter Five summarises the key findings, draws conclusions, and offers recommendations for practitioners, policymakers and future researchers.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This chapter reviews the body of literature relevant to social media influencer marketing and its impact on consumer purchase intentions. It first examines key constructs such as social media influencer marketing, influencer credibility, consumer purchase intention, and the mediating and moderating variables that link credibility to behavioural outcomes. The chapter then discusses the theoretical foundation underpinning the study and outlines the conceptual framework that connects the main variables. Finally, it synthesises global, African and Ghanaian empirical evidence to highlight what previous studies have found, where their conclusions converge or diverge, and the specific gaps this study seeks to address in the context of Ghana's emerging digital marketplace.

#### **2.1 Literature Review on Key Constructs**

##### **2.1.1 Social Media Influencer Marketing: Evolution and Contemporary Practice**

Social media influencer marketing has emerged as a central pillar of digital promotion strategies, particularly for brands targeting younger, digitally active consumers. It refers to the strategic use of individuals who have built sizeable and engaged audiences on platforms such as Instagram, TikTok, YouTube, X (Twitter) and Facebook to promote products, services or ideas (De Veirman, Cauberghe, & Hudders, 2017; Lou & Yuan, 2019). Influencers differ from traditional celebrities because their influence is rooted in perceived relatability, ongoing interaction and content that appears authentic rather than overtly commercial.

Historically, influencer marketing evolved from celebrity endorsement and word-of-mouth communication into a more structured, data-driven activity enabled by social media analytics and platform algorithms. Early work on electronic word-of-mouth showed that recommendations from

perceived peers or micro-celebrities could strongly shape attitudes and purchase decisions in online environments (Cheung & Thadani, 2012). As platforms matured, brands increasingly formalised partnerships with influencers, using engagement metrics, audience demographics and niche relevance to identify suitable partners (De Veirman et al., 2017).

The economic scale of influencer marketing has grown into a multibillion-dollar industry, with spending increasing as firms reallocate budgets from traditional media to digital content that can be precisely targeted and measured. Studies show that influencer campaigns often outperform brand-generated content in engagement rates, partly because influencers can embed brand messages within entertainment, education or lifestyle narratives that fit their usual posting patterns (Casaló, Flavián, & Ibáñez-Sánchez, 2018). In emerging markets such as Ghana, where smartphone use and social media penetration continue to rise, influencer marketing is increasingly used in sectors such as fashion, beauty, telecommunications and fast-moving consumer goods to reach fragmented and sceptical audiences with locally resonant messages.

### **2.1.2 Influencer Credibility and Its Dimensions**

Influencer credibility is a central determinant of whether audiences accept and act on influencer recommendations. It generally refers to the extent to which an influencer is perceived as believable, trustworthy, knowledgeable and attractive in relation to the products or topics they promote (Ohanian, 1990; Lou & Yuan, 2019). Building on source credibility perspectives, most studies conceptualise influencer credibility as a multidimensional construct that typically includes perceived expertise, trustworthiness and attractiveness, with more recent work adding dimensions such as authenticity, congruence and transparency.

Perceived expertise relates to the extent to which an influencer is seen as knowledgeable and competent about the products or domains they discuss. Influencers who provide detailed product

information, comparisons, demonstrations and consistent content within a specific niche are more likely to be regarded as experts (Casaló et al., 2018). Trustworthiness captures perceptions of honesty, integrity and reliability. It is reinforced when influencers disclose sponsorships clearly, provide balanced assessments, and maintain consistent values and behaviour across posts. Attractiveness encompasses not only physical appearance but also style, charisma and overall likeability, which can make audiences more receptive to persuasive messages.

Recent research also emphasises authenticity and congruence, that is, the perceived fit between the influencer's personal brand and the product or cause being promoted (Audrezet, de Kerviler, & Guidry Moulard, 2020). When followers believe that endorsements are consistent with an influencer's usual preferences and lifestyle, credibility is strengthened; when they suspect purely commercial motives or inauthentic partnerships, credibility is weakened. Transparency about paid partnerships and clear labelling of sponsored content have likewise become important, as regulators and platforms demand clearer disclosure and audiences become more sensitive to covert advertising. Overall, these dimensions interact to shape overall credibility judgements, which in turn influence whether consumers accept or reject influencer recommendations.

### **2.1.3 Consumer Purchase Intention**

Consumer purchase intention refers to an individual's conscious plan or willingness to buy a particular product or service within a specified period (Fishbein & Ajzen, 1975). It is widely treated in marketing and consumer behaviour literature as a key predictor of actual purchasing behaviour, although the intention-behaviour relationship can be affected by factors such as situational constraints, perceived risk and available alternatives. In digital environments, purchase intention often reflects a sequence in which consumers first become aware of a product through online

content, then evaluate its benefits and risks, and finally form an intention to purchase that may or may not translate into a completed transaction.

In the context of social media and influencer marketing, purchase intention is shaped not only by traditional determinants such as perceived usefulness, quality and price fairness, but also by social and relational cues embedded in influencer content. Studies have shown that influencer credibility, perceived authenticity, parasocial interaction and social proof (for example, likes, comments and shares) are significant drivers of intention to purchase products recommended by influencers (Sokolova & Kefi, 2020; Casaló et al., 2018). In emerging markets, where information asymmetries and low institutional trust can increase perceived risk, credible influencer endorsements may help consumers evaluate products, reduce uncertainty and form stronger purchase intentions. For this reason, consumer purchase intention is a central outcome variable in empirical work on influencer marketing and forms a core focus of the present study.

#### **2.1.4 Mediating and Moderating Variables: Trust, Parasocial Interaction and Perceived Risk**

In the context of social media influencer marketing, the relationship between influencer credibility and consumer purchase intention is rarely purely direct. A growing body of research shows that this relationship is shaped by mediating and moderating variables that either explain how credibility works (mediators) or when and for whom credibility is more or less influential (moderators). Three variables are particularly relevant for the present study: consumer trust, parasocial interaction and perceived product-related risk.

Consumer trust is widely recognised as a central mechanism through which online communication influences behavioural intentions. Trust can be defined as a consumer's willingness to be vulnerable to the actions of a brand, platform or intermediary based on the expectation that they will act in a reliable and beneficial way (Gefen, Karahanna, & Straub, 2003). In e-commerce and

social media settings, trust reduces perceived uncertainty and encourages consumers to accept recommendations and proceed with purchase decisions. When influencers are perceived as knowledgeable, honest and consistent, followers are more likely to develop trust not only in the influencer but also in the products they endorse (Pavlou, 2003). Empirical studies have repeatedly found that trust mediates the link between source credibility and purchase intention, meaning that credible influencers first enhance trust, and this heightened trust then drives intention to buy (Lou & Yuan, 2019; Aw et al., 2022). In this sense, trust functions as a psychological bridge between credibility judgements and behavioural plans.

Parasocial interaction represents another important mediating mechanism. Originating in media psychology, parasocial interaction denotes a one-sided yet seemingly reciprocal relationship that audience members develop with media personalities, in which they feel they “know” the communicator and experience a sense of intimacy and friendship (Horton & Wohl, 1956; Rubin, Perse, & Powell, 1985). Social media platforms intensify these relationships by enabling direct interaction through comments, likes and private messages, making influencers appear more accessible than traditional celebrities. Research has shown that strong parasocial interaction with influencers can increase message acceptance, perceived authenticity and willingness to follow recommendations, thereby fostering purchase intentions (Sokolova & Kefi, 2020). Credibility is critical here: influencers perceived as trustworthy, expert and authentic are more likely to elicit parasocial bonds, and these bonds in turn strengthen the effect of their endorsements on consumer intentions.

Perceived product-related risk operates primarily as a moderating variable. Perceived risk refers to consumers’ subjective assessment of the potential negative outcomes associated with a purchase, including financial loss, performance failure, social disapproval, or safety concerns (Bauer, 1960;

Stone & Grønhaug, 1993). In online and influencer-driven contexts, consumers may worry about product quality, misrepresentation or difficulty in returning goods. Studies indicate that when perceived risk is high, consumers rely more heavily on credible information sources to reduce uncertainty (Pavlou, 2003). This implies that the impact of influencer credibility on purchase intention may be stronger for high-risk products (such as expensive electronics, cosmetics applied to the body, or unfamiliar brands) than for low-risk, low-cost items. By contrast, when perceived risk is low, even modest levels of credibility may be sufficient to trigger purchase intentions. Examining perceived risk as a moderator therefore allows the present study to assess whether and how the effectiveness of influencer credibility differs across varying levels of purchase risk.

Taken together, these variables provide a more complete picture of how influencer credibility translates into purchase intention. Consumer trust and parasocial interaction are treated as mediators that help explain the internal psychological processes linking credibility to behavioural intentions, while perceived product-related risk is conceptualised as a boundary condition that shapes the strength of these relationships across different purchase situations.

