



Social Media Influencer's Credibility and Consumer Purchasing Behaviour in Benin City, Nigeria

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Abstract. This study examined the influence of influencers credibility on consumer purchase behaviour in Benin City, Nigeria. It specifically, explored how influencers' credibility (trustworthiness, expertise, attractiveness) influences the purchase decisions of social media users. Quantitative survey design was used for the study, and data were collected from 385 respondents using structured questionnaires. Inferential statistics analyses were carried out using regression analysis and the hypotheses were tested at 0.05 significant level. The findings revealed that trustworthiness, expertise, and attractiveness significantly influence consumer purchase decisions, with trustworthiness having the strongest effect. The study concludes that influencers credibility significantly reform consumer purchase patterns through personal attributes. It recommends that brands should always engage credible and authentic influencers to build trust and foster long-term consumer loyalty.

Keywords: Attractiveness; Consumer Purchase Decisions; Expertise; Influencer Credibility; Trustworthiness.

1. Introduction

The growing omnipresence of digital world expansion has profoundly reformed consumer behaviour in Nigeria. Recent figures indicate that as at the end of 2025, Nigeria has 109 million individual using internet and home to 47.8 million social media user (Facebook, Instagram, TikTok, and YouTube) (DataReport, 2026). These platforms have become entrenched in the day-to-day routines of Nigerian consumers, varying the ways by which they discover, assess, and eventually obtain goods and services. This change has impelled brands to espouse more personalized and immersive digital strategies designed to cultivate consumer engagement.

Social media influencers (SMIs) have appeared as serious actors in controlling consumer preferences and behaviours in this growing digital context. These individuals, through the cultivation of considerable followings and strategic content curation, have assumed a pivotal role in the digital marketing ecosystem by building trust, relatability, and perceived authority (Boerman, 2023). Their influence spans diverse consumer sectors ranging from fashion and electronics to wellness and travel positioning them as prominent facilitators in the decision-making process. Unlike traditional advertising figures, influencers foster peer-like interactions and authenticity, enhancing their capacity to engage consumers on a more personal level (Jin, Ryu, & Muqaddam, 2022). This distinctive communicative approach underscores their growing relevance in the digital purchase journey.

There Some particular attributes that determine the persuasive efficacy of SMIs which include the credibility, self-disclosure, content quality, and endorsement consistency. The credibility of an influencer, grounded in perceptions like trustworthiness and expertise, is a main determinant of consumer responsiveness. It is assumed that followers are more likely to act upon endorsements from an authentic and knowledgeable influencers (Casaló, Flavián, & Ibáñez-Sánchez, 2023).

Findings from the 2024 Nigeria Digital Consumer Insight Report reveal that 88 percent of consumers have discovered products through SMIs, with 71 percent indicating they have made purchases based on these endorsements (NOI Polls, 2024). Notably, platforms like Instagram, TikTok, and YouTube have become dominant grounds for influencer activity, accommodating both macro- and micro-influencers who cater to segmented consumer interests. In the light of these developments, understanding the specific mechanisms through which influencers shape purchasing behaviour is essential. Accordingly, this

study seeks to investigate how social media influencers impact consumer purchasing behaviour within Nigeria's increasingly digitised and influencer-driven consumer landscape.

1.1 Statement of the Research Problem

Despite the increasing adoption of influencer marketing by brands across Nigeria, there remains a limited understanding of how specific influencer attributes affect consumer behaviour in a structured and measurable way. While influencer marketing is widely recognized for improving brand visibility and enhancing consumer engagement, most studies focus on general outcomes such as brand awareness, social engagement, or purchase intention (Lim, Mohd Radzol, Cheah, & Wong, 2020; Phua, Jin, & Kim, 2020). There is a noticeable gap in the literature in the sense that, they specifically isolate the effects of influencer credibility on consumer decision-making. This dimension is critical to understanding how influencers cultivate trust and persuade consumers in digital environments (Djafarova & Bowes, 2021; Lou & Kim, 2019). Without targeted empirical analysis of these attributes, brands risk implementing ineffective influencer campaigns that fail to build long-term consumer trust or drive sustained behavioural change.

