The Power Of Influencer Endorsements: Uniting Stimuli-Organism-Response Theory With Information Adoption Insights

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Abstract:

This study explores the effectiveness of influencer marketing on social media, with a focus on Instagram, by examining the impact of high-quality information and influencer credibility on consumer purchase intentions. Using a quantitative approach and Partial Least Squares Structural Equation Modeling (PLS-SEM), the research analyzes data from 216 respondents to assess the relationships between information quality, source credibility, sponsorship disclosure, information usefulness, and purchase intention. The findings reveal that high-quality information significantly influences information usefulness, which in turn, affects information adoption and ultimately impacts purchase intention. Notably, information adoption mediates the relationship between information usefulness and purchase intention, though its effect size is relatively modest. The results suggest that while sponsorship disclosure might influence perceptions, credible influencers who provide valuable content can effectively drive consumer engagement and purchasing decisions. Marketers are advised to collaborate with reputable influencers and ensure regular updates of high-quality content to maximize the impact on consumer behavior.
Keywords: *Influencer Marketing, Stimuli-Organism-Response, Information Adoption Model, Sponsorship Disclosure, Instagram*

1. Introduction

The diffusion of technology currently plays a significant role in accelerating and facilitating the dissemination of information. One of the most widely used platforms for spreading information is social media. According to a survey by Statista, in 2019 and 2020, the average daily use of social media globally reached 145 minutes per day (Statista, 2021).

Digital and social media have drastically changed the way marketing is conducted. Consumers now have the ability to create and share their own content on digital platforms such as Facebook and Instagram. User-generated content is becoming increasingly important because it provides an authentic view of products or services and is generally more trusted by people compared to communication from brands (J. E. Lee & Watkins, 2022). This phenomenon aligns with the growth of influencer marketing, where companies pay influencers, either financially or with products, to

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generate content on social media on behalf of the brand, with the aim of influencing consumer preferences and purchasing decisions (National Advertisers Association, 2018).

Influencer marketing is a strategy where marketers and brands invest in specific influencers to create or promote branded content to their followers and the brand's target consumers (Kozinets et al., 2020). Content created by influencers is considered more organic, authentic, and directly connected with potential consumers compared to ads created by the brand itself (Apulu & Latham, 2021). Social media influencers not only have the ability to attract a large audience but also serve as effective marketers (Talavera, 2021). Collaborating with influencers has proven beneficial for brands, such as improving brand attitudes, brand perceptions, purchase intentions, and even increasing brand rankings in search results. For influencers, partnering with brands is a way to monetize their fame and can expand their influence (Ge & Gretzel, 2022).

In this study, various variables are explored to understand the dynamics of influencer marketing on social media. Information quality refers to the extent to which the information provided by the influencer is accurate, relevant, and easy to understand, which is considered important in shaping the perceived usefulness of the information. Source credibility includes the trustworthiness and expertise of the influencer, which can enhance the perception of the benefits of the information provided. Sponsorship disclosure, or transparency regarding the commercial relationship between the influencer and the brand, also plays a role in affecting the perceived usefulness of the information, as it can influence perceptions of honesty and integrity of the content (Uzunoğlu & Kip, 2019). This perceived usefulness of information can then contribute to information adoption, which is the extent to which consumers accept and use the presented information. Ultimately, the perceived usefulness and adoption of information are expected to influence consumers' purchase intentions, or their desire to buy the promoted products or services (Liljander et al., 2020). The combination of these variables forms the basis for exploring how various factors in influencer marketing can impact consumer purchasing decisions on social media.

The research focuses on the influential roles of Dude Harlino and Alyssa Soebandono, who actively promote Dana Syariah, an Islamic crowdfunding platform. As prominent brand ambassadors, these influencers leverage their reach and credibility to engage with their audiences and endorse the platform's offerings. By examining how these influencers interact with their followers and present the brand, the study aims to uncover the impact of their endorsement on audience perceptions and behavior. Their active involvement in promoting Dana Syariah provides a valuable case study for analyzing the effectiveness of influencer marketing strategies in the context of Islamic crowdfunding.

The phenomenon being investigated in this research centers on the impact of active influencers Dude Harlino and Alyssa Soebandono, who serve as brand ambassadors for the Islamic crowdfunding platform Dana Syariah. This study seeks to understand how their endorsements and promotional activities influence consumer behavior,

specifically focusing on the adoption of information and purchase intentions among potential investors. Despite the growing popularity of influencer marketing, there remains a gap in understanding the effectiveness of such strategies in niche markets like Islamic crowdfunding. By examining the credibility, quality of information, and the transparency of sponsorships provided by these influencers, the research aims to shed light on the mechanisms through which influencer marketing can enhance consumer trust and drive engagement in the financial services sector.