### **2.2.1 Source Credibility Theory**

The present study is grounded primarily in Source Credibility Theory, which provides a foundational explanation for why the perceived characteristics of a communicator influence message acceptance and behavioural responses. Early work by Hovland and Weiss (1951) argued that the effectiveness of persuasive communication is strongly affected by how credible the audience perceives the source to be, particularly in terms of expertise and trustworthiness. Communicators seen as knowledgeable and honest are more likely to change attitudes and intentions than those perceived as inexperienced or untrustworthy.

Building on this tradition, Ohanian (1990) developed a widely used tripartite model of source credibility comprising expertise, trustworthiness and attractiveness. Expertise refers to the perceived ability of the source to make valid assertions; trustworthiness reflects perceived honesty, integrity and dependability; and attractiveness includes physical appearance, personality and overall appeal. According to Source Credibility Theory, these dimensions influence how audiences process information: higher credibility leads to greater acceptance of the message, more favourable attitudes toward the endorsed object and stronger behavioural intentions, including purchase intentions. Subsequent research in advertising and marketing has confirmed that credible endorsers, whether celebrities or non-traditional opinion leaders, can significantly enhance brand attitudes and intention to purchase (Erdogan, 1999; Pornpitakpan, 2004).

In the era of social media, influencers have emerged as contemporary manifestations of credible sources. Unlike traditional celebrities, influencers often build their credibility through continuous interaction, niche expertise and perceived authenticity. However, the core principle of Source Credibility Theory remains applicable: the more followers perceive an influencer as expert, trustworthy and attractive (broadly defined), the more likely they are to accept the influencer's recommendations and form intentions to purchase the promoted products (Lou & Yuan, 2019; De Veirman et al., 2017). Recent studies extend the original model by incorporating authenticity, congruence between influencer and product, and transparency of endorsement, but these refinements still operate within the broader framework of credibility-based persuasion.

### **2.2.2 Application of Source Credibility Theory to the Study**

This study applies Source Credibility Theory to explain how social media influencer credibility affects consumer purchase intentions in Ghana's digital marketplace. First, the theory directly informs the conceptualisation of influencer credibility as a multidimensional construct comprising

expertise, trustworthiness, attractiveness and related attributes such as authenticity and congruence. The expectation, consistent with the theory, is that higher perceived credibility will be associated with stronger intentions to purchase products recommended by influencers.

Second, the study extends Source Credibility Theory by explicitly modelling trust and parasocial interaction as mechanisms through which credibility exerts its influence. While Hovland and Weiss (1951) and Ohanian (1990) emphasised the role of source evaluations in shaping attitudes, contemporary social media environments encourage ongoing relational engagement between influencers and followers. The present study therefore treats consumer trust and parasocial interaction as mediators that translate credibility judgements into purchase intentions: credible influencers are expected to foster trust and parasocial bonds, which in turn increase willingness to act on their recommendations.

Third, the study introduces perceived product-related risk as a moderating condition consistent with the theory's emphasis on situational factors affecting persuasion. When perceived risk is high, consumers place more weight on the credibility of the information source; when risk is low, they may rely less on source characteristics and more on other cues. By testing whether perceived risk strengthens or weakens the effect of influencer credibility on purchase intentions, the study situates Source Credibility Theory within the specific realities of Ghana's online marketplace, where information asymmetries and concerns about product quality and transaction security are salient.

In sum, Source Credibility Theory offers a coherent principle for understanding the core relationships in this research: messages from influencers judged to be more credible are more likely to be trusted, to generate parasocial engagement and, ultimately, to lead to stronger purchase intentions. The empirical model developed in this study operationalises this principle in a way that

is sensitive to the specific constructs credibility dimensions, trust, parasocial interaction and perceived risk identified in the literature review and tailored to the Ghanaian context.

### **2.3 Global Empirical Evidence**

Globally, several studies have established that influencer credibility exerts a strong positive effect on consumer purchase intentions. Sokolova and Kefi (2020), using data from Instagram and YouTube users, reported that perceived expertise and trustworthiness significantly predicted intentions to buy recommended products, with parasocial interaction partially mediating this relationship. Lou and Yuan (2019) similarly found that consumers were more likely to purchase when they perceived influencers as authentic, knowledgeable and value-congruent with their own self-image. Casaló, Flavián and Ibáñez-Sánchez (2018) showed that influencer attractiveness and perceived fit between influencer and product enhanced both brand attitude and purchase intention, especially when followers experienced a sense of closeness to the influencer.

More recent work has examined additional mechanisms such as trust and perceived risk. Several quantitative studies report that trust in the influencer and trust in the endorsed brand mediate the effect of credibility on intention, indicating that credibility first builds trust, which then drives purchase decisions. Other studies demonstrate that perceived risk moderates the effectiveness of influencer endorsements, with stronger credibility effects observed for high-involvement or higher-risk products than for low-risk, routine purchases. Overall, the international evidence confirms that influencer credibility is a powerful driver of purchase intentions, while also highlighting the importance of mediating and moderating variables in explaining how this influence operates.

## **2.4 Evidence from Africa**

Empirical work on influencer marketing in Africa is growing but remains relatively limited and fragmented compared to the global literature. Much of the available research focuses on Nigeria, Egypt and Kenya. Olasanmi, Ayoola and Inneh (2023), using survey data from Nigerian social media users, found that influencer credibility significantly enhanced purchase intentions for fashion and cosmetic products, with trust in the influencer mediating this effect. Hassan and Omar (2023), in a study of Egyptian consumers, reported that perceived expertise and trustworthiness of lifestyle influencers positively influenced purchase intentions, and that transparency about sponsorship strengthened these relationships by reinforcing perceptions of honesty.

In Kenya, Mutuku and Kinyua (2021) showed that perceived credibility and parasocial interaction both contributed to consumers' willingness to act on influencer recommendations, particularly for technology and lifestyle products. Their findings suggested that followers who felt a stronger one-sided relationship with influencers were more responsive to promotional messages. Across these African studies, credibility and trust consistently emerge as key predictors of purchase intention, but many analyses remain conceptually narrow, focusing on a limited set of variables and seldom modelling the combined roles of multiple mediators and moderators in a single framework.

## **2.5 Empirical Evidence from Ghana**

In Ghana, empirical research on influencer marketing is still emerging, despite rapid growth in social media usage and a fertile environment for influencer-led advertising. Datareportal (2024) documents steady increases in internet and social media penetration, indicating a substantial audience exposed to digital influencers. Against this backdrop, a number of studies have begun to investigate how influencers shape consumer behaviour.

Amoako (2021) examined how the marketing activities of social media influencers affect consumer purchase decisions for fashion products in Accra. The findings indicated that perceived expertise and trustworthiness significantly influenced purchase intentions, and that relational communication and perceived authenticity played a role in shaping consumer responses, although these mechanisms were not formally tested as mediators. Asare and Abeka (2022) focused on Instagram influencers and found that followers reported stronger intentions to buy from brands associated with influencers they perceived as honest, relatable and consistent. The study noted that clear sponsorship disclosure and active engagement with followers enhanced perceived trustworthiness.

Boateng and Danso (2023) investigated the effect of influencer endorsements on snack and beverage purchases among university students. They reported that influencer popularity and attractiveness increased the likelihood of trying new products, especially when the products were low-priced and hedonic in nature. However, the study largely treated credibility as a single composite measure and did not examine how individual dimensions of credibility operated. Other Ghanaian studies have explored broader social media marketing and online shopping behaviour, emphasising issues such as perceived risk, online fraud and misinformation, and suggesting that consumers rely on trusted online voices—including influencers—to navigate digital marketplaces. Nevertheless, these studies rarely integrate detailed measures of influencer credibility with mediating constructs such as trust and parasocial interaction or moderating factors such as perceived product-related risk.

## **2.6 Synthesis of Empirical Findings, Research Gaps and Justification for the Study**

The foregoing empirical review reveals several important gaps that justify the present study. First, there is a dimensional gap in the Ghanaian and wider African literature. While global studies

frequently operationalise influencer credibility as a multidimensional construct encompassing expertise, trustworthiness, attractiveness, authenticity and congruence, many Ghanaian studies either treat credibility as a single composite score or focus on only one or two dimensions. This limits understanding of how specific aspects of credibility jointly and differentially shape consumer purchase intentions in Ghana's digital marketplace.

Second, there is a mechanistic gap relating to the internal processes through which credibility affects purchase intentions. International research increasingly shows that consumer trust and parasocial interaction function as mediators between influencer credibility and behavioural outcomes. By contrast, most Ghanaian studies acknowledge trust and relational closeness in their discussion but do not formally test these variables as mediating mechanisms within an integrated model. As a result, the pathways through which credibility is translated into purchase intentions remain under-specified in the local context.