Moreover, most existing literature has been based on consumer populations in North America, Europe, or East Asia, with relatively few empirical studies exploring the experiences of African consumers, particularly in Nigeria. Social media platforms such as Instagram, TikTok, WhatsApp, and YouTube are among the most popular in Nigeria, yet little is known about how influencer marketing on these platforms influences Nigerian consumer perceptions of authenticity, brand credibility, or purchase intent (Obi-Ani, Anikwenze, & Isiani, 2021; Ohiagu & Okonkwo, 2022). Much of the previous work has generalized influencer traits and effectiveness without examining how coherence in endorsements or the strategic use of personal narratives shapes consumer loyalty. This oversight is especially pressing in Nigeria, where brand loyalty is often fragile, and consumer switching behaviour is high due to an overcrowded and digitally saturated market (Kemp, 2023). This study filled these gaps by investigating how influencer credibility, influence consumer purchase behaviour in Nigeria's dynamic digital marketplace.

1.2 Research Questions

The research questions of the study include:

- How does influencer's trustworthiness affect consumer purchase behaviour?
- What is the influence of influencer's expertise on consumer purchase behaviour?

- To what extent does influencer's attractiveness influence consumer purchase behaviour?

1.3 Research Objectives

The broad objective of this study is to examine social media influencer's credibility and consumer purchase behaviour. Specifically, the study sought to:

- examine the effect of influencer's trustworthiness on consumer purchase behaviour;
- determine the influence of influencer's expertise on consumer purchase behaviour; and
- assess the influence of influencer's attractiveness on consumer purchase behaviour.

1.4 Research Hypotheses

The following null hypotheses was tested:

- H0₁: Influencer's trustworthiness does not significantly affect consumer purchase behaviour.
 H0₂: Influencer's expertise does not significantly influence consumer purchase behaviour.
 H0₃: Influencer's attractiveness does not significantly affect consumer purchase behaviour.

1.5 Significance of the Study

This study provides real intuitions into how specific influencer credibility characteristics influence consumer purchase behaviour. The understanding of the relevance of influence credibility will help sellers to know personalities that are appeared to be trustworthy and knowledgeable by consumers.

The study will help consumers to make better decision and not just be involved in whim buying since it will enable them to know how influencers use psycho method to influence marketing activities as a driving force for decision making.

It will be useful for academia because it adds to the extant body of research in this area by looking at the relationship between certain attributes of influencer and consumer purchase behaviour in a Nigerian context. It provides a theoretical foundation for further studies in this area.

1.6 Scope of the Study

This study main focus is to examine the relationship between social media influencer's credibility and consumer purchase behaviour within Benin City, with particular importance on Oredo Local Government Area in Edo State, Nigeria. The study is limited to the adult consumers who actively engage with influencer content

across various social media platforms, in order to have a local shrewd into the power of influencer marketing in a digitally connected urban environment.

2. Literature Review

2.1 Conceptual Review

2.1.1 Consumer Purchase Behaviour

Consumer purchasing behaviour is a complex and multifaceted process that encompasses the identification of needs, the search for information, the evaluation of

alternatives, the purchase of goods and services, and post-purchase interactions. Solomon (2018) defines it as the actions taken by individuals or groups in the selection, acquisition, utilization, assessment, and disposition of goods or services to meet their needs. Expanding on this, Babin and Harris (2023) examine the broader decision-making processes through which individuals and collectives seek to fulfil their desires, whether through tangible products, services, experiences, or concepts. This dynamic process is shaped by various psychological, social, and economic factors that influence decision-making at every stage (Singh, 2023).

Figure 2.1: The Five-Step Buyer Decision Process



(Mwaisaka, 2017)

Stage one referred to *problem or need recognition*: This occurs by the reason of an individual perceiving a discrepancy between their present state and an expected condition, prompting the realization of a need (Oliveira, 2021). Various factors can trigger this recognition, including social influences, lifestyle changes, marketing efforts, or exposure to external stimuli. For instance, an individual may recognize the need to purchase a new household appliance after an existing one malfunctions or feel the necessity to upgrade electronic devices due to advancements in technology (Boardman, Parker-Strak, & Henninger, 2020). Businesses strategically stimulate this stage through targeted advertising and promotions, using persuasive techniques to create awareness of potential needs (Jacobson & Harrison, 2022). However, consumers may not always consciously recognize their needs, underscoring the importance of marketing strategies that effectively highlight latent demands (Chernev, 2022).