This study aims to analyze and understand the key factors that determine the success of influencer marketing on Instagram, which was the second most downloaded social media platform in 2022. By focusing on Instagram, the research seeks to unravel how various elements such as follower engagement, influencer credibility, content quality, and authenticity contribute to the effectiveness of influencer campaigns. The study will explore the interplay between these factors and their impact on consumer behavior, including purchase intentions and brand perception. Through this comprehensive analysis, the research intends to provide actionable insights for brands and marketers to optimize their influencer marketing strategies on Instagram, thereby enhancing their overall marketing effectiveness in the competitive social media landscape.

2. Theoretical Background

High-quality content refers to information that approaches excellence, adds value, is considered important, meaningful, and meets the needs of the audience. High-quality publications influence consumer perceptions and evaluations , providing a more beneficial and enjoyable experience through their symbolic meaning (Shu, M, 2022). Specifically, in the context of Instagram, it has been shown that high-quality content is appreciated by followers. Additionally, the quality of publications is crucial for building reputation within online communities. For instance, Lea found that when community members perceive opinion leaders as providing high-quality contributions, the reputation of these opinion leaders is enhanced. Moreover, Mendola demonstrated that bloggers producing high-quality publications are viewed as professional and successful. Research by (W., Sussman S. S, 2022) identified information quality as a primary predictor of information usefulness, with users believing that high-quality information results in useful information . Furthermore, (Elwalda, A, Erkan, I, Rahman, M, 2020) found that information quality significantly impacts information usefulness. The positive relationship between Information Quality and Information Usefulness has been highlighted in numerous previous studies (Arif et al., 2022).

Building on the importance of information quality, source credibility (SC) also plays a crucial role in determining the information usefulness (IU). Sussman and Siegal (Ani & Yusoff, 2022) identified source credibility as a strong predictor of information usefulness. Additionally, (I., Erkan, C, 2023) mentioned that users' perceptions of the usefulness of any information are significantly influenced by the credibility of its source. According to (Ismagilova et al., 2021), information shared by highly credible

sources is considered valuable and beneficial. Furthermore, source credibility is seen as a key predictor in users' decision-making processes, with a positive relationship between source credibility and users' behavioral intentions being significant when the information is perceived as useful (Abedi et al., 2021); (Lăzăroiu et al., 2020). Trustworthiness and expertise are identified as the two main predictors of source credibility. (González-Rodríguez et al., 2022) found that information is deemed useful when shared by an expert source, while (Kang & Namkung, 2019); (Tien et al., 2022) highlighted that the trustworthiness of the source significantly impacts information usefulness. Several previous studies have demonstrated a positive relationship between SC and IU (Erkan & Evans, 2023); (Ismagilova et al., 2021).

Transitioning from the impact of source credibility, sponsorship disclosure also plays a role in influencing information usefulness. When influencers disclose that their posted content is an advertisement, it can lead to negative perceptions of the information (Gummerus et al., 2022). However, this transparency can also result in greater trust from consumers and an increased likelihood of liking the information (Karagür et al., 2020). Despite this, there is no significant interaction between sponsorship disclosure, the credibility of the influencer, and brand credibility on message credibility, attitudes toward the advertisement, purchase intentions, and intentions to engage in eWOM. The public does not react more negatively to sponsorship disclosures for brands or influencers with high credibility (S. Lee & Kim, 2019).

Connecting the influence of sponsorship disclosure, the perceived information usefulness (IU) significantly impacts information adoption (IA) and purchase intentions (PI). Information usefulness refers to the extent to which users believe that utilizing new information will enhance their performance (DAOWD, 2023); (KAMAL et al., 2021). Previous research has consistently demonstrated that information usefulness is a crucial determinant of information adoption (Erkan & Evans, 2023); (Leong, L Y, Hew, T S, Ooi, K B, Wei, 2023). (Chen & Dermawan, 2023) suggested that individuals often share their experiences and reviews on social media due to technological advancements, leading others to adopt the information based on its perceived usefulness. Studies by (Nadlifatin et al., 2022) and (Khwaja et al., 2019) found that social media users are more likely to adopt information from reviews if they consider it beneficial. Numerous studies have also identified a positive relationship between IU and IA.