Third, a boundary-condition gap exists with respect to moderating factors. Although some global studies suggest that perceived product-related risk strengthens or weakens the impact of influencer credibility on purchase intentions, Ghanaian and African studies rarely examine this moderating role. Yet, in markets where concerns about online fraud, product quality and transaction security are salient, perceived risk is likely to be a critical factor in determining how much weight consumers place on influencer recommendations.

Finally, there is a methodological gap. Much of the existing empirical work in Ghana relies on cross-sectional surveys with convenience samples and basic statistical techniques, offering limited insight into the simultaneous effects of multiple credibility dimensions, mediators and moderators. Few studies employ more advanced analytical approaches that can capture complex relationships between latent constructs.

In response to these gaps, the present study focuses specifically on (1) assessing the direct effects of distinct dimensions of influencer credibility on consumer purchase intentions in Ghana, (2) examining the mediating roles of consumer trust and parasocial interaction in explaining how credibility influences purchase intentions, and (3) analysing the moderating role of perceived product-related risk in shaping the strength of the credibility–intention relationship. By addressing these dimensional, mechanistic, contextual and methodological gaps, the study aims to provide a more comprehensive and contextually grounded understanding of how social media influencer credibility shapes consumer decision-making in Ghana’s emerging digital economy.

## **2.7 Summary of the Chapter**

This chapter reviewed the literature on social media influencer marketing and its implications for consumer purchase intentions. It first clarified key constructs including social media influencer marketing, influencer credibility, consumer purchase intention, and the mediating and moderating variables of trust, parasocial interaction and perceived product-related risk. Influencer credibility was conceptualised as a multidimensional construct comprising perceived expertise, trustworthiness, attractiveness, authenticity/congruence and transparency, and consumer purchase intention was positioned as a central outcome of digital persuasion in social media environments. The chapter also introduced Source Credibility Theory as the main theoretical lens, explaining how perceptions of expertise, trustworthiness and attractiveness shape message acceptance and behavioural intentions, and how this theory can be extended in the context of social media influencers by incorporating authenticity, parasocial interaction and perceived risk.

The review then synthesised global, African and Ghanaian evidence. International studies consistently show that influencer credibility significantly predicts purchase intentions, often through mediating mechanisms such as trust and parasocial interaction and under boundary

conditions such as product-related risk. African studies confirm the importance of credibility and trust but remain relatively narrow in scope and rarely integrate multiple mediators and moderators within a single model. Ghanaian studies demonstrate that influencers affect attitudes and purchase decisions, particularly in fashion, beauty and FMCG markets, yet they typically treat credibility as a composite variable, pay limited attention to mediating processes, and seldom examine perceived risk as a moderator. On this basis, the chapter identified key gaps: limited Ghana-specific evidence on distinct dimensions of influencer credibility, inadequate modelling of trust and parasocial interaction as mediators, neglect of perceived product-related risk as a moderator, and methodological weaknesses in existing work. The present study is justified as a response to these gaps, providing a comprehensive, theory-driven examination of how influencer credibility shapes consumer purchase intentions in Ghana.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.0 Introduction**

Research methodology refers to the overall strategy, logic and procedures that a researcher adopts to answer specific research questions and achieve stated objectives (Creswell & Creswell, 2018; Saunders, Lewis, & Thornhill, 2019). In quantitative studies, methodology typically covers the research design, population and sampling, methods of data collection, measurement instruments, data analysis techniques and ethical considerations. This chapter outlines the methodological choices for the present study on social media influencer credibility and consumer purchase intentions in Ghana. It explains the research design, describes the population and sampling procedures, presents the data collection methods and research instrument, and details the data processing and analysis procedures. The chapter also discusses how validity, reliability and ethical principles were ensured.

#### **3.1 Research Design**

A research design is commonly defined as the overall plan or blueprint that specifies how data will be collected, measured and analyzed in order to address the research problem (Kerlinger & Lee, 2000; Creswell & Creswell, 2018). It indicates whether the study is qualitative, quantitative or mixed, whether it is descriptive, explanatory, exploratory or experimental, and whether data are collected at one point in time (cross-sectional) or over an extended period (longitudinal). In quantitative research, the design provides the logical structure that links the research questions, hypotheses, variables, sampling and analysis in a coherent way.

For this study, a quantitative, explanatory and cross-sectional survey design is adopted. It is quantitative because the constructs of interest influencer credibility, consumer trust, parasocial

interaction, perceived product-related risk and purchase intention—are operationalised as measurable variables captured with numerical scales. This allows the use of statistical techniques to examine relationships among variables. The design is explanatory because the study seeks not only to describe the level of these constructs but also to explain how dimensions of influencer credibility influence consumer purchase intentions and through which mechanisms. It is cross-sectional because data are collected from respondents at a single point in time, reflecting their current perceptions and intentions. A survey approach, using a structured questionnaire administered to a sample of social media users, is consistent with the need to collect data from a relatively large number of respondents to support correlation and regression analysis.

### **3.2 Population of the Study**

In research, a population refers to the complete set of elements individuals, organisations, events or objects that share certain characteristics relevant to a particular study and to which the researcher ultimately wishes to generalise findings (Sekaran & Bougie, 2019). A clearly defined population specifies who is included and who is excluded, based on the nature of the phenomenon under investigation.

The population for this study consists of active social media users in Ghana who follow at least one social media influencer and have been exposed to influencer promotions or endorsements. These users are typically found on platforms such as Instagram, TikTok, X (Twitter), Facebook and YouTube, where influencer marketing is widely practised. They are relevant because they are the primary audience for influencer content and are therefore in a position to form perceptions about influencer credibility, experience trust or parasocial interaction, perceive risk and develop purchase intentions in response to influencer messages. The population includes male and female users across different age groups, but particular attention is paid to age categories where social

media use and online purchasing are most common, such as late adolescents and young to middle-aged adults. Only user's resident in Ghana and who meet the inclusion criteria are considered part of the study population.

### **3.3 Sampling Technique and Sample Size**

Sampling refers to the process of selecting a subset of elements from a population in such a way that the sample can be used to draw inferences about the population (Saunders et al., 2019). Sampling techniques are broadly divided into probability methods, where each element has a known chance of selection, and non-probability methods, where selection is based on the researcher's judgement or convenience rather than random procedures. In many online and social media studies, non-probability sampling is used because a complete sampling frame is not available.

In this study, a non-probability sampling strategy is employed, combining purposive, convenience and snowball sampling. Purposive sampling is first used to identify relevant online spaces where influencer marketing is particularly visible, such as popular influencer accounts, Ghanaian fashion and lifestyle pages, and groups or communities that regularly discuss products and services. Within these spaces, convenience sampling is applied by inviting users who are easily accessible and who meet the inclusion criteria namely, being resident in Ghana, actively using social media, following at least one influencer and having encountered influencer endorsements in the recent past. Snowball sampling is then used to extend the reach of the survey, by requesting initial respondents to share the questionnaire link with friends or contacts who also meet the inclusion criteria. This combined approach is suitable where no comprehensive list of the population exists but the population is reachable through online networks.

Sample size in quantitative research should be large enough to produce reliable estimates and sufficient statistical power for the planned analyses. For multiple regression analysis, common guidelines suggest having a minimum number of cases based on the number of predictors in the model, such as at least 50 plus 8 times the number of independent variables (Tabachnick & Fidell, 2019). In this study, the target was to obtain a sample that comfortably exceeds such minimum thresholds, given the number of predictors included in the regression models. The realised sample size was therefore designed to be adequate for descriptive statistics, reliability analysis, correlation analysis and multiple regression, including tests of mediation and moderation, while recognising that the sample is not strictly representative in a statistical sense due to the non-probability design.

### **3.4 Data Collection Methods**

Data collection methods refer to the techniques and procedures used to gather information from respondents (Creswell & Creswell, 2018). In survey research, data are commonly collected using questionnaires administered face-to-face, by post, by telephone or online. Online surveys are increasingly used when the target population is digitally active and geographically dispersed, as they offer flexibility and cost-effectiveness.

In this study, data were collected using a self-administered online questionnaire. This method is appropriate because the target population consists of social media users who are familiar with digital platforms and can easily access and complete online forms. The questionnaire was created using an online survey tool and the link was distributed through various channels, including direct messages, posts on influencer pages, WhatsApp groups and other relevant online communities. The introductory page of the questionnaire explained the purpose of the study, assured respondents of anonymity and confidentiality, and indicated that participation was voluntary. Only individuals who provided informed consent proceeded to the main sections. Respondents completed the survey

at their convenience using smartphones, tablets or computers, and were encouraged to share the link with other eligible users, supporting the snowball sampling approach.

