

INTEGRATED PERSPECTIVE OF SOCIAL MEDIA INFLUENCER, BRAND ENGAGEMENT, CONSUMER TRUST AND BRAND LOYALTY: A MEDIATION-MODERATION APPROACH IN PAKISTANI CONTEXT

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Abstract

The current study chose convenience sampling technique to sample the university students of Karachi. By using time displacement theory as a theoretical lens, the study confirms the excessive usage of social media decrease family socialization. The quantitative method is applied to prove research finding. Results also indicate that with excessive social media usage, the relationship with families might affected as students are already isolated from their families due to the tough schedule and studies burden. This research may also provide evidence to encourage family members to focus on their kids and minimize the communication gap which has been lingering due to excessive use of social media. This major impact on families not only shrinks the healthy family time but also shrinks socialization and face-to-face interaction among siblings and parents. Thus, the study advances its knowledge by analysing the perception, attitude, and behaviour toward social media with this assumption that it may hamper the quality of time with family.

Keywords: social media, students, communication, families, and behaviour perception and attitude.

INTRODUCTION

In recent times, internet is considered one of the most powerful resources, which connect people all over the globe. The advancement in social network sites also made the source more familiar and popular that it is now treated as a necessity of life, hence its absence impact individuals' daily routine. However, the emerging trend of SNS usage in the context of connecting people is creating a gap in their family lives as well.

For organizations, brand loyalty is an extremely crucial asset as it helps to achieve sustainable position in competitive market and simultaneously ensures commercial success in a longer-run. Studies, conducted so far, elaborate that brand loyalty has the potential to maximize organization's profit as loyal customers make purchases on regular basis, spend their money on trying new products or even recommend their favourite brands to others. Besides that, brand loyalty also creates barriers for new entrants, hence, gives leverage to companies to prepare reactive strategies against competitors (Danish et al., 2018). Moreover, it is brand loyalty which at time gives benefit to organizations to make consumers less price sensitive. Thereby, it is believed that it could act as a buffer in times of intense price competition. Scholars also agreed that brand loyalty is a highly effective tool of organization as it helps in generating high customer retention and less marketing costs that eventually leads to high market share (Laksamana, 2018). Organizations, thereby, are focusing on the implementation of those

marketing strategies and techniques that increase the loyalty of consumers. Nonetheless, brand loyalty is more like a double-edge sword, for which organizations are exerting constant efforts. This is necessary to do so, as it seems to be the only solution for organizations to glorify their brands (Hameed & Kanwal, 2018).

As consumers' loyalty is vital for businesses, thus, organizations are working rigorously on consumer's mind in order to establish the love of a brand for their products. This love and devotion of customers make them consistent in their buying decisions, hence, make them loyal to a brand (Lim, 2017). Since, it is viewed as the most significant component of marketing, therefore, scholars and practitioners are constantly exploring the area to find out the influential factors of brand loyalty. Amongst all, one such influential factor, which has gained enough attention due to its popularity, is social media usage.

In present environment, social media transcends social structures which are deeply rooted to the societal pillar. Societies now rely on social networking sites, thus, making the individuals addicted, not just physically but psychologically. The reason being triggering the certain lobe of brain which releases the "feel good" chemical. The recent statistics show that in 2021, approximately 5 billion people were reported as a social media user (Dean, 2023; Bakhsh et al, (2024). This implies that 45% of population spends the time on networking sites and amongst all economies, Asians take the lead (Clement, 2020).

To discuss it further, the dynamics of consumer buying patterns and decisions have been changed now. Traditionally, consumers follow same old ways to find the authenticity of products by visiting the shops or securing information from conventional advertisement. However, the advancement in technology and reliance on social networking sites broaden the horizon and now they make purchasing decisions through social media activities. In today's era, influencer marketing, due to its insane popularity, becomes customary for marketers to involve this mantra in the promotional phase of their products/services. Influencer, as a concept, gets a lot of admiration from scholars and practitioners. Influencers, also known as content creators, are the representors of social media due to huge following on various platforms. They are very vocal about their personal life, and share information with their followers or create information for users pertaining to fashion, beauty or other trending areas (Dulek & Aydin, 2020). This way, they are, either directly or indirectly, helping brands in their marketing activities (Brown & Hayes, 2008). Having said capability, influencer marketing is now considered a compelling and persuasive tool of brand management. Scholars, thus, started searching ways to measure the intensity of influence marketing and how its effectiveness can be intensified in real marketing context (Lou and Yuan, 2018).

Certainly, there exists a pile of literature which have scrutinized the impact of influencers as a brand endorser on various outcomes. Along with it, abundant of studies can be find in exiting literature which have evaluated the effectiveness of influencer marketing (Laroche et al., 2013). Despite the sequential increment in observational researches in particular area, the literature is still scarce to gain the deeper understanding that how social media influencers affect brand loyalty. There present work, in line with the limited literature, views influencer as an independent human brand, thus, proposes the conceptual framework which focuses on consumer-influencer relationship. It is exceptionally imperative to do so as the exposure of influencer holds a significant place in buying decision of today's generation. Moreover, it also raises an interesting point that how brand engagement mediates the outlined relationship and shapes the trust of consumers (Dulek & Aydin 2020; Gunnarsson et al. 2018).

Although practitioners and scholars have already started diverting their attention towards influencer marketing, however, as per author's little knowledge, few studies have viewed this interaction in the context of influencers and developed an understanding that distinguishes influencers from other human brands such as celebrities. Influencers mainly create content for the sake of online platforms as they believe that a development in social media platforms, especially Instagram and Facebook, makes easier for them to reach out to desired audience due to increased social media usage. Hence, the constant interaction helps them to connect with their followers all the time and also helps them to endorse the products actively (Larsson, 2018). Moreover, the familiarity and authenticity are also considered as an important feature of influencers' brands. Recent trends made followers sceptical due to the commercial motivation of influencer, hence, they are now demanding from influencers to show high level of authenticity and trustworthiness in exchange of their loyalty. This heated situation urges the scholars to scrutinize the connection of social media influencers' characteristics with brand loyalty (Lou & Yuan, 2018; Moulard et al., 2016). Thereby, in the light of limited evidences, the study raises few interesting questions which are needed exploration in the context of Pakistani consumers especially high-tech segment (Gauthier, 2018; Jun & Yi, 2020). By answering the questions, the study fills the gap in three ways;

first it explores the mechanism of social media influencers' attributes and its direct association with brand loyalty. Secondly, the study intends to examine the indirect association of outlined constructs through brand engagement. Finally, the study also scrutinizes that how trust shapes the association of brand engagement and brand loyalty.