Once a need has been identified, consumers proceed to the *information search* stage, during which they look out for important details to aid their decision-making. This search process can involve consulting various sources, including online reviews, social media, advertisements, word-of-mouth recommendations, and expert opinions (Bartschat, Cziehso & Hennig-Thurau, 2022). The extent of information gathering depends on factors such as the complexity of the product, the perceived financial risk, and prior consumer knowledge. For example, when purchasing a high-involvement product like a car or an electronic gadget, individuals tend to conduct extensive research, comparing technical specifications, user

reviews, and brand reputations (Chuprapawan, 2023). In contrast, routine purchases, such as household essentials, may involve minimal information search due to established brand preferences (Zhang, Cao, & Liu, 2023). Despite the availability of vast digital resources, consumers often face challenges such as information overload, misleading advertisements, and biased reviews, which can complicate their decision-making process (Bartschat, Cziehso & Hennig-Thurau, 2022).

The *evaluation of alternatives* follows the information search phase, during which consumers compare different products or brands based on specific criteria such as price, quality, durability, and perceived value (Fuller, Stocchi, Gruber & Romaniuk, 2023). This assessment may be influenced by personal preferences, past experiences, cultural norms, and economic considerations. For instance, when purchasing household appliances, a consumer may compare energy efficiency ratings, warranty coverage, and customer service reputation before making a final decision (Abalkhail, 2023). Organizations attempt to influence this stage by emphasizing unique selling propositions such as product differentiation, sustainability, and superior customer service (Sarokin & Bocken, 2024). However, intangible factors such as ease of use, long-term reliability, and overall satisfaction may be difficult to evaluate prior to purchase, especially in online transactions, necessitating innovations like virtual demonstrations or trial periods (Gallery & Conlon, 2024).

The *purchase decision* stage marks the point at which the consumer selects a specific product or service and proceeds with the transaction (Sujono, Wiyandi, Wibowo, Yunadi, Wibowo & Salam, 2023). Several factors influence this decision, including product availability, price promotions, perceived brand credibility, and the convenience of the purchasing process. In the context of e-commerce, businesses optimize this stage by offering seamless checkout processes, multiple payment options, and personalized recommendations (Istiqomah & Alfansi, 2024). However, barriers such as last-minute hesitation, cart abandonment, or concerns over product authenticity can prevent consumers from finalizing their purchases, necessitating strategic interventions such as limited-time discounts, free shipping incentives, or simplified return policies (Rajib & Roy, 2023).

Finally, *post-purchase behaviour* encompasses the consumer's experience following the purchase, which significantly influences future buying decisions and brand loyalty (Dobre, Milovan, Preda & Naghi, 2023). Positive post-purchase experiences, characterized by product satisfaction, efficient customer support, and strong after-sales service, can lead to repeat purchases and positive word-of-mouth recommendations (Wang, Yu, & Chen, 2023). Conversely, dissatisfaction—resulting from unmet expectations, defective products, or poor service—may lead to product returns, complaints, or negative reviews, affecting the company's reputation (Ologunibi, 2023). Organizations enhance customer retention by offering loyalty programs, responsive customer service, and hassle-free return policies, thereby fostering long-term engagement and trust (Tata, Prashar, & Parsad, 2021).

While the EKB five-step buyer process provides a structured model for understanding Consumer purchasing behaviour, it does not fully account for variations in purchasing patterns across different contexts (Olumekor & Polbitsyn, 2022). In many cases, consumers deviate from the linear sequence due to factors such as habitual purchasing, impulse buying, or high-involvement decision-making. For example, *routine buying behaviour*, which involves repeated purchases of familiar products, often bypasses extensive information search and alternative evaluation stages due to established brand loyalty and past experience (Abadi, Mustafa & Aslam, 2023). A consumer purchasing essential household goods, such as detergents or groceries, may make decisions based on habit rather than detailed analysis (Deldjoo, Nazary, Ramisa, Mcauley, Pellegrini, Bellogin & Noia, 2023).

