



Personal Branding, Attitude Homophily, and Influencer Credibility in Shaping Purchase Intentions in MSMEs

Bunga Aditi

Fakultas Ekonomi Bisnis, Universitas Harapan Medan
Jl. Imam Bonjol No. 35 Medan 20152, Indonesia

CORRESPONDING AUTHOR

Bunga Aditi

Fakultas Ekonomi Bisnis
Universitas Harapan Medan

Email: bungaaditi@unhar.ac.id

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ABSTRACT

Purpose – This study investigates and evaluates the direct and indirect effects of personal branding and attitude homophily on purchase intention, emphasizing the mediating role of influencer credibility among consumers of Micro, Small, and Medium Enterprises (MSMEs) in Medan, Indonesia.

Methodology – This study adopts a quantitative, causal approach with an explanatory design to examine causal relationships among variables. The research involved 384 respondents selected through purposive sampling. Data were collected using an online questionnaire distributed via WhatsApp and Telegram. Structural Equation Modelling–Partial Least Squares (SEM-PLS) with SmartPLS 3.0 was employed for statistical analysis.

Findings – The results show that personal branding and attitude homophily significantly increase purchase intention, both directly and indirectly through influencer credibility. This study contributes by confirming the credibility mechanism as a key link between influencers' social-psychological cues and consumer decisions, especially for MSMEs facing low awareness and legitimacy constraints. Practically, MSMEs should prioritize attitude fit and consistent influencer branding.

Originality/Novelty – This study highlights the mediating role of influencer credibility in the relationship between personal branding, attitude homophily, and purchase intention, offering new theoretical insights into digital marketing literature and extending understanding of persuasive mechanisms in influencer marketing, particularly in the MSME context.

Implications – The research provides practical guidance for MSMEs in Medan, Indonesia, to optimize influencer-based marketing strategies. It is recommended that MSMEs collaborate with micro-influencers who demonstrate strong personal branding, align with the target audience's values, and have high credibility to enhance consumer trust and drive purchase intent effectively.

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INTRODUCTION

Rapid advances in digital technologies and widespread social media use have reshaped how firms create demand, yet the benefits of digital marketing are unevenly distributed across firm size. Digital transformation research shows that value is created when digital tools are translated into customer-facing capabilities, data-driven learning, and agile market responses, not when technology is adopted superficially (Verhoef et al., 2021; Dwivedi et al., 2021; Kraus et al., 2022). Micro, small, and medium-sized enterprises (MSMEs) in emerging markets often lag behind large firms because they face chronic constraints in managerial attention, specialized skills, analytics, and marketing budgets, leading to sporadic and fragmented social media engagement (Papadopoulos et al., 2020; Meier & Peters, 2023). This constraint matters because smaller firms typically lack strong brand equity and formal trust signals that are more available to large corporations, so their digital marketing performance depends more strongly on interpersonal credibility and relational cues than on scale advantages in media spending (Meier & Peters, 2023; Samputra & Alfarizi, 2025).

Influencer marketing is frequently presented as a low-cost alternative for smaller firms, but its effectiveness is not automatic. Conceptual work argues that influencer marketing generates value through audience access, persuasive endorsement, and ongoing relationship management, implying that the mechanism is relational rather than purely transactional (Campbell & Farrell, 2020). Systematic evidence also indicates that effectiveness varies by influencer type, message characteristics, and context, which strengthens the case for theory-driven models that specify why and when influencer campaigns lead to purchase intention (Vrontis et al., 2021; Spörl-Wang et al., 2025). For micro, small, and medium-sized enterprises (MSMEs), the strategic question is therefore not whether influencers matter, but which influencer attributes can compensate for limited firm resources and low initial brand trust.

A central but under-specified attribute is influencer personal branding, understood as the consistent construction of an influencer as a human brand with a recognizable identity, values, and expertise. Human brand theory suggests that followers form attachments to influencers when the influencers' identities fulfil followers' psychological needs, and such attachments can translate into favourable marketplace outcomes (Ki et al., 2020). Empirical evidence shows that perceived originality and uniqueness shape opinion leadership in influencer accounts and that congruence among influencer, product, and follower strengthens persuasive impact (Casaló et al., 2020; Belanche et al., 2021). At the same time, authenticity is fragile because commercial collaborations can trigger scepticism unless influencers manage authenticity beyond surface self-presentation (Audrezet et al., 2020). These findings imply that personal branding is not merely aesthetic; it is a governance mechanism for maintaining authenticity and coherence, which should shape downstream credibility judgments and purchase intention.

Attitude homophily further explains why influencer personal branding can be especially consequential for micro, small, and medium-sized enterprises (MSMEs). Attitude homophily refers to perceived similarity in values and viewpoints, which promotes psychological closeness, identification, and a parasocial relationship, thereby strengthening receptivity to persuasive messages. In influencer settings, homophily and related relational constructs have been shown to increase influencer trustworthiness and, through trust, purchase intentions

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(Ladhari et al., 2020; Schouten et al., 2020; Naderer et al., 2021). Evidence also indicates that influencer engagement strategies shape the intensity of follower involvement, suggesting that relational mechanisms are activated through ongoing interaction rather than one-off exposure (Tafesse & Wood, 2021). For micro, small, and medium-sized enterprises (MSMEs), attitude homophily should be even more central, as consumers often evaluate small-business offerings amid greater uncertainty about quality, after-sales support, and brand reliability. When firm-level signals are weak, followers may rely on attitudinal similarity with an influencer as a heuristic for product fit and moral alignment, which can directly increase purchase intention and indirectly increase purchase intention by elevating credibility perceptions (Ladhari et al., 2020; Schouten et al., 2020).