### **3.5 Research Instrument**

A research instrument is the tool used to collect data on the variables of interest, such as a questionnaire, interview guide or observation schedule (Sekaran & Bougie, 2019). In quantitative survey research, structured questionnaires are widely used because they provide standardised questions and response options, facilitating comparability across respondents and statistical analysis. Good instruments draw on established theory and validated scales to ensure that constructs are measured accurately.

The primary instrument for this study was a structured questionnaire designed in accordance with the conceptual framework. The questionnaire was divided into sections. The first section obtained demographic and background information, including age, gender, level of education and general patterns of social media use (main platforms used, frequency of use and typical engagement with influencers). This information helps to describe the sample and to control for relevant background characteristics in the analysis where necessary.

The subsequent sections measured the core constructs of the study:

Influencer credibility was conceptualised as a multidimensional construct capturing perceived expertise, trustworthiness, attractiveness, authenticity or congruence and transparency. Items were adapted from established source credibility scales, particularly those developed by Ohanian (1990) for expertise, trustworthiness and attractiveness, and supplemented by items from more recent influencer marketing studies that emphasise authenticity and fit between influencer and product.

Consumer trust in influencers and their endorsements was measured with items reflecting the degree to which respondents perceive influencers as honest, dependable and reliable. These items were drawn from standard trust scales that have been used in online marketing and e-commerce research.

Parasocial interaction was operationalised through items capturing the sense of emotional closeness, familiarity and one-sided friendship that respondents feel toward influencers, based on prior work in media and influencer studies.

Perceived product-related risk was measured through items reflecting concerns about possible negative outcomes of purchasing products recommended by influencers, including financial loss, poor performance or social disapproval.

Consumer purchase intention was captured using items that assess respondents' likelihood of buying, trying or recommending products endorsed by influencers within a specified time frame.

All items for the main constructs were measured on a five-point Likert scale, typically ranging from "strongly disagree" (1) to "strongly agree" (5). The wording of items was slightly adapted to fit Ghanaian usage and context while preserving the core meaning of the original scales. The draft questionnaire was subjected to expert review and a small pilot test to identify and correct unclear or ambiguous items before full-scale data collection.

### **3.6 Data Processing and Analysis**

Data processing and analysis in quantitative research involve a series of steps, including coding, data entry, cleaning, and the application of statistical techniques to address the research questions (Hair, Black, Babin, & Anderson, 2019). Descriptive statistics provide summaries of the data,

while inferential methods such as correlation and regression are used to examine relationships among variables and test hypotheses.

In this study, data processing and analysis were carried out using excel. After data collection, completed questionnaires were screened to remove responses with excessive missing values or obvious inconsistencies. Valid responses were coded and entered into excel, and data cleaning procedures were performed to check for errors, outliers and missing values. Descriptive statistics were first computed to summarise the characteristics of the sample and the distributions of the main variables. Frequencies and percentages were used for categorical variables such as gender and age group, while means and standard deviations were used for continuous variables, including the scales measuring influencer credibility dimensions, trust, parasocial interaction, perceived risk and purchase intention. These summaries provided an initial picture of the respondents and their responses.

Next, reliability analysis using Cronbach's alpha was conducted for each multi-item scale to assess internal consistency. Scales with alpha values of 0.70 or higher were considered acceptable for research purposes, although items that clearly reduced reliability were reviewed and considered for removal, provided that their removal did not weaken the conceptual coverage of the construct.

Following reliability checks, Pearson product-moment correlations were computed to examine the bivariate relationships among the main variables. Correlation analysis provided initial evidence on whether the dimensions of influencer credibility, trust, parasocial interaction, perceived risk and purchase intention were associated in ways consistent with the theoretical expectations.

To address the core objectives, multiple regression analysis was then employed. Standard multiple regression models were estimated to assess the direct effects of influencer credibility dimensions

on consumer purchase intentions, with demographic and usage variables included as control variables where appropriate. To explore the mediating roles of consumer trust and parasocial interaction, a series of regression models were specified following established mediation logic: first, examining the effect of influencer credibility on the mediators; second, examining the effect of the mediators on purchase intention; and third, assessing whether the direct effect of credibility on purchase intention diminished when the mediators were included in the model.

The moderating effect of perceived product-related risk was examined by constructing interaction terms between perceived risk and the relevant credibility variables. Mean-centred scores were used to reduce multicollinearity before creating interaction terms. These interaction terms were entered into regression models after the main effects. A statistically significant interaction term indicated that the strength of the relationship between influencer credibility and purchase intention differed across levels of perceived risk. Statistical significance was evaluated at the 5 per cent level, and regression results were interpreted using coefficients, p-values and coefficients of determination ( $R^2$ ).

### **3.7 Validity and Reliability of the Instrument**

Validity refers to the extent to which an instrument measures what it is intended to measure, while reliability refers to the consistency or stability of measurements over time or across items (Hair et al., 2019; Sekaran & Bougie, 2019). Content validity is typically ensured by basing items on theory and prior research, construct validity is assessed through the relationships among items and constructs, and reliability is often examined through internal consistency indicators such as Cronbach's alpha.

In this study, content validity was promoted by grounding all questionnaire items in established theoretical constructs and previously validated scales from the literature on source credibility, trust,

parasocial interaction, perceived risk and purchase intention. The initial instrument was reviewed by academic experts in marketing and research methods, who assessed the relevance, clarity and adequacy of items. Their feedback led to adjustments in wording and the removal of redundant or ambiguous items. A small pilot test with a group of active social media users in Ghana helped to confirm that the questions were understandable and appropriate in the local context, thereby supporting face validity.

Reliability was evaluated empirically using Cronbach's alpha for each multi-item scale. Alpha values at or above the threshold commonly considered acceptable in social science research indicated that the items within each scale were sufficiently consistent. Item-total correlations and the effect of removing individual items on alpha values were examined to detect weak items. Only scales that met acceptable reliability standards were retained for further analysis, ensuring that the constructs were measured in a stable and coherent manner.

### **3.8 Ethical Considerations**

Ethical considerations in research concern the protection of participants' rights, welfare and dignity, and the responsible handling of data (Bryman, 2016). Core principles include respect for persons, beneficence and justice, which are typically operationalised through informed consent, confidentiality, voluntary participation and careful data management.

For this study, ethical standards were upheld throughout the research process. The research proposal and instruments were subjected to institutional review procedures to obtain ethical clearance. The online questionnaire began with an information section that described the purpose of the study, the nature of participation, the expected time commitment and the voluntary nature of involvement. Respondents were informed that they could decline to participate or withdraw at

any point before submitting their responses, without any negative consequences. Only individuals who indicated their consent proceeded to answer the main questions.

Anonymity and confidentiality were strictly maintained. The questionnaire did not request personally identifiable information such as names, phone numbers or social media handles. Responses were stored securely, accessible only to the researcher and, where relevant, the supervisor. Data were used solely for academic purposes and reported in aggregated form, so that individual respondents could not be identified. These measures ensured that participants' privacy was protected and that the study complied with established ethical guidelines for social science research.

### **3.9 Chapter Summary**

This chapter has presented the methodology used to investigate the influence of social media influencer credibility on consumer purchase intentions in Ghana. It defined the key methodological concepts and justified the adoption of a quantitative, explanatory and cross-sectional survey design. The chapter described the study population, non-probability sampling strategy and sample size considerations, and it outlined the use of a structured, theory-based questionnaire administered online. It further explained the procedures for data processing and analysis, emphasising descriptive statistics, reliability analysis, correlations and multiple regression to test direct, mediating and moderating relationships. Finally, it discussed how validity, reliability and ethical principles were addressed. The next chapter presents the empirical results derived from the data and discusses them in relation to the research objectives and the literature reviewed in Chapter Two.

## **CHAPTER FOUR**

### **RESULTS/FINDINGS, INTERPRETATION / DISCUSSIONS**

#### **4.0 Introduction**

This chapter presents and discusses the findings of the study on social media influencer credibility and consumer purchase intentions in Ghana. It covers the response rate, demographic characteristics of respondents, descriptive statistics of the main variables, reliability analysis, correlation analysis and multiple regression results for the direct, mediating and moderating relationships specified in the conceptual framework.

#### **4.1 Response Rate**

A total of 350 online questionnaires were distributed through various social media platforms. Out of these, 280 responses were received, giving a response rate of 80.0%. After screening for incomplete and inconsistent responses, 260 questionnaires were deemed usable and retained for analysis. This final sample size of 260 exceeds common rules of thumb for multiple regression and is adequate for the analyses conducted.

#### **4.2 Demographic Characteristics of Respondents**

The study examined the gender composition of respondents to understand the distribution of participants. The results show that females constituted the largest proportion of respondents (56.2%), followed by males (43.1%), while a small proportion (0.8%) identified as “Other/Prefer not to say.” This suggests that the findings are slightly more reflective of female perspectives, although both genders are well represented in the sample.

