

The role of product-influencer congruence, influencer credibility, and attitude toward advertising on purchase intention

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Abstract

This study examines the effect of product-influencer congruence on influencer credibility and attitude toward advertising and how it impacts purchase intention. This study examines the suitability of Avoskin Your Skin Bae Shield of Sun Essence products and influencer Refal Hady, the star of advertisements uploaded via Instagram reels. By employing a quantitative approach, this research analyses data through SEM (Structural Equation Modeling) techniques based on Partial Least Square (PLS) and uses the SmartPLS 3 application. Respondents in this study are Instagram users who have watched the Avoskin Your Skin Bae Shield of Sun Essence advertisement starring Refal Hady but have never bought the product, over 18 years old, resulting in 175 respondents who have fulfilled the screening. The results of this study indicate that product-influencer congruence has a positive influence on influencer credibility and attitude toward advertising and has an impact on purchase intention, and attitude toward advertising has a positive influence on purchase intention. However, influencer credibility does not influence purchase intention.

Keywords: Product-influencer congruence, Influencer credibility, Attitude toward advertising, Purchase intention

JEL Classification: M30, M31, M37

1. Introduction

Currently, Instagram is more frequently used by companies to market their products or services (jakpat.net, 2015). This can be seen from the increase in business accounts on Instagram, which reached around 200 million businesses on Instagram by 2022 (Mohsin, 2022; business.instagram.com, 2022). Instagram also has approximately one million advertisers per month, indicating that Instagram has the potential to be a popular advertising platform for marketers (Perdana, J. on marketeers.com, 2017), and many marketers currently use influencer marketing strategies to promote their products or services (mediakix.com, 2017). As much as 92% of marketers believe that influencer marketing is more effective and widely used on Instagram compared to other social media platforms (mix.co.id, 2017; forbes.com, 2018). This makes influencers an opportunity for businesses that want to stay at the forefront of Instagram culture (business.instagram.com, 2022). An influencer is someone who has a large or significant number of followers on social media and can influence their behavior (Hariyanti and Wirapraja, 2018). The selection of influencers for advertising is often based on their abilities, expertise, level of popularity, and reputation (Hariyanti and Wirapraja, 2018). Influencers can play a significant role in promoting products, as social media users use social media to obtain information and make purchasing decisions based on reviews or testimonials from people who have bought or used the products (Arini, et al., 2019). Therefore, influencers appear to be effective advertising instruments, and current research is increasingly identifying factors that contribute to the success of influencers.

Advertising on Instagram is often done by beauty product marketers using influencers as their advertising models (Yulistara, A. on cnbcindonesia.com., 2018). Influencers who model beauty product advertisements are usually associated with femininity and tend to be female because society has always focused on beauty standards that are considered ideal for women, using models who are perceived as perfect (Yu, et al., 2011). According to Yu, et al. (2011), the use of ideal models is always done by beauty product marketers because it is considered more effective. 94% of brands are aware that using influencers can be more effective in advertising, but the effectiveness depends on selecting the right influencers (getcraft.com, 2018; tek.id, 2018). The right influencer is one who is relevant or suitable for the product (marketeers.com, 2016). Nowadays, consumers not only trust the number of followers an influencer has but also the message conveyed by the influencer that aligns with the promoted product (mix.co.id, 2017). If individuals perceive a congruence between the image of the product and the influencer promoting it, then the influencer can be seen as congruent with the product (Xu Xu and Pratt, 2018).

Products that are congruent with influencers can provide credible recommendations for consumers (Roy and Jain, 2017). The greater the congruence between the product and the influencer, the information source will be perceived as more credible and effective in persuading consumers (Pradhan, et al., 2014). The congruence between the product and the influencer can lead to more positive attitudes toward the advertised product (Kim and Na, 2007; Lee and Koo, 2015), and subsequently, it can generate purchase intentions for the promoted product (Lee and Koo, 2015; Xu Xu and Pratt, 2018; Pradhan, et al., 2014). Consumers will assess the credibility of the source advertising the product based on the perceived congruence between the product and the influencer (Pradhan et al., 2014). High credibility will result in more positive attitudes toward the advertisement and the product, ultimately leading to a greater purchase intention (Choi and Rifon, 2012). Therefore, it is

important for marketers to choose the right influencer who possesses characteristics or an image that aligns with their product (marketeers.com, 2016). However, currently, many product marketers overlook the aspect of congruence when collaborating with influencers.