Influencer credibility is the proximate driver that connects these relational cues to consumer action. Studies consistently show that credibility dimensions, such as trustworthiness and expertise, predict purchase intention, and that disclosure practices and sponsorship cues can alter credibility judgments (Weismueller et al., 2020; Jung & Im, 2021). In addition, credibility has been modelled as a mechanism through which brand awareness and influencer characteristics translate into purchase intention in social media contexts, reinforcing the mediating role of credibility in persuasion (Sesar et al., 2022; Argyris et al., 2021). Work on bloggers and influencers also shows that credibility co-evolves with parasocial relationship intensity and can explain why audiences accept recommendations (Sokolova & Kefi, 2020; Masuda et al., 2022). Taken together, credibility is not an optional variable; it is the theoretical bridge that should transmit the effects of influencer personal branding and attitude homophily into purchase intention.

Despite rapid growth in influencer marketing research, a substantive gap remains in explaining why and when influencer cues work for micro, small, and medium-sized enterprises (MSMEs) that typically face resource constraints, low baseline awareness, and weak legitimacy signals in crowded digital marketplaces. This gap is urgent in the Indonesian MSME context because many small brands must compete against well-funded firms while relying on social media as a cost-efficient channel, making credibility-building a central challenge rather than a secondary outcome. Prior studies have advanced important mechanisms, such as follower attachment (Ki et al., 2020), influencer-brand congruence and opinion leadership (Casaló et al., 2020). Attitude-based homophily in shaping trust and purchase decisions (Ladhari et al., 2020), yet most evidence is anchored in settings (e.g., fashion influencers or beauty vloggers) where brand visibility and category norms are already established, limiting transferability to MSME campaigns where legitimacy is still emerging (Belanche et al., 2021). Moreover, while research on small-firm digitalization clarifies why MSMEs struggle to sustain effective social media marketing, it does not specify how relational influencer cues can be deliberately designed to compensate for MSMEs' signalling deficits and limited marketing resources (Papadopoulos et al., 2020; Meier & Peters, 2023). Consequently, the literature lacks an integrated, context-sensitive model that jointly tests influencer personal branding and attitude homophily as complementary antecedents of influencer credibility and purchase intention for MSME offerings in Indonesia, where collectivist value alignment may amplify the effects of perceived similarity and trust in consumer decision-making (Samputra & Alfarizi, 2025).



Building on these arguments, this study examines how influencer personal branding and attitude homophily influence purchase intention for Indonesian MSME products, with influencer credibility specified as the mediating mechanism. The theoretical contribution is to consolidate fragmented influencer findings by positioning personal branding (as a strategic self-presentation cue) and attitude homophily (as a similarity-based relational cue) as joint drivers of credibility formation and downstream purchase intention, thereby refining the boundary conditions of prior attachment and congruence models for low-awareness, resource-limited brands (Ki et al., 2020; Casaló et al., 2020; Belanche et al., 2021). The practical contribution is to provide actionable guidance for MSMEs on selecting and managing influencer collaborations, prioritizing authenticity, value similarity, and credible communication, to substitute for scale-based advantages enjoyed by large firms and to strengthen consumer trust under constrained budgets (Campbell & Farrell, 2020; Spörl-Wang et al., 2025).

Hypothesis Development

The Relationship Between Personal Branding, Influencer Credibility, and Purchase Intention

Personal branding in the social media era can be conceptualized as strategic identity work through which individuals craft a coherent, distinctive, and value-laden public persona that functions as social capital, shaping reputation, relational strength, and influence in networked environments (Dwivedi et al., 2021). Influencer marketing research further suggests that this identity work is not peripheral but foundational because influencers simultaneously operate as audience builders, endorsers, and relationship managers, so their market impact depends on whether followers interpret the persona as authentic and meaningful rather than merely promotional (Campbell & Farrell, 2020; Tafesse & Wood, 2021). Strong personal branding enhances credibility by signalling stable expertise, consistent values, and self-brand fit, helping audiences infer trustworthiness and competence in the face of information uncertainty (Audrezet et al., 2020; Belanche et al., 2021). Empirical studies show that perceived originality and uniqueness contribute to influencer opinion leadership and strengthen followers' willingness to accept advice, indicating that differentiation serves as a credibility cue rather than merely an image strategy (Casaló et al., 2020). Human brand evidence also shows that followers form attachments when influencers satisfy needs for relatedness and competence, which supports the logic that well-managed personal branding elevates perceived credibility and acceptance of endorsements (Ki et al., 2020). Credibility then becomes a key driver of purchase intention because it reduces persuasion resistance and increases the diagnostic value of endorsements, including in contexts where disclosure and persuasion knowledge can otherwise undermine effectiveness (Weismueller et al., 2020; Sokolova & Kefi, 2020). In addition, identification with the endorser strengthens trust and perceived fit, providing a direct route by which personal branding can influence purchase intention beyond credibility alone (Schouten et al., 2020). Finally, models of influencer attributes show that persona-based cues and follower characterizations jointly explain purchase intentions, supporting both a mediated and a direct effect of personal branding on purchase intention (Masuda et al., 2022). Based on these findings, the following hypotheses



are proposed:

H1: Personal Branding Affects Influencer Credibility

H4: Personal Branding Affects Purchase Intention

The Relationship Between Attitude Homophily, Influencer Credibility, and Purchase Intention