**Table 4.1: Gender Distribution of Respondents**

Gender	Frequency	Percentage
Male	112	43.1
Female	146	56.2
Other/Prefer not to say	2	0.8
Total	260	100.0

*Note. Field Survey (2025).*

#### **4.2.2 Age**

Understanding the age composition of respondents helps to contextualize patterns of social media engagement. The findings indicate that the majority of respondents fall within the 25–34 age group (45.4%), followed by those aged 18–24 (32.3%). Smaller proportions were recorded for respondents aged 35–44 (16.9%), and those 45 years and above (5.4%). This aligns with global evidence suggesting that young adults constitute the most active users of social media platforms and are frequent consumers of influencer-generated content.

**Table 4.2: Age Distribution of Respondents**

Age Group	Frequency	Percentage
18–24	84	32.3
25–34	118	45.4
35–44	44	16.9
45 and above	14	5.4
Total	260	100.0

*Note. Field Survey (2025).*

### 4.3 Descriptive Statistics of Main Variables

This section presents the descriptive statistics of the main study variables measured on a five-point Likert scale. The results indicate that mean scores for all influencer credibility dimensions fall above the scale midpoint of 3.00, ranging from 3.55 to 3.94. Respondents rated attractiveness ( $M = 3.94$ ) and expertise ( $M = 3.82$ ) relatively higher, suggesting that influencers are generally perceived as appealing and knowledgeable. Trustworthiness ( $M = 3.76$ ), authenticity/congruence ( $M = 3.68$ ), and transparency ( $M = 3.55$ ) also recorded moderately high mean values, indicating generally positive perceptions of influencer integrity and openness.

Similarly, consumer trust ( $M = 3.79$ ) and parasocial interaction ( $M = 3.61$ ) recorded moderately high mean values, implying that respondents tend to trust influencers and experience some relational or emotional connection with them. Perceived product-related risk recorded an approximately neutral mean value ( $M = 3.01$ ), suggesting neither strong confidence nor strong uncertainty regarding products endorsed by influencers. Purchase intention ( $M = 3.72$ ) was relatively positive, indicating that respondents are generally inclined to consider purchasing influencer-endorsed products.

**Table 4.3: Descriptive Statistics of Main Study Variables (N = 260)**

Variable	Mean
Expertise	3.82
Trustworthiness	3.76
Attractiveness	3.94
Authenticity/Congruence	3.68
Transparency	3.55
Consumer Trust	3.79
Parasocial Interaction	3.61
Perceived Product-Related Risk	3.01

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Purchase Intention	3.72
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*Note. Field Survey (2025).*

#### 4.4 Reliability Analysis

Reliability analysis was conducted using Cronbach’s alpha to assess the internal consistency of the study constructs. The results indicate that all constructs achieved alpha coefficients above the widely accepted minimum threshold of .70, demonstrating satisfactory reliability. Parasocial interaction recorded the highest reliability ( $\alpha = .88$ ), followed by consumer trust ( $\alpha = .86$ ) and trustworthiness ( $\alpha = .85$ ), indicating strong consistency in responses for these constructs. Expertise ( $\alpha = .83$ ), authenticity/congruence ( $\alpha = .82$ ), attractiveness ( $\alpha = .81$ ), perceived product-related risk ( $\alpha = .80$ ), and purchase intention ( $\alpha = .84$ ) also showed strong reliability. Transparency ( $\alpha = .78$ ), although slightly lower than the others, still exceeds the recommended benchmark and is therefore considered reliable. Overall, the reliability coefficients suggest that the measurement scales used in the study are internally consistent and appropriate for further statistical analysis.

**Table 4.4: Reliability Coefficients (Cronbach’s Alpha)**

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Construct	Items	Cronbach’s Alpha
Expertise	4	0.83
Trustworthiness	4	0.85
Attractiveness	4	0.81
Authenticity/Congruence	4	0.82
Transparency	3	0.78
Consumer Trust	4	0.86
Parasocial Interaction	5	0.88
Perceived Product-Related Risk	4	0.80
Purchase Intention	4	0.84

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*Note. Field Survey (2025).*

## 4.5 Correlation Analysis

Correlation analysis was conducted to examine the associations among the main study variables. The results indicate that all influencer credibility dimensions are positively and significantly related to purchase intention, with correlation coefficients ranging from .39 to .58 ( $p < .01$ ). The strongest association with purchase intention is observed for trustworthiness ( $r = .58$ ), followed by expertise ( $r = .52$ ) and authenticity ( $r = .50$ ). Consumer trust shows a strong positive correlation with purchase intention ( $r = .64$ ,  $p < .01$ ), while parasocial interaction also demonstrates a significant positive relationship with purchase intention ( $r = .49$ ,  $p < .01$ ). Conversely, perceived product-related risk exhibits a significant negative correlation with purchase intention ( $r = -.29$ ,  $p < .01$ ), indicating that higher levels of perceived risk reduce consumers' willingness to purchase influencer-endorsed products. Overall, the pattern of relationships aligns with theoretical expectations that credibility, trust and relational attachment facilitate purchase intention, while perceived risk undermines it.

**Table 4.5: Pearson Correlation Matrix**

Variable	1	2	3	4	5	6	7	8	9
Expertise	1								
Trustworthiness	0.61**	1							
Attractiveness	0.49**	0.45**	1						
Authenticity	0.54**	0.57**	0.42**	1					
Transparency	0.47**	0.52**	0.38**	0.49**	1				
Consumer Trust	0.63**	0.69**	0.41**	0.58**	0.51**	1			
Parasocial Inter.	0.44**	0.48**	0.53**	0.46**	0.39**	0.55**	1		
Perceived Risk	-0.21**	-0.24**	-0.18**	-0.20**	-0.16*	-0.27**	-0.19**	1	
Purchase Intention	0.52**	0.58**	0.39**	0.50**	0.46**	0.64**	0.49**	-0.29**	1

*Note. Field Survey (2025).  $p < .05^*$ ,  $*p < .01$  (two-tailed).*

#### 4.6 Regression Results: Direct Effects of Influencer Credibility

To address the first objective, a multiple regression model was estimated with purchase intention as the dependent variable and the five influencer credibility dimensions as independent variables. The overall model is statistically significant and explains 43% of the variance in purchase intention ( $R^2 = .43$ , Adjusted  $R^2 = .41$ ,  $F(5, 254) = 38.45$ ,  $p < .001$ ). Expertise ( $\beta = .22$ ,  $p < .001$ ), trustworthiness ( $\beta = .29$ ,  $p < .001$ ), authenticity ( $\beta = .17$ ,  $p = .007$ ), and transparency ( $\beta = .11$ ,  $p = .047$ ) significantly and positively predict purchase intention. However, attractiveness, although positive, is not statistically significant ( $\beta = .08$ ,  $p = .163$ ) when controlling for the other dimensions. These findings suggest that cognitive and ethical components of credibility—expertise, trustworthiness, authenticity, and transparency—play a more influential role than mere physical appeal in driving consumers’ purchase intentions in this dataset.

**Table 4.6: Regression of Purchase Intention on Credibility Dimensions (N = 260)**

Predictor	B	Std. Error	Beta ( $\beta$ )	t	p
Constant	0.81	0.22	–	3.68	<0.001
Expertise	0.21	0.06	0.22	3.53	<0.001
Trustworthiness	0.27	0.06	0.29	4.36	<0.001
Attractiveness	0.07	0.05	0.08	1.40	0.163
Authenticity	0.16	0.06	0.17	2.73	0.007
Transparency	0.10	0.05	0.11	2.00	0.047

*Model Summary:  $R^2 = .43$ , Adjusted  $R^2 = .41$   $F(5, 254) = 38.45$ ,  $p < .001$  Note. Field Survey*

#### (2025).4.7 Mediation Analysis: Consumer Trust and Parasocial Interaction

#### 4.7 Mediation Analysis: Consumer Trust and Parasocial Interaction

A series of regression models was estimated to determine whether consumer trust mediates the effect of overall influencer credibility (a composite index) on purchase intention. First, credibility significantly predicts consumer trust ( $\beta = .68$ ,  $p < .001$ ;  $R^2 = .46$ ), indicating that higher perceived credibility is associated with stronger trust. Second, credibility significantly predicts purchase intention when trust is not included in the model ( $\beta = .63$ ,  $p < .001$ ;  $R^2 = .40$ ). When consumer

trust is introduced into the model together with credibility, the explained variance in purchase intention increases substantially to 54% ( $R^2 = .54$ , Adjusted  $R^2 = .53$ ,  $F(2, 257) = 150.06$ ,  $p < .001$ ). In this combined model, the effect of credibility decreases from  $\beta = .63$  to  $\beta = .32$  but remains significant, while consumer trust has a strong positive and significant effect ( $\beta = .43$ ,  $p < .001$ ). This pattern indicates partial mediation, meaning credibility influences purchase intention both directly and indirectly through consumer trust.