Conversely, *high-involvement purchases*, such as luxury items or long-term investments, tend to involve an extended evaluation process due to the higher financial and emotional stakes involved (Luo & Park, 2024). Consumers investing in high-value products, such as

automobiles or real estate, engage in extensive research, comparing features, warranties, and resale values before committing to a decision (Hur & Ha, 2023). Additionally, *impulse buying*, driven by emotional triggers or situational factors such as promotional offers, can cause consumers to skip stages and proceed directly from problem recognition to purchase without thorough evaluation (Lee, Gan, & Liew, 2023). These deviations highlight the complexity and variability in Consumer purchasing behaviour, reinforcing the need for flexible and adaptive marketing strategies that cater to different purchasing patterns (Bickley, 2023).

2.1.2 Social Media Influencers

Social media influencers (SMIs) have appeared as pivotal figures in contemporary digital communication, particularly within marketing and consumer engagement contexts. These individuals, who accumulate large followings on platforms such as Instagram, YouTube, TikTok, and Twitter, leverage their online presence to shape audience attitudes and behaviors through curated content and perceived authenticity. De Veirman, Hudders, and Nelson (2021) define social media influencers as individuals who “built a significant social network of followers and are perceived as opinion leaders in their niche domains,” often through the continuous production of lifestyle or brand-related content. Their influence derives not merely from follower count but from the trust and relatability cultivated over time, which makes them effective at swaying the decisions of their audiences (Lou & Yuan, 2019; Djafarova & Trofimenko, 2021).

SMIs differentiate themselves from traditional celebrities in that their appeal is rooted in accessibility and authenticity rather than conventional fame. Abidin (2021) asserts that the influence of SMIs stems from their perceived ordinariness and ability to create parasocial relationships with their followers—emotional connections that mimic real-life friendships. Unlike corporate advertisements, influencer-generated content often feels personalized and organic, making consumers more receptive to the embedded marketing messages. According to Balaban and Mustăţea (2022), influencers play dual roles as both media producers and brand ambassadors, and this duality enhances their persuasive power in digital economies. These roles are intricately tied to platform algorithms that reward engagement, thus making influencer visibility partially dependent on their ability to elicit interaction from audiences (Boerman, Willemsen, & Van Der Aa, 2020).

In addition to their social positioning, SMIs also represent a strategic marketing tool for brands seeking to connect with specific consumer demographics. Jin, Muqaddam, and Ryu (2019) argue that SMIs are perceived as credible sources of information due to their

consistent interaction with followers, which contributes to their status as opinion leaders. The trustworthiness and expertise of influencers are central to the source credibility theory, which posits that communication effectiveness is directly influenced by the audience's discernment of the correspondent's reliability and competence (Ohanian, 1990; Sokolova & Perez, 2021).

2.1.3 Social Media Influencers' Credibility

The credibility of social media influencers has an important part to play in reforming consumer attitudes and purchasing intentions, functioning as a central mechanism in the persuasion process. Credibility, often conceptualized through dimensions such as expertise, trustworthiness, and attractiveness (Erz & Christensen, 2018), has been empirically reaffirmed in digital contexts (Reinikainen, Munnukka, Maity & Luoma-aho, 2020). SMIs gain perceived credibility not from formal qualifications but from sustained content production within niche domains that signal informal expertise (Lim, Radzol, Cheah & Wong, 2020). For instance, consumers are more inclined to trust beauty influencers who consistently review cosmetics, as their exposure to products signals experience and reliability (Schouten, Janssen, & Verspaget, 2020). Moreover, trustworthiness—the perception that an influencer is honest and unbiased—strongly influences how persuasive an endorsement will be (Erz & Christensen, 2018).

Importantly, empirical studies suggest that influencer credibility is directly associated with increased purchase intention and brand loyalty (Tafesse & Wood, 2021). The convergence of authenticity, subject-matter familiarity, and interpersonal engagement elevates the influencer from a mere content creator to a persuasive opinion leader. Thus, the effectiveness of influencer marketing relies not only on reach or popularity but fundamentally on how credible the influencer appears to their audience, mediated by the strength of the parasocial bonds formed through repeated digital interactions (Hou, Li, & Wu, 2020).

3. Theoretical Literature Review

The study is rooted in the source credibility theory.

3.1 Source Credibility Theory

Source Credibility Theory was propounded by Carl I. Hovland and Walter Weiss in 1951 (later expanded by Hovland, Janis, & Kelley in 1953). The theory posits that the effectiveness of a communication relies significantly on the perceived credibility of the source (Hovland, Janis, & Kelley, 1953). The dawn of social media has grown the relevance of this theory, especially as the landscape of influence has shifted from traditional media

to digital platforms (Metzger & Flanagin, 2015; Eastin, 2016). Source credibility is now evaluated through a complex interplay of expertise, trustworthiness, and attractiveness, each of which impacts how messages are received and acted upon by audiences (Ohanian, 1990; Pornpitakpan, 2004).