Homophily is a central mechanism in relationship-based persuasion because perceived similarity reduces social distance, increases message acceptance, and accelerates trust formation, especially when consumers face uncertainty about product quality and rely on influencer recommendations. In social media environments, homophily is not merely descriptive similarity but a relational cue that shapes how followers interpret influencers as credible sources and whether they translate exposure into purchase intention. Evidence from influencer and vlogger contexts shows that homophily dimensions, such as attitude and value similarity, increase influencer popularity and, in turn, influence the purchase of recommended products (Ladhari et al., 2020). Attitude homophily, defined as perceived similarity in values and ways of thinking, is particularly important because it fosters identification, which strengthens internalization of persuasive messages and amplifies credibility judgments (Schouten et al., 2020). Consistent with this logic, attitude homophily is strongly associated with perceived credibility and parasocial interaction, both of which significantly predict purchase intention in influencer settings (Sokolova & Kefi, 2020). Beyond affective attachment, homophily also enables interactional benefits: homophily stimulates customer value co-creation behaviour that raises expected brand value and purchase intention, indicating that similarity can convert passive following into active marketplace participation (Bu et al., 2022). Moreover, attitude homophily is empirically shown to be a meaningful influencer attribute that contributes to downstream trustworthiness, expertise perceptions, and parasocial relationship formation, which, in turn, explain purchase intention (Masuda et al., 2022). Similarity also conditions boundary effects in influencer persuasion, as disclosure can increase trustworthiness when follower influencer similarity is high (Naderer et al., 2021), while disclosure influences credibility dimensions that predict purchase intention (Weismueller et al., 2020). At the campaign level, congruence among influencer, consumer, and product further reinforces the role of similarity-based mechanisms in shaping behavioural intentions (Belanche et al., 2021), and engagement strategies help sustain relational closeness, keeping these effects active over time (Tafesse & Wood, 2021). Meta-analytic evidence confirms homophily and credibility as robust predictors of purchase intention across influencer marketing studies (Ao et al., 2023; Spörl-Wang et al., 2025). Recent platform-specific findings on TikTok further underscore credibility as a proximal driver of purchase intention, reinforcing the expectation that attitude homophily should elevate purchase intention both directly and through credibility (Alcántara-Pilar et al., 2024). Based on these findings, the following hypotheses are proposed:

H2: Attitude Homophily Affects Influencer Credibility

H5: Attitude Homophily Affects Purchase Intention



The Relationship Between Influencer Credibility and Purchase Intention

Influencer credibility is an important dimension of a digital marketing strategy that determines how much the audience trusts and responds to the influencer's message. Conceptually, this credibility consists of three main dimensions, namely attractiveness, expertise, and trustworthiness as proposed by AlFarraj et al. (2021). These three aspects serve as the main benchmarks for assessing influencers' effectiveness in shaping audience opinions and purchasing decisions. Influencers with strong visual appeal and authentic communication skills tend to find it easier to build emotional connections with their followers. Meanwhile, their expertise in a particular field adds value through perceived authority and content relevance, strengthening trust. (Wiedmann & Von Mettenheim, 2021) noted that the combination of these three dimensions is a winning formula in influencer-based marketing, as it produces a strong, persuasive effect on consumer behaviour on social media. Recent research confirms that influencer credibility is a direct predictor of purchase intention. Filieri et al. (2023) found that influencer trust and expertise significantly mediate the influence of attractiveness on purchase intention through organic, non-promotional electronic word of mouth mechanisms. (Arief et al., 2023) stated that perceptions of influencer attractiveness in digital advertising can increase followers' trust in shared brand content, thereby strengthening the influence on purchasing decisions. Research by Iqbal et al. (2023) also emphasizes that influencer credibility fosters a positive attitude towards influencers, which, in turn, encourages greater brand engagement and purchase intentions. Thus, credibility is not just a supporting factor but a strategic foundation for the effectiveness of digital marketing campaigns through relevant and trusted influencers. Based on these findings, the following hypotheses are proposed:

H3: Influencer Credibility Affects Purchase Intention

The Relationship Between Personal Branding and Attitude Homophily with Purchase Intention Mediated by Influencer Credibility

In the context of digital marketing, personal branding and attitude homophily are two critical factors shaping influencer credibility, which, in turn, significantly influences purchase intention among audiences. Personal branding that is consistent, authentic, and relevant creates positive perceptions of an influencer's expertise, attractiveness, and trustworthiness. Luwie & Pasaribu (2021) demonstrated that effective personal branding significantly impacts influencer credibility, thereby enhancing brand awareness and purchase intention. This is reinforced by Santiago & Serralha (2022), who argue that well-managed personal branding strengthens reputation and fosters emotional and parasocial relationships with followers, thereby consolidating influencer trustworthiness. Furthermore, Liu & Zheng (2024) emphasized that personal branding, combining content value, authenticity, and homophily, possesses strong persuasive power in building brand credibility and purchase intention.

On the other hand, attitude homophily, or the similarity of values, attitudes, and preferences between influencers and audiences, also plays a crucial role in reinforcing influencer credibility. A study by De Araujo et al. (2026) found that attitude homophily enhances perceptions of trustworthiness, attractiveness, and expertise, which ultimately drive consumers' purchase intentions. Similarly, Abdulaziz et al. (2024) highlighted that homophily



between influencers and consumers in social media marketing is positively associated with credibility and purchase intention, particularly in the tourism and hospitality industry. Supporting this, Santiago & Serralha (2022) showed that digital influencers' attractiveness, homophily, and credibility collectively affect followers' purchase intentions. Likewise, Shoenberger & Kim (2023) explained that followers' reasons for engaging with influencers are often rooted in perceived homophily and authenticity, both of which significantly contribute to purchase intentions. Thus, it can be concluded that personal branding and attitude homophily not only directly influence purchase intention but also do so indirectly through the mediating role of influencer credibility. Based on these findings, the following hypotheses are proposed:

H6: Personal Branding Affects Purchase Intention through Influencer Credibility

H7: Attitude Homophily Affects Purchase Intention through Influencer Credibility

Drawing from the above explanation and previous studies, the effect of personal branding and attitude homophily on purchase intention through influencer credibility can be described as follows:

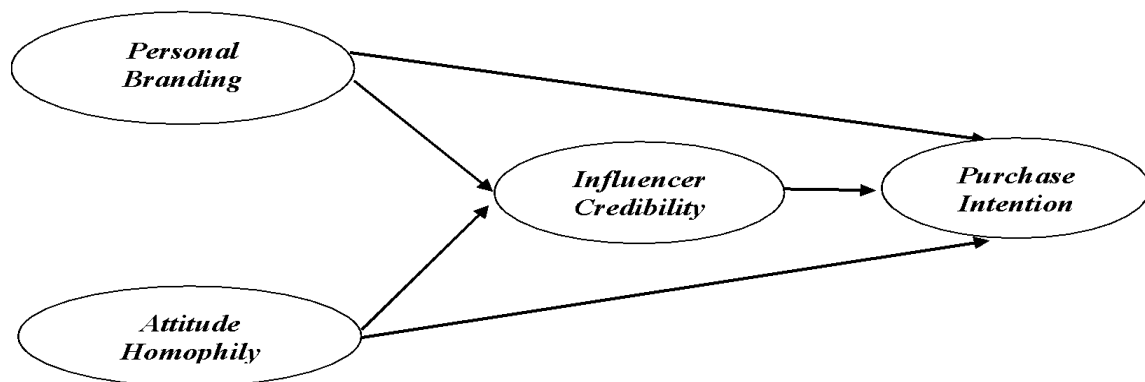


Figure 1. Research Model

METHODS

This study uses a quantitative, explanatory design to examine the causal influence of the independent variables (personal branding and attitude homophily) on the dependent variable (purchase intention), as well as the mediating role of influencer credibility. This method allows researchers to test previously formulated hypotheses and to statistically explain the relationship between variables. Research Location, Population, and Sample. This research was conducted in Medan city. The population of this study comprises people in Medan, Indonesia, who have purchased MSME culinary products. The respondents of this study were 384 people, which referred to the Lemeshow Method. Determination of the sample using a purposive sampling technique with certain considerations; the criteria here are being domiciled in the city of Medan and having bought MSME culinary in Medan, Indonesia.

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**Table 1.** Operational Definition of Variables

No.	Variable	Definitions	Indicator	Sources
1	Personal branding	Consumers' perceptions of an influencer's digital identity signals on social media that communicate distinctiveness, consistency, and authenticity, which together support perceived authority and influence.	1. Identity clarity 2. Consistency 3. Content authenticity 4. Distinctiveness 5. Professional presentation	(Audrezet et al., 2020; Casaló et al., 2020; Campbell & Farrell, 2020; Tafesse & Wood, 2021; Ki et al., 2020).
2	Attitude homophily	Followers perceived similarity in values, attitudes, and worldview between themselves and the influencer, which fosters psychological identification and relational closeness	1. Value similarity 2. Worldview similarity 3. Lifestyle similarity	(Ladhari et al., 2020; Sokolova & Kefi, 2020; Bu et al., 2022; Naderer et al., 2021)
3	Influencer credibility	Followers' evaluations of the influencer as a persuasive source are formed through perceived expertise, trustworthiness, and attractiveness.	1. Expertise 2. Trustworthiness 3. Attractiveness	(Weismueller et al., 2020; Sokolova & Kefi, 2020; Schouten et al., 2020; Masuda et al., 2022)
4	Purchase intention	A follower's motivational tendency to purchase the product promoted by the influencer, reflected in the likelihood of trying, buying, and recommending.	1. Intention to try 2. Likelihood to buy 3. Purchase consideration 4. Recommendation intention	(Sokolova & Kefi, 2020; Weismueller et al., 2020; Masuda et al., 2022; Ladhari et al., 2020).

Data collection methods include distributing questionnaires online via Google Forms and offline via a written list of questions. Furthermore, the evaluation construct of this study is assessed using a scale (1 - disagree, 5 - strongly agree). The data collection technique in this study used a combination of questionnaires and interviews, compiled online via Google Forms. The questionnaire was designed to measure key variables such as personal branding, attitude homophily, influencer credibility, and purchase intention through Likert scale-based closed-ended statements. The questionnaire was efficiently disseminated via instant messaging platforms such as WhatsApp and Telegram, given their high penetration among MSME players and social media users in Indonesia. In addition to the questionnaire, open-ended online interviews were conducted to obtain in-depth qualitative data, particularly to understand the context of consumer perceptions of influencers and the social mechanisms that shape purchase intent. Interviews were semi-structured and scheduled via initial WhatsApp contact, with responses recorded either in a fill-in form or in digital notes. A combination of these two methods was chosen to obtain rich, valid, and relevant data while maximizing the flexibility

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and effectiveness of data collection in a digital environment where physical interaction is limited.

Data analysis in this study used the Structural Equation Modelling-Partial Least Squares (SEM-PLS) approach, a multivariate statistical technique well-suited for analysing causal relationship models among latent constructs, especially when the research model involves mediating variables and the data are non-normal, or the sample size is relatively small to medium. Before testing the structural model, validity and reliability tests were carried out on the research instruments to ensure measurement accuracy and consistency. The validity test is conducted by examining the Outer Loading value (≥ 0.70), Average Variance Extracted (AVE) (≥ 0.50), and discriminant validity using the Fornell-Larcker Criterion. At the same time, reliability is measured by Composite Reliability (CR) and Cronbach's Alpha (≥ 0.70). After the measurement model (outer model) meets the validity and reliability criteria, testing continues on the structural model (inner model) to examine the relationships among latent variables, including path coefficient tests, R^2 values, and mediation tests using bootstrapping. According to Hair et al. (2021), SEM-PLS is effective for evaluating predictive models and particularly suitable for digital marketing and consumer behaviour, given its flexibility in handling complex models and nonparametric variables.

RESULTS AND DISCUSSION

Table 1 presents the demographics of the survey participants, including gender, income, educational background, marital status, and occupation. These details reveal the diverse makeup of the sample population within this study.