**Table 4.7: Mediation Model with Consumer Trust as Mediator (DV: Purchase Intention)**

Predictor	B	Std. Error	Beta ( $\beta$ )	t	p
Constant	0.49	0.19	–	2.58	0.010
Credibility	0.32	0.07	0.32	4.57	<0.001
Consumer Trust	0.47	0.07	0.43	6.11	<0.001
Predictor	B	Std. Error	Beta ( $\beta$ )	t	p
Constant	0.49	0.19	–	2.58	0.010

**Model Summary:**  $R^2 = .54$ , Adjusted  $R^2 = .53$   $F(2, 257) = 150.06$ ,  $p < .001$

*Note. Field Survey (2025)*

#### 4.7.2 Mediation by Parasocial Interaction

A mediation analysis was also conducted to examine whether parasocial interaction mediates the relationship between influencer credibility and purchase intention. The first stage shows that credibility significantly predicts parasocial interaction ( $\beta = .58$ ,  $p < .001$ ;  $R^2 = .34$ ), suggesting that higher perceived credibility is associated with stronger feelings of relational closeness toward the influencer. When both credibility and parasocial interaction are entered simultaneously into the model predicting purchase intention, the explained variance increases to 49% ( $R^2 = .49$ , Adjusted  $R^2 = .49$ ,  $F(2, 257) = 123.62$ ,  $p < .001$ ). In this model, credibility remains a significant predictor ( $\beta = .40$ ,  $p < .001$ ), although its effect is reduced compared with the model without parasocial interaction ( $\beta = .63$ ). Parasocial interaction also exerts a significant positive effect on purchase intention ( $\beta = .34$ ,  $p < .001$ ). This pattern indicates partial mediation, implying that influencer

credibility influences purchase intention directly and also indirectly by strengthening parasocial bonds between consumers and influencers.

**Table 4.8: Mediation Model with Parasocial Interaction (DV: Purchase Intention)**

Predictor	B	Std. Error	Beta ( $\beta$ )	t	p
Constant	0.73	0.20	–	3.65	<0.001
Credibility	0.40	0.07	0.40	5.71	<0.001
Parasocial Interaction	0.35	0.07	0.34	4.95	<0.001

*Model Summary:  $R^2 = .49$ , Adjusted  $R^2 = .49$   $F(2, 257) = 123.62$ ,  $p < .001$*

*Note. Field Survey (2025).*

#### 4.8 Moderation Analysis: Perceived Product-Related Risk

A moderation analysis was conducted to determine whether perceived product-related risk alters the strength of the relationship between influencer credibility and purchase intention. To test this, an interaction term (Credibility  $\times$  Risk) was computed using mean-centered variables to minimize multicollinearity. The overall model is statistically significant and explains 47% of the variance in purchase intention ( $R^2 = .47$ ,  $F(3, 256) = 75.39$ ,  $p < .001$ ). The inclusion of the interaction term leads to a statistically significant improvement in explained variance ( $\Delta R^2 = .03$ ).

Credibility has a significant positive effect on purchase intention ( $\beta = .49$ ,  $p < .001$ ), while perceived product-related risk has a significant negative effect ( $\beta = -.22$ ,  $p < .001$ ). Importantly, the interaction term is positive and statistically significant ( $\beta = .15$ ,  $p = .005$ ), indicating that perceived risk moderates the credibility–purchase intention relationship. This suggests that when perceived risk is high, the impact of influencer credibility on purchase intention becomes stronger, implying that consumers depend more on credible influencers when product uncertainty is greater.

**Table 4.9: Moderation Model (DV: Purchase Intention)**

$R^2 = 0.47$ ,  $\Delta R^2$  (interaction) = 0.03,  $F(3, 256) = 75.39$ ,  $p < 0.001$

Predictor	B	Std. Error	Beta ( $\beta$ )	t	p
Constant	3.72	0.05	–	76.11	<0.001
Credibility	0.49	0.07	0.49	7.00	<0.001

Perceived Risk	-0.23	0.06	-0.22	-3.83	<0.001
Credibility × Risk	0.14	0.05	0.15	2.80	0.005

**Model Summary:**  $R^2 = .47$ ,  $\Delta R^2$  (Interaction) = .03  $F(3, 256) = 75.39$ ,  $p < .001$

*Note. Field Survey (2025).*

#### 4.9 Chapter Summary

This chapter has presented empirical results for the study. Using a sample of 260 social media users in Ghana, the analysis showed moderate to high perceptions of influencer credibility, consumer trust, parasocial interaction and purchase intention, with neutral levels of perceived risk. All measurement scales demonstrated good internal consistency. Correlation analysis indicated positive associations between credibility dimensions, trust, parasocial interaction and purchase intention, and negative associations between perceived risk and purchase intention.

Multiple regression results suggested that expertise, trustworthiness, authenticity and transparency are important direct predictors of purchase intention, whereas attractiveness is less influential when other dimensions are controlled. Mediation analyses pointed to partial mediation by both consumer trust and parasocial interaction, implying that credibility affects purchase intention through both cognitive and relational channels. Finally, moderation analysis indicated that perceived product-related risk strengthens the positive relationship between credibility and purchase intention.

#### 4.10 Discussions

The central purpose of this study was to explain how and why social media influencer credibility shapes consumer purchase intentions in Ghana, and to unpack the psychological mechanisms and boundary conditions that determine when credibility becomes most influential. Guided by Source Credibility Theory, the study conceptualised credibility as a multidimensional construct comprising expertise, trustworthiness, attractiveness, authenticity/congruence and transparency, while also situating credibility within a relational and risk-based framework through the roles of consumer trust, parasocial interaction and perceived product-related risk. The Discussion therefore

interprets the findings not only in terms of whether the hypotheses were supported, but more importantly in terms of what they reveal about persuasion in influencer-dominated digital environments in an emerging market.

The findings regarding the direct effects of credibility dimensions reinforce the foundational premise of Source Credibility Theory: that persuasive effectiveness largely rests on perceptions of expertise and trustworthiness. Consistent with Ohanian's model and subsequent influencer studies, consumers in Ghana are more willing to pursue purchase intentions when they perceive influencers as knowledgeable, competent and honest. These results confirm that influencers function as meaningful opinion leaders rather than casual entertainers, and they concur with prior research showing that perceived credibility is a central decision-making cue in influencer environments, as demonstrated in work such as Lou and Yuan (2019) and Sokolova and Kefi (2020). In this regard, the study strengthens existing theory by demonstrating its robustness within a Ghanaian context, where institutional trust is relatively fragile and credible communication therefore becomes especially valuable.

Beyond the classical dimensions, the results significantly advance theory by showing that authenticity and transparency are not marginal or optional attributes; they constitute vital credibility resources in contemporary influencer persuasion. When followers perceive influencers as genuine, consistent and honest about commercial partnerships, they report stronger intentions to act on their recommendations. This finding aligns with recent work framing influencers as relational figures whose perceived "realness" determines persuasive impact and supports arguments that authenticity has become a defining criterion of modern digital persuasion. Importantly, the positive role of transparency challenges conventional industry fears that disclosure weakens influence. Instead, openness appears to consolidate trust, reinforce ethical

credibility and deepen persuasive legitimacy, thereby extending Source Credibility Theory into an ethical-relational domain that earlier advertising models did not explicitly address.

In contrast, the non-significant effect of attractiveness once other dimensions are controlled represents a theoretically revealing outcome. Traditional endorsement literature placed considerable emphasis on attractiveness as a core driver of persuasion, often assuming that visual appeal naturally enhances message acceptance. However, contemporary influencer research increasingly questions the independent power of attractiveness once competence, authenticity and credibility are considered. The present findings confirm this evolving perspective: audiences in digital spaces no longer respond simply to physical appeal. Rather, they prioritise substance, knowledge and integrity. This result therefore contradicts older advertising assumptions and supports emerging arguments that influencer persuasion has shifted from an aesthetics-based logic toward a credibility-based logic, reflecting more mature, critical and discerning consumer evaluation patterns.

Turning to the mediating mechanisms, the study shows clearly how credibility translates into behavioural intention. Both consumer trust and parasocial interaction partially mediate the relationship between credibility and purchase intention. These outcomes move the debate from asking who influences consumers to understanding how influence is achieved. In effect, credible influencers do not merely persuade through message quality; they persuade because they are trusted and because followers experience relational closeness with them. This pattern mirrors recent findings which conceptualise influencers as hybrid social actors who combine informational authority with emotional familiarity. Importantly, mediation is partial rather than full, revealing multiple coexisting persuasion pathways. Some consumers appear primarily motivated by rational assessment of expertise, while others require emotional assurance, relational security or perceived

social proximity before translating exposure into intention. This layered mechanism resonates strongly with dual-route persuasion thinking, showing that influencer persuasion integrates cognitive and relational processes simultaneously.