Literature Review

Integrating Perspective of Human brand theory and Attachment theory

Thomson's (2006) human brand theory offers hypothetical lens to elaborates ineradicable attachment mechanism of SMI-follower bonding when social media figure transforms itself into human brand. As per theory, the concepts of human brand illustrate a person contains brandable features through which a strong relationship is built with his/her followers. This all possible when the very same figure fulfills his/her followers intrinsic needs and build successful marketing effect. The desirability of this specific brand relies on the attributes it carried, hence breeding overall image in the mind of followers. Followers build relationship with human brands that manifest expected emotions, expectations, behaviours and cognitions that are represent the true essence of interpersonal relationships. The harmony may reach to the boundary when individuals may think of human brand as a charming acquaintance, pleasant friend or good fellow (Cole & Leets, 1999). It is not unusual to observe such association of humans with human brand in variety of contexts (Walsh & Williams, 2017; Salman et al, (2024). For example, prior studies viewed celebrities, idols and athletes as a human brand and explained attachment of audiences to them (Carlson & Donavan, 2013; Huang et al., 2015; Moulard et al., 2016; Salman et al, (2024). Consideration of this perception with one step further, one can stipulate that on the basic assumption of human brand theory, individuals do show attachment with social media influencers and view them as human brands by focusing on their specific characteristics which according to them may fulfil their distinct intrinsic needs.

Existing literature points out that individuals incline towards relationship to this extent that they think that these relationships facilitate them by fulfilling their basic needs (La Guardia et al., 2000). In the context of marketing, one approach to offers such an opportunity is when consumers perceive their ideal self in compliance with the brand image which extorts brand attachment based on the need for their idealist (Japutra et al., 2014). In a similar manner, consumers do feel attachment to the brands that conform their variety of needs (Proksch et al., 2015). Implementing this perspective in the context of social media influencer, the present study echoes that consumers tend to show attachment to social media influencers when the focal social media influencer has certain qualities and attributes when they feel would support them to satisfy their distinct needs. According to Maläre et al. (2011), building emotional attachment between consumer and brand is viewed as a challenge by marketers and scholars. In order to establish an understanding regarding human brand (social media influencer)- follower relationship, Ainsworth & Bowlby's (1991) attachment theory offers a theoretical support. The reason being attachment theory is deeply rooted in parent-infant relationship where a kid looks for protection and, in return, establishes an emotional bond with beings who show response to his needs. The said theory broadly implements in adulthood as well when an organization shows response to individual's specific need. Based on this, a satisfied relationship is built between these two people (Thomson, 2006). Although the original attachment theory talks about close and intimate relationships, researchers belong to consumer psychology, extend the scope of theory in marketing context. In marketing studies, the attachment target could be an employee, a brand, firm, human brand or any place (Moussa & Touzani, 2017; Wan et al., 2017; Salman et.al, (2024). The present study, in this regard, examines the attributes of social influencer through which their followers show loyalty to specific brand due to the trust that is built between SMIs and individuals. Followers might not follow blogs in order to get awareness regarding the brand but they do follow human brands behind these blogs because of the attachment that is created because of the desired attributes. The presence or absence of these characteristics altogether build the perception of social media influencer as a brand which further builds a perceived image of SMI in followers' mind. The study views it as perceived image of SMIs in the mind of followers and explains it "as the personal psychological manifestation of perceptions, feelings and overall cognition toward the SMIs." This means that it is completely the perception of social media users through which they elevate the SMI persona to the status of a human brand. In other words, we can say that following human brand theory, social media influencers are the one who can establish a strong bond with their followers by fulfilling their needs when they show desired

attributes. Moreover, attachment theory encompasses that how the emotional attachment leads to brand engagement which eventually makes the consumers loyal to the brand when they start trusting the brand through the lens of SMIs.

Social media influencers' attractiveness and Brand loyalty

Societies all over the globe show positive attitude when it comes to the physical attractiveness of celebrities/influencers. Physical attractiveness can be conceptualized as "an informational cue which involves effects that are subtle, pervasive, and inescapable; produces a definite pattern of verifiable differences; and transcends culture in its effects" (Schermelleh-Engel et al., 2003). Past literature indicate that physical attractiveness of endorsers contains more acceptance in terms of social and cultural aspect. In the light of its importance, print and electronic media mostly favour attractive models to change consumer attitude towards brand. Scholars also articulate that individuals are sensitive to their physical appearance, thereby, they exert positive attitude towards the advertisements in which attractive models are shown. This is the reason, most of the products are endorsed by attractive individuals (Khan, Memon & Kumar, 2019; Aziz et al., (2024). Various studies claim that attractive celebrities show remarkable results in terms of brand loyalty and customer purchase intention. Besides, source attraction model also reveal that brand message would be consider effective when the messenger possesses unique and attractive feature. Similarly, it is revealed that consumer often make purchases from those brands which are endorsed by attractive celebrities/ influencers (Malik et al., 2013). Thus, we hypothesize that:

H1: Social media influencers' attractiveness is positively correlated with brand loyalty

Social media influencers' familiarity and Brand loyalty

Familiarity refers to the influencer's knowledge level which is exposed through repeated exposure. When consumers become familiar with endorsers and have constant exposure, their attention towards endorsers increases which leads to positive attitude. Having this attitude, makes it easier for brand to deliver message through endorsers which increases customer loyalty (Johansson & Bozan, 2017). According to Chung & Cho (2017), even in case of virtual world, the trust factor mainly associated with familiar influencers. The reason is that it establishes positive brand-related though and interest, which are main drivers of brand loyalty. Similarly, Harrigan et al. (2018) also argued that interest and involvement increase when consumers are familiar with influencers, this in return would turn into brand loyalty. Based on the argument, we postulate that:

H2: Social media influencers' familiarity is positively correlated with brand loyalty

Social media influencers' trustworthiness and Brand loyalty

Trustworthiness is the unique characteristic of social media influencer; thus, it guarantees to maintain a strong association with followers. This eventually converts the followers into loyal consumers. Scholars agreed that trustworthiness of influencers is an important predictor of brand loyalty. The reason is that it is a manifesting attribute that brings attitudinal change in consumers. Without trustworthiness, other characteristics of endorsers appears to be ineffective in changing consumer attitude and increase the loyalty. Thus, we can say that it holds greater significance amongst all (Toncar et al., 2007). The argument is consistent with the Atkin & Block (1983) who argued that celebrities tend to be more trust-worthy in the eyes of consumers when contrasted with non-celebrities. Thereby, on the basis of these argument, we derive following hypothesis:

H3: Social media influencers' trustworthiness is positively correlated with brand loyalty

Social media influencers' product match-up and Brand loyalty

Product match-up as a concept presumes analogy between endorser's personality traits and attributes of endorsed brands. Based on this assumption, the higher the similarity exists between them, the more chance of loyalty of consumers would exist. It is argued that consumers decrypt all sort of advertisement and create perception accordingly. Consumers while decrypting the advertised messages, exert plausible efforts to associate the characteristics of endorser's personality traits with brand attributes (Wright et al., 2016). Thereby, if they find strong linkage between outlined constructs, they will show positive attitude towards the certain brand, which eventually convince them to make purchases in long run, hence increases the chance of loyalty. However, if they observe any disparity, they get confused and the association becomes weak, hence lower the chance of loyalty. Various studies have reported that perceived product match-up is positively linked with brand loyalty and purchase intentions (Abirami & Krishnan, 2015; Mishra, Roy & Bailey, 2015). However, there exists a pile of literature which proclaims that consumers at times compare endorsers' personality with their own personality and sometimes with their loved ones. This contrasting habit leads to two possible outcomes; favourable and un-

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favourable. If the comparison is favourable, then there are chances they it will increase their purchase intention which will eventually leads to brand loyalty and vice versa (Imtiaz et al., 2019; Bergkvist, Hjalmarson & Mägi, 2016). Based on the argument we hypothesize that:

H4: Social media influencers' Product match-up is positively correlated with brand loyalty

Social media influencers' credibility and Brand loyalty

It is argued that the attitude of consumers regarding advertisement rely on influencer's credibility. Studies conducted celebrity endorsed advertisements revealed that credibility, trust and expertise of influencer builds the positive attitude of consumers which eventually makes them loyal towards the brand (Glover, 2009). Moreover, credibility of influencers sparks emotional attachment and develops a sustainable relationship between consumer and brand. According to Muda et al. (2014), credibility of endorsers ensures repurchase intentions, hence increases the chances of brand loyalty. Moreover, it also persuades other to make purchases from particular brand. Thus, consumers think that credible sources appear to be more have more information of products, thereby, they stimulate positive attitude and are more convinced to make purchases repeatedly.

It is also argued that consumers accept the message broadcasted from credible sources. This is due to credible attitude towards brand which shapes positive attitude (Mikuláš & Světlík, 2016; Uddin, , et al, (2023). Moreover, this positive attitude and higher purchase intentions eventually converts in to brand loyalty. According to Saumendra & Padhy (2012), influencers/celebrities are viewed as a spokesperson of brand. This is why, consumers build this perception that particular brand is reliable and offers high quality products/services. Moreover, credibility of influencers not only improves the brand image but also increase the purchase intention which turns in to brand loyalty. Numerous studies have reported similar evidence which echo that credibility is positively linked to brand loyalty and ensures sustainable relationship between customer and brand (Escalas & Bettman, 2009). Thereby, we postulate that:

H5: Social media influencers' credibility is positively correlated with brand loyalty

Mediating role of Brand engagement

According to Dwivedi (2015), brand engagement right is one of the top marketing concerns of marketers due to hyper age competition. According to Jayasingh & Rajagopalan (2016), some of drivers of brand engagement in social networking sites are social capital, social influencer, social media usage etc. This implies that social media and brand engagement shares strong bond. According to Lou & Yuan (2019), when influencers exhibit trustworthiness, it may drastically change the perception of customers towards the particular brand. The nourished relation then gain capability to increase brand engagement of followers. Similarly, Breves et al. (2019), argued that if a source is trust worthy, it gains power to affect consumers' attitude towards the source. This attitude in-return increases their engagement towards the information that is being conveyed about the brand. Lee & Watikins (2016); Manzoor, et al (2023), also argued that in social networking sites, attractiveness is one of the attributes of influencers which enhances prosocial interaction that further produce fruitful brand related outcomes. Scholars argued that social media influencers increase engagement through endorsed brand contests which they regularly post on their social media pages. Duh & Tabhete (2021) proclaim that there must have virtuous characteristics of influencers which appears to attract consumer's attention. Similarly, McGuire (1985) explained that when influencer is well liked and loved by consumers, there are greater chances that consumers may shows positive attitude towards endorsed brand. It more goes in favour and increase their engagement, if consumers feel that the influencer have similar attributes to his/her own. Shan et al. (2019) also echoes the similar results that brands when advertise by social media influencer, they receive more attention in terms of engagement and purchase intention

On the basis of above arguments, we propose the social media influencer may affect brand engagement through their unique characteristics such as attractiveness, familiarity, trustworthiness, product match-up and credibility. Discussing it further, we argue that in consumer-brand relationship, loyalty not circles around repeated purchases, but it also enfolds a positive internal disposition towards brand. Since brand engagement build positive attitude of consumer towards brand, thereby, it shapes the feelings of consumers towards loyalty via interactive brand experiences (So et al., 2021; Iqbal et al). Literature argues that consumer brand engagement develops a strong relational bond with brands, which for consumer is sacred, thereby, they wish to prolong it for a long period (Dwivedi, 2015). France et al. (2016) argued that the connection and commitment of highly

consumer is likely to spill out more loyal behaviour. Specifically, in social media context, the active brand engagement leads to brand loyalty. Thereby, we postulate that:

H6: Brand engagement mediates relationship of social media influencers' attractiveness and brand loyalty

H7: Brand engagement mediates relationship of social media influencers' Familiarity and brand loyalty

H8: Brand engagement mediates relationship of social media influencers' trustworthiness and brand loyalty

H9: Brand engagement mediates relationship of social media influencers' product match-up and brand loyalty