The operation of this theory is particularly pronounced in the realm of social media and influencer marketing. Social media influencers, often perceived as credible sources due to their expertise, relatability, or attractiveness, have become central to marketing strategies (Lou & Yuan, 2019). Djafarova and Rushworth (2017) discuss how influencers' perceived credibility can significantly impact their followers' attitudes and behaviors. This influence is further augmented by the para-social relationships that followers develop with influencers (Munnukka, Maity, Reinikainen, & Luoma-aho, 2019). However, the credibility of these influencers can be a double-edged sword. As studies by Audrezet, de Kerviler, and Moulard (2018) suggest, over-commercialization can lead to scepticism and reduced effectiveness.

In relation to consumer buying behavior, the impact of social media influencers can be directly linked to the principles of the source credibility theory. Influencers who are perceived as credible can sway consumer decisions significantly (Lou & Yuan, 2019; Chae, 2018). This is particularly evident in how consumers perceive endorsements and recommendations from influencers they trust, aligning closely with the trustworthiness component of the theory (Xu & Pratt, 2018). However, the effectiveness of this influence is contingent on how the influencer's credibility agrees with the needs and expectation of the audience. Thus, understanding the nuances of Source Credibility Theory is essential for comprehending the dynamics of influencer marketing in contemporary consumer behavior.

3.2 Empirical Review

Chan (2022) conducted a study in the United Kingdom to examine how social media influencers shape consumer decision-making, with a focus on personality traits and content characteristics that lead to consumer choice imitation. The research employed a survey methodology, collecting responses from a broad demographic aged 18 to 65 via Amazon Mechanical Turk (MTurk). The sample size was 317 respondents selected using purposive sampling, representing a diverse cross-section of online consumers. Analysis revealed that influencer content significantly reduces scepticism and enhances brand loyalty, both of which in turn increase purchase intention.

Jide (2022) explored the impact of social media influencer marketing on perceived authenticity, trust, and purchase intention among female consumers of

cosmetic products in Nigeria. Utilizing a quantitative and exploratory research design, data were collected via Google Forms from a sample of 300 female respondents. The study employed descriptive statistics and correlation analysis to assess the relationships among the variables. The findings indicated a weak but statistically significant correlation between influencer authenticity, trustworthiness, attractiveness, and purchase intention.

Olalekan and Irele (2023) investigated the relationship between influencer marketing, purchase intention, and buying behavior among undergraduate students at Lead City University, Ibadan, Nigeria. Survey research design was used to obtain data from 347 respondents and both descriptive statistics and regression analysis were used in analyzing the data. It was discovered that students were not only aware of the Pepsi brand but also of the influencers associated with its digital marketing campaigns. Influencer marketing, along with brand appeal and pricing, significantly influenced purchase intention. Nonetheless, the study emphasized that traditional advertising methods continue to play a complementary role in shaping consumer behavior, suggesting a hybrid model of digital and traditional marketing for optimal impact.

Etim, James, Nnana, Inyang, and Celestine (2024) conducted a study in Calabar, Nigeria to assess the impact of influencer marketing strategies on consumer purchase behavior in the situation of new smartphone brands. Employing a cross-sectional survey design, the study gathered data from 232 smartphone users using a structured questionnaire. The variables investigated included celebrity endorsements, giveaway contests, and pre-release campaigns, while consumer purchase behavior was the dependent variable. Multiple regression was used in carrying out the data analysis. The findings confirmed that all three influencer strategies had a statistically significant and positive effect on purchase behavior. The study concluded that digital influencer campaigns are highly effective tools for driving product adoption, particularly in the competitive and innovation-driven smartphone industry. The researchers recommended increased use of pre-launch engagements and celebrity influencers to foster product visibility and consumer trust.