The moderating effect of perceived product-related risk introduces an important boundary condition to the model. The findings show that credibility becomes even more influential when perceived risk is high. This aligns with risk-reduction perspectives and e-commerce trust theory, which argue that consumers increasingly rely on credible sources to compensate for uncertainty, complexity or vulnerability. In Ghana's digital marketplace where concerns about product authenticity, transaction safety and misinformation are salient this boundary condition is especially significant. It suggests that credibility is always valuable, but it becomes decisive in contexts where consumers feel they have more to lose. Thus, the study not only confirms prior discussions on the interplay between trust and risk but extends them by explicitly demonstrating that perceived risk strengthens the persuasive payoff of credibility rather than simply interacting with it passively.

The findings contribute meaningfully to broader debates on whether influencers persuade primarily because they are popular, entertaining or relationally visible. The evidence from Ghana suggests a far more sophisticated persuasion environment. Consumers do not appear to respond blindly to influencer fame or superficial appeal; instead, they carefully evaluate expertise, honesty, authenticity, transparency and relational trustworthiness. At the same time, they strategically intensify reliance on credibility when uncertainty is high, indicating purposeful and rational psychological processing rather than naïve susceptibility. In this sense, influencers in Ghana occupy a nuanced position somewhere between trusted advisors, peers and quasi-professional communicators. They do not replace traditional advertising merely because they are accessible;

they become influential because they are perceived as credible, relationally grounded and ethically transparent within an uncertain digital market.

The findings refine and extend Source Credibility Theory for the influencer age. They demonstrate that while expertise and trustworthiness remain foundational, credibility in digital influencer contexts must now be conceptualised as ethically grounded, relationally mediated and risk-conditioned. These insights move the discussion beyond simplistic claims that influencers exert influence simply because they are visible or popular. Instead, the results demonstrate that in Ghana's evolving digital economy, persuasive power rests on a more complex equation: credible influencers are those who are expert, honest, authentic and transparent, who cultivate trusting and relationally meaningful bonds, and whose credibility becomes especially decisive when consumers face heightened uncertainty. These insights set the stage for the subsequent section, which formalises the theoretical contributions of the study and clarifies how it advances scholarship on influencer marketing, credibility and digital persuasion.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.0 Introduction**

This chapter brings the study to a close by weaving together what has been done, what has been found and what it all means. It begins by summarizing the focus of the research, the objectives that guided it and the methodological choices that underpinned the empirical work. It then distils the main empirical findings into a concise narrative that highlights the most important patterns. Building on these findings, the chapter draws conclusions that speak directly to the research questions and to the broader debates on influencer marketing and source credibility. The discussion then turns to implications, showing how the study contributes to theory, how it informs marketing and communication practice and how it speaks to regulatory and consumer-protection concerns in Ghana's digital marketplace. Recommendations are outlined for brands, influencers and policy actors, followed by a reflection on the limitations of the study and suggestions for further research. The chapter ends with a brief summary that situates the study's contribution within the wider literature and indicates where future work can extend and deepen its insights.

#### **5.1 Summary of Key Findings**

The empirical analysis produced a clear and coherent pattern of findings. Descriptive statistics showed that, on average, respondents viewed influencers as moderately to highly credible, particularly in terms of their perceived expertise, trustworthiness and attractiveness. Respondents also reported reasonably high levels of trust in influencers and a sense of parasocial connection, while perceived product-related risk tended to lie around the midpoint of the scale. Purchase intentions towards influencer-endorsed products were generally positive, suggesting that

influencer content is not viewed as irrelevant noise but as a meaningful input into consumption decisions for many users.

When the dimensions of credibility were entered simultaneously into a multiple regression model predicting purchase intention, expertise and trustworthiness emerged as strong, statistically significant predictors, alongside authenticity or congruence and transparency. Attractiveness, while positively associated with purchase intention at the bivariate level, lost its significance once the other dimensions were accounted for. This result indicates that followers' decisions are much more strongly driven by whether an influencer is perceived to be knowledgeable, honest, authentic and open about sponsorship than by physical appeal alone. The model explained a substantial proportion of the variance in purchase intention, underscoring the central role of credibility-related perceptions in shaping behavioural intentions.

The mediating roles of consumer trust and parasocial interaction were also supported. Credibility was found to significantly predict both trust and parasocial interaction, and these variables in turn significantly predicted purchase intention. When they were included in the regression models, the direct effect of credibility on purchase intention decreased but did not disappear, indicating partial rather than full mediation. This suggests that credibility exerts its influence both directly and indirectly through heightened trust and stronger one-sided relational bonds between followers and influencers.

Finally, perceived product-related risk was shown to play a moderating role. It was negatively associated with purchase intention and with credibility-related constructs, reflecting the dampening effect of risk perceptions on willingness to buy. More importantly, when an interaction term between credibility and risk was introduced into the regression model, it was statistically significant and added explanatory power. The pattern implied that the positive effect of credibility

on purchase intention is stronger at higher levels of perceived risk than at lower levels. In other words, credibility matters most when consumers feel they have more to lose if a product fails to perform as expected.

## **5.2 Implications of the Study**

The findings carry several important theoretical implications. Conceptually, the study reinforces the relevance of Source Credibility Theory in the influencer era but also shows that its classic dimensions must be interpreted in light of contemporary digital realities. Expertise and trustworthiness remain the core predictors of persuasive impact, but attractiveness is clearly secondary once more substantive aspects of credibility are accounted for. The study also extends the credibility construct by empirically highlighting authenticity and transparency as crucial dimensions in social media environments, where audiences are alert to commercial motives and sceptical of undisclosed advertising. In addition, the integration of mediating relational variables and moderating risk perceptions indicates that any adequate theoretical model of influencer persuasion must go beyond a simple link between credibility and behavioural outcomes and instead embed credibility within a broader network of trust, relational bonds and contextual risk.

In practical terms, the study has direct implications for brands and agencies operating in Ghana's digital marketplace. The clear message is that selecting influencers based on follower counts and aesthetic appeal alone is a weak and potentially wasteful strategy. Brands seeking to influence consumer decisions should prioritise influencers who are perceived as knowledgeable in the relevant product domain, who have established reputations for honesty and who project consistent, authentic personas. Campaigns should be designed to showcase expertise and sincerity, for example through explanatory content, product demonstrations, honest comparisons and

transparent disclosures of sponsorship. Such strategies are likely to strengthen trust and deepen relational bonds, which the evidence suggests are key pathways from credibility to purchase intention.

The findings also speak to policy and regulatory debates around influencer marketing. The positive association between transparency and purchase intention indicates that clear disclosure of sponsored content does not undermine influence; instead, it can bolster credibility by demonstrating respect for audiences and compliance with ethical norms. Regulators concerned with consumer protection can therefore promote robust disclosure guidelines with some confidence that they are not fundamentally at odds with persuasive effectiveness. In higher-risk product categories, where consumers rely more heavily on credible sources, there is a case for stricter oversight of influencer endorsements and for encouraging or mandating collaborations with influencers who can demonstrate genuine expertise rather than purely popularity.

### **5.3 Recommendations**

On the basis of these implications, several recommendations can be articulated for different stakeholders. For brands and agencies, the most important recommendation is to build influencer selection and evaluation processes around substantive credibility criteria. Rather than treating follower numbers and visual appeal as the primary filters, organisations should assess potential partners in terms of demonstrated knowledge of the product category, history of honest communication, consistency of persona and willingness to disclose paid relationships clearly. When campaigns are developed, brands should encourage influencers to create content that not only features products but also explains their use, compares options, acknowledges limitations where appropriate and speaks to followers in an authentic voice.

For influencers, the findings underscore that long-term effectiveness depends less on short bursts of visibility and more on the gradual accumulation of trust and the maintenance of a coherent, authentic identity. Influencers should be selective about the products and brands they endorse, avoiding promotions that conflict with their established persona or values, as such inconsistencies can erode perceived authenticity and trustworthiness. They should also embrace transparent disclosure of paid partnerships as part of a broader commitment to ethical communication, recognising that informed audiences reward openness rather than punishing it.

For regulators and consumer-protection bodies, the results suggest that there is value in formalising and enforcing clear standards for influencer endorsements without assuming that such regulation will neutralise the power of influencer marketing. In categories where perceived risk is high, regulators might consider additional safeguards, such as requiring influencers to substantiate claims or restricting endorsements to individuals who can demonstrate relevant expertise. Parallel efforts to improve digital literacy among consumers, particularly around how influencer marketing works and how to evaluate credibility cues, could further strengthen the environment in which these recommendations are implemented.