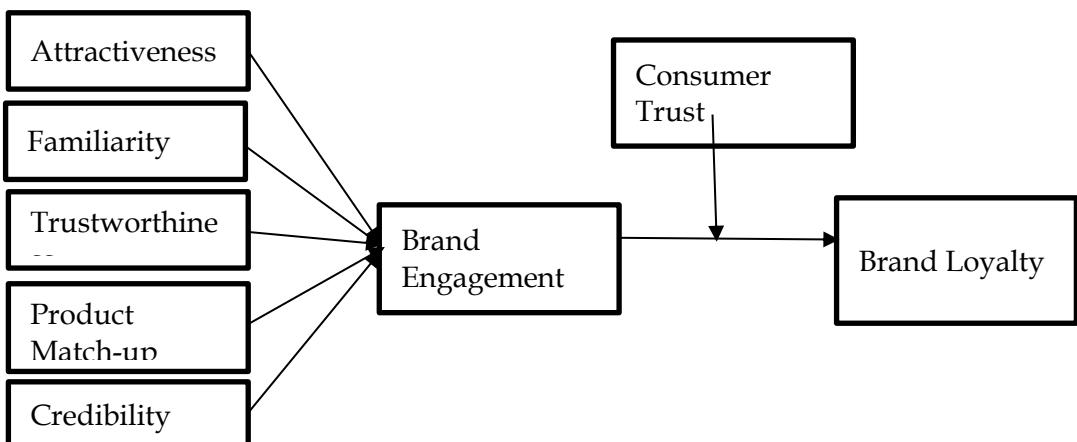
H10: Brand engagement mediates relationship of social media influencers' credibility and brand loyalty

Moderating role of consumer's trust

Consumer trust is treated as an essential component as it builds the strong relationship between brand and consumers. Trust develops when consumers maintained the strong association with brands (So et al., 2016). Customers prefer to build interactive relationship with only those brands on which they have high trust. Brand engagement, in this regard, build the positive and mutual understanding between consumers and brands which eventually flourishes the trust of consumers (Cheng et al., 2020; Farooq, et al. 2023). Brodie et al. (2013) also argued that brand engagement increases consumer's trust and when there is a high engagement, it means that the trusting bond between consumer and brand has been established. Therefore, we can say that brand engagement glorifies consumer's trust. Scholars have also scrutinized the association of consumer trust and brand loyalty. According to Dessart et al. (2015), the higher trust shapes the loyalty of consumers. Moreover, consumers are likely to shop from those brands with whom they share trusted relationship (Palacios-Florence et al., 2018). Thus, we can say that brand engagement increases consumer trust which further reinforces brand loyalty. Recent studies also provided evidences the consumer trust moderates the relationship of brand engagement and brand loyalty. Thus, on the basis of the evidences and proposed arguments, we hypothesize that:

H17: Consumer Trust moderates the relationship of brand engagement with brand loyalty

Conceptual Framework



Methodology

This study embraces explanatory research design and the cross-sectional data adopted for the study. The present study adopts a "quantitative method" as the study aims to quantify the data collection and analysis. Justification for conducting quantitative research is the deductive reasoning and involvement of hypotheses testing. This study aims to collect data particularly from the high-tech users, so the research strategy to collect data is a survey method. Therefore, the present study will consider the survey method. In this study data is collected from a representative subset of population in time at a particular point. This study is conducted on the high-tech users who reside in the area of Karachi. Moreover, the method opted for the present research is "Nonprobability sampling". With the help of Daniel copr calculator, 220 sample size was deduced assuming the confidence level 95%. However, minimum sample size to detect the effect is 177. Details of sample size

calculation are given below:

Anticipated effect size:	0.3	?
Desired statistical power level:	0.8	?
Number of latent variables:	8	?
Number of observed variables:	49	?
Probability level:	0.05	?
Calculate!		

Minimum sample size to detect effect: 177

Minimum sample size for model structure: 220

Recommended minimum sample size: 220

This study has used a structured questionnaire to measure all the variables involved in the study. Already tested items have adopted from previous literature to measure each variable. In order to synchronize with the context of the study, the wording of few items has been modified. Social media influencer's attributes has been measured through five attributes namely attractiveness, trustworthiness, product match-up, credibility and Familiarity. Attractiveness is measured through 7 items which are borrowed from the study of Ha & Lam (2017). Likert scale (five points) was followed for measuring responses. Trustworthiness is measured through 5 items which are borrowed from the study of Ha & Lam (2017). Likert scale (five points) was followed for measuring responses. Product match-up is measured through 5 items which are borrowed from the study of Ha & Lam (2017). Likert scale (five points) was followed for measuring responses. Familiarity is measured through 8 items which are borrowed from the study of Ha & Lam (2017). Likert scale (five points) was followed for measuring responses. Credibility is measured through 5 items which are borrowed from the study of Khan, Memon & Kumar (2019). Likert scale (five points) was followed for measuring responses. In addition to this brand engagement measured through an adopted scale of Li, Tang & Chen (2020) by using 11 items. Likert scale (five points). To measure brand loyalty this study uses 4 items adopted by Khan, Memon & Kumar (2019). Finally, consumer's trust is measured by an adopted scale of Le, Tang & Chen (2020) which has total 4 items.

Data Analysis

The research chose PLS software to test the hypotheses. PLS simultaneously assess the reliability and validity of constructs and has advantage over other methods. PLS comprises of two steps, measurement model which covers reliability and validity of model and other one is structural model in which the p-value, t-value of research model is discussed.

Demographic Analysis

The demographics explain the characteristics of the chosen sample. It is explicitly used for marketing-related activities and research purposes. Based on the requirement of the topic, the current study developed 5 demographical questions and included it in a survey. It includes gender, age, education, and duration of employment.

Table 4.1: Demographic's Profile

Characteristics	Sample (%)	Frequency
Gender		
Male	58.1%	205
Female	41.9%	148
Age		
Below 20 years	9.9%	35
20-29	82.7%	292
30-39	7.4%	26
40 years and above	-	-

Education

Matriculation

Intermediate	14.4%	51
Bachelors	58.1%	205
Masters	24.9%	88
Others	2.5%	9
<i>Income</i>		
Below 20000	24.4%	86
20000-30000	35.1%	124
30001-39999	7.4%	26
40000 and above	33.1%	117
<i>Employment Status</i>		
Full-time	57.5%	203
Part-time	18.7%	66
Self employed	9.6%	34
Unemployed	14.2%	50

The first question from the demographic section was respondent gender identity. Analysis has shown that the majority of respondents are male, with 58.1% (205), and the remaining were 41.9% (148) female. The second question is related to the respondent's age group. There are four divisions of age group: (below 20 years), (20 - 29), (30 - 39), and (40 and above). According to the respondent's data, most of the respondent's age group were (20 - 29), around 82.7% (292). Others includes a (30 - 39) were 7.4% (26), (below 20 years) were 9.9 % (35). The third question is concerned with the respondent's educational qualification. The five different ranges were developed to evaluate the responses: (Matriculation), (F. A/F.SC), (Bachelors), (Masters), and (others). According to data analysis, most of the respondents have (Bachelors) education, with 58.1% (205), the remaining belonged to (intermediate) with 14.4% (51), (Masters) with 24.9% (88), (others) with 2.5% (9). The next question is related to the respondent's income level. For this, four ranges were developed in order to evaluate the responses: below 20000, 20000-30000, 30001-39999 and 40000 and above. According to data analysis, most of the respondents belong to 20000-30000 category with 35.1% (124), the remaining belonged to below 20000 with 24.4% (86), 40000 and above with 33.1% (117) and 30001-39999 with 7.4% (26). Finally, the last question is related to the respondent's employment status. For this, four ranges were developed in order to evaluate the responses: full-time, part-time, self-employed and un-employed. According to data analysis, most of the respondents belong to full-time category with 57.5% (203), the remaining belonged to part-time with 18.7% (66), self-employed with 9.6% (34) and unemployed with 14.2% (50).