Table 2. Respondent Characteristics

No.	Characteristics	Description	Frequency	%
1	Gender	Male	157	40.90
		Female	227	59.10
2	Income	Under 3 Million	52	13.50
		3 Million to 5 Million	125	32.60
		5 Million to 10 Million	162	42.20
		Above 10 Million	45	11.70
3	Education	High school equivalent	52	13.50
		Diploma 3	23	6.00
		Bachelor's Degree	276	71.90
		Master's Degree	33	8.60
4	Marriage Status	Unmarried	116	30.20
		Married	268	69.80
5	Jobs	Private Employee	142	37.00
		Government Employee	121	31.50
		Self-employed	76	19.80
		Students	45	11.70

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Table 2 indicates that most participants identified as women, with 59.10 per cent identifying as such and 40.90 per cent as male. This indicates that more females are active on social media. Regarding income, 74.80 per cent of the respondents reported earnings between 3 million and 10 million per month, 13.50 per cent earned less than 3 million, and 11.70 per cent earned more than 10 million per month. When it comes to education, most participants held a Bachelor's degree (71.90 per cent), followed by Diploma holders (6 per cent), Master's degree holders (8.60 per cent), and high school graduates (13.50 per cent). Regarding marital status, 69.80 per cent of the respondents were married, while 30.2 per cent were not. In the occupational category, the largest group consisted of individuals working as private or government employees (68.50 per cent), followed by self-employed individuals (19.80 per cent) and students (11.70 per cent).

The evaluation framework was scrutinized to verify that the study constructs exhibit internal consistency. This verification was achieved by analyzing factor loadings, overall composite reliability, and the mean amount of variance captured by the items. According to Fu et al. (2021), factor loadings should surpass 0.70, composite reliability must exceed 0.70, and the average variance extracted should be above 0.5 for the measures to be considered acceptable. The findings suggest that convergent validity is achieved when items on a specific measurement scale exhibit high factor loadings on their designated constructs, i.e., loadings above 0.70. In contrast, items associated with other constructs display lower loadings as intended (Hair et al., 2021).

Table 3. Reliability and Validity Analysis

Indicator	Outer Loadings	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
AH1	0.746	0.914	0.930	0.624
AH2	0.862			
AH3	0.807			
AH4	0.756			
AH5	0.743			
AH6	0.843			
AH7	0.796			
AH8	0.758			
IC1	0.838	0.934	0.948	0.752
IC2	0.858			
IC3	0.902			
IC4	0.858			
IC5	0.878			
IC6	0.867			
PB1	0.838	0.916	0.932	0.631
PB2	0.858			
PB3	0.902			
PB4	0.858			
PB5	0.878			
PB6	0.867			

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Indicator	Outer Loadings	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
PB7	0.838	0.907	0.928	0.683
PB8	0.858			
PI1	0.761			
PI2	0.862			
PI3	0.863			
PI4	0.777			
PI5	0.838			
PI6	0.850			

Table 3 shows that all 28 items for each construct exceeded the recommended threshold of 0.70. The lowest item loading recorded was 0.732, while the highest reached 0.902. In addition, the AVE values for these items consistently exceeded the acceptable minimum of 0.50, ranging from 0.624 to 0.752. Likewise, composite reliability for each construct was robust, ranging from 0.928 to 0.948, as reported by Hair et al. (2021). These findings confirm that all five constructs met the criteria for item loadings, AVEs, and composite reliabilities, so no items were eliminated, as all AVEs were above 0.50.

Furthermore, the study employed the Heritability-Monotrait Ratio (HTMT) to assess discriminant validity. According to Hair et al. (2021), an HTMT value below 0.90 indicates that a construct demonstrates good discriminant validity.

Table 4. Discriminant Validity

Heretroit-Monotrait Ratio (HTMT)			
	Attitude Homophily	Influencer Credibility	Personal Branding
Attitude Homophily			
Influencer Credibility	0.745		
Personal Branding	0.761	0.853	
Purchase Intention	0.742	0.875	0.859
Fornell-Larcker Criterion			
Attitude Homophily	0.790		
Influencer Credibility	0.694	0.867	
Personal Branding	0.701	0.785	0.794
Purchase Intention	0.686	0.816	0.798

Table 4 demonstrates that the discriminant validity for each variable, measured by the HTMT Ratio, is below 0.90. It also confirms the proper placement of indicators for each variable. In Table 4, the Fornell-Larcker Criterion indicates that each variable correlates more strongly with its indicators than with other variables, confirming that the indicators are correctly assigned.

In a structural model, the R-squared value indicates the proportion of the outcome variable's variation explained by the predictor variables. In other words, it tells us the degree to which the independent factors account for the changes observed in the dependent factor.



This value is determined by squaring the correlation between the actual data and the model's predictions, yielding a value between 0 and 1. A value closer to 1 indicates the model has high predictive accuracy, while a value closer to 0 suggests lower accuracy. As outlined by Hair et al. (2021), an R-squared value of 0.75 is considered strong, 0.50 moderate, and 0.25 weak in predicting outcomes.

Table 5. Result of Coefficient of Determination (R^2 value)

	R Square	Adjusted R-Square
Influencer Credibility	0.670	0.668
Purchase Intention	0.734	0.732

Table 5 demonstrates that the combination of Personal Branding, Attitude Homophily, and Influencer Credibility accounts for approximately 73.4 per cent of the variance in Purchase Intention, yielding an R^2 value of 0.734. In addition, the joint influence of Personal Branding and Attitude Homophily explains around 67 per cent of the variation in Influencer Credibility. By conventional standards, the R^2 figures for Purchase Intention and Influencer Credibility, roughly 0.734 and 0.670, respectively, fall into the moderate category.

Furthermore, evaluating the significance of the relationships among latent variables requires testing the path coefficients. This is done by comparing p-values to a significance level of 0.005 or by verifying that the t-statistics exceed 1.96. These statistics are obtained using SmartPLS's bootstrap method.