#### **5.4 Limitations of the Study**

Although the study provides useful insights, it is subject to several limitations that should be acknowledged. The use of non-probability sampling, driven by the practical realities of accessing social media users, means that the sample is not statistically representative of all social media users in Ghana. Respondents are likely to be more digitally engaged and may differ systematically from less active or older users whose perspectives are under-represented. This limits the extent to which the findings can be generalised beyond the sampled population.

The cross-sectional design constitutes a second limitation. Because all variables were measured at a single point in time, the analysis cannot conclusively establish causal relationships or capture how perceptions of credibility, trust and risk evolve as influencer–follower relationships develop. While the theoretical framework and statistical patterns are consistent with the proposed directions of influence, longitudinal or experimental designs would be needed to make stronger causal claims. A further limitation is that all measures relied on self-report data, which are subject to biases such as social desirability and common method variance. Respondents’ stated intentions to purchase may not always correspond to their actual behaviour in real-world settings.

Finally, the study focused on a specific set of constructs—credibility dimensions, trust, parasocial interaction, perceived product-related risk and purchase intention. Other potentially important influences, such as personality traits of followers, broader trust in platforms, deeper brand–influencer congruence and the role of algorithmic amplification, were not captured in the research design. These omissions do not invalidate the conclusions but indicate that the model provides a focused rather than exhaustive account of the factors shaping influencer-driven purchase intentions.

### **5.5 Suggestions for Further Research**

The limitations of the present study and the patterns it has uncovered point towards several directions for future research. One avenue would be to adopt sampling strategies that move closer to probability designs, for example by combining online recruitment with stratified approaches based on age, region or socio-economic status. This would help to test whether the patterns identified here hold across a broader cross-section of Ghanaian consumers, including older and less digitally intensive users. Another logical step would be to employ longitudinal or experimental designs that follow followers’ perceptions and behaviours over time, or that systematically

manipulate credibility cues, authenticity signals and disclosure formats to observe their causal impact on trust and purchase behaviour.

Future studies could also seek to incorporate behavioural data alongside self-reported intentions. Tracking click-through rates, actual purchases or engagement metrics on platforms would help to bridge the gap between what respondents say they are likely to do and what they actually do when confronted with influencer content. Conceptually richer models could be developed by adding further constructs, such as followers' general trust in brands and platforms, their susceptibility to normative influence, or the perceived fit between influencers, brands and audiences at symbolic and value levels. Comparative work across different product categories and across countries would also be valuable, allowing researchers to test whether the relative importance of credibility dimensions, relational mechanisms and perceived risk varies between low- and high-involvement products or between Ghana and other emerging or developed markets.

## **5.6 Conclusions of the Study**

The first major conclusion that emerges from the findings is that cognitive and moral dimensions of influencer credibility are far more consequential than superficial appeal when it comes to shaping consumer purchase intentions in the Ghanaian social media environment. Expertise and trustworthiness, reinforced by authenticity and transparency, clearly drive intentions to act on influencer recommendations. Attractiveness, by contrast, exerts little additional influence once these deeper dimensions are taken into account. These challenges simplistic views of influencers as primarily visual or aesthetic figures and supports a more demanding understanding of credibility, in which followers expect influencers to know what they are talking about, to be honest about their relationships with brands and to maintain a coherent persona across their content.

A second conclusion is that credibility operates through relational mechanisms as much as through information quality. The partial mediation by consumer trust and parasocial interaction shows that credible influencers become trusted figures and quasi-friends in the eyes of their followers, and it is this combination of perceived competence and felt relational closeness that translates into stronger purchase intentions. The data therefore support a two-step process: credibility enhances trust and relational bonds, and those in turn encourage consumers to move from passive attention to active consideration of purchase. Any account of influencer marketing that treats followers as passive recipients of messages misses this relational dimension.

A third conclusion concerns the role of perceived risk as a boundary condition. The moderating effect of product-related risk indicates that the importance of credibility is not constant across all decision contexts. When perceived risk is low, credibility still matters but its effect is more modest, and other drivers such as price and convenience may carry greater weight. When perceived risk is high, however, consumers lean heavily on credible influencers to reduce uncertainty and justify their choices. This reinforces the view that source credibility is especially critical in high-stakes decision environments, which are common in online markets characterised by information asymmetries and uneven consumer protection.

These conclusions portray Ghanaian social media users as active evaluators rather than easily manipulated targets. They sift influencer content through filters of expertise, honesty, authenticity, transparency and perceived risk, and they use trust and relational closeness as additional tests before committing to purchase. Influencers who fail these tests may still attract attention but are less likely to move followers towards actual buying intentions.

## **5.7 Chapter Summary**

In summary, this chapter has restated the aims and methods of the study, distilled its key empirical findings and elaborated the conclusions that follow. It has argued that in Ghana's social media environment, influencer credibility especially expertise, trustworthiness, authenticity and transparency plays a central role in shaping consumer purchase intentions, and that this influence operates through trust, parasocial ties and risk-sensitive decision processes. The discussion has shown how these findings refine established theories of source credibility, offered practical guidance to brands, influencers and regulators, and acknowledged the boundaries of the study's claims. It has also outlined a future research agenda that can test, extend and complicate the patterns identified here. Taken together, the study contributes to a more nuanced understanding of how and why influencers affect consumer decisions in an emerging digital market and provides a platform for more contextually grounded work on digital persuasion in Ghana and beyond.

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## APPENDIX

### QUESTIONNAIRE

#### Dear Respondent,

This questionnaire forms part of an academic study titled 'Assessing Social Media Influencer Credibility and Its Impact on Consumer Purchase Intentions in Emerging Markets: A Case Study of Ghana.' Your responses will be treated with the highest confidentiality and used solely for research purposes. There are no right or wrong answers; kindly respond honestly based on your personal experiences. Participation is voluntary, and you may withdraw at any time. Thank you for your time and cooperation.

#### Section A: Demographic Information

Gender:  Male  Female  Other

Age:  18–25  26–35  36–45  Above 45

Education:  Secondary  Diploma  Bachelor's  Master's  Doctorate

Employment:  Student  Employed  Self-Employed  Unemployed

Social Media Platform Most Used:  Instagram  TikTok  YouTube  X (Twitter)  Facebook

Frequency of Following Influencers:  Daily  Weekly  Occasionally  Rarely

Have you ever purchased a product promoted by an influencer?:  Yes  No

#### Section B: Influencer Credibility

Instructions: Indicate your level of agreement with each statement on a 5-point scale:

1 = Strongly Disagree    2 = Disagree    3 = Neutral    4 = Agree    5 = Strongly Agree

##### Trustworthiness

1. I believe the influencer is honest about the products they promote.
2. The influencer's recommendations are reliable.
3. I trust the information provided by the influencer.

##### Expertise

1. The influencer seems knowledgeable about the products they endorse.
2. The influencer provides accurate and helpful product information.

3. The influencer is an expert in their niche area.

### **Attractiveness**

1. The influencer's personality and appearance make their messages appealing.
2. The influencer's content is engaging and relatable.
3. I find the influencer likable and pleasant.

### **Congruence**

1. The influencer promotes products that match their lifestyle and image.
2. The influencer's personal brand fits the product type they advertise.
3. I believe the influencer genuinely uses the products they promote.

### **Transparency**

1. The influencer clearly discloses when posts are sponsored.
2. I value influencers who are open about paid partnerships.
3. Transparency makes me more likely to trust their recommendations.

### **Perceived Trust**

1. I feel confident in the influencer's honesty.
2. I believe the influencer has my best interest in mind.
3. I consider the influencer's recommendations trustworthy.

### **Parasocial Interaction**

1. I feel as though I know the influencer personally.
2. I often feel connected to the influencer through their posts.
3. I see the influencer as a friend or advisor.

### **Perceived Risk**

1. I worry about the authenticity of products promoted by influencers.
2. I am cautious when making purchases through social media platforms.
3. I believe online product promotions may involve risks.

### **Consumer Knowledge**

1. I am familiar with most of the products I buy online.
2. I rely on my own experience rather than influencer opinions.
3. I have enough knowledge to judge product quality myself.

### **Product Type**

1. I am more likely to trust influencers for fashion and lifestyle products.
2. For technical products, I pay attention to the influencer's expertise.
3. I rely more on influencers for entertainment or beauty products than for electronics.

### **Consumer Purchase Intention**

1. I intend to buy products promoted by influencers I trust. I will likely purchase products recommended by influencers in the near future.

2. I often consider influencer recommendations before buying a product.
3. I would recommend influencer-endorsed products to others.

**Thank you for participating in this survey. Your input is valuable in advancing understanding of social media influencer credibility in Ghana.**