Descriptive Statistics

Descriptive analysis gives the preliminary understanding about the statistical properties of data. It includes mean, standard deviation, skewness, kurtosis etc. Mean gives the average of data numbers whereas standard deviation measures the degree of scatteredness among data from its mean value. In addition, skewness has been calculated in order to determine whether the distribution of each variable is symmetrical or not and kurtosis has been calculated to measure the tailed-ness of data distribution (long-tailed or short-tailed). Table 4.3 elaborates the details of descriptives. It can be seen that not all variables lie within -0.5- 0.5 range, hence the distribution is not symmetric. The kurtosis values of variables which are less than 3 indicates that all the constructs are short tailed. Table 1 also depicts the mean value and standard deviation of each variable. The mean value of SMIT, SMIA, SMIF, SMIP, SMIC, BE, CT, BL is 3.0521 with S.D .83489, 3.4743 with S.D .70410, 3.8545 with S.D .72748, 3.6023 with SD .85280, 3.5779 with SD .92224, 3.5993 with SD .56858, 3.7323 with SD .74736 and 3.3654 with .66695

Table 4.2: Descriptives

Variable	N	Mean	Std. deviation
SMIT	353	3.0521	.83489
SMIA	353	3.4743	.70410

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SMIF	353	3.8545	.72748
SMIP	353	3.6023	.85280
SMIC	353	3.5779	.92224
BE	353	3.5993	.56858
CT	353	3.7323	.74736
BL	353	3.3654	.66695

Assessment of PLS-SEM

In present section, factor analysis results are reported. As discussed previously, it was mentioned that items chosen for the study were adapted from prior studies. Thereby, it is necessary to evaluate the reliability and validity of constructs.

Convergent Validity and Reliability

In PLS-SEM, two criteria is normally considered to check the measurement model (Ramayah & Lee, 2011). Nature inner model depends on validity and reliability measures; hence this is a most effective way to conclude the nature of relationship. Measurement model can be evaluated though internal consistency which is measured through composite reliability and Cronbach alpha. Whereas convergent validity is being tested through average variance extracted, known as AVE. Finally, discriminant validity which is discussed in next section is assessed through Fornell-Larcker criterian, HTMT matrix and cross loadings.

Hair et al. (2012) argued that composite reliability value varies within 0-1 range. Moreover, its threshold articulates that the values should not be less than 0.6. Also, it is better if CR is above than 0.7 as values above 0.7 are viewed as a desirable value. Likewise, the value of Cronbach considered as decent value when it lies between 0.6 and 0.7, however, if it is between 0.7-0.9, then scholars view it as more adequate (Henseler et al., 2009; Nunnally & Bernstein, 1994). In present study, composite reliability and Cronbach value were assessed for reliability test. It can be seen in Table 4.3 that all the values are greater than the threshold value, hence ensuring the reliability of model. Since the construct's AVE values are above 0.5 and close to 0.5, hence, indicating the adequate convergent validity. The present study assessed convergent validity by examining 49 AVE values. Table 4.4 indicates that AVE is greater than 0.5 except one construct (which is close to 0.5). This implies that convergent validity of a model is established.

Table 4.3 Convergent Validity & Reliability

	Items	Loading	Cronbach alpha	Composite reliability	AVE
BE	BE1	0.638	0.916	0.921	0.502
	BE2	0.66			
	BE3	0.687			
	BE4	0.757			
	BE5	0.822			
	BE6	0.735			
	BE7	0.756			
	BE8	0.633			
	BE9	0.837			
	BE10	0.542			
	BE11	0.669			
BL	BL1	0.854	0.878	0.879	0.643
	BL2	0.763			
	BL3	0.806			

	BL4	0.782			
CT	CT1	0.788	0.864	0.865	0.615
	CT2	0.749			
	CT3	0.782			
	CT4	0.816			
SMIA	SMIA1	0.799	0.9	0.912	0.567
	SMIA2	0.788			
	SMIA3	0.816			
	SMIA4	0.925			
	SMIA5	0.632			
	SMIA6	0.573			
	SMIA7	0.677			
SMIC	SMIC1	0.842	0.909	0.91	0.667
	SMIC2	0.817			
	SMIC3	0.807			
	SMIC4	0.783			
	SMIC5	0.835			
SMIF	SMIF1	0.711	0.922	0.926	0.597
	SMIF2	0.879			
	SMIF3	0.812			
	SMIF4	0.85			
	SMIF5	0.631			
	SMIF6	0.762			
	SMIF7	0.727			
	SMIF8	0.782			
SMIP	SMIP1	0.635	0.801	0.805	0.501
	SMIP2	0.612			
	SMIP3	0.68			
	SMIP4	0.746			
	SMIP5	0.666			
SMIT	SMIT1	0.756	0.867	0.867	0.565
	SMIT2	0.737			
	SMIT3	0.756			
	SMIT4	0.767			
	SMIT	0.742			

Discriminant validity

It is argued that Fornell-Larcker criterion is considered as the most convenient method to assess discriminant validity (Hair Jr. et al., 2014). It is stated that DV is established when AVE square root value of each variable is greater than highest correlation of construct in comparison with other constructs (Henseler et al., 2009). Thereby, the study assessed DV by contrasting sq.root of AVE of each variable with correlations. Table 4.4 indicates that bold values which represent AVE square root are higher than construct's correlation. Thereby,