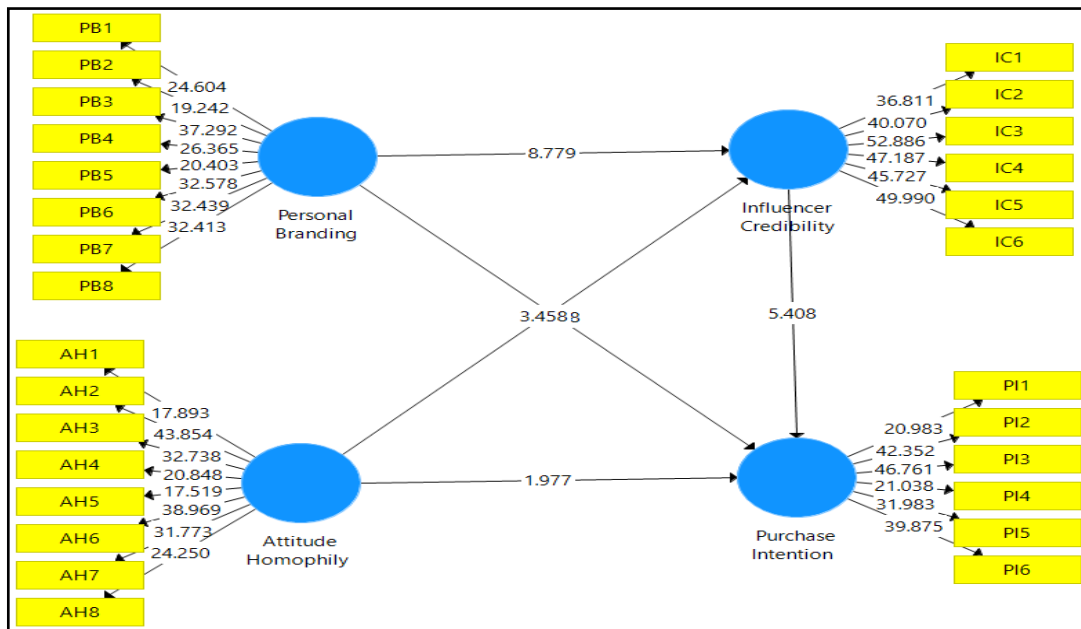


Figure 2. Structural model results illustrating the hypothesized relationships

The PLS-SEM model shows that personal branding and attitude homophily significantly influence influencer credibility, which strongly drives purchase intention. All indicators are

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valid, with t-values above 1.96. Personal branding has the strongest effect on credibility, followed by homophily. Credibility plays a key mediating role, while homophily has a weaker but direct impact on consumers' purchase intention.

Table 6. Direct and Indirect Effect

Hypothesis	Path	T-Statistics	P Values	Decision
H1	Personal Branding → Purchase Intention	4.498	0.000	Accepted
H2	Attitude Homophily → Purchase Intention	1.977	0.047	Accepted
H3	Influencer Credibility → Purchase Intention	5.408	0.000	Accepted
H4	Personal Branding → Influencer Credibility	8.779	0.000	Accepted
H5	Attitude Homophily → Influencer Credibility	3.458	0.001	Accepted
H6	Personal Branding → Influencer Credibility → Purchase Intention	4.582	0.000	Accepted
H7	Attitude Homophily → Influencer Credibility → Purchase Intention	2.802	0.005	Accepted

Table 6 demonstrates that Personal Branding strongly affects Purchase Intention (t-value 4.498, p-value 0.001), while Attitude Homophily also makes a significant contribution (t-value 1.977, p-value 0.047). This supports hypotheses H1 and H2. In addition, Influencer Credibility has a significant impact on Purchase Intention (t-value = 5.408, p-value = 0.000), thereby confirming H3. Personal Branding, in turn, has a powerful influence on Influencer Credibility (t-value 8.779, p-value 0.000), and Attitude Homophily similarly affects Influencer Credibility (t-value 3.458, p-value 0.001), which validates hypotheses H4 and H5. Table 6 indicates that when Influencer Credibility is considered a mediating factor, Personal Branding exerts a strong and favourable influence on Purchase Intention (t-value 4.582, p-value 0.000). This finding validates Hypothesis H6. Moreover, the results reveal that Influencer Credibility also serves as a mediator in the relationship between Attitude Homophily and Purchase Intention (t-value 2.802, p-value 0.005), thereby supporting Hypothesis H7.

Discussion**The Effect of Personal Branding on Purchase Intention**

The research findings indicate that personal branding has a positive and significant effect on purchase intention ($t = 4.498$, $p < .05$), supporting H1. Theoretically, this result strengthens the human-brand perspective by positioning personal branding as a form of "human brand equity" that directly activates purchase-related responses, rather than operating only through intermediate engagement metrics (Ki et al., 2020). It also extends source-credibility and relationship-based accounts by clarifying a dual-path mechanism: consistent self-presentation enhances perceived expertise/trustworthiness, while authentic, relatable



narratives cultivate parasocial interaction and emotional attachment that lower decision risk and elevate intention (Sokolova & Kefi, 2020; Yuan & Lou, 2020). By evidencing a robust direct effect, our study complements influencer-marketing models that treat influencer attributes as antecedents of intention, and suggests that personal branding should be modelled as a higher-order cue integrating credibility, attractiveness, and value congruence (Li & Peng, 2021; Vrontis et al., 2021). Moreover, the findings reinforce brand-equity theory in digital contexts: personal branding can be interpreted as an upstream signal that accumulates consumer-based brand equity (e.g., associations and loyalty), which then translates into stronger purchase intention, consistent with evidence on the mediating role of brand equity and the differential effectiveness of social media communication sources (Majeed et al., 2021; Wei et al., 2023). Finally, our results inform boundary-condition theorizing by implying that the branding–intention link depends on authenticity management and disclosure norms; when sponsored content threatens authenticity, the persuasive power of personal branding may attenuate across platforms and audience segments (Audrezet et al., 2020; van der Bend et al., 2023).