An example of a beauty product advertisement on Instagram where the influencer promoting the product has low perceived congruence with the product is an advertisement by Avoskin (instagram.com/avoskinbeauty, 2022). Avoskin is known as a beauty product that is primarily used by women. However, Avoskin recently collaborated with a male influencer to spread the message that Avoskin is not only for women but can also be used by men. This can blur the image of Avoskin, as their mission is to educate and empower women (Wulan, A. on fimela.com, 2021).

The congruence between the product and the influencer in this study is visualized through the example of influencer marketing strategy employed by Avoskin. Avoskin, while expanding its market, partnered with influencers on different social media platforms, featuring male endorsers, unlike traditional beauty product advertisements that heavily feature women or femininity. The collaboration aimed to convey the advertising message that the product is suitable for both women and men, and it can increase Avoskin's revenue (Rustaviani, E. on blog.avoskinbeauty.com, 2022).

Although there have been studies examining the factors of product-influencer congruence and credibility towards attitude toward advertising, attitude toward the product, and purchase intention using experimental techniques (Naderer, 2021), there is still limited research that explores and investigates the impact of product-influencer congruence on influencer credibility, attitude toward advertising, and its effect on purchase intention, particularly concerning male endorsers promoting beauty products using survey techniques. This study aims to offer novelty to marketing literature, specifically regarding the effective use of influencer marketing strategies and understanding the crucial aspect of congruence between the product and the influencer in advertising effectiveness. The findings of this research are expected to contribute to knowledge, insights, and literature reviews as a consideration or reference, as well as contribute to further research to expand the understanding in the field of marketing, particularly in the topic of influencer marketing in advertising. The results of this study are expected to provide new knowledge and insights for influencers and marketers, enabling them to pay more attention to the marketing strategy of the advertising content uploaded on the Instagram social media platform with influencers promoting their products in order to enhance the sales of local products in Indonesia, particularly the Avoskin brand.

2. Literature Review and Hypothesis Development

Integrated Marketing Communication

Currently, marketers are implementing strategies to introduce their products through advertising on social media. Advertising is a form of activity that can communicate, attract attention, and persuade some or all of the public to take action in response to the ideas, goods, or services displayed (Kotler and Keller, 2016). Advertising can be defined as a form of non-personal communication where it identifies a sponsor who can inform the audience about a product. Therefore, advertising aims to promote goods, services, and ideas through clear sponsors. One of the strategies used by marketers in social media advertising is

influencer marketing. Influencer marketing involves brands collaborating with influencers to market their products or services. Some brands collaborate with influencers to increase brand awareness (influencermarketinghub.com, 2022). Influencer marketing is also a marketing strategy that can trigger virality because it relates to the formation of consumer attitudes through tweets, posts, blogs, or other communication formats on social media (Ferguson, 2008; McGaughey and Freberg, 2011).

Source Credibility Theory

Source credibility theory, discovered by Hovland et al. (1953), explains that individuals are more easily persuaded if the source of persuasion is sufficiently credible. Source credibility theory has three dimensions possessed by a source: attractiveness, expertise, and trustworthiness (Yuan et al., 2016). Attractiveness refers to someone who is considered visually appealing or physically attractive, and consumers adopt behaviors, attitudes, or preferences from influencers or preferred sources when they find something attractive about the influencer (Shimp, 2007). Expertise is the ability to provide accurate information and serve as a valid source based on experience, education, skills, and competencies (Spry et al., 2011; Thomas and Johnson, 2017). Trustworthiness refers to the honesty, integrity, and self-confidence of a message source (Kotler and Keller, 2016). Until now, research on the effectiveness of using endorsers or influencers in advertisements has focused more on the quality of the influencer or the credibility of the source, as people tend to trust advertisements with credible and suitable influencers (Choi and Rifon, 2012). According to the credibility of the source and the effectiveness of influencers theory, an influencer can have a significant impact on consumer attitude changes (Keel and Nataraajan, 2012) towards a brand, advertisement, and desire or intention to purchase the product, which is important for the effectiveness of an advertisement (La Ferle and Choi, 2005).