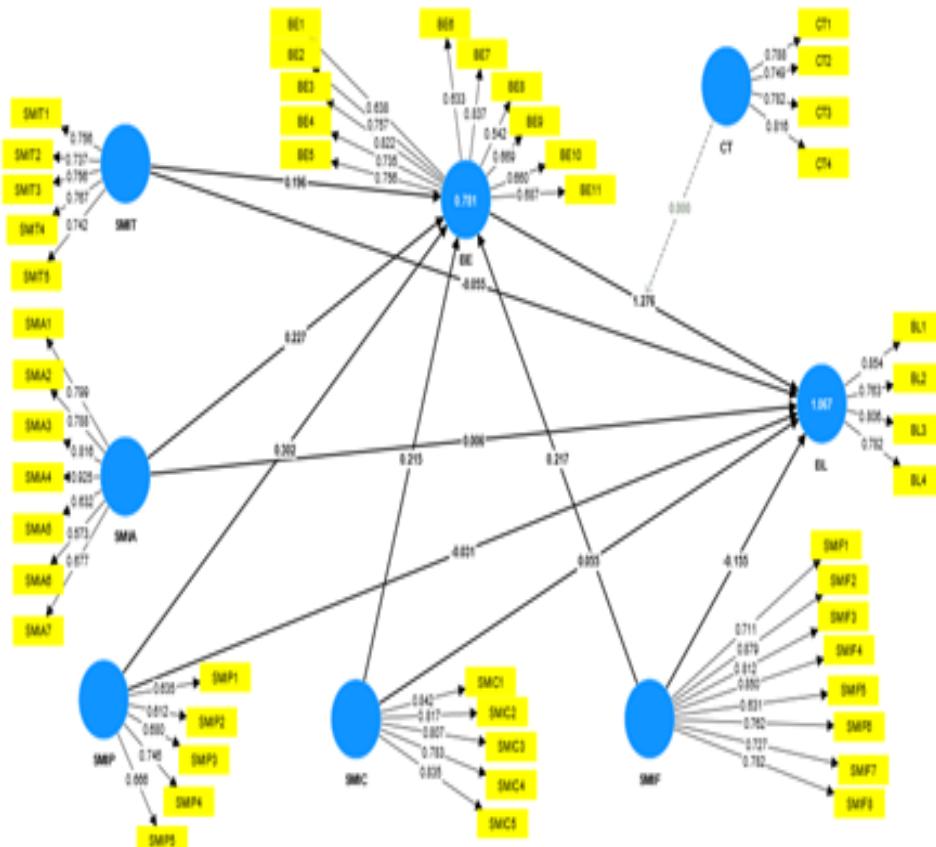
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we can conclude that DV on the constructs has established.

Table 4.4 Fornell-Larcker

	E	BL	CT	SMIA	SMIC	SMIF	SMIP	SMIT
BE	0.708							
BL	0.603	0.802						
CT	0.585	0.664	0.784					
SMIA	0.605	0.608	0.596	0.763				
SMIC	0.510	0.510	0.483	0.566	0.817			
SMIF	0.640	0.678	0.554	0.576	0.660	0.782		
SMIP	0.516	0.696	0.647	0.555	0.537	0.621	0.669	
SMIT	0.467	0.446	0.386	0.329	0.315	0.323	0.196	0.772

Figure 4.1 (Measurement model)



As the evaluation of measurement model presents satisfactory evidence of reliability and validity. Thereby, the next step has been taken to evaluate structural model. The next section illustrates the evidences extracted from structural model which fulfills the study objectives.

Structural Model

As mentioned earlier, once the measurement model (outer model) is examined and the reliability and validity of the model are established, the next step was to evaluate the outer model (structural model) results. This involved assessing the outer model's predictive abilities and the relationships between the constructs. According to Hair Jr. et al. (2013), the key criteria for assessing the structural model in PLS-SEM are the significance of the path coefficients, coefficient determination (R^2) and the effect size (f^2).

Direct relationship results

The present study did the systematic analysis of structural model in order to test study hypotheses 1-17. The assessment started with the evaluation of direct relationship of IV with DV. As discussed, path coefficient size was evaluated via PLS-SEM and its significance was calculated through bootstrapping. At first stage, the direction association of variables has been evaluated which covers the hypotheses from H1 to H5. Referring to hypothesis 1, results reveal the positive and significant relationship of social media influencer attractiveness with brand loyalty as the p values is less than 5% with the beta coefficient 0.296, Hence supports H1. Same is the case with social media influencer credibility, trustworthiness and product match-up. This implicates that results support H3, H4 and H5. However, in case of social media influencer familiarity, results document insignificant association with brand loyalty as p-value is 0.146 which is greater than 5%, Hence, H2 is not supported by evidences.

Table 4.5 Direct Relationship

	Beta coefficient	T-stats	p-values	Decision
SMIA -> BL	0.226	4.288	0.021	Supported
SMIC -> BL	0.319	3.687	0.00	Supported
SMIF -> BL	0.121	1.455	0.146	Not supported
SMIP -> BL	0.345	3.533	0.00	Supported
SMIT -> BL	0.195	3.774	0.504	supported

Mediation Effect

As specified earlier, mediation analysis was also performed in the study. According to Preacher & Hayes (2008), there exists several mediation techniques such as serial approach which is also known as Baron and Kenny method. Amongst all, bootstrapping method is the recent mediation method which represents the sample distribution of indirect effect (Baron & Kenny, 1986; Hoyle & Robinson, 2004; MacKinnon et al., 2007; Sobel, 1982). By using bootstrapping method with 5000 sub-samples, figure 4.2 expedites that path coefficient of all study predictors in the presence of mediator is positive. It is quite clear from Table 4.6 that brand engagement mediates the positive relationship of SMIA and brand loyalty as the beta coefficient is 0.274 and p-value is less than 0.05. Same is the case in SMIC, SMIP and SMIT as the p-values are less than 5%, hence brand engagement partially mediates the positive relation of SMIC, SMIP and SMIT with brand loyalty. Interestingly, results also showcase the brand engagement fully mediates the non-significant relationship of SMIF with brand loyalty as the beta value is 0.29 and p-value is less than 5%. Hence, we can say that H12 to H16 hypotheses are supported by obtained results.

Table 4.6 Indirect Effect

	Beta coefficient	T-stats	p-values	Decision
SMIA -> BE -> BL	0.274	3.439	0.001	Supported
SMIC -> BE -> BL	0.25	4.433	0.00	Supported
SMIF -> BE -> BL	0.29	3.608	0.00	Supported
SMIP -> BE -> BL	0.276	3.246	0.001	Supported
SMIT -> BE -> BL	0.385	3.815	0.00	Supported

Moderation effect

According to Vinzi et al. (2010), moderation test can only be performed when the main effect between variables has been tested. Only, then moderation can be performed by including interaction term which is the derived from the multiplication of predictor with moderating variable. This specific product represents the latent interaction variables. Thereby, moderating effect only happens when the interaction term is significant.