The Effect of Attitude Homophily on Purchase Intention

The research findings indicate that attitude homophily has a positive and significant effect on purchase intention ($t = 1.977$, $p < 0.05$); therefore, the second hypothesis (H2) is accepted. Indicating that perceived similarity in values and viewpoints between influencer and follower operates as a persuasive cue that converts engagement into buying intentions. Theoretically, this result strengthens homophily-based explanations by confirming that attitudinal alignment can exert a direct effect on intention formation, not only indirect effects through credibility, parasocial bonds, or popularity. Prior studies show that attitude homophily is tightly linked to influencer credibility and parasocial interaction. Both raise purchase intention (Sokolova & Kefi, 2020), and that multidimensional homophily boosts vlogger popularity and downstream purchase decisions (Ladhari et al., 2020). Our finding extends these models by positioning attitude homophily as a relational heuristic that reduces uncertainty and increases internalization, complementing congruence-driven credibility processes on Instagram (Belanche et al., 2021) and co-creation pathways that translate similarity into expected brand value and purchase intention (Bu et al., 2022). It is also consistent with evidence that homophily and content quality jointly shape behavioural intentions in audio-visual eWOM (Raffaele Filieri et al., 2023) and that perceived homophily interacts with perceived authenticity to explain why some followers act on endorsements (Shoenberger & Kim, 2023), including in travel content contexts (Machado Carvalho, 2024). Importantly, related work indicates boundary conditions: perceived risk can dampen attitudinal effects unless authenticity mitigates risk perceptions (Cabeza-Ramírez et al., 2022), and sponsorship disclosures can heighten persuasion knowledge even when brand outcomes are unchanged (van der Bend et al., 2023). Overall, the study advances online influencer marketing theory by clarifying when and how attitude homophily functions as a robust antecedent of purchase intention (Leung et al., 2022).

The Influence of Influencer Credibility on Purchase Intention.

The research findings indicate that influencer credibility has a positive and significant



effect on purchase intention ($t = 5.408$, $p < 0.05$); therefore, the third hypothesis (H3) is accepted. This evidence reinforces Source Credibility Theory in social commerce by confirming that expertise, trustworthiness, and attractiveness act as diagnostic cues that lower perceived risk and accelerate commitment (AlFarraj et al., 2021; Sokolova & Kefi, 2020). It also expands influencer marketing frameworks by showing that credibility is not merely a consequence of engagement or popularity, but a primary mechanism linking influencer resources to consumer intentions (Campbell & Farrell, 2020; Leung et al., 2022). In line with credibility formation research, the result supports the view that promotional congruence and endorsement practices sustain credibility and produce compliance, including purchase intention and recommendation (Belanche et al., 2021). Moreover, our findings complement value co-creation theory by indicating that credible influencers stimulate participatory behaviours that increase expected brand value and strengthen adoption likelihood (Bu et al., 2022). Cross-market evidence further suggests that influencer trust can mediate the relationship between brand familiarity and purchase intention, highlighting credibility as a transferable mechanism across cultural settings (Mabkhot et al., 2022). Recent empirical work also links influencer credibility to brand equity, suggesting that credibility can simultaneously build relational brand assets and immediate purchase motivation (Coutinho et al., 2023). Finally, the study informs boundary condition theorizing by suggesting that disclosure and sponsorship transparency can recalibrate credibility judgments and alter purchase intention by altering persuasion knowledge and brand awareness (Sesar et al., 2022; van der Bend et al., 2023). Overall, this study strengthens and extends theory by integrating credibility, value co-creation, and disclosure contingencies into a more complete explanation of purchase intention in influencer marketing.

The Effect of Personal Branding on Influencer Credibility

The research findings indicate that personal branding has a positive and significant effect on influencer credibility ($t = 8.779$, $p < 0.05$); therefore, the fourth hypothesis (H4) is accepted. Indicating that a coherent and authentic self-brand functions as an antecedent to perceived expertise, trustworthiness, and attractiveness. Theoretically, this finding strengthens Source Credibility Theory by specifying how credibility cues are not only evaluated at the message level, but are also produced through sustained impression management and identity signalling on social platforms (van Reijmersdal et al., 2024); (Belanche et al., 2021). It also extends human brand theory by showing that personal branding helps influencers become "human brands," whose curated personas and content consistency foster attachment and credibility judgments that transfer to endorsed products (Ki et al., 2020). In addition, our result complements authenticity research by clarifying that personal branding is not merely self-presentation, but an authenticity strategy that protects credibility under commercial pressure, particularly when audiences activate persuasion knowledge (Audrezet et al., 2020); (Liao & Chen, 2024). Recent evidence further suggests that authenticity and relational cues on social media strengthen perceived brand credibility through parasocial processes, supporting the pathway from personal brand to credibility formation (Liu & Zheng, 2024). Importantly, our finding also helps refine boundary conditions: credibility can erode when personal branding becomes inconsistent due to excessive endorsements, suggesting that credibility is contingent



on perceived coherence between identity claims and promotional behaviour (Cheah et al., 2024). Finally, by aligning the credibility outcome with personal brand equity attributes such as visibility, online presence, and reputation, this study contributes to integrating influencer marketing with personal branding theory into a more unified framework (Campbell & Farrell, 2020; Szántó et al., 2025; Venciute et al., 2023).

The Effect of Attitude Homophily on Influencer Credibility

Empirical results show attitude homophily increases influencer credibility ($t = 3.458, p < 0.05$), supporting H5. Theoretically, this strengthens the similarity-attraction and social-identity perspectives by showing that perceived value and attitude alignment function as a credibility cue rather than merely a relational antecedent. Prior work links attitudinal homophily to perceived credibility and parasocial interaction on Instagram and YouTube, both of which shape persuasion outcomes (Sokolova & Kefi, 2020). Homophily dimensions also help explain why audiences treat influencers as legitimate communicators in vlogging contexts (Ladhari et al., 2020). Our contribution extends source credibility theory by positioning homophily upstream of trustworthiness, expertise, and attractiveness, clarifying how relational similarity becomes diagnostic information for evaluating message sources in social media environments (AlFarraj et al., 2021). Evidence that homophily builds follower trust and loyalty supports this mechanism and suggests credibility formation is partly relational rather than purely informational (Kim & Kim, 2021). It also aligns with tourism evidence that homophily cues raise perceived content credibility and follower responses (Machado Carvalho, 2024). This result complements findings that influencer product congruence and self-presentation strategies affect credibility, implying potential interactions between homophily and contextual cues that activate persuasion knowledge (Belanche et al., 2021; van Reijmersdal et al., 2024). Recent models integrate homophily with value co-creation and content quality pathways, indicating multiple routes from similarity to credibility and behavioural intentions (Bu et al., 2022; Raffaele Filieri et al., 2023). By confirming this link, our study encourages future theorizing on when homophily-based credibility is amplified or weakened across platforms and categories (Leung et al., 2022; Shoenberger & Kim, 2023).