Product-Influencer Congruence

Product-influencer congruence refers to the alignment, suitability, similarity, relevance, consistency of image, or association between an influencer and a product (Kamins and Gupta, 1994; Choi and Rifon, 2012; Xu and Pratt, 2018). According to Schouten et al. (2020), congruence may be even more important for supporting influencers than traditional celebrities. Congruence refers to the match between specific characteristics of the influencer and the supported product (Erdogan, 1999; Kamins and Gupta, 1994). Recent studies indicate that in the context of influencer endorsement, consumers evaluate the product or brand more positively and show greater interest in purchasing when the influencer's characteristics align with the supported product (Breves et al., 2019; Kim and Kim, 2021; Schouten et al., 2020; Torres et al., 2019). According to Gaid and Rached (2015), if there is congruence between the product and the influencer, consumers will evaluate the product positively. Conversely, if there is no congruence between the product and the influencer, the product will be perceived as not good or unattractive. The concept of congruence in advertising is also important to apply when there is alignment between the product and the influencer because influencers can influence consumer behavior in evaluating a product (Gaid and Rached, 2015). According to Kirmani and Shiv (1998), congruence can be defined as the level of fit between a brand or endorsed product and an influencer. The alignment between a product and an influencer

focuses on the attributes or characteristics of the product that align with the influencer (Siemens et al., 2008).

Influencer Credibility

Influencer credibility is an important factor in measuring the effectiveness of message delivery through the role of an endorser. Hamouda (2018) revealed that influencer credibility is the ability of an influencer to present content that is honest, trustworthy, and aligned with consumer preferences. According to Stafford et al. (2002), credibility can be defined as the receiver's perception of an individual's ability in a specific field that can be trusted. Influencers are defined as individuals who actively participate in thoughts and activities that can influence networks and environments (Keller and Berry, 2003). Loeper et al. (2014) define influencers as individuals who actively use social media accounts, frequently engage in specific topics, and regularly share new information on their social media accounts. Influencers often create content on social media platforms like Instagram, promoting specific brands or products to gain followers and recognition from various brands (Okuah et al., 2019). According to Goldsmith et al. (2000), consumers generally perceive influencers as credible individuals who can effectively deliver messages. However, if an influencer is considered less credible and not trustworthy, consumers tend to ignore or even reject the messages conveyed by them (Friedman and Friedman, 1979 as cited in Hunt, 2000).

Attitude Toward Advertising

Attitude toward advertising is generally defined as a consistent favorable or unfavorable response tendency toward advertising in general (Lutz, 1985). Attitude toward advertising can also be defined as the audience's affective reaction to advertising (Can and Kaya, 2016). Lee et al. (2016) state that consumers' attitudes toward advertising include their views on the advertising itself, not just the promoted product or brand. According to Assael (2001), attitude toward advertising is defined as an attitude that makes consumers judge an ad as good or bad. Consumer attitudes toward advertising are as important as attitudes toward the brand featured in the advertisement, as explained by Mowen and Minor (2002). Mowen and Minor (2002) also explain that attitude toward advertising can be defined as the consumer's favorable or unfavorable response to a particular advertisement as long as the consumer is exposed to it. The Hierarchy of Effects theory depicts several stages that influence consumer attitudes toward advertising and purchase behavior, including three dimensions: cognitive, affective, and behavioral (Smith et al., 2008). The cognitive dimension refers to perceptions (e.g., credibility) about a specific object (e.g., the advertisement); the affective dimension refers to feelings toward the object (e.g., pleasure); and the behavioral dimension relates to the actions individuals intend to take in relation to the object (e.g., purchase intention) (Falcão et al., 2020).

Purchase Intention

In the marketing context, purchase intention can be defined as the desire or willingness of consumers to buy or engage in purchasing actions toward a specific product or brand. According to Assael (2004), this can be measured by the level of likelihood for consumers to

make such a purchase. Grewal et al. (1998) describe purchase intention as the likelihood of an individual to purchase a particular product. Purchase intention can also be defined as the consumer's likelihood to choose to purchase a specific product in the future when they perceive a need that should be fulfilled (Bashir, 2019). According to Kotler and Keller (2016), the primary goal of marketing activities is to influence consumers to be willing to purchase products or services from a company when they need them. If individuals feel satisfied, it will increase their intention to purchase in the future. Conversely, if individuals are dissatisfied, they may postpone or even avoid future purchases (Solomon, 2014).