Based on the above-mentioned argument, the interacting effect has been examined on the relationship

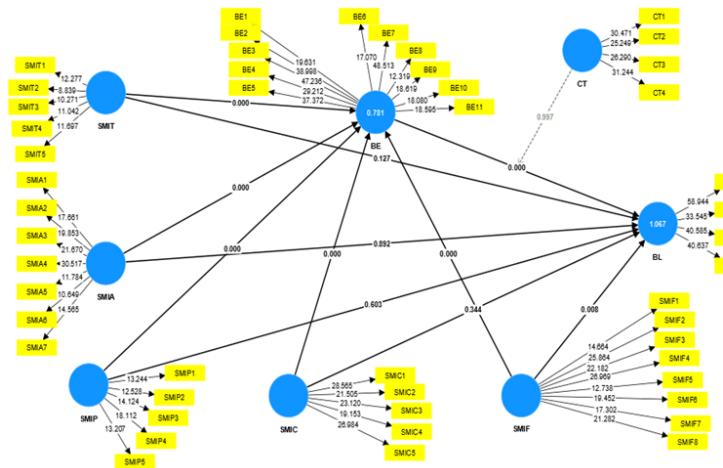
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between brand engagement and brand loyalty. The results of moderation test (see Table 4.7), indicates that when consumer trust being a moderator is included with brand engagement, it shows that the path coefficient of brand loyalty is not significant as the β value is .00 and p value is 0.997 which is higher than 0.05. Hence, we can conclude that H11 is not supported by results and consumer trust does not moderate the positive association of brand engagement with brand loyalty.

Table 4.11 Moderation Test

	Path coefficient	T-stats	p-values	Decision
BE->BL	1.276	10.996	0.00	-
CT x BE -> BL	0.000	0.004	0.997	Not Supported

Figure 4.2 (Structural Model)



Discussion

The integrated perspective of human brand theory and attachment theory is adopted to provide theoretical support to evaluate the how credibility model affect brand loyalty in the presence of mediator and moderator; brand engagement and consumer trust (Carlson & Donavan, 2013; Huang et al., 2015; Moulard et al., 2015; Moussa & Touzani, 2017; Wan et al., 2017). The overall model significance proved that the social media influencers display the attributes which are suitable enough to increase brand engagement and loyalty. In this lieu, we can say that following human brand theory, social media influencers are the one who can establish a strong bond with their followers by showing the desired attributes which according to social media users can fulfil their needs. Along with it, attachment theory encompasses that how the emotional attachment leads to brand engagement which eventually makes the consumers loyal to the brand when they start trusting to the brand through the lens of SMIs. Hence, confirming the theory which supports our proposed framework.

Findings reveal the positive and significant relation, hence consistent with preceding literature (Khan, Memon & Kumar, 2019; Malik et al., 2013; S; chouten et al, 2020; Singh and Banarjee, 2018; Schermelleh-Engel et al., 2003). The reason could be that if consumer think that he/she shares similar attributes with focal person then he/she will likely to see endorser more attractive. Another justification is that, a celebrity is called attractive on the basis of his/her public image. The attractiveness further increases the persuasiveness towards the people as they show the likeness towards the celebrity based on their love for them. Results also show insignificant correlation, hence inconsistent with prior studies (Harrigan et al., 2018; Johansson and Bozan, 2017; Zwarun & Torrey, 2011). The result implicates that When consumers become familiar with endorsers and have constant exposure, their attention towards endorsers increases which leads to positive attitude. However, it is not necessary that it increases the loyalty of customer towards brand. Sometimes consumers do feel connected with

influencers, when they get familiar with influencer, however, it does not guarantee the brand loyalty. Similarly, findings also reveal the positive and significant relation, hence consistent with preceding literature (Abirami & Krishnan, 2015; Anwar & Jalees, 2017; Bergkvist, Hjalmarson & Mägi, 2016; Mishra, Roy & Bailey, 2015; Toncar et al., 2007; Wright, 2016).

Incuse of brand engagement as a mediator, the findings show consistency with prior empirical evidences. From theoretical point of view, the findings appear to be plausible as preceding literature already showed that brand engagement is positively related to social media influencer's attribute and brand loyalty and also positively mediates the relationship of SMI attributes with brand loyalty. As the findings reveal positive mediation by brand engagement, hence it shows similarity to the signs of direction association. This further proves that the mediation effect is proved as complementary in the given situation. Further, this full mediation of brand engagement depicts the strong association of SMI attributes with brand loyalty which simultaneously enhance the consumer's loyalty. (Walters & Diab, 2016; Walumbwa & Schaubroeck, 2009). To conclude the argument, the justification of Bocheer & Nanjegowda (2013) is strong enough to support the findings which implies that there must have virtuous characteristics of influencers which appears to attract consumer's attention. when influencer is well liked and loved by consumers, there are greater chances that consumers may shows positive attitude towards endorsed brand. It more goes in favour and increase their engagement, if consumers feel that the influencer have similar attributes to his/her own. Since brand engagement build positive attitude of consumer towards brand, thereby, it shapes the feelings of consumers towards loyalty via interactive brand experiences. Conclusively, we can say that the connection and commitment of consumer is likely to spill out more loyal behaviour.

In the case of consumer trust as a moderator, the findings show inconsistency with prior empirical evidence. From a theoretical point of view, the findings appear to be confusing as the preceding literature already showed that consumer trust is positively related to brand engagement and also positively moderates the relationship of brand engagement and brand loyalty. It can be comprehended by considering this plausible explanation that the absence of moderation effect of consumer trust happens as it interacts with BE and BL via different mechanism. Nevertheless, the assumption may not be fully credible from theoretical perspective, hence, the said relationship requires more exploration in different context. This way, a plausible conclusive statement can be made which opens new avenue for researchers. It can also be seen in findings that consumer trust did not prove itself as a promising moderator in the relationship of BE and BL. Hence this study is drawing a contradictory result in contrast with the prior findings.

Theoretically, we cannot neglect the fact that consumer proved to be a strong construct and utilized well as moderator in marketing literature. However, in the context of electronic consumer good segment, the significance may diminish due to various reasons. One reason could be that organization itself fails to turn engagement in to loyalty properly. Other reasons could be linked to the perceptions of demographics (Strohmeier, 2007).