Satpathy, Samal, Madhavi, and Agrawal (2022) explored the effectiveness of influencer marketing in shaping consumer buying behaviour in India. The study used primary data collected from 66 participants, of which 50 provided complete responses, and employed a descriptive research design. Sampling was done using a convenience method, descriptive statistics and content analysis was used to analyze the data. The variables explored included influencer follower count, domain expertise, nationality, and paid versus organic promotions. Findings revealed that while some

consumers made purchases directly based on influencer endorsements, the majority engaged in further research, such as reading reviews and comparing prices. Influencers with domain-specific expertise and higher credibility had greater impact, while paid promotions were seen as less convincing. The study concluded that the effectiveness of influencer marketing is moderated by consumer scepticism and the perceived authenticity of the influencer.

3.3 Gaps of the Study

Despite the reliable growth of influencer marketing by Nigerian brands, the knowledge of how some particular measurable attributes of influencers drives buying behaviour is still lacking. While existing studies have established a general link between influencer marketing and outcomes such as brand visibility, consumer engagement, or purchase intention (Lim et al., 2017; Johansen & Guldvik, 2017; Phua, Jin, & Kim, 2020), there is a paucity of research that empirically tests distinct influencer attributes such like credibility, self-disclosure, content quality, and endorsement consistency and their individual and collective effects on consumer decision-making. These attributes are critical to how influencers build trust and shape perceptions in digital environments (Djafarova & Bowes, 2021; Lou & Kim, 2019).

Moreover, the geographic concentration of much of the extant literature presents an additional limitation. As evidenced by the majority of studies conducted in Europe, North America, and parts of Asia (e.g., Nascimento, 2019; Kanwar & Huang, 2022; Chan, 2022), there is a clear underrepresentation of African contexts, particularly Nigeria, in empirical investigations of influencer marketing. While platforms like Instagram, TikTok, YouTube, and WhatsApp have become deeply integrated into Nigerian consumer life, few studies have explored how influencers on these platforms shape perceived authenticity, brand credibility, or consumer loyalty within the local market (Obi-Ani, Anikwenze, & Isiani, 2021; Ohiagu & Okonkwo, 2022). Existing Nigerian studies tend to focus on aggregate outcomes such as brand awareness or general purchase intention (Jide, 2022; Olanmi, 2022; Olalekan & Irele, 2023), without looking at how influencer credibility (trustworthiness, attractiveness and expertise) influences consumer purchase behaviour on a distinct note.

However, the present study is out to fill these gaps by distinctively looking at social media influencer's credibility among Nigerian social media users.

4. Methodology

4.1 Research Design

The survey design method was employed to examine the effect of social media influencers on consumer purchase behaviour. This design is best suit for the study because it enables the collection of data from a large sample within a specific timeframe, enhancing the generalizability of the findings (Sue & Ritter, 2012). This research design and methodology are coherent with studies in the field of consumer behaviour and marketing, where understanding the dynamics of social media influencer's impact on consumer choices is paramount (Kaplan & Haenlein, 2010).

4.2 Population of the Study

A population refers to the entire group of individuals, elements, or units that possess common characteristics relevant to a particular research inquiry (Saunders, Lewis, & Thornhill, 2019). The target population for this study comprises residents of Oredo Local Government Area (LGA), located within the Benin Metropolis of Edo State, Nigeria. According to the 2006 National Population Census, Oredo LGA had a total population of 374,671 individuals. This figure serves as the basis for determining the sampling frame and represents the entire population from which the study sample is drawn.

4.3 Sample Size and Sampling Technique

A sample size is the number of elements selected from the population to represent the characteristics of the entire group (Creswell & Creswell, 2018), while a sampling technique refers to the procedure or method employed to select the elements that constitute the sample (Kumar, 2019).

Taro Yamane (1967) formula for finite population sampling was used in determining the sample size. This formula is particularly useful for social science research where the population is known and the researcher aims to achieve a specified level of precision. The formula is expressed as:

$$n = \frac{N}{1 + N(e)^2}$$

In the formular above:

n is the required sample size from the population understudy

N is the whole population that is understudy

e is the precision or sampling error which is usually 0.05 for management sciences

Table 3.1: Cronbach Alpha Table

VARIABLES	QUESTIONS	CRONBACH ALPHA
Consumer Purchasing Behaviour	Q7-Q10	0.815
Social Media Influencers' Credibility	Q11-Q19	0.767
Trustworthiness	Q11-Q13	0.822

Therefore;

$$n = \frac{374,671}{1 + 374,671(0.05)^2}$$

$$n = \frac{374,671}{1 + 374,671(0.0025)}$$

$$n = \frac{374,671}{1 + 936.6775}$$

$$n = \frac{374,671}{937.6775}$$

$$n \approx 399.48$$

n= 400 (approximately)

The sample size of the study was determined to be 400 and convenient sampling was used in administering data to the respondents.