The Influence of Product-Influencer Congruence on Purchase Intention

In the influencer domain, recent studies by Breve et al. (2019), De Cicco et al. (2021), and Schouten et al. (2020) have shown that influencers who support products that align with their image (e.g., food influencers promoting stand mixers) are perceived as more trustworthy and knowledgeable compared to influencers who endorse unrelated products. Recent studies have indicated that consumers evaluate products or brands more positively and exhibit a greater intention to purchase when the characteristics of the influencer align with the endorsed product (Breves et al., 2019; Kim and Kim, 2021; Schouten et al., 2020; Torres et al., 2019). If there is congruence between the product and the influencer, consumers tend to evaluate the product positively and develop an intention to purchase. Conversely, if there is a lack of congruence, the product may be perceived as less favorable or unappealing (Gaid and Rached, 2015). Therefore, this study proposes the following hypothesis:

H1: Product-influencer congruence influences purchase intention.

The Influence of Product-Influencer Congruence on Influencer Credibility

High congruence between the influencer and the promoted product leads to the source being perceived as more credible (Schouten et al., 2020; Yoo and Jim, 2015). Conversely, when there is a lack of fit between the product and the brand, it results in a reduction in source credibility, conceptualized as source derogation. When a source is easily perceived as biased, individuals tend to devalue specific influencers due to negative emotions (e.g., disappointment), disregarding their expertise and showing little respect for their intelligence (Wright, 1979). Similarly, products promoted by a source or influencer with incongruent images will not elicit responses from individuals to devalue or ignore the influencer's expertise (Jacks and Cameron, 2003). Thus, it can be expected that followers of the influencer will perceive the influencer's congruent product content as fitting and consistent with the content regularly published on the influencer's account, resulting in the development of higher perceptions of credibility. Therefore, this study proposes the following hypothesis:

H2: Product-influencer congruence influences influencer credibility.

The Influence of Product-Influencer Congruence on Attitude Toward Advertising

According to Choi and Rifon (2012), when an influencer's image aligns with consumers' image of a brand, it can influence their attitude toward the influencer's advertisements and the products being advertised. Homer and Kahle (1990) argue that an influencer who aligns with

the promoted product can have a positive impact on the attitude toward the advertisement for that product. Kamins and Gupta (1994) also state that the congruence between the influencer and the endorsed product can significantly influence the response or attitude toward the advertisement. Choi and Rifon (2012) further suggest that the congruence between the influencer and the product can have a direct positive relationship with the attitude toward the advertisement. When individuals perceive a congruence between the product and the influencer featured in the advertisement, they tend to have a positive attitude or response toward the advertisement because it exposes them to both the product and the influencer with congruent images. A study by Said and Napi (2015) found that the congruence between the influencer and the product can affect the attitude toward the advertisement. Therefore, this study proposes the following hypothesis:

H3: Product-influencer congruence influences attitude toward advertising.

The Influence of Influencer Credibility on Attitude Toward Advertising

Influencer credibility has a positive impact on consumers' attitudes toward advertising (Lee and Koo, 2016), and using popular celebrities as endorsers can help enhance the ad's subject ratings (Rashid et al., 2002). The attractiveness associated with ads featuring influencers leads to increased brain activity related to memory, as reported in fMRI studies on influencer advertising by Chang et al. (2016). Influencer endorsements not only result in positive ad ratings but also lead to better product evaluations (Cooper, 1984; Dean and Biswas, 2001). Product evaluations can indirectly influence promotional effectiveness through the construct of endorser credibility (Munnukka et al., 2016). Ads featuring consistently credible influencers can have a greater positive impact than those featuring non-influencers (Amos et al., 2008). This not only makes endorsements lively, appealing, and attention-grabbing but also attracts attention (Kamins, 1989). One of the main reasons for using influencer endorsements is that influencers make ads more credible and strengthen consumer perceptions (Friedman and Friedman, 1979). Therefore, it can be suggested that endorsements featuring influencers with higher credibility can lead to favorable consumer attitudes toward the advertisement. Hence, this study proposes the following hypothesis:

H4: Influencer credibility influences attitude toward advertising.