Perceived usefulness is defined as the user's belief that using online technology will enhance their performance. According to experts (Kwok et al., 2021), perceived information usefulness indicates users' perception that new information is likely to improve their performance. In online purchasing contexts, information adoption is driven by the extent to which the information provided is valuable on a particular online platform (E., Abedi, D., Ghorbanzadeh, A, 2022). When online consumers find the information on social media networks relevant and meaningful, they are more likely to develop a strong inclination to accept that knowledge. Furthermore, previous research has identified perceived usefulness as a significant predictor of online purchase intentions (I., Ventre, 2022).

Building on the relationship between information usefulness and purchase intentions, the connection between information adoption (IA) and purchase intentions (PI) on social media is also significant. Information adoption refers to the process by which individuals consciously engage with and utilize provided information (Davis, 2021). It is considered a crucial factor influencing consumers' intentions to make purchase decisions (I., Erkan, C, 2023). The adoption of eWOM (electronic word-of-mouth) information is based on the information adoption process, which indicates the extent to which individuals use the information provided by online users (A., Tarhini, G., Arachchilage N A., S, 2021). Individuals who adopt eWOM information are likely to use it when making actual purchase decisions (M., Cheung C, R, 2022). Online users who adopt and utilize eWOM information tend to have higher purchase intentions (M., Cheung C, K., Lee M, N, 2020). Consumers are likely to develop strong purchase intentions if they engage with eWOM information (S., Yusuf A, H, 2022). Several studies have reported a positive relationship between eWOM and purchase intentions on online platforms.

Based on what has been described above, the framework of this research is as follows:
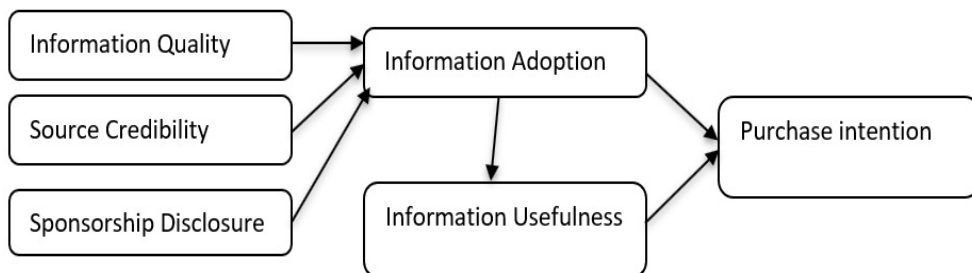
Figure 2. Research Framework

3. Methodology

This research adopts a quantitative methodology to examine the effects of independent variables on dependent variables through hypothesis testing. The research process begins with identifying research problems, formulating issues, and gathering foundational theories to support each variable. It then progresses to designing data collection methods, developing instruments, processing data, and compiling a comprehensive report. The population of interest includes consumers who are aware of Dana Syariah investments and are familiar with influencers Dude Harlino and Alyssa Soebandono, who have Instagram accounts and follow these influencers but have not yet invested in Dana Syariah. The sample size is determined based on [58], which recommends a minimum of 5-10 times the number of indicators analyzed; hence, the sample size ranges from 120 to 240, calculated as 5-10 times 24 indicators. Data analysis employs Partial Least Squares Structural Equation Modeling (PLS-SEM) using Smart-PLS 4th edition, chosen for its capability to handle complex models and data with potential abnormalities (Hair et al., 2019). This approach accommodates reflective and formative constructs and integrates mediation effects

4. Empirical Findings/Result and Discussion

The study's results present a comprehensive analysis of the data collected from 216 respondents, revealing key demographic characteristics and the validity and reliability of the measurement model. The sample comprised a balanced mix of genders, predominantly aged 22-35 years, with most respondents having a minimum educational level of high school or higher. The analysis confirmed the validity and reliability of the constructs used in the study, as all variables—Information Quality, Information Credibility, Sponsorship Disclosure, Information Usefulness, Information Adoption, and Purchase Intention—exhibited factor loadings above 0.7, Cronbach's alpha values exceeding 0.70, and AVE values surpassing 0.50. The Fornell-Larcker criterion and HTMT ratios further validated the discriminant validity, demonstrating that each construct was empirically unique and distinct. Additionally, the VIF values for the structural model were below 5, indicating the absence of multicollinearity issues. Overall, the data analysis confirmed the robustness and reliability of the model, supporting the study's hypothesis testing and interpretation.