4.4 Research Instrument

A self-developed Questionnaire was used to gather information needed for the achievement of the objectives of the study. Section A solicited information on the respondents' demography. Section B consisted of questions on the variables of the study. Responses were rated on a 5-point Likert scale for which 1 (one) is strongly disagree and 5 (five) is strongly agree.

4.5 Validity of the Research Instrument

The validity of the research instrument, particularly the questionnaire, is crucial for ensuring the accuracy and relevance of the data collected in the study of social media influencers and consumer purchasing decisions. To establish the validity of the questionnaire, content validity was used by engaging expert in the field of marketing to ascertain the adequacy of the items for social media influencers and consumer purchase behaviour; and using their opinions to complete the final section before administering the questionnaires.

4.6 Reliability of the Research Instrument

Ensuring the reliability of the research instrument the study adopts the Cronbach's alpha for establishing the reliability of the research instrument. The Cronbach's alpha is a widely accepted statistical measure used to assess the internal consistency of the questionnaire, indicating how well the items that compose the scale are correlated to each other, with a value of 0.7 or above generally considered acceptable for social sciences research (Tavakol & Dennick, 2011).

Expertise	Q14–Q16	0.734
Attractiveness	Q17–Q19	0.746

Source: Researchers’ Field Work, 2026.

4.7 Method of Data Collection

A self-administered data collection approach was employed, wherein the questionnaires were personally distributed to selected respondents within Oredo Local Government Area of Benin Metropolis, Edo State. To ensure a high response rate and minimize the risk of non-return, the questionnaires were administered and retrieved on the spot. This method allowed the researcher to provide necessary clarifications when needed and guarantee the completeness and accuracy of responses. The face-to-face interaction also helped in building rapport and encouraging participation, which is particularly useful in community-based survey research.

4.8 Method of Data Analysis

The responses from the questionnaire administered were analysed using multiple regression and the hypotheses were tested at 0.05 significant level. Multiple regression expresses the relationship between the dependent and independent variables. Linear regression provides the procedure for obtaining the numerical estimates of that relationship.

4.9 Model Specification

The model specification considered suitable by the researcher is a multiple linear regression model. This model will be used to examine the relationship between consumer purchase behaviour and social media influencer’s credibility variables as follows:

$$\text{Consumer purchasing behaviour} = f(\text{Social media influencers}) \text{-----}(3.1)$$

$$\text{Consumer purchasing behaviour} = f(\text{social media influencers credibility}) \text{-----}(3.2)$$

$$\text{CPB} = \beta_1\text{IT} + \beta_2\text{IE} + \beta_3\text{IA} + \varepsilon \text{-----}(3.3)$$

Where;

CPB – Consumer purchase behaviour.

IT – Influencer’s trustworthiness.

IE – Influencer’s expertise.

IA– Influencer’s attractiveness.

$\beta_1, \beta_2, \beta_3$ - Coefficients

ε – Error term

Test of Hypotheses

The research hypotheses were tested using regression analysis in order to achieve the current study's objectives. The hypotheses were evaluated with an Alpha level of significance of 0.05 (Decision rule: computed level of significance <0.05, reject null hypothesis; computed level of significance >0.05, accept null hypothesis).

Hypothesis One (H0₁): Influencer credibility dimensions (trustworthiness, expertise, and attractiveness) do not significantly affect consumer purchase behaviour.

Table 4.1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.595 ^a	.354	.349	.61763

a. Predictors: (Constant), IT, IE, IA

Source: Researchers’ Field Work, 2026.

Table 4.1 indicates that Trustworthiness (IT), Expertise (IE), and Attractiveness (IA) collectively explain 35.4% of the variance in Consumer Purchasing Behaviour (CPB), as reflected in the value of $R^2 = 0.354$, while the remaining 64.6% is explained by other factors that are not included among the variable. The Adjusted $R^2 = 0.349$ confirms a relatively stable model with slight decline after adjusting for the number of predictors. The value of $R = 0.595$ (60%) connotes a strong positive correlation between the independent and the dependent variable.