The Influence of Influencer Credibility on Purchase Intention

The presence of an influencer in an advertisement leads to higher purchase intentions (Daneshvary and Schwer, 2000; Friedman et al., 1977; Kamins, 1990; Knight and Young Kim, 2007; Pradhan et al., 2016). Lafferty and Goldsmith (1999) argue that consumers have a greater desire to purchase a product when the influencer or endorser exhibits high credibility. If consumers perceive an advertisement using a credible source or influencer, it can influence their attitudes and/or behaviors, leading them to accept accurate information and subsequently convert it into purchase intentions (Pornpitakpan, 2004). Positive brand personalities can ensure increased purchase intentions (Freling and Forbes, 2013) and serve

as a basis for product differentiation (Aaker, 1996). Therefore, this study proposes the following hypothesis:

H5: Influencer credibility influences purchase intention.

The Influence of Attitude Toward Advertising on Purchase Intention

Advertising is a core element of the marketing mix and is effective in generating sales (Herington and Henley, 2000). Advertising leads to positive attitudes toward specific products, and it is expected that these attitudes will result in corresponding positive behaviors (Herr and Fazio, 1993). Whittler (1991) notes that advertising can enhance persuasion in scenarios where there is similarity between consumers and elements of the ad (e.g., influencer endorser). Previous research has shown that source credibility significantly contributes to the formation of individuals' attitudes toward advertising and enhances ad effectiveness (Lafferty et al., 2002). This can increase individuals' purchase intentions, ultimately leading to increased sales (Wang et al., 2013). According to Wang et al. (2013), influencer endorsements, advertising effectiveness, and ad attractiveness have a positive influence on purchase intentions. Marketers can use influencer endorsements to leverage better information storage in consumers' minds. Consequently, consumers can recall information well when making a purchase decision, and consumers' positive attitudes toward advertising can lead to purchase intentions. Therefore, this study proposes the following hypothesis:

H6: Attitude toward advertising influences purchase intention.

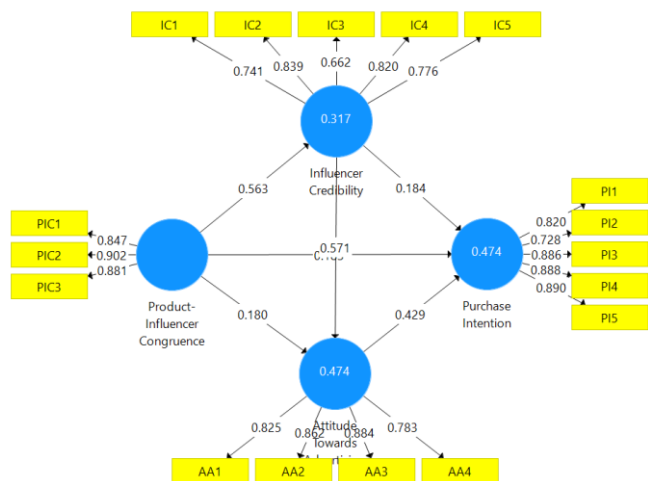
3. Data and Methodology

This study aims to examine the influence of product-influencer congruence on influencer credibility and attitude toward advertising, as well as its impact on purchase intention for Avoskin advertisements. The exogenous variables in this study are product-influencer congruence, while the endogenous variables are influencer credibility, attitude toward advertising, and purchase intention. The population used in this research consists of Instagram users. The sample for this study includes Instagram users who have watched the Avoskin Your Skin Bae Shield of Sun Essence advertisement, featuring Refal Hady on Instagram reels, but have not yet purchased the product. These individuals have filled out a questionnaire distributed through Google Forms. The sampling technique employed is purposive sampling. According to Cooper and Schindler (2014), purposive sampling is a technique for selecting samples from a population that possess specific considerations or characteristics. The sample size used in this study is 175 respondents. Data analysis is performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 3.0 software. This is because the objective of this study is theory development, which aligns with the purpose of PLS-SEM, which is to build theory or variance-based analysis (Hair et al., 2014).