Conclusion

The present study aimed to investigate the influence of social media influencer's attributes on brand loyal in the presence of brand engagement as a mediator and consumer trust as a moderator. Conclusively, we can say that this research work has indeed added valuable knowledge in the literature by providing empirical evidence from the emerging economies.

Implications of the Study

The findings of the study support the integrated perspective of human brand theory and attachment theory. The study adds knowledge to the existing models through empirical evidences. However, a study on remaining influencing constraints would open a new avenue for researchers and academia. As previous studies scrutinized psychological processes through which brand engagement affects brand loyalty in various domains such as retail segment, tourism industry etc. (Bergel et al., 2019; Iqbal et al., (2024). However, as per author's knowledge, literature is scarce which have explored the mechanism of social media influencer, brand engagement, consumer trust and its linkage with brand loyalty in the electronic consumer goods segment. Thereby, the study adds extensive knowledge to literature by incorporating the role brand engagement and consumer trust in the direct relationship of social media influencer and brand loyalty. Findings executed that how brand engagement mediated social media influencer's attributes and brand loyalty. This implicates that brand engagement is an effective bridge that links social media influencer's attributes and brand loyalty in the context of electronic consumer goods. However, consumer trust failed to moderate the relationship of brand engagement and brand

loyalty, hence, raising a question that what could be the reason behind such strange evidence.

Since the study has revealed that brand engagement is directly linked to brand loyalty and both of the constructs share positive and significant relation to each other. This happens because of transparency which filters out the whole process through an effective social media usage. These characteristics makes the consumers more interested towards focal brand. In social media setting, consumers normally look into reviews and ratings on those networking sites which they find more trustworthy or with which they could easily connect emotionally and suppress the risk factors (Cheng et al., 2017). Moreover, compare to tangible products, consumers show less loyalty towards virtual brands. According to Levy (2014), it is quite essential to contrast sincere and fake loyalty. In fake situation, repeated purchases do not often represent sincere loyalty. The reason is that consumers having fake loyalty, are price sensitive and easily attract to convenient services. Thereby, in order to enhance the consumer loyalty, brands must work on building consumer engagement. There is a need to establish meaningful bond between brands and consumers. And this only happens, when companies and marketers would work on consumer's emotions. As the evidences show that brand loyalty and brand engagement are related in the domain of electronic consumer goods. This implicates that brand engagement is a strong predictor when explaining brand loyalty. Thereby, the study offers a meaningful explanation that how engagement of consumers affects loyalty of consumers, hence, supplementing nomological framework of brand engagement that is being proposed by Harrigan et al. (2017).

Practically, the present study also contributes by revealing the idea that brand loyalty can be gained through credibility model that plays a major role in social media settings. The evidences of the study can be utilized in order to notify marketing managers regarding best social media influencers and which social networking site is trendier among consumers. This helps them to design marketing campaigns accordingly. The exposed attributes of influencers are useful for all type of enterprises that are targeting to prioritize social media marketing with the help of these micro celebrities.

As the preceding literature exposed that the attributes such as attractiveness, credibility, trustworthiness, product match up and familiarity builds the positive attitude and increase brand loyalty. However, looking deeply in to path coefficients of present module, it is quite obvious that social media influencer's credibility and product match-up share more significance, Thereby, brands must collaborate with the influencers who are popular among their followers due to these attributes. Collaboration with these influencers helps in increasing product/service awareness due to which consumers would start considering the brands which are favourite of their well-liked influencers. Moreover, the strong relation of these attributes with brand loyalty indicates that marketers must ensure that consumers have been following the focal influencers since ages and are actively participating currently. The reason is that only no of followers does not guarantee the loyalty. Brands when reaching out to influencers, must filtered out the active followers by using effective database systems.

Interestingly, the demographics show that most of the consumers belong to millennials and gen z category. It means that the particular generation and segment are highly influenced by social media influencers as they heavily use social networking sites on daily basis. It means social media influencers can be viewed as a potential marketing strategy to attract the consumers as these consumers prefer online shopping over traditional purchases due to their lifestyle. This also shows that there is huge market in virtual world and brands have great opportunities to look into and turn these potential consumers in to actual buyers in a long run. However, marketers should carefully make selection of influencers. They must prefer those who has high credibility. The reason is that the youth is more concerned with influencers' credibility rather than making purchase decisions on the basis of appearance. This shows that brand managers should choose the influencer to endorse the products, who has good image in public, otherwise it would affect the brand image as well. One important point which should not be neglected by brand managers is that the current generation is one of the generations which gets quickly bored. It means, they can only be loyal when something unique is offered to them. The effective utilization of influencers may affect the beliefs of this segment, especially generation Z as the particular generation is pro in technology and share a deep-rooted bond with social media. Moreover, the opinion of digital influencers also plays an essential role in marketing campaigns, hence, if use it rightfully, it will increase the attachment of consumer towards brand and their desire to make purchases repeatedly.

This research may also provide evidence to encourage marketers to focus on these micro celebrities in order

to enhance brand loyalty and increase brand engagement. The empirical findings also encourage practitioners to seek appropriate measures regarding social media in order to create healthy relationship with consumers. Moreover, the study also be helpful for brands. The reason is that through these empirical findings organizational authorities could gauge what social media attribute is best fit from credibility model in order to increase loyalty. Also, institutions through these findings can formulate policies to impose various marketing tactics that may increase the interaction of consumer with influencers.

Limitation of the Study

Besides contribution, the study draws several limitations as well. First, cross-sectional design was employed to collect data from consumer perspective. Secondly, the instrument used in the study was based on close end questions. Also, Five-point Likert scale was used to assess the indicators. Moreover, non-probability sampling was employed because of easier access. Moreover, the sampled data was collected from Karachi region only.

Future Recommendation

With some limitations stated above, several recommendations have also been offered to provide aid in existing literature. It is recommended to use the probability sampling technique to gauge focused results. It is also advised to explore the constructs with the latest statistics tools. Also, one of the predictors named familiarity showed insignificant association with brand loyalty, hence disagree with prior evidence. Thus, it is recommended to explore the said construct with different demographics. Also, consumer trust as moderator failed to moderate the relationship of brand engagement with brand loyalty. This also provides interesting insights, hence, demands further exploration. Moreover, the future researchers are encouraged to explore these constructs in different sample as results may vary due to demographics.



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