Tabel 1. Hypothesis Testing

Hipotesis	Path Coefficient	p-value	95% Interval Path Coefficient		f square
			Lower limit	Upper limit	
H1. Infmtn quality --> Infmtn usefullnes	0.262	0.008	0.084	0.0475	0.070
H2. Source credibility--> Infmtn usefullnes	0.226	0.010	0.068	0.407	0.053
H3. Sp disclosure --> Infmtn usefullnes	0.317	0.000	0.166	0.515	0.101
H4. Infmtn usefullnes --> Infmtn Adoption	0.595	0.000	0.454	0.745	0.549
H5. Infmtn usefullnes--> purchase intent	0.324	0.000	0.143	0.496	0.111
H6. Infmtn adopt --> Purchase Intent	0.373	0.000	0.201	0.565	0.147

Based on Table 1, all research hypotheses are supported. Information quality has a positive and significant relationship with information usefulness (H1). Source credibility positively and significantly influences information usefulness (H2). Sponsorship disclosure also shows a positive and significant impact on information usefulness (H3). Moreover, information usefulness (IU) significantly affects information adoption (H4) and positively influences purchase intention (PI) on social media (H5). Additionally, information adoption (IA) has a positive and significant effect on consumer purchase intention (PI) on social media (H6). These findings confirm that various aspects of influencer marketing, including the quality of information, source credibility, and clear disclosure of sponsorship, play crucial roles in shaping consumer behavior, leading to increased adoption of information and heightened purchase intentions.

The hypothesis H1 examines the relationship between information quality and information usefulness, with a path coefficient of 0.262 and a p-value of 0.008, indicating a positive and significant association. This suggests that higher-quality information, characterized by accuracy, relevance, and clarity, enhances its perceived usefulness among consumers. The findings imply that when influencers provide high-

quality content, audiences are more likely to find the information valuable, which can lead to a greater likelihood of utilizing that information in decision-making processes. The f square value of 0.070 indicates a moderate effect size, demonstrating that information quality plays a meaningful role in determining how useful the audience perceives the content. This underscores the importance for brands and influencers to focus on delivering well-curated and reliable content to maximize the impact of their marketing efforts.

Hypothesis H2 explores the impact of source credibility on information usefulness, with a path coefficient of 0.226 and a p-value of 0.010, indicating a positive and significant relationship. This means that the credibility of the source—encompassing elements such as trustworthiness, expertise, and reliability—significantly enhances the perceived usefulness of the information presented. The f square value of 0.053 reflects a small to medium effect size, showing that while source credibility is an important factor, it is not the sole determinant of information usefulness. In practical terms, this suggests that audiences are more likely to find information valuable and actionable when it comes from a credible source, such as a well-respected influencer or expert. This finding highlights the critical role of credibility in influencer marketing, emphasizing that brands should carefully select influencers who are seen as trustworthy and knowledgeable by their target audience to effectively communicate and influence consumer behavior.

Hypothesis H3 examines the relationship between sponsorship disclosure and information usefulness, with a path coefficient of 0.317 and a highly significant p-value of 0.000. This positive and significant relationship indicates that clear and transparent disclosure of sponsorship increases the perceived usefulness of the information provided. The range of the confidence interval (0.166 to 0.515) and the f square value of 0.101 suggest a moderate effect size, demonstrating that sponsorship disclosure plays a substantial role in shaping how audiences perceive the value of the information. This finding suggests that when influencers are upfront about their promotional relationships with brands, audiences tend to perceive the information as more reliable and trustworthy, thereby enhancing its usefulness. Transparent sponsorship disclosure can build credibility and trust with the audience, making them more receptive to the message and potentially increasing the effectiveness of the marketing campaign.

Hypothesis H4 explores the relationship between information usefulness and information adoption, with a path coefficient of 0.595 and a p-value of 0.000, indicating a strong positive and significant association. The confidence interval (0.454 to 0.745) and a substantial f square value of 0.549 reflect a large effect size, underscoring the critical role that perceived usefulness plays in the adoption of information. This means that when audiences find the information provided to be highly useful—whether in terms of relevance, practical application, or personal benefit—they are significantly more likely to adopt and act upon it. This strong relationship highlights the importance of delivering valuable and actionable content, as it directly influences whether the audience will accept and utilize the information. In the context of influencer marketing, this finding emphasizes that influencers should

prioritize providing content that genuinely benefits their followers, as this can greatly enhance the likelihood of the information being adopted and, subsequently, lead to desired outcomes such as increased engagement, brand loyalty, or purchasing behavior.