4. Results and Discussion

The total mean value of all respondents' answers regarding the product-influencer congruence variable is 3.62, indicating that the majority of respondents perceive a congruence between the image of Avoskin Your Skin Bae Shield of Sun Essence product and

influencer Refal Hady. The total mean value of all respondents' answers regarding the influencer credibility variable is 3.88, indicating that the majority of respondents consider Refal Hady to be a credible influencer. The total mean value of all respondents' answers regarding the attitude toward advertising variable is 3.86, indicating that the majority of respondents show a favorable response to the Avoskin Your Skin Bae Shield of Sun Essence advertisement endorsed by influencer Refal Hady. The total mean value of all respondents' answers regarding the purchase intention variable is 3.43, suggesting that, on average, the majority of respondents have a tendency to make a purchase of Avoskin Your Skin Bae Shield of Sun Essence product advertised by Refal Hady.



Source: Ramadhani & Tanti (2023)

Figure 1. Model Analysis Result of Outer Model Diagram

Table 1. Convergent Validity Result

Variable	Indicator	Loading Factors	Explanation
Product-Influencer Congruence	PIC1	0.847	Valid
	PIC2	0.902	Valid
	PIC3	0.891	Valid
Influencer Credibility	IC1	0.741	Valid
	IC2	0.839	Valid
	IC3	0.662	Valid
	IC4	0.820	Valid
	IC5	0.776	Valid
Attitude Toward Advertising	AA1	0.825	Valid
	AA2	0.862	Valid
	AA3	0.884	Valid
	AA4	0.783	Valid
Purchase Intention	PI1	0.820	Valid
	PI2	0.728	Valid
	PI3	0.886	Valid
	PI4	0.888	Valid
	PI5	0.890	Valid

Based on table 1 it can be concluded that the loading factor value of each construct is worth more than 0.5, so that the loading factor value meets the requirements of convergent validity and each indicator can be said to be a valid indicator.

Table 2. Cross Loading Value

Indicator	Variable			
	PIC	IC	AA	PI
PIC1	0.847	0.475	0.418	0.443
PIC2	0.902	0.523	0.494	0.470
PIC3	0.881	0.481	0.401	0.403
IC1	0.528	0.741	0.463	0.386
IC2	0.449	0.839	0.553	0.417
IC3	0.312	0.662	0.456	0.380
IC4	0.492	0.820	0.553	0.510
IC5	0.371	0.776	0.557	0.508
AA1	0.438	0.664	0.825	0.515
AA2	0.393	0.594	0.862	0.524
AA3	0.440	0.585	0.884	0.576
AA4	0.412	0.388	0.783	0.553
PI1	0.421	0.441	0.496	0.820
PI2	0.344	0.481	0.568	0.728
PI3	0.420	0.491	0.536	0.886
PI4	0.460	0.513	0.588	0.888
PI5	0.467	0.495	0.525	0.890

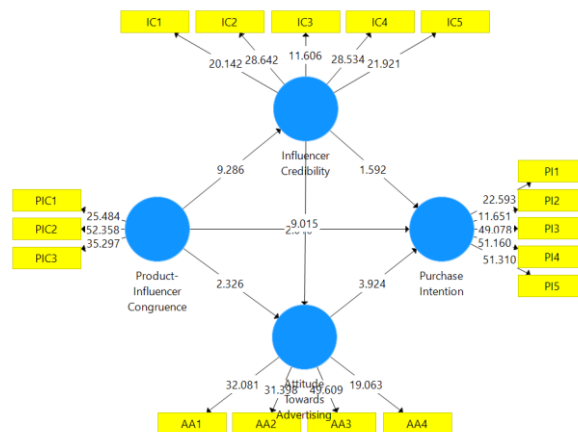
According to Table 2, it can be concluded that each cross-loading value of each construct is higher than the indicators on other constructs, indicating that the cross-loading values meet the criteria for discriminant validity.

Table 3. Composite Reliability Result

Variable	Composite Reliability	Cronbach's Alpha	Explanation
Product-Influencer Congruence	0.850	0.909	Reliable
Influencer Credibility	0.826	0.879	Reliable
Attitude Toward Advertising	0.860	0.905	Reliable
Purchase Intention	0.898	0.925	Reliable

According to the Table 3, it can be observed that each variable has a composite reliability and Cronbach's alpha value above 0.7, indicating that each variable can be considered reliable.