The Effect of Personal Branding on Purchase Intention Through Influencer Credibility

The research findings indicate that personal branding has a positive and significant effect on purchase intention, with influencer credibility as a mediator ($t = 4.582, p < 0.05$). The sixth hypothesis (H6) is accepted. This result strengthens and extends source credibility theory by positioning personal branding as an upstream signalling resource that shapes credibility judgments (expertise, trustworthiness, attractiveness) before translating into behavioural intention. Prior influencer studies frequently treat credibility as a direct driver of purchase intention (Sokolova & Kefi, 2020; Zhao et al., 2024). Our findings refine this logic by empirically demonstrating that credibility is the explanatory mechanism through which personal brand cues become economically consequential. Consistent with human brand theory, influencers operate as human brands whose identity work and self-positioning foster follower attachment and downstream marketplace responses (Ki et al., 2020; Leung et al., 2022). By showing that personal branding enhances credibility, this study complements evidence that



promotional practices and perceived congruence shape credibility evaluations on Instagram (Belanche et al., 2021) and that self-presentation strategies affect brand responses through credibility perceptions (van Reijmersdal et al., 2024). The mediation pathway also aligns with authenticity research, indicating that audiences use transparency and self-presentation to infer authenticity and credibility, particularly in response to sponsorship and commercialization cues (Audrezet et al., 2020; Liao & Chen, 2024). Recent work further shows that authenticity, homophily, and informational value strengthen parasocial relationships, thereby elevating perceived brand credibility and purchase intention (Liu & Zheng, 2024; Hasan et al., 2024). Overall, this study advances theory by integrating personal branding into a credibility-mediated persuasion pathway, clarifying how digital identity construction becomes a persuasive cue that converts attention into purchase intention.

The Effect of Attitude Homophily on Purchase Intention Through Influencer Credibility

The research findings indicate that attitude homophily positively and significantly affects purchase intention through influencer credibility ($t = 2.802, p < 0.05$), supporting H7. Theoretically, this clarifies that perceived value congruence functions as an antecedent cue that elevates source credibility, which, in turn, translates similarity-based affinity into behavioural intention, extending source credibility theory and similarity-attraction logic in social media persuasion (Sokolova & Kefi, 2020; Ladhari et al., 2020). Whereas prior work often modelled homophily and purchase intention as direct or parallel effects, our mediated evidence specifies credibility as the key conversion mechanism that turns attitudinal alignment into consumer action, thereby strengthening process explanations in online influencer marketing (Leung et al., 2022; Bu et al., 2022). In particular, the finding supports a two-stage persuasion pathway in which homophily first enhances perceived trustworthiness and expertise. It only then increases purchase intention, consistent with the formation of influencer credibility in sponsored contexts (Belanche et al., 2021). This also complements audio-visual eWOM research, which shows that source homophily increases perceived information value and intention, especially when the communicator is regarded as credible (Filieri et al., 2023). By demonstrating the mediation in an MSME promotion setting, the study extends existing models beyond large-brand influencer campaigns. It highlights that micro-influencers can mobilize relational similarity as social capital to build credible endorsements. Finally, recent evidence that authenticity cues and self-presentation strategies shape credibility suggests boundary conditions for the homophily effect, and our results position credibility as the central intervening construct linking these cues to purchase decisions (Shoenberger & Kim, 2023; van Reijmersdal et al., 2024).

CONCLUSION

In summary, this study advances the influencer marketing literature by demonstrating a context-sensitive credibility mechanism for MSMEs in Medan, Indonesia: influencer personal branding and attitude homophily serve as complementary relational cues that strengthen influencer credibility, which, in turn, increases purchase intention. Beyond describing associations, these findings contribute theoretically by clarifying *how* MSMEs, often operating with limited budgets and low baseline brand awareness, can reduce consumer uncertainty



through credibility-building signals embedded in influencer relationships. In practical terms, the results indicate that credibility is not merely an influencer attribute but a strategic outcome that MSMEs can shape through partner selection and message governance.

The managerial implications are concrete. First, MSMEs should translate their brand values into clear personal-brand guidelines for influencer collaborations (e.g., tone of voice, key narratives, do–don’t lists) to ensure consistent and authentic communication. Second, influencer selection should go beyond follower counts and prioritize attitude fit with the target segment (attitude homophily), which can be assessed through simple diagnostics such as audience demographics/psychographics, content themes, comment sentiment, and past endorsement patterns. Third, MSMEs should manage collaborations with credibility safeguards, including transparent disclosure, product experience-based content (e.g., demonstrations, usage stories), and performance tracking that focuses on trust-related indicators (saves, shares, meaningful comments) alongside conversions. When implemented together, these practices help MSMEs compensate for scale disadvantages by leveraging trustworthy communication to stimulate purchase intent and strengthen market legitimacy in the digital era.

This study has limitations that limit its generalizability. The cross-sectional design captures perceptions at one point in time, so causal inferences and dynamic changes in trust cannot be fully established. The sample (384 respondents) is geographically concentrated in Medan, which may not represent consumers in other Indonesian regions with different cultural and market characteristics. In addition, the model focuses on personal branding and attitude homophily; other relevant factors, such as influencer–brand congruence, content quality, disclosure transparency, product involvement, or platform differences, were not explicitly tested. Future research should therefore (1) employ longitudinal or experimental designs to validate causal pathways and observe how credibility evolves, (2) replicate the model across multiple provinces and MSME categories to test robustness, and (3) extend the framework by incorporating additional antecedents and moderators (e.g., consumer skepticism, platform type, or product risk) to refine boundary conditions and enhance practical precision.

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