Hypothesis H5 investigates the effect of information usefulness on purchase intention, with a path coefficient of 0.324 and a highly significant p-value of 0.000. The positive relationship indicates that as the perceived usefulness of information increases, so does the likelihood of consumers intending to purchase the product or service being promoted. The confidence interval (0.143 to 0.496) and an f square value of 0.111 suggest a moderate effect size, demonstrating that while information usefulness significantly impacts purchase intention, it is one of several factors influencing consumer behavior. This finding underscores the importance of providing valuable and relevant information that meets the needs and interests of the target audience. When influencers and brands deliver content that is seen as helpful and informative, it not only builds trust but also nudges consumers toward making a purchase decision. Thus, emphasizing the utility of information in marketing strategies can be a key driver in converting audience engagement into actual sales.

Hypothesis H6 examines the impact of information adoption on purchase intention, with a path coefficient of 0.373 and a highly significant p-value of 0.000. This positive and significant relationship indicates that when consumers adopt and accept the information provided, their intention to make a purchase increases accordingly. The confidence interval (0.201 to 0.565) and an f square value of 0.147 reflect a moderate effect size, highlighting that information adoption has a considerable influence on purchase intention. This finding underscores the importance of not just delivering useful information but also ensuring that it is effectively adopted by the audience. When consumers internalize and act upon the information they receive, it significantly enhances their likelihood of proceeding with a purchase. Therefore, marketers and influencers should focus on strategies that facilitate information adoption, as this will enhance the effectiveness of their campaigns and drive higher purchase intentions among their target audience.

Tabel 2. Hypothesis testing of mediating effects

Hipotesis	Path Coefficient	p-value	95% Interval Path Coefficient		Upsilon
			Lower limit	Upper limit	
H1. Infmtn usefullnes --> Infmtn Adoption --> Purchase Intention	0.222	0.001	0.111	0.375	0.049

Information adoption serves as a mediating variable between information usefulness and purchase intention, with a mediation path coefficient of 0.222 and a highly significant p-value of 0.001. This indicates a significant role of information adoption in channeling the effects of information usefulness towards influencing purchase intention. However, the mediation effect size is relatively low, at 0.049, as noted by Ogbeibu et al. (2020). This suggests that while information adoption does facilitate the connection between the usefulness of the information and the likelihood of making a purchase, its impact is modest compared to other factors. Hence, while

fostering information adoption is important, it should be complemented with other strategies to more effectively drive purchase intentions.

Table 2 examines the mediation hypothesis where the effect of information usefulness on purchase intention is mediated by information adoption. With a path coefficient of 0.222 and a p-value of 0.001, the results indicate a significant positive mediation effect. The 95% confidence interval for the path coefficient ranges from 0.111 to 0.375, suggesting that information adoption plays a substantial role in channeling the impact of information usefulness towards influencing purchase intention. The Upsilon v value of 0.049 reflects a small to moderate effect size, demonstrating that while the mediation effect is significant, it is one of several factors contributing to purchase intention. This finding underscores the importance of not only providing useful information but also ensuring that it is effectively adopted by the audience, as this adoption process significantly enhances the likelihood of purchase decisions. Therefore, marketers should focus on creating valuable content and facilitating its adoption to maximize its impact on consumer behavior.

As research indicates, high-quality information positively influences its perceived usefulness. Consequently, influencers who produce high-quality content are more likely to be well-received and accepted by their followers. Followers do not necessarily mind whether the information contains sponsorship messages. This means that influencers who are perceived as credible, even when they openly disclose their role as brand ambassadors, still provide valuable information that is adopted by their audience and maintains purchase intention. From a practical standpoint, this framework can aid marketers in understanding how credible influencers and high-quality content posted on social media can serve as key marketing tools to enhance consumer purchase intentions. Marketers should select influencers recognized as experts in their field and ensure their content is updated regularly. Additionally, while disclosure of sponsored content may lead to negative perceptions, followers who view influencers as credible and appreciate the quality of the information are likely to overlook the commercial nature of the message and continue to engage positively with the influencer

5. Conclusions

This study concludes that influencer marketing on social media, particularly through Instagram, is significantly influenced by several key factors. High-quality information shared by credible influencers positively impacts the perceived usefulness of the information, which in turn mediates the relationship between information usefulness and purchase intention. The research demonstrates that while information adoption plays a crucial role in this mediation process, its effect size is relatively modest. Nevertheless, influencers who maintain high content quality and credibility can effectively drive consumer purchase intentions, even when they openly disclose sponsorship. Thus, marketers should focus on partnering with reputable influencers and consistently delivering valuable content to enhance consumer engagement and conversion rates.

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