Inner Model Testing



Source: Ramadhani & Handriana (2023)
 Figure 2. Model Analysis Result of Outer Model Diagram

Table 4. R-Square Value

Variable	R-Square
Influencer Credibility	0.317
Attitude Toward Advertising	0.474
Purchase Intention	0.474

Based on Table 4, it is known that the influencer credibility variable has an R-square value of 0.317 (31.7%), indicating that 31.7% of the influencer credibility variable can be explained by the product-influencer congruence variable. The remaining 68.3% is explained by other variables not included in this research analysis. Furthermore, the attitude toward advertising variable has an R-square value of 0.474 (47.4%), meaning that 47.4% of the attitude toward advertising variable can be explained by the product-influencer congruence variable, while the remaining 52.6% is explained by other variables outside the model of analysis. Similarly, the purchase intention variable has an R-square value of 0.474 (47.4%), indicating that 47.4% of the purchase intention variable can be explained by the influencer credibility and attitude toward advertising variables, while the remaining 52.6% is explained by other variables not included in this research analysis.

Table 5. Path Coefficient

	Original Sample	T Statistic	P Values	Significance
<i>Product-Influencer Congruence -> Purchase Intention</i>	0.183	2.174	0.000	Significant
<i>Product-Influencer Congruence -> Influencer Credibility</i>	0.563	8.642	0.000	Significant
<i>Product-Influencer Congruence -> Attitude Toward Advertising</i>	0.180	2.181	0.030	Significant

<i>Influencer Credibility -> Attitude Toward Advertising</i>	0.571	8.807	0.000	Significant
<i>Influencer Credibility -> Purchase Intention</i>	0.184	1.528	0.114	Not Significant
<i>Attitude Toward Advertising -> Purchase Intention</i>	0.429	3.985	0.000	Significant

Based on the Table 5, there are 6 hypotheses, namely H1, H2, H3, H4, and H6, that are accepted, and 1 hypothesis, H5, that is rejected. This result is based on the coefficient value test, where there is no significant effect on the t-statistic value of 1.528 as it is smaller than 1.96. Furthermore, there is no significant effect indicated by the p-value of 0.114, which is greater than 0.05.

Hypothesis 1 (H1) states that product-influencer congruence influences purchase intention. The statistical test results from this study indicate that the product-influencer congruence variable has a positive effect on purchase intention, thus H1 is accepted. This finding aligns with the study by Kim and Kim (2021), which states that consumers evaluate products or brands more positively and show a greater intention to purchase when there is a match between the influencer and the supported or promoted product.

Hypothesis 2 (H2) states that product-influencer congruence influences influencer credibility. The statistical test results from this study show that the product-influencer congruence variable has a positive effect on influencer credibility, thus H2 is accepted. This result is consistent with the research by Janssen et al. (2022), which states that the supported product should align with the influencer's self-brand image, perception, and identification in order to have a positive effect and serve as an important driver for the influencer support effect. Additionally, this study's findings are supported by research by Schouten et al. (2020), which suggests that high congruence between the influencer and the promoted product can enhance the perceived source credibility.

Hypothesis 3 (H3) states that product-influencer congruence influences attitude toward advertising. The statistical test results from this study show that the product-influencer congruence variable has a positive effect on attitude toward advertising, thus H3 is accepted. This finding aligns with the study by Choi and Rifon (2012), which suggests that when an influencer's image matches consumers' perceptions of a brand or product, it can influence their attitudes toward the ad and the product endorsed by the influencer. Additionally, the congruence between the influencer and the product or brand can have a direct and positive relationship with attitude toward advertising. According to the study conducted by Said and Napi (2015), the congruence between the influencer and the product affects attitudes toward the advertising.