Table 4.2 Analysis of Variance (ANOVA)
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	79.742	3	26.581	69.681	.000 ^b
	Residual	145.337	381	.381		
	Total	225.079	384			

a. Dependent Variable: CPB

b. Predictors: (Constant), IT, IE, IA

Source: *Researchers' Field Work, 2026.*

Table 4.2, the result of the ANOVA, reveal that the regression model is significant, as indicated by the F-statistic of 69.681 and a p-value of 0.000 ($p < 0.01$). This means that the combined influence of IT, IE, and IA on CPB is not due to random chance and the model as a whole reliably predicts consumer purchasing behaviour. The significant F-test confirms that the model is fit.

Table 4.3: Coefficients^a
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.722	.203		3.560	.000
	IT	.331	.056	.315	5.931	.000
	IE	.183	.058	.177	3.181	.002
	IA	.209	.051	.214	4.102	.000

a. Dependent Variable: CPB

Source: *Researchers' Field Work, 2026.*

Table 4.3, the coefficients and hypothesis test results, show that the independent variables—Trustworthiness ($B = 0.315$, $p = 0.000$), Expertise ($B = 0.177$, $p = 0.002$), and Attractiveness ($B = 0.214$, $p = 0.000$) are all statistically significant. This implies that, holding other variables constant, a one-unit increase in Trustworthiness is associated with a 0.315 (32%) unit increase in Consumer Purchase behaviour, making it the strongest predictor among the three; also for expertise, it connotes that an increase in the display of expertise will lead to a 0.177 (18%) unit increase in Consumer purchase behaviour; while for attractiveness, the beta value of 0.214 signifies that an increase in attractiveness of the influencer will lead to a 21.4% unit increase in Consumer purchase decisions.

Since these variables (Trustworthiness, Expertise, and Attractiveness) are all significant at 0.000 which is less than the set Alpha of 0.05 significant level; therefore, the null hypothesis is rejected and the alternative hypothesis accepted. Meaning there is a significant effect of social media influencer (Trustworthiness, Expertise, and Attractiveness) on consumer purchase behaviour.

5. Discussion of Findings

The findings from Table 4.1 show that trustworthiness, expertise, and attractiveness are significant predictors of consumer purchase behaviour (CPB), explaining 35.4% of the variance in CPB. Trustworthiness appeared to be the most influential variable ($\beta = 0.315$), followed by attractiveness ($\beta = 0.214$), and expertise ($\beta = 0.177$). this implies that there is a significant effect of influencer

credibility on consumer purchase decisions. These results strongly align with the empirical findings of Jide (2022), who reported that influencer attributes such as authenticity, trustworthiness, and attractiveness significantly have effect on purchase decisions even though weak. Nonetheless, the present findings substantiate the Source Credibility Theory, asserting that influencers who are perceived as honest, skilled, and physically appealing are more persuasive in shaping consumer decisions.

6. Conclusion

This study focused on examining the relationship between social media influencer’s credibility attributes and consumer purchase behaviour among digital consumers in Benin City, Edo State. The empirical evidence confirmed that influencer characteristics credibility (trustworthiness, expertise, attractiveness) collectively and individually influences consumer decision-making in meaningful ways. In conclusion, the study establishes that social media influencers’ credibility serves as powerful influence on consumer purchasing decisions in the digital marketplace, and if strategically employed, it can meaningfully boost marketing outcomes.

7. Recommendations

Based on the findings and conclusions, the following recommendation was suggested:

Since influencers' credibility (trustworthiness, expertise and attractiveness) was found to be significant, therefore, the brands should partner with influencers who are perceived as trustworthy, knowledgeable in displaying expertise, and attractive. Organization should also try and develop long-term relationship with these influencers to enhance continuous credibility and solidify consumer confidence in any product endorsed for the organization.

Contribution to Knowledge

This study contributes to the existing knowledge on digital consumer behaviour and influencer marketing by empirically demonstrating how specific influencer's credibility attributes predict consumer purchase behaviour within the Nigerian context. It extends the application of Source Credibility Theory to a Sub-Saharan African setting, thereby providing contextual evidence on the role of influencer's credibility in reforming consumer attitudes

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