Hypothesis 4 (H4) states that influencer credibility influences attitude toward advertising. The statistical test results from this study show that the influencer credibility variable has a positive effect on attitude toward advertising, thus H4 is accepted. This finding is consistent with the research by Singh and Banerjee (2018), which states that the presence of a celebrity endorser in an advertisement can enhance attitudes toward the ad and the brand. Furthermore, the study by Lee and Koo (2016) suggests that influencer credibility has a positive impact on consumers' attitudes toward advertising, and using popular celebrities as

endorsers can help improve the ad's rating. Product evaluation can indirectly influence promotional effectiveness through the construct of endorser credibility (Munnukka et al., 2016).

Hypothesis 5 (H5) states that influencer credibility influences purchase intention. The statistical test results from this study show that the influencer credibility variable does not have a significant effect on purchase intention, thus H5 is rejected. This is because according to the research by Alfarraj et al. (2020), the attractiveness of influencers is not the main motivator supporting willingness to purchase a product. Some individuals prioritize the quality, value, and benefits of a product or service over physical attributes, and they do not solely rely on well-known public figures endorsing the product or service. Although influencer Refal Hady, who is the spokesperson for Avoskin products, has credibility, if individuals rely more on products they frequently use and do not require the advertised product, the influencer's credibility will not affect consumers' purchase intentions in the future.

Hypothesis 6 (H6) states that attitude toward advertising influences purchase intention. The statistical test results from this study show that the attitude toward advertising variable has a positive effect on purchase intention, thus H6 is accepted. This finding is in line with the research by Singh and Banerjee (2018), which indicates that a positive attitude toward the ad can stimulate consumers' purchase intentions. Additionally, this study is consistent with the research by Wang et al. (2013), which suggests that the effectiveness and attractiveness of ads can have a positive impact on purchase intention.

5. Conclusion

Based on the above analysis and discussion, the following conclusions can be drawn: (1) Product-influencer congruence has a positive effect on purchase intention for Avoskin Your Skin Bae Shield of Sun Essence product advertised by Refal Hady. (2) Product-influencer congruence has a positive effect on influencer credibility for Avoskin Your Skin Bae Shield of Sun Essence product advertised by Refal Hady. (3) Product-influencer congruence has a positive effect on attitude toward advertising for Avoskin Your Skin Bae Shield of Sun Essence product advertised by Refal Hady. (4) Influencer credibility has a positive effect on attitude toward advertising for Avoskin Your Skin Bae Shield of Sun Essence product advertised by Refal Hady. (5) Influencer credibility does not have an impact on purchase intention for Avoskin Your Skin Bae Shield of Sun Essence product advertised by Refal Hady. (6) Attitude toward advertising has a positive effect on purchase intention for Avoskin Your Skin Bae Shield of Sun Essence product advertised by Refal Hady.

The researcher suggests that academics should further investigate the influence of product-influencer congruence on influencer credibility and attitude toward advertising, and observe its impact on purchase intention in industries other than the beauty industry, such as fashion or food and beverage, with a focus on green concepts or marketing strategies that prioritize environmental sustainability. This presents a relatively new strategic opportunity in the marketing world and offers benefits to both businesses and consumers (Hanifah et al., 2016). Similarly, for marketers, it is important to select the appropriate endorser for the advertised product, as consumers are more likely to be interested in purchasing a product when they see an advertisement featuring an influencer who is aligned with the product. Additionally, marketers should consider the quality of the promoted product, as consumers not only rely

on the celebrity or influencer endorsing the product but also consider the product's quality. This study is not without limitations and shortcomings, and therefore cannot be considered perfect, requiring further improvements in the future. The findings of this study indicate that there is no influence of Refal Hady's credibility as an influencer endorsing Avoskin Your Skin Bae Shield of Sun Essence product on consumers' purchase intentions. This could be due to the study only using the dimensions of expertise and trustworthiness to measure influencer credibility, without considering attractiveness, which is particularly relevant in the case of Refal Hady. Future researchers can explore this further by incorporating attractiveness as a dimension to measure influencer credibility in their studies.

This study did not specifically target a particular age group as its sample. Since the study focuses on the context of Instagram reels, future researchers can investigate Avoskin Your Skin Bae Shield of Sun Essence advertisements featuring Refal Hady on Instagram reels, particularly targeting Generation Z, aged 11-26 years, to determine whether the product has a positive or negative impact on this generation. Given the advancements in technology, consumers in Generation Z are more inclined to purchase products and share their experiences through social media.

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